

**WORK AND FAMILY LIFE BALANCE OF WOMEN IN THE INFORMAL
SECTOR: A CASE STUDY OF MARKET WOMEN AT THE KUMASI CENTRAL
MARKET**

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By

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DECLARATION

I hereby declare that this submission is my own work towards the Master of Philosophy Degree in Sociology and that, to the best of my knowledge, it contains no material previously published by another person or material which has been accepted for the award of another degree of the University, except where due acknowledgement has been made in the text.

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DEDICATION

This study is dedicated to all women working in the informal sector in acknowledgement of their endless efforts to make it in life in spite of the odds.

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ACKNOWLEDGEMENT

I now heave a sigh of relief upon completion of this study and affirm that indeed, “I can do all things through Christ who strengthens me”. This is to explicitly express my heartfelt appreciation to God for seeing me through this study.

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ABSTRACT

Work and family life balance has gained growing prominence in research, organisations and government policies because of its significant impact on the worker and the organisation. It is critically important to informal sector women, who perform the roles of a worker, mother and or wife simultaneously. This study sought to understand work and family life balance from the perspective of the market women, the dynamics in their family structure and work related experiences and their choice of strategies to achieve work and family life balance. By using qualitative research tool of interview, this study found that work and family life balance were two different entities with unique demands that required different approaches to manage each of them. The financial strength of the women was also crucial to their ability to achieve work and family life balance. It was also identified that the need for balance between work and family depended on their life course and changes in their family structure. Finally, social support from family and institutions, personal plans of experience, planning and management and the autonomy and flexibility of their work were the informal approaches market women employed in achieving work and family life balance. Based on the findings, the study recommends that economic empowerment of women should be undertaken in addition to the social protection and welfare policies to ensure the holistic empowerment of the woman. Again, considering the benefits (both micro and macro levels) derived from the informal sector, this study recommends that attention should be paid to the informal sector women by improving the environment within which they work to ensure that they also enjoy quality of life. Finally, this study recommends that the study should be replicated in other parts of the country especially in patrilineal societies to identify similarities and differences in findings, which would ultimately add to existing body of knowledge on work and family life balance.

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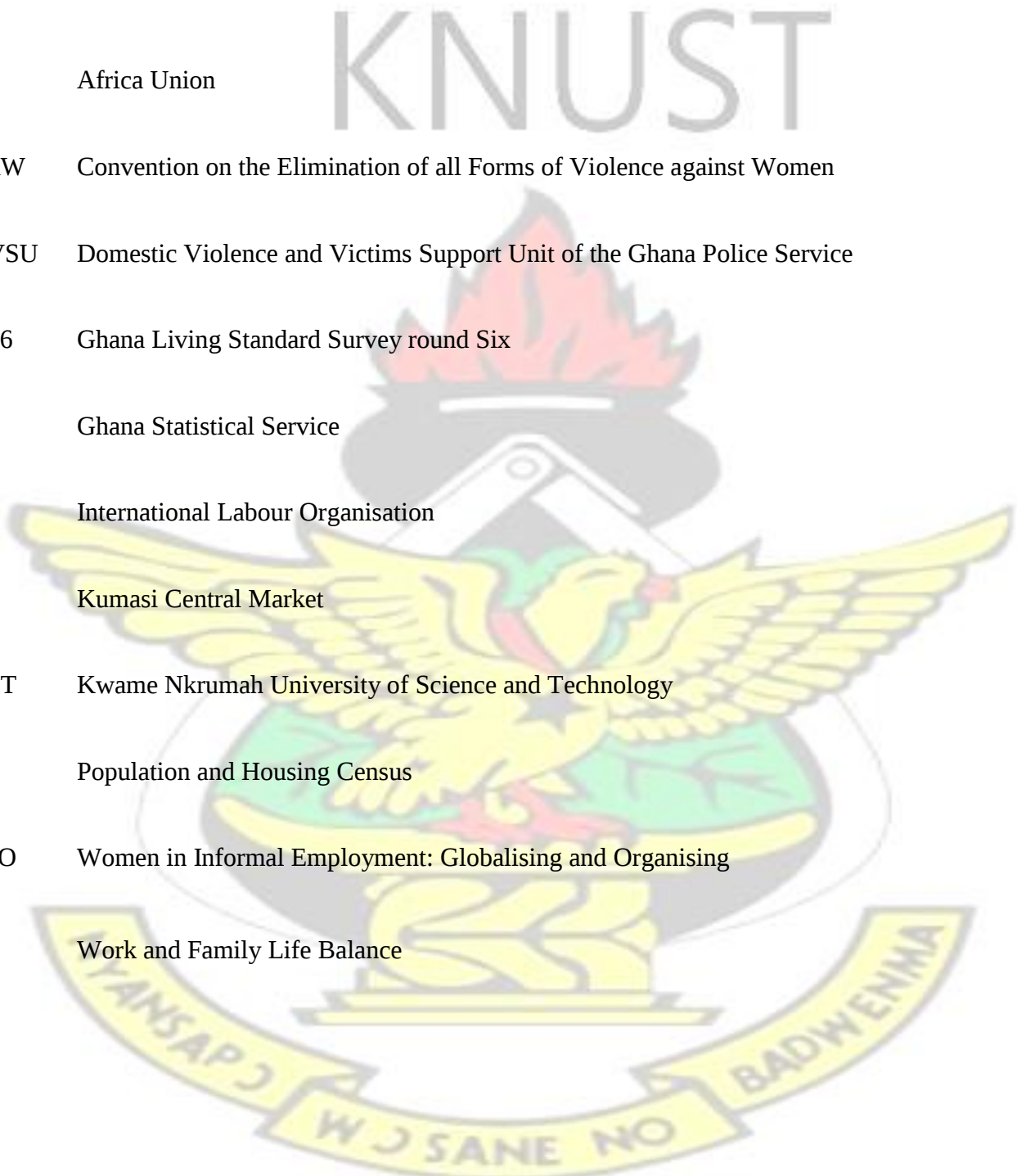
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LIST OF ABBREVIATIONS



ACHPR	Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa
AU	Africa Union
CEDAW	Convention on the Elimination of all Forms of Violence against Women
DOVVSU	Domestic Violence and Victims Support Unit of the Ghana Police Service
GLSS 6	Ghana Living Standard Survey round Six
GSS	Ghana Statistical Service
ILO	International Labour Organisation
KCM	Kumasi Central Market
KNUST	Kwame Nkrumah University of Science and Technology
PHC	Population and Housing Census
WIEGO	Women in Informal Employment: Globalising and Organising
WFB	Work and Family Life Balance

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Research on work and family life balance (also known as WFB) has been on the ascendency as a result of its impact (positively or negatively) on the employee, employer and the organization (Smith and Gardner, 2007; Delina and Raya, 2013). Employers adopted work and family life balance initiatives and programmes because work responsibilities interfered with other aspects of the lives of employees (Naithani, 2010). Work and family life balance is more important to women than men due to the cultural and traditional perception of the woman as a homemaker regardless of her professional life, thereby making it difficult to perform both work and family responsibilities satisfactorily (Doble and Supriya, 2010; Wattis, Standing and Yerkes, 2013). Women all over the world have not always been partakers in paid work. They are known to be homemakers who provide primary childcare and perform domestic activities (Anne, Moss, Smyrniotis and Tharenou, 1999). Before the world war, women stayed home to bear and nurse infants and took on domestic practices which were normally regarded as unpaid work (Verma and Soni, 2015). This situation led to the perception that, “the place of the woman was in the kitchen” (Hoza, 2013). The Second World War marked the historic turning point of women’s (especially married women) economic lives which saw them move rapidly into the labour force (Goldin, 1991).

Recent changes in technology, social, economic and political conditions have necessitated women’s search for paid employment (Rahman and Routray, 1998; Jacobsen, 2011; Omolayo, Falegan and Ajila, 2013). However, the lack of a deliberate focus on women’s economic empowerment leads to limited human resources, which in due course, affect production activities at the macro level (Alquezar, Panzica and Popova, 2014). To overcome this challenge, countries

in Europe have sought to encourage women (especially mothers) to participate in the labour force by instituting flexible work arrangements which enable them to combine work and family responsibilities (Crompton and Lyonette, 2006). Globally, majority of working women are concentrated in the informal sector as a result of gender inequalities in employment and low educational attainment (Chen, 2001).

The informal sector is defined as “unregulated economic enterprises or activities.” (Hart, 1973a). The World Bank reports that two-thirds of employees are found in the informal sector in Sub-Saharan Africa (Sparks and Barnett, 2010). The informal sector is therefore critical to the smooth running of any country. Throughout the 20th century, over 90 per cent of employment generated in Sub-Saharan Africa was in the informal sector (Chen, 2001). In Ghana the informal sector generates a lot of employment opportunities to people, owing to the inability of the formal sector to create job opportunities (GSS, 2014).

This study, therefore, seeks to investigate work and family life balance of women in the informal sector.

1.2 Problem Statement

WFB has gained significant prominence in research and practice owing to its influence on the realisation of organisational goals and the quality of life of the employee especially when more women are venturing into active labour force (O’Brien, 2012; Delina and Raya, 2013; Mani, 2013; Chioda and Verdú, 2016; Gazica, 2016). Majority of the studies cited above adopted a quantitative approach to the study, showing and establishing relationships between and among variables. These measurements which have been quantitatively defined, failed to explain in detail the reason behind the relationships and the figures obtained from the results. A qualitative approach to the study

would allow for an in-depth understanding of the contexts and experiences of work and family life balance in the informal sector.

Furthermore, the description and experiences of work and family life balance have been given by various scholars (Greenhaus and Powell, 2006; Grzywacz and Carlson, 2007). But, the sociocultural context within which these studies have been conducted differs from what pertains in Ghana. As such, the experiences and description of WFB of market women may be in contrast with what is in literature. This research, therefore, explored the views of market women at the Kumasi Central Market on work and family life balance in order to gain a deeper understanding of their experiences.

A substantial body of research has concluded that the family structure (such as the age and number of children and marital status) of the woman has an influence on her work and family life balance (Lee Siew Kim and Seow Ling, 2001; Allis and O'Driscoll, 2008; Poulouse and Sudarsan, 2017). From the literature, it was observed that the structure of the family transforms with time. Consequently, this study examined how the life course of the woman and the changing dynamics of her family structure affected her WFB and how the need for balance changed with time.

Studies on WFB have acknowledged some strategies which have been instituted to ensure that the worker achieves a WFB. Notable among the strategies are flexi-time, on-site child care, annual family programmes (Halpern, 2005; Haddon and Hede, 2009; Singh, 2013). However, the literature is silent on the strategies that women in the informal sector employ to enable them to achieve WFB. This is as a result of the fact that unlike the formal sector, the informal sector is deprived of benefits that safeguard the interests of its actors such as good conditions of service, healthy living and quality of life (Bangasser, 2000; Osei-Boateng and Ampratwum, 2011). It is

against this backdrop that the study investigated the strategies that market women adopted to enable them to achieve work and family life balance.

It was in light of the above that the study sought to investigate work family life balance of women in the informal sector at the Kumasi Central Market.

1.3 Objectives of the Study

The general objective of the study was to investigate work and family life balance of women in the informal sector at the Kumasi Central Market.

The specific objectives were:

1. To investigate the perception of market women on work and family life balance.
2. To examine how family dynamics of women influence their work and family life balance.
3. To investigate the strategies informal sector women employ and how these strategies enable them to achieve work and family life balance.

1.4 Research Questions

1. What is the perception of market women on work and family life balance?
2. How do the changing family dynamics of informal sector women influence their work and family life balance?
3. To what extent do the strategies informal sector women employ enable them to achieve work and family life balance?

1.5 Significance of the Study

Previous studies on WFB identified measures that enable women in the formal sector to have a balance between work and family responsibilities. For instance, employers and organisations have put together measures (including but not limited to, child care arrangement, teleworking, virtual

office, family get-together, flexible working arrangement) that ensure the WFB of women in the formal sector (Ashforth, Kreiner and Fugate, 2000; Hill, Hawkins, Ferris and Weitzman, 2001; Halpern, 2005; Haddon and Hede, 2009; Singh, 2013). One striking revelation is that women in the informal sector are also adept at balancing their work and family responsibilities with the mechanisms they adopt. Prominent among the WFB strategies they adopt are social support from institutions, nuclear and extended families, multitasking, saving with microfinance and spacing of child birth. Aside the fact that these techniques enable market women to achieve WFB, it also adds to existing knowledge on WFB strategies; thus, it complements what exists in literature.

Previous works on WFB of women are predominantly quantitative (Smith and Gardner, 2007; Maul, 2009). This study, with its qualitative approach, complements existing literature on WFB. For instance, spousal support is known to positively influence women's experiences of WFB (Gudmunson, Danes, Werbel and Loy, 2009; Lee, Zvonkovic and Crawford, 2014). However, this study found that the economic contribution of women to the family also accounted for the support they received from their spouses. This revelation is attributed to the use of qualitative technique which made an in-depth understanding of the research problem possible. Similarly, existing literature indicated that the number and ages of children had a significant influence on women's WFB (Buddhapriya, 2009; Poulouse and Sudarsan, 2017) from the literature. Again, with the study's qualitative focus, it has brought to light that children serve as a major source of support to women when they are older than when they are younger. This revelation also contributes significantly to knowledge.

Moreover, this study shows that the need for balance changes with time, following the dynamics of the family structure of the woman. Aside its contribution to knowledge, it serves as a guide to

women and women related groups to know and understand the responsibilities of each stage in life which will better inform them of how to handle the demands arising from work and family.

Finally, the findings of this study will better inform Ministries of Employment and Labour Relations and Gender, Children and Social Protection and other interested agencies of the plight of market women at the workplace, the contributions of market women to the micro and macro levels of society and by this means formulate conscious and sound policies tailored to ensure that these women enjoy quality of life.

The findings will serve as education to women movements, advocates and other related groups on the fundamental and pivotal role to play to ensure that the women they seek to economically empower achieve a balance between work and family responsibilities.

Finally, the findings of this study spacing of child birth, multiple household occupancy, economic empowerment and contribution of women to the home as reference points to future research on issues that bother on women, work, family and social network in relation to socioeconomic development of the society.

1.6 Operational Definition of Terms

Family dynamics: Family dynamics refers to the changes that take place in the family structure of the woman in relation to time and life events. Changes in the marital status of children and the number and ages of children are key influences of woman's family dynamics.

Family structure: Family structure is used to denote the composition of the market woman's family which is further categorised as nuclear and extended. The nuclear family is made up of the spouse and the children whereas the extended family is made up their parents, siblings and other relatives.

Kayayei: Kayayei refers to head potters who help shoppers to transport their goods to their desired location. They also run errands for market women at the workplace. The errands include arranging wares and transporting goods from suppliers' trucks to the shops of the market women.

Kontomire: Kontomire are green leafy vegetables which grow on cocoyam plants and they are used to prepare local dishes.

Makarantha: Makarantha represents an Arabic class that teaches Muslim children the doctrines of Islam.

Market women: Market women refer to women who trade in goods and services at the Kumasi Central Market.

Work and Family Life Balance refers to the ability of market woman to effectively and efficiently perform the responsibilities associated with work and family.

1.7 Organization of the Study

This thesis is organised into six chapters. The first chapter presents a background to the study with the problem that necessitated the study clearly identified. The research objectives and questions that emanated from the problem statement have been clearly stated with the significance of the study also given.

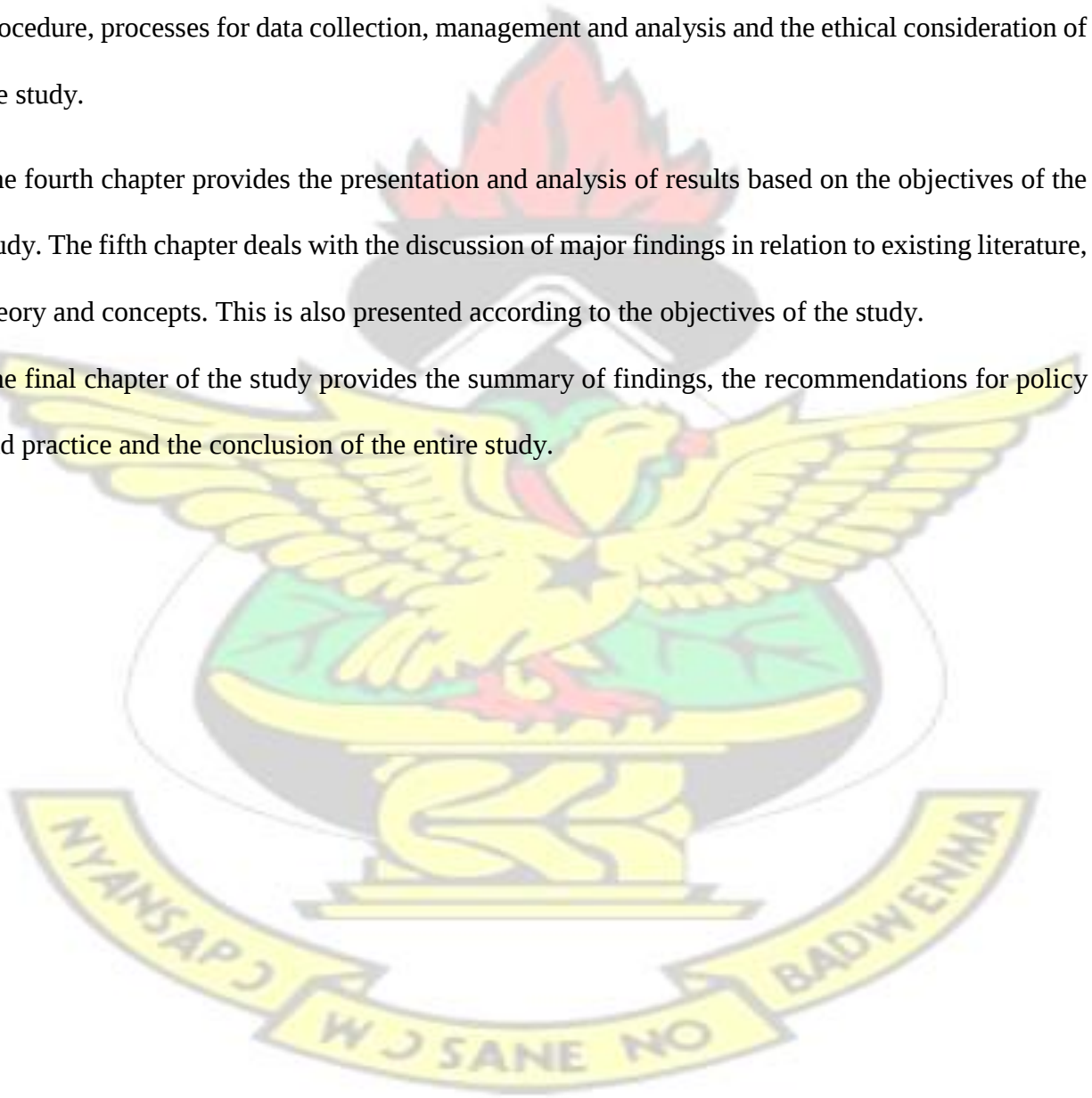
The second chapter which is the literature review of the study has been divided into three sections. The first section which has further been divided into five sub-sections, discusses empirical studies in relation to work and family life balance of women in the informal sector. In order to understand and appreciate the significant strides of women in the world of work, a brief history which shows the gradual transition of women from their role as traditional homemakers to their involvement in the active labour force has been given. The subsequent sub-sections provide a thematic review of

literature under the headings, women in the informal sector, work and family life balance, WFB and family dynamics and WFB strategies. The second and third sections of the chapter present the theoretical underpinnings and the conceptual framework of the study.

