MAKERERE UNIVERSITY

OCCUPATIONAL STRESS AND EMPLOYEES PERFORMANCE
A CASE STUDY OF UGAFODE MICROFINANCE LIMITED

BY

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KAMPALA

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DECLARATION

I, Asiimwe Allen declare that this is my original work and has never been presented to any institution of learning for any award.

Signature: ............................................... Date: ....................

ASIIMWE ALLEN

(Researcher)
APPROVAL

This work has been done under my supervision and is now ready for submission

Signature: ...........................................  Date: ...............................

Mrs Sheila Mbatudde
(Supervisor)
DEDICATION

This work is dedicated to my beloved cousin brother Nzokire Ivan, my sweet sisters Sharon and Christine for their greater love and support they gave me in time of need when I needed them.

May God bless them so much for me.
ACKNOWLEDGEMENT

The composition of this work has depended on the support of many people to whom I owe acknowledgement. I say I owe you to the following people;
I say I owe you to the almighty God for the precious gift of life he has given me and the ability to overcome obstacles in compiling this work. All the glory and honor goes back to him.
I say I owe you my supervisor for her tireless efforts that shaped my trend of thought and for her encouragement and the weapon of faith she has put in me. With her guidance it would have been practically unbearable. I say I owe you my sisters, Christine, Sharon and Mirembe my brothers; Ngabirano, Nzokire my brother in-law Iddily and my Nephew Ivan and Alfred my special friends Stephen, Andrew for their great financial and moral support throughout my education and particularly the composition of this research and my sweet maama Suzan for her prayers.

In the same spirit I say I owe you to my friends; Naume, Amon, Barbara, Palma, Justus, Ben, Dorothy, Davis and all my group members for without their constant challenge and discussions I would not have made it to the end.

To all am grateful.
# TABLE OF CONTENTS

DECLARATION .................................................................................................................................................. ii
APPROVAL ......................................................................................................................................................... iii
DEDICATION ....................................................................................................................................................... iv
ACKNOWLEDGEMENT ........................................................................................................................................ v
LIST OF FIGURES AND TABLES .................................................................................................................. vii
ABSTRACT ........................................................................................................................................................ viii

CHAPTER ONE: INTRODUCTION .................................................................................................................. 1  
  1.1 Background to the study .......................................................................................................................... 1  
  1.2 Statement of the problem ...................................................................................................................... 4  
  1.3 Purpose of the study ............................................................................................................................... 4  
  1.4 Objectives of the study ........................................................................................................................... 5  
  1.5 Research questions .................................................................................................................................. 5  
  1.6 Scope of the study .................................................................................................................................... 5  
  1.7 Significance of the study ........................................................................................................................ 5  
  1.8 Operational definition of terms ............................................................................................................ 6  

CHAPTER TWO: LITERATURE REVIEW ......................................................................................................... 7  
  2.1 Introduction .............................................................................................................................................. 7  
  2.2 Occupational stress, its symptoms and causes ..................................................................................... 7  
  2.3 Factors that affect employee performance ........................................................................................... 13  
  2.4 Relationship between occupational stress and employee performance ............................................. 17  

CHAPTER THREE: METHODOLOGY ............................................................................................................. 21  
  3.1 Introduction ............................................................................................................................................. 21  
  3.2 Research design ....................................................................................................................................... 21  
  3.3 Study population and area ..................................................................................................................... 21  
  3.4 Sampling techniques and Sample size ................................................................................................... 21  
  3.5 Source of Data ......................................................................................................................................... 22  
  3.6 Data collection Tool ............................................................................................................................... 22
LIST OF FIGURES AND TABLES

Figures

Figure 1: Sex of respondents ................................................................. 24
Figure 2: Length of service of respondents .............................................. 25
Figure 3: Physical symptoms and signs of stress...................................... 26
Figure 4: Emotional symptoms and signs ................................................ 27
Figure 5: Behavioural Symptoms and signs ............................................. 28

Tables

Table 1: Background Characteristics of respondents................................. 24
Table 2: Causes of occupational stress .................................................... 29
Table 3: Factors that affect employee performance .................................. 30
Table 4: Effect of stress on employee performance .................................. 31
ABSTRACT

This study on Occupational stress and employee performance was carried out at UGAFODE.

