



Determinants of Quality of Work Life: The Case of Small and Medium Enterprises in Kogi State

Monday Enyo Emmanuel, Juwon Johnson Orugun

Department of Business Administration, Prince Abubakar Audu University, PMB 1008, Anyigba

Kazeem Audu

Department of Business Education, Kogi State College of Education Technical Kabba, PMB 242, Nigeria

ABSTRACT

The study aimed at determinants of quality of work life in Small and Medium Enterprises in Kogi State. The survey research design was applied. A multi-stage sampling technique was adopted to choose the sample size of 365. Data were gathered and analyzed using inferential analytical technique. Regression analysis was used. Finding showed that quality work time has strong effect on QWL of SMEs' employees in Kogi State ($R^2 = 0.5128$). Finding further showed that good work conditions have effects on the QWL of SMEs' employees in Kogi State ($R^2 = 0.9868$). The study concluded that quality work time strongly determines the QWL of SMEs' employees in Kogi State. Good work conditions strongly determine the QWL of SMEs' employees in Kogi State. The study recommended that to improve employees' quality of life in Kogi State, SME owners should ensure that employees have considerable work time, and that they should adopt work scheduling autonomy and decision-making autonomy.

ARTICLE INFO

Article history:

Received 22 Jun 2022

Received in revised form

21 Jul 2022

Accepted 27 Aug 2022

Keywords: Quality Of Work Life, Good Work Conditions, Work Scheduling Autonomy, Work Methods Autonomy, Decision-Making Autonomy.

© 2022 Hosting by Research Parks. All rights reserved.

INTRODUCTION

Kogi State is located in the Middle Belt region of Nigeria. It is bordered to the east by Ekiti State and Kwara State, to the north by the Federal Capital Territory, to the northeast by Nasarawa State, to the northwest by Niger State, to the southwest by the states of Edo and Ondo, to the southeast by the states

of Anambra and Enugu, and to the west by Benue State as being the only state in Nigeria to border ten other states. In Kogi State, there are numerous business enterprises such as Chuks De General Benz Nigeria, Mbanefo Crafts & Arts Ltd, Owulu Jude Nigeria Ltd, Compovine Technologies Limited, Kiplan Nigeria Limited and Trendconnect Integrated Service Ltd among others. These enterprises have employees who are expectant that their organizations will help them achieve their individual objectives with respect to their commitment at the workplace.

Some employees are required to spend more time at the workplace. This is because they form the spine of the enterprise. They are committed and concerned with helping the vision and mission of the enterprises to materialize; leaving their social life dented. The choice of some employees is to make most out of their careers. A satisfactory work environment brings about employees' quality work life. Employees who have a decent quality of life at work may appreciate his/her job. Le, Nguyen, Trinh, and Nguyen (2021) expressed that the quality of one's working life has lately been evaluated as a measure of employees and their job satisfaction. Quality of Work (QWL) also has benefits to Small and Medium Enterprises (SMEs) in Kogi State. Monkevicius (2014) argued that investment in QWL does not only benefit employees, but also the enterprise.

QWL reflects conducive workplace atmosphere that induce well-positioned mind, emotion and attitude that favours positive outcome at the workplace. Huang et al. (2020) posited that QWL is the degree to which an employee's personal and working requirements are met by participating in the workplace and attaining the organization's goals. It has to do with job satisfaction, exit intent, high turnover, personality, and job stress (Fu et al., 2015; Huang, Xu, Zhang, & Fu, 2013). In the real sense, QWL appears to be a complex concept. It may also mean positive experience with regard to organizational value, respect and support for employees.

Good QWL must be priority for every organization; as it is strategic to competitiveness and improved market performance. It is essential for organizations that are conscious of the dynamic nature of the competitive environment to spot and manipulate factors that affect the QWL of employees. Basically, many factors relates to QWL. Few of which are work stress, burnout, mood swing, depression, health and well-being of employees. Burnout is an unpleasant psychological state marked by emotional tiredness, depersonalisation, and a low sense of personal success that affects many employees (Li, Rong, & Yuan, 2015; Tartakovsky & Walsh, 2016). Burnout and poor work-life quality have been related to early retirement, poor personal ethics, a higher risk of work errors, and negative consequences on personal health (Kavalieratos et al., 2017). Indications of overt depression may be noted in certain employees with a progression to clinical depression (Bagwell et al., 2017).

