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## Effect of Work-Family Conflict on Job Satisfaction of Small Enterprise Managers

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# Effect of Work-Family Conflict on Job Satisfaction of Small Enterprise Managers

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## Abstract

Balancing priorities and demands of work and family at the same time can be quite hectic and likely to generate conflicts. Workers must find strategies to manage the exigencies of modern living in order to maintain job satisfaction as well as family relationships. This study investigates the effect of work-family conflict's two directions on job satisfaction, and the moderating role of resilience. The study used a cross-sectional survey method to collect data from 293 small-scale enterprise managers, utilizing a structured questionnaire. Correlation and analysis of variance techniques were used. The results reveal that the work-family conflict has a significant positive effect on job satisfaction. Small enterprise leaders experience enough job satisfaction to better withstand the conflicts that arise from their work roles due to some context-specific factors. As small enterprise leaders' job role conflicts increase, there is also an increase in resilience to overcome the conflict. Also, resilience positively moderates the relationship between work-family conflict and job satisfaction. Increasing levels of entrepreneurs' work-family conflict come with increasing levels of resilience. Moreover, resilience also positively moderates the effect of family-work conflict on job satisfaction. It is recommended that organisations and policy-makers should undertake resilience training to equip small enterprise leaders to cope better with stress, be more satisfied and productive.

*Keywords:* Work-Family conflict interface, Job satisfaction, Small enterprise managers, Developing economy

*JEL classification:* J12, J28, M12

## Introduction

In the past few years, one third of the full-time working individuals globally, reported that managing work and family has become more difficult (Ernst & Young, 2015). Small enterprise leaders are determined to grow their businesses into successful ventures. However, managers (leaders) of small enterprises encounter not only challenges from their work roles but also the competitive work environment (Baron et al., 2016; Umukoro & Okurame, 2017). Small enterprises are confronted with a lot of uncertainty as a result of the speedy dynamism of the work environment. The continual changes in technology and level of knowledge (Tuffour et al., 2020), employee commitment (Tuffour et al., 2019), consumer taste and the pressure of competitors create both threat and opportunities for the enterprises (Ofuonye, 2017).

Small enterprise leaders face high work pressure to meet deadlines, huge work demands, lack of needed resources and facilities, and stress arising out of the changing situations both at work (Rubel et al., 2017) and in personal lives (Kumari & Sangwan, 2015). Boakye-Mensah and Marfo-Yiadom (2005) assert that 60% of Small and Medium Enterprises (SMEs) fail within the first five years of operation, despite their significance. Such an assertion could create fear in the Ghanaian SME leaders. The fear of enterprise failure could exert pressure and stress on these leaders.

For an SME manager, long working hours interfere with family responsibilities. In Ghana, research among the workforce in Accra found that they work longer hours. The majority of the workforce, eighty-seven per cent (87%) had concerns with the ten hours that most of them worked daily (Darko-Asumadu et al., 2018). Long working hours, demanding

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and stressful work (Rubel et al., 2017) may also create tensions and lead to work-family conflict (Annik et al., 2017). The individual's desire is to achieve the demands of the roles of their work and family domains. Inability to meet these roles brings tension between these roles. Inter-role conflict creates imbalances between work and family (Greenhaus & Beutell, 1985). The operations of the business spill over into their personal lives, leading to work-family conflict and poor work-life balance.

An SME manager's job satisfaction can be the pleasurable or positive emotional state emanating from the appraisal of the person's work experiences (Schneider & Snyder, 1975). Agho et al. (1993) refer to job satisfaction as the degree of desirability of work. Likewise, SME managers in Ghana put a premium on satisfaction, since it fuels work performance leading to business profits (Lin et al., 2015).

Some authors have noted that employee's job satisfaction depends on factors such as their expectations about their work, business contexts and work-related experiences (Ayranci & Ayranci, 2015). For others, job satisfaction level indicates the positive or negative attitude of employees towards their own profession influenced by many factors (Merino-Plaza et al., 2017). Fisher (2001) asserted that job satisfaction can be achieved when an individual perceives that his or her job matches the values that the individual considers to be important, but dissatisfaction occurs when the job and values are contradictory. Each employee considers their role as a family member as important in their lives and a desire to play roles well (Choi & Kim, 2012). But when their job does not match with their desires or the values that they consider to be important, they are not able to achieve job satisfaction. Thus, when their jobs bring conflict between those two domains, that is work and family, individuals experience less job satisfaction (Netemeyer et al., 1996). Individuals who are aware that their work-related duties and family duties are incompatible tend to be more dissatisfied with their job (Pasewark & Viator, 2006).

The level of work-family conflict that individuals experience and the degree to which they appraise their job as either satisfying or dissatisfying under that conflict may depend on their evaluation of the situation (Grandey et al., 2005). The pressure and stress that are experienced due to dealing with family issues will reduce an individual's time and energy on their work, which will cause attitudinal responses such as job satisfaction. The stress caused by dealing with family issues will spill over to work roles, thus reducing the individual's resources,

leading to a decrease in job satisfaction (Bramade-wandhana & Parahyanti, 2018).

According to Khairuddin (2015), some of the reasons for work-family interface issues with small enterprises which put stress and pressure on managers are involvement in multiple tasks which translates into role overload, risk of failure or the fear of enterprise failure, a barrier to finance, pressure from competitors, employees, customers, suppliers and investors, working long hours with these sometimes flowing into midnight and weekends, fierce competition and technological changes in the business environment.