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 cross sectional research design and both qualitative and quantitative techniques were employed and was carried out on 70 respondents with the use of self administered questionnaires.

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

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

The study recommends that organisations should ensure good working environment for the employees and ensure that measures to minimize occupational stress such as appropriate working hours, quality tools and equipment, relative workloads, leaves and breaks are put in place.
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, scope of the study, significance and operational definition of the terms.

1.1 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 behavioural 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 organisations 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).
1.2 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 organisations 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 studied this field in the Ugandan context.
1.3 Purpose of the study

The study sought to examine the relationship between occupational stress and employee performance.

1.4 Objectives of the study

- To identify the symptoms and causes of occupational stress
- To examine the factors that affect employee performance
- To establish the relationship between occupational stress and employee performance

1.5 Research questions

- What are the symptoms and causes of occupational stress?
- What are the factors that affect employee performance?
- What is the relationship between occupational stress and employee performance?

1.6 Scope of the study

This study was limited to occupational stress and employee performance in a microfinance institution.

It was conducted from UGAFODE, Uganda.
1.7 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.

In helping the management in solving the problems of occupational stress in their staff and thus enhance the employee performance.

In helping create a stress free work environment for the institutions’ employees.

In adding to the existing knowledge and literature on occupational stress and employee performance.

1.8 Operational definition of terms

**Occupational stress**: can be defined as the "harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources or need of the worker".

**Performance** is defined as the outcomes and accomplishments valued by the organization or system that one works in.
CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

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

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

2.2.1 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 generalised and grouped in 3 types; namely physical, emotional, and behavioural signs/symptoms (HFRS, 2011).

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 diarrhoea, headaches, rapid weight gain or loss, muscle twitches, tiredness, vague aches and pains, and alteration of the menstrual pattern in women (Schultz & Schultz, 2002).

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).

**Behavioural 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).

**2.2.2 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, Kyriacou & 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. Now days, workers often feel like they are just part of the machine, rather than individuals. More people than ever before work alone or in isolation from their colleagues.

In a study conducted in Austrian universities by Gillespie et al (2001), it was found out that a third of all groups reported that the introduction of new technologies (e.g. internet communication, web-based and on-line teaching) and software packages, increased their workload and contributed to stress. University staff commonly referred to a lack of adequate training and time allocated to developing the required skills and knowledge to use these systems efficiently which creates unrealistic pressure and much more occupational stress.

Asif further attributes stress to other factors such as; shift of work, deadlines, longer working hours, distance to workplaces or commuting to workplaces, unfavourable working conditions, workmates and colleges, boredom, and job security.

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.

2.3 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 favourable 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 organisations 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 organisations 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.

2.4 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 employees 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 “demands exceed the personal and social resources the individual is able to mobilize.” These thoughts compete with performance of the task for employees 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).

Conclusion

Occupational stress is a big threat to very many organisations because it affects the employees’ performance as well as the performance of the whole organization. If nothing is done to reduce it, it may lead to loss of productivity through sicknesses and absenteeism as well as organizational financial resources to compensate for its workers health.
CHAPTER THREE: METHODOLOGY

3.1 Introduction
This chapter covers the methods that will be used in conducting this study. It includes the research design to be adopted, the study population, sampling technique, data collection tools, ethical considerations, and data analysis.

3.2 Research design
In this study, a cross-sectional research design was adopted. This was adopted to allow sampling of the representative sample of the branches of UGAFODE. The design employed qualitative and quantitative techniques to obtain all relevant information regarding the study.

3.3 Study population and area
The study involved employees of UGAFODE in different departments in Kampala district. UGAFODE (Uganda Agency For Development Ltd) is a micro-enterprise development organization based on Christian principles.

The study however targeted top level managers, middle level managers, and operational level workers at one branch, the head office.

3.4 Sampling techniques and Sample size
3.4.1 Sampling method
The study used random sampling methods in the process of obtaining the sample. A total of 100 respondents were proposed to include 15 top level managers, 30 middle level managers, and 55 operational level workers.
3.4.2 Sample size

Due to time and logistical constraints, only 70 respondents in different proportions were interviewed during the study. These included; 12 top level managers, 20 middle level managers, and 38 operational level workers.

3.5 Source of Data

The researcher collected data from both primary and secondary sources. The primary source provided first hand data from the respondents through interviews/questioners, and observation. The secondary source provided second hand data from the financial institution, the library and the internet.