The work environment of SMEs has strong link with quality of work life of employees in Kogi State. A multitasking work environment my leave employees with great experience. This is viable under the favourable condition where employees are valued, respected and supported. A good work environment offers commendable welfare and healthcare packages that repay employees' unprecedented effort. Harncharoen, Isahak, Kaewboonchoo, Low, and Ratanasiripong (2016) posited it is critical to comprehend the impact of the workplace on employees' physical and mental health. Nayeri, Salehi, and Noghabi (2011) stressed that working conditions have been clarified in terms of job promotion, financial rewards, autonomy, management help, and the importance and attractiveness of jobs. Harncharoen et al. (2016) added that safety improve, accident rate, healthy workplace improvement, workplace size, chemical usage, extra equipment usage, job characteristics, and job stress affect QWL of employees. These variables have effects on the QWL of employees. There was need for studies to be conducted in this regard.

This study was conducted in Kogi State. Its coverage was the clusters of SMEs in Kogi metropolis. Owners and managers of SMEs was the target of the study. This is because they make strategic decisions for their enterprises, and they equally determine the nature of the work environment to a reasonable extent. The scope of the study was within manufacturing, food/beverages, retail trade, education and service SMEs. The requirement for this coverage was that these SMEs make up a large portion of the Kogi metropolis.

LITERATURE REVIEW

Conceptual Review

2.1.2 Concept of Quality of Work Life

Quality of life is a complex concept when it comes to assessing social or organizational well-being based on individual employee or group cases. A high quality of life has been linked in literature to increased workplace efficiency. Leitão, Pereira, and Gonçalves (2019) posited that occupational stress (which includes workplace expectations, job control, job insecurity, organizational justice, intra-group conflict, job strain, effort-reward imbalance, employment level, and shift work) is now receiving more attention. This is because they have more implications on Quality of Work Life (QWL).

Nguyen & Nguyen (2012) expressed that Quality of Working Life (QWL) is about the well-being of employees; which refers solely to working conditions that improve satisfaction with physical, social, economic, and psychological aspects of labour in the workplace. Indeed, numerous researches have investigated the concept of QWL from diverse perspectives, elucidating various aspects of the concept, including both causes and effects (Dehghan Nayeri, Salehi, & Ali Asadi Noghabi, 2011; Nguyen & Nguyen, 2012).

Quality of work life is defined by enterprises as the degree to which an employee's personal and working requirements are met while engaged in the workplace and achieving the enterprise's objectives (Huang et al., 2020). Workplace contentment, intention to leave, high turnover, charisma, and work stress are all elements to consider (Fu et al., 2015; Huang, Xu, Zhang, & Fu, 2013). Quality of work life means considering individual and group differences in terms of high-quality working conditions, when dealing with retaining good employees (Hashempour, Hosseinpour Ghahremanlou, Etemadi, & Poursadeghiyan, 2018). The quality of work life program includes any improvement in organizational culture that supports employee growth and development in the organization (Adikoeswanto et al., 2020). According to El Badawy et al., (2018), it is the degree to which an employee is contented with his personal and working situations through engagement in the workplace while attaining organizational goals. Hashempour et al. (2018) upholds that QWL is a series of outcomes for employees such as job refers to a series of outcomes for employees such as job satisfaction, growth opportunities, psychological problems, job security, low accident rates, and human relations between employers and employees. Furthermore, QWL will emphasize on addressing a person's physiological, psychological, social, and economic demands by focusing on their essence, considering oneself as the most valuable part of an organisation (Akar, 2018). In this regard, it aims to increase employee satisfaction and ensure continuity by forming a positive attitude towards the organization, establishing a work environment that is suitable for employees and the organization, increasing employee productivity and organizational effectiveness, strengthening workplace learning, and reducing organizational stress by increasing teamwork and communication (Karaaslan & Aslan, 2019).

