

Work-Family Conflict and Family Satisfaction: Evidence From Small Enterprise Managers

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The adult person is involved in managing family responsibilities and maintaining work activities on a daily basis. This creates conflict between work and family with implications for family satisfaction. Nonetheless, small-scale enterprises managers' level of resilience could alter these implications. The objective of the study is to examine the effect of work-family conflicts on family satisfaction, by moderating the role of resilience. A cross-sectional design was applied to a sample of 293 managers. ANOVA results reveal that work-family conflict and family-work conflict are positive and significantly related but each has a significant negative relationship with family satisfaction. However, resilience positively and significantly moderates each of the effects of work-family and family-work conflicts on family satisfaction. Thus, increasing levels of the conflicts come with increasing levels of resilience to overcome work-family conflicts. This is the first study in Ghana to show that resilience has a significant role in mitigating the difficulties of work-family conflicts. It is recommended that policy-makers bring in resilience training interventions to reduce role conflicts and increase family satisfaction.

Keywords: work-family conflict interface, family satisfaction, small enterprises, managers, developing economy

INTRODUCTION

Adult life is an inclusive term that comprises four basic roles: loving (family), learning, labour (work) and leisure (Hansen, 1997). Each person functions as an individual whose life context consists of family, organization and the larger society or community (Hansen, 1997). Moreover, work and family dominate individual lives (Nordenmark, 2018; Isa et al., 2018). Every now and then, the adult person is involved in a continuous network of managing family responsibilities and maintaining work activities irrespective of profession and status.

Towards the end of the twentieth century, there was an increasing entry of dual-career families in the labour force and households headed by single parents (Marks, 2006). The increasing entry of dual-earner

families into the workforce to fulfil their financial obligations has led to the creation of new norms (Brummelhuis et al., 2008). These changes in the family structure, the composition of the workforce and the demographic characteristics of society injected a new conversation into the work-family sphere. The increased numbers in the workforce brought some kind of dynamism into the traditional family structure. The new phenomenon of dual-earner families as part of the workforce has affected the tradition of the husband as the sole breadwinner and the wife as the nurturer (Tsai, 2008).

Globalization and increasing advances in technology in the business world have brought turbulence and complexity into the current working environment. This has created new business models and challenged organizations to operate in an increasingly competitive and dynamic context, placing increasing pressure on the workforce with the continuing change in the workplace (Rook et al., 2018; Nguyen et al., 2016).

Competitive pressures have challenged businesses to offer customers high-quality service. The quest for firms to provide satisfactory service to consumers has generated a greater workload which is burdening both employees and employers (Ofuonye, 2017). The changes within the organization have contributed to the erosion of boundaries between work and family roles. Many individuals spend more time in their work roles creating role overload and leading to inter-role conflict between work and family roles. Organizations need to recognise the effect of social and economic changes on work and family interactions, as role overload compounds the conflict generated by managing work and family (Demerouti & Geurts, 2004). Individuals are under pressure to meet work and family demands and to cope with the stressors, strains and time issues associated with their responsibilities.

Olson-Buchanan and Boswell (2006) conceptually defined family satisfaction as the degree to which family members feel happy and fulfilled with each other. One of the important and strengthening moments in family life is a feeling of happiness and satisfaction that brings feedback to family members and improves their cohesion and activity (Stasova & Vilka, 2018). Such happiness in the family provides strength for the family members to overcome troubles in their jobs, in unemployment, in illness and in different types of losses (Stasova & Vilka, 2018). Sharaievka and Stodolska (2017) argued that family satisfaction is a subjective and fluid concept dependent on changes in the social norms, life stage of the family and individual resilience development of family members. Family satisfaction was considered to be the response to existing family functioning in comparison with an individual's internal sense of what is most appropriate or desirable (Komal et al., 2018). Furthermore, Bowen (1988) defined family satisfaction as equitable reciprocal exchanges based on the ability of family members to jointly realise family-related values in behaviour. The inability of family members to realise, follow or agree on those values is likely to lead to dissatisfaction and frustration (Bowen, 1988).

