

UNVEILING THE DETERMINANTS OF QUALITY OF WORK LIFE: EVIDENCE FROM SMES IN KOGI STATE

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ABSTRACT

This study aimed at the determinants of Quality of Work Life of employees of SMEs in Kogi State. The survey research design was used in this study. 249 participants fully participated out of 365 sampled. The study applied multi-stage sampling approach. The study applied descriptive statistics, Ordered Probit Regression and Pearson Correlation Matrix for data analysis. Finding showed that general well-being, home-work interaction and working conditions have significant effects on the QWL of SMEs' employees in Kogi State. Finding further showed that burnout has a significant and positive relationship with risk of work errors of SMEs' employees in Kogi State. The study recommended that SME owners and managers should focus on home-work interaction, general well-being, working conditions and stress at work as they affect the QWL of SMEs' employees in Kogi State and that employees be motivated to disallow burnout as this will reduce risk of work errors.

Keywords: Quality of Work Life, Home-Work Interaction, General Well-Being, Working Conditions, Stress at Work

INTRODUCTION

Employees are the backbone of every business. They are dedicated to assisting the firms in realising its vision and mission, at the expense of their social lives. Some employees make the decision to make the most of their professions. Employees have a better work life when they work in a pleasant atmosphere. Employees who have a good quality of life at work may value their position. According to Le, Nguyen, Trinh, and Nguyen (2021), the quality of one's working life has recently been examined as an indicator of job satisfaction. Quality of Work (QWL) also has benefits to Small and Medium Enterprises

(SMEs) in Kogi State. Monkevicius (2014) expressed that investing in QWL benefits both employees and the business. QWL represents a favourable working environment that promotes a well-positioned mind, emotion, and attitude that leads to a positive outcome. Huang et al. (2020) posit that QWL is the extent to which an employee's personal and working needs are addressed by engaging in the workplace and achieving the organization's objectives. In reality, QWL looks to be a difficult topic to grasp. It might also refer to a pleasant employee experience in terms of corporate value, respect, and support.

Today employees seem to experience increased burnout among other factors in Kogi State. This leads to poor QWL of SMEs' employees in Kogi State. Poor QWL are not just unpleasant but seriously affects the psychological state of employees. Fapohunda (2013) also purported that work conditions are critical issues around QWL. Kavalieratos et al. (2017) posited that poor QWL also leads to burnout and high risk of work errors. Undoubtedly, QWL holds great benefits. Monkevicius (2014) recognizes that investing in QWL can be beneficial to both individuals and businesses. Le et al. (2021) is of the view that numerous studies have sought to explain and examine the critical significance of QWL of front-line workers in various industries. The issue of QWL is controlled by some factors despite its benefits. Le et al. (2021) stressed that employees' QWL is unable to guarantee their well-being because they are frequently working under high customer pressures, as well as being required to meet a high standard of safety and on-time performance, especially during peak seasons, resulting in emotional stress, poor work conditions, and low motivation.

Factors (home-work interface, general well-being, job and career satisfaction, control at work, working conditions and stress at work) influence the QWL of SMEs' employees in Kogi State. Zubair, Hussain, Williams and Grannan (2017) argued that the factors determine the QWL of SMEs' employees. An employee is likely to have positive perception regarding his/her QWL given high level of knowledge, skills and competences.

Positive attitude to work is a reflection of good QWL of employees. Some jobs provide opportunity for careers advancement, skills acquisition and creativity. Others may be boring because they are tedious, uninteresting, conventional, and have little room for growth. The former are fascinating and extremely rewarding. Some jobs are more of menial jobs while some employees are very proud working for reputable SMEs. The nature of the employee's job influences the perception about the QWL. Employees may consider stress level to be high particularly when compensation does not measure up with the work condition or assigned task. The stress level will increase proportionally given less compensation for highly tasking jobs. Other factors account for perception about QWL of SMEs' employees. These among others have not been deeply investigated; especially in the context of SMEs in Kogi State. This study bridged the gap.

LITERATURE REVIEW

Conceptual clarification

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, & 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).