Work-family conflict is a growing challenge, since work interferes with family responsibilities resulting in negative consequences for individuals and organisations (Putnik et al., 2018). Organisations experience the deleterious effect of work-family conflict (Eby et al., 2005). Higher work-family conflict results in employee job dissatisfaction (Dartey-Baah, 2015; Netemeyer et al., 1996; Williams et al., 2016). Job dissatisfaction results in high job turnover, poor interpersonal relationships, low motivation, negative affective conditions and less enthusiasm for the work (Darmody & Smyth, 2016; Yildirim & Aycan, 2008). The interaction of family and work roles results in tension leading to a behavioural response to the organisation (Mihelic & Tekavčić, 2014). Negative behaviour from the effect of work-family conflict includes poor work performance (Akinbode et al., 2018; Barton et al., 2015) and organisational commitment (Allen & Armstrong, 2006; Netemeyer et al., 1996). Work-family conflict leads to stress which spills over to the work and family spheres. The increased stress leads to family problems, low morale and individual health problems (Greenhaus & Beutell, 1985).

The present study, therefore, centres on the conflict aspect of the work-family interface nature by focusing on a country-specific work-family conflict in the Ghanaian context. The rest of the paper is structured as follows. Literature review is in section one, while the methodology is in section two. Data analysis and a discussion of the results are in section three and section four contains the conclusion of the study.

#### *Objective of the study*

The main objective of the study is to examine the effect of work-family conflict on small enterprise leader's job satisfaction. The specific objectives are to: a) assess the effect of work-family conflict on job satisfaction, b) assess the effect of family-work

conflict and job satisfaction, c) determine whether resilience moderates the relationship between work-family conflict and job satisfaction, and d) determine whether resilience moderates the relationship between family-work conflict and job satisfaction.

### *Rationale of the study*

Studies have been conducted globally on the relationship between work-family conflict and job satisfaction (Dartey-Baah, 2015; Seema & Maheshwari, 2015; Yustina & Valerina, 2018; Mensah Amissah & Nsaful, 2018). The studies have been conducted on several educated professions including accountants/auditors (Yustina & Valerina, 2018) and professional groups (Seema & Maheshwari, 2015). Others are academicians (Rahman et al., 2018) and working mothers (Berger, 2018). A review from the literature shows that the relationship between work-family conflict and job satisfaction are frequently researched, yielding diverse results on the relationship between the two constructs (Choi & Kim, 2012). These raise two issues that must be considered: what will be the outcome between the two variables from relatively less educated business owners and what are the specific results from Ghana's small-scale enterprises' sector?

Most studies on small enterprises in Ghana have been on financial, managerial, performance and human capital issues (Adomako et al., 2016; Amoah & Amoah, 2018; Quartey et al., 2017) with no study to examine the managers' work-family interface and its effect on job satisfaction. Work-family interface research has been based on the labour force in Europe and America (Sav et al., 2014) and, to a lesser extent, Asian countries, while countries in Sub-Saharan Africa have largely not been given the necessary attention on the work-family interface (Annor, 2016) and its effects on job satisfaction. Research findings from these countries on the work-family interface cannot be readily applied to the Sub-Saharan context (Annor, 2016). Again, Lambert et al. (2017) argued that the outcomes cannot be universalized. Within these contexts, the extent to which resilience moderates the work-family interface is not known in Ghana. The empirical evidence of the work-family interface and managers' job satisfaction in the Ghanaian small-scale sector is rather limited. The research hopes to add to this body of research.

The complexity of the business environment generates huge pressure, high stress (Rubel et al., 2017) and strains on the small enterprise leaders. This calls for leaders who can withstand daunting

challenges and situations. Small business owners possess some psychological attributes (Baluku et al., 2018) and leadership styles (Tuffour et al., 2015; Tuffour & Matey, 2019). One of the key psychological attributes is resilience. Entrepreneurial resilience relates to the ability of entrepreneurs to anticipate potential threats, to cope effectively with unexpected events, and to adapt to the changes to become stronger than before (Ducheck, 2018). Fisher et al. (2016) found that entrepreneurs' resilience leads to success in the business. However, little research has focused on the specific context of the resilience of owners of small enterprises. This present study contributes to filling this gap.

## 1 Literature review

### *1.1 The concept of work-family interface*

Work-family conflict is one of the sources of occupational stress (Piko & Mihalka, 2018) and may have a great impact on employees' quality of life (Yucel, 2017). Researchers and practitioners around the world have taken notice of challenges emanating from work and the family (Allen et al., 2015). According to Greenhaus and Beutell (1985), the concept of work-family conflict is defined as a form of inter-role conflict in which the role pressure from work and family domains are mutually incompatible in some respect. In work-family conflict, the problems and duties from work interfere with the performance of family responsibilities, these family responsibilities, in turn, interfere with work. Conversely, when family problems and duties interfere with job tasks, the unfinished job tasks will, in turn, interfere with family life (Lin et al., 2015). This bidirectional causality presents two issues: family roles have a significant effect on work roles and work roles have a significant effect on family roles.

Family and work roles have become critical issues for individuals, especially dual-earners who are parents (Isa et al., 2018). Failure to balance the two domains lead to work-family conflict. Work-family conflict is experienced by individuals, because they are in different relationships as sons, daughters, sisters, brothers, or may live with friends who function as family members.

