

Managing Work Family Conflict among Female Entrepreneurs in Ghana for Development



Aaron Makafui Ametorwo¹

¹Department 1 University of Ghana Business School, Legon

ABSTRACT

It is either a way of lending additional support to the family finances or merely a full business to cater for one's own economic survival and that of other significant others. This study sought to find out the key coping strategies adopted by female entrepreneurs in the face of constant demands from the family and work domains. It further sought to find out the type of work family conflict experienced by female entrepreneurs. The implications for national development are further discussed. Data collection involved the administering of questionnaires to some female entrepreneurs (n=32) whose businesses are in the Greater Accra Region of Ghana. The questionnaires had close-ended and open-ended questions and statements. Findings indicate that no significant difference exists in the experience of work-to-family conflict and family-to-work conflict among female entrepreneurs. Requiring from them the coping strategies they use in managing the arising role conflicts, respondents noted that they set targets and deadlines; follow a time schedule; work within individual capacity; and employ support from family and house helps. These strategies have resulted in: working harder and remaining focused; using time effectively and efficiently; ensuring continuity of business; increase in sales; and decrease in workload. Respondents noted that in line with national development, the balance of work and family roles allow for maximum concentration on work, which also increases productivity and sales, thereby improving Ghana's GDP. Additionally, once the business thrives, it can expand and employ more people to work for economic gains. Insightfully, having quality time for the family as a result of the balance helps to raise responsible children who then become responsible citizens for the good of the country.

Keywords: Work family conflict, Family-to-work, Work-to-family, Female entrepreneurs, Management, Coping, Development, Ghana.

DOI: 10.20448/802.3.1.21.35

Citation | Aaron Makafui Ametorwo (2016). Managing Work Family Conflict among Female Entrepreneurs in Ghana for Development. *International Journal of Economics, Business and Management Studies*, 3(1): 21-35.

Copyright: This work is licensed under a [Creative Commons Attribution 3.0 License](https://creativecommons.org/licenses/by/3.0/)

Funding : This study received no specific financial support.

Competing Interests: The author declares that there are no conflict of interests regarding the publication of this paper.

History : **Received:** 20 May 2016/ **Revised:** 6 June 2016/ **Accepted:** 10 June 2016/ **Published:** 14 June 2016

Publisher: Online Science Publishing

1. INTRODUCTION

Over the past four decades or even more, many issues of work family conflict have been researched into. This can be partly attributed to the views of some researchers (Andrews & Withey, 1976; Whitely & England, 1977) on the fact that the contemporary worker is constantly challenged by two domains of life – work and family. In the researches that have been conducted, much emphasis has been placed on females in terms of

the extent to which they experience conflicts associated with work and family life. For example, [Koyuncu, Burke and Wolpin \(2012\)](#) looked into how work family conflict relates with job satisfaction and psychological well-being among women managers in Turkey. Also [Kim and Ling \(2001\)](#) studied work family conflict among women entrepreneurs in Singapore. In addition, [Lo \(2003\)](#) examined perceptions of work-family conflict among married female professionals in Hong Kong.

There are a number of studies that have pointed to the fact that women experience significant levels of conflict, either work-to-family conflict or family-to-work conflict, or both, as compared to their male counterparts (see for example, [Luo et al., 2007](#); [Perkins & DeMeis, 1996](#); [Carnicer et al., 2004](#); [Milkie & Peltola, 1999](#)).

This study is strategic in the sense that it seeks to weave the development agenda into it so as to empirically ascertain the link between the work family conflict construct and development.

1.1. Problem Statement

Some of the studies on work family conflict in Ghana include that of [Ametorwo \(2012\)](#) who, apart from other environmental antecedents of work family conflict, examined the extent to which the personality of individuals contribute to the levels of conflicts experienced among formal workers. [Ametorwo's \(2012\)](#) study found no significant difference between male and female married formal workers in their experience of family-to-work conflict. Also for both work-to-family conflict and family-to-work conflict, no significant difference was found. [Amponsah \(2011\)](#) studied work family conflict with reference to dual-earner individuals in Ghana, where he found work stress to have a negative impact on marital status relations. [Bedu-Addo \(2010\)](#) investigated the intensity of conflict experienced by women in higher status organisations.

According to the 2010 population and housing census figures of Ghana, the private sector is the largest employer in the country, thus accounting for 93% of the economically active persons. The private informal sector (where the entrepreneurs find themselves) remains the largest employer of the working population irrespective of sex and region of residence. The population of females who are economically active (50.8%) is slightly lower than males who are economically active (52.2%). However, data on employment status indicates that majority (64.8%) of the economically active population are self-employed, and that females are slightly more likely to be self-employed (69.3%) than males (60.0%). Again, more females (14.3%) than males (8.7%) are engaged as contributing family workers ([Ghana Statistical Service, 2012](#)).