Theoretical review

Frederick Herzberg's (1959) Two-Factor Theory relates to Quality of Working Life. The theory is significant to this study because it holds that QWL is affected by the complex interaction of two categorized factors which reflect work condition, safety, job

commitment, and support from organization among others. The theory has been used by Leitão, Pereira, and Gonçalves (2021) to explain QWL of employees. It is evident from the theory that low job satisfaction or employee welfare will result into low QWL. This implies that job satisfaction inter communicate with QWL (Parveen, Maimani, & Kassim, 2016; Tot et al., 2021). Mathison (2012) maintained that QWL is a construct that is linked to employee welfare. Koziol and Koziol (2015) have also supported that QWL is determined by the level of happiness of employees; with reference to good work conditions.

According to Herzberg, employees are dissatisfied with the fulfilment of lower-order conditions at work. Thus, work conditions are cardinal to the QWL of employees. Poor working conditions can also affect QWL, although in a negative way (Kiriago & Bwisa, 2013). In fact, the work conditions have been consistently reported as the most influential factor of QWL (Waghmare & Dhole, 2017). This is also in line with the previous findings of Leitão, Pereira and Gonçalves (2019), who underlined the importance of factors related to employees having support and autonomy, being integrated into a good work environment, and acting as positive influencers of QWL (Waghmare & Dhole, 2017).

Expectancy Theory by Victor Vroom (1964) can also explain QWL. Employee will be driven to accomplish things, if they perceived possible QWL. They will be motivated to work if they have the expectation that the outcome of such work will culminate into QWL. Expectancy indicates that an endogenous or exogenous reward will be provided, and the value of those benefits affects the effort. QWL includes adequate and fair compensation, work conditions, opportunity for development and growth, job security, social integration, work life balance, involvement and recognition, and workload. According to this theory, Muindi & K'Obonyo (2015) posited that employee behaviour is determined by how one perceives and responds to the organization's environment. Expectancy links up with QWL. Schermerhorn, Hunt and Osborn (2008) further argued that expectancy is the probability that a particular action will lead to a desired outcome.

METHODOLOGY

In this study, the survey research design was applied. Respondents were given the option to express their opinions on the variables under investigation using this design. Kogi metropolis is home to a number of SMEs clusters. The study's population consisted of the employees of 50 small and medium-sized businesses. According to Oyelaran-Oyeyinka (2020), SMEs are defined as businesses with less than 300 employees. Majority of SMEs in Kogi State do not have up to 200 employees. Thus, 150 employees were considered the benchmark for this study since this is 50% of the assumed 300 employees. The total population of the study was 7,500 employees.

The sample size was obtained using Sallant and Dillman's (1997) sampling approach. The technique has the benefit of statistical power and assures a high level of accuracy. It ensures that the appropriate unit of analysis is used.

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

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 ±5%

C= 1.960

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

was chosen in phases using a multi-stage sampling approach. In the initial stage, the researchers split the SMEs in Kogi metropolis into groups based on activities. In the key process, the researchers grouped the respondents based on similarities at the time of the survey. The 365 copies of questionnaires distributed were not retrieved in totality. 249 copies of questionnaires (68.2%) were retrieved; and 116 copies of questionnaires (31.8%) were not retrieved. Data gathered based on the retrieved copies of questionnaires were used for analysis.

The instrument's reliability was determined using the Cronbach Coefficient alpha (α). The coefficient alpha is the most commonly used metric for determining the reliability of a multiple-item scale, with Zikmund et al. (2010) deeming a coefficient of 0.70 and above to be trustworthy. Since the results of all the constructs in the table 1 is above the critical point of 0.70; thus, the instrument is considered reliable.

