

UNIVERSITY OF CAPE COAST

WORK-FAMILY CONFLICT AND JOB BURNOUT AMONG STAFF OF
NATIONAL HEALTH INSURANCE SCHEME IN CAPE COAST
METROPOLIS

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature.....Date.....

Name: Agnes Ninson

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature.....Date.....

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ABSTRACT

This study sought to assess the role of work-family conflict in job burnout on the staff of staff of National Health Insurance Schemes within Cape Coast Metropolis. As such, specific objectives were to examine how employees agree with their work-family conflict variables, determine the support employees received by their spouses on work-family conflict and job burnout issues, determine the support employees received by their supervisors on work-family conflict and job burnout issues, determine the support employees received by their co-workers on work-family conflict and job burnout issues, determine the effect of work-family conflict on job burnout. Data were collected through a self-administered questionnaire from staff in the National Health Insurance Schemes within Cape Coast Metropolis. The study used a random sampling technique and a sample size of 130. The results reveal that individuals who are confused between work and family roles repetitively experience greater stress levels that lead to undesirable work outcomes such as decreased job satisfaction. The results indicate that their work roles and their family roles fit do not together well. The study again revealed that spouses provided great amount of support to their fellow spouses such that their spouse always encourage them in what they do. Lastly, Work-family conflict affected employee job burnout at the Centre. The study concludes that, there is need supportive work-family culture and management is concerned about their relationships both at home and at work. Further, there is need to establish policies and procedures that go well with the diversity of workforce. It is recommended that supervisors should best be in placed to establish the cause of any problem as soon as it emerges and find a resolution before attitudes have hardened and confrontational stances have had time to develop.

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DEDICATION

To my parents, Mr. and Mrs. Assifuah, siblings and my husband Bismark

Gbeki

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CHAPTER ONE

INTRODUCTION

Background to the Study

There is a recognition that individuals may be actively participate in one role while simultaneously feeling distracted by thoughts, emotions, or demands that are tied to another role (Ashforth, Kreiner, & Fugate, 2000) Difficulties in the work and family relationship are not new experiences, as much of the work-family literature indicates. Individuals have always been accountable for managing their family responsibilities in conjunction with maintaining employment. Work –family conflict is a broad concept. The term in a simple means maintaining a balance between one’s professional and family life and not sacrificing either of them (Sao, 2012). Many scholars have highlighted work-family conflict as a peril to organisation’s productivity, job satisfaction, performance, physical and mental wellbeing and a cause of job burnout among employees (Schaufeli, 2003).

Also working time arrangements have diversified over several decades in the context of changes in the laws and regulations in many countries to permit more flexible and individualized arrangements (Boulin, Lallement & Michon, 2006; Rubery, 2005; Messenger 2004). The amount and type of flexibility that employers and workers want does not necessarily coincide. Where employers may want their workforce to be available to work for longer hours or to vary the days on which they work, workers on the other hand usually want the type of flexible arrangements that enable them to integrate better the time demands of their employment with domestic responsibilities and other activities. So one of the critical questions that has emerged concerns

the effects of different working time arrangements on the so-called 'work-family conflict' of workers.

Mazerolle, Bruening and Casa (2008), defined work-family conflict (WFC) as a discord that arises when the time devoted to or time spent fulfilling professional responsibilities interferes with or limits the amount of time available to perform family-related responsibilities. Work-Family Conflict can occur in all kinds of professions, especially in professions related to giving services (Nikmah & Nasution, 2011). Ashfaq, Mahmood and Ahmad (2013), also gave a layman definition of work life conflict as a form of interface of work and family demands, in which the role pressures from the work and family domains are mutually incompatible in some respect. Because both work and home roles are assumed to be important to the individual, inability to perform adequately in one or both arenas is viewed as necessarily causing conflict and/or strain.

Work-family conflict has been found to be positively associated with job burnout (Wang, Chang, Fu & Wang, 2012). Burnout is defined as a syndrome of emotional tiredness, cynicism and reduced professional efficacy that occurs among various people-oriented professions (Wang, Chang, Fu & Wang, 2012). Job burnout is a special type of job stress which is a state of physical, emotional, or mental exhaustion combined with doubts about your competencies and the value of your work. Job burnout is the relationship that people have with their work, and the difficulties that can arise when that relationship goes awry (Maslach, Schaufeli & Leiter 2001), and have been long recognised as a significant phenomenon of the modern age. Huang (2010) emphasized that managers must pay attention to employees' work life balance issues such that

quantity of workload, work variability, and frequency of stressful events will put excessive stress on the workers life.

Also Emotional exhaustion is the central strain dimension of burnout, described as feelings of being emotionally drained by one's work. Burned-out individuals simultaneously experience high levels of chronic fatigue, and distance themselves emotionally and cognitively from their work activities. Consequently, burned-out employees are likely to display one or more withdrawal behaviours such as lateness, absence, or turnover (Maslach, Schaufeli & Leiter, 2001). Individual performance is compromised because burned-out workers need to invest extra time and effort in performing their job. Additionally, collective performance may suffer because healthy employees spend time in helping their sick colleagues, at risk of also damaging their own health (Roe, 2003).

Following the notion that individuals have limited time and energy to devote to multiple roles, this research has focused on conflict experienced when meeting competing demands from work and family domains and its effect in job burnout among National Health Insurance Staff, Cape Coast.

Statement of the problem

The role of work has changed throughout the world due to economic conditions and social demands. Originally, work was a matter of necessity and survival. Throughout the years, the role of "work" has evolved and the composition of the workforce has changed. Today, work is still a necessity but it should be a source of personal satisfaction as well. Workers today are more likely than ever to be worried with how to balance their work and family lives

such that competing demands, which arise between work and family roles, often result in conflict for employees (Dhanabhakym & Malarvizhi 2014).

Long and rough work hours as well as challenging work conditions and job stress intensify work–family conflict which in turn result in job burnout. With these challenge, employees face difficulties balancing work and family roles. It is realised that many employed parents in Ghana participating in multiple roles of work and family has strain and conflict (Annor, 2014). Gone are the days when works are given to employees with fixed time and no supplementary responsibility. However, circumstances have changed completely with long irregular working hours, lack of working time flexibility, unequal distribution of work. Chaman, Ahmed, Naqvi and Sándor (2014) in the same vain said life in 21st century is much more complex than it has been ever.

Individual lives in a society with its many demands which create conflict among work and family and plays major role in job burnout. Structural changes within organisations have also contributed to the erosion of boundaries between work and family roles. Organisational and technological changes have further transformed the ways in which individuals carry out their jobs (Valcour & Hunter, 2005).

As noted above, extensive research has been conducted to measure the relationship between work-family conflict and job burnout as well as other variables such as managerial efficiency and productivity. However, it is worth noting that all the studies conducted are in isolation and in different settings other than Ghana; and beside Aminah’s (2007) study on “Job, family and individual factors as predictors of work-family conflict” in Malaysia, none of

the studies conducted so far have focused on the relative influence of employee burnout in the health sector in Ghana. Against this background, the study is designed to examine the relationship between work-family conflict and job burnout among staff of National Health Insurance Schemes in Cape Coast Metropolis.

Objectives of the study

The main objective of the study is to assess the role of work-family conflict in job burnout on the staff of National Health Insurance Schemes within Cape Coast Metropolis but specifically the study seeks to:

1. Examine how employees agree with their work-family conflict variables.
2. Determine the support employees received by their spouses on work-family conflict and job burnout issues
3. Determine the support employees received by their supervisors on work-family conflict and job burnout issues
4. Determine the support employees received by their co-workers on work-family conflict and job burnout issues
5. Determine the effect of work-family conflict on job burnout at Cape Coast National Health Insurance centre.

Research questions

To achieve objectives one, two and three, the following research questions were formulated:

1. How does work-family conflict contributes to job burnout among employees?

2. What support do employees receive on work-family conflict and job burnout issues by their spouses?
3. What support do employees receive on work-family conflict and job burnout issues by their supervisors?
4. What support do employees receive on work-family conflict and job burnout issues by their co-workers?
5. What is the effect of work-family conflict on job burnout at Cape Coast National Health Insurance centre?

