

# Job burnout among working mothers in Nigeria post-consolidation banks: Effects of work-family conflict and job stress

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ISSN: 2243-7681  
Online ISSN: 2243-769X

Received: 4 May 2014

Revised: 14 August 2014

Accepted: 21 August 2014

OPEN ACCESS

Available Online: 27 September 2014

DOI: 10.5861/ijrsp.2014.804

## *Abstract*

Review of literature revealed that there is dearth of empirical studies on the antecedents of job burnout particularly among working mothers in post-consolidation banks in Nigeria. The present study therefore examined the main and interaction effects of work-family conflict and job stress on job burnout among working mothers in post-consolidation banks in Nigeria. Data were collected from a randomly selected sample of 311 working mothers using Maslach's Burnout Inventory, Work-family Conflict Scale, and Job Stress Scale. The ages of the participants ranged from 26 to 57 years with a mean of 10.14 years (SD = 9.23). Moderated hierarchical regression was used to test the study hypotheses. Results showed that work-family conflict and job stress had a significant main and interaction effects on overall job burnout and its three dimensions. These findings suggest the need for bank management to introduce and implement work-life balance policy, conduct stress audits, and re-design the aspect of their job taxing working mothers.

**Keywords:** bank; job burnout; job stress; work-family conflict; working mothers

## **Job burnout among working mothers in Nigeria post-consolidation banks: Effects of work-family conflict and job stress**

### **1. Introduction**

Job burnout, a form of job stress, is a state in which an employee becomes physically, mentally, and emotionally drained or exhausted (Leiter, Jackson, & Shaughnessy, 2009). It is a consequence of persistent and prolonged exposure to chronic job stress (Schaufeli & Enzmann, 1998). Job burnout is characterized by depletion of energy, low motivation, negative feelings about oneself or evaluation of oneself negatively, cynical or detachment from work and interpersonal interactions (Maslach, Schaufeli, & Leiter, 2001; Maslach & Jackson, 1996).

The study of burnout and its antecedents has increased immensely among organizational researchers in and outside Nigeria in the past few years particularly among employees in helping and service occupations such as hospitals, hotels, police force, call centers, and schools (Burke & Mikkelsen, 2006; Bakker, Schaufeli, & Demouroti, 2003; Bakker & Demerouti, 2007; Maslach et al., 2001; Ogungbamila, 2014; Ojedokun, Idemudia, & Omotoso, 2013; Schaufeli et al., 1998). This is because of its pervasiveness and detrimental effect on service occupations and their employees (Halbesleben & Buckley, 2004; Maslach et al., 2001). While there is plethora of studies on the predictors of job burnout across service occupations, few studies exist on the antecedents of job burnout particularly among working mothers in post-consolidation banks in Nigeria. This study is an attempt to fill this gap. This is important because research in Nigeria (e.g. Adekola, 2010) and this researcher's observation and interaction with some mothers in Nigerian banking industry revealed that there is an increased risk of burnout amongst females/working mothers.

By the tradition of some cultures in Nigeria like Yoruba, Ibo, and Hausa, women are not expected to engage in occupations that will take them outside their matrimonial home because they are expected to manage the family and be submissive their husbands (Ehigie & Idemudia, 2000 as cited in Ehigie & Omeren, 2003). However, the economic changes in the country, advancement in women education, as well as advocates for gender equality across the world has increased the number and percentage of wives and mothers in the labour force in Nigeria (Ehigie, 2000; Dimpka, 2010). While many of them now work in the bank and other financial institutions (Imoukhuede, 2001; Kayode, Ojo, & Adeoye, 2012), they have not relinquished their family responsibilities.

Presently, post-consolidation banks in Nigeria are operating in highly stressful environment and are characterized by excessive workload, high job targets, time pressure, and high emotional demands as a result of the recapitalization and consolidation policies (which brought lots of challenges) introduced into the industry few years ago (Ogungbamila, Balogun, Ogungbamila, & Oladele, 2014). Juggling these stressful work roles with household responsibilities may expose working mothers to job stress and make them more vulnerable to burnout due to conflicting demands on time, lack of energy, or incompatible behaviors among roles (Daalen, Willemsen, Sanders, & Veldhoven 2009).