### *1.2 Spill-over theory*

The spill-over theory has been one of the theories for assessing the work-family interface (Lambert, 1990). The spill-over theory is defined as the individual's experience in one domain in life that

affects their experience in another domain in life (Sirgy et al., 2001). Work-family spill-over involves the transfer of emotions, cognitions, behaviours, moods, attitudes, feeling and stress between work and home (Rothbard & Dumas, 2006). Larson and Almeida (1999) assert in their emotional transmission model that both an individual's daily emotions and events may predict subsequent emotions or behaviours in his or her family members. Again, the spill-over theory states that employees bear the attributes, skills, emotions and behaviours from their family life into their work roles and from their work roles to their family lives (Lambert, 1990).

The spill-over theory is considered to have positive and negative effects on work and the family. Positive spill-over can be defined as attributes from one domain affecting performance positively in the other domain (Lambert, 1990). Thus, satisfaction in the domain of a person's life is likely to affect satisfaction in the other domain (Martinez-Corts et al., 2015). The work-to-family domain is positive when a positive skill, sense of accomplishment and well-being generated are transferred from the work area in a way that benefits the family domain (Hanson et al., 2006).

Negative spill-over is when negative experiences at work have adverse implications for an individual's family (Bianchi & Milkie, 2010). When attributes from one area prevent the fulfilment of demands in another area, it is said to be a negative spill-over (Lambert, 1990). When adverse effects are experienced in the negative spill-over, they translate to conflict and non-beneficial support to the family structure (Hanson et al., 2006).

### 1.3 Job satisfaction

Job satisfaction is of interest and great importance to many scholars, individuals and organisations worldwide. The individuals at the centre of this construct are the worker, group of workers or managers (Ayranci & Ayranci, 2015). Many researchers see job satisfaction from various points of view, yet there is a consensus among scholars that it is all about the satisfied worker's likes, work, feel and sense of commitment to work (Ayranci, 2011). Locke (1969) defines job satisfaction as the pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values. This reflects the fact that it is the individual worker who can evaluate their satisfaction level.

Some scholars have conceptualised job satisfaction from the emotional and cognitive perspective as either comprehensive or partial (Lin et al., 2015).

This is in line with the definition of job satisfaction given by Downes et al. (2002) which states that job satisfaction is an individual's overall feelings and cognitive level towards the job itself and their working environment. According to Belias and Koustelios (2014), job satisfaction is the employee's perception of their working environment, relations among colleagues, earnings and promotion opportunities. The definition brings out the fact that job satisfaction is directly linked to working conditions. A person's feeling of satisfaction in doing a particular job acts as a motivation to the work (Din et al., 2018).

### 1.4 Resilience

Bergström and Dekker (2014) recognized that resilience happens at various levels; these are micro (human), meso (organisational), macro (societal) and cross-scale (social-ecological). Entrepreneurial resilience is most frequently associated with the aspects of the individual, the venture and the team. In this present study, resilience is examined at the micro-level, that is, at the entrepreneur level (Bergström & Dekker, 2014).

Entrepreneurial resilience is defined as the ability to overcome the entrepreneurial process in the face of adverse situations and unexpected outcomes (Awotoye & Singh, 2017). According to Ducheck (2018), entrepreneurial resilience is the ability of entrepreneurs to anticipate potential threats, to cope effectively with unexpected events and to adapt to changes to become stronger than before. Buang (2012) provided the meaning of entrepreneurial resilience as concerning an entrepreneur who exhibits (1) the ability to cope with turbulence and change in the business environment, (2) the ability to consistently maintain good health and energy irrespective of business pressures, (3) the ability to respond to setbacks and adversities through adaptation and thriving, and (4) the ability to let adaptation express itself in a new and suitable way of managing the business and not stagnate in a dysfunctional way. Additional factors associated with entrepreneurial resilience are the capacity to make realistic plans, self-confidence, positive self-image, communication skills and the capacity to manage strong feelings and impulses (Hedner et al., 2011).

Individual entrepreneurial resilience was found to be a combination of hardiness and persistence in a study by Fisher et al. (2016). Hardiness is the ability of an entrepreneur to exercise personal control and not wait for the support of other people (Fatoki, 2018). This hardiness comes from their willingness

to work hard to reach their aspirations, goals and exhibit determination in their quest for success, especially when confronting a major challenge (Manzano-Garcia & Ayala, 2013). For persistence, the entrepreneurs believe that they can achieve their goals and think of themselves as strong people (Fisher et al., 2016).

### *1.5 Empirical literature review of work-family conflict interface and job satisfaction*

Many studies have been conducted globally on the relationship between work-family conflict and job satisfaction. The studies have been conducted on several professions including accountants/auditors (Yustina & Valerina, 2018); university junior staff (Mensah et al., 2018); professional groups (Seema & Maheshwari, 2015). Others are academicians (Rahman et al., 2018) and working mothers (Berger, 2018). Reviews from the literature indicate that the relationship between work-family conflict and job satisfaction are frequently researched, yielding diverse results on the relationship between the two constructs (Choi & Kim, 2012). A study was conducted in South Korea among frontline employees in the hotel industry by Choi and Kim (2012). The results show that family-to-work conflict has a significant and positive relationship with job satisfaction. The results of Linh et al. (2016) indicated that work-to-family and family-to-work conflict were not significantly related to job satisfaction for employees of state-owned enterprises and foreign-invested enterprises.

