

**OCCUPATIONAL STRESS AND EMPLOYEE PERFORMANCE AMONG THE  
STAFF OF PRIDE MICROFINANCE LIMITED.**

**BY**

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## DECLARATION

I Kasango Easam hereby declare that this is my own work and that it has never been submitted to any institution for any award. I take full responsibility for any errors, mistakes and omissions that may appear in this work

Signature.....

Date.....27/08/2022.....

KASANGO EASAM.

**APPROVAL**

This work has been produced under my supervision.

Signature..... *Kobusingye Loyce*

Date..... *27-10-22*

Dr Kobusingye Loyce (Supervisor)

## **DEDICATION**

I dedicate this work to my parents whose support inspired me to work hard to reach this level. They were there for me financially, physically and psychosocially throughout the trying moments.

## **ACKNOWLEDGMENTS**

I would like to convey my sincere appreciation to the almighty God for the gift of life, knowledge wisdom and understanding.

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May God reward each one accordingly.

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## **ABSTRACT.**

The study on occupational stress and employee performance was carried out in pride microfinance. The main focus of the study was to identify the symptoms and causes of occupational stress, examine the factors that affect employee performance and establish the relationship between occupational stress and employee performance. The study adopted a correlational study design and was carried out on 30 respondents with the use of self-administered questionnaires.

The study findings revealed that all the respondents have ever experienced stress from work and pointing out three symptoms of occupational stress such as physical, emotional and behavioral symptoms and these mainly affect their performance.

Therefore the study concludes that occupational stress has a negative relationship with employee performance and the more stress, the less the employee will perform.

The study recommends that organizations should ensure good working environment and ensure the employees are told about the stress that comes with the tasks they are performing

## CHAPTER ONE: INTRODUCTION.

This chapter presents the background to the study, statement of the problem, purpose of the study, objectives of the study, research questions, and scope of the study and significance.

### 1.2 Background to the study

Stress is a universal element experienced by employees around the globe. Stress has become a major problem for employers particularly in developing nations where the employer doesn't realize the impact of stress on employee performance which ultimately results in critical managerial dilemmas (Subha and Shakil, 2010). Giga & Hoel (2003) explain that high rates of mergers, acquisitions, increasing economic interdependence among countries due to globalization, technological development, and restructuring have changed the organizational work over the last few decades resulting in time pressure, excessive work demand, role conflicts, ergonomic insufficiencies and problematic customer relationship which are causing stress.

According to Malta (2004), occupational stress is defined as any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person's coping capabilities and resources to handle them adequately.

Occupational stress presents with various signs and symptoms which according to (HFRS, 2011) are categorized as physical, emotional, and behavioral symptoms. Physical symptoms include; skin irritation, pain and tightness, indigestion, frequent colds, flu or other infections, nausea, headaches, tiredness, and fainting. Emotional symptoms include; swings in mood, feeling nervous, increased worrying, feelings of helplessness, loss of confidence, feeling tense, lack of self-esteem, lack of concentration while behavioral symptoms may include; being more accident prone, change in sleep pattern or difficulty in getting to sleep and waking tired, poor work, increased dependence on drugs, not looking after yourself, overeating or loss of appetite, poor time management, and impaired speech.

Each individual is exposed to a range of stressors at work which ultimately affect his or her performance.

On the other hand, employee performance is defined as the outcomes and

accomplishments expected of the employee which are valued by the organization or system that he or she works in. There are a variety of factors, be personal, company-based or external that affect employee performance in an organization among which is stress or work pressure (Rebecca, 2010).

Stress sometimes known as pressure at work can be positive leading to increased productivity. However, when this pressure becomes excessive it has a negative impact. The individuals perceive themselves as being unable to cope and not to possess the necessary skills to combat their stress (Mead, 2000).

Occupational stress has consequences leading to low organizational performance (Elovainio et al, 2002), and has belittling impact on any organization and individual's performance even leading to health care problems. Stress is acknowledged to be one of the main causes of absence from work (Mimura et al, 2003). Unfortunately most organizations are doing less to minimize stress at their workplaces. For instance, microfinance institutions have pushed on for more working hours making employees more prone to stress because of over working.

Employees in high numbers report that their job is a source of large amount of stress they experience throughout the year, which has a very bad and negative effect on their performance due to the symptoms and problems associated with occupational stress (Meneze, 2005).

Therefore, occupational stress is considered a challenge for the employers and because high level stress results in low productivity, and other employee problems it is necessary that managers find a way of addressing the issue of occupational stress (Elovainio et al, 2002).

### **1.3 Statement of the problem**

Employees in high ratios report that their job is a source of large amount of stress they experience. About one third (33%) of employees world over articulate that they remain always stressed throughout the year. An even much higher percentage (77%) report they are sometimes stressed by their jobs though for these it is not throughout the year. This has a very bad and negative effect on their performance due to the symptoms and problems associated with occupational stress such as low productivity, increased absenteeism alcoholism, drug abuse, hypertension and host of cardiovascular problems

(Meneze, 2005). Yet reduced workload, improved management and supervision, better pay, benefits, and vacation times can reduce the stress among employees.