The family is made up of individuals who interact with each other and learn almost everything from one another (Komal et al., 2018). The family as the social institution possesses the capacity to deal with routine activities, solve problems and deal with difficult situations regarding the family (Stasova & Vilka, 2018) to achieve family satisfaction. Family satisfaction is a conscious cognitive evaluation of one's family life in which the criteria for the evaluation depends on the individual (Zabriskie & Ward, 2013). The reason being that satisfaction with the family is strongly related to family functioning, cohesion, communication and flexibility (Zabriskie & Ward, 2013; Berger, 2018). But does this apply in the context of the small enterprise sector in Ghana? Empirical evidence is required. For instance, when an individual worker feels stretched between work and family, his/her perception of family cohesion and flexibility is stretched. That in turn causes him/her to feel time deficits with his family and consequently can influence the level of family satisfaction (Berger, 2018). This work-family interface with family satisfaction has not been examined in the small-scale enterprises (SMEs) sector in Ghana. In Ghana, SMEs' contribution is more pronounced as the sector accounts for 92 per cent of all formal businesses, contributing about 70 per cent to GDP and offers over 80 per cent employment to Ghanaians (Abor & Quartey, 2010; Quartey et al., 2017). Within this important role of the sector, analysing the sector manager's resilience, work-family bi-directions and family satisfaction could ensure the sustainability of such businesses to a large extent.

In literature, there have been few studies examining the relationship between the work-family with family satisfaction (Kopelman et al., 1983; Aryee et al., 1999). Some studies have used different approaches to describe family satisfaction such as marital and family role satisfaction (Jamaludin et al., 2018) and this

makes it difficult for context-specific policy-making. Other researchers conclude that cognitive dysfunction and lack of time for work and family would generate adverse effects on family satisfaction (Karatepe & Sokmen, 2006; Turliuc & Buliga, 2014). Wayne et al. (2004) reported that high family-work conflict lowers family satisfaction. In addition, Brough et al. (2005) indicated that there is a stronger relationship between family-work conflict and family satisfaction. Some scholars found that work-family conflict is negatively related to family satisfaction (Carlson & Kackmar, 2000; Frye & Breugh, 2004). A meta-analysis by Amstad et al. (2011) indicated a negative correlation between family-work conflict and family satisfaction. The challenge is that it is not known whether these related conclusions are consistent in a developing country context where a majority of businesses operate in the small enterprises sector. Moreover, little is known about the effect of such work-family conflicts on the family satisfaction of small enterprise managers. There is a need to examine the extent to which this notion applies in Ghana as there is currently no such evidence.

Studies (Boakye-Mensah & Marfo-Yiadom, 2005) have been conducted on the contributions of the small-scale enterprises' activities to the economy at the expense of how the managers are able to resiliently succeed in the business and correspondingly achieve family satisfaction. This gap requires examination in a developing country context. In addition, there is the need to disaggregate the broader sectoral studies into units for clear policy direction, especially the SME sector being the engine of growth in the Ghanaian.

Boakye-Mensah and Marfo-Yiadom (2005) assert that 60 per cent of SMEs fail within the first five years of operation in Ghana, despite their significance. Such assertion could create fear in the Ghanaian SME leaders. The fear of enterprise failure could exert pressure and stress on these leaders. One of the key issues raised as a solution is the presence of resilience. When there is enough resilience, small enterprise leaders-managers are most likely to perform better and overcome the work-family conflict. Thus, can the possession of resilience ease the rate at which work-family conflict affects family satisfaction? This serves as the research question for the present study. It is expected that resilience moderates the relationship between work-family conflict and family satisfaction.

The main objective of the study is to examine the effect of work-family conflict's bi-directions on small enterprise leaders' family satisfaction. The specific objectives are to: assess the relationship between work-family conflict and family satisfaction on one hand and family-work conflict and family satisfaction on the other, and to determine whether resilience moderates the effect of work-family conflict's two dimensions on family satisfaction.

LITERATURE REVIEW

Theoretical Literature Review

According to Greenhaus and Beutell (1985), people are involved in multiple roles that are associated with inter-role conflict. An inter-role conflict is a form of role conflict in which the sets of opposing pressures arise from participation in different roles (Greenhaus & Beutell, 1985). Work-family conflict is bi-directional. That is, work potentially interferes with family and family interferes with work. Thus, a negative experience at work affects workers' family life, and a negative experience at home affects the employees' work-life (Calson et al., 2000; Wayne et al., 2007).