However, most findings from studies around the world from different countries and occupations show that work-family conflict unfavourably affects job satisfaction. For instance, Berger (2018) investigated the relationship between work-family conflict, family-work conflict and job satisfaction using a sample from the United States of America. The result of the study revealed higher work-family conflict and higher family-to-work conflict regardless of the domain. The work-family conflict and family-work conflict were negatively related to job satisfaction, meaning that higher work-family conflict leads to lower work satisfaction and higher family-work conflict leads to lower family satisfaction. Another study done in the USA by Armstrong et al. (2015) shows that work-family conflict was bi-directional. Also, the strain and behaviours-based work-family conflict and family-work conflict were negatively related to job satisfaction. Fisher et al. (2009) investigated the interaction between work-family conflict and job satisfaction with US managers from different organisations. The result was

consistent with Berger (2018), affirming that a negative relationship exists between work-family conflict and job satisfaction, but a null association was found between family-work conflict and job satisfaction.

In the Middle East, a study by Habibian et al. (2018) on Iranian medical and administrative staff showed that there was a correlation between work-family conflict and job satisfaction. There was also a correlation between family-work conflict and job satisfaction. For Jordanian nurses, AlAzzam et al. (2017) revealed that the nurses were exposed to both subtypes of work-family conflict.

In Asia, a study on the relationship between work-family conflict and job satisfaction include research by Seema and Maheshwari (2015) among professional groups such as doctors, nurses, teachers and clerks in India. The results indicated that there was a negative correlation between work-family and job satisfaction among the groups. From the four professional groups, nurses have the highest work-family conflict with the least job satisfaction followed by clerks, teachers and doctors, respectively. In Korea, Choi et al. (2018) study on industrial workers revealed that work-family conflict was negatively related to job satisfaction. In Bangladesh, Rahman et al. (2018) studied academicians in private universities. The findings show that both work-to-family and family-to-work conflict had a negative relationship with job satisfaction. However, family-to-work conflict had no significant effect on job satisfaction among the academicians. Also, in Malaysia, Ng et al. (2016) examined the influence of work-family conflict and job satisfaction among healthcare professionals. They found that only family-to-work conflict was negatively related to job satisfaction, but no significant relationship was found between work-to-family conflict and job satisfaction. They found that the physicians' work-family conflict had a direct effect on job satisfaction. Bramadewandhana and Parahyanti, 2018 examined the relationship between work-family conflict and job satisfaction among working mothers in Jakarta, Indonesia. They found out that there was a significant negative correlation between work-to-family conflict and job satisfaction.

Studies in Africa, especially Ghana, have been in tune with what pertains to other countries. For instance, Mensah et al. (2018) examined the work-family conflict and job satisfaction among university junior staff in Ghana. The results revealed a negative effect of work-family conflict on job satisfaction. Similarly, Dartey-Baah (2015) conducted a study among corporate leaders on work-family conflict, demographic characteristics and job satisfaction.

Dartey-Baah found out that leaders who experience a higher level of either of the two sub-types of work-family conflict have less job satisfaction. Burchell and Annor (2018) conducted a cross-national comparative study in Ghana and the United Kingdom. The finding revealed that there was a negative relationship between work-family conflict and job satisfaction. The conclusion is that work-family conflict is negatively related to job satisfaction. The empirical literature review indicates that there is a bidirectional and multidimensional aspect of work-family conflict (Dartey-Baah, 2015; Mensah et al., 2018). Work-family conflict will negatively affect job satisfaction. Also, work interference with the family will negatively influence job satisfaction.

Entrepreneurial resilience is defined as the ability to overcome the entrepreneurial process in the face of adverse situations and unexpected outcome (Awotoye & Singh, 2017). According to Ducheck (2018), entrepreneurial resilience is the ability of entrepreneurs to anticipate potential threats. The review serves as the basis for the framework.

### 1.6 Conceptual framework and empirical model

Each employee considers their role as a family member as important in their lives and has a desire to play roles well (Choi & Kim, 2012). But when their job does not match with their desires or the values that they consider to be important, they are not able to achieve satisfaction. Thus, when their jobs bring conflict between those two domains, that is work and family, individuals experience less job satisfaction (Netemeyer et al., 1996). Individuals who are aware that their work-related duties and family duties are incompatible tend to be more dissatisfied with their job.

The interaction of work-family conflict and job satisfaction can be assessed by viewing the influence of work-family conflict's two directions on job satisfaction. The level of work-family conflict that individuals experience and the degree to which they appraise their job as either satisfying or dissatisfying by that conflict may depend on their evaluation of the situation (Ergeneli et al., 2010). In family-to-work conflict, the pressure and stress that are experienced due to dealing with family issues will reduce the individual's time and energy on their work, which will cause attitudinal responses such as job satisfaction. Thus, stress caused by dealing with family issues will spill-over to work roles, then reducing individual's resources, leading to a decrease in job satisfaction.

Few studies considered the moderating role of resilience in the link between job satisfaction and

work-family conflict. Zheng et al. (2017) studied 874 nurses in Singapore. The results show a positive relationship between job satisfaction and resilience. Thus, job satisfaction is related to resilience, signifying its relevance to the present study. In another research on the potential roles of resilience and social support in the relationship between stress and life satisfaction by Yang et al. (2018), the results show significant correlations among all the variables. The implied empirical model for the present study is the structural equation modelling proposed in Fig. 1, developed to achieve the study objectives. The framework shows the linkage from a work-family interface to managers' job satisfaction within the moderating role of resilience. These therefore lead to the hypotheses as:

- *Family-work conflict has a significant negative effect on job satisfaction.*
- *Work-family conflict has a significant negative effect on job satisfaction.*
- *Resilience moderates the relationship between work-family conflict and job satisfaction.*
- *Resilience moderates the relationship between family-work conflict and job satisfaction.*

### 1.7 Operational definitions

Some authors noted that employees' job satisfaction depends on factors such as their expectations about their work, business contexts and work-related experiences (Ayranci & Ayranci, 2015). For others, job satisfaction level indicates the positive or negative attitude of employees towards their profession influenced by many factors. Fisher (2001) asserted that job satisfaction can be achieved when an individual perceives that his or her job matches the values that the individual considers to be important, but dissatisfaction occurs when the job and values are contradictory.