3.6 Data collection Tool

The researcher used four different types of methods and instructions to collect data they include;

**Questionnaire**

Objective and close ended questions were well designed according to the study objectives and formed into a questionnaire. These questionnaires were administered to the selected top level managers, middle level managers, and operational level workers.

**Library research**

The researcher conducted library reading in order to collect secondary data from the financial institution’s documents and the university library.
3.6 Research procedure
A letter seeking permission was obtained from the University to allow data collection without any suspicion. The letter was presented to the branch administration to be permitted to carry out the study.

3.7 Data management and analysis
The data collected was well sorted and edited to ensure correctness and then entered into computer software (SPSS) for better analysis.

Quantitative data was analysed using descriptive analysis in percentiles, frequencies and cross tabulations.

3.8 Study Limitations
The researcher faced the following limitations during the study;

Limited finances to cater for all the necessary costs for this study; this was overcome by using a predesigned budget and minimising costs as much as possible.

Limited time to conduct this study; this was overcome by using a time frame and ensuring that all activities fall in the scheduled time.

Some respondents were not willing to participate in the study because they did not have time; however, the researcher ensured 70% of the proposed sample size.
CHAPTER FOUR: PRESENTATION AND ANALYSIS OF FINDINGS

4.1 Introduction

This chapter deals with presentation and analysis of the findings obtained from primary data. Findings are presented in table forms showing frequencies and percentages. Descriptive statistics are also presented showing the means and standard deviation of the items as well as correlation analysis of the relationship between the variables.

4.2 Findings on socio demographic characteristics

In this section, a presentation of the demographic characteristics of the respondents is made. Such characteristics include; sex, age, level of education, position held in the organisation and duration of service delivery.

<table>
<thead>
<tr>
<th>Table 1: Showing Sex composition of the respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
</tr>
<tr>
<td>-----------------</td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td>Female</td>
</tr>
<tr>
<td>No response</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

Source: Primary Data
The table above shows that half of the respondents were males while females constituted 48.6%. This indicates that slightly more males participated in the research than the female respondents.

**Figure 1: Showing Age distribution of the respondents**

![Age distribution chart]

Source: Primary Data

The study found that most of the respondents were below 25 years (30%), 27.1% were between 26 and 30 years while 25.7% reported being between 31 and 39 years. Only 17.1% were above 40 years. It can be noted that the years of the respondents reduced with increase in age. Therefore, more young people participated in the study than the other age groups.
Figure 2: Showing highest level of education of respondents

Source: Primary Data

From the figure above, it can be observed that most respondents (55.7%) had attained degree level of education, while 31.4% were found to hold a diploma. At least 10% had attained a masters degree with only 2.9% having a certificate. This implies that the respondents were knowledgeable enough to provide the necessary data for the accomplishment of this study.

Figure 3: Position held in the organization

Source: Primary Data
Statistics in the above figure show that data was collected from a fairly distributed category of respondents. Low level managers constituted the most respondents (42.9%), followed by middle level managers (28.6%) with only 18.6% drawn from the top level managers. The distribution declines as higher levels are attained. This means that views of all the level managers were captured.

**Figure 4: Showing the length of service**

Source: Primary Data

It can be observed from the figure above that most respondents had spent close to 4 years working with the organisation (27.1%). Additionally, 25.7% had spent less than 1 year while only 18.6% had worked with the organisation for more than 5 years.
4.3 Findings on symptoms and causes of occupational stress

This section presents the indicators which were found to cause occupational stress among the employees. The findings are presented descriptively with mean and standard deviation as shown in the table below.

Table 2: Showing whether respondents experienced any form of stress from work

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>22</td>
<td>31.4</td>
<td>31.4</td>
<td>31.4</td>
</tr>
<tr>
<td>Yes</td>
<td>48</td>
<td>68.6</td>
<td>68.6</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary Data

The findings in the table above show that 68.6% of the respondents reported having experienced some form of stress at work while 31.4% indicating never experiencing such. This means that almost every employee in an organisation is bound to be stressed at work.
Table 3: Showing physical symptoms and signs of stress ever experienced by respondents