The third chapter discusses in detail the research methods that were employed for the study. Notable among the items discussed are the area of study, research design, sampling selection procedure, processes for data collection, management and analysis and the ethical consideration of the study.

The fourth chapter provides the presentation and analysis of results based on the objectives of the study. The fifth chapter deals with the discussion of major findings in relation to existing literature, theory and concepts. This is also presented according to the objectives of the study.

The final chapter of the study provides the summary of findings, the recommendations for policy and practice and the conclusion of the entire study.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter is divided into three main sections. The first section deals with empirical studies in relation to the objectives of the study. The second section presents the theoretical framework through which the study should be viewed. The conceptual framework of the study forms the third section.

2.2 Empirical Review

This section of the review presents empirical studies on WFB according to the objectives of the study. The first section of the review shows the gradual transition of women from traditional responsibility of caring for the home to being active partakers in paid work. The second section presents studies related to the informal sector such as factors that account for people's (especially women) involvement in the informal sector. In doing so, the study appreciates and gains a deeper understanding of women's engagement and dominance in the informal sector. Studies related to work and family life balance (WFB) are also dealt with. Again, studies related to the family dynamics of women are explored. By so doing, this study better understands the elements in the family of the women which influence their WFB. Having gained knowledge about the nature of work and family, this study finally presents a review of strategies that enable women to achieve a balance between their work and family responsibilities.

2.2.1 Historical Review of Women in Paid Employment

Work in our world today is not just seen as necessity for survival, but also a source of personal fulfilment (Russell and Bowman, 2000). Thus, people do not just work for the sake of survival,

but these works or jobs have some forms of satisfaction in which those who engage in them derive or achieve. The woman has always been a key player in human development (Nussbaum, 2001). Women have always been engaged in economic activity (Kabeer, 2012) although not on a large scale that can be characterized as participating in productive role. The contribution of women to a nation's growth and progress cannot be overemphasized (Alquezar, Panzica and Popova, 2014; Oláh, Richter and Kotowska, 2014). Hence, International Labour Organisation (ILO) asserts that a woman's role and responsibility in the field of work and the status that comes with it signifies a country's progress (Grimshaw and Rubery, 2015).

In times past, women were mostly restricted to perform domestic activities such as fetching of firewood, providing primary caregiving to children and keeping the home tidy (Berg, 1993; Verma and Soni, 2015). During the hunting and gathering era, whilst men hunted for wild animals, women collected vegetables and fruits (Friedl, 1978; Kruger and Byker, 2009). The horticultural and pastoral society ten thousand years ago (10,000) was a period where women grew food for sustenance of their families whilst the men continued to pursue wild animals to serve as protein for the family (Friedl, 1978; Kruger and Byker, 2009). During the agrarian society, the inequality of women was evident as they were unnecessarily restricted to engage in activities pertaining solely to the households. They were secluded from the social world including matters that were of concern to them (health and reproductive, economic, political and social) and as such had to depend solely on men for survival (Hansen, Jensen and Skovsgaard, 2015).

With the passage of time, a different dimension was identified in the economic activity of women. Between the 18th and 19th centuries, at the beginning of industrialisation, there was the need for human resources to operate in the factories that were springing up (especially the textile industries) and that marked the turning point of women's economic activity (Berg, 1993). Even in their

involvement in paid work, women were considered as cheap labour and they received a third or at best half of the wages paid to their male counterparts for the same work done (Berg, 1993).

Strong feminist movements challenged the stratum in which women had been held. Three waves of feminist movement made strong advocacy for women's involvement in all spheres of life including but not limited to civil, reproductive, social, and political in the 19th and 20th centuries to ensure quality of life in the world of work (Munro, 2013). Even though the fight for recognition and equality of women is still on course, significant strides have been made especially in their economic and social spheres. The inclusion of women in paid labour is very beneficial to their families, society and country at large for the reason that they channel their earnings to their families (for the welfare of their families in the areas of health, children and education) (Alquezar *et al.*, 2014). In effect, women's engagement in paid work is a major source of financial security of the household and reduces poverty (Crompton and Lyonette, 2006).

2.2.2 The Informal Sector

The informal sector was discovered by Keith Hart in the 1970s at a workshop in Ghana to deliberate on the urban informal sector (Osei-Boateng and Ampratwum, 2011). She defined the informal sector as “Unregulated economic enterprises or activities” (Hart, 1973b). Following the discovery, several scholars and institutions have criticised and offered suggestions on how the informal sector should be defined. For instance, the informal sector is regarded as that part of the economy that is neither taxed nor monitored by any government agency (Bushi, 2015; Fortuzi and Kullolli, 2016; Kalyani, 2016). This definition has gained recognition in literature pertaining to the informal sector. Again, some schools of thought have been employed in the definition of the informal sector. The dualist scholars, for example, describe the informal sector as that part of the economy that is detached from the formal sector, and which is mostly operated by the poor

(Akorsu, 2013). This explains the perception of the informal sector as characterised by poverty. The structuralist scholars argue that the informal sector serves a complementary role to the formal sector for the good of the economy (Castells and Portes, 1989). The legalists, however, approach the informal sector from the viewpoint that it operates outside the confines of the law, as such, any activity carried out in the informal sector is criminal (Soto 1989, cited in Akorsu, 2013). These definitions have, however, not escaped criticisms. The dualists have been criticised for not presenting a definition that represents the actual situation in the informal sector. The legalists have also been criticised for regarding informal sector activities as criminal since not all activities in the informal sector are criminal. An argument has been raised that activities engaged in informal setting of Africa in general and Ghana in particular are lawful, unlike the unlawful and ‘hidden’ economic activities in the developed countries (Baah, 2007).

2.2.2.1 Importance of the Informal Sector and its Persistence in the Ghanaian Economy

The informal sector has gained recognition in both developed and developing countries because of the significant role it plays in a country’s development (Fortuzi and Kullolli, 2016). Its significance is very evident in Africa because of the number of jobs it creates for people as against the formal sector (Becker, 2004; Union, 2008). In the latter part of the 20th century, over 90 per cent of employment generated was in the informal sector (Chen, 2001), thus, serving as the instrument of growth of economies in the region (Sparks and Barnett, 2010; Klapper and Love, 2011). In the same vein, more than 80 per cent of the workforce in Ghana are found in the informal sector (Africa Union, 2008; Osei-Boateng and Ampratwum, 2011; Akorsu, 2013; Ghana Statistical Service, 2014).

The anticipation that the informal sector would gradually be absorbed into the formal sector has not materialised, owing to persisting social, political and economic factors such as low educational attainment, inability of the government to provide jobs to citizens of a country and poverty (Lund, 2009; Osei-Boateng and Ampratwum, 2011; Chen, 2012; Akorsu, 2013). Again, whilst some people engage in informal sector activities because of the need to survive, others purposefully choose the informal sector as a result of the flexibility it offers (Lund, 2009; OseiBoateng and Ampratwum, 2011; Chen, 2012; Akorsu, 2013).

2.2.2.2 Women and the Informal Sector

Women account for majority of the labour force in the informal sector. A study conducted in Costa Rica suggests two reasons for women's participation in the informal sector; the perception to make a lot of money and the flexibility of the informal sector (Meier and Rauch, 2005). In a related study in Nigeria, the need to survive and the flexibility of the informal sector account for the high number of women in the informal sector (Fapohunda, 2012). Chen (2001) posits that the ease of entry into the informal sector accounts for why women dominate the sector. In addition, the informal sector does not require a lot of skills and training (Osei-Boateng and Ampratwum, 2011).

These factors account for women's dominance in the informal sector because of the additional roles as mothers and wives. There is the need to therefore engage in economic activity that offers some level of independence and control in order to easily juggle the demands arising from work and family. The nature of the informal sector provides women with the flexibility to adjust their work time which enables them to effectively execute the duties associated with work and family (Fapohunda, 2012).

2.2.3 Work and Family Life Balance

Work and family research has been extensively undertaken owing to its importance to the employee, employer and organisation (Sigroha, 2014; Smeaton, Ray and Knight, 2014). It has become a necessity considering dual earner couples, single parenting and more importantly the significant entry of women into paid employment and as such, it has gained significant recognition among international bodies and governments (Lockwood, 2003; Crompton and Lyonette, 2006; Naithani and Jha, 2009; O'Brien, 2012).

Work and family research was initially dominated by conflict perspective because of possible stress and tension associated with performing multiple roles (Greenhaus and Powell, 2006; Shein and Chen, 2011). Conflict associated with the performance of multiple roles a person performs is associated with Goode and Marks' exposition on the effects of multiple roles on the quality of life on an individual (Ahrens and Ryff, 2006). Thus, the multiple roles of a person compete for the limited resources at the disposal of the individual and this situation leads to a dent on one's psychological wellbeing. However, at the latter part of the 20th century and at the beginning of the 21st century, a positive approach has been employed in the study of work and family research. This viewpoint originates from Sieber's criticism of role conflict put forward by Goode and Marks (Ahrens and Ryff, 2006). The new shift indicates that engaging in multiple roles add to the pool of resources of an individual rather than the traditional perspective of depletion of resources (Greenhaus and Powell, 2006; Shein and Chen, 2011). Concepts such as facilitation, compensation, positive spill over, enhancement and enrichment have been used to study the positive relationship between work and family interaction which ultimately results in a balance between the two domains (Edwards and Rothbard, 2000; Barnett and Hyde, 2001; Grzywacz,

2002; Wayne, Musisca and Fleeson, 2004; Greenhaus and Powell, 2006; Carlson, Hunter, Ferguson and Whitten, 2014). An individual is said to have achieved WFB when one derives a sense of fulfilment from performing work responsibilities alongside family with negligible amount of conflict (Clark, 2000). In the same vein, an individual is thought to have achieved WFB when there exists a suitable adaptation between and among multiple roles of a person (Hudson, 2005).

2.2.3.1 The Woman and Work Family Balance

Even though WFB is of concern to both developed and developing countries (Mani, 2013), it is very important to developing countries because of lack of child care centres and elderly homes which dominate the former (Heymann and Earle, 2000). In addition, WFB is very important to the woman because of her role as a worker, mother and or wife (Sigroha, 2014). This is due to the fact that the man is considered the sole actor in the world of work whilst the woman manages affairs pertaining to the home (Crompton and Lyonette, 2006). Thus going by this analogy, it will be a herculean task for the woman to combine the two roles and be effective.

This assertion holds true in Africa because of the traditionally engrained perception of the woman as a homemaker. Citing Nigeria as an example, the responsibilities of the home such as preparing meals for the family, cleaning of cloth and caring for, socializing and training of children solely rest on the woman (Adisa, Mordi and Mordi, 2014).

The benefits that one derives from having a balance between work and family are immense. In addition to the social and psychological benefits to an employee, it has a positive impact on organisations in the form of high productivity yields and realisation of organisational goals (Naithani, 2010). An employee who enjoys WFB contributes significantly to the growth and success of organisations. This explains why at the global and organizational levels have put in a

lot of efforts to promote work life programs to boost productivity and increase profit margins (Naithani, 2010). A substantial body of research indicates that women who engage in paid work contribute significantly to the family at the micro level and the country at the macro level (Alquezar *et al.*, 2014). Irrespective of the fact that women's participation in paid work has been widely accepted, traditional responsibilities as a home keeper remains unchanged (Abraham, 2002; Whitehouse, Hosking and Baird, 2008; Mani, 2013).

Ghana, as a collectivist society, prices family life over other social events (Nukunya, 2003). Marriage, as seen by the Ghanaian society is the avenue for procreation and perpetuation of family lineages, and is therefore an important element of the society (Nukunya, 2003), and as such the Ghanaian parent is supposed to work to help fulfil financial obligations of the family and at the same time participate actively in family business or activities. Playing these roles simultaneously often bring about some form of conflict and pressure on the individual who sometimes fulfils the demands of one role at the expense of the other.

2.3.3.2 Perception of WFB

The way and manner a person behaves is determined by one's belief and values in how one is expected to function (Greenhaus and Beutell, 1985). Work and family balance is perceived as the ability of a person to handle the demands and responsibilities of paid work and family at the same time. From the literature on WFB, perception of WFB has been defined along three schools of thought. The first is the flexibility of work which enable an individual to find time with family (Hill *et al.*, 2001). In the United States, a study found that flexible time schedule at work enables an individual to attend to family matters especially to care for a sick relative (Hill *et al.*, 2001), thus, flexibility of work positively correlates to WFB. This assertion is very evident in Greenhaus

and Powell's (2006) when they found that being in the position to determine when, what and how much resources should be allocated to work and family spheres significantly influences WFB. More importantly, flexibility in one's work allows the individual to adjust his or her schedules in order to spend more time with his or her family (Greenhaus and Powell, 2006). Secondly, some persons place a lot of value on their families and as such, spending time with them is worth the while (Wong and Ko, 2009). Thirdly, some have described WFB as performing work duties alongside family duties at different points in life (Wong and Ko, 2009). In effect, they acknowledge work and family as two different entities with unique demands which ought to be met. However, they apportion their time between work and family, which enables them to effectively and efficiently meet the demands arising from both spheres.

Predominantly, WFB (which focuses on the interaction between work and family) has been studied extensively in the Asian and Western societies (prominent among the studies are Poulouse and Sudarsan, 2017; Mani, 2013; Maul, 2009; Greenhaus and Powell, 2006; Sigroha, 2014), as such their findings may be different from what pertains in Ghana, considering the sociocultural differences.

2.2.4 Family Dynamics and WFB

The constitution and the proper functioning of the family influence work and family demands of women. The definition given by U. S. Census Bureau is that a family consists of a head of a household and additional people who reside in the same household and are connected to the head of the household by birth, marriage or adoption (Atrostic, Bates and Silberstein, 2001). Family connotes diverse meanings, it can assume social, biological, cultural or statistical lens. It is further explained that family can be subdivided into two, family of origin (where one lives with parents and siblings) and family of orientation (the new family that one has made a spouse and children)

(Hodgson and Birks, 2002). Another definition of family is seen as the unit that comprises of at least two people - one of who is at least 15 years - and who are bonded through marriage, blood, adoption, fostering and who share a common habitat. The centre of marriage hovers around one of these: a couple, a parent-child or blood relationship (ABS 1996, cited in Hodgson and Birks, 2002).

Nukunya (2003) gives the definition of family as a people who are connected to each other through blood, marriage, adoption, and the elderly bear the responsibility of caring for the young ones. Family can be put in two forms, nuclear and extended. Family, as a social entity, exists to perform some responsibilities. For instance, as outlined by Nukunya (2003), the family serves as a means to procreate, source of primary socialization of the new members of the family and performs the function of economic co-operation. In times past, the man was the sole breadwinner of the family whilst the woman carried domestic chores (Nywaledzigbor, 2013). With the passage of time, families are either dual earner or single parenting (Frone, Russell and Barnes, 1996; Allen, Cho and Meier, 2014).

From the above, the working woman, thus, assumes the role as a worker, wife and or mother. Literature indicates that economically empowered women contribute immensely to poverty reduction as they channel their earnings to secure the welfare, nutrition and wellbeing of their families (Crompton and Lyonette, 2006; Alquezar *et al.*, 2014). As a wife, her marital responsibility to her husband is the traditional way of ensuring the continuation of the family (Nukunya, 2003). However, according to Nukunya (2003), it is not the only way to procreate as unnatural means have been devised. Finally as a mother, she is the primary caregiver of her children. The socialization of the children largely depends on her in addition to seeing to their overall wellbeing.

The primary responsibilities of a woman remain unchanged irrespective of her work responsibilities (Bird, 2006; Rehman and Azam Roomi, 2012). It is the combination of these roles that make it difficult for women to have a balance between work and family responsibilities. The working woman can, thus, be a wife and or a mother. Studies show a relationship between the maternal responsibilities of women and their work family balance (Craig, 2007). Regarding maternal care and work family balance, studies show that the age of children influence women's work and family life, thus, the younger the children, the more difficulty one experiences in balancing her work and family demands and vice versa (Craig, 2007). Again, the number of children also influences the work and family balance of women (O'Brien, 2012; Nelson, Layous, Cole and Lyubomirsky, 2016; Poulouse and Sudarsan, 2017). The marital statuses of women, married or single (never married, divorced, widowed, and separated) also have an influence on their WFB (Gudmunson *et al.*, 2009). A lot of studies have shown a positive relationship between spousal support and women's ability to have WFB (Patel, Beekhan, Paruk and Ramgoon, 2008; Peng, Ilies and Dimotakis, 2011; Delina and Raya, 2013; Poulouse and Sudarsan, 2017). According to these studies, the emotional and instrumental support they receive from their spouses lessens pressure emanating from family and enables them to have quality of life.

These dynamics come to play in work and family studies because factors emerging from the family dimension influence WFB of women. Consequently, women who have access to work family programs are able to achieve a balance between the two domains and become fulfilled both inwardly and outwardly. Unfortunately, these strategies and programs are found in the formal sector. Women in the informal sector have to devise strategies to cope and efficiently and effectively execute the duties of both work and family. Women, more than men, struggle in

balancing work and family life as a result of their traditional responsibilities of homemakers and primary caregivers of children (Bird, 2006; Rehman and Azam Roomi, 2012). Working women, thus, have to constantly reschedule their work to meet the demands of their family (Umer and Zia-ur-Rehman, 2013).

