

# Examining Work and Family Conflict among Female Bankers in Accra Metropolis, Ghana

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## Abstract

This study investigated the effects and solutions of work and family conflict among female bankers in Accra Metropolis. Using triangulatory mixed method design, a structured questionnaire was randomly administered to 300 female bankers and 15 female Bankers who were interviewed were also sampled by using convenient sampling technique. The researchers employed both qualitative and quantitative methods of analysing data. Mean and standard deviation were used for quantitative data while the interview data was thematically analyzed to explain issues as they emerged in the study. The data outlined several effects of work and family conflict among female Bankers and these included stressors, ill-health, premature retirement, psychological burnout and procrastination. The study also pointed out the solutions to the effects of work and family conflict by female bankers. The solutions included the need for institutions to open preschool closed to workplaces for interested nursing mothers to send their wards, family support system, regular medical checkup and antenatal leave/causal leave. It therefore, recommended that the banking institutions should employ more staff, implement shift system to help reduce the workload and long hours of sitting by female bankers; and regular medical checks and exercise to help improve the ill-health experienced by female bankers. Furthermore, the banks should consider more technological way of banking to help limit the number of customers who come to the banks each day.

**Keywords:** Female Bankers, Work-Family Conflict, Stress, Ill-health, Regular Medical Checkup, Institutions opening Kindergarten Closed to Workplace

## 1. Introduction

Work and family conflict are the major concern to many, if not all, then most female bankers over the world. Most of the banking institutions continue to spent resources in an attempt to help their staffs manage family duties and responsibilities at work place. However, work and family boundary have been the most challenging factor associated with female bankers in Ghana. According to Kahn et al (1964), these inter role conflict between work and family occurs when the degree that demands from work and family are mutually incompatible. Driscoll and Cooper (2002) supported that excessive demands on the individual (female) time create uncertainty about the ability to perform roles at work adequately. With respect to this, pressure or demand from one role may affect the ability to meet the requirement of others.

A substantial body of evidence suggests that permeability or tensions of family and work roles can lead to decrease of individual desire to work effectively or finish deadline duties. Pleck (1989), used role theory to describe such tensions as inters role conflict. Inter role conflict is said to occur when the compliance with one role is incompatible with the full compliance with another role. The accompanying forces to perform two incompatible roles produce pressure. Work-family interference is a particular types of inter role conflict in which demand from the work role are incompatible with demand from the family role which cause most female bankers not to perform effectively.

The major roots of work and family conflict have been multiple roles assigned to female bankers within the institutions. Female bankers, in Ghana especially those at Accra Metropolis are no exception. At the bank, the administrative duties have increased alongside the escalating demand associated with family responsibilities of child bearing and nurturing cooking, picking children to and from school, caring for husbands as well as being in traffic to and from work. Administratively, the female bankers work as tellers, care officer, keep book entries

records and many other positions of responsibilities with their banking load/responsibilities, some female bankers even go round the city to collect daily savings (SUSU) from petty traders.

However, attempts made by management to support the banking staff to cope with these increasing pressures appear to prove fruitless. The study hints that the bankers do not patronise medical exercise, career counselling and weekend physical exercise by the banking authorities to enable them to overcome such pressure are not attended to. This paper therefore, attempts to investigate the effects of work and family conflict among female bankers in Accra Metropolis in Ghana and suggest solutions to improve the situation..

The study is significant in three main ways. First, it helps the bankers to know the effects they may experience in carrying out their work and family roles/responsibilities. Secondly, the management of the various banks would also be informed about the policies that could be put in place to support the female bankers in their effort to manage the permeability of work and family conflict. Finally, the study contributes to literature on work-family conflict in the Ghanaian context.

## 2. Theoretical Framework

“Boundary and border” theory provides additional reasons for expecting work conditions to influence work-to-home conflict, proposing that social roles are often separated by physical, temporal, or psychological parameters (Ashforth et al., 2000; Clark, 2000, Bedu-Addo, 2010). Ashforth et al (2000) further assert that “flexibility” and “permeability” characterize the boundaries between work and family responsibilities. Flexibility involves the extent to which role-related tasks and responsibilities may be conducted beyond the usual spatial and temporal workplace parameters. For example, flexible work allows workers to perform duties at home and provides greater latitude in scheduling. By contrast, permeability is “the degree to which elements from other domains may enter” (Clark 2000:756). High permeability implies that work-related dimensions (i.e., people, materials, thoughts) are able to enter the home domain more easily. Boundary/border theory predicts that higher levels of permeability foster integration between roles and ease transitions between them, but the potential for interference between domains are also increased.

