

STRESSORS AND BURNOUT AMONG MARA ENTREPRENEURS: THE CASE OF SMES

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ABSTRACT: *Research on the issue of occupational stress among entrepreneurs in Malaysian small and medium enterprises is still scarce. Therefore, the aim of this study is to determine the relationship between stressors and dimension of burnout. For this purpose, stressors such as Work Relationship, Work-Life Balance, Overload, Job Security, Control, Resources and Communication, Aspect of the Job, and Pay and Benefit were measured by using An Organisational Stress Screening Tool. Meanwhile, job burnout, represented by Emotional Exhaustion, Cynicism and Professional Efficacy was adopted from Maslach's Burnout Inventory General Survey. A total of 150 samples were collected from Majlis Amanah Rakyat entrepreneurs in the Klang Valley. Results showed that stressors such as Work Relationship, Work-Life Balance, Overload, Aspects of the Job and Pay and Benefit significantly predicted Emotional Exhaustion. Meanwhile, Overload, Control, as well as Resources and Communication significantly influenced Cynicism. Finally, Overload and Resources and Communication significantly predicted reduced Professional Efficacy. Implications of these findings are also discussed.*

1. INTRODUCTION

People and occupations have been affected by stress. Recently, they can be found in music teachers [1], academics of private sector [2], farmers [3] and policemen [4]. However, stress among entrepreneurs has hardly been scrutinised. The small and medium enterprises (SMEs) are an important sector of a country's economy, not only in terms of supplying income to the people, but also as a provider of jobs to them. Stress faced by people can have multiple impacts which include poor health [5] commitment [6], productivity [7] and performance [8]. Although there are studies conducted on stress among entrepreneurs, there are either at the conceptual level (see for example, [9, 10] or general level (measurements are limited to only role stressors such as Butner, 1992. Therefore, in this study, specific stressors such as *Work Relationship, Work-Life Balance, Overload, Job Security, Control, Resources and Communication, Aspect of the Job, and Pay and Benefit* were introduced. They were adopted from the ASSET (An Organisational Stress Screening Tool) Model of Stress [11].

The study on the effects of entrepreneurial stress is also highlighted [12]. Therefore, effects particular stressors on job burnout are examined in this study. Job burnout is represented by *Emotional Exhaustion, Cynicism and reduced Professional Efficacy*. These measures are measured from Maslach's Burnout Inventory General Survey [13].

Overall, the objective of the study is to identify the significant stressors in relation to burnout among Majlis Amanah Rakyat (MARA) entrepreneurs in Malaysian small and medium enterprises (SMEs). MARA is a government agency under the Ministry of Rural and Regional Development. One of its functions is to produce viable global entrepreneurs who are resilient and competitive in accordance to the aims of the MARA Entrepreneurship Programme. Meanwhile, MARA entrepreneurs are business people who have received loans from this entity.

Stress can be defined as the person's inability to cope with demands made upon him or her. It is also known as the General Adaptation Syndrome (GAS) [14]. According to this general theory of stress, the effect of stress is accumulated overtime and if not abated, it will be related to morbidity and pathology. In other words, stress outcome is triggered

through time by the number and severity of the stressors that can result in serious illness or even death to the organism. Another general theory of stress is by Beehr and Newman [15], who state that stress consists of seven facets, namely, Personal Facet, Environmental Facet, Process Facet, Human Consequences Facet, Organisational Consequences Facet, Adaptive Response Facet, and Time Facet. These facets are related to one another. Meanwhile, Beehr and Franz [16] classified stress theories and definitions into three views. The first view is the stimulus view, whereby stress acts as the stimulus that comes from the environment. The second is the response view. In this view, stress acts as the responses (e.g., psychological and physiological responses) to the stimulus. Finally, the third view of stress, i.e. the interactional view, combines both the stimulus and response views of stress from the above definitions. This is a more superior (complete) view of stress since it is able to capture stress experienced in a single encounter [17].