<table>
<thead>
<tr>
<th>Physical Symptom/sign</th>
<th>Yes</th>
<th>%</th>
<th>No</th>
<th>%</th>
<th>No response</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tiredness</td>
<td>65</td>
<td>92.9</td>
<td>4</td>
<td>5.7</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td>Rapid weight loss/gain</td>
<td>47</td>
<td>67.1</td>
<td>22</td>
<td>31.4</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td>Headaches and pains</td>
<td>54</td>
<td>77.1</td>
<td>15</td>
<td>21.4</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td>Skin irritation</td>
<td>14</td>
<td>20</td>
<td>55</td>
<td>78.6</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td>Nausea</td>
<td>27</td>
<td>38.6</td>
<td>42</td>
<td>60</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td>Fainting</td>
<td>20</td>
<td>28.6</td>
<td>49</td>
<td>70</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td>Flu and colds</td>
<td>19</td>
<td>27.1</td>
<td>50</td>
<td>71.4</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td>Constipation / Diarhorea</td>
<td>41</td>
<td>58.6</td>
<td>28</td>
<td>40</td>
<td>1</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Source: Primary Data

From the table above, it can be observed that at least every respondent had ever experienced a physical symptom or sign of stress. The most notable symptom was feeling tired (92.9%) followed by headaches and pains (77.1%) and rapid weight loss/gain (67.1%). At least more than half of the respondents (58.6%) had ever experienced constipation /diarhorea. The least experienced sign was skin irritation with 78.6% indicating having never experienced it. Therefore, it can be noted that physical symptoms are common among employees at work which indicates that they often experience occupational stress.
Table 4: Showing emotional symptoms and signs ever experienced by respondents

<table>
<thead>
<tr>
<th>Symptom/sign</th>
<th>Yes</th>
<th>%</th>
<th>No</th>
<th>%</th>
<th>No response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Freq</td>
<td>%</td>
<td>Freq</td>
<td>%</td>
<td>Freq</td>
</tr>
<tr>
<td>Feeling nervous</td>
<td>54</td>
<td>77.1</td>
<td>15</td>
<td>21.4</td>
<td>1</td>
</tr>
<tr>
<td>Loss of confidence</td>
<td>46</td>
<td>65.7</td>
<td>23</td>
<td>32.9</td>
<td>1</td>
</tr>
<tr>
<td>Lack of concentration</td>
<td>51</td>
<td>72.9</td>
<td>18</td>
<td>25.7</td>
<td>1</td>
</tr>
<tr>
<td>Withdrawal into daydreams</td>
<td>9</td>
<td>12.9</td>
<td>60</td>
<td>85.7</td>
<td>1</td>
</tr>
<tr>
<td>Feelings of helplessness</td>
<td>38</td>
<td>54.3</td>
<td>31</td>
<td>44.3</td>
<td>1</td>
</tr>
<tr>
<td>Being cynical</td>
<td>7</td>
<td>10.0</td>
<td>62</td>
<td>88.6</td>
<td>1</td>
</tr>
<tr>
<td>Being anxious</td>
<td>37</td>
<td>52.9</td>
<td>32</td>
<td>45.7</td>
<td>1</td>
</tr>
<tr>
<td>Increased worrying</td>
<td>54</td>
<td>77.1</td>
<td>15</td>
<td>21.4</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Primary Data

Findings in the table above show that generally, all the respondents had ever experienced some emotional signs of occupational stress. The most common sign reported were either feeling nervous or increased worrying constituting 77.1%. Lack of concentration was also reported by a significant number of respondents (72.9%) while 65.7% reported loss of confidence. Additionally, 54.3% reported feelings of helplessness. The least reported sign was being cynical in which 88.6% reported not having ever experienced it. Therefore, it can be asserted that emotional signs among employees are evidenced hence suggesting that they often face occupational stress.
Table 5: Showing behavioural symptoms and signs ever experienced by respondents