METHODOLOGY

Research Design

In this study, the survey research design was applied. This research strategy included the use of a standardized research instrument for gathering information and collecting data. The researcher was able to analyze the cause and effect sequel to the data that were collected and analysed from the population. Using this design, respondents were given the opportunity to voice their views on the variables under examination.

Population of the Study

The study's population consisted of the employees of 50 small and medium-sized businesses. According to Oyelaran-Oyeyinka (2020), SMEs are characterized by less than 300 employees. 150 employees were considered the benchmark for this study since this is 50% of 300 employees. It is also considered appropriate because majority of SMEs in Kogi metropolis have less than 200 employees. Thus, the total population of the study was 7,500 employees of SMEs in the Kogi metropolis.

Sampling Technique

A multi-stage sampling technique was adopted to choose the samples in stages. The researchers divided the SMEs in Kogi metropolis into groups based on their activity in the first stage. The researchers classified the respondents in the second stage based on common features at the time of the study. The survey was conducted in Kogi metropolis, which comprises of SMEs clusters.

Sample Size of the Study

The sample size (365) was determined using Sallant and Dillman's (1997) sampling approach. The sampling method was used in previous studies (such as Sule & Nafiu, 2019; Nafiu, Hassan & Nafiu, 2021). The method's statistical strength, level of precision, and stratification are its main advantages. It ensures that the appropriate unit of analysis is used. The formula is shown below:

$$N_s = \frac{N_p (p)(1 - p)}{(N_p - 1) \left(\frac{B}{C}\right)^2 + (p)(1 - p)}$$

Where:

N_s= completed sample size required

N_p= Sample population

P= proportion expected to answer in a certain way (50% or 0.5 is most conservative)

B= acceptable level of sampling error (0.05 = ±5%; 0.03 = ± 3%)

C= Z statistic associated with the confidence interval (1.645=90% confidence level; 1.960=95% confidence level; 2.576=99% confidence level)

$$N_s = \frac{7500 (0.5)(1 - 0.5)}{(7500 - 1) \left(\frac{0.05}{1.960}\right)^2 + (0.5)(1 - 0.5)}$$

Where:

$N_s = 365.4879515321267$ (Approx. 365)

$N_p = 7500$

$P = 50\%$ or 0.5

$B = 0.05$ or $\pm 5\%$

$C = 1.960$

The sample size of the study was 365. Thus, 365 respondents was surveyed.

Sources of Data

This study used primary data. The primary data was sourced through a well-structured questionnaire. The researchers utilized the questionnaire to obtain the data needed on the subject matter. The study premised majorly on the use of the primary data for scientific verification.

Method for Data Collection

A single data collection instrument was considered for this study, and this is a well-structured questionnaire. A well-structured questionnaire was considered majorly as the most appropriate data collection instruments for this study. This is because it provides opportunity for respondents to submit relevant and specific data on the phenomena of interest.

Method of Data Analysis

The data generated for the study was analyzed using inferential analytical techniques. Regression analysis was used. The choice of these statistical tools is backed-up with the fact that the independent variables have explanatory power over the dependent variable. The evaluation of the theoretical relationship between dependent and independent variables was established using the linear regression. In this study, work environment was proxied with quality work time and work conditions which are the independent variables.

