

Assessing The Impact of Work-Related Stress (WRS) and Work-Family Interference (WFI) on The Well-Being of Ghanaian Professional Women: Who is at Risk?

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Abstract

The purpose of the study was to investigate how work-related stress (WRS) and work-family interference (WFI) affects the lives of Ghanaian professional women. The current paper focused on the impact of WRS and WFI on the well-being of Ghanaian professional women, with particular reference to those at risk. Data was collected from Ghanaian women (N=125) in managerial positions from the education and financial sectors using a structured questionnaire. Women's ages ranged from 25 – 58 years (mean =36). The data was analyzed using standard deviations means, factor analysis (for scale development), correlation analysis (Pearson's product moment correlation) and T-tests. The results show that Ghanaian women's self-report of issues that affected them personally at work was the highest predictor of WRS, while time poverty, family strain, and family exhaustion were all high predictors of WFI. Again women were more likely to report family satisfaction than job satisfaction, while reporting being more worn out than tense. Additionally the women who were most at risk were younger middle level managers, with low tenures and heavy work schedules, who had younger children living with them. Finally practical implications, possible interventions, as well as recommendations are provided.

Keywords: work-related stress, work-family interference, emotional exhaustion, worn out

Introduction

Work-related stress is defined as 'a pattern of physiological, emotional, cognitive and behavioural reactions to some extremely taxing aspects of work content, work organization and work environment' (WHO, 2007). In other words people experience work-related stress when they often feel tense and distressed and feel that their coping capacities are reduced. Empirical research (Houtman et al., 1998; Hoogenman, et al., 2000; Ariens et al., 2001; Kivimaki et al., 2001; Belkic et al., 2004) has consistently shown the negative effect of WRS (Work-related stress) on the health of workers. Work-family interference, on the other hand, which is also referred to as work-home interference, (Van Hooff et al., 2006) is defined as "a form of inter-role conflict in which the role pressures from work and family domains are mutually incompatible so that participation in one role [home] is made more difficult by participation in another role [work]" Greenhaus & Beutell, 1985, p.77). Just like WRS, organizational and occupational psychology literature (Geurts, et al., 2005; Kinnunen & Mauno, 1998, Leiter & Durup, 1996; among others) is replete with findings showing that work demands negatively affect private life (i.e. create work-family interference. Indeed whereas Galinsky et al. (1993) reported that about 40% of employed parents experienced problems in combining work and family demands, Frone et al. (1992), found that "work interfering with home" (WFI) was reported 3 times more than "home interfering with work" by male and female employees; and this is associated with depression, psychosomatic complaints and reduced marital satisfaction (Allen et al., 2000).

Moreover the steady increase of women into the upper echelons of the world of work has been well documented. For example Wirth (2002) reports that whereas only 2.4% of women occupied chief executive positions in 500 of the largest companies in the US as at 1996, the figure had gone up to 5.1% by 1999.

Wirth further asserts that women have been making steady progress into a wider range of professional jobs with countries such as Poland, Russian and Lithuania ranking among US, Britain Canada and Ireland in having women holding between 20 and 30 percent of all legislative, senior official and managerial positions in their respective countries. The difficulty of balancing such middle, senior and executive positions with family life among professional women has also been well documented. For example Aryee (1992) found out that Singaporean professional women moderately experienced work-family conflict, whereas Gareis & Barnett (2002) found that schedule fit and work demands increased the psychological distress American female physicians experienced at home.

Increases in numbers of professional women into the upper echelons of organisations, especially in administrative and managerial positions within the developing countries are also well documented among emerging economies in Africa such as Ghana (Bedu-Addo, 2010, Godwyll, Otatio & Bedu-Addo, 2014). Wirth (2002) points out that as at 1999 countries like Colombia, Bermuda, Philippines, Honduras and Venezuela, had 40%, 40%, 37%, 47%, and 43% respectively of women occupying top positions in administration and management. These figures notwithstanding, studies on work-related stress and work-family interference among women in higher status occupations, and especially across occupations like the one in the present study in less developing nations like Ghana, is virtually non-existent even though there have been several tangential studies dealing with women's issues.

So for example whereas Kattara (2005) deals with work-family conflict, as part of a wider compendium of variables that affect the upward mobility of females in the Egyptian hospitality industry, DeRose (2007) attempts to deal with the issue of work family conflict in the context of work and breastfeeding among Ghanaian working females. Additionally Alutu and Ogbe (2007), address the issue of work-family interference and females in the context of men's view about the issue among Nigerian female scientists. However the issue of which coterie of women managers is most at risk when dealing with WRS and WFI vis a vis their well being, does not seem to be very well documented within the African context in general, and the Ghanaian context in particular. Addressing the dearth of literature in these two particular contexts is thus the focus of this paper.