Table 1: Reliability of Factors affecting QWL

S/N	Constructs	Cronbach's Alpha	No. of Items
HWI	Home-Work Interface	0.767	3
GWB	General Well-Being	0.937	6
JCS	Job and Career Satisfaction	0.703	6
CAW	CAW= Control at Work	0.786	3
WCS	Working Conditions	0.753	3
SAW	SAW= Stress at Work	0.921	2

Source: Field Survey (2022)

Data were analyzed using both descriptive, Ordered Probit Regression and Pearson Correlation Matrix. The model in the study is given as:

$$QWL = a + \beta_1HWI + \beta_2GWB + \beta_3JCS + \beta_4CAW + \beta_5WKC + \beta_6SAW + e.... \quad 1$$

Where,

a = Constant

CAW= Control at Work

HWI= Home-Work Interface

WCS= Working Conditions

GWB= General Well-Being

SAW= Stress at Work

JCS= Job and Career
Satisfaction

β_1 = Regression coefficients

DATA ANALYSES AND RESULTS

Table 2: Demography of respondents

Variables	Freq.	Percent (%)
Gender		
Male	176	70.7
Female	73	29.3
Total	249	100.0
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
Total	249	100.0
Marital Status		
Single	154	61.8
Married	41	16.5
Widow(er)	39	15.7
Separated	11	4.4
Divorced	4	1.6
Total	249	100.0
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
Total	249	100.0
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
Total	249	100.0

Source: Field Survey (2022)

Table 2 shows that 176 respondents (70.7%) were male; and 73 respondents (29.3%) were female. This implies that the workplaces of SMEs in Kogi State are dominated by the male employees.

Table 2 shows that 41 respondents (16.5%) were below 20 years; 90 respondents (36.1%) were 21 to 25 years; 34 respondents (13.7%) were 26-30 years; 36 respondents (14.5%) were 31 to 35 years; 40 respondents (16.1%) were 36 to 40 years; and 8 respondents (3.2%) were 41 to 45 years. This implies that majority of employees of SMEs in Kogi State is between 21 and 25 years.

Table 2 shows that 154 respondents (61.8%) were single; 41 respondents (16.5%) were married; 39 respondents (15.7%) were widow(er); 11 respondents (4.4%) were separated; and 4 respondents (1.6%) were divorcees. The table shows that majority of the respondents were single.

Table 2 shows that 49 respondents (19.7%) were holders of Primary School Leaving Cert; 83 respondents (33.3%) were holders of Secondary School Certificate; 54 respondents (21.7%) were holders of OND & Equivalence; and 62 respondents (24.9%) 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 2 shows that 45 respondents (18.1%) have less than 1 year work experience; 59

respondents (23.7%) have 1 to 2 years work experience; 63 respondents (25.3%) have 2 to 4 years work experience; 51 respondents (20.5%) have 4 to 6 years work experience; 27 respondents (10.8%) have 6 to 10 years work experience; and 4 respondents (1.6%) have 10 to 15 years work experience.

Table 3: Descriptive statistics of job and career satisfaction

Variable	Mean	Std. Dev.
Setting personal goal to increase job performance.	1.811245	.8233696
Opportunity to use personal abilities at work.	1.955823	.9036531
Acknowledgement by the manager on job well done	1.963855	.8859902
Avenue to develop new skills	2.000000	.9289258
Availability of career opportunities	2.056225	.9780099
Constant training to boost job performance	1.991968	.9024696

Source: Field Survey (2022)

Table 3 describes six factors that are connected to employees' job and career satisfaction. The results show that setting personal goal to increase job performance ($\bar{x}$ = 1.811245; SD = .8233696); opportunity to use personal abilities at work ($\bar{x}$ = 1.955823; SD = .9036531); acknowledgement by the manager on job well done ($\bar{x}$ = 1.963855; SD = .8859902); avenue to develop new skills ($\bar{x}$ = 2.000000; SD = .9289258); availability of career opportunities ($\bar{x}$ = 2.056225; SD = .9289258); and constant training to boost job performance ($\bar{x}$ = 1.991968; SD = .9024696) are tied to employees' job and career satisfaction in Kogi State. The standard deviation of each factor indicates that data are closely scattered around the mean. The mean strength of two factors (avenue to develop new skills and availability of career opportunities) are clearly indicating that employees derive increased job and career satisfaction based on the provisions for the factors within the work environment.