Significance of the study

After a successful study of this research, top level organizational managers are going to benefit from this study. This will help managers to know the best form of managing family roles with work roles. In this way, this study could fill the hole in the literature on work stress, and burnout of worker in the NHIS in Ghana. This study is likewise essential concerning the reasonable ramifications, as it would give managers of NHIS Cape Coast strategies to be able to manage the elements that could cause work-family conflict. Once you have the knowledge and information on these factors, you can take corrective measures to eliminate the factors of working life for your employees. Likewise, this investigation additionally gives bits of knowledge to supervisors of the components by which they can assist their employees.

Delimitations

This study assessed the effect of work-family conflict in job burnout in the case of the staff of National Health Insurance Staff, within Cape Coast Metropolis. The Cape Coast Metropolitan Assembly is one of the seventeen (17) districts of the Central Region of south Ghana. The capital is Cape Coast, which is also the capital of the Central Region. The time frame within which the study is to be completed not only necessitated the limit of the scope to the areas mentioned but also to ensure better coverage and effective work. Findings from this study may apply to National Health Insurances within Cape Coast Metropolis. Meanwhile, other National Health Insurances with similar characteristics, may however adopt the findings.

Limitations of the study

A major limitation of the study was the short time dedicated to the project. Another constraint that was encountered during the project was some of the employees' unwillingness to divulge information pertaining to their work thinking the information given out might be used for audit purposes. The work was so involving that the researcher needed to visit the centre a couple of times to abreast herself with the operations of the hospital. Another limitation of the study was getting information and assistance from the National Health Insurance Schemes which took long time due to the long and complex laid down procedures the researcher must go through.

Definition of terms

In the context of this study, work-family conflict was defined as a form of conflict in which the role pressures from work and family domains are mutually incompatible (Dierdorff and Ellington, 2008).

Also job burnout has been defined as a prolonged respond to chronic emotional and inter personal stressors on the job and is defined by three dimensions exhaustion, cynicism and inefficacy. Exhaustion: a state of extreme physical or mental tiredness. Cyncism: an inclination to believe that people are motivated purely by self-interest; skepticism. Inefficiency: the state of not achieving maximum productivity; failure to make the best use of time or resources.

Organisation of the study

The study is organised into five chapters. Chapter one of the study covers the introduction. It involves a brief coverage of the background, statement of the problem, purpose of the study, significance, scope and the organisation of the study. Chapter two reviews relevant literature to the study. Chapter three deals with the study area and the methodology adopted for the study. Chapter four covers the analysis of the data. It gives a descriptive report of the study as well as the analysis of the questionnaires administered. The last chapter, chapter five, presents the summary, conclusion and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter presents the literature review of the relevant areas covering the study including overview of work-family conflict, understanding work-conflict was reviewed generally in line with family system work-family conflict in Ghana. The chapter further reviewed literature on job burnout and the role work and family conflict has in job burnout, the support provided by family, supervisors and co-workers and some theories underpinning the study.

Theoretical Review

Two main theories underpins this study. The role conflict theory and the social support theory. These theories clearly explain how the variables under research are related.

Role conflict theory

According to Allard, Haas and Hwang (2011) the role conflict theory has been the main theoretical model to study work and family issues. Roles can be described as a set of expectations characterized by what type of behaviour is required to be adopted in a particular position (Mauno, Kinnunen & Ruokolainen, 2006). They indicated that human behaviour is guided by expectations held both by the individual and by other people. The expectations correspond to different roles individuals perform or enact in their daily lives. The role conflict theory predicts that the expectation surrounding each of these different roles a person performs can generate inter-role conflict when they involve pressure to dominate the time of the focal person to satisfy all

expectations of his or her work and family roles since each role requires time, energy and commitment.

According to Durkheim (2014), role conflict theory is the sociological study of role development, concerned with explaining what forces cause people to develop the expectations of their own and others' behaviours. Also according to Bruening and Dixon (2007) role conflict is brought about by a situation where two roles are competing such that it becomes difficult to participate in one role to the neglect of the other. According to them role conflict is based on the notion that participating roles that are incompatible leads to conflict between the roles. Bianchi, Casper and King (2005) stipulated that when two roles are such that participation within one role will take the time of another conflict is likely to occur.

This theory is based on the idea that time dedicated to family activities such as taking care of children and elderly dependents cannot be devoted to work activities. The demands of different roles may bring about competition for the time that a person has and this makes it impossible to perform the competing roles at the same time. Essentially, time and energy required to be spent on work-related activities cannot be spent on family-related activities, and this creates family-work conflict for the individual.

The role conflict theory predicts that the expectation surrounding each of these different roles a person performs can generate inter-role conflict when they involve pressure to dominate the time of the focal person to satisfy all expectations of his or her work and family roles since each role requires time, energy and commitment. The concept of work-family conflict has been explained by Donovan, Foti & Hauenstein (2004) using the role conflict

theory framework. With this context, they explained work-family conflict as a form of inter-role conflict in which the role pressures from work and family fields are mutually incompatible.

The adoption of the role conflict theory in this research highlights the conflict exercised by staffs of National Health Insurance Schemes within Cape Coast Metropolis working as they seek to balance their family role ideals with their work demands. Consequently, there is a strong indication of role conflicts in balancing the work and family responsibilities of National Health Insurance Schemes staff. While Ghanaian traditions and culture demand that parents put in most of their time and energy into their roles as wives, husbands, mothers and fathers, professionalism also demands them to put time, energy and commitment into their roles as workers. Therefore pressures from their family roles make it extremely difficult for them to realize their roles at the workplace.

Social support theory

Social support theory is an interpersonal transaction that involves emotional concern, instrumental assistance, information, or appraisal (House 1981). Within the work and family, social support is typically studied as either a moderator, buffering the effects of work and/or family demands on work-family conflict. Bakker, Demerouti and Burke (2009) discussed the social support theory under work-family conflict. Social support in any way is good as it provides social interaction that is important to the quality of life. Social support can be viewed as the physical and emotional comfort one gets from immediate or extended family, friends, or community members. The feeling that one is a valued part of the lives of others is important to his or her sense of

well-being. Social support plays an important role in how one reacts to and recovers from stressful life events.

Kossek, Noe and DeMarr (2009) indicated that alongside working conditions that are likely to contribute to a person's experience of work-family conflict, social support is considered a major resource that helps individuals blend roles in a personally satisfying manner. Comparing the two (role conflict and social support) theories reviewed under the study, role theory predicts that different roles a person perform can generate inter-role conflict when they involve pressure to dominate the time of the focal person to satisfy all expectations of his or her work and family roles since each role requires time, energy and commitment.

In addition, individuals have a finite amount of physiological and psychological resources to expend on multiple role obligations (Goode 1960). Eventually, involvement in work and family roles will inevitably results in role conflict. However, social support theory propose that social support is considered a major resource that helps individuals blend roles in a personally satisfying manner as indicated by Kossek, Noe and DeMarr (2009) in their research.

Overview of work-family conflict

Dierdorff and Ellington (2008) described work-family conflict as a form of inter-role conflict in which the role pressures from work and family domains are mutually incompatible. Research on work family conflict echoes that work family conflict has a lot of consequences, including life satisfaction, carer satisfaction, psychological well-being, low job performance, depression, marital satisfaction and (Gutek, Searle & Klepa, 1991; Voydanoff, 1988),

Various family-related stressors have been related to strains. According to Mesmer-Magnus and Viswesvaran (2005), Work-family conflict occurs when family roles interfere work roles.

Moreover, Frone (2000) has measured whether work family conflict is related to more severe psychiatric disorders that might dramatically vitiate an individual's talent to occupation adequately at work or at home. Work family conflict occurs due to long hour of work, and employee's high commitment with the organisation as compared to their commitment with family as a result they miss their family activities due to tight work schedule (Andreassi & Thompson, 2007; Voydanoff, 2007). According to Harrison, Newman and Roth (2006) organisational success depends on achieving high level of employee performance. They further said organisational goals are accomplished by employee efficiency and loyalty to their work. In the same vain they explained that employee performance is negatively affected by work family conflict. The work family conflict have a significant role in job burnout (Anwar & Shazad, 2011). Difficulties in giving each full attention, lead to burnout, at times it results to conflict between employees and supervisors and family members (Muasya, 2005).