Work-family spill-over involves the transfer of emotions, cognitions, behaviours, moods, attitudes, feeling and stress between work and home (Rothbard & Dumas, 2006) creating conflict and impacting job satisfaction. According to Greenhaus and Beutell (1985), a work-family conflict is a form of an inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect. Thus, conflict is experienced when pressures arising from work-family are incompatible with pressures arising from the family-work role.

There is no general agreement on the definition of small enterprises, and it varies across firms and countries. The present study adopted the definition

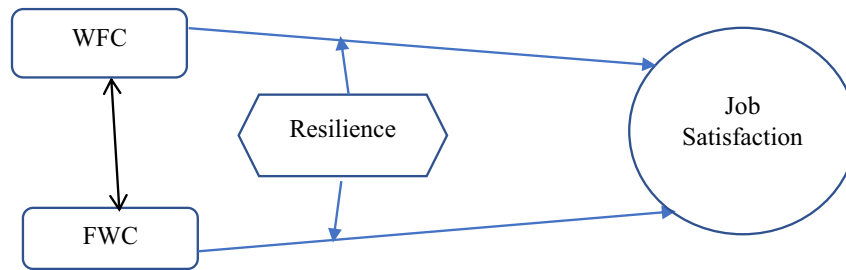


Fig. 1. Framework of the Study. Note: WFC = work-family conflict, FWC = family-work conflict. Source: Authors' development.

of Ghana Statistical Service (2017) for the research. The study combined the micro and small enterprises and so classified them as small enterprises. Hence, the small enterprise for the present study comprised a firm with up to 30 employees.

The present research, therefore, seeks to affirm or refute the conclusions of the extant literature in the field of work-family conflict interface and employer job satisfaction for relatively less researched small enterprise subsector. Also, the study contributes to this field of study by assessing the role of individual resilience in mitigating the potential effects of any imbalance between the two study variables. The literature review gives a basis to extract the appropriate method and materials.

## 2 Methodology

### 2.1 Study approach and design

The study used the quantitative research approach, which allows social behaviour to be quantified and patterned, through cross-sectional design which provides an opportunity for statistical analysis (Creswell, 2009) for generalisation of results to study population and making predictions. Exploratory and descriptive strategies were employed for this present research to clarify ideas, provide learning avenues in new and vague problems (Cooper & Schindler, 2014), and new ways of measuring or looking at things. The exploratory design helps to discover and assess how resilience moderates the capacity of small enterprise leaders concerning the work-family inter-role conflict.

### 2.2 Population, sample size and sampling technique

The respondents were selected from different organisations operating in the small enterprise private sector in Accra metropolis in the Greater Accra region. The study population was owner-managers (leaders) small-scale enterprises. The survey sample

size was 293. This sample size was deemed appropriate based on the recommendations of Tabachnick and Fidell (2007), where sample size ( $N$ ) should be  $N > 50 + 8M$ , with  $M$  being the total number of independent variables. For five key independent variables, our sample size of 293 (which represents a return rate of 95.7% of 306 questionnaires distributed) more than satisfies the recommended sample of 90 (using the formulae).

The convenience sampling technique is used, although as with other techniques, it has some weaknesses (Cooper & Schindler, 2014). However, convenience sampling can still be a useful procedure. It can also be used to test ideas or even gain ideas about an area of interest (Cooper & Schindler, 2014). Findings may prove quite interesting (Bryman & Bell, 2015) and overwhelming (Cooper & Schindler, 2014). In business and management, as well as in areas such as consumer behaviour, research convenience samples have become the norm and are more prominent than samples based on probability sampling (Bryman & Bell, 2015).

### 2.3 Data type, sources and collection

The primary data for the present study was collected through the administration of questionnaires to small enterprise leaders. A structured questionnaire is used to collect the information from the small enterprise leaders from various sectors of firms from Accra metropolis over one month. Different scales developed by different authors were adapted for the study. The respondents did not disclose their identity. This is to ensure anonymity and to boost the confidence of the respondents, to be honest in their answers. The total number of completed and cleaned questionnaires obtained from the small enterprise leaders was 293. Each questionnaire was put in an envelope and hand-delivered to small enterprise leaders who volunteered to be respondents. For ethical reasons, the respondents were informed about the purpose of the study and confidentiality facilitated by sealing



the envelopes after completing the questionnaire. A pilot test of the instrument consisting of 20 small-scale managers was conducted in the La-Nkwantanan Municipal assembly to ascertain the reliability of the instrument. The pilot test results informed appropriate adjustment of the scales.

#### 2.4 Constructs, instruments and interpretation

The adapted scales used are the work-family conflict scale, the family-work conflict scale, the job satisfaction scale and the resilience scale. The Work-Family Conflict Scale is a 10-item measure of work-family conflict constructed by [Netemeyer et al. \(1996\)](#). Five of the items measure work-to-family conflict. The other five measure family-to-work conflict. All the items on the scale are negatively worded to indicate the extent of work-family related conflict that the individual might be going through. The work-family conflict scale is measured on a 7-point Likert scale with points from 1 = Strongly disagree to 7 = Strongly agree. The five-item work-family conflict scale measures the extent to which work activities interfere with a leader's family activities, duties and responsibilities. The minimum score is 5 and the maximum score is 35 for any respondent. The higher the score, the higher the conflict. The Cronbach Alpha for work-to-family conflict is 0.73 and the family-to-work conflict scale is 0.80.