2.2.5 Strategies for Balancing Work and Family Roles

Work in our world today is not just seen as necessity for survival, but also a source of personal fulfilment (Russell and Bowman, 2000). Thus, people do not just work for the sake of survival, but these works or jobs have some forms of satisfaction in which those who engage in them derive or achieve. In the 21st century, various companies are trying to maintain their workers with attractive packages and human resource policies that aim at creating a balance between their work and personal life.

WFB from the perspective of the employee sees it as the maintenance of equilibrium between the responsibilities at work and that at home - thus, a balance between work and family life. From the employers' perspective, they consist of the benefits, as well as working conditions they provide employees (parental leave, childcare) to manage the work and family environment (Anne *et al.*, 1999).

As much as it is a necessity, WFB has become one of the primary challenges of our era (Halpern, 2005) and though much has been revealed concerning the challenges and effects of lack of WFB, just little is known about ways to improve it (Kossek and Lambert, 2005; Jones, Burke and Westman, 2013). To make it a reality in their lives, some of the workers, mostly those in the organisational or formal sectors of employment adopt the following strategies to ensure at least, some form of work-life balance and some form of fulfilment in their work and family life.

Boundary Management: This strategy is concerned with the management of work and home boundaries, thus, the separation of work and family life in such a way that work is dealt with the organizational setting and not brought back home to be continued. In this instance, workers do not think about work when they get home, rather, they enjoy the moment with the family with their minds off office work. This strategy supports the perspective of research, which focused on segmentation as a strategy for managing work and family responsibilities, where segmentation can be explained as the way or strategy employed by workers to separate work and family activities (Ashforth *et al.*, 2000; Bulger, Matthews and Hoffman, 2007).

Technology: Others also employ technology as a way or strategy for helping balance work and family roles. In this instance, whilst others use technology for managing and organizing work schedules and assignments in order to ease the pressure and make work easier, others also employ its use in a relaxation way. Such use include the use of technology for Facebook, and the other social media sites to relax their minds and ensure their participation in social network activities. This serves as stress relievers which help them maintain a stable mind to go about their day fulfilling various obligations (Jackson, Poole and Kuhn, 2002; Haddon and Hede, 2009).

Supporting Environment: It has become evident that most workers do lay emphasis on how crucial a supporting environment is to the management of work-family roles, especially, in the instance of having an understanding and supportive supervisor and workplace culture (Haddon and Hede, 2009; Roche and Haar, 2010). Even in their homes, employees who tend to have some sort of support from their spouses experience less difficulty in balancing work and family roles, and as such, effective communication plays an important role in ensuring this environment. In this sense, most workers also take advantage of or forge a supporting environment where possible, as a strategy to balance work and family roles.

Flexibility: Another strategy identified by various studies, which proves useful in balancing work-family roles or life, is flexibility (Grzywacz and Carlson, 2007; Grzywacz, Carlson and Shulkin, 2008). Most workers, especially formal workers, expressed the importance attached to a work that offers flexible work arrangements and negotiations between the employer or supervisor and the employee. Such flexibility includes the special permission or opportunity given a mother to work from home, at least one day in a week in order to take care of an infant, or even the approval to drop a child off at school and pick them up after they close (Haddon and Hede, 2009). This form of strategy gives the workers the space to work and fulfil family roles simultaneously, especially in the issue of single parenting, or when one of the parents is not around and the working party has to play both parental roles. This gives the worker space to work without worrying about family roles, since the organization makes room for such responsibilities to be performed at ease.

Behavioural Strategies: Last but not least, research studies have revealed that some workers, in order to balance work and family life, adopt behavioural strategies such as planning, organizing, time management, prioritizing and goal-setting (Lapierre and Allen, 2006; Neal and Hammer, 2009). These strategies help workers to engage in effective time allocation management at the individual level, which enables them to control and balance, at least a major aspect of their work and family roles in order to prevent stress and things cramming up (Haddon and Hede, 2009).

2.3 Theoretical Framework

2.3.1 Social Network Theory

Social network refers to a web of interaction that exists between or among a group of people (Bandyopadhyay, Rao and Sinha, 2011; Marin and Wellman, 2011). The human existence is made possible as a result of the relations that exist between or among a group of people (Borgatti, Mehra, Brass and Labianca, 2009; Marin and Wellman, 2011). Social network is mostly described with

the use of nodes and ties. The nodes refer to the individual actors in the web of interaction whereas the ties connote the relationship between the nodes (Bandyopadhyay *et al.*, 2011). Central to the relationship that exists between the nodes is interaction. Two forms of relationship are identified in social network – ascribed and achieved. An ascribed relationship refers to ties that are inherited by birth or imposed on a person owing to their location in a network (Bandyopadhyay *et al.*, 2011). An achieved relationship refers to the ties that individual actors create and develop as a result of their interaction with other nodes in the network (Bandyopadhyay *et al.*, 2011). Social network can be exercised at three different stages. At the systems level, social network is used to assess the structure put in place to carry out an activity (Lazar, Osoian and Ratiu, 2010). At the positional stage, the social network suggests that individuals' locations in the web of interaction affect their existence (Lazar *et al.*, 2010). Finally, the relational stage seeks to delve into the motivation behind the institution of a network (Lazar *et al.*, 2010).

Four major relationships account for the interaction that exists between nodes and ties. “Similarities” is used to explain that individual actors are held together based on the resemblances relating to the things they share (Borgatti *et al.*, 2009). “Social relations” exist between or among individual actors as a result of the kind of relationship they share which could be in the form of family member or an acquaintance (Borgatti *et al.*, 2009). “Interactions” refer to the communication with other individual actors in a network (Borgatti *et al.*, 2009). “Flows” describe interaction between or among individual actors based on their level of exchange and reciprocity (Borgatti *et al.*, 2009). In effect, relations in a social network is characterised by the flow of resources such as information, material aid and social support. Social network shows the need for dependence on each as a result of the different resources at the disposal of individual actors (Bandyopadhyay *et al.*, 2011). As a result, the frequency and quality of interaction between or

among individual actors to a large extent, influences one's social network and determines the type of resources available to the individual actor (Borgatti *et al.*, 2009; Prell, 2012). For instance, Greenhaus and Powell (2006) in their model of Work-Family enrichment indicated that interaction between and among individual actors can position them to obtain information and social support from their network.

The focus of this study was to investigate work and family life balance of women in the informal sector. This theory was necessary to assess the network that exists between a woman's work and family spheres. This theory was engaged at the positional and relational stages to show its influence in the strategies that market women employed to ensure that they achieve WFB. At the positional stage, the theory brought to light that the location of market women which is at the market exposed them to colleague market women and which determined their approach to work and family responsibilities. At the relational level, it was used to demonstrate the motivation behind the social support they received especially from family. It was also used to establish the interdependence of market women and other actors in their network such as their tenants, extended family members and colleague market women.

2.4 Conceptual Framework

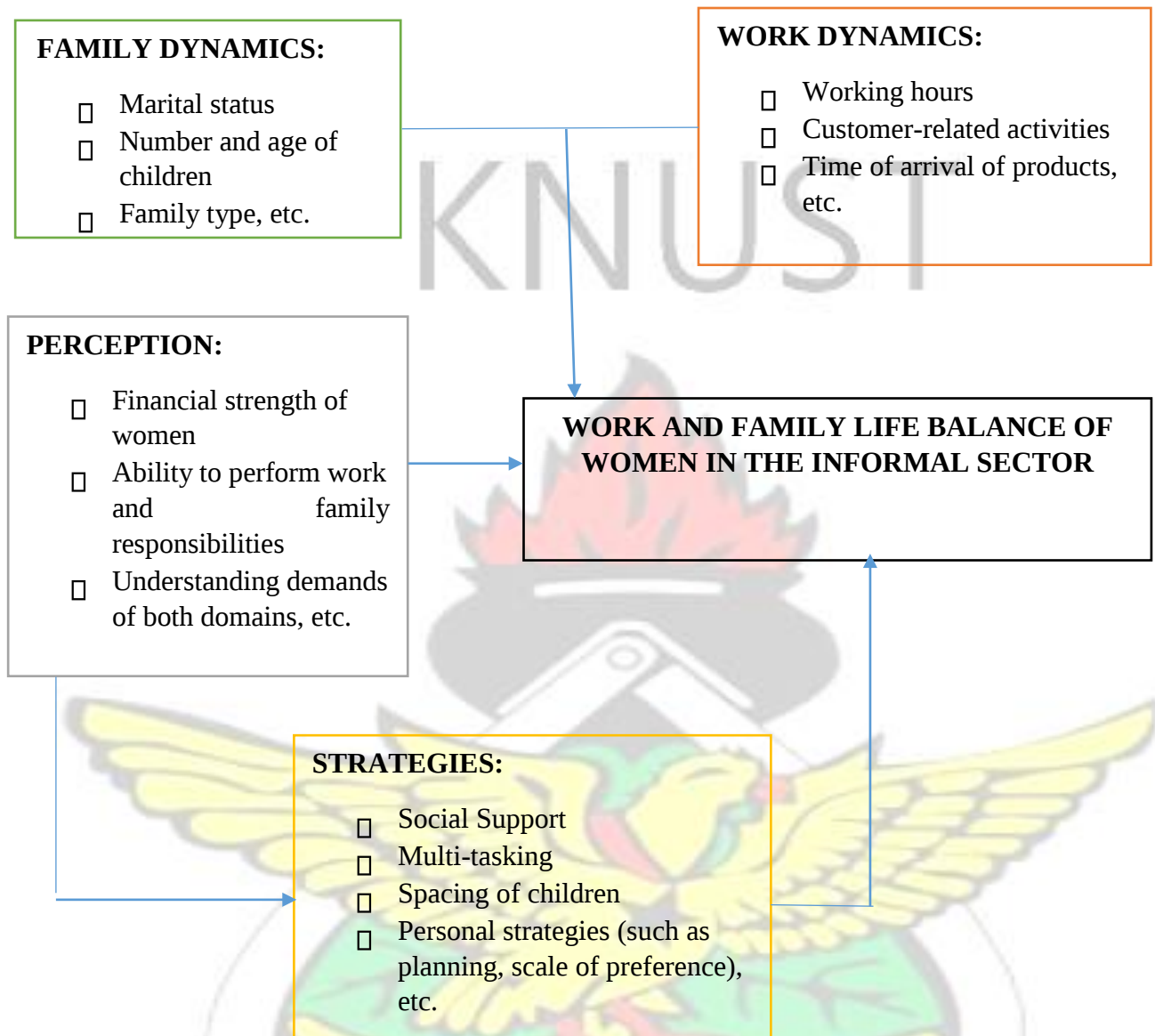
This construct summarises the study on work and family life balance of informal sector women at the Kumasi Central Market. The informal sector woman has work and family obligations which she must carry out. In the family dynamics, factors such as the marital status, the age and number of children and other family members are key components in the woman's family. However, with time, the family structure of the woman (such as the growth of children) changes, which in turn influences her balance. With the work dynamics, there happens to be a variety of forces at play in the work setting of the informal sector woman which also influence her work and family life

balance. These forces include but are not limited to working hours, customer related activities, acquisition of wares and interaction with colleague market women. For instance, the market women who traded in food stuff such as tomatoes, onions and yams had to be at the market as early as 2:00 am to clear their 'goods'. This was because the trucks transporting or supplying the goods to them arrived very early in the morning and as such they had to be present just about the same time to claim their goods. In this instance, what happens to the children of the market woman when she has to leave the house very early to receive her supply? This explains why both dynamics of work and family affect the WFB of women.

The perception of market women on work and family life balance largely influences their approach with which they tackle issues. Based on the perception of work and family life balance, the market women are placed in a better position to determine and employ appropriate strategies which will enable them to have a balance.

Finally, the strategies in the form of social support derived from one's network, multitasking and personal strategies such as adequate planning, spacing of child birth and autonomy and flexibility that comes with informal sector work are the approaches these women employ to enable them to balance work and family responsibilities.

Figure 2.1 Conceptual Framework for Work and Family Life Balance of Women in the Informal Sector



Researcher's construct (2017)

CHAPTER THREE

RESEARCH METHODS

3.1 Introduction

This chapter outlines the research methods that were employed to obtain data for the study. It further explains why and how particular methods and tools were employed for the study. This chapter begins with a brief report of the area of study. This is followed by a description of the

research design and sampling procedure as employed. The chapter also presents the method for data collection, management and analysis. Validity and reliability of the study is briefly discussed and the chapter finally concludes with the ethical consideration of the study.

3.2 Area of Study

This study was conducted in the Kumasi Central Market (KCM) located in the central business district of Kumasi. The road networks of Kumasi also offers travellers and customers with the means of entry into the main business area of Kumasi to do business (Oduro, Ocloo and Peprah, 2014). These characteristics of Kumasi account for the KCM to be one of the principal markets in Ghana, attracting a lot of people to do business. Mainly, buying and selling of items are the major activities that take place at the KCM. Items ranging from food stuff, clothing, jewellery, household items such as utensils, plastics and a lot more are available at the KCM. These wares are either sold at retailer or bulk prices. There are two types of traders at the KCM which are mobile and stationary traders. At the KCM, activities take place in stalls, shops, sheds, tables and pans (Baah-Ennumh and Adom-Asamoah, 2012).

3.3 Research Design

A qualitative case study design was employed for this study. The adoption of the case study design enabled the researcher to explain the complexities of real life situation. This was made possible because qualitative study is a conversational process whereby the respondent gives information and the researcher receives it (Mack, Woodsong and McQueen, 2005), thus, it was a give and take affair. The case study design also enabled the researcher to give an in-depth description and interpretation of the respondents' experiences in relation to the research objectives. Thus, the study sought to study market women at the KCM in-depth. For these reasons, this study was conducted using a qualitative approach especially when it provided instruments with which much could be

learnt from the respondent. The qualitative approach again provided the researcher with first-hand information data. It also allowed for respondents to freely express themselves and give information easily. Since it took the form of a conversation, some of the respondents readily gave information that helped to answer the research questions. Further, it gave the researcher the opportunity to take note of some gestures of the respondents, probed further for details, encouraged respondents to speak and at the same time clarified questions for their understanding.

This approach also generated detailed account of how market women of Kumasi Central Market balance work and family responsibilities. This approach was important as it brought to fore, hidden and emerging themes that enhanced the understanding of work and family balance of women in the informal sector.

3.4 Sampling Procedure

This section provides details on the methods employed to select respondents for the study. It explains into details the target and study population of the study, the unit of analysis, sampling techniques and methods employed to select the sample size.

3.4.1 Target Population

The target population of this study consisted of all women in the informal sector in the Kumasi metropolis.

3.4.2 Study Population

The study population consisted of market women who traded in food items, cloth and jewellery at the Kumasi Central Market.

3.4.3 Unit of Analysis

The unit of analysis of the study was the individual market woman at the Kumasi Central Market.

3.4.4 Sample Size Selection

Purposive sampling technique was used to select twenty-six market women from the Kumasi Central Market. The number was determined by saturation – point where no new information emerged (Creswell, 2014). This method was used to select respondents who satisfied the characteristics of the unit for the study in order to do away with respondents who did not meet the criteria (Creswell and Plano, 2011). This sampling method was employed so that a lot of knowledge and insight could be learned about the research questions (Creswell, 2014), hence, gaining a deeper understanding of their experiences at first hand. The criteria for the selection of respondents included age, 10 years' work experience and family life experience of market women. This study took an interest in market women who were 30 years and above and who were also stationary. The study arrived at this inclusion criteria based on observations made from previous visits to the KCM. The visits to the KCM showed that market women who were 30 years and above had 10 years of work experience. It was also found that market women who were 30 years and above had children, thus having some family life experience. The respondents were mainly market women who owned the businesses, also known as own-account owners.

Market women who were less than 30 years, immobile, had no dependents and were unwilling to participate in the interview were excluded from the study.

3.5 Data Collection Process

Primary data served as the source of data for this study.

3.5.1 Primary Data

Since the study adopted a qualitative approach, semi-structured interview was employed to collect the primary data. Semi-structured interview was appropriate because the research sought to know

more about the respondents' ideas and experiences on the WFB. Again, semi-structured interview provided the flexibility that enabled the researcher to probe further and develop and make meaning of the responses of the market women which is in line with (Rubin and Rubin, 2011). The flexible nature of semi-structure interview was key to how questions were asked by the researcher and how the respondent responded (Edwards and Holland, 2013). Whilst on the field collecting data, responses from previous respondents informed the researcher as to which questions to ask subsequent respondents. Further, this tool allowed for probes and follow-up questions which in turn ensured clarity of responses. Moreover, the varying responses that were given by respondents enabled the researcher to understand the divergent perspectives of respondents. The observation technique also helped in various ways. It was used to verify the information given by the respondent. Also, the researcher asked the respondents questions concerning the observations made on the study area.

3.5.1.1 Recording of Field Data

For the semi-structured interview, an audio tape recorder and a mobile phone were used for the interview. In the instances where the respondents did not want to be audio recorded, the researcher made use of a note pad to capture as much information as possible. Again, the notepad was convenient to use since the researcher recorded observations on the field and asked the respondents for interpretation. Besides, the notepad was used to record the facial expressions of the respondents to ensure that the responses they gave to the questions was in line with their facial expressions. Another use of the notepad was to note down some unique points made by the respondents for follow-up and clarity. For example, the fourth respondent made the claim that they work on weekends and holidays. When the researcher probed further, they claimed that it was during such times that they made a lot of sales.

Another had this to say, *“It is during festive seasons such as Christmas that this business booms.... We come to work during holidays because if you stay at home, no one is going to provide you with money. ... Yesterday, was a holiday, and the patronage was higher than normal days like this.”*

Finally, after every session of the data collection, the researcher wrote down observations of the entire process and where the need arose, modification of the instruments was made. For instance, the researcher observed that they received some form of assistance at the work place even though majority of them answered in the negative. Yet when probed, they admitted to receiving some assistance from ‘kayayei’. The assistance they received was with the arrangement of wares.

These processes contributed significantly to the analysis.