The sources of stress or stressor in this study are measured from ASSET (An Organisational Stress Screening Tool) [11] Model of Stress. According to this model, there are 8 sources of stress at the workplace: *Work Relationship, Work-Life Balance, Overload, Job Security, Control, Resources and Communication, Aspect of the Job, and Pay and Benefit*.

Work relationship refers to the relationship at work between boss, subordinates and peers. According to Kahn [18], mistrust of colleagues leads to role ambiguity and subsequently, psychological strain. Work relationship has been found to be the main source of stress for managers according [19]. Entrepreneurs who face difficulty negotiating with the above parties will feel stressful.

Work-Life Balance can be defined as balancing the differing demands at work and home. Work has the potential to spill over to an individual's life. Recent studies showed that stress affects work-life balance negatively [20, 21]). Entrepreneurs might encounter stress when their work-life balance suffers.

Overload can be defined as unmanageable workloads. Recently, Krishna [22] and Shupe [23] discovered that overload significantly influenced job stress. Entrepreneurs with multiple task and roles might be suffering from role overload.

Job security can be defined as expectations of the job for life. Nowadays, these are hard to come by because of the global economic situation. Studies have also shown that high job security would lead to low stress level [24]. Therefore, entrepreneurs would likely suffer from stress more than other professions particularly for the start-ups (chance or vulnerability to close shops at the initial stage of business life cycle is high).

Job control can be defined as perceived control over the environment. For example, control over the organisation of work and how it is performed. Brannstrom [25] discovered that poor job control causes stress. Entrepreneurs may face less control in business environment such as control over government regulations, etc.

Resources and communication is defined as suitable training, equipment and resources. This also means workers must be well-informed and are valued. Kalish [26] revealed that stress, resources and communication network are related. Entrepreneurs who lack resources and communication could be suffering from stress.

Aspect of the job refers to physical working conditions, type of tasks and job satisfaction from the job. Studies have shown these aspects of the job as positively related to job stress [27, 28]. Infant entrepreneurs with lesser infrastructures will feel more stressful.

Finally, Pay and Benefits can be referred to as the financial rewards that the work brings. These can have an impact upon a person's lifestyle and the way he or she feels of being valued. Low pay has been found to be related to high stress level [29]. In the beginning, entrepreneurs will get a low pay and less benefits. These will further increase their stress level. Job burnout can be defined as a prolonged response to chronic interpersonal work stressors [30]. There are three responses, namely, emotional exhaustion, cynicism and reduced professional efficacy. The result of burnout can be turnover, physical and psychological health impairment, or poor work quality. Job burnout has been found to be prevalent in people-oriented industries such as human services, education and healthcare. Entrepreneurs who always deal with people in their daily job could also suffer from burnout and therefore, are prone to face similar consequences.

Emotional Exhaustion – Emotional Exhaustion can be defined as a feeling of overextended and loss/reduced of ones' emotional resources. The sources of these responses could be from work overload or poor work relationship. Entrepreneurs will feel drained or used up without any source of replenishment. They will lack the energy to face another day or meet other people. This is the basic dimension of stress burnout.

Cynicism – Cynicism or depersonalisation refers to the lack of interest in the job or job meaningfulness. This can be a negative, callous, or excessively detachment of response to any aspect of the job. This also includes a loss of self-idealism. In addition, this can be the result of overload of emotional exhaustion. It is self-protective at first in terms of emotional buffer of detached concerned. However, it will become riskier as detachment can be dehumanisation. This is the interpersonal context of the burnout dimension.

Entrepreneurs will lose the interest and detachment from their job once they are cynical.

Professional Efficacy – Professional Efficacy refers to the feeling of one's achievement in his or her work. The reduction of this feeling, as the result of burnout, refers to the decline in the feeling of competence and productivity at work. These feelings of low self-efficacy have been linked to depression and inability to cope with job demands. It can be made worse by the lack of social support or opportunities for professional development. This dimension of burnout refers to the self-evaluation context. Entrepreneurs who suffer from reduced professional efficacy will experience a growing sense of inadequacy in helping people out. This will lead to self-imposed of failure as a verdict.