Thus with their role as contributing family workers, this study sought to find out if such additional role as self-employed individuals (or business owners) and family-level responsibilities affect their business growth, personal development, and national development.

1.2. Goal and Objectives of the Study

The overall goal of the study is to examine the work family conflict paradigm as it exists among female entrepreneurs in Ghana, and how such felt conflicts affect their personal and business development on one hand, and national development on the other.

Thus the specific objectives are as follows:

- i. To find out the type of work family conflict that is more experienced by female entrepreneurs.

- ii. To find out the coping mechanisms that married female entrepreneurs use in Ghana in order to remain in business and keep their families 'alive'.
- iii. To relate the nature of conflicts experienced by female entrepreneurs to national development.
- iv. To suggest ways of managing the arising conflicts and to streamline the conflict management strategies with the development agenda.

1.3. Research Method

Both qualitative and quantitative methods were used in the study. The qualitative aspect of the work involved open-ended questions while the closed ended part with options for selection constituted the quantitative. The questionnaires were self-administered to 50 randomly selected female entrepreneurs and 32 were successfully retrieved for statistical analyses. Demographic information (including nature of business, age of business, and age of female entrepreneur). The questions and statements in the questionnaire were set around the research objectives.

2. LITERATURE REVIEW

Research on women entrepreneurs is somewhat recent (Kim & Ling, 2001). Most of the studies that have been conducted on female entrepreneurs have emphasized motivation, quality of leadership, management styles, and other individual traits required of such females (Brush, 1992). Comprehensive research into female entrepreneurs as far as work family conflict is concerned, is limited (Arora et al., 1990) and even absent in the case of Ghana.

2.1. Theoretical Framework

Individuals in Ghana find themselves in multiple domains. For example, one may have the status of a married person with or without children (thus expectations from the family domain) or be a worker (thus expectations from workplace). The two domains in particular impact greatly on the individual's life (Ametorwo, 2012). By their status as entrepreneurs, the target population for this study obviously have the arduous task of managing their businesses, as well as taking on added responsibilities in the family domain, whether married or not married.

2.2. Role Theory

Kahn, Wolfe, Quinn, Snoek and Rosenthal (1964) used the framework of role theory to explain the concept of work family conflict. According to them, individual behaviour is determined by the expectation of behaviour that others have of him or her. The crux of the role theory in work family conflict is the notion that through the expectations that are associated with the roles that a person performs, inter-role conflict results. Therefore, because female entrepreneurs own their businesses and are committed to the survival of the business, they may tend to have divided attention, especially in the case of those who are married. Such category of entrepreneurs have a duty towards domestic activities as well as ensuring that their businesses are in *good shape* at all times.

2.3. Spillover and Crossover Model

Bryant (2009) used the spillover model to explain the relationship between strain and work family conflict. Work family spillover involves the transfer of thoughts and behaviour between the work and family domains. Thus experiences from one domain are likely to affect experiences in the other (Roehling, Moen & Batt, 2003). Spillover is usually limited to the inter-domain and within the individual (or intra-individual). Westman, Brough and Kalliath (2009) have described crossover as "... a dyadic, inter-individual, inter-domain contagion, generating similar reactions in another individual". This description shows that crossover is not limited to the individual experiencing the strain and stress, but is also extended to significant others (described as those who work closely with or are closely related to the individual). Bolger et al. (1989a) in their definition of crossover, noted that it is a process that results from psychological strain an individual experiences that has the capacity of affecting the levels of strain in another individual in the same social environment. This means that in crossover, individuals in the same work setting or home environment as the individual experiencing the strain and stress can also be affected by such emotions, thereby generating similar reactions in them. Thus spillover can be simply described as intra-individual, inter-domain contagion of stress. Crossover, on the other hand, is dyadic, inter-individual, inter-domain contagion of stress (Westman, Brough & Kalliath, 2009).

From the inter-domain characteristic of the two models of spillover and crossover, it is expected that the levels of stress experienced in the workplace of the female entrepreneur is potent enough to result in a similar stress they will experience at home. Again, dwelling on the crossover model, the level of stress experienced by the female entrepreneur can have a ripple effect on others, which in turn has a potential of affecting development in any sphere.