However, very many organizations are hesitant in providing such solutions to reduce occupational stress all in the name of financial crisis and are paying heavily in terms of low productivity (Thomson, 2006).

Less research on the Ugandan scene in occupational stress and employee performance has been done and therefore the researcher studies this field in the Ugandan context.

#### **1.4 Purpose of the study.**

The study sought to establish the relationship between occupational stress and employee performance among the staff of pride microfinance limited.

#### **1.5 Objectives of the study**

The study was guided by the following objectives.

1. To identify the levels of occupational stress
2. To examine the levels of employee performance.
3. To establish the relationship between occupational stress and employee performance

#### **1.7 Scope of the study**

##### **1.7.1 Geographical scope.**

The study was conducted from pride microfinance, Uganda.

##### **1.7.2 Content scope.**

The study was limited to the relationship between occupational stress and employee performance among the staff of pride microfinance.

Occupational stress is any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person's coping capabilities and resources to handle them adequately (Malta, 2004).

Employee performance is defined as how an employee fulfills their job duties and executes their required tasks. It refers to the effectiveness, quality and efficiency of their output.

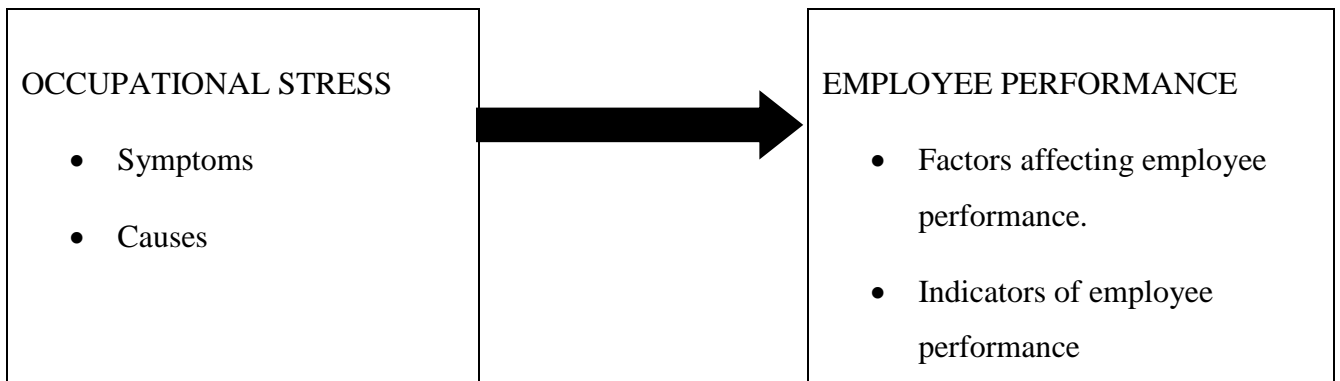
##### **1.7.3 Time scope.**

The study ran from May to October 2022.

### 1.8 Significance of the study

The study findings may be of importance, in enabling the institution to find a way of maintaining and developing their staff and in helping the management in solving the problems of occupational stress in their staff and thus enhance the employee performance.

### 1.9 Conceptual framework.



## CHAPTER TWO: LITERATURE REVIEW

### 2.0 Introduction

This section presents what other scholars, authors, and researchers have talked about occupational stress and employee performance presented according to the study objectives.

### 2.1 Occupational stress, its symptoms and causes

Stress has been defined in different ways over the years. Originally, it was conceived as pressure from the environment, then as strain within the person. The generally accepted definition today is one of the interactions between the situation and the individual. It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some situations than others and in some individuals than others, Michie (2002).

According to Selye H (2006), stress is defined as a non-specific response of the body to any demand, positive or negative, made upon it.

Thus, occupational stress is any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person's coping capabilities and resources to handle them adequately (Malta, 2004).

Schultz & Schultz (2002) indicate that certain individuals, in a variety of occupations, are increasingly exposed to unacceptable levels of job-related stress. Stress is acknowledged to be one of the main causes of absence from work (Mead, 2000). It is therefore important to know how occupational stress can be identified.

## **2.2 Signs and symptoms of occupational stress**

Occupational stress has various symptoms from which it can be identified. Signs and symptoms of stress vary from one individual to another but can be generalized and grouped in 3 types; namely physical, emotional, and behavioral signs/symptoms (HFRS, 2011).

### **2.3 The physical signs and symptoms of stress include;**

palpitations/throbbing heart, skin irritation or rashes, pain and tightness in the chest, fainting, indigestion, frequent colds, flu or other infections, breathlessness, recurrence of previous illnesses, nausea, constipation or diarrhea, headaches, rapid weight gain or loss, muscle twitches, tiredness, vague aches and pains, and alteration of the menstrual pattern in women (Schultz & Schultz, 2002).