Family system and work-family conflict in Ghana

According to Adu-Boahen, (2008) the term 'family' in Ghana connotes the notion of male-headed units of extended families consisting of one or several wives and their children and this sometimes extend to unmarried or elderly relatives. He said men were regarded primarily as breadwinners within the traditional family structure whereas women took care of household responsibilities. Women's participation in income generating activities was

mostly restricted to the informal sector, which offered the needed flexibility and geographical proximity to enable them meet their obligations in the household.

There has however been considerable change in this traditional family arrangement in the past few decades. One of the most dramatic of these changes has been the increased involvement of women in wage employment, following better educational opportunities and economic transformations in Ghana. Although relatively low, the proportion of women involved in wage employment doubled between 1960 and 2008 (Ghana Statistical Service, 2008). Complementing the changing nature of female work and family roles are the changes occurring in the work and family roles of men. Though women continue to bear much of household responsibilities, there has been a gradual increase in male involvement in household chores and childcare, particularly in urban settings.

In addition to heavy parental demands posed by large family sizes, elder care has been another challenge to individuals combining work and family responsibilities in Ghana. The working Ghanaian has more than one responsibility being that he/she has to take care of the family and also has a job outside the house, both roles demand their commitment. Bedu-Addo (2010) emphasized that the Ghanaian worker would have to struggle playing the role as a worker and a parent. They therefore struggles to find a balance in both their career and the nuclear family.

Annor (2014) conducted a study on employed parents who work full-time at a public university in Ghana. The study assessed the life experiences of parents who combine paid work with family commitments. The main objectives of the study were to assess the incidences of work–family conflict

and also assessed the respondents' demands and the type of support offered within the work place and the effects these have on the performance at the workplace.

Job burnout

According to Maslach, Schaufeli and Leiter (2001) people cannot always establish a healthy bond to their professional working lives. It is not an uncommon consequence that employees feel distressed, tired and not willing to go to their work. Moreover, more serious consequences may arise as a result of this unfavourable relationship, for instance the impairment of mental and physical health or the deteriorated relationship with family members.

The use of burnout term has been present since the 1970s (Peeters, Montgomery, Bakker & Schaufeli, 2005). According to them, after its introduction to the literature, burnout has received the attention of the researchers and emerged as the "bad" end of employee attachment.

Therefore, burnout can also be regarded as disattachment. Burnout consists of three interdependent dimensions. These three dimensions are as follows: emotional exhaustion dimension, depersonalization (cynicism) dimension and perceived reduction in personal accomplishment dimension (Blanch & Aluja, 2012). Among these dimensions, exhaustion is the most widely examined and mentioned one. Budak and Suvergil (2005) reported that exhaustion is correlated to values and workload. In fact, we can argue that exhaustion refers to burnout in social representation.

Öztürk, Uzuner, Akman and Tüzün (2015) found significant relationship between burnout and reduced work and life satisfaction among doctors. Ardic and Polatci (2008) reported that chances for personal

development and enhancing job characteristics are effective in reducing job burnout. Job burnout does not only have negative influence on employee well-being, but also shows negatively effects on work outcomes. There are undesired outcomes of job burnout such as reduced performance or absenteeism (Maslach et al., 2001).

Empirical studies on the effect of work-family conflict on job burnout.

Work interference with family leads to the condition of emotional fatigue, such feelings have decreasing impact both efficient reactions to affective commitment to the job and towards the association (Chu, Baker, & Murrmann, 2012; Karatepe & Kilic, 2007). According to Ali, (2006) Work-family conflict is the strongest interpreter of Job Burnout and indicated that there is a significant relationship between work-family conflicts towards Job Burnout. Also according to Bashir, Rana and Ali (2015), It can be argued that exhausted and stressed workers are too drained to endow assets like time and best effort in their work. Lambert (2010) also concludes that Organisational Citizenship Behaviour is negatively related to Job Burnout can help to reduce the Job Burnout. Statistically significant, strain based conflict has the largest sized consequences on Job Burnout. Interestingly, time-based Conflict has a non-significant association with burnout among the surveyed correctional staff (E. Lambert, Hogan, & Altheimer, 2010).

Researchers have examined the antecedents of burnout and have found that work-family conflict directly predict burnout (e.g. Netemeyer at al., 1996; Russell, Altmaier & Velzen, 1997; Taris, Peeters, Le Blanc, Schreurs & Schaufeli, 2001). In study examining direct and indirect relationships between work-family conflict and its consequences, Bacharach, Bamberger and Conley

(1991), argued that employees who experienced work-family conflict would also indicate high levels of job burnout. After administering scales of work-family conflict and job burnout to a sample of engineers and nurses, they found significant positive correlations between work-family conflict and job burnout. A significant correlation of .57 was found for nurses while a significant correlation of .49 was found for engineers. Similar results were also found by Netemeyer et al. (1996).

In a conceptual review of job burnout, Maslach et al. (2001) argued that work-family conflict is a direct antecedent of job burnout. Empirical findings do support this assertion by Maslach et al. in a study examining the effects of work-family conflict and social support on burnout in teachers, researchers found that work-family conflict significantly predicted burnout (Cropanzano, Rupp, & Byrne, 2003). Teachers who experienced higher levels of work-family conflict reported more emotional exhaustion and depersonalization. In an eight-year longitudinal study examining the antecedents of job burnout in both white and blue-collar workers, Toppinen-Tanner, Kalimo, and Mutanen's (2002) results indicated that conflict from work and family roles was positively related to job burnout. These results suggest that persons who experience high levels of work-family conflict are more likely to experience symptoms of burnout than those persons experiencing low levels of work-family conflict. The review of the literature to this point has suggested that direct relationships exist between work-family conflict and job burnout.

Support by supervisors/co-workers and family

Although one might think that the worlds of work and home were separate, studies revealed countless empirical studies and several review articles examining the work-home interface and finally documented that the two domains influence, and are influenced by each other. Supportive work-family cultures that had helpful organisational environment for balancing work and family has significant effects on family satisfaction, job satisfaction, and organisational commitment. Organisational support for work-family issues is an important factor in reducing work-family conflict (Ardayfio-Schandorf, 2001).

Support from a spouse is found to buffer the impact of work-family conflict on intention to leave (Aryee, 2005). Annor (2014) assessed participants that were engaged in various forms of household chores such as cooking, cleaning, shopping for groceries, fetching water, and washing. Consistent with previous research, child-caring also emerged as another form of demand in the household particularly for parents with young children. In line with traditional gender roles, women showed greater involvement in household chores and childcare relative to men. All the women interviewed mentioned household chores as their sole responsibilities. On the other hand, less than half of the men indicated sharing household work with their spouses. Men's contribution to household work was mostly limited to transporting children to and from school. In instances where men were actively involved in household work, they did so in the absence of their spouses. Even so, that was considered an "extra job"

Ford, Heinen and Langkamer (2007) indicated that Workers who perceived more organisational support for work-life balance were more likely to remain employed in the organisation. Employees who perceive more supportive organisational work-family cultures will be more likely to utilise work-family benefits than employees who perceive less supportive organisational work-family cultures. In other words, the culture in the organisation is crucial for determining not only whether people will use benefits, but also their general attitudes toward the organisation.

Bedu-Addo (2010) indicated that supervisor support reduces work-family conflict and it is particularly beneficial for those who spend a great deal of time on work and work-related activities. Employees in organisations who provide more work-family benefits will report greater organisational attachment and less work-family conflict than employees in organisations with fewer work-family benefits. Annor's (2014) study revealed that in addition to supervisors, co-workers emerged as another important source of social support for a number of participants. Some participants from his study cited instances in which advice they received from colleagues at work proved useful in dealing with important issues at home. However, a few participants were not comfortable about discussing personal problems with co-workers perhaps due to mistrust.