According to conservation of resource (COR) model, inter-role conflict can lead to high level of stress (due to depletion of coping resources or energy) which may consequently culminates in negative state of well-being such as burnout (Hobfall, 1989). Drawing on the framework of COR model, this study investigates the main and interaction effect of work-family conflict and job stress on job burnout among working mothers in post-consolidation banks in Nigeria. It is hoped that the outcome of this study will benefits bank management by aiding in the development of psychological strategies that can be used to manage and reduce burnout effectively among working mothers in Nigerian banks.

Work-family conflict is a form of inter-role conflict in which work and family demands are mutually incompatible (Higgins, Duxbury, & Lyons, 2007). It is experienced when employee has difficulty in balancing work and family demands (Aryee, Luk, Leung, & Lo, 1999; Ahmed & Masood, 2011; Carmeli, 2003; Noor, 2003) or when performing work roles reduce the time and energy needed to successfully perform family responsibilities (Grandey & Cropanzano, 1999; Jawahar, Stone, & Kisamore, 2007). For example, the inflexible long working hour in the banking industry in Nigeria may prevent a mother from picking her child from school and prepare food on time for her family.

Dealing with work and family roles involves emotional labor, and this is taxing, making conflict between the two domains inevitable (Daalen et al., 2009). Several research has attested that employees who experience work-family conflict are more vulnerable to job burnout (Burke, & Greenglass, 2001; Anand, Nagle, Misra, & Dangi, 2013). For example, Montgomery Panagopolou, Wildt, and Meenks (2006) found that work-family interference had a significant effect on burnout among workers in a Dutch government organization. Among married female Malay teachers (with at least one child), Noor and Zainuddin (2011) reported that work-family correlated positively and significantly with emotional exhaustion and depersonalization. Recently, the findings of Wang, Chang, Fu, and Wang (2012) attested that work interfering family conflict and family interfering work conflict were positively related with emotional exhaustion and cynicism among Chinese female nurses.

Job stress, an inevitable workplace health hazards (Adebayo & Ogunsina, 2011), has been found to be a crucial factor that leads to burnout (Jamal & Bada, 2000). Job stress arises when an employee can no longer adapt or cope with job demands or requirements (Akinboye & Adeyemo, 2002). In this study, job stress is a working mother inability to cope with job related stressors in banks. Work-related stress has been linked to a host of physical illness (such as heart disease, cancer, and pain), emotional and psychological distress (e.g., depression, anxiety) and several negative work attitude and behaviors such as job dissatisfaction, burnout, poor commitment and high turnover intention among service workers (Jamals & Bada, 1992; Jamal & Bada, 2000; Alves, Chor, Faerstein, & Werneck, 2004).

Researchers have consistently documented a positive relationship between job stress and burnout (Gmelch & Gates, 1998; Munir & Mehmood, 2013; Rubin, 2006; Skinner & Roche, 2005). Among sample of nurses working in Hong Kong, Lee, and Akhtar (2007) found that job stress and coping resources predicted the three dimensions of job burnout. In a very recent study, Anand, Nagle, Misra, and Dangi (2013) reported that organizational role stress was significantly related to depersonalization and emotional exhaustion dimensions of burnout of military aircrew. Also, they found that inter-role distance and personal inadequacy dimension significantly predicted emotional exhaustion, while depersonalization was predicted by inter-role difference alone; none of the role stress dimensions were related to personal accomplishment dimension of burnout.

Kokkinos (2007) found out that work-related stress contributed to primary school teachers' burnout. Lue, Chen, Wang, Cheng, and Chen (2010) found that job stress and work hours predicted burnout among first postgraduate year residents. Furthermore, researchers have found that job stress particularly role stress and other role-related problems were moderately and highly correlated with burnout (Bakker, Demerouti, & Verbeke, 2004; Grandey et al., 1999; Maslach et al., 2001; Schaufeli & Bakker, 2004).