Table 4: Descriptive statistics relative to control at work

Variable	Mean	Std. Dev.
Ability to voice opinions and influence change in the area of work	1.815261	.614023
Participation in decisions that affect employees at work	1.811245	.6094965
Participation in decisions that affect customers	1.863454	.6455725

Source: Field Survey (2022)

Table 4 describes the factors relating to control at work. The results show ability to voice opinions and influence change in the area of work ($\bar{x}$ = 1.815261; SD = .614023); participation in decisions that affect employees at work ($\bar{x}$ = 1.811245; SD = .6094965); and participation in decisions that affect customers ($\bar{x}$ = 1.863454; SD = .6455725). The standard deviations show less divergence (meaning that data are more spread around the means). The mean scores of the factors reveal that the factors have almost similar strength in describing possible employees' control at work

Table 5: Descriptive statistics on good work conditions

Variable	Mean	Std. Dev.
Provision of essential tools to do jobs effectively	1.726908	.6267869
Level of safety in the work environment.	2.666667	1.318805
Satisfactory working conditions	3.248996	1.283522

Source: Field Survey (2022)

Table 5 describes employees' perception of the good work conditions of SMEs. The results show provision of essential tools to do jobs effectively ($\bar{x}$ = 1.726908; SD = .6267869); level of safety in the work environment ($\bar{x}$ = 2.666667; SD = 1.318805); and satisfactory working conditions ($\bar{x}$ = 3.248996; SD = 1.283522). The first mean score is the least; indicating that employees perceived that the SME owners do not provide adequate tool for them to execute their jobs well. The second mean score shows moderate level of safety in the work environment. This may imply that safety measures are given attention to avert disaster at work. The third mean score has the high strength, and describe that employees are satisfied with the working conditions of their enterprises.

Table 6: Ordered probit regression on factors influencing the QWL of SMEs' employees

QWL	Coef.	Std. Err.	Z	P>t	[95% Conf. Interval]	
HWI1	.1841512	.0803633	2.29	0.022	.026642	.3416604
GWB1	.2787171	.0895375	3.11	0.002	.1032269	.4542073

JCS1	.0424959	.1104489	0.38	0.700	-.1739799	.2589717
CAW1	.0238924	.111431	0.21	0.830	-.1945084	.2422931
WCS1	.3240389	.1468622	2.21	0.027	.0361943	.6118834
SAW1	.6095561	.0946453	6.44	0.000	.4240548	.7950574
/cut1	2.464771	.3071366			1.862794	3.066748
/cut2	4.038628	.3724149			3.308709	4.768548
/cut3	4.176131	.37587			3.439439	4.912823

Source: STATA 64

Ordered probit regression	Number of obs	=	249
	LR chi2(6)	=	178.72
	Prob > chi2	=	0.0000
Log likelihood = -207.68937	Pseudo R2	=	0.3008

Note: HWI= Home-Work Interface; GWB= General Well-Being; JCS= Job and Career Satisfaction; CAW= Control at Work; WCS= Working Conditions and SAW= Stress at Work; QWL= Quality of Work Life.

Based on the table 6, the coefficient estimate (Likelihood Ratio- chi2) of 178.72 and its p-value (chi2) is 0.000 which presents that the model is 100% significant. The pseudo-R2 of 0.3008 reveals the model's level of good fit. The pseudo-R2 of 0.3008 also shows that 30.1% variations in the QWL are explained by six factors.

The table captured the factors (home-work interface, general well-being, job and career satisfaction, control at work, working conditions, stress at work) in the Ordered Probit Regression. These factors were estimated against the QWL of SMEs' employees in Kogi State. The result reveals home-work interface has a significant link with the QWL of SMEs' employees in Kogi State ($\beta = 0.1841512$; $p < 0.05$). The nexus between home-work interface and QWL of SMEs' employees seems to be positive in Kogi State, and statistically substantial. Employees keep hold of work and home needs through the home-work interface. A good balance between the work and home needs has direct bearing on the QWL of SMEs' employees in Kogi State. The result shows that general well-being has a significant link with the QWL of SMEs' employees in Kogi State ($\beta = 0.2787171$; $p < 0.01$). It is observed that the link is positive. The result however reveals

that 27.9% positive relationship exists between general well-being and the QWL of SMEs' employees in Kogi State. This indirectly implies that the general well-being of employees is low and it accounts for the low QWL of employees in Kogi State.