3.6 Problems of Field Work

One major problem that the researcher encountered on the field was the constant interruption of the interviews because the market women had to attend to their customers as and when the need arose. However, the researcher took note of where the respondents left off for easy recollection and continuation. Also, during the period that the respondents attended to their customers, the researcher reflected on the responses given by the respondents and the possible probes and follow-up questions to ask the respondents. The researcher also ceased that opportunity to observe how the market women related to their customers. Through that, the researcher observed with keen interest the renewed zeal and tenacity with which the market women attended to their customers. These observations and the researcher’s thoughts and reflections were recorded with the help of a notepad.

On the field, there were some respondents who did not want to be audio recorded for the reasons that they might slip in revealing very sensitive information they would not want to share with

anyone. However, they consented to be manually recorded. The researcher also noted that even though some respondents agreed to be audio recorded, they panicked. After the interview was over, they were engaged in informal conversation where further information was shared to validate what had already been said.

3.7 Data Management

This section of the study explains the form and style that data collected from the field were transcribed, stored and analysed.

3.7.1 Data Transcription

At the end of every data collection session, the audio recordings of the interviews were transcribed ad verbatim. This was done to enable data analysis to be carried out in order to allow for emerging themes for follow-ups. The transcription of data after every interview showed a pattern of responses and as such modification of the questions were made as and when it was necessary. The transcripts were organised according to the objectives and the responses were assigned codes. This was done to identify a clear pattern and also to make the analysis easy. This process was carried out till the last interview.

3.7.2 Data Storage and Safety

Audio recordings of the interview were stored on pen drive, personal laptop computer and an online database system (Dropbox). The transcripts were assigned codes known only to the researcher. This was to uphold and safeguard the confidentiality and anonymity of the respondents of the study.

3.7.3 Analysis of Data

Data collection and analysis were done simultaneously. Qualitative research provides the opportunity for data to be handled this way. Thematic network analysis was used in analysing the data. Basic, organising and global themes were generated from the data. On the basic theme, the researcher assigned colours to every transcript for easy identification. The transcripts were read thoroughly and the responses were grouped under the objectives of the study. The responses from the transcripts were assigned initial codes (basic themes). Secondly, the basic themes generated from the responses were put together to form organising themes. Finally, the organising themes were put together to form global themes which were subsequently used for the write-up.

For example, on the adopted strategies that enabled market women to achieve WFB, respondents mentioned codes such as vacation classes of children, belief in God and co-tenants who shared same compounds with them. These codes were put together to form the theme institutional social support.

3.8 Validity and Reliability of the Study

It is important for a researcher to be very particular about reliability and validity of a study in its design, analysis and interpretation of findings (Patton, 2002). This is to ensure that the study is credible (Noble and Smith, 2015). It is also argued that reliability and validity go hand in hand and as such one cannot be achieved in isolation of the other (Patton, 2002). Hence, when validity is established the study becomes reliable and, thus, achieves credibility. It is therefore important to put measures in place to ensure that your study is without fault (Noble and Smith, 2015). Qualitative research is mostly questioned for lacking scientific empiricism during analytical procedures and findings.

To ensure reliability and validity, the researcher ensured consistency by clearly and transparently outlining the methods employed in the data collection and analysis for easy replication. The researcher also ensured neutrality as much as possible in order that the true findings would be reflected. In supporting research findings, the researcher ensured that a vivid account of respondents' opinions was given in order to ensure richness of data, precision and consistency of the study.

In addition, validity of the study was ensured through respondent validation where some market women were exposed to some portions of the researcher's analyses and interpretation of results for clarity. This was made possible because data collection and data analysis were conducted simultaneously.

3.9 Ethical Consideration

Authors of all the documents which were consulted were duly acknowledged. Research participants were interviewed only after informed consent had been obtained from them. Further, they were assured of anonymity and confidentiality during the study especially when some questions bothered on their private lives. To assure a respondent of confidentiality is to hide the identity of the respondent (Wiles, Crow, Heath and Charles, 2008).

On the field, before the collection of data, the researcher sought an informed consent from the respondents. It is important to discuss confidentiality at the beginning of the study to enable the respondents gain some level of trust in the researcher (Wiles *et al.*, 2008). However, this was not to be done in writing but it was audio recorded to serve as evidence. Another method that the researcher employed to ensure anonymity and confidentiality of respondents was during data cleaning (Kaiser, 2009) in the data management process. The researcher replaced the names of respondents with pseudonyms instead of their real names. On the field, there were several

respondents who mentioned their names even though they were informed not to do so. That notwithstanding, the researcher assumed a name for them.

Majority of the respondents consented to be audio recorded. However, the researcher respected views of the respondents who did not want to be recorded and rather recorded as much of the conversation as possible in a notepad.



CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF RESULTS

4.1 Introduction

This chapter presents results and analyses of the data collected from the field. This chapter is divided into four sections. The first section presents the socio-demographic characteristics of the market women. The second section presents and analyses data in relation to the family dynamics of women (composition of the family structure and how and why it changes with time. The study deemed it appropriate to present results on the work related activities of market women and it forms the third section. This is to enable the research appreciate the economic related activities that the market women are engaged in in order to gain a comprehensive understanding of their WFB experiences. The fourth section presents results of market women's perceptions of WFB whereas the last section reports the strategies market women adopt which enable them to achieve WFB.

4.2 Socio-Demographic Characteristics of Respondents

Market women constituted the respondents of the study. The age of market women ranged from 35 to 55 years and it reflected in the maturity in how they handled issues regarding work and family. Of the 26 respondents, 17 of them were married, four were widowed, two were divorced and three were separated. It may be inferred from this data that the market women were responsible people who had to work hard to support their families and see to their welfare. Every market woman had at least two children with their ages ranging from two to thirty-five years.

Impliedly, women's experiences of WFB would differ from one another in relation to their children because of the differences in the age and number of their children. With regards to religion, four of the respondents were Muslims whilst the rest were Christians. This explained why all the market

women were religious and it was very evident in the way they conducted themselves in relation to their WFB. This is further discussed under WFB strategies. The highest educational status of the market women was commercial school. Majority of the market women had attained basic education with very few respondents having no educational attainment. This explained why they found themselves in the informal sector since they could not secure jobs in the formal sector as a result of their educational status. This confirms the view held by OseiBoateng and Ampratwum (2011) that actors in the informal sector are characterised by low educational attainment. More than half of the respondents lived in their own houses with the rest living in compound and family houses. This finding portrays that informal sector workers are well-off because if they were poor as the literature claims, they would not be in the position to own houses. This background information on the respondents was very useful in the analysis.

4.3 Family Dynamics and Work Family Life Balance

Family dynamics refers to the elements contained in the family structure and how it affected the work responsibilities of women and eventually its overall impact on the work and family responsibilities of women in the informal sector.

This study found that the family formed an integral part of the market woman. Individual differences in the experience of WFB was attributed to the composition of the family. This implied that women's experience of WFB was mainly dependent on the kind of family structure they had. It was also found that the family structure of the woman changed with time, owing to life events such as divorce from or death of their spouses and the growth of their children. This also had an influence on their WFB.

4.3.1 Composition of Family Structure of Market Women

The family structure is basically made up of family of orientation otherwise known as extended family and family of procreation also known as the nuclear family. The marital status of the market women was categorized into two groups – married and unmarried women. The unmarried women category can further be split under widowed, separated and divorced. However, all the market women interviewed had at least two children.

These women bore the responsibilities of a wife, mother and worker simultaneously. The responsibilities associated with these roles were weighty, ranging from caring for the husband, parenting, performing household chores such as cooking, laundry, fetching water and overseeing to the general wellbeing of the family, in addition to performing work related activities. These tasks, undoubtedly, placed a lot of pressure on the women. The spouses of these women, also gainfully employed, concerned themselves with breadwinning responsibilities, thus, providing financially for the upkeep of the family.

In response to the above, Ama Saa, yam seller indicated that:

“The fact that I work gives me no excuse not to perform my duties as a wife and mother. I have to wake up very early in the morning to sweep the compound, get the children ready for school and also prepare breakfast for my husband before I take the children to school and go to work afterwards, it is not easy at all. On weekends, I have to do laundry and prepare food for the week so that I can concentrate on my work” (Ama Saa, yam seller).

Market women such as Ama Saa had to care for their husbands and their children irrespective of the fact that they had to attend to their businesses. This can be attributed to the culturally held

phenomenon that women are naturally homemakers. That is, to be seen as a responsible married woman, being and living as a wife and mother were not to be negotiated for. This goes to show the everyday task they had to perform in order not to be labelled as socially misfits.

For the women under the unmarried category, they automatically assumed breadwinning responsibility in addition to homemaking. Also, training, disciplining and socialization of children solely depended on them. This confirms Njogu and Orchardson-Mazrui's study that that socialisation of children forms part of the woman's responsibility (Njogu and OrchardsonMazrui, 2010). The enormity of these responsibilities, in addition to work responsibilities was very challenging for them.

Maame Broni, a yam seller explained:

"As a single mother, bringing up four strong boys is not a joke. I had to be strict and stern so that they would not go wayward. When they went wrong, I punished them so that they would be deterred from repeating their wrongdoings. I did not want to be disgraced. For that matter, I made sure they did not indulge in any malpractice. I did so by teaching them the consequences of engaging in unwholesome activities and how it was going to affect our image in the community."

Maame Julie, provisions seller further explained:

"Since the separation with my husband, I am the only one who fends for the children. I pay their school fees, feed, clothe and provide for them. Their father

does not care at all. He feels that when he gives money for their upkeep, I will use some so he doesn't mind them at all. I have become their father and mother” (Maame Julie, provisions seller).

Being the sole person to perform house chores such as laundry, cooking, fetching of water, dumping of refuse, child care, and work responsibilities, women found it a daunting task to do. These experiences were common to all unmarried women. Obviously, the absence of a father in the lives of the children largely influenced the socialization, training and upbringing of the children even though Njogu et al. (2010) posits that socialisation of children is the responsibility of the woman. This is attributed to the fact that power and authority are associated with the man (Ampofo, 2001). Auntie Akua, vegetables seller emphasized:

“Bringing up the children all by myself was not an easy task especially when my husband died. One of them did not turn out well. She got pregnant and could not further her education. If their father were to be alive, he would have scolded them when they went wrong” (Auntie Akua, Vegetables seller).

Another keen similarity among the women in the unmarried category was the resolve to train their children to attain higher academic levels in order to be better placed in the society so that they (market women) would reap the benefits later in life. But the approach to achieve this goal was different among the unmarried category. With the divorcees and the separated, they harboured some form of bitterness and resentment in them because their ex-husbands refused to take care of the children after the dissolution of the marriage. This was the motivating factor that spurred them on to ensure that their children would be better placed in the society and so they were willing to support their children financially. Their pain, bitter and terrible experiences with their ex-partners

accounted for the aggressive nature with which they wanted to be successful at ensuring that their children were better placed in the society so as to ‘shame’ their former partners. Their determination to ensure the success of their children was more of vengeance than normal. Auntie Serwaa, a cloth seller who had “separated from the husband” explained:

“I did not have a man to stand with me to take care of my children. I did that all by myself. I purposed in my heart to ensure that the children went to school to become ‘somebody’ in the society so that their father would be ashamed. Two of them work in Accra and they are doing well in their fields of endeavour” (Auntie Serwaa, cloth seller).

Rukaya, “kontomire” seller and divorcee emphasised:

“I have divorced my husband. He has refused to care for the children. I was even expecting that he would pay their school fees so that I would take care of the rest. For this reason, my responsibility is to place all my concentration on my children. As a mother, I have single-handedly cared for my children, now one of them, the girl is in nursing training college and my boy is in the university. Aha, this is because I do not want my children to end up in the market like me. I want them to become big people in the society so that when my divorced husband sees them, he will be ashamed” (Rukaya, kontomire seller).

The widowed women, however, had a different frame of mind even though they also wanted their children to be successful in life. For them, they were equally determined not to allow the calamity that has befallen them to take a toll on their lives. They were of the belief that if their husbands were to be alive, they would also ensure that their children were well brought up and educated. In

the absence of their husbands, they would just work hard to ensure that the lives of their children were not hugely affected by their loss. Maame Rose, Spices and Provisions seller explained:

“I am a widow with three children and three other dependents who happen to be the children of my deceased sister. It is from the proceeds of this business that I take care of them... I work from Monday to Saturday, holidays inclusive. I do not rest at all because there is no help coming from anywhere. If my husband were to be alive, he would have supported me immensely especially when it comes to taking care of the children. He did it when he was alive. I provide their school fees and also fulfil other requirements so that they can be better people in the society” (Maame Rose, Spices and Provisions seller).

Majority of the women, irrespective of their marital status, invested heavily in the education of their children so that they would be better placed in the society to take care of them in their old age.

Maame Julie, Provisions seller had this to say:

“My children will take care of me when I am old and cannot work. Also, I want to see them hold very key positions in the society. I want them to be better than me and that is why I spend so much on their education, sending them to vacation classes and weekend classes” (Maame Julie, Provisions seller).

The study found that the market women refused to allow their children to help them work in the market. This was because they did not want their children to be exposed to money in the early years of their lives. Some of the market women confirmed that they ended up as market women

because they thought they could easily make ‘quick’ money in the market. This led them to shun school and trade in the market. Maame Serwaa a cloth seller, shared her personal experience in relation to this claim:

“My mother used to sell in this market too. She gave birth to me and she used to bring me to the market. Anytime I came to the market, I sold iced water and made some sales. I had an early exposure to money and so I wanted to have money. I did not want to go school. I would always run back from school because I knew I would get money from the market” (Maame Serwaa, cloth seller).

This was a respondent who also experienced the same ordeal because she was exposed to the market setting and money at an early stage of her life. This also accounted for the reasons why they refused to allow their children to help them in the market.

4.3.2 Number, Ages and Spacing of Child Birth

The market women further argued that the number and ages of the children influenced their ability to balance work and family responsibilities. This confirms the finding of a similar study that the number and ages of children had an influence on the WFB of women (St-Amour, Laverdure, Devault and Manseau, 2007). When their children were young, the market women spent a lot of time nurturing and caring for them because the children could hardly take care of themselves.

Maame Afriyie, Spices seller explained:

“When your children are young, you spend some time at home. When you wake up, you have to take care of them, they will go to school, and they will bath. Even, there are some children that you can spend two hours yet he/she would not take his/her breakfast for you to even have time to go to work. Now that they are grown

up, I do not experience the stress that I used to experience when they were young.

When they were young, it was really stressful” (Maame Afriyie, Spices seller).

Another interesting finding in relation to how their children influenced their WFB was the spacing of child birth. The age gap between or among their children influenced the WFB of market women. That is, market women held the view that giving birth to all children within a particular space of time. There were three categories of women who held different views on the spacing of child birth. The first group decided to have all their children within a short space of time and then concentrate on their business later. Two reasons accounted for this decision. The first reason was that market women in this category determined to dedicate some years of their lives to pregnancy, child birth and weaning of their children because they saw it as a responsibility and a non-negotiable necessity. This was to do away with any form of interference with their business. The second reason that accounted for the dedication of some years to pregnancy, child birth and weaning was the timely support they received from their mothers and other relatives.

Maame Christy explained:

I had seven children in eight years. As a married woman, you will definitely give birth.

So I decided to have them all at a go – that is within a short space of time. I saw child bearing and weaning as a responsibility and dedicated some time to perform them.

That way, when the children were a little older, I could shift focus to my business”

(Maame Christy, cloth seller).

The second group held the view that the spacing of child birth should be wide. This would enable them to get some time to concentrate on their business while building their families.

Aunt Pokuaa explained:

“The spacing of my children is four years. I took the firm decision to do so in order to build my business also. After every child birth, I had to work extra hard to build my business to make up for the time I spent weaning my newly-born child at home”
(Aunt Pokuaa, Jewellery seller).

The third group of market women, even though they shared some semblance with the second group, could not really determine the spacing of their child birth due to health reasons. Most of the times, the age gap between and among their children were wide. However, unlike the second group who made the decision to have ‘wide’ spacing between or among their children, this third group could only attribute the spacing of their children to health and reproductive issues such as irregular menstrual cycle.

“Well, the age gap between my children is quite wide. I have three children. The gap between the first and the second children was five years and the gap between the second and third children was seven years. ...it was not intentional. I have irregular menstrual cycle. But in the end, it helped me in the sense that I could fully concentrate on my business and my personal life. I did not experience any difficulty caring for my children. In fact, the older children took care of the younger child” (Aunt Esther, Vegetables and Spices seller).

From the results presented on family dynamics, it can be deduced that the market women were responsible for the maintenance of the home and also ensuring the welfare of their children and their spouses. This finds great expression in a similar study conducted by Nyaledzigbor (2013) that women are homemakers.

4.3.3 Extended Family and WFB of Market Women

The extended family, also known as the family of orientation, is made up of the parents, siblings and other dependents of the women. In addition to gaining some knowledge on the spouse and children of market women, it was important to delve into the extended family domain in order to have a comprehensive understanding of their family and its related activities and responsibilities. This information was important in knowing how the extended family of market women affected their WFB. Majority of the respondents answered in the affirmative when they were asked whether or not they were in touch with their extended family members. Despite the very busy nature and schedule of their job, market women made time to be with their families.

4.3.3.1 Responsibilities to the extended family and Work and Family Life Balance

The study found that majority of the women helped their parents in their old age by providing them with food, money, clothing and care, thus, spending time with them. To them, their parents took care of them when they were young and this explained why they reciprocated the gesture. As such, as much as possible, market women had to make time to meet the needs of their extended family members irrespective of the busy nature of their work.

Auntie Akua, vegetable seller said;

“I have lost my mother. But when she was alive, she took care of me till I became an adult and so I also have to take care of her. While she was alive, every time, I would shop for her and give her some money weekly so that she will not lack anything” (Auntie Akua, Vegetable seller).

Again, they also made time for family gatherings such as funerals and weddings and supported their younger siblings especially in school. Maame Serwaa, cloth seller explained:

“Oh yes! I still find time to visit my parents. Anytime I went to visit, I shopped for them and gave them some money. On occasions such as funerals or weddings, I make time to be there” (Maame Serwaa, cloth seller).

Maame Julie, Spices and Provisions seller also emphasised: *“I support my younger siblings financially. I help them pay their fees and buy them books. Occasionally when there are events in our hometown, I do well to attend them. This means that I really have to plan ahead of time, considering the nature of my work. I also make sure to spend some time with my parents, no matter how short. In the end, your family remains your backbone against in challenge that may come up”* (Maame Julie, Spices and Provisions seller).