<table>
<thead>
<tr>
<th>Symptom/sign</th>
<th>Yes</th>
<th>No</th>
<th>No response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Freq</td>
<td>%</td>
<td>Freq</td>
</tr>
<tr>
<td>More accident prone</td>
<td>30</td>
<td>42.9</td>
<td>39</td>
</tr>
<tr>
<td>Change in sleep pattern</td>
<td>35</td>
<td>50.0</td>
<td>34</td>
</tr>
<tr>
<td>Increased smoking/alcohol drinking</td>
<td>18</td>
<td>25.7</td>
<td>51</td>
</tr>
<tr>
<td>Over eating or loss of appetite</td>
<td>41</td>
<td>58.6</td>
<td>27</td>
</tr>
<tr>
<td>Poor time management</td>
<td>21</td>
<td>30</td>
<td>48</td>
</tr>
<tr>
<td>Impaired speech</td>
<td>16</td>
<td>22.9</td>
<td>53</td>
</tr>
<tr>
<td>Too busy to relax</td>
<td>61</td>
<td>87.1</td>
<td>8</td>
</tr>
<tr>
<td>Loss of interest in sex</td>
<td>32</td>
<td>45.7</td>
<td>36</td>
</tr>
</tbody>
</table>

Source: Primary Data

The study found various behavioural signs and symptoms of occupational stress among the respondents. Most respondents reported signs of being too busy to have time to relax (87.1%), more than half reported signs of overeating or loss of appetite (58.6%) while half reported change in sleep patterns. Less than half reported being prone to accidents (42.9%), 45.7% indicated loss of interest in sex while a third of them indicated increased smoking or alcohol drinking (25.7%) which was the least reported sign. Therefore, it can be observed that employees exhibited signs of occupational stress. Which were behavioural in nature.
4.4 Findings on causes of occupational stress

Under this section, the researcher presents the findings related to causes of occupational stress among employees. Descriptive statistics are used to represent the response rate as shown in the table below.

<table>
<thead>
<tr>
<th>Item</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work overload</td>
<td>70</td>
<td>2</td>
<td>5</td>
<td>4.65</td>
<td>.641</td>
</tr>
<tr>
<td>Emergency of new technology</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>4.09</td>
<td>.949</td>
</tr>
<tr>
<td>Long distance to work place</td>
<td>70</td>
<td>2</td>
<td>4</td>
<td>4.44</td>
<td>4.850</td>
</tr>
<tr>
<td>Lack of interest in the job</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.47</td>
<td>1.113</td>
</tr>
<tr>
<td>Uncooperative and unfriendly work colleges</td>
<td>70</td>
<td>2</td>
<td>4</td>
<td>3.90</td>
<td>.770</td>
</tr>
<tr>
<td>Job insecurity</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>4.03</td>
<td>.868</td>
</tr>
<tr>
<td>Lack of funding, resources and support services</td>
<td>70</td>
<td>1</td>
<td>4</td>
<td>3.96</td>
<td>.875</td>
</tr>
<tr>
<td>Long working hours</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.83</td>
<td>1.227</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>70</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary Data

From the table above, it can be noted that following the 5-point Likert scale, all the items had a mean above 3.50 which implied that most of the respondents agreed with the statements. It was established that work overload (mean=4.65), emergency of new technology (mean=4.09), long distance to work place (mean=4.44) and uncooperative and unfriendly work colleagues (mean=3.90) were held to cause occupational stress. Additionally, long working hours (mean=3.83), and job insecurity (mean=4.03) were also responsible for occupational stress in the organisation. Only one item was found not to cause occupational stress which was lack of interest in the job (mean=3.47).
Therefore, not only one factor can be held to cause stress but a combination of such factors.

4.5 **Factors that affect employee’s performance at work**

The study also investigated the factors which affected employee’s performance at work and these are reported in the table below.

**Table 7: Showing Descriptive Statistics on factors affecting employee performance**

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The working environment</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>4.09</td>
<td>.880</td>
</tr>
<tr>
<td>Level of qualification and job fitness</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>4.14</td>
<td>.873</td>
</tr>
<tr>
<td>Technical training</td>
<td>70</td>
<td>2</td>
<td>5</td>
<td>4.14</td>
<td>.708</td>
</tr>
<tr>
<td>Goals and expectations</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.83</td>
<td>.884</td>
</tr>
<tr>
<td>Tools and equipment</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>4.00</td>
<td>.799</td>
</tr>
<tr>
<td>Morale and company culture</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>4.03</td>
<td>.884</td>
</tr>
<tr>
<td>Employee health</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.94</td>
<td>1.034</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>70</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary Data

It was further revealed that various factors affected employee’s performance at the workplace. They included those items which a mean above 3.50 for instance; tools and equipments (mean=4.00), morale and company culture (mean=4.03), the working environment (mean=4.09) and the level of qualification and job fitness (mean=4.14). It was also discovered that technical training (mean=4.14) and goals and expectations (mean=3.83) further determined the employees performance.
4.6 Relationship between occupational stress and employee performance

Having established the causes of occupational stress and the factors affecting employee’s performance, it was imperative to establish whether there existed a relationship. The descriptive statistics first provide some of the likely impact of stress on performance while the correlation statistics provide the significance of the relationship.