Theoretical Underpinning

The study is premised on the following theoretical underpinnings: work-family interference and stress; stress of higher status hypothesis, and boundary/border theory.

Work-family interference is a particular type of inter-role conflict in which pressures from the work role are incompatible with pressures from the family role. Simply put then work-family interference and stress paradigm posits that tension between family and work roles can lead to decreases in the psychological and the physical well-being of workers (Greenhaus and Beutell, 1985; Schieman, Whitestone and Van Gundy, 2006). The concomitant 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 strain, which may leave the individual trying to accomplish the work and family roles with depleted physical, emotional and psychological resources, which may inevitably impinge on his or her well-being.

Additionally studies have indicated that, in addition to other consequences, the strain of balancing work and family responsibilities may lead to job dissatisfaction (Bacharach, Bamberger, and Conley, 1991), depression (Burden and Googins, 1987; Frone, Russell, and Cooper, 1992), absenteeism (Goff, Mount, and Jamison, 1990), and coronary heart disease (Haynes, et al, 1984). Consequently WFI is anchored to this study because it is a stressor that can erode well-being.

The stress of higher status hypothesis predicts that higher-status occupations and work conditions increase

exposure to work-to-home conflict. Higher status occupations are normally characterized by high levels of authority, autonomy, non-routine work (Reskin and Ross 1992; Voydanoff 1988, 2004a, 2004b), more job demands and work longer hours (Clarkberg and Moen 2001; Maume and Bellas 2001; Moen and Yu 2000), et cetera. Consequently, individuals in higher-status occupations are more likely to experience demanding, non-routine, and autonomous work, but those conditions may obligate workers to commit to more hours, which may induce work-family interference among such workers. The women in this sample all worked under the condition of higher status as described. The centrality of the stress of higher status hypothesis is thus indispensable to this study.

The boundary/border theory suggests that professionals, whose schedules are characterized by high levels of flexibility, as well as permeability between work and family domains, are more likely to experience work-family interference than those who experience less flexibility and permeability (Ashforth, Kreiner & Fugate, 2000; Clark, 2000). Since the women in this sample have such working characteristics, the boundary/border theory is found expedient.

Based upon the current literature, the following research questions and hypotheses were tested:

Research Question 1: *Which variable(s) accounted most for women's experience of WRS?*

Research Question 2: *Which variable(s) accounted most for women's experience of WFI?*

Hypothesis 1: *Women's report of WRS will be positively related to their report of WFI symptoms.*

Hypothesis 2: *Women's report of WFI will be positively related to their worn out and tense symptoms.*

Research Question 3: *Which category of women are most at risk in their experience of WRS and WFI?*

Method

Sample

Participants were from public and private establishments in the education and finance sectors of the Ghanaian economy. The selection criteria were similar to those used by Kohn and Slomczynski (1990); Frone (2003); Clarkberg and Moen (2001); Maume and Bellas 2001; Moen and Yu (2000); respondents must be: (a) within the middle – executive level positions, (b) in full time employment with at least 40hrs per week schedule, (c) married (or living as married within a prolonged domestic partnership), (d) having children or relatives (who are under their care) living at home, (e) having their work described as higher status (characterised by long working hours, flexibility, higher levels of responsibility and higher numeration etc.), and (e) able to provide complete data on all the measures.

Questionnaires were distributed to 220 women located in the Accra and Kumasi Metropolises of Ghana. One hundred and eighty completed questionnaires were returned (81.8%), but 55 were eliminated from the analysis because the respondents did not fit the selection criteria, leaving a final sample of 125 respondents. Twenty-four percent of respondents were of executive level status, 32% were within senior management, while the remaining 44% were middle level managers. The average age of respondents was 36 years.

Measures

All measures were subjected to Principal Component Analysis (PCA), using Varimax rotation as the main extraction method (Pallant, 2007; Dancey & Reid, 2007; Costello & Osborne, 2005; Ferguson & Cox, 1993). Varimax (orthogonal) rotation method was chosen as the rotation method because it aims at

maximising higher correlations and minimizing low ones, while ensuring that every factor is independent from the other factors (Dancey and Reidy, 2007; p. 470).

Job demands (WRS) was measured using a Dutch version (Furda, 1995) of Karasek's (1985) Job Content Questionnaire. This questionnaire has been validated in previous studies (Bakker, Demerouti, Taris, Schaufeli, & Schreurs, 2003; Bedu-Addo, 2010). Items are scored on a 5-point scale ranging from 0 = *not at all stressful* to 4 = *extremely stressful*. A sample item is "meeting performance indicators". The 26 item questionnaire further yielded a 4-factor solution after extraction. The four sub-scales that emerged were as follows: *Undertaking daily tasks* (UDT) – the stress associated with daily tasks at work (? = .75, sample item – "performing too many tasks at work daily"); *Stress of expectations* (SOE) – being stressed as a result of expectations from supervisor, colleagues etc. (? = .75, sample item – "high expectations of work from management"); *Outside worry* (OW) – stress emanating outside employee's control (? = .70, sample item – "lack of team spirit among colleagues"); and *Personal worry* (PW) – dealing with issues affecting employee personally at work (? = .68, sample item – "supervisor's misunderstanding of my personal problems").