For the job satisfaction scale, a 9-item version of the Index of Satisfaction originally developed by [Brayfield and Rothe \(1951\)](#) was adopted and used for Job Satisfaction (cited in [Amankwah, 2018](#)). The items were measured on a 7-point Likert scale ranging from 1 = strongly disagree to 7 = strongly agree. Scores range from a minimum of 9 to a maximum of 63. A higher score indicates higher job satisfaction. The Cronbach Alpha for the scale has been estimated to be 0.757.

The revised and validated Connor-Davidson resilience scale (CD-RISC-10) by [Campbell-Sills and Stein \(2007\)](#) with 10 items is adapted. The original items were reworded so that the modified statements were all presented in the first person. This change prompts respondents to identify themselves as active participants in various items. For example, one item was reworded from “Able to adapt to change” to “I am able to adapt to change” allowing the reader to understand that he/she is intended to be the subject acting. The CD-RISC-10 is ranked on the 5-point Likert scale from ‘0 = not true at all’ to ‘4 = true nearly all the time’. The items summed up to produce a scale score that ranges from a minimum of 0 to a maximum of 40, which indicates the highest level of resilience. The CD-RISC-10 has a

Cronbach Alpha value of 0.85 as indicated by [Campbell-Sills \(2007\)](#) and 0.95 by [Shin et al. \(2018\)](#).

#### 2.5 Data analysis

Data analysis usually involves reducing accumulated data to a manageable size, developing summaries, looking for patterns and applying statistical techniques ([Cooper & Schlinder, 2014](#)). The data collected were edited, coded and prepared for statistical analyses. The statistical analyses were conducted using the Statistical Package for Social Sciences (SPSS) version 20. The data collected through the cross-sectional survey were quantitatively analysed through regression and inferential statistics. Specifically, regression analysis is used to ascertain the effect of work-family bidirectional effect on job satisfaction by moderating resilience. Furthermore, to identify whether there is a difference in the work-family interface due to the resilience of managers, a two-way analysis of variance is employed. The Cronbach Alpha coefficients were computed as a measure of reliability for the variables. The hypotheses were tested using correlation and analyses of variance techniques. Based on this methodology, the data are analysed and the results discussed.

### 3 Results and discussion

#### 3.1 Results of socio-demographic characteristics

A total of 64.5% of the respondents are male enterprise leaders, while female small enterprise leaders constitute 35.5%. A critical examination of the ages revealed that between 28 and 57 years form the major age range of the small enterprise leaders. Concerning marital status, 64.2% of the small enterprise leaders are married, while 20.1% are single. Only 15.7% of the respondents are divorced. Moreover, 73.7% have children. Only 26.3% had no children. However, nearly 70% have between one and five dependents to cater for.

Furthermore, in terms of educational background, first-degree holders are made up of 42.3% of the respondents representing the majority. Those with Diploma/Higher National Diploma Certificates were 21.4%, while 14.3% had a master's degree, and 9.6% had primary education. About hours worked, small enterprise leaders commit 4 to 12 hours to work daily. Also, 37.9% of respondents work 8 hours a day and 22.9% work 12 hours daily.

The data revealed that 39.2% of the respondents take work home, while 45.7% sometimes take work home. Only 15% of the small enterprise leaders did

not take work home. In terms of receiving and responding to emails and phone calls about work at home, 60% of the small enterprise leaders communicate regarding work issues at home, while 30% do this sometimes. Only 9.2% of respondents did not communicate about work at home. Most of the small enterprises (40.3%) have been running between one and five years, but 9.6% are 21–25 years in business. In general, 24.9% of the small enterprise leaders have more than 31 years of working experience and 21.2% have 11–15 years of working experience.

### 3.2 Data quality: reliability and normality of scales

From Table 1, it can be observed that the reliability coefficients for the Work-Family Conflict Scale, Family-Work Conflict Scale, Job Satisfaction Scale and Connor-Davidson Resilience Scale from the data are 0.70 and beyond. Vet et al. (2017) and Dadfar and Lester (2017) all agree that the Cronbach's alpha of 0.70 and beyond can be considered reliable. Based on this, all four scales are reliable and for that matter can be used for analysis to make inferences about the effect of work-family conflict on job satisfaction.

The normality of the sample data is checked by inspecting the skewness and kurtosis values of all the variables. The results of this analysis are presented in Table 2.

Table 2 shows the results of the descriptive statistics for the scales used. The skewness and kurtosis scores show that all scores fall within the acceptable range of +2 to –2 and +3 to –3 respectively which indicated that the scales are normally distributed

Table 1. Reliability statistics (Cronbach's Alpha) for instruments.

Scale	$\alpha$	No. of Items
1. Work-Family Conflict Scale	0.91	5
2. Family-Work Conflict Scale	0.91	5
3. Job Satisfaction Scale	0.71	9
4. Connor-Davidson Resilience Scale	0.89	10

Source: Authors' calculations.

Table 2. Normality test results.