**2.3.1 Emotional Signs and symptoms include;** swings in mood, feeling nervous, apprehensive, anxious, increased worrying, feelings of helplessness, irritability, loss of confidence, feeling tense, lack of self-esteem, drained/no enthusiasm, lack of concentration, cynical, and withdrawal into daydreams (Malta, 2004).

**2.3.2 Behavioral Signs and symptoms also may include;** more accident prone, change in sleep pattern or difficulty in getting to sleep and waking tired, poor work, loss of interest in sex, increased smoking, withdrawal from supportive relationships, increased consumption of alcohol, too busy to relax, increased dependence on drugs, not looking after yourself, overeating or loss of appetite, poor time management, and impaired speech (Mead, 2000).

## 2.4 Causes of occupational stress

It is generally believed that occupational stress is associated with the aversive or unpleasant emotional states that people experience as a consequence of their work. For example, Kyriako & Sutcliffe (2001) defined occupational stress as the experience of unpleasant emotions, such as tension, frustration, anxiety, anger, and depression. This definition has been used extensively in the occupational stress literature (e.g. Newton, 2009), and is similar to definitions of psychological distress (Headey, & Wearing, 2002). Several influential theories have also reinforced this view by emphasizing the link between occupational stress and psychological strain (Beehr & Newman, 1978; French, Caplan, & Harrison, 1982; Cooper, 1998), but for the purposes of this study emphasis will be occupational stress.

There are many reasons why your job can cause you stress, including the obvious (being just in the wrong type of job for your personality. Being unable to cope with the day to day needs of your job can easily lead to acute stress levels building up. Equally (and maybe surprisingly) so can being bored with your occupation and finding it all too easy.

**Workload:** Workload is the main source of stress for employees in organizations. An organization where production rate is very high, workload is generally much which workload has a negative relationship with performance of the employees. In a 5-year study of 1, 100 factory workers in China by Siegrist (1996), it was revealed that increased pressure on the job led to significant increases in the workers' stress, blood pressure and cholesterol levels. In a recent study by Rubina et al (2008) on *“occupational stress and its effects on job performance”* it was found out that lack of resources, work overload and lack of communication and comfort with supervisor and colleagues have contributed to increased stress in employees more than the other factors.



**New technology:** Asif (2009) attributes the high levels of occupational stress to new technology. He argues that technology was supposed to shorten our working week and give us more leisure time, but the reverse seems to be happening, we're all working longer hours and spending less time on family & leisure activities. Rapid changes in working environment and working practices often lead to increased job related stress levels. Subha & Shakil (2010) write that many people in many different types of jobs and occupations are finding themselves struggling to keep up with the pace of change of modern technology.

**Distance to workplace:** According to (Rubina et al, 2008), driving used to be fun but in the last 10-15 years it's become one of the most stressful things you can do, especially at rush hour and in cities. Now days according to Mead (2000), most employees work further away from home than they used to, and the travel to and from the workplace is often very stressful on today's congested roads & railways. This commute also greatly extends to working day, lessening the time available for non-work activities. Commuting is often one of the most stressful parts of the working day, causing you to arrive at work with the wrong frame of mind and stopping you from concentrating properly.

**No interest in the job:** Working in a job just for the money leads to a lack of self-value & lack of fulfillment, Elovainio et al (2002). According to Meneze (2005), most people don't realize just how stressful this can be and they underestimate the long term effects it can have on their health. This type of occupational stress is the most difficult to spot and challenging to fix, as finding a rewarding job is not always easy (Parikh et al, 2004).

**Work Colleges:** According to Michie (2002), working with people that you don't like and don't 'get on with' can be a huge source of occupational stress. Giga & Hoel (2003) say

that spending many hours each day with people you hate can be very bad for your long term health, especially if you get angry or resentful regularly and therefore trying to find ways of improving relationships with colleagues at work would do better in reducing this kind of stress.

**Job Security:** Malta (2004) writes that gone are the days of a 'job for life'. The threat of losing a job makes life generally very stressful. Workers also put up with more hassles just to keep a job. According to Schultz & Schultz (2002), changing occupations is far more common now days - this can be one of the most stressful times in a person's life.

**Lack of funding, resources and support services:** most workers identify diminishing resources as a primary barrier to carrying out their role efficiently and to an appropriate standard leading to stress. According to Gillespie et al (2001), lack of resources lead to the decline in staff numbers, and therefore no longer adequate staff to perform the work required. This causes more pressure on the few workers and creates unbearable workload for workers and therefore as a result occupational stress increases.

## **2.5 Factors that affect employee performance**

According to Rebecca (2010), employees don't perform in a vacuum. There are a variety of factors; personal, company-based and external that affect their performance and adds that identifying these factors can help improve recruitment, retention and organizational results.