Conversely, lower levels of permeability imply greater segmentation but less work-family interference. Although there are no direct measures of flexibility and permeability, one can apply those ideas in the stress of higher status hypothesis. Female bankers working conditions probably increase flexibility and permeability, which, in turn, increase the likelihood of work to- home conflict. At first glance, this effect may appear to be somewhat paradoxical because we typically think of “flexibility” as a resource that helps people to avoid or manage role-related conflict. However, the boundary/ border theory implicates flexibility as contributing to greater fluidity in the boundaries of work and family, creating more potential for inter-role conflict. For example the typical Ghanaian female banker may decide to attend to some family related issues before going to work owing to the flexible time schedule for starting work. This may give her less time to complete all her tasks for the day, resulting in her being “compelled” to bring home some of the work tasks to complete. This will inadvertently give her less time to attend to family issues, which might be pertinent, thus creating a conflict between work and family roles.

The boundary/border theory informed the study mainly because its assumptions and arguments are in line with the research questions and findings. The study revealed that stress, absenteeism, forgetfulness and poor quality of work exist in their quit of combining work and family duties. Boundary/border theory suggests that professionals, whose work schedules are characterised by high levels of flexibility, as well as permeability between work and family domains, are more likely to experience conflict. Their main argument is family support system and these appear to be part of recommendations given by some respondents. The focus of the study in this regard, is to find the effect of work and family nexus among female bankers and also finds out solution to help female bankers overcome work and family conflict.

## 3. Conceptual Framework

Female Bankers at Accra Metropolis are likely to experience stress, frustration, forgetfulness, ill health, inability to meet deadline promptly, higher rate of accidents and premature retirement because they operate in very challenging professional contexts coupled with family responsibilities. For example, some of them attend to 400-500 customers per day, in most cases; others walk more than 10 kilometers to collect daily saving from petty traders. Other sitting at one place for longtime challenging situations are lack of adequate office space, sedentary nature of their work and overcrowded banking. . Therefore, female bankers who work under such conditions in addition to carrying out family duties of child bearing, nurturing, cooking, picking children from school and being in traffic from work are likely to face the effect of combining work and family duties.

## 4. Methodology

### 4.1 Research Design

The purpose of this study was to investigate the effects of work and family conflict among female bankers in

Accra Metropolis and also find out solutions to help female bankers overcome work and family conflict. The study employed triangulatory mixed method design. The design requires researcher to employ both qualitative and quantitative research methods in a single study to collect and analyse data, and report research findings. (Creswell, 2005). Creswell further posits the design help one set of data to compliment the other, helping to overcome any weakness associated with each other.

#### **4.2 Population and Sampling Procedures**

The study population consisted of all the female bankers at the Accra Metropolis, Ghana. The estimated population of female bankers at the thirty (30) licensed banks in Accra during 2013/2014 was 1560 (Ghana Statistical Reports, 2014). From this female bankers population, the researchers selected three hundred and fifteen (315) for the study. At the quantitative stage, three hundred bankers were randomly selected, while fifteen female bankers were involved in the qualitative aspect. That is, 15 female bankers interviewees were conveniently sampled to probe on issues that emerged in the study. This sample size was selected for the qualitative study because it was controllable. Also, it was necessary to select a sample that would enable the phenomenon under study to be explored for a better understanding. Creswell, (2005) argues that selecting a large number of interviewees will 'result in superficial perspectives ... the overall ability of a researcher to provide an in-depth picture diminishes with the addition of each new individual or site' (p.207).

#### **4.3 Data Collection Procedures**

A structured questionnaire and a semi-structured interview were the instruments used to collect data for this study. The questionnaire was used to collect data for the quantitative stage, while the interview schedule was employed to gather data in the qualitative stage. The design of the questionnaire schedule was based on the issues that were discussed in the literature review and were related to effects of work and family conflict, and how female bankers can be assisted to cope with the permeability of work and family conflict. The key issues that came out from the questionnaire data formed the basis of the interview schedule.