Data Analysis and Results

Table 1. Demographic Characteristics of respondents

Category	Variables	Freq (%)
Gender	Male	176(70.7)
	Female	73(29.3)
Age	Below 20 Years	41(16.5)
	21-25 Years	90(36.1)
	26- 30 Years	34(13.7)
	31-35 Years	36(14.5)
	36- 40 Years	40(16.1)
	41- 45 Years	8(3.2)
Marital Status	Single	154(61.8)
	Married	41(16.5)
	Widow(er)	39(15.7)
	Separated	11(4.4)
	Divorced	4(1.6)

Level of Education	Primary School Leaving Cert.	49(19.7)
	Secondary School Certificate	83(33.3)
	OND & Equivalence	54(21.7)
	B.Sc/HND & above	62(24.9)
Work Experience	Below 1 Year	45(18.1)
	1-2 Years	59(23.7)
	2-4 Years	63(25.3)
	4-6 Years	51(20.5)
	6-10 Years	27(10.8)
	10-15 Years	4(1.6)

Source: Field Survey (2022)

According to Table 1, there were 73 respondents representing 29.3 percent who were female and 176 respondents representing 70.7 percent who were male. This suggests that male employees dominate the SMEs' workplaces in Kogi State.

The table shows that 41 respondents representing 16.5 percent were below 20 years; 90 respondents representing 36.1 percent were 21 to 25 years; 34 respondents representing 13.7 percent were 26 to 30 years; 36 respondents representing 14.5 percent were 31 to 35 years; 40 respondents representing 16.1 percent were 36 to 40 years; and 8 respondents representing 3.2 percent were 41 to 45 years. This implies that majority of employees of SMEs in Kogi State is between 21 and 25 years.

Table 1 shows that 154 respondents representing 61.8 percent were single; 41 respondents representing 16.5 percent were married; 39 respondents representing 15.7 percent were widow(er); 11 respondents representing 4.4 percent were separated; and 4 respondents representing 1.6 percent were divorcees. The table shows that majority of the respondents were single.

Table 1 shows that 49 respondents representing 19.7 percent were holders of Primary School Leaving Cert; 83 respondents representing 33.3 percent were holders of Secondary School Certificate; 54 respondents representing 21.7 percent were holders of OND & Equivalence; and 62 respondents representing 24.9 percent were holders of B.Sc/HND & above. The results show that the respondents have considerable level of education that can aid the understanding of the subject matter.

Table 1 shows that 45 respondents representing 18.1 percent have less than 1 year work experience; 59 respondents representing 23.7 percent have 1 to 2 years work experience; 63 respondents representing 25.3 percent have 2 to 4 years work experience; 51 respondents representing 20.5 percent have 4 to 6 years work experience; 27 respondents representing 10.8 percent have 6 to 10 years work experience; and 4 respondents representing 1.6 percent have 10 to 15 years work experience.

Table 2. Regression results on quality work time and QWL of SMEs' employees

QWL	Coef.	T	P> t	R-squared
Quality Work Time	.6734159	16.13	0.000	0.5128
Work Scheduling Autonomy	.9605559	66.19	0.000	0.9868
Decision-Making Autonomy	.0358883	2.38	0.018	
Work Methods Autonomy	.0006108	0.03	0.974	

Source: Field Survey (2022)

Table 2 shows the R^2 -value (0.5128) for the effect of quality work time on QWL of SMEs' employees in Kogi State. The result implies that 51.3% variation in QWL of SMEs' employees is accounted by quality work time. The remaining 48.7% unaccounted variation in the QWL of SMEs' employee means that other variables (which are not captured in the model) can also explain the variation. The table shows that a strong linear link exists between quality work time and QWL of SMEs' employees (given that $\beta = 0.6734159$; p -value < 0.01). The result shows that the linear link is a positive one. That is 67.3% change in quality work time will lead to a significant direct proportional change in the QWL of SMEs' employees in Kogi State. The implication of this for the study is that QWL of SMEs' employees is bound to increase given a unit increase in quality work time. This finding supports the position of Mily and Yameni (2017) that working time is cardinal to the QWL of employees. The study supports the finding of Hsu et al. (2019) that quality work time has a significant with work-life balance.

The table 2 reflects the regression results for the effect of good work conditions on the QWL of SMEs' employees in Kogi State (given that R^2 -value= 0.9868). This shows that good work conditions explain 98.7% variation in the QWL of SMEs' employees in Kogi State. The 1.3% left out in the model indicates that there are other variables that can predict the variation in the QWL of SMEs' employees in Kogi State. The study of Devi and Ganapathi (2014) also found that working work condition have effect on QWL in small scale industries.

