Effect of job stress on commitment of female entrepreneurs: Evidence from Abuja, Nigeria

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ABSTRACT

Job stress affects and influence the mental, physical and well-being of an entrepreneur. The objectives of this study were to examined the relationship between work-family conflict, role overload and business environment on the commitment of microentrepreneurs in Abuja. The study adopted a cross-sectional research design, data were obtained via online survey, only the 65 questionnaires were return. Data were analyzed using SPSS 23 and hypotheses were tested with linear regression. Findings from the study indicate a positive relationship between work family conflict, role overload and work environment and the study recommended that future studies should enlarge the sample size of this study and identify other job stress variable that were not included in this study.

ARTICLE INFO

Article history:
Received 19 June 2021
Received in rev. form 20 July 2021
Accepted 24 July 2021

Keywords:
Female entrepreneur, commitment, Job stress, work-family conflict, Role overload and work environment

JEL Classification:
O15, P36

Introduction

The role of female microentrepreneurs to the aspect of economic growth and development cannot be overemphasized. This is because micro enterprises represent a large number of the work force according to MSMEs national survey report (2017) and it provides an avenue for poverty reduction and employment creation. The micro enterprises provide alternative job opportunities to women and empowering them to contribute to economic growth. Women’s entrepreneurial activities not only provide them economic income but also play an important role in creating jobs for other women and reducing gender inequality (Zhu, Kara & Zhu, 2017). Progress has been made in recent years in the area female entrepreneurship, however, female entrepreneurs still have limited economic opportunities to compete with their male counterparts as a result of social or cultural values and traditions (Terjesen & Lloyd, 2015).

Work and family life seem to be a key problem for female entrepreneurs regardless of their geographic area. Women, regardless of their educational, professional, or social status, are assigned the conventional roles of home and family care and are required to fulfill them. In order to satisfy these demands, the female entrepreneur must deal with a great deal of tension in order to maintain a work-life balance (Cardon and Patel 2015).

Numerous female entrepreneurs deal with work-family harmony due to stressors such as time pressure, job responsibilities, and family characteristics relating to household duties, childcare, and family obligations (Kollmann et al. 2018). Job related stress indicates some characteristics of work that creates a threat for employees. Accordingly, job requirements are among the reasons for stress at the workplace in which the entrepreneurs are unable to manage themselves and their tasks in order to meet up with the necessities of the job. Stress related to job has negative penalties on the individual as well as the organization (Malik, 2011).

Role overload is described as a state of conflict that occurs when the level of demand exceeds the individual’s resources and the individual is faced with completing a large number of tasks that require attention (Reilly, 1982). In present world, women persistently...
attempt to balance the demands in their multiple roles and once there is equilibrium among these roles women can keep away from living through role overload (Al-Ghondi, 2017).

Work environment is a crucial aspect of work that relates to the overall tools and materials faced, the surrounding environment in which a person works, their work methods, and their work arrangements both as individuals and as a group. While the understanding of the work environment is also stated by Taiwo (2010), the work environment is everything, events, people and others that affect the way people work, these may include the holiday weekend, and work and safety in the work environment (Jagalat, 2017). The enterprise is formed by people and when such individuals interact with one another and environment, there is a possibility of occupational stress emerging at a certain point.

Organizational commitment on the other hand is an important issue in any organization because having capable and committed human resources will not only reduce absenteeism, delays and displacements but also promote organizational performance, mental freshness of employees, manifestation of ultimate organizational goals and achievement to personal goals (Haque & Oino, 2019; Alipour & Kamaee 2015). The most common way of dealing with organizational commitment is to take into account as a kind of emotional attachment to the organization or as a sense of loyalty to the organization (Wolniak, 2019; Meyer & Allen 1998). Organizational commitment reflects the psychological attachment/bondage between an entrepreneur with their enterprise.

Job stress is considered as a serious complication for workers since it influences employees’ cognitive, physical and well-being. Many enterprises perceived stress as a strong predictor to employee performance. It is also common notion that when employees are under a stressful situation, they likely perform below expectations (Nasurdin, Khan & Zhu, 2017).

It is observed that the volume of work in which entrepreneurs engage given the nature of their enterprises is immense that some entrepreneurs complain on the magnitude of work to be attained resulting to work overloads. This motivated the researcher to conduct a study to determine the relationship between job stress and commitment of female entrepreneurs.

In the same vein, there have been limited number of literatures in the area of job stress and commitment and none of these studies have attempted to examine the combined effect of work family conflict, role overload and work environment on the commitment of female entrepreneurs in Abuja. Thereby creating a research gap for this study.

To establish the influence of job stress on commitment of female entrepreneurs in Abuja, we set out to: (i) examine the relationship between work-family conflict and commitment of female entrepreneurs; (ii) assess the relationship between role overload and commitment of female entrepreneurs; (iii) examine the relationship between work environment and commitment of female entrepreneurs.