Table 8: Showing Descriptive Statistics effect of occupational stress on performance of employees

<table>
<thead>
<tr>
<th>Item</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stress leads to sickness and absenteeism</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.94</td>
<td>.700</td>
</tr>
<tr>
<td>Stress reduces my morale at work</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>4.01</td>
<td>.860</td>
</tr>
<tr>
<td>Stress reduces my level of job satisfaction</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.80</td>
<td>1.001</td>
</tr>
<tr>
<td>Stress leads to failure in completing work in time</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.64</td>
<td>1.077</td>
</tr>
<tr>
<td>Stress makes me produce poor quality work</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.90</td>
<td>1.038</td>
</tr>
<tr>
<td>Stress discourages me from working hard</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>4.07</td>
<td>.748</td>
</tr>
<tr>
<td>Stress leads to poor relations with my workmates at work</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.97</td>
<td>.978</td>
</tr>
<tr>
<td>Stress makes me fail to fit at my workplace</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>3.89</td>
<td>1.198</td>
</tr>
<tr>
<td>Stress leads to loss of concentration on my work</td>
<td>70</td>
<td>1</td>
<td>5</td>
<td>4.10</td>
<td>.837</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>70</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary Data

The study found that stress resulted into sickness and absenteeism (mean=3.94) hence reducing employees performance. Stress was also held to cause poor relations among workmates (mean=3.97), it caused employee failure
to fit well at the workplace (mean=3.89), resulted into loss of concentration (mean=4.10) and was found to discourage employees from working hard (mean=4.07) all of which affected the level of employee performance. Furthermore, the findings revealed that stress was responsible for failure in completing assignments in time (mean=3.64), reduced employees level of job satisfaction (mean=3.80), resulted into production of poor quality work (mean=3.90) and also reduced employees morale at work (mean=4.01). Therefore, it can be stated that occupational stress is a menace to employee performance which has to be tackled by management if performance is to be improved in an organisation.

Table 9: Showing Correlations between occupational stress and employee performance

<table>
<thead>
<tr>
<th></th>
<th>Occupational stress</th>
<th>Employee performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational stress</td>
<td>Pearson Correlation</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>70</td>
</tr>
<tr>
<td>Employee performance</td>
<td>Pearson Correlation</td>
<td>.452(**)</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>70</td>
</tr>
</tbody>
</table>

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

The study found a positive moderate correlation between occupational stress and employee performance. The correlation r=0.452 was significant at p=0.000 <0.01 level. This means that a relationship between the two variables existed.
Computing the coefficient of determination, it was found that occupational stress had a 20.4% effect on employee performance.
5.1 Introduction

This chapter presents the discussion of findings according to the objectives.

5.2 Discussion of findings

5.2.1 Symptoms, signs and causes of occupational stress

All the respondents had ever experienced stress from work. This is a clear evidence that occupational stress is very common and we can say it is extremely affecting employees at and outside their workplaces. The findings agree with Subha and Shakil (2010) who indicated that 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. This kind of stress is exhibited in several symptoms and signs in different employees which the study established.

The study established three categories of symptoms and signs of occupational stress experienced by the employees and these were; physical, emotional, and behavioural symptoms and signs.

The most experienced physical symptom/sign was tiredness which was experienced by 92.2% of the employees. Very close were headaches and pains, rapid weight gain or loss. Just over half of the employees experience
constipation or diarrhea. Nausea, fainting, flu and colds and skin irritation were the other physical symptoms/signs of occupational stress experienced by employees.

In the category of emotional symptoms and signs, the most experienced symptoms/signs are nervous feelings, increased worrying, lack of concentration, and loss of confidence which were all experienced by over 60% of the employees. Just over half of the employees experience being anxious and feeling helpless while others on rare cases experienced withdrawal into day dreams being cynical.

