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Effect of Work–Life Balance on Employee Productivity among SMEs in Zamfara North

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Abstract

The primary objective of every organization is to achieve its goals and objectives through its employees. In many Small and Medium Enterprises (SMEs) in Zamfara North, employees are often assigned demanding work schedules to meet organizational targets. While these practices are intended to enhance organizational performance, they may influence employees' psychological well-being and productivity. This necessitate the study effect of Work–Life Balance on Employee Productivity among SMEs in Zamfara North. Measuring flexible working hours, workload management, and stress management as independent variables on employee productivity among SMEs in Zamfara North. The study adopted a quantitative survey research design. A sample size of 397 respondents was determined using the Taro Yamane formula. Data were collected through a structured closed-ended questionnaire designed using a five-point Likert scale. The data was analyzed using both the measurement and structural models of Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings revealed that flexible working hours, workload management, and stress management have significant positive effects on employee productivity among SMEs in Zamfara North. The study concludes that effective workplace practices, including job flexibility, proper workload allocation, and stress reduction strategies, significantly enhance employee performance and productivity. Therefore, the study recommends that SME owners and managers adopt flexible work arrangements, improve workload distribution systems, and strengthen stress management initiatives to promote higher levels of employee productivity and organizational effectiveness.

Keywords: Flexible Working Hours, Workload Management, Stress Management, Employee Productivity, SMEs,

Introduction

Meanwhile, the severe competition between companies in the global economic era has challenged organizations to be inventive and prioritized satisfying consumers' needs through provision of outstanding services. Facing these tough competitions, the relevance of employees becomes more and more vital. Employees must exhibits good performance and contribute to the organization's success (Wolor et al., 2020). To secure employee performance, organization need to regularly attend to the needs and wants of employees to improve organization productivity and gain profits (Larasati & Hasanati, 2019). Organizations also need to develop strategies to obtain and maintain the availability of human resources in the organization to achieve their long-term goals (Capnary et al., 2018).

Managers of SMEs globally engaged employee to achieve the set goals and and objective in their competitive environment. Individual employees contributions translated into the entire organizational productivity which is the major desire of most SMEs. Employees came into the organization with the wide hope and desire that the job will fit perfectly into their role and responsibility outside the workplace (Kankisingi, & Dhliwayo, 2022). Therefore employee productivities are link to work-life balance within the organization. Employee productivity measures how proficiently and efficiently an employee convert input and effort to attained organizational goal and objective. Its usually measured by evaluating and comparing the quality and quantity of output against the input resources. Achieving higher organizational productivities boot SMEs profitability.

Work-life balance means an instant in which employee have means and control over when, where and how they work. The extent to which employee balances his roles and responsibility both within the organization and outside the workplace. SA, et al., (2023).consented that work life balance is an employee's strength and ability to perfectly manage their professional responsibility and at the same time accomplishing personal life. There is no contention on achieving equal time between work time and personal life affairs but its centered on equilibrium point between both side. The study engaged flexible working hours, workload management and stress management as the key element to measure work-life balance (Tsang,et al., 2023)..

Flexible working hours is an alternative to conventional working hours, it gives employees more alternatives in respect to where and when they work. It enable employees to regulate their schedules and duties to accommodate families and other social related matters, these improve employee performance and sense of responsibility. The flexibility in working hours ignite happiness and conveniences to employees life, this can eliminate stress and sustain sound mental and physical stability. Flexible work hours take the dimension of shift work, remote work and greater job autonomy, these are viewed as tools for promoting employees wellbeing and driving high performance (Brown et al., 2022).

Workload management is the process of planning, distributing, and scheduling tasks across a team, based on individual capacity and skill sets. Its primary goal is to maximize productivity and efficiency while preventing employee burnout and underutilization. It is a comparison between work results and time used, and is influenced by many factors, such as motivation, facilities, work load, and work relationships. Workload is the amount of task that an employee in organization needs to complete within a period of time. It is stated that the high demands in employee workload are directly proportional to high working time (Claudia et al., 2021). However, employees task become a weight

on his shoulder but individual resilience determined how the weight affect the physical and mental ability, which determine employees output (Weni et al., 2023).

Stress management is the process of applying different techniques in mitigating the effect of stress on an employee (Abbo, 2024). It can be viewed as employee's adaptive reaction to a condition that is alleged to be a threat to his wellbeing. It's certain that pressure comes to all individuals but the ability to deal with it is what manifests as stress. **Grace, et al., (2023)** Stress is, therefore, a reaction to a situation that can have a positive or negative effect. It is the individual's perception of the situation that determines whether the pressure is a challenge or threat. The active and proper management of stress helps workers to reduce the tension which stress imposes on them, so that the employees can be happier, healthier, and more productive in the workplace (Chaudhary, et al., 2022).