**The working environment:** Workplace is very important factor to the performance of employees: Some people are highly sensitive to the environment and also climate (Deena, 2009). These should be conducive for work; otherwise even good performers can also

become poor performers. The work situation and environment should be adequately modified to help the employees have better working conditions, which working conditions should be conducive and favorable for the employees in order to bring out the best out of them (Parikh et al, 2004).

**Level of qualification and job fitness:** Asif (2009) indicates that qualification and job fitness are responsible for employee performance levels. Employees must be qualified to perform a job in order to meet expectations. The best fit for a job is identified by skills, knowledge and attitude towards the work. Deena (2009) points out that if an employee is in the wrong job for any of these reasons, results will suffer. Knowledge and skills play a big role. To Levey (2001), an employee to work and function well in an organization, the employee should have adequate knowledge and skills. The employee must have proper attitude with the skills necessary to be efficient in work.

**Technical training:** One other factor that affects employee performance is technical training. According to Levey (2001), employees can bring skills to a position but there are likely to be internal, company- or industry-specific activities that will require additional training. For instance, if a process requires a new software package it's unrealistic to expect employees to just figure it out; they should receive adequate training. Rubina et al (2008) argue that proper technical training does not only improve employee performance but also improves their efficiency. Through knowing how to use and handle specific tasks at work, makes employees accomplish the tasks much easier and efficiently. On the other hand, having no proper technical training hinders employees' performance in that they will need spend more time and consult experts which would even mean more costs to the organization.

**Goals and expectations:** Asif (2009) further attributes good employee performance to clear

goals and expectations. When everyone understands the targets and expected outcomes, it is easier to take steps to get there and measure performance along the way. Organizations without clear goals are more likely to spend time on tasks that do not impact results. In addition, Rebecca (2010) argues that if organizations are to achieve clear goals and directions, support from superiors is very necessary. Superiors have to understand the needs of the employees for the employee to work efficiently. Sometimes frequent fault finding of the employees work may also lead to deficiency in work. Employee effectiveness is also lost if there is no proper guidance or planning in an organization. Michie (2002) relates this situation to a tourist who has no guide. He notes that it would not be long before such a tourist loses his track or direction and so would be the case of an organization which has no good supervisor-employee relationship.

**Tools and equipment:** Quality of tools and equipment can also affect performance of employees (Mead, 2000). Malta (2004) says that just as a driver needs a vehicle in operating condition, employees must have the tools and equipment necessary for their specific jobs. This includes physical tools, supplies, software and information. He notes that today there are up to date software which do work and help to perform tasks in real time and much faster compared to manual systems or outdated software. According to Mead (2000), outdated equipment, or none at all, has a detrimental effect on the bottom line, they can lead to poor performance even when the employees are good enough to perform.

**Morale and company culture:** Morale and company culture are both difficult to define but affect employees' performance. Rebecca (2010) writes that poor morale exists when there is significant whining, complaining and people just don't want to come to work. On the positive end, the workplace is energized by a sense of purpose and teams that genuinely want to work together. Deena (2009) relates this with ethics:

Work ethics is very important for the performance of an employee. Good morals and ethics can help a person to improve their performance. Otherwise, it can lead to poor performance and can also de-motivate the other employees.

**Employee health:** One important factor that affects employee performance is their health: Employees must be physically and mentally healthy to perform better in an organization. Levey (2001) writes that chronic illnesses in the family can also affect the performance of the employee. In course of time, it can lead to conflicts and non-performance. In a bid to maintain good employee health, Deena (2009) urges organizations to have health covers or insurance for their employees. To him, adequate health cover as part of the employee benefits will help a little in improving the efficiency of the person at work.

There are many factors that can affect the performance of employees in an organization. However, Levey (2001) concludes that employee performance is the result of three factors working together: skill, effort and the nature of work

Conditions. Skills include knowledge, abilities and competencies the employee brings to the job; effort is the degree of motivation the employee puts forth toward getting the job done; and the nature of work conditions is the degree of accommodation of these conditions in facilitating the employee's productivity.

## **2.6 Relationship between occupational stress and employee performance.**

In most work and job situations, stress responses cause performance to suffer. A calm, rational, controlled and sensitive approach is usually called for in dealing with most difficult problems at work: Our social inter-relationships are just too complex not to be damaged by an aggressive approach, while a passive and

withdrawn response to stress means that we can fail to assert our rights when we should (Mokdad, 2005).

The relationship between stress and employee performance is explained in one of the oldest and most important ideas in stress management, the “Inverted-U” relationship between pressure and performance. The Inverted-U relationship focuses on people’s performance of a task.

The left hand side of the graph indicates that when there is very little pressure on us to carry out an important task, there is little incentive for employees to focus energy and attention on it. This is particularly the case when there may be other, more urgent, or more interesting, tasks competing for attention.