Work-family interference was assessed with two strain items from the Dutch questionnaire Survey Work-Home Interference Nijmegen (SWING; Geurts et al., 2005; see also Demetouri, Bakker, & Butlers, 2004), as well as Aryee et al. (2005). Items are scored on a 5-point scale ranging from 0 = *completely disagree* to 4 = *completely agree*. PCA of the 25 item scale yielded a 4-factor solution. The sub-scales were consequently designated: *Time poverty* (TP) – lack of sufficient time to attend to personal and family issues (? = .87, sample item – "I wish I had more time to do things for my family" – ; *Family strain* (FS)- (? = .75, sample item – "work demands make it too difficult to be a good spouse"; *Family exhaustion* (FE) -(? = .80, sample item – "Trying to cope with work and family life is exhausting" and *Unchanged family plans* (UFP) - inability to follow through on planned family activities owing to pressure from work(? = .72, sample item – 'My work takes up time meant for family interaction).

Job satisfaction was assessed using 20 items adapted from Carman et al. (1979). Responses were further assessed on a 5-point scale ranging from 0 = *completely disagree* to 4 = *completely agree*. A single factor solution emerged after extraction (? = .83, sample item – "Even though I sometimes work long hours, I am satisfied with my work"). *Family satisfaction* was assessed using items adapted from Norton's (1983) Marital Quality Index. Responses were assessed on a 5-point scale, ranging from 0= *totally disagree* to 4 = *totally agree*. A single factor solution emerged after extraction (? =.90, sample item – "Unable to get the needed interaction with spouse after work").

Data analysis

Research Question 1: *Which variable(s) accounted most for women's experience of WRS?*

Research Question 2: *Which variable(s) accounted most for women's experience of WFI?*

In order to answer these research questions means and standard deviations were used. The results are highlighted in Table 1 as shown below

Table 1: Descriptive statistics and reliability coefficients of work-related stress, work-family interference and well-being outcomes

Variable	No. of items	Max/Min statistic	Mean score	SD	α	Mean score/max. possible score
WRS predictors						
<i>Self report of...</i>						
<i>Undertaking daily work tasks</i>	7	0-28	15.65	5.40	0.75	0.56
<i>Stress of expectations</i>	6	0-24	10.30	4.80	0.75	0.43
<i>'Outside stress'</i>	5	0-20	10.28	3.91	0.70	0.51
<i>'Personal worry'</i>	5	0-20	12.35	3.92	0.68	0.62
WFI predictors						
<i>Experience of...</i>						
<i>'Time poverty'</i>	8	0-32	20.42	6.22	0.87	0.64
<i>Family strain</i>	5	0-20	12.67	6.50	0.75	0.63
<i>Family exhaustions</i>	6	0-24	14.83	5.30	0.80	0.62
<i>'Unchanged plans'</i>	4	0-16	8.60	3.70	0.72	0.54
Outcomes						
<i>Self-reported...</i>						
<i>Job satisfaction</i>	10	0-40	24.36	5.88	0.83	0.61
<i>Family satisfaction</i>	10	0-40	27.96	7.77	0.80	0.70
<i>Feelings of being...</i>						
<i>Worn out</i>	12	0-48	21.44	7.95	0.90	0.45
<i>'Tense'</i>	12	0-48	15.72	7.08	0.85	0.33

Key

M= means; SD= Standard deviation; WRS = Work-related stress; WFI= Work-family interference

Results

Descriptive statistics

The means, standard deviations, and internal consistencies (Cronbach's alphas) and correlations between study variables are displayed in Tables 1, 2 and 3. As can be seen from Table 1, all variables have acceptable reliabilities, with Cronbach's alpha coefficients of .68 or higher. A number of conclusions could be drawn from these results. From the frequency of WRS predictors, women were more likely to report 'personal worry' (dealing with things that affected them personally) as affecting them in the work environment (0.62: m/max), followed by undertaking daily tasks (0.56), and outside stress (stress originating outside the worker's control) (0.52); with stress of expectations (pressure to perform both from superiors and peers) being reported as the least factor in predicting WRS, (0.43).