In Nigeria context, Salami (2011) found that job stress increased lecturers' vulnerability to emotional exhaustion, depersonalization, and personal accomplishment. Recently, Nwankwo et al. (2013) found that workload predicted emotional exhaustion among bank employees. Therefore, it is not out of place to posit that working mothers in Nigerian bank who experience work-family conflict and high level of job stress are likely to be more vulnerable to job burnout. The researcher therefore hypothesized that:

*Hypothesis 1:* Work-family conflict will have a significant main effect on overall job burnout and its dimensions.

*Hypothesis 2:* Job stress will have a significant main effect on overall job burnout and its dimensions.

*Hypothesis 3:* Work-family conflict and job stress will have a significant interaction effect on overall job burnout and its dimensions.

## 2. Method

### 2.1 Research Design

A cross-sectional predictive non-experimental research design was adopted in this study (Johnson, 2001). This was opted for because the objective of the study was predictive and data was collected at a single point in time. Moreover, none of the variables were manipulated.

### 2.2 Participants

Three hundred and eleven (311) working mothers were drawn from 20 branches of 10 post-consolidation banks within Lagos metropolis in Nigeria. The cosmopolitan, commercial, and strategic nature of Lagos informed the choice of bank employees in Lagos. Employees in these banks, compared to bank employees in other part of the country may face more job and environmental demands. This may be due to population-induced problems such as transportation, over-crowding, large numbers of customers, pollution, and high cost of living. Their ages ranged between 26 and 57 years ( $M = 10.14$ ;  $SD = 9.23$ ). Regarding marital status, 259 (83.27%) of the participants were married while 52 (16.73) of them were widow. Participants had between one and eight children; 29% had one child, 22% had two children, 30% had three children, and 19% had four children. The participants indicated their academic qualification. Amongst them, 67 (21.54%) had Ordinary, National Diploma (OND), 53 (17.04%) had National Certificate Examination, 181 (58.19%) possessed a B.Sc/HND Degrees, and 10 (3.21%) had Postgraduate Degrees. In term of job status, 217 (69.77%) were junior staff while 94 (30.23%) were senior staff. The length of the working experience ranged between 3 to 15 years with a mean of 15.08 years and standard deviation of 8.71.

### 2.3 Measures

*Work-family conflict (WFC):* This was measured using the 7-items scale developed by Gutek, Searles, and Klepa (1991). The 7-item measures the extent to which work demands interfere with family-related obligations. Sample item include: "My work life affects my level of commitment to the family. The items were scored on a 5-point Likert scale from 1 = strongly disagree to 4 = strongly agree. Gutek et al. (1991) reported Cronbach's Alpha of 0.77 for the WFC while Akintayo (2010) obtained a Cronbach's reliability coefficient of 0.78 for WFC among Nigerian sample. For the present study, the researcher reported a Cronbach's alpha of 0.82 for the 7-item. Score above the mean implies high work-family conflict.

*Job stress:* This was tapped by a self-report scale consisting of 14-item developed by Cohen, Kamarck, and Mermelstein (1983). Employees are expected to indicate how often in the last one month they have experienced job stress in their workplace. Seven items were positive (4, 5, 6, 7, 9, 10, and 13) while others were negative. The negative items were scored reversely. The scale has a reliability coefficient of 0.85. The scale was predicted on a 5-point Likert scaling format ranging from 1 = Never to 5 = very often. In the present sample, a Cronbach's alpha of 0.73 was obtained. Score above the mean indicates an employee is experiencing higher level of job stress while score below the mean implies lower perceived job stress.