Scale	Min	Max	Mean	SD	Skewness	Kurtosis
Work-Family Conflict Scale	5	35	22.53	8.92	–0.44	–0.95
Family-Work Conflict Scale	5	35	17.30	9.03	0.57	–0.81
Job Satisfaction Scale	9	63	49.05	8.01	–0.41	–0.67
Connor-Davidson Resilience	0	40	27.75	6.95	–0.72	0.14

Source: Authors' calculations.

and thus satisfy the condition for the use of parametric tests (Tabachnick & Fidell, 2007).

Table 3 shows that there is a significant positive relationship between work-family conflict and job satisfaction among leaders of small enterprises. This means that work-family conflict correlates with job satisfaction positively although the relationship is weak. As work-family conflicts rise, job satisfaction also rises, but as work-family conflicts decrease, job satisfaction also decreases.

The results in Table 4 indicate that there is a significant negative relationship between family-work conflict and job satisfaction among leaders of small enterprises. This means that family-work conflict correlates negatively with job satisfaction. For that matter, as family-work conflicts rise, job satisfaction decreases.

### 3.3 Regression analysis and results

From Table 5, it can be observed that work-family conflict significantly affects the job satisfaction of small enterprise leaders. Again, resilience significantly affects the job satisfaction of small enterprise leaders. Since both variables, work-family conflict and resilience impact job satisfaction, a moderation analysis reveals that resilience moderates the relationship between work-family conflicts and job satisfaction at the 5% level. Furthermore, the effect size for the moderation effect of resilience on work-family conflict and job satisfaction can be inferred from the partial eta squared value, which is  $\eta^2 = 0.121$ . The value of 0.121 indicates that 12.1% of the between subjects' variance is accounted for by the interaction of work-family conflict and resilience. Using Cohen's (1988) criterion, resilience contributes positively to the effect that work-family conflict has on job performance.

Similarly, it is observed from Table 6 that family-work conflict significantly affects the job satisfaction

Table 3. Correlation results of work-family conflict and job satisfaction.

Variable	N	Mean	SD	R	<i>p</i>
Work-Family Conflict	293	22.53	8.92	0.12	0.04*
Job Satisfaction	293	49.05	8.01		

Note: \* Significant at the 0.05 alpha level (two-tailed).

Source: Author's calculations.

Table 4. Correlation results of family-work conflict and job satisfaction.

Variable	N	Mean	SD	R	<i>p</i>
Family-Work Conflict	293	17.30	9.03	–0.14	0.02*
Job Satisfaction	293	49.05	8.01		

Note: \* Significant at the 0.05 alpha level (two-tailed).

Source: Authors' calculations.

Table 5. Two-way ANOVA results of how resilience moderates the effect of work-family conflict on job satisfaction.

Source	Sum of Squares	Df	Mean Square	F	P	$\eta^2$
Corrected Model	17,589.21 <sup>a</sup>	37	475.38	104.49	0.00*	0.938
Intercept	266,468.67	1	266,468.67	58,571.27	0.00*	0.996
Work-Family Conf.	6891.661	14	492.26	108.20	0.00*	0.856
Resilience	3186.751	15	212.45	46.70	0.00*	0.733
Work-Fa*Resilience	159.47	1	159.47	35.05	0.00*	0.121
Error	1160.12	255	4.55			
Total	723,615.00	293				

Note: \* Significant at the 0.05 level of significance, a. Adjusted R Squared = 0.929.

Source: Authors' calculations.

Table 6. Two-way ANOVA results of how resilience moderates the effect of family-work conflict on job satisfaction.

Source	Sum of Squares	df	Mean Square	F	P	$\eta^2$
Corrected Model	18,421.15 <sup>a</sup>	39	472.34	364.13	0.00*	0.982
Intercept	235,457.95	1	235,457.95	181,517.86	0.00*	0.999
Family-Work Conf.	8127.15	16	507.95	391.58	0.00*	0.961
Resilience	10,729.96	16	670.62	516.99	0.00*	0.970
Fa-Work*Resilience	49.85	1	49.85	38.43	0.00*	0.132
Error	328.18	253	1.30			
Total	723,615.00	293				

Note: \* Significant at the 0.05 level of significance, a. Adjusted R Squared = 0.980.

Source: Authors' calculations.

of small enterprise leaders. Also, resilience significantly affects the job satisfaction of small enterprise leaders. The results reveal that resilience moderates the relationship between family-work conflicts and job satisfaction. Furthermore, the effect size ( $\eta^2 = 0.132$ ) for the moderation effect of resilience is that 13.2% of the between subjects' variance is accounted for by the interaction of family-work conflict and resilience.

### 3.4 Discussion of results

The findings from the present study indicate that work-family conflict has a significant positive effect on job satisfaction. Some authors concluded that the nature and strength of the relationship differ greatly from study to study (Allen et al., 2015). The result of Amankwah (2018) reveals that work-family conflict and job satisfaction were positively related.

The present finding of the positive effect of work-family conflict on job satisfaction is significant for literature and it is intuitive. There may be some factors that account for the positive effect of work-family conflict on job satisfaction among small-scale owners in Ghana. First, entrepreneurs' choice of establishing a firm provides not only monetary benefits but also non-monetary benefits (Jensen et al., 2017). Work can help some adults in constructing and developing their identities which is important for satisfaction (Nordenmark, 2018).

Work can be financially, socially and emotionally rewarding. A job role forms a part of a person's identity and offers them personal significance, especially when they brand themselves in such a position within the social structure (Marcussen et al., 2004).