Scores for WFI predictors were also interesting, as shown in Table 1. For example, Ghanaian professional women were likely to report experiencing more time poverty (0.64: m/max), family strain (0.63) and family exhaustion (0.62) than unchanged family plans (inability to accomplish family plans owing to work pressures), (0.54). From the table it is apparent that worrying about personal issues at work brought much stress to women than other things at work. Again women's lack of time in dealing with personal as well as important family issues accounted for much of the WFI experienced by Ghanaian professional women.

Additionally, a number of observations ought to be made with regard to study outcomes. The table reveals that women reported more family satisfaction (0.70: m/max) than job satisfaction (0.61). Further observations could be made in relation to normative data. In terms of general well-being, the worn out mean was 21.44 (0.45: m/max) which is higher than the average score (17.4) characteristic of an international female population (Cox and Griffiths, 1995), but comparable to group norms of managers

(20.6) and unemployed individuals (19.98) (Cox et al, 1983). The tense mean for the sample was 15.72 (0.33: m/max) which is also higher than the normative score for female population across countries (10.7), Cox and Griffiths, (1995).

Consequently one can conclude from the table that women in this sample experienced more ‘worn out’ symptoms at home after work than ‘tense’. Again this seems to suggest that this sample of Ghanaian professional women were more worn out and tense than their international counterparts. The overall mean for job satisfaction was 24.36, indicating high levels of job satisfaction among the sample. Family satisfaction also had a high mean score for this sample (27.96), an indication that this sample of Ghanaian women were generally satisfied with their family lives in spite of the fact that they reported being worn out.

Hypothesis 1: *Women’s report on WRS symptoms will be significant and positively related to their report on WFI symptoms.*

The results of Hypothesis 1 using Pearson’s product moment correlation as an analytical tool, is given in Table 2 below.

Table 2: Correlations matrix of control, work related stress and work family interference variables for Ghanaian women

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Age	1														
2. Duration of marriage	.424**	1													
3. Job status	.062	.538**	1												
4. Age of child	.358**	-.058	-.072	1											
5.Children/dependants	.189*	.207**	.091	.329**	1										
6. Job tenure	.456**	.318**	.033	.362**	.233	1									
7. Hrs. worked per week	-.019	-.084	.120	-.052	-.135	.035	1								
8. Daily tasks	-.108	-.023	-.042	-.127	-.141	-.192*	.101	1							
9. Stress of expectations	-.008	.116	.047	-.056	.020	-.022	-.084	.609**	1						
10. Outside stress	-.035	-.026	.148	-.067	.039	-.041	.014	.398**	.352**	1					
11. Personal worry	-.097	-.214**	.267**	-.193*	-.098	-.169	.003	.366**	.332**	.489**	1				
12. ‘Time poverty’	-.127	-.094	.035	-.184*	-.204*	-.233**	.169	.432**	.264**	.166	.270**	1			
13. Family strain	.051	.096	-.034	.104	-.217*	-.012	.089	.063	.081	.077	.133	.359*	1		

14. Family exhaustion	-.127	-.052	-.051	-.123	-.105	-.233**	.109*	.435**	.298**	.165	.263**	.763**	.403**	1	
15. 'Unchanged plans'	.006	.030	-.018	.076	-.156	-.082	.148	.266	.284**	.033	.164	.577**	.527**	.523**	1

*p<.05, **p<.01

N.B: Correlation coefficients have been rounded up to 2 decimal places in the text

Correlation analysis of the data was also instructive. From Table 2, inter-correlations between WRS variables ranged from a moderate of .33 to a high of .61. Daily tasks for example correlated positively highly with stress of expectations (r= 0.61, n=125, p<.01) but moderately with outside stress (r= 0.40, n=125, p<.01) and personal worry (r= 0.37, n=125, p<.01). Stress of expectations also correlated moderately with outside stress (r=0.35, n=125, p<.01) and personal worry (r=0.33); while the correlation between outside stress and personal worry was also positively moderate (r=0.49).

Inter-correlations between WFI variables, as shown in Table 2 ranged from moderate, 0.3 to very high 0.7. Time poverty correlated moderately with family strain (r=0.36, n=125, p<.01), very high with family exhaustion (r=0.76, n=125, p<.01), and moderately high with unchanged plans (r=0.57, n=125, p<.01). Family strain on the other hand correlated moderately with both family exhaustion (r=0.40, n=125, p<.01) and unchanged plans (r=0.53, n=125, p<.01). Finally family exhaustion correlated moderately with unchanged plans (r=0.52, n=125, p<.01).

The correlations between WRS and WFI variables were most interesting. Daily Tasks as a symptom of WRS significantly correlated positively with Time Poverty (r=0.43, n=125, p<.01). This meant that as the higher the level of the stress associated with daily tasks at work a woman experienced, the higher the level of Time Poverty (lack of sufficient time to attend to personal and family issues) she was likely to experience. However there was no significant relationship between Daily Tasks and Family Strain (work demands make it too difficult to be a good spouse) even though the correlation was still positive. The relationship between Daily Tasks as a symptom of WRS and Family Exhaustion (Trying to cope with work and family life is exhausting) was also significant (r=0.44, n=125, p<.01). This meant that the higher a woman's level of stress experienced at work, owing to her daily work tasks, the higher would be her report of being exhausted at home, as she tries balance her work and family life.