*Job burnout:* This was measured using MBI-Maslach's Burnout Inventory (Maslach & Jackson, 1986). MBI was a 22-item inventory, which had 3 subscales was predicated on 6-point scale (1 = A few times a year; 6 = Everyday). The subscales were based on the 3 identified components of burnout syndrome: emotional exhaustion (9 items), depersonalization (5 items), and reduced personal accomplishment (8 items). The emotional exhaustion subscale measured feelings of depletion and irritation that are associated with daily work pressure. Maslach, et al., (1986) obtained a one month test re-test reliability coefficient of .80 for the overall scale. Among

health workers in Nigeria, Coker (1999) obtained a Cronbach's alpha of 0.86 for the overall scale (as cited in Ugokwe-Ossai & Ucheagwu, 2010). In this study, a Cronbach's alpha coefficients of 0.81 (emotional exhaustion subscale), 0.79 (depersonalization subscale), 0.75, and 0.73 (overall scale) were obtained. Score above the mean implies that employees were feeling highly drained from their work, callous toward others, and underachieving.

### 2.4 Procedure

All the post-consolidation banks in Nigeria were listed in alphabetical orders and Table of random selection was used to select 10 banks. Twenty branches (2 branches each) of the ten banks were purposively selected. Prior to the administration of the questionnaires to participants, the researcher sought and obtained permission from authorities of the post-consolidation banks that participated in the study. The purpose of the study was explained to the participants as they were also given assurance of confidentiality and anonymity of their identities and responses. In addition, the respondents were told that there was no right or wrong answers, and as such should try to be as honest as possible in their responses. They were also informed that participation was purely voluntary and that they were free to discontinue whenever they felt uncomfortable to continue with the research.

Using accidental sampling technique, 350 questionnaires were administered to staff that fulfill the criterion of being fulltime employees and employed in the bank for a period of at least one year. Decisions to select only permanent bank staff with at least a year experience was to control for extraneous variables such as differences between permanent bank staff and outsourcing/contract staff, experience in banking services, and organizational status. To reduce self-report bias, confidentiality and anonymity were provided through a highlighted sentence at the top of the questionnaire that asks the participants not to identify themselves in any way. Out of the 350 questionnaires administered, 320 were completed and returned, representing a response rate of 91.43%. However, 311 questionnaires were found usable and included in the analysis. The remaining 9 questionnaires are discarded due to missing data.

## 3. Results

### 3.1 Test of Relationship among Study Variables

The researcher conducted a bivariate correlation analysis on the data collected in order to determine the relationships among the study variables. The results are presented in Table 1.

**Table 1**

*Correlation Matrix Showing the Mean, SD and Variables Relationship*

Variables	1	2	3	4	5	6	7	8	9	10
1. Age	1									
2. Job tenure	.02	1								
3. Marital Status	.12	.33	1							
4. Job Status	.04	.21	.44*	1						
5. Work-family Conflict	.08	.65*	-.01	.28*	1					
6. Job Stress	.04	-.03	.05	.13*	.15**	1				
7. Emotional Exhaustion	.03	-.04	.10	.75**	.11*	.10*	1			
8. Depersonalization.	.08	-.06	.03	.03	.28*	.34*	.03	1		
9. Personal Accomplishment	.11*	.31*	.18*	.28*	.13*	.11*	.28*	.38**	1	
10 Overall job burnout	.10*	-.04	-.21*	.13*	.51*	.37**	.13*	.44**	.12*	1
Mean	10.14	-	-	-	14.37	30.12	29.67	15.88	27.82	76.34
SD	9.23	-	-	-	6.00	11.10	6.03	5.28	6.50	12.13

Note. \*Correlation is significant at the 0.05 level (2-tailed) \*\* Correlation is significant at the 0.01 level (2-tailed).

Results in Table 1 showed work-family conflict had significant positive relationship with emotional exhaustion ( $r(309) = .11, p < .05$ ), depersonalisation ( $r(309) = .20, p < .05$ ), reduced personal accomplishment ( $r(309) = .13, p < .05$ ), and overall job burnout ( $r(309) = .51, p < .05$ ). This implies that as work-family conflict increases, working mothers' level of emotional exhaustion, depersonalization, reduced personal accomplishment,

and overall job burnout also increases. In like manner, job stress was significantly related with emotional exhaustion ( $r(309) = .10, p < .05$ ), depersonalisation ( $r(309) = .34, p < .05$ ), reduced personal accomplishment ( $r(309) = .11, p < .05$ ), and overall job burnout ( $r(309) = .37, p < .01$ ). This suggests that an increase in job stress tend to increase emotional exhaustion, depersonalisation, reduced personal accomplishment, and overall job burnout among working mothers in Nigeria.