According to Greenhaus and Beutell (1985), a work-family conflict is a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect. Thus, conflict is experienced when pressures arising in work-family role are incompatible with pressure arising in the family-work role. This proposes that work-family conflict is positively related to family-work conflict. The work-family border theory was developed by Clark (2000). People are daily border crossers between domains of work and family. Work is one domain or sphere and home is another domain or sphere. They are two different worlds and have been associated with different rules, thought patterns and behaviour.

The theory explains further how individuals manage and negotiate the work-family spheres and the borders between them to attain balance. Individuals are border-crossers and make daily transitions between the domains focusing on their goals and their interpersonal style to fit the unique demands of each. The transition may be slight for some individuals; however for others, the contrast between work and family is

much greater, and requires a more extreme transition. Many areas of work and home are difficult to change but individuals can shape the nature of work and home domains, and the borders and bridges between them to some degree, to create the desired balance. People may have influences that give them the power to negotiate and make changes to the domain and its borders. For those who have autonomy and the ability to make choices, the balance between work and home is more easily attained.

The Border theory can describe why conflict exists and explain the complex interaction between border-crossers and their work and family lives, to predict when conflict will occur and provide a framework for individuals and organizations to encourage a better balance between work and families. The border theory provides some ideas that individuals and organizations can use to change domains and borders to increase the work-family balance.

Empirical Review of Work-Family Conflict and Family Satisfaction

Baral (2016) conducted a study among a sample of managerial and professional women in India. The findings showed that family-to-work conflict was negatively correlated with family satisfaction. In another study, Jamaludin et al. (2018) examined the relationship between work-family conflict and job satisfaction among employees of private companies in Malaysia. The results indicated that family-to-work conflict and work-to-family conflict had a significant negative relationship with family satisfaction. In China, Saranya (2018) examined the work-family conflict and its association with organizational commitment and satisfaction among women professionals. The findings revealed that there was a negative relationship between work-family conflict and family satisfaction.

In Europe, Turluc and Bulinga (2014) conducted a study to find the mediating effect of cognitions on the relationship between work-family conflict and job satisfaction. The results of the research indicated that correlations between cognitions and family satisfaction were negative and significant. And, cognitions mediate the relationship between the direction of the conflict and family satisfaction. Mensah et al. (2018) conducted a study in Cape Coast among university junior staff to examine the relationship between work-family conflict and family satisfaction. The results showed that work-to-family conflict had a negative effect on family satisfaction. Also, family-to-work interference had a negative relationship with family satisfaction. Therefore, there is generally a negative relationship between work-family conflict and family satisfaction, and a negative relationship between family-work conflict and family satisfaction.

In another study, Mensah et al. (2018) researched work-family conflict, job satisfaction and family satisfaction by moderating gender. The study reveals that there is a negative effect of work-family conflict on family satisfaction. This indicates that when employees ensure a balance between work and family responsibilities, it enhances family satisfaction.

Jamaludin et al. (2018) carried out a cross-sectional survey among private-sector employees in Malaysia. The purpose of the study was to investigate the relationship between work-family conflicts and family satisfaction with a moderating role of social support. The results show that work-family conflict and family-work conflict have significant negative relationships with family satisfaction. This shows that the satisfaction of families is affected when employees are unable to resolve conflicts. The results also indicated that social support was not a significant moderator in the relationship between family-work conflict with family satisfaction. This study has some relevance to the current study since both the effect of work-family conflict and family-work conflict on family satisfaction is being studied. However, the moderating variable in the present study is resilience with a focus on small enterprises managers.

Antecedents of Work-Family Conflict

The unfavourable influence of work-family conflict has attracted the attention of many researchers to find its causes (Mihelic & Tekavčić, 2014). These influential factors are elaborated on at three levels, namely individual, work and family (Zhang & Liu, 2011; Kossek & Lee, 2017). The work variables that influence work-family conflict include work character: working hours, working initiative and profession (Zhang & Liu, 2011), identified variables related to work-role include work hours, work demands, job role (Mitchell et al., 2011), and the type of worker employment (French et al., 2017).

Some of the main family factors of work-family conflict are family demand and stress, childcare responsibilities and social support to the family (Zhang & Liu, 2011). According to Kossek and Lee (2017), the number of children, age of children and marital status have been identified as antecedents to work-to-family and family-to-work conflict. Individual variables include gender, experience, income, lifetime employment status, level of education, marital status, and child status (Zhang & Liu, 2011; Kossek & Lee, 2017).