Statement of Problem

For the purpose of achieving organizational goals and objectives most SMEs piles allot of tight works and schedules on their employee, but this action was not done intentionally to inflicted psychological or emotional stains on the employees. These SMEs employees are traumatized to perform tremendously in order to meet up the set target and undermine other role and responsibility outside the workplace. As a result of this, many SMEs experience higher level of low interest on the job, high level of absenteeism, low productivities and stress related matter. This issue can be associated with poor work-life balance, where employees are overworked or lack flexibility in managing their personal and work responsibilities. However, many SME owners in Zamfara North do not considered work-life balance policies such as flexible working hours, workload management and stress management.

Empirically, the relationships between work-life balance and employee productivity have not yet been resolved. Sekhar and Patwardhan, (2023).and Çivilidağ and Durmaz, (2024). revealed that flexible working hours has no direct effect on Employee Performances. While the study of Darmawan and Alawiyah, (2024). and Mwiti, (2023). support that flexible working hour have a positive and significant effect on employee performance. Herdiana, and Sary, (2023).and Weni ,(2023) found that workload has a significant negative effect on employee performance while Barpanda, and Saraswathy, (2023)., Dwitanti, (2023), and Herawati, (2023), consistently show that excessive workload has a direct and significant impact on performance. Adeyi (2023) and Bajwa, et al., (2024) studies revealed stress management have significant negative effect on employee performance while Oseremen (2022) and Salau et al. (2025) found that stress affects employee productivity positively.

However, these existing studies examine these variables in isolation, with little attention given to their combined measurement of work-life balance within SMEs. This study is therefore justified as it seeks to address this gap by examining the effect of work–life balance on employee productivity among SMEs in Zamfara North District.

Objectives of the Study

The objectives are;

1. To examine the effect of flexible working hours on employee productivity among SMEs in Zamfara North
2. To assess the influence of workload management on employee productivity among SMEs in Zamfara North.
3. To determine the effect of stress management on employee productivity among SMEs in Zamfara North.

Research Questions

1. How do flexible working hours affect employee productivity among SMEs in Zamfara North?
2. What is the impact of workload management on employee productivity among SMEs in Zamfara North?
3. How does stress management influence employee productivity among SMEs in Zamfara North?

Research Hypotheses

H_o1: Flexible working hours have no significant effect on employee productivity among SMEs in Zamfara North

H_o2: Workload management has no significant effect on employee productivity among SMEs in Zamfara North

H_o3: Stress management has no significant effect on employee productivity among SMEs in Zamfara North.

Literature Review

Conceptual review

Employee Productivity

Employee productivity has been the major challenges facing organizations on how to manage their employees**.** Employee productivity is viewed as the output of an employee over a specific period of time and speed. The productivity of employee is to accomplish assigned task within a specification as designed in the organizational policy. Singh, et al., (2022) defined employee productivity as active energy spent to complete assigned task by employees with a specific skills and knowledge require for the execution and production. Employee productivity is a measurement instrument used for measuring the quantity of output an employee produces in a specific period. This type of productivity establishes the ability to accomplish certain tasks according to predetermined or specified standards of accuracy, completeness, cost, and speed (Nwankpa,2022). Linh, (2022) states that employee productivity is the competence with which employees create value for the business. It is defined as a link between profit before taxes and interest and the total number of employees in the company. According to Abdelhamid, et al., (2023), one of the most main objectives of many organizations has been to improve employee productivity. This is because greater productivity offers different advantages to organizations and employees, such as economic expansion, increased

profits, and this, in conclusion, translates into organizational performance. Nwankpa, (2023) demonstrated that employee productivity can be assessed based on the quantity and quality of work done by an employee taking into consideration the costs of resources being used to achieve that work. Base on the definitions its concluded that employee productivity is the quantity of output exhibited in line with the quality, quantity and resource utilization expressed in the organizational policy.