Concerning the behavioural symptoms and signs, the most experienced symptom was being too busy to relax (87.1%). Half of the employees experienced overeating or loss of appetite, change in sleep patterns, and loss of interest in sex. On rare cases, some employees became more accident prone, had poor time management, increased smoking and drinking alcohol, and impaired speech.

The symptoms and signs vary from one employee to another but most of them are exhibited with many employees. The findings on symptoms and signs of occupational stress are not different from those of Schultz & Schultz (2002), Malta (2004), and Mead (2000) which indicated all these symptoms and signs.

Occupational stress is associated with the aversive or unpleasant emotional states that people experience as a consequence of their work. There are many reasons why a job can cause stress, including the obvious and the unobvious.
The study findings revealed that majority of the employees’ occupational stress is caused by the workload and emergency of new technology as indicated by majority of the employees. In an organization where production rate is very high, workload is generally much which workload has a negative effect causing stress to the employees. The findings are in agreement with Siegrist (1996) who revealed that increased pressure on the job led to significant increases in the workers’ stress. Giga & Hoel (2003) study further highlighted technological development, which has changed the organizational work over the last few decades resulting in time pressure, causing stress.

The findings revealed that averagely employees agree that long distances to workplace, as well as lack of interest in the job, uncooperative and unfriendly work colleges, job security, and long working hours to be the cause of occupational stress. This implies that the employees have experienced stress as a result of such causes.

The study findings are in agreement with several other authors. Mead (2000) argues that 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. This commute also greatly extends to working day, lessening the time available for non-work activities that would be used to relax and reduce on stress. To Elovainio et al (2002), working in a job just for the money leads to a lack of self-value and lack of fulfillment which causes stress itself. Further, working with people that you don't like and don’t 'get on with' (who are
not friendly and cooperative) 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.

Job security has today become a big concern because of the high unemployment levels. The threat of losing a job makes life very stressful and employees also put up with more hassles just to keep a job. In line with Schultz & Schultz (2002), changing occupations is far more common and this can be one of the most stressful times in a person’s life.

5.2.2 Factors affecting employee performance

The working environment was identified as one of the biggest factors that affect employee performance. The employees strongly agreed that the working environment, the level of qualification and job fitness, technical training, goals and expectations, tools and equipment, morale and company culture, employee health to be affecting their performance.

The findings conquer with various authors. Deena (2009) argues that some people are highly sensitive to the environment and also climate and recommends that the environment should be conducive for work; otherwise even good performers can also become poor performers.

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. In line with Asif (2009), qualification and job fitness are responsible for employee performance levels.

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. This implies technical training is necessary and through knowing how to use and handle specific tasks at work, makes employees accomplish the tasks much easier and efficiently.

The findings show that good employee performance can be attributed 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. The finding is in agreement Rebecca (2010) who argued that organizations without clear goals are more likely to spend time on tasks that do not impact results.

The findings also showed that employee performance is affected by the quality of tools and equipment. The tools and equipment include physical tools, supplies, software and information. If the tools and equipment are not good, employee performance is also expected to be low. The findings are in line with Malta (2004) who said that just as a driver needs a vehicle in operating conditions, employees must have the tools and equipment necessary for their specific jobs.

The study also established that one of the important factors that affect employee performance is their health. Employees must be physically and
mentally healthy to perform better in an organization. This is in line with Levey (2001) who indicated that any kind of illnesses can also affect the performance of the employee.

5.2.3 Relationship between occupational stress and employee performance

Previous studies have shown that occupational stress reduces employee performance.

Findings from the study indicate that employees believe stress has a big effect on their performance. The employees agreed that stress reduces their productivity at work. Similarly, the respondents agreed that stress leads to sickness and absenteeism. This implies that when an employee gets stressed, he/she will be more likely to absent from work due to the sickness and illness caused by the stress and this reduces productivity which is a big cost to the organisation. The findings are in agreement with Motowidlo & Van Scotter (2004) who indicated that occupational stress results in substantial cost to work organizations through sickness absence, medical expenses, and lost productivity.

The findings further showed that occupational stress reduces employee morale at work thus discouraging them from working hard and leading to failure in completing work in time. This in turn leads to producing poor quality work and
reduced levels of job satisfaction. In addition, occupational stress makes employees fail to fit at their workplaces leading to poor relations with workmates at work.