As pressure on employee’s increases, they enter the “area of best performance”. Here, they are able to focus on the task and perform well – there is enough pressure on employees to focus their attention but not so much that it disrupts their performance.

As employees become uncomfortably stressed; distractions, difficulties, anxieties and negative thinking begin to crowd their minds. This is particularly the case where the definition of stress comes in i.e. that it occurs when a person perceives that “demand exceeds the personal and social resources the individual is able to mobilize.

These thoughts compete with performance of the task for employee’s attentional capacity and therefore, concentration suffers, and focus narrows as their brains become overloaded.

As shown in the figure, this is something of a slippery slope: the more the brain is overloaded, the more employees' performance can suffer. The more their performance suffers, the more new distractions, difficulties, anxieties and negative thoughts crowd their minds.

Other researchers such as Dowell (2001), Kazmi (2007), and Parikh, Taukari, Bhattacharya (2004) have shown that stress reduces people's ability to deal with large amounts of information. Both decision-making and creativity are impaired because people are unable to take account of all the information available. This inability accounts for the common observation that highly stressed people will persist in a course of action even when better alternatives are available. It also explains why anxious people perform best when they are put under little additional stress, while calm people may need additional pressure to produce a good performance.

In terms of the organizational health framework, the notion of organizational performance should be considered quite broadly. Relatively few occupational stress theories have explicitly addressed the relationship between stress of employees and their performance, with most theories focusing on ill-health as the ultimate outcome (Cooper, 1998).

It is generally assumed, however, that occupational stress results in substantial cost to work organizations through sickness absence, medical expenses, and lost productivity. These potential outcomes of occupational stress are highly relevant to the organizational health framework, because they can have a substantial effect on an organization's „bottom-line.“ Human resources often account for a large part of an organization's cost structure in delivering its products and services, and any substantial increase in these costs can adversely affect the ongoing viability and performance of the organization. Unfortunately, there is relatively little empirical evidence in the occupational stress literature to demonstrate a causal relationship between employee well-being and the types of outcomes that affect the „bottom-line“ of work organizations (Motowidlo & Van Scotter, 2004).

Accordingly, by integrating the concepts of psychological distress, job satisfaction, and

morale into a broader model of employee well-being, it may be possible for occupational stress researchers and practitioners to demonstrate a strong link between employees' levels of well-being and organizational performance (Wright & Cropanzano, 2000). This link may best be achieved, however, by focusing on a broad range of organizational performance indicators, including discretionary behaviors such as contextual performance, as well as behaviors that are directly related to the cost of human resources (e.g. sickness, absence, turnover, medical expenses, and legal compensation claims for stress-related injury). In this way, researchers and practitioners demonstrate that occupational stress plays an important role in determining the overall

Success of employees and work organizations (George & Brief, 2002).

## **2.7 Hypothesis.**

The study was tested by the following hypothesis.

1. There is a significant relationship between occupational stress and employee performance on the employees of pride microfinance limited.



## **CHAPTER THREE: METHODOLOGY**

### **3.0 Introduction**

This chapter was covering research design, population, sample design, instrument measure, quality control, data collection and management, research procedure, data analysis and interpretation, validity of study, reliability and anticipated problems.

### **3.1 Research Design**

The preferred study design the researchers used was the correlation study design. The correlation study design was descriptive and quantitative in nature which enabled the researchers to explore the relationship between occupational stress and employee performance among pride microfinance employees.

### **3.2 Population**

The population of 70 employees in pride microfinance mukono branch.

### **3.3 Sample Size**

Total of 30 employees out of 70 in pride microfinance was selected to take part in the study. The employees were selected using stratified random sampling to avoid bias.

Simple random sampling is a method of sampling that involves the division of a population into smaller sub-groups called strata. The strata are formed based on members' shared attributes or characteristics for example educational attainment. Random samples were then collected from each stratum. The subsets from each strata were then pooled to form a random sample (Hayes, 2020).

### **3.4 Research Instrument and Measurements**

The research was self-administered questionnaires with closed ended questions to collect data from respondents. The questionnaire was divided in to three sections. The first section, A was for measuring bio data which includes age, sex, education level, section B was for measuring occupational stress, and Section C was for measuring employee performance.

### **3.5 Procedure**

Through interpersonal and communication skills, the researcher approached the administrative officials of the pride microfinance to seek permission to conduct a study among their respective employees. When the permission was granted, the researcher ushered questionnaires to the selected respondents while explaining the purpose of the study and also assuring them of the confidentiality of their information. After filling in the questionnaires, the researcher collected them from the employees and compiled the information. The information was then analyzed to get meaningful data.

### **3.6 Quality Control**

To ensure validity, the researcher ensured that the measuring technique which was questionnaires was of high quality and targeted to measure the exact response the researcher wanted from the population.