#### **4.4 Validity and Reliability of the Instruments**

By way to establish validity of the instruments, three (3) independent raters with key knowledge in administration and analysis of data were given the instruments for a thorough check for flaws and problems in the study. Remarks from the independent raters were favourable and no massive changes were made in the instruments. Moreover, to grant the content validity of the instrument, it was given to four (4) retired female bankers in Kumasi, who had knowledge about the case to scrutinize the instruments.

Steps to check internal consistency of the instrument; it was pre-tested among two (2) female bankers from Barclays Bank and three (3) female bankers from First Capital Plus Bank in Kumasi. Indeed through the use of Cronbarch Alpha, the instrument yielded an alpha level of 0.78, which was considered reliable. The other step the researcher used to check reliability of the study was asking the interviewees to either confirm or disconfirm their statements after each interview has been transcribed.

#### **4.5 Data Analysis**

The quantitative data were analysed using Statistical Package for the Social Sciences (SPSS), version 19 developed by Hull and Nie (1986). The mean and standard deviation scores and frequency were generated through the use of this software. These variables were helpful in showing the effects and solutions of work and family conflict. Descriptive research provides an accurate portrayal or account of characteristics of a particular individual, situation or group for the purpose of discovering new meaning, describing what exists, determining the frequency with which something occurs and categorizing information (Burns and Grove, 2001; Kusi et al, 2014). These authors stated that the purpose of descriptive research is the exploration and description of the phenomenon in real-life situation.

The qualitative data was analysed thematically. Merriam and Associates, (2002) defined thematic analysis as working with data, organising them, breaking them into manageable units, coding them, synthesizing them and searching for pattern. Likewise, to attribute comments to the individual female bankers, the interview transcripts were assigned some serial numbers. For example, Interviewee Barclays Bank Female Bankers were assigned (IBBFB-1 to 2); Interviewee Standard Chartered Bank Female Banker (ISCBFB-3), Interviewee UT Bank Female Banker (IUTBFB-4 to 6), Interviewee Merchant Bank Female Banker (IMBFB-7), Interviewee Cal Bank Female Banker (ICBFB-8 to 9), Interviewee Stanbic Bank Female Banker (ISBFB-10), Interviewee Zenith Bank Female Banker (IZBFB-11) and Interviewee Fidelity Bank Female Banker (IFBFB-12 to15).

### **5. Effects of Work and Family Conflict among Female Bankers**

This section established the number of potential effects of work and family conflict among female bankers with their functioning of duties. An analysis of the mean score gave an indication as to which potential effects were

frequently perceived to be most problematic by the respondents; the higher the mean score, the better the act representing to female bankers on work and family conflict and lower the mean score, and the lesser the female banker deem the act constituting to the effects of work and family conflict.

**Table 1: Descriptive Statistics for Effects of Work and Family Conflict among Female Bankers**

Responses	N	Mean	Std. Dev
Absenteeism	300	1.74	0.756
Poor Quality of Work	300	1.58	0.629
Anxiety/Frustration	300	2.15	1.032
Stress	300	7.68	0.693
Depression	300	4.07	1.237
Unfriendly Attitude towards Consumers	300	2.91	1.521
Forgetfulness	300	3.41	1.541
Poor Time Management	300	1.90	0.821
Procrastination	300	4.11	1.235
Inability to meet Deadline Promptly	300	3.01	1.723
Higher Rates of Accidents	300	1.79	0.758
Pre mature Retirement	300	5.41	0.812
Staff Conflicts	300	1.67	0.653
Ill-health	300	6.54	0.774
Psychological Burnout	300	4.58	0.846

Source: Field Results, (2014)

Table 1 shows the various effects of work and family conflict among female bankers. The results indicated that excessive stressor was identifying as the most frequent effect for the present sample of female bankers (mean=7.68, std. deviation=0.693). The qualitative interview data suggested that majority of the respondents were of the view that excessive stressors result on permeability of work and family duties were high. They attributed these problems to child bearing, children nurturing, cooking after work, large number consumers they attend to and poor working conditions. For instance, IUTBFB-5 remarked:

My bank has recently introduced too many banking activities but the bank branches and employees are few, which do not correspond to interment population of consumers that comes to the bank per day. This makes our workload more challenging and difficult to eat and even handle costumer's needs, which lead to stress and sometimes deaths.