Conceptual Framework and Empirical Model

Frone et al. (1992) developed and tested an integrative model of work-family interface and concluded that work-family conflict is a bi-directional concept. The model showed that work-family conflict could either be work-to-family conflict (WFC) or family-to-work conflict (FWC). Work-to-family conflict or work interfering with the family indicates that issues at the workplace are interfering with family issues, and family-to-work conflict likewise indicates that family issues are interfering with work. Reviewed literature has revealed that WFC occurs when individuals bring challenges and stress from the workplace to their homes that negatively affect their family's quality of life especially family satisfaction, while FWC occurs when family responsibilities interfere with employees' work-related duties which can lead to work-related consequences (Afzal & Farooqi, 2014; Dartey-Baah, 2015). When an entrepreneur has to work long hours including weekends and fails to attend to children or family's programmes, this may cause the individual to think he/she is not an effective family member. Such negative experiences can affect people's family lives. For instance, a worker could be absent from work to care for a sick child or spouse and this could affect work (AlAzzam et al., 2017). This leads to two hypotheses:

- *Family-work conflict has a significant negative relationship with family satisfaction.*
- *Work-family conflict has a significant negative relationship with family satisfaction.*

Work-to-family conflict is regarded as the more dominant direction of the conflict (Frone et al., 1992); that means more WFC is experienced than FWC by both men and women, either with their partners and/or with children. The explanation is that workers value their job or roles and would not prefer any interference with their work (Gutek et al., 1991). There is an assertion by scholars that workers experience work-to-family conflict more often than family-to-work conflict (French et al., 2017). A longitudinal study conducted using Chinese employees confirmed the bi-directional nature of WFC and a strong correlation between WFC and FWC (Lu et al., 2015).

Within these conflicts, individual entrepreneurial resilience was found to be a combination of hardiness and persistence (Fisher et al., 2016) which can influence the extent to which work-family conflict interferes with family satisfaction. The complexity of the small business environment generates huge pressure and high stress and strains on the small business managers. Within this condition, resilience has been raised as the key to dealing with the challenge. Small business owners' resilience - the psychological attributes (Baluku et al., 2016), personality traits (Tuffour & Ockrah-Anyim, 2020) and leadership styles (Tuffour et al., 2015; Tuffour & Matey, 2019, Tuffour et al., 2019) have been raised. Small business owners' entrepreneurial resilience relates to the ability of entrepreneurs to anticipate potential threats, to cope effectively with unexpected events, and to adapt to the changes in order to become stronger than before (Ducheck, 2018). Fisher et al. (2016) found that entrepreneurs' resilience leads to success in the business. Thus, it is hypothesised that:

- *Resilience has a significant moderating effect on the relationship between work-family conflict and family satisfaction.*
- *Resilience has a significant moderating effect on the relationship between family-work conflict and family satisfaction.*

The implied empirical model is the structural equation modelling presented in Figure 1, highlighting the objectives of the present study. The framework shows the work-family dual interface and their linkage with family satisfaction as well as the moderating role of resilience. The implied formulation is the framework presented in Figure 1.

**FIGURE 1
FRAMEWORK OF THE STUDY**



Source: Authors' Development
Note: WFC = work-family conflict, FWC = family-work conflict

METHODOLOGY

Study Approach and Design

Quantitative research approach is used through cross-sectional design. Exploratory strategy is used to examine the link between work-family conflict interface and family satisfaction, with the moderating role of resilience. The exploratory design helps to discover and assess the resilience capacity of small enterprise leaders in relation to the work-family conflict interface.

Data, Sample Size and Sampling Technique

The population of the study is managers/leaders of small-scale enterprises operating in the Accra metropolis. The sample size was 293 managers operating in different activity areas of the small enterprise subsector. This gives a response rate of 95.7 per cent as 306 questionnaires were sent out. This sample size was considered appropriate based on the recommendations of Tabachnick and Fidell (2007). The recommendation is that the sample size (*N*) should be $N > 50 + 8M$, with *M* being the total number of independent variables. With five key independent variables in the present study, the sample size of 293 more than satisfies the sample size of 90 (using the formulae). Due to the lack of actual data on the small enterprises in the study area and the dispersed nature of the small enterprises, the convenience sampling technique is used. Despite reliability concerns (Cooper & Schindler, 2014) and generalization issues (Bryman & Bell, 2015), convenience sampling can still be a useful procedure. It can also be used to test ideas or even gain ideas about an area of interest (Cooper & Schindler, 2014) as findings may prove quite interesting (Bryman & Bell, 2015) and overwhelming (Cooper & Schindler, 2014). Convenience research samples have become the norm and are more prominent than samples based on probability sampling (Bryman & Bell, 2015) in business studies, consumer behavioural and management research.