The correlation analyses seem to suggest that women in this cohort were more likely to be stressed by expectations from management and colleagues at work than by the daily tasks they undertook at work. They were also likely to be bothered more by personal issues at work than those outside their control. Additionally the results reveal that time poverty induced more exhaustion than strain in women's family domain. However a woman's inability to change family plans as a result of WFI was not very significant in the WRS/WFI paradigm. In the main the hypothesis was accepted

Hypothesis 2: Women's worn out and tense symptoms will be significant and positively related to control variables.

Hypothesis 2 was also analyzed using Pearson's product moment correlation. The results are elucidated in Table 3 below.

Table 3: Correlations matrix of control variables and well-being outcomes of Ghanaian women

	1	2	3	4	5	6	7	8	9	10	11
1. Age	1										
2. Duration of marriage	.062	1									
3. Job status	.424*	.058	1								
4. Age of child	.358*	.072	.538**	1							
5. Children/dependants	.189*	.091	.207*	.329**	1						
6. Job tenure	.456**	.033	.318**	.362**	.223*	1					
7. Hrs. worked per week	-.019	.120	-.084	-.052	-.135	.035	1				
8. Job satisfaction	.155	.094	.036	.045	.106	.088	-.108	1			
9. Family satisfaction	.125	.105	.178*	.136	.005	.170	-.136	.360**	1		
10. Worn out	-.211*	.008	.279**	.249**	-.121	.268**	.280**	.241**	.376**	1	
11. Tense	-.033	.000	.020	-.146	-.132	-.005	.175	.328**	.368**	.620**	1

*p<.05, **p<.01

N.B: Correlation coefficients have been rounded up to 2 decimal places in the text

Pearson’s product-moment correlation was also used to investigate the relationships between control variables and well-being outcomes. The results shown in Table 3 indicate that age of respondent correlated lowly and negatively with worn out ($r=-0.21$, $n=125$, $p<.05$), while job status also correlated lowly, but positively with family satisfaction ($r=0.18$, $n=125$, $p<.01$). Again, job status correlated lowly, yet negatively with worn out (-0.28 , $n=125$, $p<.01$). Age of a child also negatively correlated with worn out ($r=-0.25$, $n=125$, $p<.01$). Job tenure was negatively correlated with worn out (-0.27 , $n=125$, $p<.01$), while hours work per week was positively correlated with worn out (0.28 , $n=125$, $p<.01$). Job satisfaction was positively correlated with family satisfaction ($r=0.36$, $n=125$, $p<.01$), but negatively correlated with both worn out (-0.24 , $n=125$, $p<.01$) and tense (-0.33 , $n=125$, $p<.01$). Last but not the least, family satisfaction correlated lowly with women’s experience of feeling tense (-0.38 , $n=125$, $p<.01$) and worn out ($-.37$, $n=125$, $p<.01$). Finally, women’s experiences of being worn out and tense were highly and positively correlated (0.62 , $n=125$, $p<.01$).

These results seem to suggest that the younger the woman, the more likely she would report being worn out. Nonetheless, the higher one finds herself on the occupational ladder, the more likely a woman would report being satisfied with her family life. Again the younger the children women in this cohort had, the more likely such women would report being worn out. Conversely the older the children a woman had, the less likely she would report being worn out. A shorter tenure was indicative of higher level of worn out experience for women in this cohort; while a longer tenure seem to ameliorate the level of worn out symptoms experienced by women. Number of hours worked per week correlated positively, though insignificantly with a woman’s worn out symptoms. None of the control variables correlated significantly

with women's tense symptoms, even though one's job satisfaction and family satisfaction experiences correlated negatively with women's tense symptoms ($-.33$, $n=125$, $p<.01$; $-.37$, $n=125$, $p<.01$). Consequently, this hypothesis was partially confirmed.

Research Question 3: *Which category of women are most at risk in their experience of WRS and WFI?*

In order to find out whether differences existed in the frequency of control variables (*age of respondent, duration of marriage, job status, age of child, children/dependants living at home, job tenure, hours worked per week*), an independent sample T-test was carried out to compare WRS, WFI, (predictor) well-being (outcome), support and coping scores for control variables. The aim of this test was to ascertain which cohort of women in the sample were most at risk in dealing with WRS and WFI symptoms. The T-tests revealed that with age of the respondent there was a significant difference in group scores. The results indicate that younger women were more likely to report being worn out ($M=2.17$, $SD=0.55$) than their older counterparts ($M=1.76$, $SD=0.68$); $t(123)=2.39$, $p=.05$ (two-tailed).