Individual stressors such as work load [31], administrative/organizational stressors and physical/psychological stressors [32], customer aggression [33], educational and relational stressors [34], etc. were found to significantly predict burnout dimensions of emotional exhaustion, cynicism and reduced professional efficacy. Entrepreneurs who are inflicted with the stressors are likely to suffer from job burnout of emotional exhaustion and cynicism, as well as reduced professional efficacy. Therefore, these relationships are hypothesized as follows:

H1: Stressors will predict emotional exhaustion

H2: Stressors will predict cynicism

H3: Stressors will predict reduced professional efficacy

2. MATERIAL AND METHODS

A cross-sectional survey research design was employed in this study. A total of 150 MARA entrepreneurs in the Klang Valley were selected to participate in the study. Stressors were adopted from the ASSET model of stress. They consisted of *Work Relationship, Work-Life Balance, Overload, Job Security, Control, Resources and Communication, Aspect of the Job, and Pay and Benefit*, which were measured on a 6-point scale ranging from 1 (Strongly Disagree) to 6 (Strongly Agree). Meanwhile, Job Burnout was taken from Maslach Burnout Inventory General Survey (MBI-GS). The burnout dimensions are *Emotional Exhaustion, Cynicism, and Professional Efficacy*, which were measured on a 7-point scale ranging from 1 (Never) to 7 (Always). Data were tested using tests of demographic characteristics, multivariate assumptions (normality, linearity, and homoscedasticity), reliability, descriptive (mean, standard deviation, skewness, and kurtosis), correlation and multiple regression.

3. RESULTS AND DISCUSSION

A response rate of 100 per cent was recorded in this study. The majority of characters for the respondents are a managing director (62%), working in the service business (38%), had less than 10 staffs (76%), is a female (62%), aged between 21 to 30 years old (43%), is married (62%), had a secondary school education (53%), and is earning less than RM5,000 per month (69%). To pass the test of multivariate assumption, each variable was examined for normality, linearity and homoscedasticity. All variables distributions were found to be normal as the bell-shaped curves were

observed. In addition, a linear straight line was also derived from their distributions showing linearity. Finally, homoscedasticity was demonstrated when the distribution of all the variables was found to be scattered in the graph.

Next is the reliability test. Results from the reliability test conducted showed that the reliability of the scales used is good and acceptable. The reliability that is good (Cronbach' Alpha, $\alpha > 0.80$) can be respectively found in variables such as *Job Security* ($\alpha = 0.80$), *Control* ($\alpha = 0.81$), and *Aspect of the Job* ($\alpha = 0.83$). Meanwhile, *Work Relationships* ($\alpha = 0.78$), *Work-Life Balance* ($\alpha = 0.77$), *Overload* ($\alpha = 0.75$), *Resources and Communication* ($\alpha = 0.79$), *Emotional Exhaustion* ($\alpha = 0.75$), *Cynicism* ($\alpha = 0.76$) and *Professional Efficacy* ($\alpha = 0.70$) reliabilities showed acceptable (Cronbach's Alpha, $\alpha > 0.70$). Tests of descriptive such as mean, standard deviation, skewness and kurtosis were also conducted. Moderate levels of mean were found for each variable. The mean level for *Work Relationship* was 3.49; *Work-Life Balance* was 3.59; *Overload* was 3.32; *Job Security* was 3.39; *Control* was 3.25; *Resources and Communication* was 3.45; *Aspect of the Job* was 3.58; *Pay and Benefit* was 3.59; *Emotional Exhaustion* was 3.95; *Cynicism* was 3.89; and *Professional Efficacy* was 4.87. In addition, standard deviation among the variables was also found to be in control: *Work Relationship* was 1.19; *Work-Life Balance* was 1.56; *Overload* was 1.53; *Job Security* was 1.59; *Control* was 1.55; *Resources and Communication* was 1.57; *Aspect of the Job* was 1.29; *Pay and Benefit* was 1.46; *Emotional Exhaustion* was 1.31; *Cynicism* was 1.23; and *Professional Efficacy* was 1.22. As for skewness and kurtosis, the distributions of all the variables were found to be below 0.30 (skewness and kurtosis for *Work Relationship* were 0.38 and -0.64; *Work-Life Balance* were -0.15 and -1.11; *Overload* were 0.15 and -0.98; *Job Security* were 0.04 and -1.12; *Control* were 0.23 and -0.94; *Resources and Communication* were -0.02 and -1.10; *Aspect of the Job* were 0.37 and -0.59; *Pay and Benefit* were -0.03 and -0.79; *Emotional Exhaustion* were 0.10 and -1.15; *Cynicism* 0.07 and -0.96; and *Professional Efficacy* were 0.06 and -0.95. This goes to show that all distributions are normal.