From the responses, the responsibilities of market women to their extended family were mainly financial, thus, they served breadwinning purpose to their extended family. In addition, market women also made time to attend family gatherings such as funerals and wedding ceremonies.

4.4 Work-Related Factors

This section explains the activities that take place in their work environment and how these activities affect their family responsibilities and ultimately its overall impact on work and family responsibilities of women in the informal sector. It is very important to know about the nature of their job in order to appreciate how they go about to achieve work family balance. It was found that the market women entered the business either through their social network. The people in their social network were mothers, spouses and friends. However, there were some market women who went into the business out of their own accord obviously because of the flexible nature of the job. This confirms similar findings of Fapohunda (2012) that flexibility accounted for the major reason for women’s involvement in the informal sector. The mothers of market women played a vital role

in their economic lives. Their mothers introduced them to the market business and ultimately handed their businesses to them when they could work no more. Switching business was also common among the market women who traded in vegetables such as onions, tomatoes, pepper and ‘kontomire’. These vegetables were seasonal and it explained why market women had to quickly adjust to the times and seasons of the wares they sold. For other market women, they switched jobs owing to the financial progress of their work. For instance, switching from tomato business to trading in cloth was very common. The study also found that with the exception of those who helped their mothers in the market in the early years of their lives, the least number of years of work experience was ten years and the highest was thirty years. The work experience is important in ascertaining the challenges they have encountered over the years and the approaches they have employed to enable them to overcome such challenges. This will be discussed in the following sections. The duration in the market exposed them to the dynamics of their job, informed their coping strategies and helped them to gain experience with which they handled their business and family life.

4.4.1 Informal Sector Working Hours and Work Family Balance

This section discussed the time they spent at the work place and how it affected work family balance of women. The market women worked six out of seven days including holidays and one of the days during weekend.

In response to the working hours of market women, Auntie Ama, tomato seller had this to say:

“Yes! At this market place, there is no holiday ooo!!! There is no rest at all. We even wish that God would add more days to the seven days we have. Those who go to church on Saturday, come to work on Sunday. As for me, I come on Saturday and not on Sunday” (Auntie Ama, Tomato seller).

However, they closed from work early on Saturday to make time for their personal work such as cooking for the week, doing laundry and taking care of other things in the home. Exceptions can be made of people such as Rukaya, who closed from work once she had sold all her wares.

Rukaya, a “kontomire” seller says: *“I sell the whole day and go home after selling all my wares even if it’s one o’clock in the afternoon.”* The market women disclosed that when their children were younger, it was difficult to come to work early and close late. What they did was to get to work after taking their children to school and closed just about the same time their children closed from school so that they could pick them up and take them home. The situation was different when their children became of age since they were capable of taking care of themselves and relied less on their mothers. Asked why they worked on weekends and holidays, they responded that majority of formal sector workers visited the market during those days and even spent more time in the market.

Mama Rose, spices and provisions seller explained:

“You know that with the nature of our work, we cannot go on break. The salary workers spend a lot of time in the market place especially on Saturdays and holidays and so you cannot afford not to come to work. You might lose your customer to another” (Maame Rose, Spices and Provisions seller).

Maame Serwaa, a cloth seller further emphasized that during festivities such as Christmas and Eid-ul-Adha or Eid-ul-Fitre, people visited the market to get gifts for their families and loved ones.

“See ooo!!! Market women do not know holiday. The only day I do not come to work is on Sundays. I work throughout the week, including Saturdays and holidays. Even on 25th December, we come to work, we also come to work on 26th December and 27th December. We do not have a holiday. Salary workers who are

unable to come to the market can only make it on holidays. That is the only time that they are free to come to the market. During Christmas, they will come and buy clothes for their loved ones such as mother-in-laws, wives of pastors, their mothers and friends. It is also a time where we make a lot of profit because a lot of people come to the market at that time. So we do not have any holiday here in the market” (Maame Serwaa, cloth seller).

Maame Fosuaa, cloth seller explained that failure to come to work meant losing your customer to another colleague. *“Yes, I come to work on Saturday and holidays, we do not have holidays as those in formal employment do. You will lose customers if you decide not to come to work.”* During the data collection period, the researcher visited the market on weekends and holidays to confirm the answers of the respondents.

Another major twist to their work dynamics was the supply of their wares. Ama Saa, yam seller narrated:

“On the day that the suppliers will come, you have to go to the market very early like 3:00 am to meet the truck with the goods. If you do not go early, you may not get the good ones. Sometimes, the yams will be broken or they may not be handled with care. But on a normal day, I get here around 6:00 am to get ready for the day” (Ama Saa, Yam seller).

This was, however, common among market women who traded in yams, plantain and vegetables such as tomatoes, onions, garden eggs. They had to be in the market just in time to receive their wares from the suppliers. There were specific days of the week that they were supplied with goods.

For instance, those who traded in yams received their supplies on Thursday. Another reason that accounted for why market women went to work early was to get ready for the day.

As the adage goes, *‘the early worm catches the bird.’* Akua Dwomoh, vegetable seller had this to say:

“The reason why I come to work early is that some customers come to the market very early. It will not be fine that when they come to your table, you will now be arranging your wares. You have to take your time to arrange the tomatoes and onions beautifully to attract customers. I also leave around 6:00 pm because from 4:30 pm, a lot of people will come to buy stuffs for their evening meal” (Akua Dwomoh, Vegetable seller).

Ama Anima, an egg seller also emphasized why she came to work early:

“I get to work around 5:30 am because of the customers who come to buy the eggs. A lot of food sellers (people who cook and sell) come to buy them in the morning to prepare their food. When it is about 4:00 pm, they will come and buy some for the next day. So I attend to two major groups, those who come to buy the eggs early in the morning and those who come to buy in the evenings. That is why I stay here for long. It is because of the money. When you sell, you get money. If you do not sell, you will not get money and your goods will be spoilt too. Besides, that is the right time to get your customers” (Ama Anima, Egg seller).

From Ama Anima’s response, she had a target group – the food sellers – and she also knew when patronage of her wares was high. It explained why she got to the work place early and closed late. This respondent explained why they worked 12 hours in a day and this is in consonance with Osei-Boateng and Ampratwum (2011) who found that informal sector workers work for 12 hours.

Inferring from Akua Dwomoh's response, the family of market women were obviously affected by their long working hours. This was because instead of the market women to go home and prepare supper for the family as the customers did, they (market women) had to be at the market to attend to their customers. From the responses above, customers patronized the market in the evenings to purchase food stuffs for their evening meals. Inferably, the market women should also be home to prepare evening meals for their families, yet, they had to be at the workplace to serve their customers. This was so because it was the prime time to 'attract' customers to patronize their goods so as to enable them (market women) to earn some income to cater for their families. From the answers, it may be concluded that the results of long working hours at the workplace was to earn an income to support their families. In effect, the family was not totally sacrificed; they also earned some benefits in the form of income derived from the long working period of market women.

4.4.2 Main Activities at the Workplace

The major activities that market women engaged in were buying and selling of their wares. They attended to the needs of their customers by offering them the needed information such as prices of goods. They were also exercised patience for their customers to make their choices of goods. Occasionally, they would call out to passers-by to patronise their wares. Maame Serwaa, a cloth seller explained:

“When I am attending to customers, after choosing the cloth of their choice, I pull it and cut the desired yards for them. You get up a lot and pull and arrange cloth as and when customers come to buy. I only attend to my customers” (Maame Serwaa, Cloth seller).

The researcher observed that occasionally, the market women would sit in or take charge of the sheds or stores of their colleagues when they were not available. Auntie Akua, vegetable seller, had this to say:

“We have become friends especially when we have been here for a very long time. For that matter, we help each other. For instance when I want to go and do something, they take care of my things for me. When my customer comes and I am not here, they sell my goods for me. I also do same for them. That is how we go about our duties here” (Auntie Akua, Vegetable seller).

Incidentally, the women admitted to not being stressed at all, despite the activities they engaged in. Being responsible women who had families to take care of, their ultimate goal was to see to the overall wellbeing of their families and this accounted for the resilience with which they worked.

“But we do not get stressed ooo!! “We do not get sick. We always get renewed energy for the job every morning. We do not get tired at all. When we get home, we bath very well and watch some television programmes and sleep” (Auntie Achiaa, Vegetable seller).

This could be attributed to a lot of factors. First, the experience they had garnered on the job as market women came in handy. *“For me, I have been in the market business for long, as such, I have gained the experience to enable me to handle it effectively”* (Maame Serwaa, Cloth seller).

Again, they knew the trends and dynamics of their business which informed them about how to manage their responsibilities.

“However, I become very active the next day and ready for work. That is the nature of our job. You have to learn to adapt to the dynamics. On Sundays, you need to make sure that you rest all day. It is unnecessary to be attending programmes on Sundays when you have a hectic week ahead. For me, I hardly go out on Sundays. You get up a lot and pull and arrange cloth as and when customers come to buy. That is how I rest. I am not always busy. For instance, as I speak with you, I am less busy. So when I become less busy, I can take some rest. If I feel drowsy, I can sleep” (Maame Joyce, Cloth seller).

The activities at the market place were not limited to just buying and selling. When a customer approached, the market women had to wait on the customer to make a choice of product he or she wanted to buy. Sometimes, the customers examined the products, kept them back, and chose another until they finally settled on what they liked. The market women had to rearrange the wares after attending to every customer.

The thought of their families, especially, their children also spurred them on to work very hard. That was the motivating factor. This opinion was shared by all the respondents irrespective of their marital status.

“It is from the proceeds of this business that I take care of my children.” “The market place is where I make my living. It is out of the money I get that I fend for my children, paying school fees and providing them with food. So that is what I do here” (Maame Rose, Spices seller).

4.5 Perception of WFB

Work and family balance has been described from different perspectives. For us to accurately appreciate the market women we study, it is important to understand work family balance from their perspective, their experiences and challenges which will ultimately lead to a better understanding of how they go about achieving a balance. This is also very important considering the socio-cultural differences where the concept has already been defined.

Work family balance according to the respondents did not mean spending equal time with family as they did to their work; rather, it was about doing what was expected of them which was explained as being in the position to work and to provide the needs of the family. Work and family were distinct from each other and the associated demands were unique and as such the approaches employed to handle each domain were different. For instance, the market woman would not go to work when her child was sick. Rather, she would take the child to the hospital for treatment. In such a situation, the market woman spent more resources on the child than on her work related activities because she considered the sick child a pressing issue.

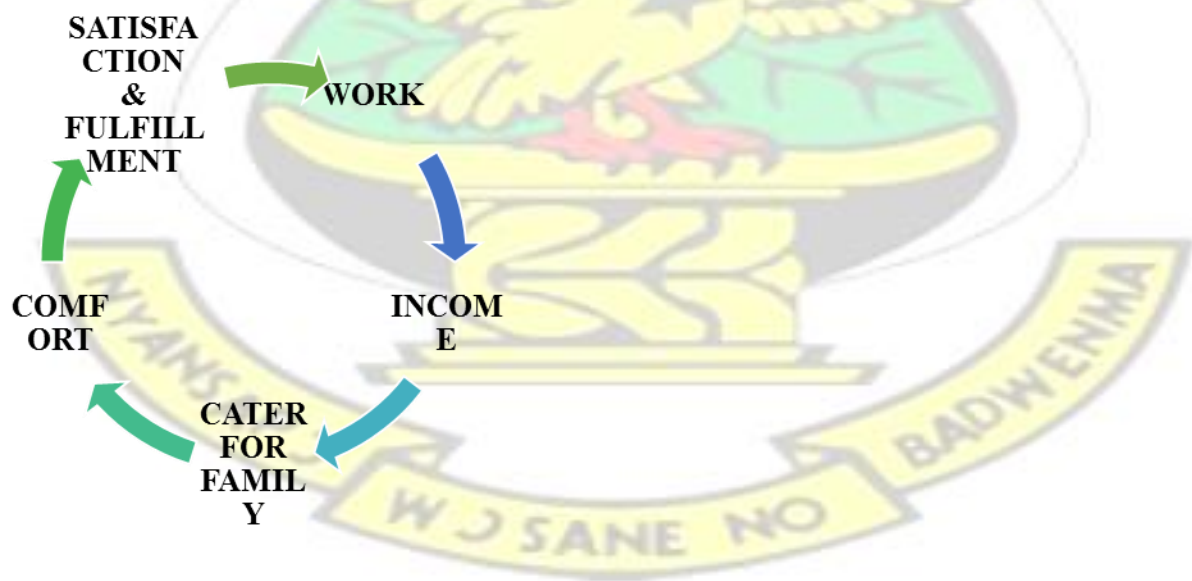
Maame Broni, a yam seller explained:

“As I have told you earlier, work is not the same as family. The two are different and the demands from the two are also different. So the effort that I will use to deal with family issues cannot be the same effort that I will use to deal with work. For instance, how can I come to work when my child is sick and I need to take her the hospital? I have to treat my daughter first before I can get the peace of mind to work” (Maame Broni, Yam seller).

From the statement, the respondent confirmed the assertion of the market women that work and family were distinct from each other and required different resources and approaches to handle them.

From the data, a cycle may be generated to explain the perception of WFB. The cycle comprised work, income, channelling income to support family, peace and comfort, satisfaction and fulfilment and finally work family balance. These elements were interrelated and the cycle was repeated to yield the same results. In explaining the cycle, the income generated from engaging in productive activities was channelled to cater and support the family. This does not come as a surprise because literature on women and work suggest that women who work support their families with the income they earn (Begum and Chakraborty, 1995; Aguirre, 2006; Harkness, 2010; Alquezar *et al.*, 2014).

Figure 4.1 Cycle representing the Perception of Work and Family Life Balance of Market Women



Researcher's construct (2017)

Maame Afriyie, Spices and Provisions seller stated that:

“To me, when I am able to provide for my children and we are very comfortable, I become much fulfilled as a person. I see myself as a successful person because I have been able to perform my responsibilities as a worker and a mother. As much as possible, I try to work hard to earn a lot to cater for the family” (Maame Afriyie, Spices seller).

Auntie Pokuaa, jewellery seller reiterated that:

“When I get enough money for my children and I am able to pay their fees, I get my peace of mind. Taking a rest is necessary but will you take a rest whilst your family wallows in poverty? As for me, I won't do that. When I work hard to get money and cater for the family, ahaa, then I have achieved a balance” (Auntie Pokuaa, Jewellery seller).

From Auntie Abena and Auntie Pokuaa's responses, the ability to provide the needs of the family bring about peace and comfort to the home. Hence, work and family interdepend on each other because income derived from work is used to meet the needs of the family. This reduced minimally, if not out rightly, the discomfort and confusion in the home and created in the women a sense of satisfaction and fulfilment. The satisfaction and fulfilment they experienced spurred them on to work harder to make more income to cater for the family and the cycle repeats itself. This finding confirms a similar finding by Greenhaus and Powell (2006) that income facilitates work and family life balance. They derived no form of income from staying at home to rest.

“What is the essence of staying at home to rest when you have a family to cater for?” Maame Fosua (cloth seller) asked. This was because when there was no income, it rendered them incapable of fending for themselves and family which invariably led to chaos in the home, disrespect and disregard from their children.

Maame Julie intimated that: *“You see, if you are unable to get money, they can even sack your children from school. Their friends will laugh at them and you will be disgraced”* (Maame Julie, Provisions and Spices seller).

In effect, there would be no peace in the home and thus, experience work family imbalance.

Maame Broni added that:

“Imagine if you cannot feed your children or pay their school fees or provide them with comfort, they will not be happy and you will not be fulfilled. Some of the children can even indulge in deviant acts such as prostitution or thievery. You will be disgraced papa” (Maame Broni, Yam seller).

Maame Rose expressed her perception of WFB in this way:

“You have to get money and use it to take care of your children. So when they are comfortable, I become fulfilled because my children are happy. There will be so much pressure at home. For instance, your children will be angry and they will even speak against you, all because you are not able to provide them with their needs. How can you achieve a balance in this state?” (Maame Rose)

As explained earlier, the reason for this mind-set was to secure their families especially their children so that they would be well taken care of in their old age. Another reason that accounts for this cycle was to gain respect from their husbands.

Maame Fosua, cloth seller narrated that:

“As a woman, even though my husband is the main breadwinner, I need to work very hard and get money to support the family. That way, my husband will respect me and he will consult with me when he is making a decision because he knows I am a wise woman. If you leave everything in the hands of your husband, he will not respect you. Some of them may not talk but deep within them, they would not have good thoughts about you. I did not even know this ooo... My husband just mentioned it in passing during one of our conversations.

When I realized that, I decided to work very hard, make a lot of money and support the family” (Maame Fosua, a cloth seller).

One would have thought that only unmarried market women perceive WFB as a cycle. But, married market women also adopted this method to gain recognition and respect from their spouses. This indicated that market women work hard irrespective of the financial support they received from their spouses.

Work and family life balance to the market woman refers to work and family being distinct areas, which are equally important but which requires different amount of resources to deal with each of the domains. It is about being able to provide, fend for and support the family. They do these with the proceeds they derive from their sales. It is a cycle where they channel their proceeds to cater for their family, which brings about peace and comfort in their homes, and fulfilment and satisfaction for being able to perform the activity. In short, their families motivated them to work hard and the work helped them to maintain the family.

4.6 Work Family Balance Strategies of Market Women

The nature of their work and responsibilities to their family have been explored in the earlier sections. With the demands arising from work and family domains, women had to juggle the responsibilities as a worker, mother and or wife. They, however, devised means to help them to achieve a balance between work and family responsibilities so that none of the domains would be lacking or disadvantaged. These strategies would be discussed under three broad headings. First, family support was found to be a mechanism that enabled women to have a balance between their work and family responsibilities; that is the forms of social support and how they help women in their work and family. The next section would also discuss how institutions enabled women to achieve work and family balance. Finally, other employed personal strategies in their pursuit to balance work and family would be explained.

4.6.1 Social Support of Market Women and Work and Family Life Balance

Social support refers to the help that market women receive with their duties either domestic or work and which eventually lessens the burden on them. The support they received enabled them to perform their responsibilities efficiently. The social support either assisted with work responsibilities or domestic responsibilities or both, according to the data. It was revealed from the data that market women made use of social support to help them balance their work and family responsibilities. The support they received either lessened the pressure arising from one domain (work or family) or both. This eventually enabled them to have more time at hand which they expended on other equal activities. For instance, when a market woman received help with the bathing of children, she could make use of that time to prepare food for the family. This reduced the pressure on her as compared to bathing children and preparing food for the family. The social support has been grouped into four categories – spousal, children, extended family and institutions.