### **3.7 Data Processing/ management.**

The quantitative information that was collected using questionnaires was coded and edited to obtain meaningful data. Data coding refers to a number, letter, character, symbol or a combination used to represent a data item.

### **3.8 Data Analysis**

Data analysis refers to a process of testing a given theory or model to find out whether it holds, obtains, interprets, accepts or refuses the theory tested. The data was analyzed using a computer program called the Statistical Package for Social Sciences (SPSS) version 23 in which frequency percentage tables were used to analyze bio data and the Pearson correlation coefficient was used to test the study hypothesis.

### **3.9 Anticipated Problems**

The researcher projected the following problems during the study process.

1. Some respondents were not available during data collection.
2. Research errors type 1 and type 2 occurred during the data collection.
3. Financial complications delayed the completion of the study.

## CHAPTER FOUR: RESULTS AND INTERPRETATION

### 4.0 Introduction.

This chapter reviews the results and analysis of the quantitative data

### 4.1 Respondents Demographic Data

Respondents were asked to indicate their Sex, Age, Level of education, Position held in the organization and the level of service

**Table 1:**

**Frequencies of respondents' demographic data**

Variables	Levels	Frequency (N)	Percentages
Sex	Male	15	50.0
	Females	15	50.0
Age	Less than 20 years	2	6.7
	21-25 years	5	16.7
	26-30 years	11	36.7
	31-39 years	6	20.0
	40 years and above	6	20.0
Level of education	Certificate	7	23.3
	Diploma	9	30.0
	Degree	10	33.3
	Masters	4	13.3
Position held in organization	Top level manager	11	36.7
	Middle level manager	14	46.7
	Low level manager	5	16.7
Level of service	Less than one year	6	20.0
	1-2 years	4	13.3
	3-4 years	11	36.7
	5 years and above	9	30.0

Results in Table 1 show that both males and females were equally represented (50% each).

The Table also shows that majority of the respondents were between 26 and 30 years, they constituted a percentage of 36.7. These were followed by those above 30 years; they constituted a percentage of 40. The least of the respondents were less than 20 years and they constituted a percentage of 6.7. Furthermore, majority of the respondents were degree holders and they constituted a percentage of 33.3. These were followed by those who were diploma holders; they constituted a percentage of 30.0. The least of the respondents were master's degree holders and they constituted a

percentage of 13.3. Majority of the respondents were top level managers, they constituted a percentage of 36.7. Lastly, majority of the respondents had been active in service between 3 and 4 years, they constituted to a percentage 36.7, followed by those who have been active in service for 5 years and above.

#### 4.2 Levels of occupational stress

Respondents were requested to indicate their stress levels in forms of physical, behavioral, emotional

**Table 2:**

**Frequencies of levels of occupational stress**

<b>Items</b>	<b>Frequency</b>	<b>Percentages</b>
<b>Physical Symptoms</b>		
Constipation/Diarrhea	4	13.3
Fainting	1	3.3
Flu And Cold	2	6.7
Headache And Pain	3	6.7
Nausea	1	3.3
Rapid Weight Loss/Gain	5	13.3
Skin Irritation	6	10.0
Tiredness	4	13.3
<b>Emotional Symptoms</b>		
Being Anxious	1	3.3
Being Clinical	6	20
Feelings Of Helpless	4	13.8
Increased Smoking/Alcohol	1	3.3
Increased Worrying	2	6.7
Lack Of Concentration	4	13.3
Lack Of Concentration	1	3.3
Withdraw Into Daydreams	2	6.7
Withdraw	1	3.3
<b>Behavioral</b>		
Change In Sleep Pattern	3	10.0
Increased Smoking /Alcohol	1	3.3
Increased smoking /Alcohol	9	30.0
Loss Of Interest In Sex	1	3.3
Overeating Or Loss Of Appetite	5	16.7
Poor Time Management	7	23.3

Results in Table 2 above indicates the level of occupational stress that employees encounter, these symptoms ranges from physical, emotional and behavioral. Skin irritation is the major physical symptom employee’s encounter when they experience stress; it constituted a frequency of 6. This was followed by rapid weight gain/ loss with a frequency of 5. In the emotional symptoms, being cynical is the major emotional symptoms employees experience when they are under stress, this constituted with a frequency of 6. It was followed with both lack of concentration and feelings of helpless, they both constituted to a frequency of 8. Lastly, among the behavioral symptoms, it was observed that smoking is the most behavioral symptom that employees resort to when they are under stress, it constituted to a frequency of 10. It is followed by poor time management with a frequency of 7.