Data Type, Source and Collection

Primary data is used for the present study. Quantitative structured questionnaires were used to collect data from small enterprise leaders in the Accra metropolis in the Greater Accra Region. Four different scales developed by different authors were adapted for the study. The data were collected over a one-month period. To ensure anonymity and to boost the confidence of the respondents, to be honest in their answers, respondents were asked not to disclose their identity. After the collection, the total number of completed and cleaned questionnaires obtained from the small enterprise leaders was 293. The questionnaires were each put in a sealed envelope and delivered to the managers of the small enterprise leaders who volunteered to be respondents. For ethical reasons, the respondents were informed about the purpose of the study and confidentiality was facilitated by sealing the envelopes after completing the questionnaires. A pilot test of the instrument consisting of 20 small-scale managers was conducted in the La-Nkwantanan Municipal assembly to ascertain the reliability of the instrument. The pilot test results informed appropriate adjustment of the scales.

Constructs, Instruments and Interpretation

Work-Family Conflict Scale

The 10-item measure of work-family conflict was constructed by Netemeyer et al. (1996). Five of the items measure work-to-family while the other five measure family-to-work conflict. The items were negatively worded to indicate the extent of the work-family related conflict. The five-item work-family conflict scale measures the extent to which work activities interfere with a leader's family activities, duties and responsibilities. The five-item family-work conflict scale measures the extent to which family activities, duties and responsibilities interfere with work-related activities. The scale is measured on a 7-point Likert scale from 1 being strongly disagree to 7 being strongly agree. For each set, the minimum score is $1 \times 5 = 5$ and the maximum score is $7 \times 5 = 35$. The higher the score, the higher the conflict. The Cronbach Alpha for work-to-family conflict is 0.73 and that of the family-to-work conflict scale is 0.80 (Ulucan, 2017).

Family Satisfaction Scale

Family satisfaction was measured using a five-item version of Brayfield and Rothe's (1951) job satisfaction scale (cited in Amankwah, 2018). The respondents were asked to evaluate how satisfied they were with their family/home life, based on a 7-point Likert scale ranging from 1=strongly disagree to 7=strongly agree. Scores range from a minimum of $1 \times 5 = 5$ to a maximum of $5 \times 7 = 35$. A higher score indicates a higher level of family satisfaction. Amankwah (2018) reported the Cronbach Alpha of 0.735.

Resilience Scale

The study used the revised (10 items) and validated scale by Campbell-Sills and Stein (2007) of the original Connor-Davidson resilience (CD-RISC-25) scale that was developed by Connor and Davidson (2003). The original items were reworded so that the modified statements were all presented in the first person (Dong et al., 2013). This modification is to make respondents identify themselves as active participants. An example is rewording from "Able to adapt to change" to "I am able to adapt to change", making participants understand that he/she is intended to be the subject performing the action. The CD-RISC-10 is ranked on the 5-point Likert scale from "0=not true at all to 4=true nearly all the time", giving a scale score that ranges from a minimum of 0 (0×10) to a maximum of 40 (4×10). The CD-RISC-10 has a Cronbach Alpha value of 0.85 as indicated by Campbell-Sills (2007) and 0.95 by Shin et al. (2018).

Data Analysis

The data collected from the managers were edited, coded and prepared for statistical analyses. Regression analysis is used to examine the effect of work-family conflict's two directions on family satisfaction. Literature suggests the presence of resilience may alter the impact of work-family conflict (Amankwah, 2018; Fatoki, 2018). Thus, a two-way analysis of variance is employed to identify whether there is a difference in work-family conflicts' interface due to the resilience of managers. To ascertain the quality of the data collected, the normality and reliability of the instrument were checked. The proposed hypotheses in the framework were tested using correlation and two-way analyses of variance techniques. The data was analysed based on this methodology and the results discussed.