It is also worthy of note that social support was found to be more beneficial to market women when their children were young than when they were old.

4.6.1.1 Spousal Support and Work and Family Life Balance

Majority of the married women admitted to receiving some form of support from their husbands to enable them to perform their responsibilities efficiently. The support they received, apart from finances, was domestic chores. The spouses who had time to spare helped care for the children and performed some other house hold duties such as washing and ironing the school uniforms of the children. One respondent shared: *“He washes school uniforms, he irons them and he washes their shoes too. After serving them their meals, he feeds the little girls”* (Aunt Araba, eggs seller).

Another respondent explained:

“No, it’s just my own husband who helps me at home bit by bit. He helps with house chores such as washing clothes and sweeping the compound. Sometimes, he also helps me to fetch water. He helped with taking care of the kids like bathing and dressing them up. My husband understands the nature of my work so he does not worry me so much since I also support the family with the proceeds I get from my petty business in the market. Sometimes, he helps me fetch water for the home. He knows that I have a lot of things to do” (Maame Fosua, a cloth seller).

Another respondent gave further details:

“I did it with my husband. I have a very supportive husband who also supports the family a lot. Nobody has supported me with child care. We took care of our children and their upbringing, making sure that they were brought up very well.

Oh, you want to know the role he played in the childcare? Okay, he woke up early to bath and dressed them up for school. He also fed the kids every morning before school and every evening after school. The presence of my husband in their lives also instilled some discipline in them because he is always around to correct them and ensure that they do not put up a behaviour that will disgrace him” (Maame Broni, Yam seller).

In addition to that, spouses of market women helped to socialise the children in order to be fit to live in the society. The other group of husbands, who as a result of the nature of their work could not help directly, employed the services of a house help or a relative to help the market women with domestic chores so as to ease the burden on them.

Maame Christy, a cloth seller described how her husband supported her:

“My husband’s nephew was the only one who was helping in the house. Also another relative of his came in to help for some time. He (husband) knew I needed help but he did not want to employ an external person like a house help” (Maame Christy, cloth seller).

The concern for the wellbeing of their wives necessitated the need to get someone who would be at home to help with domestic chores so as to free the woman some time for other equally important duties that needed to be attended to. Besides, a relative would not charge or expect anything from them as compared to those who were hired.

Spousal support with domestic activities minimized the pressure on market women, thereby reducing family pressures. In the same vein, it added to the resources (such as time, concentration,

attention and energy) at the disposal of market women, which were invested in the work domain. This finds expression in the study of (Lee *et al.*, 2014) who also found that spousal support was of positive impact on WFB of women.

Asked why their husbands took keen interest in helping them, they attributed it to their financial contribution to the family with the proceeds from their sales. *“My husband understands the nature of my work so he does not worry me so much since I also support the family with the proceeds I get from my petty business in the market”* (Maame Fosua, cloth seller). The financial contribution of women to the family was the reason why the spouses supported them. Besides, their spouses were also very interested in their health. Very few people, however, among the married category received no assistance from their husbands as they were indifferent and expected them to perform their traditional responsibilities. Maame Serwaa, a cloth seller emphasized: *“I used to single-handedly perform the domestic chores even though I had a husband. He never supported me in any way. I would perform the domestic chores and also put food on the table.”*

4.6.1.2 Children as a Form of Social Support and WFB of Market Women

As established in the earlier sections, the market women in Kumasi Central Market have at least two children. It has also been established from the data that the younger the children, the more challenging their ability to balance work and family responsibilities. This may be attributed, in part, to the special attention and care that ought to be given to the children in their forming years. This finds great expression in a similar study conducted by Nyaledzigbor (2013) and Poulouse and Sudarsan (2017) who found that when women have young children, it negatively affects their WFB. Another major factor that accounted for the difficulty some market women experienced in caring for the younger children was the lack of social support. The dynamics however, took a different twist when the children grew up. The older children take care of the younger ones when

the children were many. They also helped with domestic chores at home and as a result, market women performed very little household chores. At this stage, the market women only performed a supervisory role.

Aunt Esther, Vegetables and Spices seller narrated:

“As for me, I don’t do anything at home since my children are old enough, I don’t do any house chore. Initially, I used to do much of the house chores, and after closing in the evening, I will again wash all the dirty clothes of my children. I used to leave the house around 4:00 am at dawn to town in order to buy the stuffs before I come here (the market) to sell them. I wake up 4:00 am every day and so that by 4:30 am, I would be ready for the day. I then set off to go buy the stuff needed so that I can return around 9:00am. Sometimes we might have some food in the refrigerator which we could heat and eat. After that, I washed their clothes, so that by 9:30 pm I would finish the washing and take my bath and go to bed. These children and this kind of work... but of late, my children are matured, so when I wake up in the morning, I just take my bath and then set off to work. Of late, I don’t do these stuffs again. My children are matured now, and they do the fetching of water, washing of utensils and the washing of clothes. We have the one who fetches the water, the one who washes the dishes, the one who washes the clothes and the one who does the cooking. The one who does the washing of the clothes is the same person who cooks the food. You see...aahaaa” (Aunt Esther, Vegetables and Spices seller).

This respondent’s response represented the views of the other respondents in relation to the ages of children and their WFB. Aunt Esther’s response accurately captures the market women’s

experiences of WFB in relation to the growth of her children. The children performed domestic chores when they grew up. Even though the primary idea of having children to perform domestic chores was to train them to be acquainted with domestic chores and be responsible at home, it also served as a form of support to market women. The training that children were subjected to accounted for market women's resistance to acquire the services of a house help.

The assistance from the children was very helpful to the mother since it reduced the pressure on her family duties, thus, enabled her to concentrate on her work related activities. It is very important to note that from the data, the children only helped with household chores. They did not allow them to work in the market.

4.6.1.3 Social Support of Extended Family and Work and Family Life Balance

Another source of social support was from the extended family specifically the mothers of the market women. The support they received from the extended family especially from their mothers was either with work only, family only or both. Some mothers of market women could help with both domains that is work and family responsibilities.

One respondent described that:

“When the children were younger, I couldn't wake up early and so I was always delayed at home. At that time my mother was still alive, so she used to help me out with the setting up of the workplace, but for the house chores, I used to do them myself since she couldn't come all the way to help me at home. For coming early to arrange the wares at the market, I could count on her. She would leave later to go home and prepare some food for us” (Aunt Esi, Fish seller).

This respondent had her mother helping her out both in the market and at home. Apparently, the mother introduced her to the business and later handed it over to her. Very few people enjoyed this privilege. Majority of the market women who had the privilege of enjoying social support from their mothers were helped with domestic chores and childcare.

Maame Rose explained the importance of her mother to her WFB:

“My mother was then alive so she helped me to take care of the children during school vacation. So I would go and leave my children with her before coming to work. I would make sure that I prepared their meals and got them ready. So when coming to work, I would send my children to my mother for her to care for them. That way, I could fully concentrate on my work” (Maame Rose, Spices seller and a widow).

This respondent also laid emphasis on the role of her mother in her quest to achieve a balance between work and family. *“Besides, my mother and other relatives were home most of the time. They all took care of my children whilst I went to work”* (Maame Afriyie, spices seller).

This respondent also added this:

“Initially my mother used to help us out by cooking for us, after I did the shopping and sent them to her. There were even times we used to send her our dirty clothes for her to help us out with the washing, but now, not anymore due to diabetes. She is now weak and can’t really help us out like she used to do. But when my children go there, she feeds them, accommodates them and even washes their clothes” (Ramatu, Provision seller).

But, few of the respondents admitted to not receiving any form of support from their extended family members. They performed their duties all by themselves.

In response to the contribution of extended family members to WFB, Maame Joyce had this to say: *“I did not receive any form of support from anyone such as motherly help for my children”* (Maame Joyce, cloth seller).

4.6.1.4 The Market Woman, External Support and WFB

With the exception of married women who had no other external support other than their husbands, majority of the market women in the unmarried category had no forms of social support and as such employed other techniques to enable them to achieve WFB. They admitted to facing challenges especially when their children were younger. They had to perform their duties at home which included paying particular attention to younger children before going to the market to work. Another section of the market women also did not like the idea of hiring an external person to support them either at home or at work. They simply could not trust them.

Auntie Araba, egg seller explains:

“No. I have never employed the services of a house help before. I perform all the duties and responsibilities as a wife and mother. At the market place too, I do not have any helper. These helpers are not good. They can bring down your home and business. I single-handedly perform all the duties pertaining to this job” (Auntie Araba, Egg seller).

Maame Fosua, cloth seller also explains why she did not employ the services of helpers at the place of work:

“Not at all. I do not have helpers here. If you employ the services of helpers, they will steal your money. For me I do not like a house help. Going for someone’s child to help you has a lot of issues that come with it. I had issues with my husband’s nephew. So there is no one to help me take care of all my responsibilities” (Maame Fosua, Cloth seller).

Some also did not hire the services of a house helper because they wanted their children to learn how to perform house chores.

To train her children to perform domestic chores, Maame Christy explained:

“I also decided not to employ the services of a house help because I wanted to train my children to perform household chores. I wanted to train them as women of substance who can run homes. So I have taught them how to cook, do laundry and others. If I decide to solely do it or employ the services of a house help, they will be at a disadvantaged and I would have become a bad mother. I need to let them know how to cook. Sometimes, I left it in their care to prepare our meals and I corrected them when they went wrong. That way, they did better the next time” (Maame Christy, Cloth seller).

This respondent’s response accurately captures the posture of majority of the market women with regards to the training of their children. They did this to ensure that even with the pressure emanating from their work related activities, they were concerned about the socialization and domestic training of their children especially their daughters. It is worth mentioning that market women did not have need of their children at the market.

It is very important, however, to note that the support they received from spouses and extended family members helped immensely when their children were very young. These family dynamics, therefore, influenced the work activities of women and eventually their ability to balance work and family. It can, therefore, be deduced from the analysis of the data that when women are unable to manage the pressure emanating from their family, it affects their role as workers and eventually distorts their work and family balance; but when they are able to manage the pressure from family, it minimizes the burden on them, frees them of some resources such as attention, concentration, time and energy which are channelled into their businesses. It is also very important to note that they faced these challenges when their children were very young and that the situation was different when they became older. In effect, their marital status, number of children, age of children, and extended family played a major role in the work and family life balance of the market women.

4.6.2 Institutional Support and Work and Family Life Balance

Three major institutions were identified as providing some form of support to the market women. The focus of these institutions is not on how market women achieve work and family life balance, but the services they provide go a long way to influencing the WFB of market women.

These institutions as identified from the data were religion, housing arrangement and the school.

4.6.2.1 Religion as a Form of Social Support and WFB

From the data, it was gathered that all the respondents were religious. The socio-demographic characteristics indicated that every respondent in this study belonged to either Christianity or Islam. This goes to confirm that the spirituality of the Ghanaian cannot be overemphasised (Anderson Jnr, 2013).

The Belief in God

All the respondents affirmed their faith in God and acknowledged Him as a great source of help especially in times of need. They attributed their strength, wisdom and social networks to God. Aside from this, they believed that God also provided them with emotional support by encouraging them in the light of challenges.

In expressing the role of her belief in God in her WFB, Auntie Esther had this to say:

“The way and manner God has kept and watched over us goes beyond human understanding. So we ask God to help us in that way, and grant us life and good health so that we can live long to take care of our children. God is our helper, who has been helping us. He connects us to people we do not even know who supply us goods on credits so that after sales, we pay them back” (Auntie Esther, spices seller).

The belief in God as a helper contributed immensely to their ability to balance work and family responsibilities. For instance on perception of WFB, the market women attributed WFB to having the purchasing power to support their families which invariably led to the comfort and peace at home and an eventual an inner satisfaction. Consequently, the relationship between their belief in God and their ability to achieve WFB lied in God helping them to acquire goods on credit and to make profits after the sale of the wares. Again, they attributed high patronage of their wares to God. In the nutshell, every happening in relation to their work and family was an act from God.

Makarantha (Arabic classes) and WFB

Aside from the belief in God, religious institutions also played a major role in women's ability to balance work and family responsibilities, this study found. This was very unique to the Muslims who disclosed that "Makarantha" (Arabic school for children responsible for teaching them the principles of Islam) played a major role in their ability to balance work and family responsibilities. They further argued that after close from school, their children would proceed to the Arabic school (Makarantha) and study the teachings of Islam thereby giving them (market women) the opportunity to concentrate on their work responsibilities.

Ramatu, provisions seller explained:

"When they close from school, they come to take money from me to buy some food to eat and then go for "Makarantha" class at 4-6pm. When they go for the "Makarantha" class, it helps me to do other things. When they are not around, I am able to concentrate on my work. I do not get bothered at all because I know they are in good hands. I close from work just about the same time the children close from "Makarantha" so that we all meet at home, eat and sleep. It is only on Saturdays and Sundays that they go for "Makarantha" in the mornings" (Ramatu, provisions seller).

The manifest function of the Arabic class was to teach the children the principles of Islam, but, it served as a latent function of keeping the children away from their work environment.

4.6.2.2 The School as an institution and Work and Family Life Balance

This study found that almost all the market women held the view that education was the key to growth and personal development. They further revealed that they found themselves as market women, owing to their inability to attain formal education. The market women were of the belief that when their children were well educated, they would occupy better positions in the society and also help them in their old age.

In explaining the importance of education, Maame Fosua, cloth seller, had this to say:

“The fact of the matter is that, education is very important and so if you do not send your child to school, you put him/her in trouble. As a parent, it is important to ensure that you send your children to school. Now all of them are schooling and they all want to make progress in their academic life. It is quite worrisome if you have a child who cannot pick up academically. As a parent, it is important to help the child to cope so that he/she can study hard. For example, you may encourage him/her to re-write the papers during the remedial section. The best option is to let the child repeat for another year in order for her to write the failed papers” (Maame Fosua, cloth seller).

As a result of this, they went the extra mile and enrolled their children into vacation classes, extra classes and weekend classes so that as much as possible, their dreams of becoming ‘somebody’ would be realized. Consequently, even though the purpose of enrolling their children into extra classes was to get them educated and better placed in society, it also served the function of sparing the woman resources such as time and energy which otherwise would have been spent on their children and channelled that into their business. *“After my children close from school, they go for*

private classes and close around 5:30pm. By then, I would be home to prepare supper (Rukaya, “kontomire” seller).

Maame Afriyie further explained:

“For me, when my children were in school, I hired a private teacher to help them in their studies because I wanted them to do well. Whilst they have extra classes between 2:00 pm and 4:30 pm, I will also be here, attending to the evening customers. Otherwise, when they come here, I will not be able to concentrate on my work. I have to have my eyes on them and you see, this place is not a comfortable place. They can get hurt. So when they close from school, they will go home around 5:30 pm. I try to get home just about the same time” (Maame Afriyie, Spices seller).

The manifest function of enrolling their children in extra classes was for them to excel in their studies. However, the school served as a form of social support which relieved the market women of responsibilities such as caring for their children whilst they attended to the demands of work. This lessened the burden on the market women, thus, reducing family interferences in work activities and ultimately contributing immensely to women’s ability to balance work and family responsibilities.

4.6.2.3 Housing Arrangement and WFB

Housing serves as a source of shelter against the mercies of the weather. The housing structure of women at the Kumasi Central Market was primarily personal houses they had built, rented apartments and family houses. From the data gathered, the researcher was able to deduce that what they sometimes meant as their own house was actually a family house. Aside from delving into

the domestic chores they performed such as the shared responsibility in maintaining the house and the challenges they encountered in doing so, this study found out that eventually, it served as a source of social support to market women's ability to balance work and family responsibilities. The shared houses such as family houses and rented apartments (also known as multiple household occupancy) mostly had an opening in front of the house which was used as stores or shops, manned by other relatives in the family or in the case of a rented apartment, other tenants. Most of the times too, the children in the house attended the same school which meant that after the close of school, the children went home together. The occupants of the house (relatives or other tenants) took care of the children whilst their mothers (market women) were at work. In that case, the market women prepared food for the children before going to work and left the keys to their apartments with the co-tenant who was always at home so that the children could have access to their apartments when they returned from school.

Auntie Araba, eggs seller explained:

“We are like family in the house that I rent. My children attend the same school as their children. I leave the key to the kitchen and sitting room with another tenant so that when my children arrive from school, she will heat their food for them. To avoid valuables from being destroyed by the children, I put them out of their reach” (Auntie Araba, egg seller).

Having people at home to care for the children of the market women enabled them to concentrate on their work.

Rukaya, “kontomire” seller added that:

“At times when you are in a family house and there are other people in the house, they can take care of the kids. I do not rush to come home. When my children come home from school, they feed them. On certain occasions, they will bath the children before I come. By the time I get home, they would be asleep. It really help me because I am not distracted by my children. I also know that they are in good hands. I could concentrate on my job” (Rukaya,

“kontomire” seller).

Another respondent also acknowledged the importance of housing structure in the ability to balance work and family responsibilities. She lived with her children in a compound house and so if she needed to attend to something, she left the children in the care of another tenant. This is what she had to say:

“Sometimes, if I had to attend to something very urgent, I would just leave them in the house and ask a co-tenant to take care of them. If I had to go to the market early to receive my supplies, I asked a tenant to help prepare the children for school. When we came to live in our own house, it was quite difficult. On the days that we were to receive supplies, I would not be able to go, I had to ask a colleague to get them for me. Sometimes, the yams would break into pieces”

(Ama Saa, yam seller).

In effect, their housing arrangement was discovered to be a major tool with which they achieved a balance between their work and family life.

4.6.3 Personal Strategies and WFB

There were some personal strategies that market women adopted to enable them have a balance between work and family responsibility.

4.6.3.1 Multitasking and Work and Family Life Balance

Performing multiple roles is very much characteristic of women. The women, admitted to performing several tasks simultaneously because it helped them in their work and family life balance. It was found that multitasking took place in either one of the domains (work or family) or both domains. Performing various roles at the same time enabled them to make a lot of progress in terms of the duties they had to perform with limited resources.

In response to the role of multitasking in WFB, Maame Christy, cloth seller explained:

“I had to do so many things at the same time. For instance, I carried one of my children at my back whilst I was pregnant and I worked with it. It was not easy at all but I had to do it. I had to take care of the child whilst attending to customers. You know as a mother, you cannot just ignore the cry of your child. I would be carrying and cuddling her whilst I attend to customers” (Maame Christy, cloth seller).