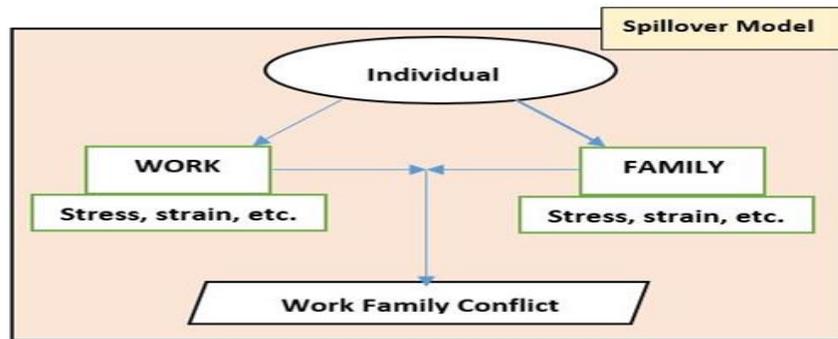


Figure-1. Conceptualisation of the spillover model

Source: Author's conceptualisation

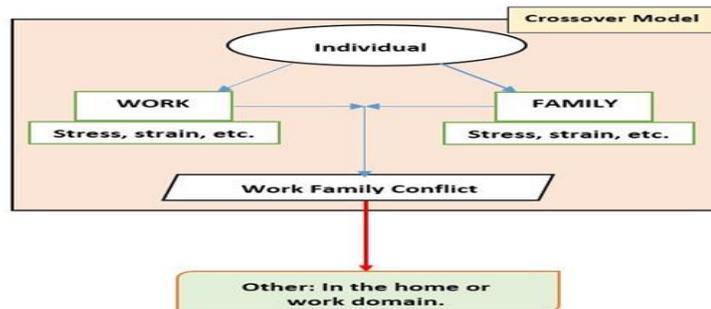


Figure-2. Conceptualisation of the crossover model

Source: Author's conceptualisation

Whereas in the spillover model, the stress outcome of work family conflict rests with the individual, the crossover model extends the focus of the individual to others who are either in the work domain or in the family domain – the stress affected by the individual affects others too. Figures 1 and 2 provide a conceptualized models that summarise the explanations of the crossover model and the spillover model.

2.4. Conservation of Resources Model (Hobfoll, 1989)

The model proposes that stress is the way an individual reacts to the environment given one of three circumstances which are:

- i. The potential net loss of resources
- ii. The actual net loss of resources
- iii. The lack of expected resource gain following resource expenditure

Hobfoll (1989) viewed a resource as the “single unit necessary for understanding stress”. He further defined resources as “those objects, personal characteristics, conditions or energies that are valued by the individual or that serve as means for attainment of the objectives, personal characteristics, conditions or energies”. A key aspect of the model is the position that individuals always seek to attain, safeguard and maintain the resources at their disposal. In effect an individual in a situation of stress may strive to reduce the net loss of resources by making use of already acquired resources or by resorting to any available environmental resource. Thus given that individuals are able to make use of other resources at their disposal, they will be less likely to experience strain when they are faced with stressful situations (Hobfoll, 1989). This then means that individuals who are not able to attain resources to counteract the strains will be vulnerable to experience more stress associated with expectations from the domains of the home and work.

The conservation of resources model therefore makes it clear why some coping styles may be more or less effective in managing stress and making less pronounced the resulting strains. Relating this idea to the work and family domains, problem solving skills by the female entrepreneur will allow for easy dealing with the demands that come from both domains in an effective way, which then allows for more time and energy for the individual (Lapierre & Allen, 2006). Here the resources that the individual stands to gain are time and energy. These resources can be used in managing the obligations from the work and family domains, thus reducing work family conflict. Another resource identified by Hobfoll (1989) is that of social relationships. This is only possible if such social relationships enable the individual preserve available resources in order to fulfill situational needs. Here too, if the individual succeeds in obtaining constructive support, this move will serve to minimize the work family conflict. In other words the coping strategy of seeking constructive social support is negatively related to work family conflict.

2.5. Work Family Conflict

The term *work family conflict* suggests that the conflicts referred to arise from the family domain as well as the work domain. *Family domain* also refers to the home domain or settings outside the work of the female entrepreneur but limited to their dwelling place. There are certain characteristics in the work and family domain that combine to bring about incompatibilities in demands, thereby resulting in work-to-family conflict or family-to-work conflict. As far as this study is concerned, work-to-family conflict refers to psychological strain and

stress accumulated by the individual from the work domain that affects one's ability to function effectively in the family domain. On the other hand, family-to-work conflict is a result of accumulated psychological strain and stress from the family domain, such that work effectiveness is impeded.

2.6. Characteristics in the Work Domain

2.6.1. Time

Time is a resource that is irreplaceable; once wasted, it can never be regained. As a result of the demands on the female entrepreneur in the workplace, there is inadequate time to devote to family demands. Most of the time because it is her business, the female entrepreneur wants to ensure that everything goes on well, and so is prepared to spend more time at work than at home. The pressure for time relates closely to time-based work family conflict as postulated by [Greenhaus and Beutell \(1985\)](#). There is research evidence that in general, entrepreneurs spend a lot more time on work-related activities than employees ([Jamal, 1997](#); [Chay, 1993](#); and [Lewin-Epstein & Yuchtman-Yaar, 1991](#)). This suggests that female entrepreneurs are very likely to experience more work-to-family conflict than family-to-work conflict. The study by [Arora et al. \(1990\)](#) revealed that majority of female entrepreneurs agreed spending longer hours of the day on work-related activities such that they had very little time to spend with their families. [Greenhaus and Beutell \(1985\)](#) suggested schedule flexibility as a strategy for managing the arising conflict. Schedule flexibility refers to the ability to adjust one's schedules such that one is able to attend to both work and non-work pursuits.