ICBFB-8 added:

Recent, death of our employee was due to pressure. I presume heavy workload at home and pressure of working at the bank might have caused that.

When probed further, she said, the woman was nurturing twins and her husband was not also in the country, so combining house duties to excessive pressure by consumers may have caused the heart attack that led to her death.

IFBFB-15 shared her view:

Well, I walk 6 kilometers round the city to collect money from petty traders who do saving with my bank, after which I that come to enter each individual entries to their respective ledgers before going home. Apart from this, I am a mother with three kids; so I am always stressed up, feel too tired and sick most of the time when I get to the house.

These Comments suggest that excessive stress is a phenomenon experienced by both the young and the older female bankers at Accra metropolis. However, evidence from the qualitative interview data revealed that the older female bankers were much more concerned about their workload than the younger ones, owing to their multiple marital roles at home as the following contrasting comments suggest.

I always wake up at 4:00am to perform my house/family duties before sending the kids to school. From there I need to rush back to job side before 7:30am to perform my duties as a banker. Infact, the work demands are extremely more than my home responsibilities, so I am always stressed up (IMBFB-7).

IBBFB-1 confirmed that:

Multiple roles perform by most female bankers have caused most of us always stressed up even to the extent of developing pressure because looking at the work most women perform at their various homes and this heavy task at job side cause them to become stressed up when they go home.

When probed further about why they are still working at the bank, she said, in fact, finding a job is not easy, so I need to perform it like that. After all, I have the passion for the job since it commands respect to be called a banker. These comments seem to be the true nature of Ghanaian marital culture, which require a female spouse to perform almost all household activities/duties. As a result of the career of these female bankers, they are more

likely to experience stress from the multiple roles and responsibilities performed by them. Permeability of work and family role and responsibilities are the source of stress among female bankers in Accra, Metropolis. Sutherland and Cooper, (2000) argue that being responsible for the work and performance of others requires regular and extensive interaction with others, and this is considered more stressful than being responsible for equipment, budgets and other issues. Studies elsewhere have also found workload as potential stressor in organizations (Bennet, 1994; Kusi et al, 2014). In support with this Parasuraman et al. (1996) also found a direct significant relationship between work-family conflict and life stress.

The quantitative data pointed out that ill health was the second most reported effects of work and family conflict with (mean=6.54, std. deviation=0.774). This high mean might be attributed to the work and family conflict that cause most female bankers to develop ill-health they experienced, as the following illustrate:

I have to stay off from work for almost two weeks because of serious illness, I experienced. I was feeling weak with my whole body and even I was advised by my physician to stay out of work in order to recuperate and that helped me (IUTBFB-4).

IBBFB-2 added:

I always feel body pains anytime I got to the house. Infact, the work is very tedious to sit continuous for 10 hours. I was advice by a doctor to stop working because of the sickness but my children need to eat and go to school.

Sometimes, I feel like leaving the job because of the ill-health. I always had been experiencing stress as a result of sitting for a long hours (ICBFB-9).

IFBFB-12 remarked:

Always need to check my pressure anytime I got to the house. Even with this I have written for 5-day sick leave because of ill health, I have been experiencing.

Ill-health experience by the female bankers could be attributed to the fact that the majority of them are working throughout the year without any annual leave. This is because most banks in Accra Metropolis run weekends banking, with limited number of employees throughout the year. Spiers (2003) asserts that ill-health could affect an employee commitment, which could lead to absenteeism and career progression.

Other factors that recorded high mean include premature retirement (mean=5.41, std. deviation=0.812), psychological burnout (mean=4.58, std. deviation=0.846) and procrastination (mean=4.11, std. deviation=1.235). The qualitative interview data also confirmed that the effect of work and family conflict have result in many female bankers to premature retirement and psychological burnout as a resulted of too much stress associated with sitting for too long.