With respect to formal support at work, most participants were unfamiliar with any policies aimed at helping employees manage work and family demands beyond annual leave and statutory maternity leave. Some participants considered annual leaves as 'mere window dressing' because they needed to work through the period of leave to avoid piling up work.

Research has also shown the salient role social support plays in reducing work-family conflict. Krouse and Afifi (2007) affirmed that family support is found to be a main factor influencing the intensity of work-family conflict. In a study of work-family conflict Greenhaus and Powell (2006) concluded that social support is especially vital in reducing work-family conflict. Again, social support is found to reduce stress (Berman et al., 2002). Furthermore, Krouse and Afifi (2007) reported that work-family conflict leads to stress and that, individuals with strong social support were likely to deal better with work-family conflict than their counterparts without social support.

While the conflict between work and family may be unavoidable, Jacobs and Gerson (2004) suggest methods for reducing the stress. For example, more autonomy in the workplace and networking with peers can increase the quality of work life. Their studies showed that individuals who work for organisations that allow individuals to spend more time at home, work in virtual employment, and make flexible time arrangements, tend to perform better as a parent than those who do not have these opportunities. Maintaining satisfaction on both fronts is significant for reducing the feelings of conflict.

There is strong evidence in the research that indicates that a supportive work environment (e.g., provision of company-sponsored family-friendly policies and/or having a family-friendly supervisor) is effective in diminishing feelings of work-to-family conflict, stress and burnout, and in decreasing the incidence of worker withdrawal behaviors such as absence, tardiness, and interruptions at work (Kossek & Ozeki 1998; Mesmer-Magnus & Viswesvaran 2008; Huang, 2010).

According to Raeda (2004) married nurses with high social support from co-workers have low perceived job stress and as such have high job performance than will nurses with less support. By understanding the effect of stress on job performance and the effect of social support on both job stress and job performance, better stress management approaches incorporating social support systems can be established. As a result, the quality of care might be improved when provided to staffs strong social support. Providing environments with enhanced levels of social support and reduced levels of stress might help to alleviate strains among female married nurses at the Cape Coast teaching hospital order to improve their performance at the work place

Chapter summary

This chapter has discussed literature on the areas captured under the study. The chapter discussed the overview of work-family conflict and further highlighted some related theories. This section discussed how demographic changes in the workforce have brought about an increased focus on work and family issues and how employees are nowadays more concerned about how to balance their work and family lives. The chapter also captured literature on the family system and work-family conflict in Ghana. It highlighted the issue of how men have been regarded primarily as breadwinners within the traditional family structure whereas women took care of household responsibilities, and where income generating activities of women were mostly restricted to the informal sector, which offered the needed flexibility and geographical proximity to enable them meet their obligations in the household.

The chapter further highlighted the support provided by family and co-workers. It also showed that supportive work-family cultures had helpful

organisational environment for balancing work and family has significant effects on family and job satisfaction and commitment towards the organisation. The chapter also captured literature on job burnout and the effect of work-family conflict on job burnout. It was revealed that managing work-family conflict effectively can improve individual employee attitudes towards work. The two theories help in gaining the understanding of how work roles and family roles can be managed to avoid conflict. Social support theory helped in the knowledge of supervisor and co-workers assisting each other in the quest to solve work-family conflict.

CHAPTER THREE

RESEARCH METHODS

Introduction

This research aims at examining the effects of work family conflict on Job burnout, the case of National HEALTH Insurance Schemes within Cape Coast Metropolis. This chapter focuses on the study design and methodology used in conducting the research. The chapter begins with the description of the study area. The second section focuses on research design, the population of the study, sample and sampling procedure, data collection instruments, data collection procedure. The third section discusses the reliability and validity, data analysis and ethical consideration.

Study Area

The research area covers the Cape Coast. The Cape Coast Metropolis is one of the 17 districts in Central Region. It is bounded to the south by the Gulf of Guinea, west by the Komenda- Edina-Eguafo-Abrem Metropolis, east by the Abura-Asebu Kwamankese District and to the north by the Twifu-Hemang-Lower Denkyira District. The Metropolis occupies an area of approximately 122 square kilometres, with the farthest point at Brabadze, about 17 kilometres from Cape Coast, the capital of the Metropolis, and the Central Region.

The Cape Coast area was selected because it has some of the better well known tourist attractions that serve as the pull factor mainly for international tourists visiting the country. The area also has the largest number of hospitality facilities. Of the 150 licensed hotels in the Central Region in 2010/2012, there 40 in Cape Coast.

Research Design

Burns and Grove (2003) define a research design as “a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings”. According to Wyk (2012), research design is the overall plan for connecting the conceptual research problems to the pertinent (and achievable) empirical research. He further explained that the research design articulates what data is required, what methods are going to be used to collect and analyse the data, and how all of this is going to answer the research question. Various approaches can be used to study a problem. According to Saunders, Lewis and Thornhill (2007), the most often used approaches are exploratory, descriptive and explanatory. Agyedu, Donkor and Obeng (1999) also put forward four approaches namely assessment, evaluation, descriptive and experimental.

For the purpose of this study, descriptive research was used because descriptive research seeks to provide an accurate description of observations of phenomena. Descriptive research is used to describe characteristics of a population or phenomenon being studied (Shields, Patricia & Rangarjan, 2013). According to Burns and Grove (2003), descriptive research “is designed to provide a picture of a situation as it naturally happens”. It may be used to justify current practice and make judgment and also to develop theories.

Population of the study

Zikmund and Babin (2007) defined a population as the total collection of elements about which some inferences can be made. On the other hand, Sekaran (2003) described a population as the aggregate of all cases that

conform to some designated set of specifications. Kumekpor (2002) described the population of a study as the number of all units of the phenomenon to be investigated that exists in the area of investigation. The population for the study was all workers in the National Health Insurance Schemes in the Cape Coast Metropolis. There are a total of 150 employees which comprised of management staff and non-management staff at the centre. This implies that the total study population is 150.

Sample and sampling procedure

Sampling is an integral element of a research methodology. According to Sekaran (2003), a sample of a population consists of that proportion of the number of units selected for investigation. Zikmund and Babin (2007) defined a sample as a subset of some part of a larger population that shares some set of characteristics of the larger group. Gravetter and Forzano (2012) described sampling as the deliberate choice of a number of people who are to provide the data from which conclusions about those people can be drawn. A random sample of 130 was used. The sample size was based on Bartlett, Kotrlik, and Higgins (2001) sample size determination table the table is presented at the appendix section. As Neuman (2006) indicated, by sampling, the primary goal of researchers is to get a small collection of units from a much larger collection or population, such that the researcher can study the smaller group and produce accurate generalizations about the larger group.

Data collection instruments

For the purpose of this study, the tool that was used for data collection was structured questionnaire. Questionnaire is a formalised set of questions for obtaining information from respondents (Malhotra & Birks, 2007).

Both the open and close ended questions were included in the questionnaires. The open-ended questions allowed the respondents to answer the questions using their words as well as allowing the researcher to explore ideas that would not otherwise be heard.

The close-ended items employed checklist – a list of behavior, characteristics or other entities that the researcher is investigating – and Likert scale – which is more useful when behaviour, attitude or other phenomenon of interest needs to be evaluated in a continuum (Leedy & Ormrod, 2010). Generally, McColl (2005) posits that there are distinct advantages in using questionnaires rather than interview methodology. One of such advantage is that questionnaires are less expensive and easier to administer than personal interview.

The questionnaire was made up of six subdivisions. These subdivisions were in line with the specific objectives of this study. Section “A” covered the demographic information of the respondents. Section “B” also assessed the extent to which respondents are satisfied with work family conflict variables whilst section “C” covered support from spouses. Section “D” measured the extent to which respondents agree with respect to support from supervisors at the workplace. Section “E” on the other hand measured the extent to which respondents agree with respect to support from co-workers at the workplace and the last section (section “F”) also catered for work family conflict and its effect on job burnout at National Health Insurance at Cape Coast.