2.6.2. Work Stress

Stress at the workplace can also be referred to as work stressors, and these are characterized by frustration, irritability, anxiety and tension ([Greenhaus & Beutell, 1985](#)). These stressors are negative moods that can be transferred or spilled over to the family domain, thus contributing to work-to-family conflict ([Bartolome & Evans, 1980](#)).

As earlier indicated, entrepreneurs in general do a lot more to make the business grow and survive than those employed to work ([Chay, 1993](#)). In most cases, much work is done alone by the entrepreneur who fails to delegate some duties due to mistrust and fear of dishonesty ([Boyd & Gumpert, 1983](#)). In Ghana, most of the female entrepreneurs carry out major activities of procurement, accounting and finance, managing the human resource, and handling public relations. Those they trust are mostly their own children or in some cases, their spouses. Female entrepreneurs also face a number of challenges that contribute to stress. For instance [Brush \(1992\)](#) pointed out that the greatest obstacle for women who run their own business is finance. [Woldie and Adersua \(2004\)](#), in their study of female entrepreneurs in Nigeria, asserted that their greatest challenge was that they were not taken seriously by their male counterparts. Thus male entrepreneurs saw female entrepreneurs as having very little chance of long-term survival. Their greatest motivation, however, was the ability to have better control over their own lives. Therefore because female entrepreneurs express needs similar to that of their male counterparts ([Sandberg, 2003](#)) they find it frustrating when they are unable to be at the same level in competition.

2.7. Characteristics in the Family Domain

2.7.1. Parental Demand

Naturally and culturally, a mother is expected to spend more time with the children. As a result, female entrepreneurs who are parents have the extra responsibility of ensuring business survival and giving their children the best of attention. However, when much attention is given to the family setting due to younger children or many younger children, the incidence of family-to-work conflict arises. In this case the desired time for work-related activities is not achieved, which has the potential of slowly truncating the survival of the business. With respect to parental demand, [Greenhaus and Beutell \(1985\)](#) established that younger children and larger families contribute a lot to work family conflict. Again, parents experienced more of the work-to-family conflict than those who were not married ([Pleck et al., 1980](#)). Among Singapore women professionals, [Aryee \(1992\)](#) reported a positive relationship between demand from parents and family-to-work conflict.

2.7.2. Family Support

In Ghana, a good number of female entrepreneurs rely on family labour, especially for relatively smaller businesses such as kiosk-shops. For female entrepreneurs who are married, spousal support is one of the buffering elements that has been identified as an asset ([Buttner & Moore, 1997](#)) and that support from spouses tend to reduce work-family conflict among women professionals ([Aryee, 1992](#)).

Apart from having other close family relations who give the needed support, some busy female entrepreneurs in Ghana go in for the service of house helps or maids. These maids usually do all necessary household chores like cleaning, scrubbing, sweeping, cooking, and in some cases, taking care of the children of the female entrepreneur. Considering the volume of household chores that the maids do, the female entrepreneur is able to have enough time to concentrate on her business. Thus support from maids reduces the conflicts that a female entrepreneur would have hitherto experienced.

2.8. Outcomes of Work-Family Conflict

2.8.1. Job Satisfaction

Job satisfaction is a state of being pleased with one's job. When the job makes it difficult to meet one's family commitment, he/she will be less satisfied with the job. Negative emotions that have spilled over from work to the family can also result in work-family conflict and frustration.

In their study on women entrepreneurs, [Arora et al. \(1990\)](#) found a negative relationship between work-family conflict and job/business satisfaction. Similar results for Singapore women professionals are obtained by [Aryee \(1992\)](#). [Pleck et al. \(1980\)](#) reported that when work-family conflict exists, the working women experience less job satisfaction. Their findings were supported by [Adams et al. \(1996\)](#) and [Kopelman and Greenhaus \(1983\)](#). However, [Holahan and Gilbert's \(1979\)](#) research findings showed a positive relationship between work-family conflict and job satisfaction.

2.8.2. Life Satisfaction

Many aspects of a person's life will affect their overall life satisfaction and generally, a person's job and family form a major part of their life. Thus, job satisfaction and marital satisfaction will have a positive impact

on a person's life satisfaction. However, work-family conflict prevents a person from fulfilling both work role and family role well. As such, work-family conflict would result in a lower level of life satisfaction.