RESULTS AND DISCUSSION

Results of Socio-Demographic Characteristics of Respondents

Male enterprise leaders constitute 64.5 per cent of the respondents while female small enterprise leaders are made up of 35.5 per cent. Moreover, managers between 28 and 57 years of age form the major age range of the small enterprise leaders. In addition, 64.2 per cent of the small enterprise leaders are married, 20.1 per cent are single and 15.7 per cent of the respondents are divorced. In family terms, about 73.7 per cent have children while 26.3 per cent had no children. In terms of dependents, 70 per cent have between one and five dependents to cater for.

Respondents who hold a first degree are made up of 42.3 per cent. Those with Diploma/Higher National Diploma Certificates were 21.4 per cent, while 14.3 per cent had a master's degree, and 9.6 per cent had

primary education. The small enterprise leaders commit four to 11 hours to work daily while 37.9 per cent of respondents work eight hours a day and about 22.9 per cent work 12 hours daily.

About 39.2 per cent of the managers take work home while 45.7 per cent sometimes are not able to complete work roles and take work home leaving 15 per cent of the small enterprise leaders who do not take work home. Most of the small enterprises (40.3 per cent) have been running between one and five years, but 9.6 per cent are 21-25 years in business. In general, 24.9 per cent of the small enterprise leaders have more than 31 years of working experience and 21.2 per cent have 11-15 years of work experience.

Reliability and Normality of Scales

Table 1 contains the reliability coefficients for the Work-Family Conflict, Family-Work Conflict, Family Satisfaction and Connor-Davidson Resilience Scales. The results show that all the Cronbach alpha values are 0.70 and beyond, indicating that the data produced by the scales are reliable. Dadfar and Lester (2017) specify that a Cronbach's alpha of 0.70 and beyond is reliable. Thus, the four scales are reliable and can be used for analysis to make inferences about the effect of work-family conflict on family satisfaction.

TABLE 1
RELIABILITY STATISTICS OF INSTRUMENTS

Scale	α
Work-Family Conflict Scale	0.91
Family-Work Conflict Scale	0.91
Family Satisfaction Scale	0.74
Connor-Davidson Resilience Scale	0.89

Source: Authors' Calculations

Also, the normality test results of the sample data are presented in Table 2. The skewness and kurtosis values of all the variables are within the acceptable normality range of +2 to -2 and +3 to -3 respectively which indicate that the scales are normally distributed and thus satisfy the condition for the use of parametric tests (Tabachnick & Fidell, 2007).

TABLE 2
NORMALITY TEST RESULTS

Scale	Mean	SD	Skewness	Kurtosis
Work-Family Conflict Scale	22.53	8.92	-0.44	-0.95
Family-Work Conflict Scale	17.30	9.03	0.57	-0.81
Family Satisfaction Scale	28.59	6.33	-1.55	1.88
Connor-Davidson Resilience	27.75	6.95	-0.72	0.14

Source: Authors' Calculations

Correlation Test Results

The results in Table 3 show that there is a significant positive relationship between work-family conflict and family-work conflict among leaders of small enterprises. This means that, as work-family conflicts rise, family-work conflicts similarly rise, but as work-family conflicts decrease, family-work conflicts also decrease. This result conforms to that of Dartey-Baah (2015) and Asghar et al. (2018).

TABLE 3
CORRELATION MATRIX OF CONSTRUCTS

Item	1 (WFC)	2(FWC)	3(RES)	4(FS)
1. Work-Family Conflict	-			
2. Family-work Conflict	0.68 (0.00)*	-		
3. Resilience	0.12 (0.03)*	-0.1 (0.1)	-	
4. Family Satisfaction	-0.42 (0.00)*	-0.54 (0.00)*	0.11 (0.00)*	-

* Significant at the 0.05 alpha level

Source: Authors' Calculations

From Table 3, it is observed that there is a significant negative relationship between work-family conflict and family satisfaction among leaders of small enterprises. This means that work-family conflict correlates with family satisfaction negatively. For that matter, as work-family conflicts rise, family satisfaction decreases, but as work-family conflicts decrease, family satisfaction increases, supporting the hypothesis at the 0.05 level of significance. Similarly, Table 3 shows that there is a significant negative relationship between family-work conflict and family satisfaction. This means that family-work conflict correlates negatively with family satisfaction. As family-work conflicts rise, family satisfaction decreases and vice versa.