ISBFB-10 confirmed this view:

Too much work overload at the bank is collapsing my physical and mental being because I am always stressed up when I got to the house. And further asserts that, when I am stressed up, I portray some unfriendly attitude towards consumers.

Too much work and family duties is affecting my family cohesion because I always come to the house late and I hardly have time for my family (IZBFB-11). Further posited that I am always dull when stressed and even planning of retirement or going into teaching. There are too much workload when working at the bank and also combine house duties to these responsibilities always cause a problem for me (IFBFB-13). IBBFB-2 added:

I am always burnout, which affects my rate of thinking, even to the extent of postponing some personal activities like PTA meeting, wedding and funerals.

Likewise, work-family conflict has been shown to have negative associations with marital satisfaction (Netemeyer et al., 1996) as well as family satisfaction (Frone, Barnes & Farrell, 1994).

I am planning of premature retirement because combining these two duties has become a problem for me (ISCBFB-3).

When further probed, she said, I report to work early before 8:00am and close after 6:00pm. I am always fatigued when I got to the house and cannot do anything than to sleep. Even sleeping with my husband becomes a problem.

## 6. Solution of Work and Family Conflict among Female Bankers

This section sought to find out how the effect of work and family conflict among female bankers could be solved. The coherent respondent's remarks give an indication as to which solution reported have manifested itself the highest.

**Table: 2 Descriptive Statistics of Solutions to help Female Bankers on Work and Family Conflict**

Responses	N	Mean	Std. Dev
Proper Time Management	300	3.34	1.321
Family Support System	300	6.41	0.542
Close from Work on Time	300	4.02	1.430
Opening Kindergarten closed to Workplace	300	6.78	0.874
Antenatal leave/Casual Leave	300	5.01	0.632
Emotion Stability	300	1.42	0.924
Supervisory Guidance/Support	300	2.31	1.134
Resident Closed to Workplace	300	1.97	0.913
Proper Working Atmosphere	300	4.42	1.043
Flexible Work Schedule	300	2.63	1.328
Regular Medical Checkup	300	5.51	0.713
In service Training	300	3.12	1.381
Adequate Resources	300	1.64	0.962

Source: Field Results, (2014)

Table 2 shows solutions to help female bankers overcome the difficulties associated with work and family conflict. This section recognised the number of potential solutions for work and family conflict. An analysis of the quantitative data gave an indication as to which potential solution was considered as the most influential to work and family conflict. The results indicated that institutions to open kindergarten closed to workplace was identified as the highest possible solution to help curb the work and family conflict with (mean=6.78, std. deviation=0.874).

The individual interview data endorsed what the respondents gave in the quantitative data revealed. Respondents were of the view that the cluster of banks in the business area in Accra should open kindergarten or crèche closed to workplace to help nursing mothers attend to their infant kids during lunchtime. IZBFB-11 shared her view:

Leaving my 3 months baby to caregivers has always being my problem, because I hardly concentrate at work. I am always wondering what my kid is doing or whether the caregiver is treating him well.

Physically, I am at work place but mentally the mind is away in the house since I don't know what is going on in the house (ICBFB-8). When probed on her statement, she said "I always furnish my breast milk in a bottle to be given to my kid when I am not around. So this I could wish if the banks at the business center in Accra could open a crèche closed to us so that we can attend to them for 30 minutes".

ISCBFB-3 remarked:

Most nursing mothers have retired because issue of giving their kids to caretakers has been a problem. Please go round the banks and see if the ladies working at various banks are virtually young women who are not married or given birth. I will suggest that various banks should assist nursing mothers to fight against the issue of work and family conflict that has caused most women to forcefully retire from their banking career.

IBBFB-1 asserts that the banks think more about how to make profits and increased their customer's base than issues that favour employee's welfare. Issues of establishing kindergarten at workplace and granting employees a long-term postnatal leave to nursing mothers have always not yielded fruitful results.

IFBFB-15 believed that, most married women and nursing mothers are diverting to teaching field because the time they spend at bank, time of reporting and time of closing are all issues that are forcing most women into teaching profession. Issue of opening kindergarten at the business center in Accra has been discussed with authorities every time but nothing has being done about it. These situations have forced most women to retire from banking.