In their research on women entrepreneurs, Arora et al. (1990) discovered a negative relationship between work-family conflict and life satisfaction. Aryee (1992) found that work-family conflict is related to a low level of life satisfaction for Singapore women professionals and Holahan and Gilbert (1979) reported the same phenomenon for dual career couples. What these findings therefore mean is that in the absence of the conflicts, that is, when individuals are able to devise strategies to manage the conflicts, the negative effects would be reduced, thereby resulting in better personal development, business development, and largely, in the development of the nation.

3. FINDINGS AND DISCUSSIONS

The 32 female entrepreneurs sampled for the study are into various trades and businesses. As far as this study is concerned, they are generally grouped into three (service, sales, and others) as indicated in Table 1.

Table-1. Category of businesses of female entrepreneurs

Category	Specific Business	Frequency
Service	Consulting	2
	Catering and food services	4
	Beautician	3
	Midwifery	1
	Education	4
Sales	Motor vehicle spare parts	3
	Building materials (including cement, roofing sheets, plywood, PVC pipes and plumbing accessories)	8
	Fashion design and clothing	4
Others	Poultry farming	2
	Importation, marketing and distribution	1
Total		32

Source: Field data, 2015

Education as a type of business refers to the owning of schools – either full basic education schools (that is, from primary to junior high school) or crèche. In the privately owned school, the owners are referred to as proprietors.

Table-2. Age of respondents

	Age	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-25	2	6.3	6.3	6.3
	26-30	5	15.6	15.6	21.9
	31-35	2	6.3	6.3	28.1
	36-40	4	12.5	12.5	40.6
	41-45	9	28.1	28.1	68.8
	46-50	3	9.4	9.4	78.1
	51-55	3	9.4	9.4	87.5
	56-60	4	12.5	12.5	100.0
Total		32	100.0	100.0	

Source: Field data, 2015

Table-3. Number of years in business

	Age	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1	3.1	3.1	3.1
	2	3	9.4	9.4	12.5
	4	6	18.8	18.8	31.3
	5	4	12.5	12.5	43.8
	7	1	3.1	3.1	46.9
	8	1	3.1	3.1	50.0
	9	2	6.3	6.3	56.3
	10	1	3.1	3.1	59.4
	11	1	3.1	3.1	62.5
	12	2	6.3	6.3	68.8
	14	1	3.1	3.1	71.9
	15	1	3.1	3.1	75.0
	16	1	3.1	3.1	78.1
	18	1	3.1	3.1	81.3
	20	1	3.1	3.1	84.4
	21	1	3.1	3.1	87.5
	24	1	3.1	3.1	90.6
25	1	3.1	3.1	93.8	
26	1	3.1	3.1	96.9	
30	1	3.1	3.1	100.0	
	Total	32	100.0	100.0	3.1

Source: Field data, 2015

It was observed that the modal age was between 41-45 years (see Table 2). The ages of business of the respective female entrepreneurs ranged from *less than 1 year* to *30 years*, with the modal age of business being *4 years* (see Table 3).

3.1. Work Family Conflict that is More Experienced by Female Entrepreneurs

Is it family-to-work conflict or work-to-family conflict? The mean scores for each respondent, in addition to a Chi-square test were conducted. The descriptive statistics (see Table 4) show that on the average female entrepreneurs experience more of work-to-family ($m=14.75$) conflict than family-to-work conflict ($m=13.63$). This is partly due to the level of commitment they always put into their respective businesses in ensuring that things are always done right. The Chi-square (see Table 5) test was used to verify the significance of such mean difference of 1.12

Table-4. Mean scores for work family conflict experience

	N	Mean	Std. Deviation
Work-to-family conflict	32	14.75	4.94
Family-to-family conflict	32	13.63	5.22

Source: Field data, 2015

Table-5. Chi-Square Tests for work life balance experience

	Value	df	Alpha coefficient
Pearson Chi-Square	2.836E2 ^a	252	.084
Likelihood Ratio	131.166	252	1.000
Linear-by-Linear Association	19.736	1	.000
N of Valid Cases	32		

a. 285 cells (100.0%) have expected count less than 5. The minimum expected count is .03.

Source: Field data, 2015

The Chi-square test shows that there is no significant difference in the mean scores ($\chi^2=2.84$, $p>0.05$). What this means is that although female entrepreneurs seem to be experiencing more of the work-to-family conflict than the family-to-work conflict, the difference is not significantly pronounced. Indeed, their roles in the family level also adds up to the negative spillover from the family domain to the work domain. Additionally, the coping strategies adopted by the female entrepreneurs gives them the capacity to manage the demands that arise from the family and work domains. The suggestion of Greenhaus and Beutell (1985) on schedule flexibility is a possible predictor of this outcome. Previous studies have suggested that because female entrepreneurs spend more time in the work domain than in the family domain, work-to-family conflict is the outcome of such interaction (Arora, 1990; Jamal, 1997; Chay, 1993; and Lewin-Epstein & Yuchtman-Yaar, 1991). However, this study shows that the difference is not significant.