Work–Life Balance

This is a system where employees feels satisfaction in balancing workplace role and personal life like having time for family, time with parent and oneself, without having conflicts with the two roles. Agarwal,(2024) defined as a fundamental phenomenon wherein workforce expect harmonious and cordial relationship between personal and professional life. Larasati and Hasanati (2019) viewed that work life balance comprises of flexible working hour, workload management and stress management, they serve as a parameter for measuring how employee balance the two tasks at a time. Work-life balance refers to a condition where employees can carry out and balance work responsibilities and other roles in their personal life well, which is supported by the organization with a series of activity designs and organizational culture (Rahmawati & Gunawan, 2020). work life balance is an issue that every employee give attention to, where as if employee can achieve balance life with both his job and personal life, they can demonstrate high level of productivity and if otherwise, employee does not have a balance between his personal life and job role, the productivities will be very low. Employees ability to manage their professional roles and attained a fulfilled personal life become more productive and those that struggle with balancing the two express higher level of dissatisfaction which resulted into low productivities. Base on the definitions its concluded that work-life balance is a form of equilibrium in job responsibilities and person's life fulfilled without jeopardy, employee that could balance between personal life and workplace activities become excited and productive in nature.

Flexible working hours

White and Maniam (2020). Flexible work is a set of work arrangements that offer employees flexibility over the dimensions of time, location, and work manner, provided organizational goals are prioritized, so that responsibility of the job is shifted to the individual than with a formal schedule. This definition, highlights employee autonomy on work time, place and method, is evident in recent studies. Atiku, (2022) affirms that flexible-time provides employees with the flexibility to organize their work, which boosts their productivity. In any case, work-life equilibrium is improved through the adoption of flexible schedules in work arrangements, together with but not limited to; teleworking, employee job sharing, compressed work hours, and shift work. To foster performance, organizations should incorporate flex-time arrangements into their policies. Magnusson, (2021) explained that flexible work hour is viewed as means where employer provided benefits that permit employees some level of control over when and where they work outside formal workday. The term flexible working covers flexibility in terms of the hours, days, place, method, and the location that includes the following: Part-time, Flexi-time, Staggered hours, Compressed working, Job sharing, Shift swapping, Self roistering, Time off in

lieu, Term-time working, Annual hours, V-time working, Zero-hours contracts, Home working/telecommuting, Sabbatical/career break, and others (McAlpine, 2018).

Flexible working hours is a motivating factor to employee performance by given employee time and freedom to plan their work during peak hours and equally manage personal matters. This flexibility in working hours can reduce stress and increase job satisfaction. These consequently benefit both employee and employers. Conclusively in this study, flexible working hours is an alternative time, place and convenient environment that is give voluntary to employee in executing their duties without compromising the policy of the organization.

Workload management

Workload refers to the strength of tasks given to employee. It is a basis of mental stress for employees that exceeded his limitation. Stress is an active limit state of mind in which human being faces both an opportunity and constraint (Kobis, et al., 2023). Workload pressure that is moderate within the limitation of employee can be positive leading to increased productivity. Under-utilization of human skills or failing to reach the full potential of the employees is also one cause to increase stress. Employees who possess the capabilities to perform a job enjoy workload. However, when employee load pressure exceeded his limited capacity has negative impact. Handayani, et al., (2022). Viewed workload as the volume and complexity of tasks that must be performed under specific working conditions, within defined timeframes, and according to the expected standards of performance associated with a particular position. Workload is a developing thought from employees related to work activities and periods given by the company to accomplish a predefined task (Budiasa, 2021), Nasrul et al., (2023) define workload as the work that is given to employees that must be accomplished within a certain time by having the expertise & knowledge in the work. Wardhana et al. (2023) define "workload as the total work or tasks that must be completed by an individual within a certain time frame, which is usually measured based on the number of tasks to be completed or the time spent to accomplish those tasks.

Workload refers to the set of duties, responsibilities, or tasks assigned to an individual, which are expected to be completed within a given timeframe to ensure the successful accomplishment of organizational goals. The workload of an employee must align with the worker's abilities; if the worker's skill level exceeds the job and for an extended period, boredom will result, or vice versa, stress will result (Swedana, 2023). Therefore workload in this study referred to as a capacity of job content allocated to individual based on his capacity to achieve both individual and organizational goal. Excess loading of employee deprive work balance and spring up stress and on the other hand moderate workload of employee create job satisfaction and work balance.