Correlation test showed that all the variables had strong ($r = 0.50$ to 1.00 or $r = -0.50$ to -1.00) and moderate ($r = 0.30$ to 0.49 or $r = -0.30$ to -0.49) bivariate relationships. Strong relationships were observed between control and cynicism (0.635); resources and communication and cynicism (0.619); work relationships and emotional exhaustion ($r = 0.602$); aspect of the job and cynicism (0.542); work-life balance and emotional exhaustion (0.539); overload and emotional exhaustion (0.524); overload and cynicism (0.510); as well as pay and benefits and cynicism (0.506). Meanwhile, moderate relationships were shown by job security and cynicism (0.489); aspect of the job and emotional exhaustion (0.488); resources and communication and emotional exhaustion (0.485); work-life balance and cynicism (0.475); control and emotional exhaustion (0.450); pay and benefits and emotional exhaustion (0.410); job security and emotional exhaustion (0.406); work relationships and professional efficacy (-0.490); resources and communication and professional efficacy (-0.452); control and professional efficacy (-0.421); overload and professional efficacy (-0.416); job security and

professional efficacy (-0.410); aspect of the job and professional efficacy (-0.389); and pay and benefits and professional efficacy (-0.330).

Multiple regression tests were conducted to determine the relationship between the stressors and burnout dimensions of emotional exhaustion, cynicism and reduced professional efficacy. In the first test, the multiple regression test of emotional exhaustion was conducted on stressor. An R square of .487 showed that 48.7 per cent of the variances in predicting emotional exhaustion were explained by this model (see Table 1). Certain stressors such as work relationships ($\beta = .146$, $p = .047$), work-life balance ($\beta = .206$, $p = .022$), overload ($\beta = .222$, $p = .005$), aspect of the jobs ($\beta = .152$, $p = .034$), as well as pay and benefits ($\beta = .165$, $p = .026$) were found to be positive in predicting emotional exhaustion (Table 2). Overload was significant at .01 level, meanwhile work relationships, work-life balance, aspect of the job and pay and benefits were significant at .05 level. Entrepreneurs who were feeling stressed from overload, work relationships, work-life balance, aspect of the job, and pay and benefits also suffered from emotional exhaustion.

Table 1: Summary of Model and ANOVA

Dependent variable	Model Summary		ANOVA	
	R	R Square	F	Sig
Emotional Exhaustion	.698	.487	16.763	.00

Predictors: (Constant), pb, wlb, aj, ovl, js, rc, ctl, wr

Table 2: Multiple regression test of emotional exhaustion on stressor

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig
		B	Std. Error			
		1	(Constant)	.197		
	Work relationships	.226	.135	.146	1.670	.047
	Work-life balance	.203	.087	.206	2.324	.022
	Overload	.241	.081	.222	2.833	.005
	Job security	.014	.108	.011	.130	.896
	Control	-.033	.118	-.029	-.278	.781
	Resources and comm.	.049	.110	.043	.442	.659
	Aspects of the job	.206	.115	.152	1.799	.034
	Pay and benefits	.139	.069	.165	2.014	.026

Dependent Variable: Emotional Exhaustion

The second test was the multiple regression of cynicism on stressor. The R square of the test was found to be .577, which meant that the variances from the model explained 57.7 per cent in predicting cynicism. Table 3 depicted this result. In this test, several stressors were found to be positive and significant in predicting cynicism. These were overload ($\beta = .229, p = .014$), control ($\beta = .177, p = .017$) and resources and communication ($\beta = .154, p = .044$). They are significant at .05 levels (Table 4), indicating that entrepreneurs suffering from stress due to overload, control, resources and communication also faced cynicism.