3.2. Coping Mechanisms that Married Female Entrepreneurs Use in Ghana in Order to Remain in Business and Keep their Families 'Alive'

Coping mechanisms or strategies are the personal approaches that individuals adopt to achieve psychological balance. Respondents were asked to indicate how they were coping with the demands from the work and family domains. The following are some of the responses:

I married early, and my children are now a bit matured and can do their own things; I don't need to monitor them all the time, and so I have time for my work as well (Response from a Fashion Designer).

This response suggests that by getting married early, or at best, giving birth to children early (before the age of thirty), attention to the children does not become an obstacle to the growth of the business.

I simply plan very well. In other words, I organize myself by equally apportioning time for work and family (Response from a Beautician).

Planning by apportioning tasks proportionally in the family and work domains enable the individual to ward off stress and all other negative psychological states that arise from unforeseen contingencies.

I make sure I don't take too many orders or requests because when the requests are too many I hardly have time for my family. Simply, I don't overburden myself (Response from a Caterer).

For Caterers, especially, those who do not have permanent or contract assistants, taking too many requests from clients overburdens them and triggers some appreciable amounts of stress. In order to deal with this phenomenon, some Caterers as well as artisans refuse to take multiple orders at any given point in time

so that one thing can be done well before the other. Inasmuch as this strategy helps them to cope with the strain and stress from multiple customers, they tend to lose income and possibly, potential customers.

I cannot do everything by myself and so I have employed some assistants ... I delegate work to those of them I trust (Response from one owner of car spare parts shop).

This response seems to be an antidote to the previous one. That is, by having employees or assistants, one is able to have time for other activities while the trusted, competent employees handle important functions as well. This claim validates that of [Hobfoll \(1989\)](#) who noted that by succeeding in obtaining constructive support, work family conflict is minimized. Some other respondents indicated that they have the support of family members or have taken maids or house helps who usually do the basic household chores like babysitting, cooking, cleaning, and running some home-based errands. [Boyd and Gumpert \(1983\)](#) asserted that entrepreneurs generally do not delegate due to the lack of trust and fear of dishonesty. To some extent, their assertion does not fully hold within the context of this study.

The owner of one traditional beads shop said that as a result of her passion for the work, stress is naturally eliminated, and so she does not have challenges with stress. One of the striking coping strategies mentioned by the owner of a school (proprietress) was that she always shares business ideas with friends (both male and female proprietors) in order to gain deeper insights on how to run a successful school. Thus better management practices have helped to minimize the stress and so quality time is spent with the family.

Apart from mentioning the coping strategies used, the female entrepreneurs indicated how the coping strategies have brought about improvement in their respective businesses.

I have seen some improvement in quality of work because once at work, I remain fully focused and don't allow other family issues to cross my path. In fact, I don't joke with working hours, and my employees know me well for that. My customers usually would want me to serve them personally and because I am almost always available, they keep coming; I can't afford to lose them (Response from a Beautician). She further talked about the potential of losing valuable customers while attending to so many other things outside the work domain.

Sales have increased because of the extra hands I have hired to assist in the work. Even when I cannot make it to the shop, my assistants are there to do the work and they account for the day's sales. By delegation, my workers have become more competent, and so I believe that the business will continue in the long term (Response from one owner of car spare parts shop).

Other benefits of effective coping strategies are as follows:

- i. Time is used more effectively in both work and family domains
- ii. Increased sales due to more time spent at work
- iii. Procedures and processes have gradually become simpler and non-complicated because of the passion associated with the work
- iv. Expansion in business and increased productivity
- v. Decrease in personal workload

3.3. Potential for Personal Development

Apart from the examples of improvement mentioned by respondents, the study also found that some personal developments were also highlighted as the outcome of good coping strategies.

Once I plan well, I am able to at least have time for my family. Just imagine the guilt that I would always shoulder if I don't make time for the family all because of money (Response from Beautician)

I have a sense of fulfillment because I make enough money to support in managing the home. The business is progressing, and I am able to support family finances; I feel really happy about that (Response from one owner of car spare parts shop).

For personal development I can say that I have time for family affairs (Response from a Caterer).

Others stated that their scope of life has now broadened; they are able to remain focused in life; they have achieved a sense of maturity and the character to handle difficult tasks. Again, another mentioned the ability to do things within stipulated time at home and work as the personal development derived from the ability to adopt coping mechanisms.

Usually in the presence of work family conflict, job satisfaction is less (Adams, 1996; Kopelman & Greenhaus, 1983) but this study reveals that with good strategies for managing the arising conflicts, job satisfaction is possible, together with finding fulfilment on the job.