### 3.2 Test of Hypotheses 1, 2, and 3

To test the study hypotheses, three step moderated hierarchical regressions were conducted. This is appropriate because it enables the researcher to test the main and interaction effects of work-family and job stress on job burnout. The results are presented in Table 2.

In step 1 of each regression, work-family conflict was entered. Job stress was introduced in step 2. The cross-product interaction term of work-family conflict and job stress was entered in step 3.

**Table 2**

*Moderated Hierarchical Regression on the Main and Interaction Effects of Work-family Conflict and Job Stress on Overall Job Burnout and Its Dimensions*

Predictor Variables	EE			DP			RPA			OJB		
	Step 1 (β)	Step 2 (β)	Step 3 (β)	Step 1 (β)	Step 2 (β)	Step 3 (β)	Step 1 (β)	Step 2 (β)	Step 3 (β)	Step 1 (β)	Step 2 (β)	Step 3 (β)
WFC	.12*	.12*	.10*	.11*	.13*	.15*	.22**	.29**	.25*	.18**	.15**	.15**
JS		.19*	.17*		.14*	.16*		.27*	.21*		.30**	.29*
WFC x JS			.15*			.28*			.41*			.33*
R <sup>2</sup>	.03	.06	.10	.05	.12	.10	.06	.15	.18	.06	.09	.10
ΔR	.03	.03	.04	.12	.07	-.02	.06	.09	.03	.06	.03	.01
Adj. R <sup>2</sup>	.12	.41	.13	.29	.22	.30	.10	.16	.20	.11	.12	.19
F-ratio	3.31*	9.21*	6.99*	5.81	7.45*	9.01*	8.17	3.11*	6.12*	5.21*	8.43*	2.98*

Note. \*p is significant at the 0.05 level

\*\*p is significant at the 0.01 level

WFC = Work-family conflict

JS = Job stress

EE = Emotional Exhaustion

DP = Depersonalization

RPA = Reduced Personal Accomplishment

OJB = Overall Job Burnout

The results in step 1 of Table 2 showed that work-family conflict had a significant main effect on emotional exhaustion ( $\beta = .12, p < .05$ ), depersonalization ( $\beta = .11, p < .05$ ), reduced personal accomplishment ( $\beta = .22, p < .01$ ) and overall job burnout ( $\beta = .18, p < .01$ ). This implies that increase in work-family conflict tended to increase working mothers' emotional exhaustion, depersonalization, reduced personal accomplishment, and overall job burnout.

In step 2, results revealed that job stress significantly independently predicted emotional exhaustion ( $\beta = .19, p < .05$ ), depersonalization ( $\beta = .14, p < .05$ ), reduced personal accomplishment ( $\beta = .27, p < .05$ ) and overall job burnout ( $\beta = .30, p < .01$ ), suggesting that as working mothers level of job stress increases, their emotional exhaustion, depersonalization, reduced personal accomplishment, and overall job burnout also increases.

In step 3, results showed that work-family conflict and job stress had a significant interaction effect on emotional exhaustion ( $F = 6.99, p < .05$ ), depersonalization ( $F = 9.01, p < .05$ ), reduced personal accomplishment ( $F = 6.12, p < .05$ ), and overall job burnout ( $F = 2.98, p < .05$ ). This suggests that working mothers experiencing high level of job stress as a result of their consistent exposure to work-family conflict were more vulnerable to job burnout and its dimensions.

## 4. Discussion

The aim of the study was to investigate the main and interaction effects of work-family conflict and job stress on job burnout and its dimensions among working mothers in post-consolidation banks in Nigeria. The findings revealed that work-family conflict had a significant main effect on overall job burnout and its dimensions among working mothers in post-consolidation banks in Nigeria. This implies that working mothers

in Nigerian banks are vulnerable to job burnout because of the conflict arising from their inability to balance or juggle work and family roles. This finding supports the positions of previous researchers (e.g., Noor et al., 2011; Wang et al., 2012) who found that the more employees experience work-family conflict the more they suffer from emotion exhaustion, experience cynicism and reduced personal accomplishment.