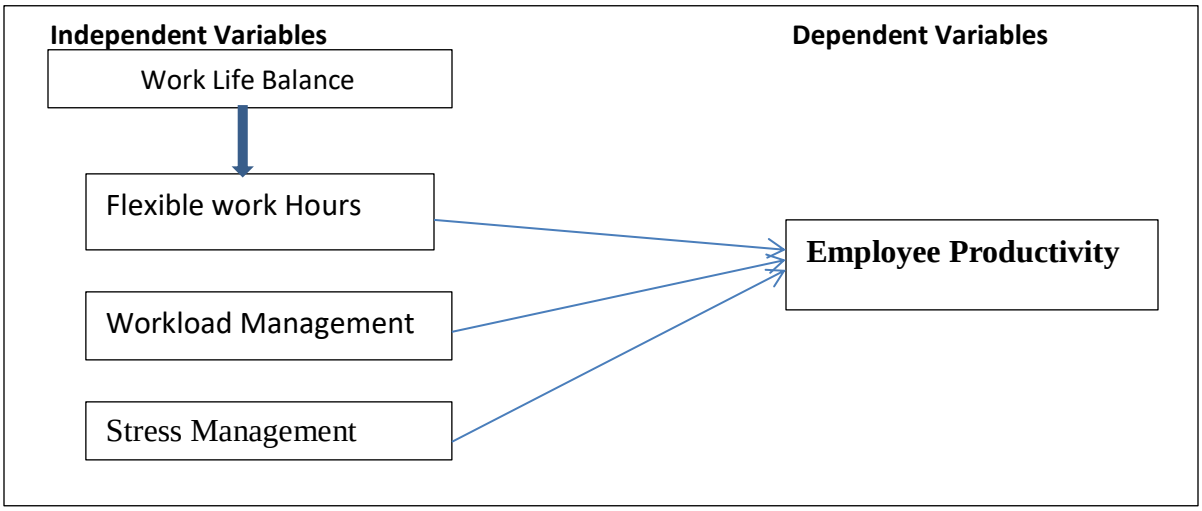
Stress management

Aprinawati and Sofialola, (2024) state that stress management is a skill that enables individuals to anticipate, prevent, manage, and recover from stress caused by threats or the inability to respond cognitively and behaviorally. Ganapathi, et al. (2023) define stress management as an individual's

efforts to control and recognize the causes of stress and to apply certain techniques in order to manage stress more effectively. According to Wardhana et al. (2021), stress management consists of a set of techniques and programs designed to help individuals cope with stress effectively by analyzing stress triggers and taking positive actions to minimize their impact. Based on these definitions, it can be concluded that stress management is the individual's ability to recognize and address stress through prevention, control, and recovery techniques, in order to enhance emotional balance in both personal and professional life. Therefore this study recognized that stress is constant and attached to job capacity, exceeding normal individual capacity lead to stress and however, under loading and employee can equally spring up stress. The employee positioning jobs at a moderate level increase workload balance and consequently eliminate stress.

Conceptual Framework

Conceptual framework is a diagrammatic representation of relationships within variables under a study. The study has the independent variable represented by three constructs such as flexible work hour, workload management and stress management. While the dependent variable had one constructs such as employee productivity.



Source Author, 2026

Empirical Review

Flexible working hours and Employee Productivity

Azaka (2026) conducted a study titled "The Impact of Flexible Work Arrangements on Employee Productivity and Organizational Commitment in the Aviation Industry: A Case Study" in selected aviation organizations in Nigeria. The aim of the study was to examine the impact of flexible work arrangements (FWAs) on employee productivity and organizational commitment within the aviation industry. The study adopted a qualitative research design using semi-structured interviews to collect data from 20 participants, comprising 17 employees and 3 managers drawn from aviation organizations. Data was analyzed using thematic analysis to identify key patterns and themes related to flexible work practices. The findings revealed that flexible work arrangements significantly enhanced employee productivity by allowing employees to perform tasks during their most productive periods and reducing

stress associated with daily commuting. However, this study was conducted in aviation industry, which make its applicability to SMEs particularly in Zamfara North very difficult

Abid and Barech (2017) conducted a study titled *"The Impact of Flexible Working Hours on the Employees Performance"* in Pakistan among employees of telecommunication and call center organizations. The study aimed to examine the relationship between flexible working hours and employee performance. The researchers adopted a survey research design and used a convenience sampling technique to select 200 employees. Data were collected through questionnaires and analyzed using frequency distributions and graphical analysis. The findings revealed that flexible working hours positively influenced employee performance, job satisfaction, efficiency, productivity, and quality of life. The study further found that flexible work arrangements reduced employee stress, absenteeism, and overtime costs while promoting work-life balance. Though, the study express the concept of *flexible working hours, but concentrated on large organization, this limits its applicability to SMEs.*

Ibanga, Kassah, and Eze (2025) conducted a study titled *"Flexible Work Arrangements and Employee Performance of UBA Branches in Nasarawa State, Nigeria"* in Nasarawa State, Nigeria. The aim of the study was to examine the impact of flexible work arrangements—particularly autonomy and shift work on employee performance in selected branches of United Bank for Africa (UBA). The study adopted a descriptive survey research design. Data were collected from 102 respondents drawn from a population of 107 banking staff using a census sampling approach. The research instrument was tested for reliability using Cronbach's Alpha, with all constructs exceeding 0.80. Data were analyzed using descriptive statistics and multiple regression analysis with SPSS version 28. The findings revealed that both autonomy and shift work had a significant and positive effect on employee performance, with autonomy having a stronger influence than shift work. The study concluded that well-structured flexible work arrangements enhance employee motivation and productivity, though the study conceptually explain the flexible work arrangement, but the study was based on banking industry, this limits its applicability to SMEs.