3.4. Relating the Nature of Conflicts Experienced by Female Entrepreneurs to National Development

One of the core aims of this study is to find out if there is any potential for national development through the effective management of work family conflict. These women are business owners who contribute to the national coffers through the payment of various direct and indirect taxes that add up to the national coffers. The respondents were asked how their ability manage the demands from work and family contribute to national development.

I have a busy schedule though but my ability to manage work and family roles has helped me to give quality concentration to work in order to increase volumes of imports. The more I import, the more charges and taxes I pay at the ports. I believe all these add up to the country's Gross Domestic Product (GDP) (Response from Importer, Marketer and Distributor).

As mentioned earlier, I have employed some workers, and so if I am not physically present at the shop, they do what I should have done, and so that means increase in sales. When sales increase, I am able to pay my workers more so that the quality of their lives increase. So I am helping the Government (Response from one owner of car spare parts shop).

In Ghana, the Government alone does not absorb the entire workforce of the country; private businesses employ and pay some of the workforce. These private employers consider it an important role they are playing by reducing the level of unemployment in Ghana. There is therefore a trickling effect of paying employees well and general well-being of their dependents. For example, an employee is able to pay utility bills, provide food, pay medical bills (thereby improving the general health of citizens) and school fees for their wards (thereby reducing school dropout rates).

Being a successful business woman makes me a role model for other younger people who would also want to work hard for the growth of the nation (Response from a Consultant).

Quite often, tertiary institutions invite entrepreneurs to share their experiences with them – basically, how they managed to make it in life. Their words of motivation and inspiration are potent enough to make students who hitherto thought there was no hope to have a more positive outlook in life. They then go ahead to start their own work after school, which also reduces pressure on the few employment opportunities.

Having time for the family helps to raise responsible children who then become responsible citizens for the good of the country (Response from Fashion Designer).

Quite a number of concerns have been raised, and are still being raised by opinion leaders in Ghana about the manner in which parents leave their young ones unattended to, such that these children are exposed to so many social vices, especially on television and social media. When parental control or guidance is overlooked, children usually become delinquent and eventually uncontrollable at certain stages in their development. As the Fashion Designer mentioned, by making time for the family, the children become responsible citizens whose efforts would be geared towards nation building.

4. RECOMMENDATIONS

4.1. Implications for Female Entrepreneurs

It is important for female entrepreneurs to consider adopting at least one coping strategy so as to manage the demands that come from the domains of work and family. Each of the domains are necessary, and so failure in any of the domains affects not only the female entrepreneurs; their families can be affected economically, and their workers can also be affected when they become unemployed simply because the business has collapsed. The strategies adopted should be done consciously and observed religiously so that they actually work. The key coping strategies include effective time management, and following a schedule; working within one's limit or capacity; getting support from home or employing people to assist in the business; and delegation of work activities to competent employees.

As mentioned in the discussions, all these strategies, with their related benefits, have a positive impact on the development of a nation.

4.2. Suggestions for Further Research

This study broadly gathered data from randomly selected female entrepreneurs in the Greater Accra Region of Ghana without considering the category of business of each of the respondents. I propose that future research should take into consideration the various categories that might be available so that equal samples can be taken from each category. Comparisons can be made from such a study.

REFERENCES

- Adams, G.A., King, L.A. & King, D.W. (1996). Relationships of job and family involvement, family social support and work-family conflict with job and life satisfaction, *Journal of Applied Psychology*, 81(4): 411-420.
- Ametorwo, A.M. (2012). A comparative assessment of variables of work family conflict among formal workers in Ghana. Unpublished MPhil Thesis. University of Ghana, Legon.