Data Collection Procedure

The purpose of the study was explained to the respondents and this paved way for the retrieval of the questionnaires from respondent without difficulty after formal permission for the data collection has been granted by management of National Health Insurance, Cape Coast. This also helped the researcher to get responses to the questions. The questionnaires were self-administered and this resulted in establishing rapport with the respondents' and ensuring higher recovery rate (Leedy & Ormrod, 2010).

The survey was administered on 1st March, 2017 and collected on 22nd March, 2017. Each participant was provided with a questionnaire and a brief background to the study. 100% response rate was recorded, meaning all the distributed questionnaires were completely filled by the respondents and returned accordingly. The researcher was able to achieve a 100% response rate due to rapport built with the respondents and the questionnaire was completely filled.

Reliability and Validity

Reliability and validity are two key components to be considered when evaluating a particular instrument. Reliability, according to Bless and Higson-Smith (2000), is concerned with consistency of the instrument, and an instrument is said to have high reliability if it can be trusted to give an accurate and consistent measurement of an unchanging value.

This study used the internal consistency approach as measured by the Cronbach's Alpha value. Overall scale for the variables was .718, work-family construct was .754, support from spouses construct .721, support from supervisor was .741, support from co-workers .712 and job burnout construct

was .731. The scales can be considered as being reliable with the sample size (Pallant, 2005). Saunders et al., (2009) explained that internal consistency involves correlating the responses to each question in the questionnaire with those to other questions in the questionnaire.

The validity of an instrument, on the other hand, refers to how well and instrument measures the particular concept it supposed to measure (Saunders et al., 2009). They further argue that an instrument must be reliable before it can be valid, implying that an instrument must be consistently reproducible; and that once this has been achieved, the instrument can then be scrutinized to assess whether it is what it purports to be.

To ensure validity of questionnaires, the researcher reviewed other relevant literature that served as evidence and supported the answers found using the questionnaire, relevance being determined by the nature of their research question and their own judgement (Saunders, et al., 2009). Further, the designed questionnaire was submitted to the project supervisor for vetting, correction and approval before distributing it to the respondents.

Data Analysis

Analysis of data is a process of editing, cleaning, transforming, and modelling data with the goal of highlighting useful information, suggestion, conclusions, and supporting decision making (Adèr & Adèr, 2008). The responses from the questionnaires were then edited, coded and entered into Statistical Package for Social Science (SPSS) version 22.0 for the analysis.

The data were analyzed and interpreted with descriptive statistics such as the use of mean, frequency count, percentage with reference to the majority criterion. In analysing the data, categories were identified and put into themes

for presentation and discussion. Both inferential and descriptive statistics were used to summarize the findings in a concise manner to aid interpretation.

Ethical Consideration

Researchers may encounter moral dilemmas due to using methods that are seen to have violation against human rights or possibly causing harm (Gill and Johnson, 2010). Thus since human beings are entitled to human rights and need to be protected from harm and exploitation, the research and ethics rules were meticulously followed by the researcher in order not to put harm on the respondents. All respondents were therefore assured of the confidentiality of their responses. A clause was included in the questionnaire which sought to assure respondents of anonymity.

Chapter Summary

Chapter three mainly dealt with the appropriateness of the research method and research design. It also discussed the population for the study, the sample size and the method used for the sampling, the research approach adopted, as well as how data was collected. It again discussed reliability and validity of data collected, in addition to how data was analysed.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter of the study presents the results and discusses the findings. The discussions made reference to previous findings and theories and the chapter is organised into two main parts. The first part deals with the background characteristics of respondents and covers areas such as respondents' sex, age, highest educational level, number of children respondents have and the marital status of respondents.

The second part addresses the specific research objectives which focused on the extent respondents encounter conflict between work and family role variables. It also discusses the support respondent gets from their spouses, supervisors and co-workers. Work-family conflict and its effect on job burnout at National HEALTH Insurance Schemes within Cape Coast Metropolis.

Background characteristics of the respondents

This section discusses the findings on the background characteristics of the respondents involved in the study. The background characteristics investigated were sex, age, highest educational level, marital status of respondents and number of children of respondents. Five items were used to collect data on the background characteristics of the respondents. Descriptive analysis such as percentages were used to analyse the responses of respondents on their background characteristics. The results are presented as follow:

The first item considered was the age of respondents and is presented in Table 1.

Table 1: *Demographic characteristics of Respondents*

Variables	Sub-scale	N	%
Gender	Male	77	59.2
	Female	53	40.8
Age range	18 - 24 years	28	21.5
	25 – 35 years	57	43.8
	36 -45 years	31	23.8
	Above 46 years	14	10.8
Highest level of education	post graduate	23	17.7
	1st Degree	68	52.3
	Diploma	38	29.2
	Others	1	0.8
Number of children	None	54	41.5
	One	13	10
	Two	25	19.2
	Three	32	24.6
	Four	5	03.8
	Five or more	1	0.8

Source: Field Work, (Ninson) 2017.

It is generally believed that age has a significant influence on how people view things around them; the value people attach to things, items, goods and resources have been found to vary with age (Frempong, 2008). As depicted in Table 1, preponderance number (43.8%) of the respondents were between the ages of 25-35 years, followed by respondents between the ages of 35-45 years, to ages between 18-25 years and lastly ages between 45 years and above. This means that most of the employees working in the National Health

Insurance Schemes in the Cape Coast Metropolis were relatively young and are within the youth age group (45 years or less) in Ghana.

Table 1 also shows that relatively male population (77) of employees working in the national health insurance scheme outnumber that of female employees. The findings that majority of the male respondents is consistent with the assertions of Robinson et al. (2005) who posit that in most organisations, there are more male staff than female because due to certain biological make up of males, they seem to be working at offices than their female counterparts.

Further, Table shows that majority of the respondents' highest level of education was at the university level. The combined percentage shows that 99 percent of the respondents' level of education was up to the tertiary level. The results suggest that employees working in the National Health Insurance Centres within the Cape Coast Metropolis had relatively high education credentials. It is expected that, the higher the level of education of an employee, the more competent and knowledgeable he or she is likely to be (Hatton & Emerson, 1998). An employee with a higher education and skills has a higher affinity to find more demanding jobs with higher salaries (Berg, 1991).

It is important to know the number of children a staff has as it will give a better understanding of the impact it has on performance. The more the number of children the more time is needed to care for them.

Presented on table 1, 41.5% of the respondents had no child with 10% of them having one child. It was also revealed that 19.2% had two children while 24.6% had three children. 3.8% had four children and 0.8% had five or

more children. The presented responses therefore showed that 58.4% respondents had at least one children.

Examining how employees agree with their work-family conflict variables.

The rationale for the first objective was to examine the extent to which employees agree with variables of work-family conflict. Multiple items were used to elicit data on the main variable. Five items were used to elicit data on employees' level of satisfaction against the work-family conflict variables. The responses to the items were measured with five-point numerical scale such that one (1) represents the least satisfaction to the issues while five (5) represents the strongest satisfaction to the issues. The main variable were evaluated in terms of descriptive statistics such as mean and standard deviation. These statistical tools were used because the test of normality shows that the distribution of the data is normal. The results are presented in Table 5. The mid-point for the scale of satisfaction or dissatisfaction to a statement or an issue was 3.00. Thus, any score below 3.00 indicated a dissatisfaction to a statement while any score equal to or above 3.01 indicated a satisfaction to a statement.

Table 2- *Employees Satisfaction with Variables of Work-Family Roles (N = 130)*

statement	Mean	Std. Deviation
The extent to which respondents agree that overall, they have no conflict between family and work roles	2.7846	.88032
The extent to which respondents agree that they can divide their time between work and family roles without conflict	2.6154	1.05936
The extent to which respondents agree that their work and family activities fit together	2.6000	1.00077
The extent to which respondents agree that are able to focus on both family and work roles	2.5846	1.09108
The extent to which respondents agree that they have opportunity to perform their job well and yet be able to perform home-related duties adequately	2.5692	1.10628
The extent to which respondents agrees that they can control the conflict between their job with those of their personal or family roles	2.4538	1.11447

Source: Field Work, (Ninson) 2017.