The studies by Azaka (2026), Abid and Barech (2017), and Ibanga, Kassah, and Eze (2025) generally found that flexible work arrangements positively influence employee productivity, performance, motivation, and work-life balance. However, the studies differ in their contexts, methodologies, and dimensions of flexibility examined. Azaka (2026) focused on the aviation industry using a qualitative approach, Abid and Barech (2017) examined flexible working hours among telecommunication and call center employees in Pakistan, while Ibanga et al. (2025) investigated autonomy and shift work in the Nigerian banking sector using quantitative methods. Despite their positive findings, all the studies were conducted in large organizations, limiting their applicability to SMEs. This creates a gap for further research on flexible work arrangements on SMEs, in Zamfara North.

Workload management and Employee Productivity

Nazarudin and Pujiati (2025) conducted a study titled *"The Influence of Workload and Work Stress on the Productivity of PT Aseanindo Network Solution"* in Jakarta, Indonesia. The aim of the study was to examine the effect of workload and work stress on employee productivity at PT Aseanindo Network Solution. The study adopted a quantitative descriptive research design. Primary data were collected through structured questionnaires administered to employees of the organization. Data were analyzed using multiple linear regression with SPSS, including classical assumption tests and hypothesis testing

at a 5% level of significance. The findings revealed that both work stress and workload had a significant positive effect on employee productivity. The study concluded that appropriate levels of workload and manageable stress can enhance employee productivity, the study was conducted in Indonesia, this limits its applicability to Zamfara North.

Siregar, Panggabean, and Winarto (2025) conducted a study titled *"The Impact of Workload, Stress Management, and Work-Life Balance on Employee Productivity at Advent Hospital Medan"* in Medan, Indonesia. The aim of the study was to evaluate the influence of workload, stress management, and work-life balance on employee productivity in a healthcare setting. The study adopted a quantitative research design using a survey method. Data were collected from 81 respondents using structured questionnaires measuring workload, stress management, work-life balance, and employee productivity. Data were analyzed using multiple linear regression. The findings revealed that workload had a negative and significant effect on employee productivity, while stress management and work-life balance had positive and significant effects. The study further showed that work-life balance had the strongest influence on employee productivity compared to the other variables. The study concluded that improving stress management practices and promoting work-life balance are essential for enhancing employee productivity, while ensuring workload remains within employees' capacity. The conduct of the study in Indonesia limits its applicability to area like Zamfara North.

Pujiastutik and Rini (2023) conducted a study titled *"The Effect of Workload on Employee Performance with Job Burnout as an Intervening Variable (Case Study at Mangga Gandeng Cigarette Factory)"* in Indonesia. The aim of the study was to examine the effect of workload on employee performance, with job burnout as an intervening variable. The study adopted a quantitative research design. Data were collected from 65 production employees of Mangga Gandeng Cigarette Factory using a saturated sampling technique and structured questionnaires. Data analysis was conducted using Structural Equation Modeling (SEM) with Partial Least Squares (PLS) version 4.0 to test the hypotheses. The findings revealed that workload has a significant effect on employee performance. The study also found that job burnout mediates the relationship between workload and employee performance, indicating that higher workload increases burnout, which in turn affects performance. The study concluded that managing workload and reducing job burnout are essential for improving employee performance in manufacturing organizations. The conduct of the study in Indonesia limits its applicability to area like Zamfara North.

The studies by Nazarudin and Pujiati (2025), Siregar et al. (2025), and Pujiastutik and Rini (2023) found that workload significantly affects employee productivity and performance. While Siregar et al. (2025) found a negative effect, Although all studies adopted quantitative methods, they differed in their analytical techniques and research settings. Since the studies were conducted in Indonesia and focused on large organizations, their findings may not be fully applicable to SMEs in Zamfara North, highlighting the need for further research on Workload management on SMEs, in Zamfara North.