Second, entrepreneurs have the opportunity to be their own bosses. Being an owner manager is important to entrepreneurs and is associated with higher job satisfaction. Two separate comparative studies on self-employment individuals and organized employees concluded that self-employed individuals have a higher level of job satisfaction than paid employees (Bradley & Roberts, 2004; Parasuraman & Simmers, 2001). Therefore, the role of being an owner/manager is important enough to earn them high job satisfaction to overcome the high work-family conflict.

Third, other reasons that may account for the non-conformity of the findings to literature are the unemployment and underemployment situations in Ghana. According to the Ghana Statistical Service (2017), the 2015 labour force survey report gave the working-age group in Ghana to include all persons of 15 years of age and older. Those employed are more than half (67.9%) of the working-age population. The underemployed population is about 10%. Considering the prevalence of underemployment and unemployment, the entrepreneurs are more satisfied in this situation to have their own business. Job satisfaction drives the entrepreneur so much

that they overlook the increasing work-family conflict accompanying the business.

Fourth, being an entrepreneur and owner/manager boosts image. These small enterprise leaders command respect and honour in society to the extent that they are called in Akan 'edwumawura', meaning the owner of a job. About 79.1% of respondents have a tertiary level education and it is encouraging that the tertiary respondents have taken the bold step to create their own businesses. According to Millán et al. (2013), people who start their own businesses could be more satisfied, because they were previously unemployed or underemployed. This may be part of the reason why they are able to hold their work-family conflict at bay, to allow job satisfaction to override the conflict.

The result of the present study shows that family-work conflict also correlates negatively with job satisfaction, but when interacted with resilience, there is a significant positive effect on job satisfaction, signifying the importance of managers' level of resilience. This finding is consistent with the research of Netemeyer et al. (1996), Hanson et al. (2006) and Dartey-Baah (2015). When the work of small enterprises is influenced by family issues, it creates restrictions on the performance of their work. This generates a high level of disruption both at home and in the workplace. Small enterprise leaders may be affected emotionally and may not be able to focus or concentrate on their work. However, in the presence of resilience, job satisfaction is at least maintained. Thus, their resilience buffers the negative effect of the family-work conflict.

The findings of the current study show that resilience significantly and positively moderates the effect of work-family conflict on job satisfaction as well as family-work conflict on job satisfaction. The result of resilience from the current study of the small enterprise leaders is comparable to the resilience results obtained for entrepreneurs by Fatoki (2018). The small enterprise leaders in the present study have shown that as they experience high disruption of conflict or stress, they can reintegrate the conflict or stress with resilience or family support, meaning that they gained some skills, knowledge, strength from the process of coping with the stress and this provides them with experience to handle stress or conflict as they encounter them. Armed with entrepreneurial resilience, small enterprise leaders are equipped with the stamina to make realistic plans, have self-confidence, a positive self-image and the capacity to manage strong emotions and impulses.

## 4 Conclusion

It is concluded that the work activities of small enterprise leaders generate conflict which spill over to the family setting. As a contribution to literature, the study reveals that, as much as job roles conflict of the small enterprise leaders' increases, there is also an increase in job satisfaction brought about by the presence of enough resilience to overcome the conflict. The findings from the research reveal that small enterprise leaders experience sufficient job satisfaction to override the work conflict that arises from their work role. Another significance of the study to literature lies in the justification for this result which may be attributed to the identity as owners/managers of their businesses, recognition and respect from society as business owners and thereby escaping from the difficulty of unemployment. Thus, they enjoy the autonomy and flexibility of their work schedule.

The evidence from this present study shows that work-family conflict's two directions relate well with resilience. Thus, increasing levels of entrepreneurs' work-family conflict come with increasing levels of resilience. Small enterprise leaders can stand high levels of difficult business terrain, work hard and adapt to the situation through the presence of resilience. Resilience influences the interaction between family-work conflict interface with job satisfaction. Resilience enhances job satisfaction which enables small enterprise leaders to overcome work-family conflict's two directions.

### 4.1 Implications and recommendations for practice

The findings could be used by policy-makers to design interventions to help entrepreneurs. It is important for policy-makers in government agencies, such as the National Board for Small Scale Industries (NBSSI) and non-governmental organisations with an interest in developing entrepreneurs to be involved in the awareness creation and education to focus on how the small enterprise leaders could tackle work-family conflict and enhance job satisfaction. Resilience is said to be malleable, meaning that it can be taught and it can be learned. The effects of resilience training in the workplace can improve personal resilience, mental health and well-being, and improve performance. Again, resilience training in the workplace can equip people to cope better with stress, be more satisfied and productive. Hence, resilience training among entrepreneurs will go a long way to increase resilience and job satisfaction.

#### 4.2 Limitations of the study

The study has some limitations, including the fact that small enterprise leaders were chosen from the Accra metropolis. This could affect the generalisation of the results to other cities and regions. Also, a quantitative approach was used by the researchers which might give a narrow understanding of the reasons underlying some responses from the questionnaire. The study was quantitative and cross-sectional in nature, which may not be ideal in research concerning the adaptation process such as that of resilience. However, the findings from a cross-sectional study can provide insights for longitudinal research. These give room for future research areas.

#### 4.3 Areas for further studies

Future research on work-family conflict and the resilience of small enterprise leaders can be replicated in other cities or regions. The study could be extended to medium enterprise leaders. The comparisons between findings from other regions could broaden the understanding of the subject. Future research could consider adopting a mixed-method approach that would improve the strength of the research to provide both analytical and explanatory evidence. Also, more comprehensive information could be obtained with the integration of qualitative and quantitative methods.

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