Another major solution pointed in the quantitative results was issues of family support system. Family support system recorded a (mean=6.42, std. deviation=0.542). It emerged that interviewees believe family support could help solve the problem of work and family conflict, as the following depicts:

As a professional worker combining multiple marital role and office duties have always not been easy. I wish our husbands help with other family chores or duties (ICBFB-9).

IUTBFB-5 added:

Ghanaian men should change their primitive idea of thinking that their spouse should undertake almost all household duties. They should support their family by helping in picking children from school and kitchen activities that could help ease pressure from we the mothers.

IUTBFB-6 confirmed:

I am blessed to have a supportive husband and mother who help me with my career and daily activities at home. At first, I was worried about how to raise kids and continue with this hardship work but my husband and my mother have been forceful in helping me to overcome this pressure. So I will

encourage our husbands to help us with the family activities especially in the morning.

IFBFB-14 was in support with the asserting of IUTBFB-6 by saying husbands and mothers should help their children care for their kids. This will help ease pressure involve in combining work with family responsibilities. Yantzi et al, asserted that, lack of family support and childcare services increase the likelihood that mothers of children cared for assisted by technology will stay out of the labour force (2007).

The quantitative data from the above table suggest that regular medical checkup with a (mean=5.51, std. deviation=0.713) was another contributing solution to help women overcome ill-health that is associated with the effects of work and family conflict. Similarity, this interview data revealed that female bankers were struggling with ill-health due to high stress involved with their work as bankers, so most of the respondents suggested regular medical checkup will help.

The institutions should institutionalized medical policy that will help check our blood pressure and temperature at work (ISBFB-10), the reason being that we workers have our own personal problems of difficulties in managing our house activities and dealing with consumers at the bank. At time comments from consumers put you off, so I will suggest various banks should check employees medical status regularly before the closed from work.

IFBFB-14 said that our work is stressful so without regular medical checks one could develop heart attack. Because looking at permutation of house duties of child bearing with this long stay at the bank cause stress, which lead to psychological burnout and may even, kill. ICBFB-9 believes proper medical checks could help reduce the tension involving work and family duties, because we always sit for a long hours and there is no entertainment activities to calm the pressure down. We even attend work on Saturdays/weekends.

Others factors that recorded high mean score was antenatal leave/casual leave with (mean=5.01, std. deviation=0.632). The statements made by these respondents confirmed it. IFBFB-13, IUTBFB-4 and IBBFB-2 think casual leave or long antenatal leave with pay could help relief pressure from nursing mothers who are working at the banks

The responses of the respondents revealed work and family conflict they are experiencing as bankers affected by their general health system, caused premature retirement, family cohesion, stress, psychological burnout and their professional work and their family life. And they also believe it could be solved by family support system, institution opening kindergarten closed to be workplace and regular medical checkup. However, the data suggested that they are still willing to stay in the profession.

## 7. Conclusions and Recommendations

The study unearthed that stressors had major effect on female bankers in Accra Metropolis in their desire to combine work and family duties. Therefore, if possible the management should employ more staff to help ease the banker's workload. A practical option could be banks adopting to shift system, where one group will start from 7:00am-12pm and other group comes to change them from 12:00pm-6pm.

The study also highlighted that ill-health was experienced by female bankers in their of combining work and family duties. We therefore, recommend that they consider regular medical checkup and should involve their self with regular exercise at weekends and early morning.

Moreover, the study revealed that premature retirement was another effect female bankers were encountering in Accra Metropolis. We therefore recommend that the institutions should put laid down policies that favour the employees and adopt more technological ways of banking that could help limit the numbers of costumers who comes to the banks per day. This could help reduce stress and employees will feel relaxed with less pressure. And also regular career guidance programme should be organized to the banking staff.

However, attempt made in the study to solve work and family conflict, reveal that respondents thinks institutions should open kindergarten closed to workplace. In support with this researchers recommend that the cluster of banks in the business district should have crèches or kindergarten closed to them to ease lactating mothers or nursing mothers to attend to their kids during lunch hours.

The study established that family support system and regular medical checkup would help bridge the stressful nature associated with work and family conflict. It recommends that institutions should setup a supportive system to assist the nursing mothers and frequent medical checkup should be administered to the workers at the banks.

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