As presented in Table 2, respondents are in disagreement with all the six items used in eliciting their view on their agreement to work and family roles with a mean and standard deviation of 2.7846 and 0.88032 respectively.

According to Table 2, respondents asserted that the way they divide their time between work and family life is unsatisfactory, hence disagreed (Mean = 2.6154; Std Dev = 1.0593). Likewise, respondents disagreed that their work roles and their family roles fit together well (Mean = 2.6000; Std Dev = 1.0007). The respondents again asserted that they are in discontent with way they divide their attention between work and home (Mean = 2.5846; Std Dev = 1.0911). Table 2 also shows that the respondents are do not have the opportunity to perform their job well and yet be able to perform home-related duties adequately (Mean = 2.5692; Std Dev = 1.1063). Lastly with employees agreement with variables of work-family roles, table 2 further discovered that were not able to control the needs of their job with those of their personal or family life (Mean = 2.4538; Std Dev = 1.1145).

The result presented in table 2 is consistent with Andreassi and Thompson (2007) view that work and family roles may conflict due to long hour of work, and employee's high commitment with the organisation as compared to their commitment with family as a result they miss their family activities due to tight work schedule. Also, the findings from table 2 are consistent with Muasya (2005) view that difficulties in giving each (work and family) role full attention may lead to burnout and frustrations among employees. Again, the dissatisfaction from respondents may be as a result of expectations surrounding each of these different roles a person performs when they involve pressure to dominate the time of the focal person to satisfy all expectations of his or her work and family roles since each role requires time, energy and commitment.

Determining the support employees received with their work-family conflict and job burnout issues by their spouses.

The second objective sought to determine the support employees working at National Health Insurance Schemes within Cape Coast Metropolis received on work-family conflict and job burnout. Five items were used to elicit data on employees' level of satisfaction against the work-family conflict variables. The responses to the items were measured with five-point numerical scale such that one (1) represents the least satisfaction to the issues while five (5) represents the strongest satisfaction to the issues. The main variable were evaluated in terms of descriptive statistics such as mean and standard deviation. These statistical tools were used because the test of normality shows that the distribution of the data is normal. The results are presented in Table 3. The mid-point for the scale of satisfaction or dissatisfaction to a statement or an issue was 3.00. Thus, any score below 3.00 indicated a disagreement to a statement while any score equal to or above 3.01 indicated an agreement to a statement. Table 3 describe the nature of support they actually received from their spouses.

Table 3: *Support Employees get from Spouses (N = 130)*

Statements	Mean	Std. Deviation
The extent to which respondents agree that overall, they get support from their spouse	4.0308	.9396
The extent to which respondents agree that their spouse always encourage them in what they do	4.0231	.9357
The extent to which respondents agree that the support that their spouse provide at home have been very instrumental especially with childcare	4.0154	.9882
The extent to which respondents agree that when they tell their spouse the challenges that they encounter at the workplace their spouse give moral support	3.9308	1.0206
The extent to which respondents agree that their spouse provide a lot of support at home	3.6923	1.1265

Source: Field Work, (Ninson) 2017.

Table 3 revealed that spouses provided great amount of support to their fellow spouses. Employees relatively agreed with the overall support items provided in table 3. It was discovered in table 3 that overall, respondents get support from their spouse (Mean = 4.0308; Std Dev = 0.9396). Table 3 revealed that their spouse always encourage them in what they do (Mean = 4.0231; Std Dev = 0.9357). In the same positive manner, respondents agree that the support that their spouse provide at home have been very instrumental

especially with childcare (Mean = 4.0154; Std Dev = 0.9882). Table 3 further discovered that when respondents tell their spouse the challenges that they encounter at the workplace their spouse give moral support (Mean = 3.9308; Std Dev = 1.0206). Lastly, the respondents agreed that their spouse provide a lot of support at home (Mean = 3.6923; Std Dev = 1.1265).

The findings from table 3 are consistent with the opinion of Kossk, Noe and DeMarr (2009) that support from spouses plays an important role in how one reacts to and recovers from stressful life events. It is also in line with Krouse and Afifi (2007) affirmation that family support is found to be a main factor influencing the intensity of work-family conflict. Furthermore, Krouse and Afifi (2007) reported that work-family conflict leads to stress and that, individuals with strong spouse support were likely to deal better with work-family conflict than their counterparts without spouse support. The findings also support Aryee (2005) view that support from a spouse is found to safeguard the impact of work-family conflict on intention to leave.

Determining the support employees received by their supervisors on work-family conflict and job burnout issues

The third objective sought to determine the support employees working at National HEALTH Insurance Schemes within Cape Coast Metropolis received on work-family conflict and job burnout by their supervisors. Multiple items were used to elicit data on the main variable. Seven items were used to elicit data on employees' level of satisfaction against the work-family conflict variables. Again, the responses to the items were measured with five-point numerical scale such that one (1) represents the least agreement to the issues while five (5) represents the strongest agreement to the

issues. The main variable were evaluated in terms of descriptive statistics such as mean and standard deviation. These statistical tools were used because the test of normality shows that the distribution of the data is normal. The results are presented in Table 4. The mid-point for the scale of satisfaction or dissatisfaction to a statement or an issue was 3.00. Thus, any score below 3.00 indicated a disagreement to a statement while any score equal to or above 3.01 indicated an agreement to a statement. Table 4 describe the nature of support they actually received from their spouses.

Table4: *Support from Supervisors at the Workplace (N = 130)*

Statement	Mean	Std. Deviation
The extent to which respondents agree that in general, their supervisors are quite accommodating of personal needs	3.7231	1.10682
The extent to which respondents agree that overall, they get support from their supervisors at the work place	3.3387	.86666
The extent to which respondents agree that their supervisors are sympathetic toward their responsibilities/ commitments outside work	3.3385	1.06060
The extent to which respondents agree that their supervisors are sensitive to their personal/ non-work concerns	3.2538	1.13651

The extent to which respondents agree that staffs are encouraged to strike a balance between their work and family lives by supervisors 3.2385 1.10533

The extent to which respondents agree that in the event of work-family conflict, supervisors are understanding when they have to put their family lives first 3.2385 .86986

The extent to which respondents agree that they have the opportunity to discuss their family problems together with their supervisors 3.1308 1.25376

Source: Field Work, (Ninson) 2017.

The results gathered in table 4 revealed that in general their supervisors are quite accommodating to their personal needs (Mean = 3.7231; Std Dev = 1.1068) as such they get support from their supervisors at the work place (Mean = 3.3387; Std Dev = 0.8667). Table 4 again revealed that supervisors are sympathetic toward respondents responsibilities/ commitments outside work (Mean = 3.3385; Std Dev = 1.0606). The respondents agreed that their supervisors are sensitive to their personal/ non-work concerns (Mean = 3.2538; Std Dev = 1.1365). It was also discovered that staffs are encouraged to strike a balance between their work and family lives by supervisors (Mean = 3.2385; Std Dev = 1.1053). The respondents further agreed that in the event of work-family conflict, supervisors are understanding when they have to put their family lives first (Mean = 3.2385; Std Dev = 0.8699). Lastly, table 4 revealed that respondents have the opportunity to discuss their family problems together with their supervisors (Mean = 3.1308; Std Dev = 1.2538).

The findings from table 4 according to Ford, Heinen and Langkamer (2007) indicates the workers are more likely to remain employed in the organisation. As such employees are more likely to utilize work-family benefits than those with less supportive organisational work-family cultures. The findings also mean that the support will reduce work-family conflict and particularly beneficial to them (Bedu-Addo, 2010). Zimmerman (2008) indicated that attempts to motivate a worker is not only for him/her to do the work but also to improve his/her performance in correlation to his potential. It is important therefore that a manager devotes a sizeable amount of his time to human relations problems. According to Armstrong (2006), the success of a manager depends upon the successful performance of his subordinates, which, in turn, depends substantially upon his leadership. This makes it imperative that the manager understands what motivates his subordinates at any given point in time.