In this study, proxies such as work scheduling autonomy, decision-making autonomy and work methods autonomy were used for good work conditions. Work scheduling autonomy, decision-making autonomy and work methods autonomy were tied to good work conditions as used in previous studies (Zubair et al., 2017; Bashir et al., 2020). The table shows positive linear relationship (given that $\beta = 0.9605559$; p -value < 0.01). This implies that 96.1% change in work scheduling autonomy will lead to direct proportional change in the QWL of SMEs' employees in Kogi State. That is increased work scheduling autonomy will enhance significant increase in the QWL of SMEs' employees in Kogi State.

The table shows that decision-making autonomy has positive linear relationship with the QWL of SMEs' employees in Kogi State (given that $\beta = 0.0358883$; p -value < 0.05). This implies that 3.6% change in decision-making autonomy will bring about almost the same 3.6% change in the QWL of SMEs' employees in Kogi State. That is decision-making autonomy has significant linear connection with the QWL of SMEs' employees in Kogi State. The table also shows that work methods autonomy has positive linear relationship with the QWL of SMEs' employees in Kogi State (given that $\beta = 0.0006108$; p -value > 0.05). The result shows that work methods autonomy has no significant positive linear relationship with the QWL of SMEs' employees in Kogi State.

Conclusion

This study focused on the determinants of QWL of SMEs' employees in Kogi State. The goal of the study was to provide empirical evidences on QWL of SMEs' employees. The study concluded that quality work time strongly determines the QWL of SMEs' employees in Kogi State. QWL of SMEs' employees is bound to increase given a unit increase in quality work time. Good work conditions strongly determine the QWL of SMEs' employees in Kogi State. There is empirical evidence sequel to work conditions that a positive linear relationship exists between work scheduling autonomy and the QWL of SMEs' employees in Kogi State. Decision-making autonomy has positive linear relationship with the QWL of SMEs' employees in Kogi State. Methods autonomy has insignificant linear relationship with QWL of SMEs' employees in Kogi State. To improve employees' quality of life in Kogi State, SME owners should ensure that employees have considerable work time. Given the improvement in quality work time, employees' QWL is certain to rise. SME owners should ensure good

work conditions as it can enhance increased QWL of SMEs' employees in Kogi State. To achieve good work conditions, they should adopt work scheduling autonomy and decision-making autonomy. Improved effort in these areas will culminate into improved QWL of SMEs' employees in Kogi State.