For duration of marriage the T-test revealed that there were significant differences. The results indicate that women who had been married for fewer years were more likely to be stressed by things that affected them personally at work ($M=2.64$, $SD=0.84$) than those who have been married longer ($M=2.31$, $SD=0.70$); $t(121)=2.40$, $p=.01$ (two-tailed). Again women with fewer marriage years were more likely to report being worn out ($M=2.01$, $SD=0.66$) than those with more marriage years ($M=1.64$, $SD=0.65$); $t(121)=3.20$, $p=.002$ (two-tailed). Finally the results showed that women who had been married for fewer years were less likely to receive spousal/child support, ($M=2.51$, $SD=1.13$), than those who had been married for a longer time ($M=3.08$, $SD=1.51$); $t(121)=2.40$, $p=.02$ (two-tailed).

T-test for age of a child showed that women with younger children were more likely to be affected by personal issues at work ($M=2.6$, $SD=0.78$) than their counterparts with older children ($M=2.32$, $SD=0.76$); $t(121)=2.16$, $p=.03$ (two-tailed). Additionally women with younger children reported having less time to deal with personal and family issues at home - 'time poverty' ($M=2.64$, $SD=0.77$) than women with older children ($M=2.35$, $SD=0.79$); $t(121)=2.06$, $p=.04$ (two-tailed). And finally women with younger children were more likely to report being worn out ($M=1.98$, $SD=0.66$) than those with older children ($M=1.65$, $SD=0.66$); $t(121)=2.82$, $p=.005$ (two-tailed).

T-test for children and dependants living at home showed quite interesting results. For example women who had one to three children/dependants living with them reported experiencing more 'time poverty' ($M=2.62$, $SD=0.71$) than those who had four or more children/dependants ($M=2.27$, $SD=0.89$); $t(123)=2.31$, $p=.02$ (two-tailed). Again women with fewer children/dependants were more likely to report experiencing family strain ($M=2.71$, $SD=1.59$) than those with more children/dependants ($M=2.03$, $SD=1.05$); $t(123)=2.31$, $p=.01$ (two-tailed).

T-test results of organisational status indicated that women in middle level management were more likely to report being affected by personal issues at work ($M=2.67$, $SD=0.74$) than their senior counterparts ($M=2.25$, $SD=0.77$); $t(123)=3.07$, $p=.003$ (two-tailed). Results on tenure also reveal significant differences in means for predictor and outcome variables. For example the results show that women who had worked in their organisation for eight years or less were more likely to report being stressed by undertaking daily tasks at work ($M=2.50$, $SD=0.74$) than those who have worked in their organisation for more than eight years ($M=2.17$, $SD=0.80$); $t(123)=2.20$, $p=.03$ (two-tailed).

Again the T-test results revealed that women with eight or less years of tenure were more likely to report experiencing 'time poverty' ($M=2.73$, $SD=0.62$) than women with more than eight years of tenure ($M=2.36$, $SD=0.86$); $t(123)=2.64$, $p=.009$ (two-tailed). Results further revealed that women with lower tenure were more likely to report experiencing family exhaustion ($M=2.70$, $SD=0.70$) than those with higher tenure

($M=2.31$, $SD= 0.86$); $t(123) = 2.64$, $p=.009$ (two-tailed).

Finally women with lower tenure were more likely to report being worn out ($M=2.05$, $SD=0.70$) than those with higher tenure ($M=1.70$, $SD=0.62$); $t(123) = 3.08$, $p=.003$ (two-tailed); on the other hand women with higher tenure were more likely to report more family satisfaction ($M=2.90$, $SD=0.82$) than women with lower tenure ($M=2.63$, $SD=0.67$); $t(123)=1.90$, $p=.05$ (two-tailed).

The final T-test was on hours worked per week. The result show that women who had heavy work schedules, were more likely to report being stressed at work by things that affected them personally ($M=2.27$, $SD 0.82$) than those who had normal work schedules, ($M=1.97$, $SD=0.70$); $t(108) = 1.93$, $p=.05$ (two-tailed). Additionally, women with heavy work schedules were more likely to report about their inability to make to make changes to family plans ($M=2.62$, $SD=1.07$) than their counterparts with normal schedules ($M=2.15$, $SD=1.07$); $t(108)=2.50$, $p=.01$ (two-tailed). And finally women with heavy schedules were more likely to report being worn out ($M=2.05$, $SD=0.67$) than those with normal schedules ($M=1.75$, $SD=0.65$); $t(108) = 2.33$, $p=.02$ (two-tailed).