Good relations help managers to better understand the attitudes and behaviours of employees. Such improved understanding enables management to anticipate and prevent problems. The interests and capabilities of people can therefore be reconciled with the need and goals of the organisation (Cloke and Goldsmith, 2000). Needs, values and attitudes differ from individual to individual and change over time. Therefore, no style of leadership can be successful in all situations. An effective leader is one who fully understands his people and adapts his approach to the requirement of the situation.

Determining the support employees received by their co-workers on work-family conflict and job burnout issues

The fourth objective of the study sought to assess the support respondents get from their co-workers at the workplace to which they agree or disagree with the individual items use to assess the main variable. Likewise, the attitude of the respondents were rated on the same 5-point controlled Likert scale. Also the results were arranged in the order of magnitude of the means and standard deviations. Table 8 presented the nature of support respondents actually received from co-workers at the workplace.

Table 5: *Support from co-workers at the workplace (N = 130)*

statement and variables	Mean	Std. Deviation
The extent to which respondents agree that their colleagues are supportive at the workplace	3.7692	1.19130
The extent to which respondents agree that overall, they get support from their co-workers	2.8923	1.15769
The extent to which respondents agree that they trust their co-workers	2.7154	.95831
The extent to which respondents agree that the advice they receive at work from colleagues have proved useful in dealing with important issues at home	2.6692	1.13703

The extent to which respondents agree that they are comfortable about discussing personal problems with co-workers 2.4000 1.20464

Source: Field Work, (Ninson) 2017.

The respondents asserted that their colleagues to some extent were supportive to them at the workplace and as presented in table 8 with a mean score of 3.7692 and a standard deviation of 1.1913. This supports the assertion of Britt and Dawson (2005) who stipulated that supportive colleagues are critical in an organisational setting and they can influence organisational outcomes by increasing institutional participation, establishing innovative climates, increasing organisational productivity and indirectly reducing some stress from their colleagues. Shalley, Gilson and Blum (2009) indicated that individuals need to get along well with their fellow workers for a positive ambience at workplace and also for healthy interpersonal relationship. According to Xia *et al.* (2009), it is essential for individuals to trust each other at the workplace for better relations. It is almost impossible for employees to work alone, since one needs people around to discuss things and to reach better solutions.

However, the respondents did not agree that they trust their co-workers and this was replicated in the mean score and standard deviation of 2.7154 and 0.95831 respectively (as presented in table 8). With the issue of whether advice received at work from colleagues proved useful in dealing with important issues at home, the respondents indicated that advice they receive from co-worker at the workplace are not useful in dealing with

important issues in the house and this was manifested with a mean score of 2.6692 and a standard deviation of 1.1370.

Xia, Yuan and Gay (2009) suggest that organisational cultures which foster informal communication provide more opportunities to form friendships. Specifically, organisational norms and rules that encourage communication between immediate superiors and subordinates have a positive impact on friendship opportunity and reducing burnout. However, it was found that to some extent the respondents disagreed that they are comfortable about discussing personal problems with co-workers. This was revealed in table 8 with a mean and standard deviation scores of 2.4000 and 1.2046 respectively. This makes it difficult for them to get advice from their colleagues which may help them in their house roles.

Through teamwork, human relations can accomplish both individual as well as organisational objectives. Thus, each person can fulfill his or her needs by contributing towards the attainment of organisational goals. Thus, human relations provide maximum output for an organisation, and at the same time leads to optimal individual satisfaction and adjustment (Xia *et al.*, 2009).

Work-family conflict and its effect on job burnout

The last objective sought to the effect of Work-family conflict on job burnout. Mesmer-Magnus and Viswesvaran (2005) stressed that effective management of work-family conflict can influence organisational outcomes by increasing institutional participation, establishing supportive and innovative climates, increasing organisational productivity and indirectly reducing job burnout of employees. Table 4 depicts respondents' perception of work-family conflict effect on employee job burnout at Cape Coast National Health

Insurance Scheme Centre. To be able to achieve this objective, a regression analysis was used. The regression analysis also indicates how much unique variance in the independent variable (work-family conflict) explains the dependent variable (employee job burnout).

Table 6: *Linear regression analysis (N=130)*

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta	Std. Beta		
(Constant)	4.139	.421			9.842	.000
WFC	.313	.108	.248		2.892	.005

Source: Field Work, (Ninson) 2017

a. Dependent Variable: employee job burnout

To find out how well work-family conflict has effect on employee job burnout, it is imperative to look at the statistical significance and beta (β) values. Also, it is vital to look at the beta value when it has been converted to the same scale (standardized coefficients). The β value indicates that work-family conflict affect employee job burnout ($\beta = .248$, p-value = 0.005), expressed in percentage form as 24.8%. A p-value of 0.005 associated with work-family conflict shows that its effect on employee burnout is significant. This is because the p-value of 0.005 is less than the acceptable margin error of 0.05. This shows that when work-family conflict increases, employee job burnout increases by 24.8% indicating that work-family conflict actually has effect on employee job burnout.

Previous research suggests individuals who are confused between work and family roles repetitively experience greater stress levels that leads to undesirable work outcomes such as decreased job satisfaction (Boles, Howard, & Donofio, 2001) and burnout (Geurts and Demerouti 2003; Janssen, Peeters, de Jonge, Houkes & Tummers 2004). In line with the previous research, the results from linear regression analyses confirmed expectations for a positive (.248) relationship between Work-family conflict and burnout.

Chapter summary

The chapter discovered that respondents were in discrepancy with all the six items used in eliciting their view on work and family roles. It therefore propose that individuals who are confused between work and family roles repetitively experience greater stress levels that leads to undesirable work outcomes such as decreased job satisfaction. The study also exposed respondents were not able to divide their time between work and family life. Similarly proclaimed that their work roles and their family roles fit do no together well. It was further revealed that respondents don't have the opportunity to perform their job well and yet be able to perform home-related duties adequately.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents the summary of major findings of the study and the conclusions drawn from the study. The first part focuses on the summary of findings. The key findings are reported based on the objectives of the study. These are followed by the conclusions and recommendations of the study. The chapter also presents the suggestions for future research.

Summary of findings

The study sought to examine the effect of work-family conflict on employees' job burnout in the National Health Insurance Scheme centre in Cape Coast Metropolis. Specifically, the study examined the role of work-family conflict in the job burnout experienced by an employee. Further, the study specifically sought to determine the support received by employees on work-family conflict and job burnout issues.

The descriptive and regression analysis were used for the study. Data used for the study was from primary source acquired through self-administered questionnaires. It was made up of 36 items grouped into six main sections (A, B, C, D, E and F). Out of the total population of 150 employees comprising both management staff and non-management staff for the study, 130 were sampled.

The first objective sought to determine the satisfaction of employees with their work-family conflict issues:

1. The study revealed that respondents were in disagreement with all the six items used in eliciting their view on work and family roles. It therefore suggest that individuals who are confused between work and family roles repetitively experience greater stress levels that leads to undesirable work outcomes such as decreased job satisfaction.
2. The study also revealed respondents were not able to divide their time between work and family life. Likewise asserted that their work roles and their family roles fit do no together well.
3. It was further revealed that respondents don't have the opportunity to perform their job well and yet be able to perform home-related duties adequately.
4. Work-family conflict affected employee job burnout at the National Health Insurance Schemes within Cape Coast Metropolis, as the study also conducted a hypothesis on work-family conflict and its effect on job burnout of employees. The study showed a statistical relationship between work family conflict and job burnout of employees.

The second objective sought to determine the support employees received by their spouses on work-family conflict and job burnout issues:

1. The study revealed that spouses provided great amount of support to their fellow spouses such that their spouse always encourage them in what they do.
2. The study also revealed that respondents agree that the support that their spouse provide at home have been very instrumental especially with childcare.