Stress management and Employee Productivity

Alau, Tella, and Lawal (2025) conducted a study titled *"Stress Management and Employee Productivity in Manufacturing Company Stress"* in Lagos State, Nigeria. The aim of the study was to examine the effect of stress management on employee productivity in the manufacturing sector, with specific attention to acute, chronic, and traumatic stress. The study adopted a survey research design. Data were

collected from 265 respondents drawn from a target population of 348 employees at Flour Mills Nigeria PLC, out of a total population of 2,673 employees. The data were analyzed using Pearson's correlation technique to test the relationship between stress management variables and employee productivity. The findings revealed that acute stress, chronic stress, and traumatic stress significantly influence employee productivity. The study concluded that effective stress management practices are essential for enhancing productivity in manufacturing organizations and recommended that management should prioritize stress-relief interventions to improve employee performance and workplace well-being. The concentration of this study on large organization limits its applicability to SMEs

Amadi (2025), conducted a study titled Stress Management and Employees' Productivity Performance: A Psychological Approach to Organizational Wellbeing, conducted the study in Port Harcourt, Nigeria, at the Ignatius Ajuru University of Education. The aim was to examine the effects of stress on employees' productivity and the role of stress management in improving performance. The study adopted an analytical research approach based on existing literature. Findings revealed that both domestic and occupational stress negatively affect employees' productivity by reducing efficiency and increasing resource wastage, while well-managed stress enhances performance, quality of output, and organizational profitability. The study concluded that organizations should adopt proactive stress management strategies, including monitoring employees' emotional wellbeing and providing counseling to improve productivity. Though the study dwell on the concepts of stress management but concentrated on educational institution which limits its applicability to SMEs

Amehojo, Dance, and Dalyop (2024) conducted a study titled *Effect of stress on employees' performance at West African Examination Council Zonal Office, Kaduna*, conducted the study in Kaduna, Nigeria at the WAEC Zonal Office. The aim was to examine the impact of stress on employees' performance and the relationship between stress and job effectiveness. The study adopted a mixed-method approach using both primary data (questionnaires) and secondary sources such as textbooks, journals, and internet materials, and the analysis was guided by Lazarus' interactional theory. Findings revealed a significant relationship between workplace stress and employees' performance, showing that stress negatively affects efficiency and effectiveness, particularly due to factors such as high workload and role ambiguity. The study concluded that organizations should implement stress management programs, improve job clarity, and provide regular feedback to reduce stress and enhance employee performance. The study on WAEC a public organization limits its applicability on SMEs.

The studies by Alau, Tella, and Lawal (2025), Amadi (2025), and Amehojo, Dance, and Dalyop (2024) show that stress significantly affects employee productivity and performance. Alau et al. (2025) found that different forms of stress influence productivity in manufacturing firms, while Amadi (2025) reported that stress reduces efficiency but can improve performance when properly managed. Likewise, Amehojo et al. (2024) revealed that workplace stress negatively affects performance and recommended effective stress management strategies. Although the studies used different methods, they were all conducted in large organizations or institutional settings in Nigeria, limiting their applicability to SMEs. This creates a gap for further investigation of stress management and employee productivity within SMEs, in Zamfara North, where organizational conditions differ significantly.

Theoretical Framework

This study is built on the Job Demands–Resources (JD–R) Theory, developed by Bakker and Demerouti and Bakker (2023) which gives a clear understanding on employee well-being and organizational outcomes as a major influence of employee in a workplace. The Job Demands–Resources (JD–R) theory specify that job demands and resources have unique and interrelated impacts on worker, a high job demands without adequate resources lead to strain, burnout, and reduced productivity, whereas the availability of sufficient job resources can cushion the negative effects of job demands and enhance employee performance and productivity. Connecting this theory with this study workload and stress management represent job demands while flexible working hours serve as job resources that support employees in achieving work–life balance and improving productivity.

However, Job demands are the physical, psychological and social aspects of a job that require constant effort and are consequently related with certain physiological and psychological costs. For employees in SMEs these might include long working hours, mechanistic work overload, role ambiguity, role overload emotional demands from customers and owners interaction. While job resources refer to those physical, psychological, social and organizational aspects of the job that are functional in achieving work goals, reducing job demands and the associated costs, or stimulating personal growth, learning, and development. In SMEs, resources include owners support, job flexibility, skills development, incentives and access to task variety. Therefore, the JD–R theory provides a suitable framework for explaining how the interplay between flexible working hours, workload management, and stress management influences employee productivity among SMEs in Zamfara North.