Following the development of the objectives, the research questions to be addressed are: (i) What is the relationship between work-family conflict and commitment of female entrepreneurs in Abuja? (ii) To what extent does role overload affect commitment of female entrepreneurs in Abuja? (iii) What is the relationship between work environment and commitment of female entrepreneurs in Abuja?

The following sections are organized as follows. The following section presents the theoretical and conceptual model followed by empirical review and hypothesis development of the study. The third section specifies the methodology used in our research. The fourth section analyses our main findings, the fifth section discusses the results, and the final section concludes the present study by highlighting the main contributions and suggestions for further studies.

**Literature Review**

**Theoretical and Conceptual Background**

**The concept of Job Stress**

Job stress is characterized as a person's state of mind and thought that differs from their natural and usual state of mind, resulting in irregular functioning and a psychologically and emotionally disturbed state. According to Mimura and Griffith, stress is characterized as a situation in which an individual is constantly under pressure, known as work pressures such as short notices and deadlines, unpleasant health conditions, family pressures, and others. When people are confronted with job demands that are too large for them to handle, it has an effect on their emotional well-being and temperament, which can lead to physical and behavioral disorders.

Ivanovich, Konapske, and Matteson (2006) define stress as an individual's reaction to the consequences of external environmental conditions that impose undue psychological, behavioral, and physiological pressures on that individual. It has to do with how an individual reacts to external pressures. According to Robbins and Sanghi (2006), a dynamic situation occurs when people are faced with an opportunity, limitation, or demand related to what they want and the result is considered to be both uncertain and significant. Occupational stress is described by the World Health Organization (WHO) as the reaction people have when confronted with job demands and stresses that are not suited to their knowledge and abilities and that threaten their capacity to adapt. According to Steve (2011), stress is simply an employee's reaction when some demands, stresses, and professional aspects that must be met at work do not meet their expertise levels, posing a challenge and threat to the employee's capabilities.
Concept of Female Entrepreneurial Commitment

Regardless of the sector, whether corporate, governmental, non-profit, domestic, or foreign, the organizational commitment is obvious (Tiwari and Singh, 2017). As a result, the importance of employee commitment at work is widely recognized around the world. It is also clear that it is a major indicator of organizational success (Tiwari and Singh, 2017). The common belief is that “the more dedicated workers are, the higher the overall performance of the organization” (Shore and Martin, 1989; cited from Tiwari and Singh, 2017; p. 74). As previously said, it is a psychological pact between an employee and an organization because the employee feels emotionally committed to the organization and expresses a desire to stay with the same organization (Haque and Oino, 2019). Employee engagement has been found to minimize employee turnover and absenteeism, making it a key factor in evaluating organizational performance in today’s dynamic business world (Tiwari and Singh, 2017). Because of the continuous shift in technology, organizations now need individuals to be professional, competent, dependable, and dedicated to their respective tasks in order to succeed and function in a competitive environment (Feldman and Moore, 1982).

Job Stress and Entrepreneurial Commitment

Occupational stress has been shown in recent studies to have an effect on employees’ organizational commitment in various sectors. For instance, Kumasey et al. (2014) discovered that stress affects the commitment and performance of banking sector employees, while Haque and Aston (2016) discovered that stress affects the commitment and performance of IT sector employees in managerial and non-managerial roles, different forms of workplace stressors have a direct impact on organizational engagement. Cicei (2012) found a negative relationship between occupational stress and organizational commitment in the Romanian public sector in another study. As a result, the available literature suggests that workplace stress has an effect on organizational engagement.

Research Model

![Figure 1: Job Stress Indicators](image)

Hypotheses Development

H01: There is no significant relationship between work-family conflict and commitment of female entrepreneurs in Abuja.

H02: There is no significant relationship between role overload and commitment of female entrepreneurs in Abuja.

H03: There is no significant relationship between work environment and commitment of female entrepreneurs in Abuja.

Research and Methodology

Research Design

The study used descriptive research design to regulate the relationship between Job Stress and commitment of female entrepreneurs in Abuja. Descriptive design is a purposive process of gathering, analyzing and tabulating data about prevailing conditions, practices, beliefs, processes, trends and cause and effect relationship and then making adequate and accurate interpretation about such data with the aid of some simple percentile and statistical method. Primarily, it utilizes the quantitative method recruiting the survey questionnaires.