3. The study further discovered that when respondents tell their spouse the challenges that they encounter at the workplace their spouse give moral support

The third objective sought to determine the support employees received by their supervisors on work-family conflict and job burnout issues:

1. The study discovered that supervisors are quite accommodating to their personal needs as such they get support from their supervisors at the work place.
2. The study again revealed that their supervisors are sensitive to their personal/ non-work concerns and encouraged them to strike a balance between their work and family lives.
3. The study further discovered that in the event of work-family conflict, supervisors are understanding when they have to put their family lives first.

The fourth objective sought to determine the support employees received by their co-workers on work-family conflict and job burnout issues:

1. The study revealed that that their colleagues to some extent are supportive at the workplace.
2. However, it was revealed that they don't trust their co-workers and that are not comfortable about discussing personal problems with co-workers.
3. The study further exposed their colleagues advice on dealing with important issues proved not that useful.

The fifth objective sought to determine the effect of work-family conflict on job burnout at Cape Coast National Health Insurance centre:

1. Work-family conflict affected employee job burnout at the Centre. The study showed a statistical relationship between work family conflict and job burnout of employees.

Conclusion

The conclusions of the study were based on the findings of the study. Work-family conflict is a phenomena affecting organisational leadership today. An understanding of what causes the conflict is the first step to resolving that phenomenon. Resolution starts with the individual and a self-assessment that focuses on what the individual feels is important in life. Lasting resolution to the conflict between these domains comes through building and sustaining good relationships with others who operate within the conflicting domains of an individual's life. Supportive climate and mutual trust and confidence can be created by involving workers and their groups in the decision making process.

Supportive work-family culture (helpful organisational environment for balancing work and family) has significant effects on family satisfaction, job satisfaction, and organisational commitment. Organisational support for work-family issues is an important factor in reducing work-family conflict. Supervisor support reduces work-family conflict and it is particularly beneficial for those who spend a great deal of time on work and work-related activities. Support from spouse, relatives and friends were also found to buffer the impact of work family conflict.

Recommendations

Based on the findings of the study, the following recommendations were made. The responses gathered revealed that the respondents agreed that work-family conflict does influence performance and has an impact on the productivity of an organisation. Management of are required to develop training programmes that would educate employees on the negative consequences of Work-Family Conflict on their wellbeing especially their Quality of Work- Life. These programmes when instituted would equip employees and thus help them to manage any effect that would arise as a result of conflict between work and family roles. The development of specific Work-Family Conflict policies for organizational members will help reduce the negative effect of such conflicts on employees in organizations.

Suggestion for further studies

As a result of this finding, the researcher recommends that future studies should be explored on the subject from the perspectives of management. This research will help them find ways in managing family roles and work roles of employees. More specifically, such studies could investigate the level of awareness of Work-family conflict programmes in organisations and why they are non-existent or underutilised in some developing countries.

Also, since the study is limited by the fact that it sampled the views of only employees of National Health Insurance Schemes within Cape Coast Metropolis. The researcher recommends similar study in different districts in the Region or in other regions on how employees manage their work-family conflicts in order for the result of this study to be generalized.

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Appendix A

Bartlett, Kotrlik, and Higgins (2001) Sample Size Determination Table

Population size	Continuous data (Margin of error=.03)			Categorical data (Margin of error=.05)		
	Alpha = .10, t=1.65	alpha = .05, t=1.96	alpha = .01, t=2.58	alpha = .50, t=1.65	alpha = .50, t=1.96	alpha = .05, t=2.58
100	46	55	68	74	80	87
150	49	62	79	85	100	135
180	53	68	88	92	121	145
200	59	75	102	116	132	154
300	65	85	123	143	169	207
400	69	92	137	162	196	250
500	72	96	147	176	218	286
600	73	100	155	187	235	316
700	75	102	161	196	249	341
800	76	104	166	203	260	363
900	76	105	170	209	270	382
1,000	77	106	173	213	278	399
1,700	79	110	183	230	310	461
2,000	83	112	189	239	232	499
4,000	83	119	198	254	351	570
6,000	83	119	209	259	362	598
8,000	83	119	209	262	367	613
10,000	83	119	209	264	370	623

Source: Bartlett, Kotrlik, and Higgins (2001)

QUESTIONNAIRE FOR STAFF

This research work is purely academic which is being conducted to assess the effect of work-family conflict in job burnout at National Health Insurance at Cape Coast. Your sincere views in answering these questions would help provide first-hand information for conclusions to be drawn. Your privacy is kept intact and any information that you provide would be treated with absolute confidentiality.

Instruction: Kindly tick (√) or write where appropriate

Section A: Demographic information of respondents

1. Age range of respondents a. 25-30 years [] b. 31-35 years [] c. 36-40 years [] d. 40 above
2. Sex of respondent a. Male [] b. Female []
3. Highest Educational Qualification: Post graduate [] Degree [] Professional [] Diploma/Equivalent [] others [], please state.....
4. Marital status: Single [] Married/Cohabiting [] Separated/Divorced [] Widowed []
5. How many children do you have? None [] one [] Two [] Three [] Four [] five or more []

Section B

Work-family conflict

6. To what extent are you satisfied with the following work-family conflict variables?

Where: 1=strongly dissatisfied; 2=Dissatisfied; 3=Unsure; 4=Satisfied; 5=strongly satisfied

Statement	1	2	3	4	5
a. The way you divide your time between work and family life					
b. How well your work life and your family life fit together					
c. Your ability to balance the needs of your job with those of your personal or family life					
d. The way you divide your attention between work and home					
e. The opportunity you have to perform your job well and yet be able to perform home- related duties adequately					
f. To what extent do you agree that overall, you are satisfied balancing family roles?					

Section C:Support from Spouses

7. To what extent do you agree to these statements?

Where 1=strongly disagree; 2=disagree; 3=neutral; 4=agree; 5=strongly agree

Statements	1	2	3	4	5
a. My spouse provides a lot of support at home					
b. When I tell my spouse the challenges that I encounter at the workplace he gives moral support					
c. My spouse always encourages me in what I do					
d. The support that my spouse provides at home has been very instrumental especially with childcare					
e. To what extent do you agree that overall, you get support from your spouse?					

Section D

Support from Supervisors at the workplace

8. To what extent do you agree or disagree with the following statements?

Where 1=strongly disagree; 2=disagree; 3=neutral; 4=agree; 5=strongly agree

Statement	1	2	3	4	5
a. In general, my supervisors are quite accommodating of personal needs					
b. I have the opportunity to discuss my family problems together with my supervisor					

c. My supervisor(s) is/are sensitive to my personal/ non-work concerns					
d. Staffs are encouraged to strike a balance between their work and family lives by supervisors					
e. My supervisor is sympathetic toward my responsibilities/ commitments outside work					
f. In the event of work-family conflict, supervisors are understanding when I have to put their family lives first					
g. To what extent do you agree that overall, you get support from your supervisor(s) at the work place?					

Section E

Support from co-workers at the Workplace

9. To what extent do you agree or dis agree with following statements?

Where 1=strongly disagree; 2=disagree; 3=neutral; 4=agree; 5=strongly agree

Statement	1	2	3	4	5
a. My colleagues are supportive at the work place					
b. I am comfortable about discussing personal problems with co-workers					
c. The advice I receive at work from colleagues has proved useful in dealing with important issues at home.					
d. I trust my coworkers					
e. To what extent do you agree that overall, you get support from your co-workers?					

SECTION F

Work-family conflict and its effect on job burnout at National Health Insurance at Cape Coast

10. To what extent do you agree with the following statements?

Where 1=strongly disagree; 2=disagree; 3=neutral; 4=agree; 5=strongly agree

Statement	1	2	3	4	5
a. I feel emotionally drained from my work					
b. I feel used up at the end of the day					
c. I feel tired when I get up in the morning and have to face another day at work					
d. I feel burned out from my work					
e. I feel I am working too hard on my job					
f. I feel frustrated by my job					
g. To what extent do you agree that overall, you feel burned out from your work?					

12. Can friendships at work improve individual employee attitudes such as job satisfaction, job commitment, engagement and perceived organizational support? Yes [] No []

13. What are the best practices that should be implemented by management for effective work-family conflict management?

a.

b.

c.

d.

Thank you very much for the time spent in providing vital information for this research.