Methodology

The study adopted a survey and a cross-sectional design method. A cross-sectional design is a type of research study that involves the collection of data from a population or sample at a single point in time. The study engaged the use of primary data, the population of the employees working with SMEs registered in Zamfara state ministry of trade and commerce is 47,700. Using taro Yamane formula to extract the sample size of 397 employees within the zone. A multistage sampling technique was adopted for the study, this method become suitable for this study because SMEs employees in the area are easy to be clustered, stratify and randomly selected. Data was analyzed using Partial Least Square, Structural Equation Model (PLS-SEM) and this method is used because its suitable for complex predictive models involving multiple construct. This methods contain measurement model and structural model. The measurement model is used to screen the data, by conducting descriptive statistics, validity and reliability, discriminant validity and R^2 explanatory power. While Structural model is based on testing of hypotheses using T/statistics and P.Values at 0.05 significant level.

Result and Discussion

The study distributed three hundred and nightly seven (397) copies of questionnaires out of which 362 (91.2%) three hundred and sixty two was filled and returned, 30 (7.5%) thirty were not properly filled but returned, and 05 (1.3%) five were not returned. This was achieved mostly based on the nature the instruments was administered (i.e one-on-one basis). Subsequent analyses were conducted using the 362 instruments valid responses.

Table 1: Administration of Instrument

Description	Responses	Percentage (%)
Completely filled and returned	362	91.2%
Not properly filled but returned	30	7.5%
Not returned	0 5	1.3%
Total	397	100

Source: Fieldwork, 2026

Table 2: Descriptive Statistics

Variable	Mean	Median	Min	Max	SDV	Kurtosis	Skewness
Employee Productivity	-0.000	0.368	-2.277	1.015	1.000	0.144	-1.269
Flexible working hour	- 0.000	0.543	-2.246	0.990	1.000	0.178	-1.304
Work Load Management	0.000	0.389	-2.115	0.930	1.000	0.741	-1.172
Stress Management	- 0.000	0.400	-2.550	0.743	1.000	2.216	-1.911

Source: SMART PLS Output, 2026

The descriptive statistics show that all variables are standardized (mean ≈ 0, SD = 1). Employee productivity, flexible working hours, and workload management are all negatively skewed, indicating generally positive responses from most respondents with few low outliers. Their kurtosis values are close to normal, suggesting fairly well-distributed data. However, stress management shows a strong negative skew and high kurtosis, indicating most respondents report good stress management but a small group experiences very poor conditions, making it the most uneven variable in the dataset. Overall, the results suggest generally positive workplace conditions, with stress management showing notable variation.

Table 3: Construct reliability and validity

	Cronbach's alpha	Composite Reliability	Average Variance Extraction
Employee Productivity	0.874	0.910	0.670
Flexible working Hours	0.826	0.873	0.581
Work Load Management	0.883	0.917	0.694
Stress Management	0.818	0.865	0.567

Source: SMART PLS Output, 2026

To establish internal consistency reliability of the construct, Cronbach's alpha and composite reliability (CR) should be higher than the threshold of 0.7(Hair, et al., 2019). It is clear from the table above that all the latent indicators are reliable since their values are higher than the threshold value of 0.7. As an

alternative to Cronbach's alpha and composite reliability, Convergent validity refers to the extent to which a construct converges to explain the variance of its associated measurement items. It assesses whether multiple indicators of a construct share a high proportion of variance in common. According to Hair et al. (2023), convergent validity is established when the Average Variance Extracted (AVE) is at least 0.50, indicating that the construct explains 50 percent or more of the variance of its indicators, while the remaining variance is attributable to measurement error. Therefore, the AVE values in the above table shows that all latent constructs attained acceptable convergent validity, since their values are higher than the threshold value of 0.50.

Table 4: Heterotrait-Monotrait Ratio (HTMT) Criterion

	EMP	FWH	WLM	STM
Employee Productivity	0.819			
Flexible working Hours	0.776	0,824		
Work Load Management	0.890	0.872	0.833	
Stress Management	0.853	0.895	0.853	0.851

Source: SMART PLS Output, 2026.

To assess the discriminant validity of the measurement model, the Heterotrait-Monotrait (HTMT) ratio of correlations was evaluated. According to Henseler et al. (2015), discriminant validity is established when HTMT values remain below the conservative threshold of 0.85, or a liberal threshold of 0.90 for constructs that are conceptually close or related. As presented in the table, all computed HTMT ratios are below the critical 0.90 ceiling, with the highest value observed between Stress Management (STM) and Flexible Working Hours (FWH) at 0.895. These results indicate that all latent constructs are empirically distinct from one another, confirming acceptable discriminant.