Moderating Effect Models

To examine whether resilience moderates the relationship between work-family conflict and family satisfaction, a two-way ANOVA is used. The results of this analysis are in Table 4. From Table 4, it can be observed that work-family conflict significantly affects family satisfaction of small enterprise leaders (with $P = 0.00 < 0.05$; $\eta^2 = 0.862$). Again, resilience significantly impacts family satisfaction of small enterprise leaders ($P = 0.00 < 0.05$; $\eta^2 = 0.785$). Since both variables (work-family conflict and resilience) impact family satisfaction significantly, a moderation analysis reveals that resilience moderates the relationship between work-family conflict and family satisfaction ($P = 0.00 < 0.05$; $\eta^2 = 0.195$). Furthermore, the effect size for the moderation of resilience on work-family conflict and family satisfaction can be inferred from the eta squared value, which is $\eta^2 = 0.195$. The results show that 19.5% of the variance in family satisfaction is associated with resilience. Therefore, the hypothesis that resilience has a significant effect on the relationship between work-family conflict and family satisfaction is supported at the 0.05 level of significance.

TABLE 4
RELATIONSHIP BETWEEN WORK-FAMILY CONFLICT AND FAMILY SATISFACTION
(MODERATING ROLE OF RESILIENCE)

Item	Mean Square	F	P	η^2
Corrected Model	295.86	102.26	0.00*	0.937
Intercept	98929.16	34192.11	0.00*	0.993
Work-Family Conf.	327.84	113.31	0.00*	0.862
Resilience	179.56	62.20	0.00*	0.785
Work-Fa*Resilience	178.78	61.79	0.00*	0.195
Error	2.89			

* Significant at the 0.05 level of significance

Source: Authors' Calculations

A two-way ANOVA was used to analyse the moderating role of resilience on the effect of family-work conflict on family satisfaction. The results in Table 5 shows that both the individual and interaction terms have a significant positive effect on family satisfaction.

TABLE 5
**MODERATING ROLE OF RESILIENCE ON THE RELATIONSHIP BETWEEN FAMILY-
WORK CONFLICT AND FAMILY SATISFACTION**

Item	Mean Square	F	P	η^2
Corrected Model	299.39	9258.02	0.00*	0.999
Intercept	83893.35	2594168.87	0.00*	0.999
Family-Work Conf.	336.44	10403.61	0.00*	0.998
Resilience	48.44	1497.705	0.00*	0.990
Fa-Work*Resilience	9.85	304.47	0.00*	0.546
Error	0.03			

* Significant at the 0.05 level of significance

Source: Author's Calculations

Furthermore, the effect size for the moderation effect of resilience on family-work conflict and family satisfaction can be inferred from the partial eta squared value, which is $\eta^2 = 0.546$. Therefore, the hypothesis that resilience significantly moderates the relationship between family-work conflict and family satisfaction is supported at the 0.05 level of significance.

Discussion of Results

The findings from the present study reveal that there is a significant bi-directional positive relationship between work-family conflict and family-work conflict. This is consistent with studies by Lu et al. (2015), Dartey-Baah (2015) and Asghar et al. (2018). Findings from this study show a negative and significant relationship between work-family conflict and family satisfaction among leaders of small enterprises. This agrees with the findings of some scholars (Carlson & Kacmar, 2000; Mensah et al., 2018). The results of Jamaludin et al. (2018) are consistent with the present study, indicating that work-family conflict has a negative and significant relationship with family satisfaction. The authors asserted that the findings may be due to the demanding work requirements of private-sector employees, which prevent them from fully involving with their families, leaving the employees dissatisfied with their family lives.

The findings of the current study can be due to many factors. According to Parasuraman and Simmers (2001), empirical evidence shows that self-employed persons enjoy greater autonomy and schedule flexibility at work leading to higher levels of job involvement and job satisfaction. However, the high job involvement leads to higher levels of work-family conflict resulting in lower family satisfaction. In the current study, more than half of the respondents are married (comprising 64.2 per cent). More than 70 per cent have dependents living at home with them that they cater for. The respondents have to shoulder the responsibility of catering for the household in addition to the development of their enterprises. The respondents work long hours, about 61 per cent work more than eight hours daily. About 58 per cent of the respondents work six to seven days a week. The above factors may be reasons for the high work-family conflict experienced by the small enterprise leaders.