REFERENCES

1. Abe, E. N., Fields, Z., & Abe, I. I. (2017). The Efficacy of Wellness Programmes as Work-Life Balance Strategies in the South African Public Service. *Journal of Economics and Behavioral Studies*, 8(6), 52-67. Retrieved from [https://doi.org/10.22610/jeb.v8i6\(J\).1483](https://doi.org/10.22610/jeb.v8i6(J).1483)
2. Adikoeswanto, D., Eliyana, A., Hamidah, I., Sariwulan, T., Buchdadi, A.D., & Firda, F. (2020), Quality of Work Life's Factors and Their Impacts on Organizational Commitments. *Sys Rev Pharm*, 11(7), 450-461
3. Akar, H. (2018). A Meta-Analytic Study Concerning the Effect of Educational Stakeholders' Perceptions of Quality of Work Life on Their Job Satisfaction and Organizational Commitment. *International Online Journal of Educational Sciences*, 10(3), 101–115. Retrieved from <https://doi.org/10.15345/iojes.2018.03.007>
4. Bagwell, C. E., Chiu, P., Fecteau, A., Gow, K., Muelle, C. M., Price, D., et al. (2017). 2016 CAPS ethics session/Ein debate: 1. Regionalization of pediatric surgical care 2. Ethical introduction of surgical innovation 3. Addressing stress in a surgical practice: Resiliency, well-being, and burnout. *Journal of Pediatric Surgery*. Retrieved from <https://doi.org/10.1016/j.jpedsurg.2017.01.025>
5. Bashir, A., Amir, A., Jawaad, M., & Hasan, T. (2020). Work conditions and job performance: An indirect conditional effect of motivation. *Cogent Business & Management*, 7(1), 1801961. doi:10.1080/23311975.2020.1801961
6. Dehghan Nayeri, N., Salehi, T., & Ali Asadi Noghabi, A. (2011). Quality of work life and productivity among Iranian nurses. *Contemporary Nurse*, 39(1), 106–118. doi:10.5172/conu.2011.39.1.106
7. Devi, R.S. & Ganapathi, R. (2014). Impact of Work Related Factors on Quality of Work Life of Employees in Small Scale Industries in Kanyakumari District. *Journal of Business and Management*, 16(12), 51-55
8. El Badawy, T. A., Chinta, R., & Magdy, M. M. (2018). Does 'gender' mediate or moderate the relationship between 'quality of work life' and 'organizational committment'? Evidence from SMEs in Egypt. *Gender in Management*, 33(4), 332–348. Retrieved from <https://doi.org/10.1108/GM-04-2017-0050>
9. Fu, X., Xu, J. J., Song, L., Li, H., Wang, J., Wu, X. H., et al. (2015). *Validation of the Chinese version of the quality of nursing work life scale*. PloS One. Retrieved from <https://doi.org/10.1371/journal.pone.0121150>.
10. Harncharoen, K., Isahak, M., Kaewboonchoo, O., Low, W.Y. & Ratanasiripong, P. (2016). Workplace Environment and Quality of Life of SME Workers: A Systematic Review. *Asia Journal of Public Health*, 7(2), 64-81.
11. Hashempour, R., Hosseinpour Ghahremanlou, H., Etemadi, S., & Poursadeghiyan, M. (2018). The Relationship Between Quality of Work Life and Organizational Commitment of Iranian Emergency Nurses. *Health in Emergencies & Disasters Quarterly*, 4(1), 49–54. Retrieved from <https://doi.org/10.32598/hdq.4.1.49>

12. Hsu, Y.-Y., Bai, C.-H., Yang, C.-M., Huang, Y.-C., Lin, T.-T., & Lin, C.-H. (2019). Long Hours' Effects on Work-Life Balance and Satisfaction. *BioMed Research International*, 2019, 1–8. doi:10.1155/2019/5046934
13. Huang, H. G., Xu, J. J., Zhang, R., & Fu, X. (2013). Quality of work life among nurses working in different level hospitals in Guangdong province. *Journal of Nursing Science*, 28(14), 56–58.
14. Huang, H., Zhang, H., Xie, Y., Wang, S.-B., Cui, H., Li, L., ... Geng, Q. (2020). Effect of Balint group training on burnout and quality of work life among intensive care nurses: A randomized controlled trial. *Neurology, Psychiatry and Brain Research*, 35, 16–21. doi:10.1016/j.npbr.2019.12.002
15. Karaaslan, A., & Aslan, M. (2019). The Relationship Between the Quality of Work and Organizational Commitment of Prison Nurses. *Journal of Nursing Research*, 27(3), 1–10. Retrieved from <https://doi.org/10.1097/jnr.0000000000000286>
16. Kavalieratos, D., Siconolfi, D. E., Steinhauer, K. E., Bull, J., Arnold, R. M., Swetz, K. M., et al. (2017). “It is like heart failure. It is chronic and it will kill you”: A qualitative analysis of burnout among hospice and palliative care clinicians. *Journal of Pain and Symptom Management*, 53(5), 901–910.
17. Le, T.H., Nguyen, T.M.T., Trinh, T.A., & Nguyen, T.H.P. (2021). Factors Affecting Quality of Working Life: A Study On Front-line Employees In Vietnamese Aviation Sector. *Transportation Research Procedia*, 56, 118–126. Retrieved from <https://orcid.org/0000-0003-3968-2072>
18. Leitão, J., Pereira, D., & Gonçalves, Â. (2019). Quality of Work Life and Organizational Performance: Workers' Feelings of Contributing, or Not, to the Organization's Productivity. *International Journal of Environmental Research and Public Health*, 16(20), 1–18. doi:10.3390/ijerph16203803
19. Li, L., Rong, H., & Yuan, W. (2015). The relationship between social support and burnout among ICU nurses in shanghai: A cross-sectional study. *Chinese Nursing Research*, 2(2), 70–77.
20. Mily, V.T.K. & Yameni, M.D. (2017). Quality of work life – a study. *IOP Conf. Series: Materials Science and Engineering*, 197, 1-15. doi:10.1088/1757-899X/197/1/012057
21. Monkevicius, A. (2014). *Quality of working life concept and empirical indicators*. Intelektine Ekonomika
22. Morgeson, F. P., & Humphrey, S. E. (2006). *The Work Design Questionnaire (WDQ): Developing and validating a comprehensive measure for assessing job design and the nature of work*. *Journal of Applied Psychology*, 91(6), 1321–1339. doi:10.1037/0021-9010.91.6.1321
23. Nafiu, I.O., Hassan, O.M. and Nafiu, A.T. (2021), adoptable strategies in marketing and market outcomes: examining the performance of Small and Medium Enterprises in Kogi State. *KIU Interdisciplinary Journal of Humanities and Social Sciences*, 2(2), 65-78
24. Nayeri, N. D., Salehi, T., & Noghabi, A. A. A. (2011). Quality of work life and productivity among iranian nurses. *Contemporary Nurse : A Journal for the Australian Nursing Profession*, 39(1), 106-18. doi: 10.5172/conu.2011.39.1.106.