Table 5: R square

	R^2	**Q2 (=1-SSE/SSO)**
Employee Productivity	0.796	0.739

To evaluate the structural model's predictive capabilities, the Coefficient of Determination (R^2) threshold is 0.25 (Hair et al.2019) and the predictive relevance (Q^2) threshold is 0.24 Hair et al. (2019). As shown in the table, employee productivity yielded (R^2) value of 0.796, indicating that the independent variables of flexible working hours, workload management and stress management explain 79.6% of its variance, which represents a substantial level of explanatory power according to Hair et al. (2019). Furthermore, the blindfolding procedure revealed a (Q^2) value of 0.739 which represents a substantial level of explanatory power according to Hair et al. (2019). It confirms that the model possesses large predictive relevance for employee productivity.

Table 6: Patth coefficient

Hypotheses	Beta	T. Statistics	P Value	Decision
$H_0$1; Flexible working hours -> Employee Productivity	0.814	61.172	0.001	Rejected
$H_0$2; Workload management -> Employee Productivity	0.900	14.684	0.000	Rejected

$H_0$3; Stress management -> Employee Productivity	0.853	25.629	0.004	Rejected

Source: SMART-PLS Output, 2026.

The hypothesis test shows that flexible working hours have a significant effect on employee productivity among SMEs in Zamfara North with evidence of (beta = 0.814), (t = 61.172), (p < 0.001). Since the p-value is less than 0.05, the null hypothesis is rejected, indicating that flexible working hours positively and significantly influence employee productivity. This implies that when employees are given autonomy and flexibility in managing their work schedules, they perform better and achieve higher output levels. This result supports the empirical findings of Abid and Barech (2017), Ibanga et al. (2025), and Azaka (2026), who noted that work schedule flexibility enhances work-life balance, reduces acute workplace pressure, and improves task focus, thereby contributing to superior job performance within the SME sector.

The second results show that workload management has a significant positive effect on employee productivity among SMEs in Zamfara North with evidence of ($\beta = 0.900$, $t = 14.684$, $p = 0.000$). Since the p-value is less than 0.05, the null hypothesis is rejected. This implies that effective workload management significantly enhances employee productivity, meaning that better organization and distribution of tasks lead to higher productivity levels among employees in the selected SMEs. This study is in line with empirical studies of Pujiastutik and Rini (2023), Nazarudin and Pujiati (2025), Siregar et al. (2025), and found that workload significantly affects employee productivity and performance. This suggests that when tasks are properly planned, distributed, and monitored, employees are able to work more efficiently and effectively. Poor workload distribution can lead to stress and reduced performance, while effective management of workload helps employees complete tasks on time and maintain higher productivity levels. Likewise the study of Siregar et al. (2025) found a negative effect of workload management on employee productivity

The third results indicate that stress management has a significant positive effect on employee productivity among SMEs in Zamfara North with evidence of ($\beta = 0.853$, $t = 25.629$, $p = 0.004$). Since the p-value is less than 0.05, the null hypothesis is rejected. This means that effective stress management significantly improves employee productivity, suggesting that better handling of workplace stress leads to higher productivity levels among employees in the selected SMEs. This indicates that employees who experience better stress control mechanisms in the workplace are more productive. Effective stress management practices help reduce burnout, improve mental well-being, and enhance focus on job responsibilities. Overall, the findings of Alau, Tella, and Lawal (2025), Amadi (2025), and Amehojo, Dance, and Dalyop (2024) highlight that stress management has a significant positive effect on employee productivity. Likewise, Amehojo et al. (2024) revealed that workplace stress negatively affects performance and recommended effective stress management strategies.

Conclusion and Recommendation

In conclusion, the study established that flexible working hours, workload management, and stress management all have significant positive effects on employee productivity among SMEs in Zamfara North. The findings indicate that when employees are given flexible schedules, properly managed workloads, and effective stress management support, their productivity improves considerably. Among the predictors, workload management emerged as the strongest influence on productivity. However,

the study concludes that effective workplace management practices are essential for enhancing employee performance among SMEs in Zamfara North. The study therefore recommends as follows.

1. SMEs in Zamfara North should adopt flexible working hour arrangements that allow employees to adjust their work schedules in line with their personal needs and job demands.

2. Management in SMEs should ensure effective workload distribution by assigning tasks fairly, clearly defining job roles, and monitoring employee performance.

3. SMEs should strengthen stress management practices by creating a supportive work environment, encouraging regular breaks, and promoting employee well-being initiatives.

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