This respondent multitasked between work and family. She had no choice than to do it. She needed to work and earn some income and at the same time, she had no one to care for her child. This experience was similar to market women who brought their young children to the workplace. This was an approach they adopted in the absence of social support. With the exception of caring for children at the workplace, the researcher observed that there was no other instance where market women multitasked between work and family responsibilities. They were not allowed to cook in the market and they did not do laundry because of the nature of the market. The second type of multitasking was in the home. Firstly, they performed responsibilities at home before coming to the market. Performing a lot of responsibilities simultaneously at home enabled them to have enough time at the market. However, it was also found out from the study that multitasking

performed in the home was done when the children were younger since they could not take care of themselves. But when their children were of school going age, there was no need to bring them to the workplace.

Aunt Esi, Fish seller, further explained:

“I take care of them before I leave for work. I make sure that I bath them and take care of them. For instance, before coming to work this morning, I told my younger child severally to bath herself very well. I have to ensure that they bath well so that they become clean. I have to ensure that they are always in good shape before I leave them for work” (Aunt Esi, Fish seller).

Finally, multitasking was carried out at the workplace. This was because they wanted to be very efficient and effective in their work. As such, they never stopped multitasking in the market and this was even the case of women who sold powdered shrimps, pepper and such products.

Maame Afriyie added that:

“Yes! As a woman, you have to work with your hands. Most young women of these days do not like working with their hands. I package the powdered pepper, shrimps and maggie cubes here at work whilst selling to my customers too. For instance, I will be tying them and at the same time a customer will come to buy some of the products. In that case, I will stop and attend to them. Sometimes, whilst waiting for them to make their decisions as to what to buy, I will be tying them. You can see here on my right side that I have tied a lot of the powdered pepper, shrimp, herrings, maggie and other spices and there is still more to do. You have to be tactical and do the job well. But you know, I have been in the

business for a long time and so I know the dynamics. So whilst I sell, I tie the grounded pepper, shrimps, herrings, maggie cubes at the least opportunity I get”

(Maame Afriyie, spices seller).

The researcher observed that as they worked, some of the market women would negotiate with people such as suppliers of polythene bags whilst waiting for the customer to make a choice of the product he or she wanted to buy. From the data collected, multitasking at home was carried out when the children were very young. Women reduced multitask in the home when their children grew up because they could take care of themselves. Besides, these same children were the ones who performed the household chores, but multitasking on-the-job at the market place never stopped.

4.6.3.2 Management strategies

The ability to know what to do, how to do it and the appropriate time to do it tended to be an important tool that market women employed to help them achieve WFB. Their success as workers, mothers and wives was hinged on their ability to plan and manage their resources efficiently.

Maame Fosua, cloth seller, had this to say:

“Being a wife, mother and worker, you need to plan ahead and arrange your things such that none of the aspects is lacking, in order to have a balance life.

What I do is to share the household responsibilities among my children and if I have to do anything for them, I do it before I go to work” (Maame Fosua, Cloth seller).

Considering the daunting tasks and the available time on their hands, they took it upon themselves to organize the activities they had to do and they did so effectively. This finding was peculiar to women who had no forms of social support. Being the masters and bosses of their business and homemakers imposed on them a huge task of meeting both demands of work and family. As can be deduced from the work dynamics, market women spent a lot of their time in the market, yet, they had to take care of other family responsibilities and this explained why it was important to manage their resources efficiently, hence, this approach.

Majority of their tasks were performed on Saturday evenings and Sundays. With this knowledge, they prepared for the week on Sundays after church. On Saturdays, they returned from the market early enough to go home and make preparations for the week. The preparations included doing laundry, cooking for the week and other such activities. They did this so that they would not be found wanting or be deficient when it was about the family. They planned for the week during that period – cooking, spending time with family.

Responding to how effective planning positively affected WFB, Aunt Julie explained:

“I do what I have to do over the weekends. So when I close from church on Sundays, I get my things ready for the week. It is the time that I perform other duties. Sometimes, I attend weddings, funerals and other programmes that I could not attend on Saturday. I also interact with family during that time.

Sometimes, we watch movies together” (Aunt Julie, Vegetable seller).

For some of the women, they would plan to carry out their domestic chores the night before, others also performed their domestic chores during the weekend whilst another category did theirs in the morning.

Auntie Akua added that:

“I will wash their things in the evenings so that the next day, I can make it to work on time. I do the laundry the night before. It depends on the individual.

For me, that is how I planned my time” (Auntie Akua, Vegetables seller).

Rukaya confirmed the importance of planning to WFB:

“It is all about planning. You need to calculate as to what to do so that you do not become overburdened with responsibilities. When I get home in the evenings, I sweep the compound so that I will not have to do that in the morning. In the morning, I will have time to prepare the children for school” (Rukaya, “kontomire” seller).

For others, they would wake up early in the morning around 3:30 am to perform their spiritual obligations by praying either by themselves (common among Christians) or respond to the call of prayer (common among the Muslims).

Aunt Pokuaa (jewellery) had this to say:

“I start my day with a prayer, I go on my knee thanking God, after seeping, and I would bath my children, prepare breakfast for them and take them to school. That was when they were young” (Aunt Pokuaa, Jewellery seller).

In carrying out their religious obligations, Aunt Anima stated that:

“My husband wakes us up for devotion around 4:30 am – 5:00 am. We always have a family devotion in the morning then I sweep and cook breakfast for them” (Ama Anima, Eggs seller).

Ramatu also added that: *“when I wake up, I respond to the call to prayer to pray, perform my domestic chores and take the children to school.*

Then, they would perform their house chores – sweeping, washing, preparing breakfast and the children’s food – bathed and prepared the children for school whilst they got ready to go to work. The market women never spared weekends, that is, Saturday evenings and Sundays. That was the period they prepared for the week. They would cook for the week, spend time with their family and sometimes had some rest. On socialization, training and discipline of the children, they indicated that they always had constant conversations with them in the evenings, solving their problems and watching movies together. Yet, another category of women, knowing the burdensome nature of their responsibilities, chose to perform the tasks one after the other, at their own pace in order not to be over-burdened.

Maame Rose, Spices seller explained:

“I take my time and do one thing at a time. I do not overburden myself with responsibilities. Those times when my children were young and my husband was alive, I used to wake up early, sweep the compound, wake up the kids and bath them after which I would prepare their breakfast and then get ready for work. Before going to work, I would take them to school” (Maame Yaa, Spices seller).

The researcher noted that those who performed domestic chores in the evenings lived in compound houses whilst those who performed their domestic chores during weekends lived in their own houses. They also made time for other aspects of their lives.

In response to the importance of planning to their personal lifestyle, Maame Afriyie held the view that:

“For instance when my colleague here invites me to her child’s wedding and I am unable to go, she will not be in good terms with me when we come to work. She will not even talk to me. We believe in unity. We have to be there to support her when she invites me to a programme” (Maame Afriyie, Provisions and Spices seller).

From this statement, it may be deduced that market women did not only concern themselves with work and family responsibilities. They also made time for social functions, that is to say, they knew how to go about their personal lives. This was because they incurred the displeasure of their colleagues if they failed to respond to their invitation to weddings, funerals or other such functions.

4.6.3.3 Investment in Microfinance and WFB

Strikingly, this study found that the market women, who became pregnant, relied on the investments they made with microfinance institutions. This was very common to but not limited to market women who had no forms of social support. Impliedly, market women prepared beforehand so that they would not be found wanting when they gave birth. This was especially so, considering the time they would spend to wean the new-born child.

The following narrative captures the role of microfinance to market women especially after the delivery of a child.

“I relied on the little investment I made with one of the micro financial institutions when I gave birth. When I became pregnant, I knew I wouldn’t be coming to work for a while and so I increased my daily contribution to the investment in the

microfinance so that when I was due to deliver and also when I was away, I would not be financially handicapped” (Ama Saa, Yam seller).

4.6.3.4 Job Autonomy and Flexibility and WFB

The study revealed that job autonomy and flexibility played a major role in the work dynamics of market women. The start time and closing time was determined by the market women.

Reacting to the role of autonomy and flexibility of work to their WFB, the following respondents explained that:

“I can close anytime I prefer. If I have some urgent matters at home to be attended to, I will have to leave to get it done. If I finish serving the supply groups and those for bulk purchase and there is no other customer and there is something to be done at home, I have to go home to do it. If I have made sales which I think I am satisfied with, I have to go home and perform the chores at home so I can come to work the following morning” (Maame Julie, Provisions and Spices seller).

“If working at the government sector, one would have to wake up earlier, even around 2:00 am and do all the stuff you have to, so that by 7:30/8am you would have been on your way to work. But for this one, it is my own work, and I can report to work at any time convenient to me” (Ramatu, Provisions and Spices seller).

Another respondent had this to say:

“The flexible nature of my job allowed me to close at any time. I would close early and collect the children from school and go home and if there was any chore

for me to do, I did it. That was after I have made enough sales. I could close like 1:00 pm” (Rukaya, “kontomire” seller).

The flexible and autonomous nature of their work was highly essential during the period in which their children were younger and had no forms of help to care for them. They did not come to work early because they had to see to it that their family was intact – thus their children were prepared for school, their husbands were well taken care of and their domestic activities were done – before they could come to work. Job autonomy helped the market women a lot as it gave them the opportunity to pay particular attention to the family. For example, they could close from work just at the same time their children also closed from school so that they took care of them. Being their own bosses, they were not obliged to render accounts to anyone or follow laid down and stringent rules and regulations. Nonetheless, another section of the market women admitted to the fact that being in total control of their businesses did not mean they could run the business haphazardly. Rather, they had to take initiatives to ensure that the business flourished. The fact that the business belonged to them did not mean they could manage it anyhow as that could affect their income levels.

Aunt Achiaa gave details in reaction to the above:

“Being a boss is not an easy task at all. You need to take some decisions sometimes; these decisions can affect your family. Because there are a lot of cloth sellers here, you need to be able to stand out by coming to work early and closing late in order to attract customers. As a result, you cannot even have time with your family, not to talk about yourself. It is good not to be under the control of

anyone, but being the boss of your own work requires a lot of dedication” (Aunt Achiaa, Vegetable seller).

The flexibility and autonomy of their work contributed immensely to their ability to attend to family and social functions as can be deduced from Aunt Esther’s response:

“Yeah! I own my business so I can choose to stay home for a week, when there is funeral in the family. Unlike a government work, you cannot take certain decisions on your own. I can choose to stay home, when a family of mine dies. When my mother died for instance, I spent almost four months at home. I was hurt when I lost my mother. I grieved a lot during that time” (Aunt Esther, Vegetables and Spices).

Job autonomy and flexibility therefore contributed immensely to women’s ability to balance work and family responsibilities. The autonomy and flexibility over their work helped lessen the burdens on their work which also paved way for them to pay attention to their family responsibilities. This confirms similar assertion that job flexibility positively influenced women’s WFB (Greenhaus and Powell, 2006; Innstrand, Langballe, Espnes, Aasland and Falkum, 2010).

4.6.3.5 Experience on the Job and WFB

Majority of the market women attributed their survival in the market as market women and homemakers to the experience they garnered on the job. Knowing the dynamics of the job, what to do and how to do it, enabled them to overcome the challenges that they encountered on the field.

Describing the role of experience to WFB, Aunt Akua said:

“This business is trial and error. There are times that I can make a lot of proceeds from it and there are also times that it does not turn out well. In that case, I make sure that it does not happen again. For instance, you can procure a carton of tomatoes and a good number of them may be rotten. You have to know the dynamics of the business, that is, when tomatoes are in abundance, when they are scarce, when they are expensive and when they are cheap so that with that knowledge, you will know how to adjust yourself” (Aunt Akua, Vegetable seller).

Another deduction that was made from the data was that the number of years spent on the field (as shown in the work related activities) contributed immensely to the experience the market women gained in the conduct of their jobs. It may also be interpreted that market women gained the ‘experience’ by understudying their mothers who worked as market women. The experience came in handy as it enabled women to have a balance between their work and family responsibilities. They knew and understood the dynamics of their work which, thus, it informed them about how to run their work and family lives in order not to render any of the domains incomplete.

Finally, it was revealed that constant interaction between and among colleague market women enabled one to learn from the experiences of one another by sharing information. This is very key to the social network theory which posits that interaction between or among people produces social support (Prell, 2012). This finds expression in Greenhaus and Powell (2006) who found that one can obtain information that will enhance his or her WFB through his or her social network.

4.6.3.6 Spacing of Child Birth and WFB

The study found out that the spacing of child birth (whether intentionally or unintentionally) contributed immensely to women’s ability to balance work and family responsibilities.

Revealing the importance of spacing of child birth, Aunt Pokuaa explained:

“The gap between my children is four years. This makes it easier to take care of each of them. It lessened the pressure on me. I did not go through the hustle of carrying a child at my back and holding the hands of another when I started coming to work” (Aunt Pokuaa, Jewellery seller).

From her statement, she did not get stressed in taking care of her children. The ability to balance work and family responsibilities would not be challenging because of the spacing of her children.

Maame Christy also explained the effect of child birth spacing on WFB:

The spacing of my children is not good. There is one year difference between the first and second daughters and it was like that for the other ones. I told you that I have seven daughters. By the time I was thirty-five years, I had already given birth to all my children. Frankly speaking, I was going through a lot of pressure. I had to do so many things at the same time with my husband as the only support. For instance, I carried one of my children at my back whilst I was pregnant and I was working. It was not easy at all but I had to do it. But, I knew that if I finished giving birth to all my children, I would get time to concentrate on my job. I was determined to do it (Maame Christy, Cloth seller).

One would require an external help to cope, but this respondent only coped with the help of her husband. This was a deliberate decision to have all children before any meaningful progress could be made on the job. It was a way of balancing work and family responsibilities. So whether or not the spacing of child birth was done consciously, it played a major role in women’s ability to balance

work and family responsibilities. The difference between these two women in relation to their perception of WFB was that the one with a wide child spacing gap did not have to overwork herself to earn income to support her children whereas the respondent whose children were closely spaced struggled but for a time. These strategies were the tools that the market women employed to enable them have a balance between their work and family responsibilities.



CHAPTER FIVE

DISCUSSION OF MAJOR FINDINGS

5.1 Introduction

This chapter is committed to a comprehensive discussion of the major findings of the study following the presentation of results and data analysis in the previous chapter. The discussions are presented based on the objectives of the study. Existing literature and concepts are employed in the discussion of the findings.

5.2 Perception of Work and Family Life Balance

This research revealed that the interpretation of work and family life balance on the part of the market women influenced how they dealt with this. Thus, the market women's understanding of WFB determined their attitude towards it. This viewpoint holds true since perception of a phenomenon influences the attitude to the said phenomenon (Dijksterhuis and Van Knippenberg, 1998; Ferguson and Bargh, 2004; Pickens, 2005). In this study, it was revealed that the demands and experiences of work and family spheres were not the same. This confirms the assertion that work and family are distinct from each other and as such require different amount of resources to handle each domain (Allen *et al.*, 2014). As a result, WFB did not mean spending equal resources on work and family. Rather, one had to know and understand the demands of work and family responsibilities and respond to them appropriately. In other words, the ability to perform work and family responsibilities as and when the need arose constituted their perception of work and family life balance.

Again, it was revealed that work and family domains complemented each other. This viewpoint confirms a similar finding in Maul's study that work and family are mutually beneficial to on each

other (Maul, 2009). Hence, this study found that family was the motivation for work whereas work sustained the family. Literature on women and their involvement in the labour force indicated that securing the welfare of their families constituted one of the reasons why women worked (Wyn, Ojeda, Ranji and Salganicoff, 2003; Maul, 2009).

Central to the perception held by market women on work and family life balance was finances. This issue was of great concern to both married and unmarried women alike. It was found that mothers assumed full responsibility of children upon the death of their spouses, separation and divorce from their partners. In the developed world, the institution and enforcement of child support laws ensure that both parents took on the responsibilities of their children regardless of their marital relationship (Hunter, 1983; Reichman, Teitler, Garfinkel and McLanahan, 2001; Venohr and Griffith, 2005). But the same assertion cannot be made in the case of the market women. Even though collective efforts have been made by the country to alleviate such occurrences, it was found that the Domestic Violence and Victims Support Unit (DOVVSU), the legal entity charged with the responsibility of enforcing child maintenance, was saddled with challenges ranging from finances to logistics which obstructed on their duties (Owusu, 2013).

The foregoing discussion account for the zeal with which women work to make money to cater for their families. For married women, being financially independent qualifies them to be part of the decision making in the home and to be respected by their spouses and this affirms assertion that women's economic empowerment leads to respect and decision making in the home (Oppong, 1970; Sohail, 2014).

5.3 Family Dynamics and Work Family Balance

The family is not only a core component of work and family life balance but also a very important aspect of women (Risman and Davis, 2013). The study found that women and family are two

inseparable entities that cannot exist in isolation of the other. Even though a woman's venture into the world of work brings about significant benefits to the family and the society at large (Bradshaw, Castellino and Diop, 2013; Alquezar et al., 2014), her role as a mother and/or wife remained unchanged (Mani, 2013). This assertion holds true in this study because despite the rapid strides of women in the world of work, the wellbeing of their families mattered to them the most. Being in charge of the daily running of the home is very characteristic of women, in spite of their engagement in paid work, and this finding confirms the conclusion drawn by Nyaledzigbor (2013) in a related study that in addition to work responsibilities, the traditional role of women as managers of the home remains unchanged.

In addition, this study found that the family structure undergoes significant transformation over the life course of a woman, with every stage of the life course having its implications. It, therefore, does not come as a surprise the conclusions drawn by many researchers of work and family life balance studies that the marital status of women, the number and the ages of their children influence their work and family life balance (Lee Siew Kim and Seow Ling, 2001; Lee et al., 2014; Poulose and Sudarsan, 2017). Consequently, the need for balance changes with time.

The absence of a father in the home was also found to be negatively related to work and family life balance. Men have long been associated with power, authority and epitome of discipline in the family and home (Ampofo, 2001; Forkuor, 2015) whilst women are thought of as soft, gentle and compassionate (Bradshaw et al., 2013). This implies that for children to be well brought up to be socially fit in the society, single mothers or women in the unmarried category have to add to their responsibilities the role of a father which means that they also have to exude authority and power by minimizing their soft, gentle and compassionate persona in order to be in the position to discipline their children when they go wrong.