This finding also lends credence to the assertion of COR (Hobfall, 1989). The theory contends that while people work to acquire (e.g., money, self-esteem, social support, status, and autonomy), preserve, and protect resources, stressful or traumatic events consume these resources, thereby exposing them to burnout (Hobfall, 1989; Ojedokun et al., 2013). The same may have happened to working mothers in Nigerian banks. Juggling the present stressful work demands (e.g., excessive workload and high job targets) in Nigerian banks and family roles may have exhausted or drained working mothers' energy or coping resources which increase their vulnerability to burnout.

The findings of this study also indicated that job stress had a significant independent effect on job burnout and its dimensions among working mothers in post-consolidation banks in Nigeria. This finding suggest that women working in Nigerian banks were emotionally drained (emotional exhaustion) callous and psychological detached from their work (depersonalisation) and experienced feelings of reduced personal accomplishment because they experienced higher level of job stress. This finding is consistent with those of previous researchers who reported similar results among samples different from the one considered in this study (Anand et al., 2013; Lee & Akhtar, 2007; Montgomery et al., 2006).

This is not surprising because there are certain issues in the Nigerian banking industry that cause working mothers more concern, stress, and eventually burnout. Example of issues in the banking job that served as sources of stress or stressors included but not limited to excessive workload, high job targets, time pressure, lack of control, lack of support, lack of shift, and long working hour (Ogungbamila, Balogun, Ogungbamila, & Olodele, 2014). Dealing with these work stressors and household responsibilities may not be an easy task for working mothers as stress may arise especially as the stressors taxes or exceeds their coping resources, which makes them more vulnerable to burnout (Hobfall, 1989).

The findings revealed work-family conflict and job stress had a significant interaction effect on job burnout and its dimensions. This implies that working mothers who experienced high level of job stress due to high work-family conflict were more vulnerable to emotional exhaustion, depersonalization, reduced personal accomplishment and overall job burnout. This finding supports the assertion of the conservation of resource theory (Hobfall, 1989). The COR model submitted that inter-role conflict leads to stress which culminate in burnout because coping resources are lost in the process of juggling both roles. Apply to this finding, it means that working mothers in Nigerian banks are vulnerable to job burnout because of their inability to cope with the high level of stress they experienced while trying to juggling work and family roles.

## **5. Conclusion, Implications and Direction for Future Studies**

In conclusion, this present study has shown that working mothers in post-consolidation banks in Nigeria who experience high level of work-family conflict and job stress were more vulnerable to emotional exhaustion, depersonalization, reduced personal accomplishment and overall job burnout. The first practical implication of this study is that bank managers should develop and maintain work-life balance or flexible work policy (e.g. work shift system). This will give working mothers the opportunity to recover (temporary relieve from job demands in order to restore lost energy and resources) and to deal with physical and psychological stress. Fritz, et al., (2006) reported that recovery and vacation experiences significantly reduced occupational burnout and enhanced job-related performance of employees.

The second practical implication is the need for bank management to re-design the aspect of their job stressing or taxing working mothers in Nigerian banks. For example, high job targets can be reduced or moderated. Also, there is need for bank managers to conduct stress audits that assess the level of stress in

different unit or parts of the organization, the stressors concern and take adequate steps to minimize or reduce them. Besides that, appropriate psychological intervention can be developed and used to improve working mothers coping skills during training.

In spite of its contributions, the study has some inherent limitations. One potential limitation is the sample size. It would be difficult to ascertain the relationship among the study variables from a sample of 311 participants, thus, limiting the generalizability of the results of this study. Second, women in non-service occupations were not captured in this study. Third, dispositional variables were not examined in this study. This concern informs the need for future researchers to replicate results of this study among larger samples that could be selected from both service and non-service occupations.

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