The result shows that job and career satisfaction have insignificant link with the QWL of SMEs' employees in Kogi State ($\beta = 0.0424959$; $p > 0.05$). This implies that the job and career satisfaction of employees is not substantial, and do not reflects on their QWL in Kogi State. The result shows that control at work has insignificant link with the QWL of SMEs' employees in Kogi State ($\beta = 0.0238924$; $p > 0.05$). It is seen that working conditions has a significant link with the QWL of SMEs' employees in Kogi State ($\beta = 0.3240389$; $p < 0.05$). The result reveals a positive sign; indicating that working conditions has 32.4% relationship with the QWL of SMEs' employees in Kogi State. That is improved working conditions will lead to improved QWL of SMEs' employees in Kogi State.

The result shows that stress at work has a significant link with the QWL of SMEs' employees in Kogi State ($\beta = 0.6095561$; $p < 0.01$). The result seems interesting; as stress at work has 60.9% relationship with the QWL of SMEs' employees in Kogi State. It is possible that there are mediators between stress at work and the QWL of SMEs' employees in Kogi State. It is also possible that employees are adequately rewarded for extra effort and multi-tasking jobs. The commitment of SMEs towards the health stability of employees can possibly mediate between stress at work and the QWL of SMEs' employees in Kogi State.

Table 7: Pearson correlation of QWL, burnout and risk of work errors by SMEs' employees in Kogi State

Variables		Burnout	Risk of Work Errors	QWL
Burnout	Pearson Correlation	1	.827**	.876**
	Sig. (2-tailed)		.000	.000
	N	249	249	249

High Risk of Work Errors	Pearson Correlation	.827**	1	-.859**
	Sig. (2-tailed)	.000		.000
	N	249	249	249
QWL	Pearson Correlation	.876**	-.859**	1
	Sig. (2-tailed)	.000	.000	
	N	249	249	249

Source: SPSS Version 20.0

**. Correlation is significant at the 0.01 level (2-tailed).

Table 7 shows that burnout has positive relationship with risk of work errors ($R = 0.827$; $\text{Sig.} < 0.01$). This implies that 82.7% increase in burnout will result to about 82.7% increase in risk of work errors by SMEs' employees in Kogi State. The result shows that there is a significant and positive relationship between employees' burnout and risk of work errors in Kogi State. The relationship between employees' burnout and QWL is also positive ($R = 0.876$; $\text{Sig.} < 0.01$). That is 87.6% increase in burnout will lead to the same proportional increase in employees' QWL in Kogi State. This result also indicates that there is a significant and positive relationship between employees' burnout and QWL in Kogi State. It is possible that there are factors distorting the relationship between employees' burnout and QWL in Kogi State. This study is guided by research protocol, and could not have investigating these factors. The result shows that risk of work errors has negative relationship with QWL of employees ($R = -0.859$; $\text{Sig.} < 0.01$). This means that 85.9% increase in risk of work errors will bring about proportional decrease in the QWL of employees in Kogi State. It is however seen that there is a significant negative relationship between risk of work errors and QWL of employees in Kogi State.

DISCUSSION OF FINDINGS

Factors (home-work interface, general well-being, job and career satisfaction, control at work, working conditions, stress at work) were investigated against the QWL of SMEs' employees in Kogi State. The findings show that the home-work interaction is linked to the QWL of SMEs' employees in Kogi State. The link between home-work interaction and SMEs' employees' QWL is positive and statistically significant.

Employees use the home–work interface to keep track of their professional and personal demands. In Kogi State, a healthy balance between work and home requirements has a direct effect on the QWL of SMEs' employees. Finding showed that general well-being has a significant link with the QWL of SMEs' employees in Kogi State. The correlation result shows that the relationship between general well-being of employees and QWL is positive. This is synonymous to the empirical position of Bhende, Mekoth, Ingalhalli, and Reddy (2020) that significant link exists between work–life balance and QWL. This finding supports the assertion of Leitão, Pereira, and Gonçalves (2019) that well-being in the workplace is cardinal to QWL. The finding empirically clears the position of Nayak, and Sahoo (2015) that the cornerstone of employee well-being is QWL. It was found that control at work, job and career satisfaction have insignificant relationship with the QWL of SMEs' employees in Kogi State. The study refutes the finding of Nair and Subash (2019) that job satisfaction has significantly positive relationship with QWL.