Table 3: Summary of Model and ANOVA

Dependent variable	Model Summary		ANOVA	
	R	R Square	F	Sig
Cynicism	.760	.577	24.037	.00

Predictors: (Constant), pb, wlb, aj, ovl, js, rc, ctl, wr

Table 4: Multiple regression test of cynicism on stressor

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig
		B	Std. Error			
		1	(Constant)			
	Work relationships	.146	.106	.132	1.376	.171
	Work-life balance	.109	.068	.129	1.596	.113
	Overload	.166	.067	.229	2.483	.014
	Job security	-.004	.085	-.004	-.047	.962
	Control	.224	.093	.177	2.415	.017
	Resources and comm.	.151	.087	.154	1.740	.044
	Aspects of the job	.098	.090	.083	1.085	.280
	Pay and benefits	.081	.054	.112	1.500	.136

Dependent Variable: Cynicism

The final test was the multiple regression test of professional efficacy on stressors. This model has an R square of .327. This demonstrated that 32.7 per cent of the variances in predicting professional efficacy were explained by this model. This result is depicted in Table 5. Overload ($\beta = -.163, p = .031$) and resources and communication ($\beta = -.129, p = .039$) are negative and significant in predicting professional efficacy (see Table 6). Entrepreneurs who were suffering from stress due to overload and resources and communication also faced reduced professional efficacy.

Table 5: Summary of Model and ANOVA

Dependent variable	Model Summary		ANOVA	
	R	R Square	F	Sig
Professional Efficacy	.572	.327	8.559	.00

Predictors: (Constant), pb, wlb, aj, ovl, js, rc, ctl, wr

Table 6: Multiple regression test of professional efficacy on stressor

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig
		B	Std. Error			
		1	(Constant)			
	Work relationships	-.155	.137	-.137	-1.135	.258
	Work-life balance	.091	.088	-.105	1.031	.305
	Overload	-.156	.086	-.163	-1.820	.031
	Job security	-.129	.109	-.105	-1.106	.271
	Control	.044	.119	-.040	-.336	.737
	Resources and comm.	.099	.111	-.129	1.158	.039
	Aspects of the job	-.054	.116	-.045	-.470	.639
	Pay and benefits	-.031	.069	-.042	-.444	.658

Dependent Variable: Professional Efficacy

4. CONCLUSION

Based on the results of this study, the entrepreneurs were found to be suffering from burnout in the forms of increased emotional exhaustion and cynicism and decreased professional efficacy due to a number of stressors. Emotional exhaustion was predicted by work relationships, work-life balance, and overload, aspect of the jobs, as well as pay and benefits. Meanwhile, cynicism was influenced by overload, control, and resources and communication. Finally, reduced professional efficacy was affected by overload and resources and communication. These results are supported by other studies of Buttigieg [31] and Xavier and Prabhakar [32]. Entrepreneurs who are affected by these stressors will

eventually suffer from burnout. Therefore, as a primary intervention strategy for the prevention of stress, it is imperative to eliminate or decrease these significant stressors in order to reduce the burnout among MARA entrepreneurs. If the first strategy is not possible, a second intervention strategy would be to encourage burnout entrepreneurs to undergo counseling sessions and training for coping purposes. This study, however, is not short of limitations. It was conducted on a cross-sectional basis whereby data were collected only once. Therefore, a longitudinal design is recommended for future research to further strengthen these findings. Finally, this study has contributed to extending the stressor-strain theories of stress.

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