- Amponsah, M. O. (2011). Work stress and marital relations. *International Research Journals*, 2(1): 757-764.
- Andrews, F. & Withey, S. (1976). *Social Indicators of Wellbeing*, Plenum Press, New York, NY.
- Arora, R., Hartman, R.I. & Stoner, C.R. (1990). Work home role conflict in female owners of small business: an exploratory study. *Journal of Small Business Management*, 28(1): 30-38.
- Aryee, S. (1992). Antecedents and outcomes of work-family conflict among married professional women: evidence from Singapore. *Human Relations*, 45(2): 813-837.
- Bartolome, F. & Evans, P.A.L. (1980). Must success cost so much? *Harvard Business Review*, March/April, 137-148
- Bedu-Addo, P.K.A. (2010). Survey on work-family interference among Ghanaian women in higher status occupations. Unpublished PhD Thesis. University of Nottingham, UK
- Bolger, N., DeLongis, A., Kessler, R. C., & Wethington, E. (1989a). The contagion of stress across multiple roles. *Journal of Marriage and the Family*, 51: 175-183.
- Boyd, D.P. & Gumpert, D.E. (1983). Coping with entrepreneurial stress. *Harvard Business Review*, March/April, 48-64.
- Brush, C.G. (1992). Research on women business owners: past trends, a new perspective and future directions. *Entrepreneurship Theory and Practice*, 16(1): 5-30.
- Bryant, R. H. (2009). Personality and work-family conflict: The meditational role of coping styles. Theses and Dissertations, 1879
- Buttner, E.H. & Moore, D.P. (1997). *Women entrepreneurs: Moving beyond the glass ceiling*, Sage Publications Inc., Beverly Hills, CA
- Carnicer, M. P. D., Sanchez, L. A. M. & Perez, M. P. (2004). Work family conflict in a southern European country: The influence of job-related factors. *Journal of Managerial Psychology*, 19(5): 466-490.
- Chay, Y.W. (1993). Social support, individual differences and well-being: a study of small business entrepreneurs and employees. *Journal of Occupational & Organizational Psychology*, 66: 285-302.
- Ghana Statistical Service (2012). *Population & Housing Census: Summary Report of Final Results*. Accra: Government of Ghana.
- Greenhaus, J.H. & Beutell, N.J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10(1): 76-88.
- Hobfoll, S. E. (1989). Conservation of resources: A new attempt at conceptualizing stress. *American Psychologist*, 44: 513-524.
- Holahan, C.K. & Gilbert, L.A. (1979). Conflict between major life roles: women and men in dual career couples. *Human Relations*, 32(6): 451-467.
- Jamal, M. (1997). Job stress, satisfaction, and mental health: an empirical examination of self-employed and non-self-employed Canadians. *Journal of Small Business Management*, 35(4): 48-57.
- Kahn, R. L., Wolfe, D. M., Quinn, R., Snoek, J. D. & Rosenthal, R. A. (1964). *Organisational stress*. New York: John Wiley & Sons.
- Kim, J.L.S., & Ling, C.S. (2001). Work-family conflict of women entrepreneurs in Singapore. *Women In Management Review*, 16(5): 204-221.
- Kopelman, R.E. & Greenhaus, J.H. (1983). A model of work, family, and inter-role conflict: a construct validation study. *Organizational Behavior and Human Performance*, 32: 198-215.

- Koyuncu, M., Burke, R.J., & Wolpin, J. (2012). Work-family conflict, satisfactions and psychological well-being among women managers and professionals in Turkey. *Gender in Management: An International Journal*, 27(3): 202-213.
- Lapierre, L. M. & Allen, T. D. (2006). Work-supportive family, family-supportive supervision, use of organizational benefits, and problem-focused coping: Implications for work-family conflict and employee well-being. *Journal of Occupational Health Psychology*, 11: 169-181.
- Lewin-Epstein, N. & Yuchtman-Yaar, E. (1991). Health risks of self-employment. *Work and Occupations*, 18: 291-312.
- Lo, S. (2003). Perceptions of work-family conflict among married female professionals in Hong Kong. *Personnel Review*, 32(3): 376-390.
- Luo, Y., Fan, H. & Zhang, J. (2007). Antecedents, consequences and intervention strategies on work family conflict. *Psychological Science*, 15(6): 930-937.
- Milkie, M. A. & Peltola, P. (1999). Playing all the roles: gender and the work family balancing act. *Journal of Marriage and the Family*, 61(2): 476-490.
- Perkins, H. W. & DeMeis, D. K. (1996). Gender and family effects on the "second shift" domestic activity of college-educated young adults. *Gender and Society*, 10(1): 78-93.
- Pleck, J. H., Staines, G. L., & Lang, L. (1980). Conflicts between work and family life. *Monthly Labor Review*, 103, 29-32.
- Roehling, P., Moen, P. & Batt, R. (2003). Spillover. In P. Moen (Ed.), *It's about time* (pp.101-121). Ithaca, New York: Cornell University Press.
- Sandberg, K.W. (2003). An exploratory study of women in micro enterprises: gender-related differences. *Journal of Small Business and Enterprise Development*, 10(4): 408-417.
- Westman, M., Brough, P., & Kalliath, T. (2009). Expert commentary on work-life balance and crossover of emotions and experiences: Theoretical and practice advancements. *Journal of Organisational Behaviour*, 30: 587-595.
- Whitely, W., England, G.W. (1977), "Managerial values as a reflection of culture and the process of industrialization", *Academy of Management Journal*, 20: 439-53.
- Woldie, A. & Adesua, A. (2004). Female Entrepreneurs in a Transitional economy: Businesswomen in Nigeria, *International Journal of Social Economics*, 31(1-2): 78-93.

Online Science Publishing is not responsible or answerable for any loss, damage or liability, etc. caused in relation to/arising out of the use of the content. Any queries should be directed to the corresponding author of the article.