Furthermore, this study also discovered an informal arrangement put in place to enable women to balance work and family responsibility. Even though Nukunya (2003) asserts that extended family support is gradually fading out, this study found a different twist to it. Majority of the market women were introduced to the business by their mothers. The mothers and other relatives of market women helped them with domestic chores and child care. The market women reciprocated the support received from extended family members by also meeting the needs of their family members. This is in confirmation of the element of exchange present in social network theory (Borgatti *et al.*, 2009). This indicated that whilst market women received support from their family, they in turn had to give back to their families mostly in the form of finances.

As homemakers, market women are supposed to train their children to know how to perform household chores. This study found that whilst market women trained their children to perform responsibilities in the home, the children, in the long run, served as a major source of support in the home. This unintended action represent an example of latent function put forward by Robert Merton (Merton, 1968; Timasheff and Theodorson, 1976).

5.4 Work Dynamics and Work Family Balance

One of the key findings was that the dynamics in the work structure of women had two forms of implication on their family and WFB as well. Firstly, the informal sector work was very demanding and as own account workers, they were responsible for overseeing to the day-to-day running of their businesses. For the young families, it was very challenging as they also had to care for their husbands, children and domestic chores. Secondly, there were some characteristics of the informal sector that enabled women to balance their work and family. Job autonomy and flexibility enabled women to adjust their work duties in order to meet the demands of family. On the perception of

WFB, Hill et al. (2001) found that flexibility of one's work was central to one's WFB achievement. Greenhaus and Powell (2006) could not agree more with the importance of work flexibility in determining one's WFB. The informal sector, with the characteristics of job autonomy and flexibility (Anuwa-Amarh, 2015), enabled women to capitalise on these essential features of the informal sector to modify their work schedules in order to meet the needs of their families. A substantial body of research has shown that employees who are given the right to determine their work schedule, control their work setting and work based on their judgment, to a large extent, contributed positively to their ability to achieve effective work and family life balance and ultimately increased organizational commitment (Ahuja, Chudoba, Kacmar, McKnight and George, 2007; Ciabattari, 2007; Azim, Ahmad, Omar and Silong, 2015; Iwani, 2015). As such, Ahuja and colleagues suggested that managers should give employees room to exercise autonomy and flexibility over their job so that both parties would benefit. This finding agrees with Ciabattari (2007) that flexibility and autonomy of work positively influence women's ability to balance work and family life balance as it provides them with the avenue to meet work and family demands. Strikingly, this study found that in spite of the fact that the informal sector was heavily characterised by flexibility and autonomy, market women did not abuse these features since it could easily mar their achievements. Impliedly, job autonomy and flexibility should rather lead to high productivity in the area of work whilst maintaining work and family life balance.

5.5 Work and Family Life Balance Strategies

Even though the law enforcement agencies and labour institutions have enacted and implemented laws to safeguard the safety and overall wellbeing of workers, informal sector workers are alien to such provisions of the law (Osei-Boateng and Ampratwum, 2011). In this study, it was found that market women could not benefit from paid maternity leave, paid annual leave and sick leave. That

notwithstanding, they, like formal sector workers, should have plans in place to ensure that they achieve good health, work family balance and quality of life. In Bird's (2006) perspective, women who want to achieve work and family life balance must be smart in their work dispensation in order to achieve more with less resources. Acknowledging the increasing demands work and family responsibilities place on women it was incumbent on them to institute some mechanisms to enable them to effectively and efficiently meet the needs of work and family and ultimately achieve WFB. It was for these reasons that market women adopted strategies to enable them cope with work and family responsibilities.

Social support was found to play a key role in determining a balance between work and family responsibilities of market women. This confirms the findings of similar studies which also found social support as a significant feature in the WFB of women (Lee Siew Kim and Seow Ling, 2001; Lee et al., 2014). Family and institutional supports were the two forms of social support identified. With the family support, spouses of market women played an important role. This confirms related studies that spousal support enabled women to achieve work and family life balance (Lee Siew Kim and Seow Ling, 2001; Lee et al., 2014). This study, however, found an interesting string attached to the support market women received from their spouses. The financial contribution of women to the family was found to be a strong reason that accounted for the support they received from their spouses. Children, when they became of age, also helped women especially with domestic responsibilities and cared for their younger siblings and this explains why the ages of children influenced women's work and family life as has been reported by Poulouse and Sudarsan (2017). The training of children to learn how to perform domestic activities, in the end, relieved the woman from performing the responsibilities, and this act reflects 'latent function' as put forward by Merton (Merton, 1968; Timasheff and Theodorson, 1976).

Institutional social support (school, housing arrangement and religion) was also found to play a major role in the WFB of women by helping to cater for children whilst they were away. This served the purpose of a latent function because the purpose for renting an apartment or building a house is to have a shelter. This is a clear manifestation of the importance of social network which was made possible by the frequency of interaction of market women with other tenants in the house. This confirms the importance of interaction in a social network Bandyopadhyay et al. (2011). Again, the social relations they share with other tenants of the house warranted the support they received from them which confirms the assertion made by Borgatti et al. (2009) that social relation in a network is key to the support one receives from the network. Ghanaians, just like Africans are naturally spiritual beings (Awolalu, 1976; Jnr, 2013). Religion was found to be a great source of support to women especially when they were confronted with challenging situations. Once again, this finding was in line with Durkheim's view of religion as a great source of support to its believers especially in times of trials (Schaefer, 2004). In addition, the 'Makarantha' played a latent function by keeping children away from their mothers whilst they learnt the doctrines of their religion.

Multitasking was found to be a strategy employed by women to enable them to balance work and family responsibilities. This finding is corroborated by a related study that found that multitasking enabled women to simultaneously perform activities related to work and family (Schieman and Young, 2015). This implies that when women perform several chores at the same time either at home or work, it enables them to efficiently and effectively discharge their duties to work and family. This finding adds to the extant literature on WFB strategies.

Another strategy employed by market women was the personal planning and management skills which enabled them to meet the demands of work and family. This finding finds great expression

in Lapierre and Allen (2006) and Neal and Hammer (2009) who found behavioural strategies such as planning, proper time management and goal-setting to be positively related to WFB. Spacing of child birth was also noted to play a critical role in balancing work and family responsibilities. This implied that the age intervals between children of market women was crucial in determining one's balance between work and family. Experience was also noted to contribute immensely to the WFB of market women. This was made possible by the sharing of information between and among market women where they discussed the appropriate responses to the challenges they faced.

Flexibility and autonomy of the informal sector was found to be key in the WFB of market women. This finding is corroborated by Meier and Rauch (2005) and Fapohunda (2012) in a Costa Rican and Nigerian study respectively, who found that women willingly participated in the informal sector because of the flexibility it provides. The flexible nature of the job enabled them to skilfully manoeuvre the demands of work and family to achieve a balance.

Finally, this study reported that expectant mothers who were market women saved money with some microfinance institutions in order to survive on the dividends accrued from the investment when they gave birth to their children. This was very common among women who had no forms of support. Apart from these mechanisms playing a key role for one to achieve WFB, they serve as contributions to knowledge.

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CHAPTER SIX

SUMMARY, RECOMMENDATIONS AND CONCLUSION

6.1 Introduction

This is the final chapter of the study and it is dedicated to summing up the entire study. The chapter further proposes suggestions for policy, practice and research, based on the outcome of the study. Finally, the chapter concludes by highlighting the contributions of this study to knowledge.

6.2 Summary of Findings

This research set out to investigate work and family life balance of women in the informal sector. The research sought to explore the perception of market women on WFB. Again, the research sought to investigate the influence of family dynamics on women's ability to balance work and family life and finally, the research sought to find out the strategies women adopted which enabled them to achieve a balance between work and family. Specifically, market women from the Kumasi Central Market constituted the respondents for the study. Qualitative case study design was adopted to conduct this research, making use of interviews and observation as the instruments for data collection. After the collection of data, the responses were first categorized according to the objectives of the study. The responses under each objectives were coded after which themes were generated to capture the central idea with respect to each research question. The themes were used for the write-up for the presentation and analysis of data for the study.

Contrary to other studies which describe WFB as expending equal resources on work and family, this study found out that WFB is about spending resources on work and family per their demands. And so if the family demands more resources, it is incumbent on the woman to spend more resources on family than work. Also, when work also demands more resources, more resources

should be allocated to work. The reason for this view is that family cannot be equated to work. There are vast differences between the two and at every point in time, one domain demanded more resources than the other. This therefore cancels out the probability that the two domains might be in need of equal measure of resources at a point in time. This viewpoint differs considerably from other studies and it can be attributed to the differences in the sociocultural context within which previous studies have been conducted. It was also found out that the financial strength of the woman was crucial to their ability to balance work and family responsibilities. It was the connecting force between work and family domains. The money gave them the purchasing power to provide the needs of their families. The ability to provide the needs of the women also gave them the peace of mind to go about their work responsibilities. The inability of women to provide for the family influenced their work responsibilities negatively, the study found. The study found out that women do not get stressed at all in spite of the multiple roles they play and the associated demands they needed to meet.

The study found that the family structure of women changed with time and this influenced their WFB. The number and ages of children were identified as a major contributory factor to women's ability to balance WFB. For instance, when the children were younger, women had to dedicate most of their time to the children but the situation changed when the children grew up. The study therefore establishes that when the children are younger, the focus is on family more than work; when the children grew up, focused changed to work related activities. The extended family served mainly as a form of support to women. This study also establishes that the life course of a woman determines the need for balance.

Acknowledging the multiple roles they play and its associated demands and also acknowledging the lack of formal structures to facilitate their WFB, women resort to informal arrangements and

avenues for support to enable them to balance work and family. Family support was found to be of immense assistance to women. The family support comprises of spouses, children and extended family. The support from the family was mainly with house hold responsibilities.

Interestingly, even though spousal support enhanced women's WFB, the study found out that the financial contribution of women to the family accounted for the support they received from their spouses. As has been established earlier, children also served as a source of support to women by performing household chores. The extended family particularly mothers of the market women provided a helping hand to market women. Their mothers mostly helped with caring for their young children whiles they concentrated on their work. Occasionally, their mothers would help with household chores such as laundry and cooking. Institutional support also contributed latently to the WFB of women in the informal sector. The identified institutions – Schools, religion and housing arrangement – per their latent functions, contributed to the WFB of women in the informal sector. Job autonomy and flexibility, a characteristic of informal sector also enabled women to negotiate their work and family responsibilities and it contributed to their WFB. Experience, adequate planning and management of resources, spacing of child birth and investment in microfinance also served as strategies for WFB of women.

6.3 Recommendations

This study makes recommendations for policy, practice and further research on the basis of the major findings of the study.

6.3.1 Recommendations for policy and practice

This study contributes to the economic empowerment of women. Empowerment of women has been pursued for decades by individuals and organisations. Advocates of women empowerment programs have made strong cases for the recognition of women in all spheres of life to give them

equal access to resources in order for them to realise their full potential. This study shows the importance of women's economic contributions to family, society and country at large by channelling income into securing the overall wellbeing of the family. This research strongly recommends that economic empowerment of women should be at the fulcrum of all empowerment programmes and projects by women movements, organisations and government departments that seek the welfare of women. This would seek to supplement the social intervention and welfare programmes that improve the quality of life of women. Doing this is significant on the grounds that (as revealed by the study) when women are economically empowered, the family, which is the basic unit of the society, benefits immensely.

This study found that women contributed economically to the upkeep of their families. This was made possible by the income generated from working in the informal sector, particularly the market. This goes to show the significant role of the informal sector in the lives of the women especially when it serves as a major source of employment to them, owing to their low educational attainment. This study therefore recommends that the Ministry of Gender and Social Protection in collaboration with the Ministry of Employment and Labour Relations and other related bodies should take strong measures to improve upon the working conditions in the informal sector to ensure the quality of life of actors in the informal sector.

Finally, whilst this study pushes for the economic empowerment of women and the improvement in the working conditions of the informal sector, this study makes the recommendation that the Ministry of Gender and Social Protection, Ministry of Employment and Labour Relations, women movements and should teach the women they seek to economically empower the strategies identified in this study. This will enable them to have a balance between their work and family responsibilities.

Finally, Ministry of Gender and Social Protection, Ministry of Employment and Labour Relations and other related institutions should formulate a policy framework designed to suggest ways to ensure WFB of market women and informal sector women.

6.3.2 Suggestions for Future Research

The study found out a relationship between spousal support and economic empowerment of women. This study recommends that a quantitative approach should be used to establish the direction of the relationship as to whether spousal support leads to economic empowerment of women or the economic empowerment of women rather leads to spousal support. The relationship, if clearly defined, would serve two major purposes; first, it would be useful to better plan for empowerment of women and second, it will complement the existing literature on spousal support and WFB.

The sociocultural context within which this study was conducted brought to bear the differences in the perception and experiences of WFB of women as compared to other parts of the world. It is therefore recommended that the study should be replicated in other parts of the country especially in patrilineal societies to identify similarities and differences in findings, which would ultimately add to existing knowledge.

This research studied a section of the informal sector (market women). As such, it is likely that the experiences of actors in other sections of the informal sector would differ from what has been found in this study. It is therefore recommended that the study should be replicated across other parts of the informal sector to ascertain the differences and similarities in findings which, in the long run, will complement what is in literature and ultimately contribute to knowledge.

6.4 Conclusion

The study concludes by acknowledging the efforts of organisations and scholars who, by conducting studies on work family balance, laid the foundation for further research such as this. The importance of work and family life balance cannot be overemphasised hence the reason for its study across disciplines.

This study investigated work and family life balance of women at the Kumasi Central Market. The study further sought to analyse the family structure and the changes thereof of market women and its influence on their work and family life balance. Knowing that informal sector workers do not fully benefit from provisions put forward by labour institutions in the country, the study sought to enquire about the strategies informal sector women put in place which enabled them to have a balance between their work and family responsibilities.

Using a qualitative approach, this study established that the perception of the concept work and family life balance differed from that which is documented in literature. Again, this study established that indeed, the family structure played an integral role in the ability of the informal sector to balance work and family responsibilities. This was attributed to the changes in the family structure, for instance, marital status and number and ages of children. Finally, social support was found to be a great source of support. Autonomy and flexibility of job enabled informal sector women to manoeuvre their way to meet work and family demands. Also, multitasking, experience and effective planning were some of the approaches informal sector women used to enable them to balance work and family life. It is very important to note that these strategies were helpful when their children were young.

This study contributed immensely to the existing knowledge on WFB. Work and family were found to be different from each other. This was reflected in the way and manner market women handled both domains. The domains were not treated equally. Again, the perception of WFB influenced the attitude towards WFB. Money was found to play a principal role in the WFB of informal sector women. This was because, they derived a sense of fulfilment and satisfaction from meeting the financial needs of their families.

In addition, WFB studies indicate that the marital status of women influenced their WFB.

Spousal support is known to be positively related to women's WFB. But, using a qualitative approach, this study found out that the financial contribution of married women was responsible for the support they received from their spouses. Again, the number and changes of women is also found to have an influence of women's WFB. However, with the use of qualitative techniques, the number of children influenced WFB of women because of its associated financial demands in their schooling for example, and their overall general wellbeing. Impliedly, women had to work hard to earn sufficient income to cater for their children. The ages of children is also known to have a bearing on WFB of women in the informal sector. Again, employing qualitative approach, the study found that in addition to the fact that the growth of children lessened the child caring responsibilities of women, the children, when they became older, served as a major source of support to women by performing domestic chores in the home.

Unlike the formal sectors which have instituted WFB policies to enable their employees achieve WFB, such provisions are totally absent in the informal sector. However, informal sector women put in place mechanisms which enabled them to achieve WFB. It is also important to note that they effectively and efficiently made use of the resources to enable them to achieve WFB. Social support from spouses, children, and other extended members went a long way to ensuring their

WFB. In addition to social support, personal and managerial skills enabled women to balance their work and family responsibilities. The personal and managerial skills and multitasking entail knowing the dynamics of the family and work and efficiently and effectively making provisions for the demands arising from both domains. This explains the statement made earlier that informal sector women effectively and efficiently make use of the resources available to them. Spacing of child birth and investment in microfinance were also core to their WFB, the study found. These findings were the contributions that were made to knowledge.

Emphasis is laid on qualitative research because of its unique characteristics which enable a lot to be known about a particular phenomenon. Qualitative tools of interview enabled the researcher to probe further to gain a lot of information. Further, the flexible nature of semistructured interview allowed the researcher to modify the research questions to get the needed response. Again, since the interview took the form of a conversation, the market women responded to the questions unhindered. This was the approach that was adopted for this study and it accounts for the findings and contributions to knowledge discussed above.

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APPENDIX ONE

INTERVIEW GUIDE

Good morning, I am a postgraduate student from KNUST, carrying out a research on work and family life balance of women in the informal sector. I am very pleased that you have agreed to participate in this study. I will record and at the same time take brief notes of this discussion so that I can go back later to review what you said and accurately convey your ideas and opinions. My role today is to see to it that we have a productive discussion and to summarize the knowledge and insight emerging from your experiences.

At this point, I would like to assure you that the information you provide during this interview will be treated as confidential. However, should you, at any point during this interview feel the need or desire not to answer a particular question or to pull out of the interview; you have the right to do so without any consequences to your person, occupation or reputation. Do you have any objections, questions, or information for me before this interview begins?

EXPLORATORY BACKGROUND INFORMATION

1. Can you please tell me about yourself (marital status, number and ages of children, other dependents, place of residence, religious affiliation, and educational background)?
2. Can you explain to me the obligations to your family (nuclear and extended)?
3. Please talk me through a typical working day for you. What do you do from the time you wake up till the time you go to bed?

PROBING OR DETAILED QUESTIONS

1. Please tell me about the work you do?

- Years of work
 - How did you get into this occupation?
 - Main or specific work related activities
2. What is your perception of work and family life balance?
 3. Given your family background and the nature of your work, how have you been able to perform your responsibilities both at home and at work?

➤ **The role of social support (friends, family, neighbours)**

- Form of support (financial, emotional, informational)
- How do these forms of support enable you to achieve work family balance?

➤ **The role of multi-tasking**

□ How challenging is it?

➤ **The role of job flexibility/autonomy**

EXIT QUESTION

Thank you very much for your time. Is there anything you would want to add or ask before I leave?