Discussion

On which variable accounted most for women's experience of WRS the findings revealed that dealing with things that affected them personally at work was the most important trigger of their experience of WRS. So for example if a less compassionate supervisor scolded a woman for failing to complete a scheduled assignment for the day owing to the woman feeling ill, the level of WRS experienced by such a lady might be high. This finding is in consonance with Mahfouz (2018), who inter alia found that dealing with relationship issues at work were among the highest stressors contributing to principals' experience of work related stress. Additionally, Dehghani and Bahari (2021) point out inter alia, that dealing with personal issues while working, not only exacerbated nurses' experience of work-related stress, but also their subsequent well-being. Yet again

On daily tasks at work as an important contributor to women's experience of work related stress, this finding is collaborated by (Aryee et al., 2005; Martins et al., 2002; Clark, 2000) who inter alia posited that when workers experience work-related stress, resulting from things such as heavy work schedules and 'unfinished' home and work tasks, there is the likelihood of they trying to complete such tasks in the other domain (Bedu-Addo, 2010, p.310).

On things outside a woman's sphere of control (locus of control) contributing to women's experience of work-related stress, Karkouljian, Srour & Sinan (2016) partially confirm this finding by reporting a significant but negative relationship between locus of control and perceived stress, implying that as the locus of control shifts towards an internal locus, the level of stress decreases slightly. This present study did not look at internal locus of control though. On stress of expectation (role expectation conflict) the finding is in consonance with Duong, Hussain, & Subramaniam, (2020) who indicated inter alia that, the three most important issues faced by working women in the multinational companies were related to job stress, co-worker support and role expectation conflict.

Time poverty was the highest predictor of women's experience of WRS. This is given credence by Rose (2017) who indicates among others that employed mothers endure high levels of time pressure related to time poverty (insufficient time for necessary or discretionary activities), time intensity (multitasking and merging work and home boundaries) and time density (familial emotion and organization work (p.116). Dealing with family strain was the next stressor in the WFI ecosystem of this study. This is collaborated by Badawy & Schieman (2021), who among others, posit that schedule control exacerbates the effect of job pressure on role blurring, and these observed downsides of schedule control are stronger for women. In other words a women's inability to control her work schedule can have a spillover effect on her family life

space leading to strain as she attempts to juggle the two roles.

On family strain as a predictor of women's experience of WFI, Khursheed, Mustafa, Arshad & Gill (2019) partially confirm this finding by indicating a strong negative relationship between long working hours and lack of spousal support with work-family conflict in their study of Pakistani professional married females. Additionally, Uzoigwe, Low, & Noor (2016) do also agree partially with family strain (albeit not directly) as a predictor of WRS by asserting that hours of work, family responsibilities, job demand, and work role overload were significantly correlated with work-family role conflict. In this regard, the reference to family responsibilities (which can bring about family strain when an individual attempts to fulfill the demands of work and family life), can also be considered as a trigger of WFI.

Hypothesis 1 which tested whether women's report on WRS symptoms will be significant and positively related to their report on WFI symptoms was in the main supported. This finding is in consonance with Wang & Peng (2017), who inter alia report that their final model in their study shows a significant positive relationship between work-family conflict and depression among Chinese professional bankers. This is further collaborated by Hao, Wang, Liu, Wu & Wu (2016) who reported inter alia that work-family conflict and family-work conflict had positive relations with depressive symptoms among doctors in China. The result of Hypothesis 1 however seem to stand in contrast with Zhang, Tang, Ye, Zou, Shao, Wu, , ... & Mu. (2020) whose study supported a moderated mediation model where the relationship between work-family conflict and anxiety symptoms via emotional exhaustion was weakest for female medical staff who reported high levels of social support. It is pertinent to point out that this present study did not consider the mediating role of social support in the WRS and WFI nexus.

Hypothesis 2 tested whether a woman's worn out and tense symptoms will be significant and positively related to control variables. The partial confirmation of this hypothesis seem to align with Chen et al. (2018) who, while studying Chinese doctors' WFI experiences, inter alia posited that doctors who had higher scores on work interfering with family conflict, also reported more emotional exhaustion (worn out). Additionally, the finding is again collaborated by Shah, Haider, Alvi, Zeb, Butt, & Shah (2021) who in their study found that work family conflict has positive effect on job burnout but no effect on organizational citizenship behavior.

Even though the result of this hypothesis indicated that women in this cohort, with low tenures reported more worn out and tense symptoms, the finding seem to contradict Dodanwala, Shrestha, & Santoso, (2021), who inter alia reported that 'contrary to their expectations, there was no significant contribution from organization tenure to the relationship of role conflict and job stress. Nonetheless, Dodanwala, Shrestha, & Santoso, (2021), however acceded to the finding of the present study, which indicated younger women in the cohort were more likely to report higher worn out and tense, when they further reported among others that the impact of role conflict on job stress is high for young employees in the construction industry, as young employees do not possess the necessary life skills or experience to cope with role conflict.