25. Nguyen, T. D., & Nguyen, T. T. M. (2012). Psychological Capital, Quality of Work Life, and Quality of Life of Marketers. *Journal of Macromarketing*, 32(1), 87–95. doi:10.1177/0276146711422065
26. Oyelaran-Oyeyinka, B. (2020). *SME: Issues, Challenges and Prospects*. Financial System Strategy 2020 International Conference. Retrieved from https://www.cbn.gov.ng/fss/wed/SME_Issues,%20Challenges%20and%20Prospects_Oyeyinka%20Banji.pdf
27. Prem, R., Kubicek, B., Uhlig, L., Baumgartner, V. & Korunka, C. (2021). Development and Initial Validation of a Scale to Measure Cognitive Demands of Flexible Work. *Frontiers in Psychology*, 12, 1-16. DOI=10.3389/fpsyg.2021.679471
28. Sule, J.G. & Nafiu, A.T. (2019). Strategy Adoption and the Performance of Small Scale Rice Processors: Empirical Assessment of Kogi State. *Journal of Asian Business Strategy*, 9(2), 2309-8295. DOI: 10.18488/journal.1006.2019.92.251.260.
29. Tartakovsky, E., & Walsh, S. D. (2016). Burnout among social workers working with immigrants from the Former Soviet Union and Ethiopia in Israel: Testing the connections between personal value preferences, immigrant appraisal and burnout. *International Journal of Intercultural Relations*, 53, 39–53.
30. Van, L.D., Edwards, J.A. & Easton, S. (2007). The Work-Related Quality of Life scale for healthcare workers. *J Adv Nurs*. 60(3), 325-333
31. Wong, K., Chan, A. H. S., & Ngan, S. C. (2019). The Effect of Long Working Hours and Overtime on Occupational Health: A Meta-Analysis of Evidence from 1998 to 2018. *International Journal of Environmental Research and Public Health*, 16(12), 1-22. doi:10.3390/ijerph16122102
32. Zubair, M. H., Hussain, L. R., Williams, K. N., & Grannan, K. J. (2017). Work-Related Quality of Life of US General Surgery Residents: Is It Really so Bad? *Journal of Surgical Education*, 74(6), e138–e146. doi:10.1016/j.jsurg.2017.09.018