Working conditions was found to have a substantial link with the QWL of SMEs' employees in Kogi State. The findings show a strong correlation between working conditions and the QWL of SMEs' employees in Kogi State. Finding also showed that stress at work has a significant relationship with the QWL of SMEs' employees in Kogi State. The findings are intriguing, as work-related stress had a 60.9 percent correlation with the QWL of SMEs' employees in Kogi State. There may be mediation between workplace stress and the QWL of SMEs' employees in Kogi State. Employees may also be fairly compensated for extra work and multi-tasking duties. Work-related stress and the QWL of SMEs' employees might perhaps be mitigated by SMEs' commitment to employee health stability.

Finding showed that burnout has a significant and positive relationship with both risk of work errors and QWL of SMEs' employees in Kogi State. There is possibility of high risk

of work errors when employees become tired as a result of persistent sensation of being overloaded. Ashrafi et al. (2018) found that a negative and significant relationship exists between quality of work life and burnout. Also, Bakhshi, Gharagozlou, Moradi, and Naderi (2019) found that QWL has a substantial negative relationship with job burnout.

This is against the empirical position of this study. The outcome of the study that burnout correlates positively with QWL of SMEs' employees in Kogi State may be due to some mediating factors which were not captured in this study. This forms one major limitation of this study. This study also found that risk of work errors has negative significant relationship with QWL of employees. This suggests that high risk of job mistakes would result in a reduction in employees' QWL in Kogi State. However, there is a substantial negative association between the likelihood of employees' mistakes and employee QWL.

CONCLUSION

Numerous factors can be attributed to the status quo of the QWL of SMEs' employees in Kogi State. Home-work interface, general well-being, job and career satisfaction, control at work, working conditions and stress at work were considered. It was ascertained that control at work and job and career satisfaction do not substantially affect the QWL of SMEs' employees in Kogi State. Other factors like home-work interface, general well-being, working conditions and stress at work affects substantially affect the QWL of SMEs' employees in Kogi State. A good balance between work and home obligations has a significant effect on the QWL of SMEs' employees in Kogi State. There is a favourable association between employee overall well-being and their QWL. There is an intriguing outcome relative to how work-related stress correlates with the QWL of SMEs' employees in Kogi State. It is possible that the appearance of favourable mediators contribute to the observed link between work-related stress and employees' QWL.

When these mediators are considered adequate enough by the employees, there bounds the probability of alleviated negative outcomes.

In this study, the relationship between burnout, risk of work errors and QWL was ascertained. Burnout links up with both risk of work errors and QWL of SMEs' employees in Kogi State. When employees grow fatigued as a consequence of a continual feeling of being overburdened, there is a greater danger of job errors. Where the QWL seems to be increasing at increase rate of employee burnout, the enterprise may be taking some salient measures. The relationship between risk of work errors and QWL of employees is negative. This demonstrates that a high risk of work errors will lower the QWL of SMEs' employees in Kogi State.

Recommendations.

The study recommended that:

- i. SME owners and managers should focus on four factors such as home-work interaction, general well-being, working conditions and stress at work as they affect the QWL of SMEs' employees in Kogi State. They should re-strategize on subject of control at work, and the utilization of resources for employees' job and career advancement so as to enhance their satisfaction and improve their QWL in Kogi State.
- ii. Employees should be motivated to disallow burnout as this will reduce risk of work errors. SME owners and managers should adopt adequate compensation package to manage burnout resulting from high level of workload; this has implication for improved QWL of SMEs' employees in Kogi State. They should adopt effective measures (like training and workshop) to minimize risk of work errors and increase the QWL of employees in Kogi State.

Contributions to knowledge.

This study contributes to knowledge by using adequate constructs from standard measurement. The study is the first to have used the measurement relative to QWL of employees in the context of SMEs in Kogi State. The study used Ordered Probit Regression to ascertain salient factors that affect QWL of SMEs' employees in Kogi State. It is observed that previous studies have not used this method of data analysis to scientifically verify how home-work interface, general well-being, job and career satisfaction, control at work, working conditions and stress at work affect QWL in Kogi State.

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