Population and Sample

Due to a lack of statistical data on the number of registered female entrepreneurs in Abuja and time constraint, the study relied heavily on convenient sampling based on the researcher’s professional judgment. A number of 100 questionnaires were administered and 64 were returned. The survey research questionnaires were employed in this study. The question is divided into two parts. The first part contains questions pertaining to the demographic profile of the respondents according to the following: education level, age and marital status. The second part shows questions to assess the level of stress and its impact on commitment of female entrepreneurs from the three identified independent variables: work family conflict, role overload, and work environment using self-made questionnaires. The Likert Scale model were used that follows the format: 5=Strongly Agree (SA); 4=Agree (A); 3=Neither Agree/Disagree (NA/D); 2=Disagree (D); 1=Strongly Disagree.
Data Analysis and Hypotheses Testing

The SPSS statistical tool was used to analyze the results. The first section will be broken down into frequencies and percentages based on the employee's gender, education level, and age. In treating the questions on the degree of stress on an entrepreneur's engagement, the second part was evaluated using weighted mean, standard deviation, correlation, and regression analysis. However, correlation analysis was used to determine the relationship between job stress and entrepreneurs' commitment at 0.05 level of significance. Downhill linear relationship of correlation coefficient suggests that, 0 means no relationship; .30 is considered weak correlation; .50 is moderate; and .70 is strong correlation. On the other hand, regression analysis was used to determine the significant relationship between individual independent variables: work-family conflict, role overload, work environment and entrepreneurs' commitment.

Reports from the general characteristics of the sample, including demographic and business information about the respondents. In our sample, 56.3 percent of entrepreneurs are single, whereas 43.8 percent are married. Regarding the level of education, 12.5 percent of the entrepreneurs are SSCE holders, 62.5 percent of the respondents have completed Degree/HND, whereas only 25 percent have masters and above.

Also, from the report, 93 percent of the respondents are owners of trading/retailing enterprises while 3.1 percent of respondents are in the agricultural sector. Similarly, the report from the sample shows that, 84.4 percent of the respondents have a total of 1-3 employees, whereas 6.3 percent have 3-6 employees while 4.7 percent have 6-9 and 9 and above number of employees.

Model Summary

Table 1: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|---|----------|-------------------|--------------------------|
| 1     | .905a | .819 | .792 | .595 |

a. Predictors: (Constant), Q8, Q6, Q7, Q5, Q1, Q3, Q4, Q2

Table 1 provides the R and the R^2 values. The R value which represents simple correlation is 90.5 indicates a significant positive relationship between work-family conflict and entrepreneurial commitment. The findings are significant at 0.05 level. This reveals that female entrepreneurs that have work-family conflict are more committed to their enterprise. The R^2 which indicate much of a variation in the dependent variable commitment can be explained by the independent variable work-family conflict. In this case 81.9% can be explained which is large.

Table 2: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|---|----------|-------------------|--------------------------|
| 1     | .856a | .733 | .694 | .424 |

a. Predictors: (Constant), Q18, Q17, Q13, Q15, Q14, Q10, Q12, Q11

Table 2 provides the R and the R^2 values. The R value which represents simple correlation is 85.6 indicates a significant positive relationship between role overload and entrepreneurial commitment. The findings are significant at 0.05 level. This reveals that female entrepreneurs that have role overload conflict are more committed to their enterprise. The R^2 which indicates much of a variation in the dependent variable commitment can be explained by the independent variable work-family conflict. In this case 73.3% can be explained which is large.

Table 3: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|---|----------|-------------------|--------------------------|
| 1     | .686a | .470 | .425 | .980 |

a. Predictors: (Constant), Q24, Q23, Q22, Q19, Q20

Table 3 provides the R and the R^2 values. The R value which represents simple correlation is 68.6 indicates a significant positive relationship between work-family conflict and entrepreneurial commitment. The findings are significant at 0.05 level. This reveals that female entrepreneurs that have work-family conflict are more committed to their enterprise. The R^2 which indicates much of a
variation in the dependent variable commitment can be explained by the independent variable work-family conflict. In this case 47.5% can be explained which is large.

Conclusion

In Nigeria, female entrepreneurs play varied roles in the family such as being a wife to their husbands, childcare, home management (household chores and cooking) as well as being an entrepreneur that also require time and effort of the entrepreneur. These series of responsibilities would no doubt have impact on the commitment of women entrepreneurs.

Findings from the current study indicate a positive and significant relationship between work-family conflict, role overload and entrepreneurial commitment. This is because for many entrepreneurs, their jobs gave them more room to provide childcare, manage the home, more time with spouses, and other family members as and when the need arises. The entrepreneurs are also so determinant about the success of their enterprise, thereby increasing their commitment even when faced with stress. This finding is in conformity with a previous study by Al-Ghamidi (2017) and Lu et al (2016).

From this study, it was concluded that work-family conflict, role overload and work environment are positively and significantly related to the commitment of entrepreneurs in Abuja. For the enterprise to be effective, it must recognize that role overload, work environment and work family conflict are detrimental to work output and organizational success.

There are several limitations of the present study that could be addressed and improved in the future research studies. Firstly, the sample size was too small, it can be enlarged in future studies. Furthermore, the target group was only female entrepreneurs in Abuja. Thus, the findings could not be generalized to all entrepreneurs. Therefore, it is recommended that future studies can consider expanding the sample framework by including other geographical regions so that the findings could be generalized to a larger section of the MSMEs sector. Also, future researchers can also consider the use of other job stress and entrepreneurial commitment variable in order to explore the relationship between the variables.

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