The final part of the finding of the second hypothesis which posited that a woman's job satisfaction and family satisfaction experiences correlated negatively with women's tense symptoms seem to be corroborated by Yang, Liu, Liu, Zhang & Duan (2017), who inter alia reported that five dimensions of job satisfaction and self-reported social support were negatively associated with burnt out symptoms among medical officers in South Western China.

The third research question sought to find which category of women are most at risk in their experiences of WRS and WFI? Firstly, younger women in this cohort were most at risk in relation to their experience of WRS and WFI. This is seemingly confirmed by Young, & Schieman (2018), who among others reported that women with young children and men with older children are more likely to seek increased schedule control as a result of work-family conflict. This is further buttressed by Nomaguchi & Fetto (2019) who

reported that mothers work fewer hours, but perceive more job pressure, fewer career opportunities, and less supervisor support when children are younger. They further indicated that mothers report more family-to-work conflict when children are younger.

Secondly, younger women were more likely to report being worn out ($M=2.17$, $SD=0.55$) than their older counterparts ($M=1.76$, $SD=0.68$); $t(123) = -2.39$, $p=.05$ (two-tailed). This is given credence by LaFaver et al. (2019) who among others reported more women (64.6%) than men (57.8%) met burnout criteria on univariate analysis, in addition to the fact that for the younger women in the cohort, greater number of weekends doing hospital rounds was associated with higher burnout risk ($p=.1$). Thirdly, the women most at risk in this study were those with heavy schedules who reported experiencing more WRS (personal issues at work) and WFI (inability to change family plans and being worn out) than counterparts with less heavy schedules. This is collaborated by Khursheed, Mustafa, Arshad & Gill (2019), who inter alia reported a strong negative relationship between long working hours and lack of spousal support with work-family conflict in their study on work-family conflict among married female professionals in Pakistan. This is however contradicted by Syed, Memon, Goraya, Schalk, & Freese (2016), who among others reported that high working demands in the form of long working hours and workload did not directly lead to work-to-family conflict.

Women's high tenure in this study was associated with low experiences of WRS (time poverty) and WFI (family exhaustion, worn out), as well as a positive association with family satisfaction. The converse was true with women with low tenures. This finding is in partial consonance with Wayne, Lemmon, Hoobler, Cheung & Wilson (2017), who inter alia asserted that when an employee's work interferes with family demands, the resulting work-to-family conflict spills over to the work domain via employee emotional exhaustion; as well as Dodanwala, & San Santoso (2021), who equally reported that high organizational tenure mediates workers' experiences of work stress via skills and competences garnered over the years.

Conclusion and Recommendations

This study helps to understand the coterie of professional women most at risk in relationship to experiences of work-related stress and work-family interference within typical emerging economies like Ghana, as well as across cultures. The implications for National Policy on employment, organizational policy, organizational development, culture and productivity cannot be overemphasized. Indeed the well-being of younger professional women, with low tenures and heavy work schedules must be a priority for organizations in emerging economies since they probably form quite a chunk of the work force, and anything inimical to their well-being may have a concomitant effect on the productivity of organizations (Bedu-Addo, 2010; p.134). Additionally, a positive well-being regime among such women would also help reduce stress-induced health related problems (Halpern, 2005; MacCraty, Atkinson, & Tomasino, 2003), which may in turn reduce National health bills across cultures; while assisting such women have a sense of fulfilment within their organizations (Filbeck and Preece, 2003; Fulmer, Gerhart & Scott, 2003; Kets de Vries, 2001), and in effect reduce the attrition rate among such category of women in the organizational ecosystem in emerging economies.

The present study suggests the incorporation of virtual flexible working schedules for professional women like those in this study to reduce the physical stress and emotional exhaustion that normally accompany such women's heavy work schedules. This has become an indispensable necessity in preserving employees' mental health in the organizational work space especially after the 'chaos' caused by the Covid 19 pandemic. The study further suggests that organizations in emerging economies like Ghana must ensure mental health for women in organizations like those in this study. This is likely to lead to reduction in health related bills (Baicker, Cutler & Song, 2010; Ammendolia, Côté, Cancelliere, Cassidy, Hartvigsen, Boyle... & Amick, 2016) – freeing up must needed resources for other organizational

improvements; create a more energetic, enthusiastic and committed work force (Najeemdeen, 2018; Huang, Ma & Meng, 2018; Aktar & Pangil, 2018) – ensuring reductions in attrition rate in such organizations; and engender increased productivity in organizations (Nielsen, Nielsen, Ogbonnaya, Käsälä, Saari & Isaksson, 2017; Carnevale & Hatak, 2020).

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