### 4.3 Employee performance

Respondents were requested to indicate their perception of the levels of employee performance. Frequencies were obtained and transformed into percentages as shown in Table 3 below

**Table 3**

#### Frequency Levels of employees performance

Items	Strongly Disagree N (%)	Disagree N (%)	Agree N (%)	Strongly Agree N (%)
The working environment	0 (0.0)	0 (0.0)	14 (46.7)	16 (53.3)
Level of qualification and job fitness	0 (0.0)	1 (3.3)	12 (40.0)	16 (53.3)
Teaching training	0 (0.0)	7 (23.3)	11 (36.7)	12 (40.0)
Goals and expectations	0 (0.0)	1 (3.3)	11 (36.7)	18 (60.0)
Tools and equipment	0 (0.0)	4 (13.3)	11 (36.7)	15 (50.0)
Employee health	0 (0.0)	5 (16.7)	8 (26.7)	17 (56.7)
Stress reduces my productivity at work	0 (0.0)	2 (6.7)	10 (33.3)	18 (60.0)
Stress leads to sickness and absenteeism	0 (0.0)	3 (10.0)	11 (36.7)	16 (53.3)
Stress reduces my morale at work	0 (0.0)	1 (3.3)	16 (53.3)	13 (43.3)
Stress reduces my level of job satisfaction	1 (3.3)	1 (3.3)	14 (46.7)	12 (40.0)
Stress leads to failure in completing work in	0 (0.0)	7 (20.0)	10 (33.3)	14 (46.7)

Items	Strongly Disagree N (%)	Disagree N (%)	Agree N (%)	Strongly Agree N (%)
time				
Stress makes me produce poor quality work	0 (0.0)	2 (6.7)	11 (36.7)	16 (53.3)
Discourages me from working hard	0 (0.0)	2 (6.7)	18 (60.0)	10 (33.3)
Stress leads to poor relations with my workmate at work	0 (0.0)	2 (6.7)	14 (46.7)	14 (46.7)
Stress leads to loss of concentration on many work	0 (0.0)	0 (0.0)	9 (30.0)	21 (70.0)

According to the table above, the majority of respondents (53.3%) strongly agree that the workplace environment influences their levels of performance; no employee disagreed with this statement in a strong way. No one strongly disagreed with the assertion that one's level of fitness and qualification affects how well they do at work, which was strongly agreed upon by 53% of respondents. Additionally, 86.7% of respondents firmly felt that an employee's health affects how well they perform at work.

In addition, 83.3% of respondents strongly agreed, while only 6.7% disagreed, that stress lowers workers' productivity. Additionally, no employee disagreed with the 90% of respondents who strongly agreed that stress causes illness and absenteeism at work. Additionally, the majority of respondents (86.6%) strongly concurred that stress levels lower employees' motivation at work, while only 3.3% disagreed.

#### **4.4 Relationship between occupational stress and employee performance**

The first hypothesis stated that there is a significant relationship between occupational stress and employee performance. To determine the level of significance between the two variables, Pearson correlation was used at a level of 0.05.

**Table 4:**

**Correlation between occupational stress and employee performance**

		Occupational Stress	Employee Performance
Occupational stress	Pearson Correlation	1	.170
	Sig. (2-tailed)		.368
	N	30	30
Employee Performance	Pearson Correlation	.170	1
	Sig. (2-tailed)	.368	
	N	30	30

Table 4 above indicate a no significant relationship between occupational stress and employee performance among employees ( $r= 0.170$ ,  $p=0.368$ ). The p value which is 0.368 is great in magnitude than 0.05, this means that the alternative hypothesis is rejected thus concluding that there is no significant relationship between occupational stress and employee performance among employees. This implies that whether employees stress levels are high, there performance at work might not be influenced at any point.

## **CHAPTER FIVE: DISCUSSION, CONCLUSION AND RECOMMENDATIONS.**

### **5.0 Introduction.**

This chapter focuses on the discussion of the study findings on relationship between occupational stress and employee performance among the staff of pride micro finance limited. It further presents the conclusion and recommendations

### **5.1 Relationship between occupational stress and employee performance**

According to the hypothesis, there is a significant link between work-related stress and employee performance among the Pride microfinance staff. The study's conclusions showed no proof of an association between workplace stress and worker performance. Implying that regardless of how stressed out an individual is, their work performance might not be affected at any moment.

The results show that workplace stress is inversely connected with work performance in the work place, contrary to studies by AbuAlRub (2004) and Jacobs et al. (2007). This was owing to the fact that workplace stress has subjective consequences on workers' performance, including feelings of undervaluation, ambiguous roles, fear of losing one's job, poor attention, mental blockage, and poor decision-making abilities (Gerr, Fethke, Anton, & Merlino, 2014; Vahle-Hinz, Bamberg, & Dettmers, 2014). These lead to low productivity and unproductive behavior that impairs the performance of employees (Van Gordon, Shonin, Zangeneh, & Griffiths, 2014).