Again, nearly 40 per cent of the small enterprise leaders take work home, and a greater number of respondents (45 per cent) sometimes take work home. More than 60 per cent of the respondents respond to emails, phone calls and other forms of communication related to work from home and 30 per cent sometimes did. All these factors increase intrusion and tension at home. The work-family conflict spill-over to the home and causes family dissatisfaction. It also means that the respondents are not able to handle the threat that their work role poses to their family life, thus, the constraints of time and energy in performing the dual role affects the satisfaction of individuals (Allen et al., 2000). Parents are busy and

have less time available to share in the needs and challenges of their children. Adolescents cry and yearn for attention and affection from their parents causing them emotional pain, that contributes to social problems in society. The challenges between children and parents bring a lot of pain to families (Jamaludin et al., 2018).

Contrarily, various findings show that work-family conflict has a significant relationship with family satisfaction. For instance, some studies show that family satisfaction was not affected by work-family conflict faced by employees (Karatepe & Kitlic, 2006). Another study found a positive and significant relationship between satisfaction and work-family conflict (Amankwah, 2018). These findings suggest that there are factors (such as resilience) that can contribute to reduce the imbalance between work-family conflict and family satisfaction.

The findings from this study show that family-work conflict has a significant negative relationship with family satisfaction. This is consistent with previous studies (Baral, 2016; Berger, 2018; Mensah et al., 2018). Berger (2018) studied working mothers from different races in the USA on time demand and time-based conflict of working mothers while Mensah et al. (2018) studied University junior workers. Their findings were consistent with the present study.

Turliuc and Buliga (2014) did a study on work-family conflict and family satisfaction and the mediating role of cognitions. They found that cognitions mediate the relationship between the direction of the conflict and family satisfaction. The authors recognised that much attention is given to work-to-family conflict (to the neglect of family-to-work conflict), which might be because work-family conflict is problematic to organizations. People have dysfunctional cognitions about family roles. Turliuc and Buliga (2014) suggested that organizations should give training to employees not only on stress management but family-conflict management as well.

The present study reveals a significant moderating role of the resilience of the small enterprise managers in Ghana. In both the effect of work-family conflict and family-work conflict on family satisfaction, resilience moderated positively and significantly. The results are consistent with that of Padovez-Cualheta et al. (2019), which found that entrepreneurs have a higher rate of family satisfaction than non-entrepreneurs. There was also a significant relationship between family satisfaction and inter-role conflict. Thus, greater family satisfaction leads to a reduction in inter-role conflict rates and vice versa.

The result of resilience from the current study of the small enterprise leaders is comparable to the resilience results obtained for entrepreneurs by Fatoki (2018). In another study, Kašpárková et al. (2018) found that resilience is related to the two important positive dimensions of work-related well-being: job satisfaction and work engagement. The study also confirmed that a focus on resilience can be one option for addressing stress. Resilience has a positive force when applied in the workplace as it has a psychological capacity to deal with work-family conflict's two directions as indicated in the present study.

CONCLUSION AND POLICY IMPLICATIONS

The business activities of small enterprise leaders generate conflict that spills over to the family. As work-family conflict increases, the family-work conflict also increases. Conflicts then arise from performing family roles that spill into the work roles. Small enterprise leaders are affected by the prevalence of the work role interfering with the family role, the incompatibility leads to the lowering of family satisfaction. When the conflict from work to the family decreases, family satisfaction increases. Family-work conflict and family satisfaction are negatively and significantly related. When family responsibilities disrupt or clash with small enterprise leaders' business activities, it creates difficulties for home and work, which triggers family dissatisfaction.

The evidence from this present study shows that work-family conflict relates positively and significantly to resilience. Thus, increasing levels of entrepreneurs' work-family conflict come with increasing levels of resilience. Small enterprise leaders are able to stand high levels of difficult business terrain, work hard and adapt to the situation and grow through the process of resilience. As the conflict in business declines, resilience also declines.

Resilience positively and significantly influences the interaction effect of work-family (and family-work) conflict on family satisfaction. Resilience enhances family satisfaction that enables small enterprise leaders to overcome work-family conflict's two dimensions. Organizations should give training to employees not only on stress management but family-conflict management should be included.

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