Reduced morale of an employee at work means that such an employee cannot work harder and can never enjoy his/her work (reduced job satisfaction), and in a broader way this affects their productivity and performance at work. Further, because the stress created by work leads to poor relations with workmates, the employees find it hard to fit at their workplaces. This has a big negative effect on the employees’ well-being and performance as well as the whole organizational performance. The findings are similar with Wright & Cropanzano (2000) who concluded that occupational stress affects employee well-being, and that there is a strong link between stress level, employees’ levels of well-being and organizational performance.

The Pearson’s correlation analysis indicated that the relationship between occupational stress and employee performance is ($r = 0.452$). Occupational stress can affect employee performance up to 45.2%.

### 5.3 Conclusions

The study findings demonstrate that occupational stress is experienced by everyone at work which is extremely affecting employees at and outside their workplaces. The study established three categories of symptoms and signs of occupational stress experienced by the employees and these were; physical symptoms and signs (tiredness, headaches and constipation or diarrhea
nausea, fainting, flu and colds, skin irritation, pains, rapid weight gain or loss, and nervous feelings), emotional symptoms and signs (increased worrying, lack of concentration, and loss of confidence, being anxious and feeling helpless, withdrawal into day dreams, and being cynical), and behavioural symptoms and signs (being too busy to relax, change in sleep patterns, loss of interest in sex, overeating or loss of appetite, becoming more accident prone, poor time management, increased smoking and drinking alcohol, and impaired speech).

It was concluded that the major causes of occupational stress were; workload and emergency of new technology, long distances to workplace, lack of interest in the job, uncooperative and unfriendly work colleges, job security, and long working hours.

Further, the study revealed that, the factors that affect employee performance and the working environment was identified as one of the biggest factors that affect employee performance. Other factors included; the level of qualification and job fitness, technical training, goals and expectations, tools and equipment, morale and company culture, employee health to be affecting their performance.

Findings from the study indicated that employees believe occupational stress has a big effect on their performance. Stress reduces employee productivity at work, leads to sickness and absenteeism, reduces employee morale at work.
thus discouraging them from working hard and leading to failure in completing work in time. This in turn leads to producing poor quality work and reduced levels of job satisfaction. Therefore, occupational stress has a negative relationship with employee performance. The more the stress, the less the employee will perform at work.

5.4 Recommendations

In order for organisations to improve employee performance and reduce occupational stress, the researcher recommends that;

Organisations should ensure good working environment for the employees and ensure that measures to minimize occupational stress are put in place. Measures such as appropriate working hours, quality tools and equipment, relative workloads, leaves and breaks can reduce occupational stress at the same time improve employee performance.

5.5 Areas for further study

Further study should be done;

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

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

To examine the effect of reward on employee performance.

To examine the effect of working condition on employee performance.
REFERENCES


Giga and Hoel (2003), ‘Violence and Stress at Work in Financial Services’.


HFRS (2011): *HR and the parameters of knowledge*, stress and time: HR’s role in the dynamics of stress, time and knowledge management; Strategic HR Review Volume: 4 Issue: 5


APPENDIX I: QUESTIONNAIRE

My name is Asiimwe Allen, 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**

- Have you experienced any form of stress from work?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
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</table>

- If yes in question 6 above, which of the following symptoms did you experience?

*(please tick all that applied to you)*

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

In this section, indicate your opinion whether the following cause occupational stress

<table>
<thead>
<tr>
<th>Causes of occupational stress</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Not sure</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work overload</td>
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<td>Emergency of new technology</td>
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<td>Long distances to workplace</td>
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<td>Lack of interest in the job</td>
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<tr>
<td>Uncooperative and unfriendly work Colleges</td>
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<tr>
<td>Job Security</td>
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<td>Lack of funding, resources and support services</td>
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<tr>
<td>Long working hours</td>
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</tbody>
</table>
- In this section, indicate your opinion over the factors that affect your performance at work as an employee

<table>
<thead>
<tr>
<th>Factors affecting employee performance</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Not sure</th>
<th>Disagree</th>
<th>Strongly disagree</th>
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</thead>
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<tr>
<td>The working environment</td>
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<td>Level of qualification and job fitness</td>
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<td>Technical training</td>
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<td>Goals and expectations</td>
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<td>Tools and equipment</td>
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<td>Morale and company culture</td>
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<td>Employee health</td>
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How does occupational stress affect your performance at work?

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