Furthermore, Olusegun, Oluwasayo, and Olawoyim (2014) discuss work-family conflicts, professional growth obstacles, and overload in their study on the stress caused by one's job. They established that workplace stress has no appreciable impact on employees' performance and that there is poor performance when work conditions are perceived as presenting a demand that threatens or exceeds the person's capabilities. In this current study, these have not been found to have a negative impact on the performance of workers. However, prior research also demonstrates that stress has an impact on how well employees perform at work since it can impair vitality and result in task overload, role conflict, and role ambiguity. Benson and Brown (2005)



The results differ from those of Gould (2004), who discovered that there is a possibility that firms would experience a more dramatic change in employee performance when they successfully integrate a variety of stress management programs. The introduction of employee-supportive programs like counseling and employee assistance programs (EAPs) as well as good management practices, along with the creation of positive relationships between staff and patients, are other points he made in support of his claim that there are many factors that contribute to the stress management of nurses at work, which in turn improves their performance.

The results are in line with those of Riketta (2002), who discovered that employees have a propensity for high levels of stress related to time working for extended periods of time since it lessens employees' motivation to do better in their places of employment. Additionally, Scullent & Goff (2000) claim that management support will either aid to decrease or increase employee stress. The goal of management support is to serve as a cushion that helps employees feel less stressed out about their jobs. Numerous factors contribute to workplace stress. Additionally, Porter and Stress (1982) investigated the relationship between employee performance and anxiety and discovered that reduced anxiety and stress enhanced employee performance. Discovered a link between workplace stress and workers' performance in an organization

Finally, the results do not support those of Suleiman and Illess (2000), who investigated the relationship between job performance and workplace stress among managers and blue-collar workers. They found that there was a negative linear relationship between employee job performance and workplace stress in a sample of 305 managerial and 325 blue-collar workers in a Canadian firm.

## **5.2 Conclusion**

First and first, it may be said that workplace stress is generally not a good indicator of performance. However, transformational leadership techniques can be employed to increase employee satisfaction. Based on the study's findings, it is determined that employees experience stressful working conditions because of a variety of factors including the working environment, level of job stress, the availability

of teaching and training opportunities, and the presence of tools and equipment and the work site. As a result, work stress significantly affects an employee's performance and contentment. Employee support programs and stress management approaches need to be explained to staff members in order to manage stress successfully.

### **5.3 Recommendations**

Basing on the findings from the study the following recommendations were made:

1. Management and assistance programs can aid individuals in managing their stress at work.
2. It is also advised that employees be thoroughly informed about their job responsibilities and any situations that could be stressful.

### **5.4 Areas for further research.**

Further study should be done;

To examine the effect of occupational stress on organizational performance as a whole

To examine the effect of reward on employee performance

To examine the effect of occupational stress and organizational performance of microfinance.

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## APPENDIX I: QUESTIONNAIRE

My name is Kasango Easam a student of Makerere University carrying out a study on occupational stress and employee performance.

You have been chosen to participate in this study by providing answers to the questions. This study is primarily academic and the answers that you provide shall be treated with the highest level of confidentiality.

### Section A: Background information

■ Sex

Male	Female

■ Age

Less than 20 years	21 –25 years	26 –30 years	31-39 years	40 years and above

■ Level of education

secondary level	Certificate	Diploma	Degree	Masters	Others (specify)

■ Position held in the organization

Top level manager	Middle level manager	Low level manager

■ Length of service

Less than 1 year	1 –2 years	3 –4 years	5 years and above

**Section B: Symptoms and causes of occupational stress**

Which of the following symptoms did you experience? *(Please tick all that applied to you)*

Physical symptoms and signs		Emotional symptoms and signs		Behavioral symptoms and signs	
Tiredness		feeling nervous		more accident prone	
Rapid weight loss/gain		loss of confidence		change in sleep pattern	
Headaches and pains		lack of concentration		increased smoking/ alcohol	
Skin irritation		withdrawal into daydreams		overeating or loss of appetite	
Nausea		feelings of helplessness		poor time management	
Fainting		Being cynical		impaired speech	
Flu and colds		Being anxious		too busy to relax	
Constipation/ diarrhea		increased worrying		loss of interest in sex	

**Section C.**

In this section, indicate your opinion on the factors of employee performance

Factors affecting employee performance	Strongly agree	Agree	Not sure	Disagree	Strongly disagree
The working environment					
Level of qualification and job fitness					
Technical training					
Goals and expectations					
Tools and equipment					
Morale and company culture					
Employee health					

How does occupational stress affect your performance at work?

<b>Effect of stress on employee performance</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Not sure</b>	<b>Disagree</b>	<b>Strongly disagree</b>
Stress reduces my productivity at work					
Stress leads to sickness and absenteeism					
Stress reduces my morale at work					
Stress reduces my level of job satisfaction					
Stress leads to failure in completing work in time					
Stress makes me produce poor quality work					
Stress discourages me from working hard					
Stress leads to poor relations with my workmates at Work					
Stress makes me fail to fit at my workplace					
Stress leads to loss of concentration on my work					

**Thank you for cooperating!**