

**JOB STRESS AND ITS EFFECTS ON EMPLOYEES PERFORMANCE –
A CASE STUDY OF STAFF OF GROUP FINANCE & ACCOUNTS
DIRECTORATE, NIGERIAN NATIONAL PETROLEUM
CORPORATION, CHQ, NNPC TOWERS, ABUJA.**

By

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DECLARATION

I hereby declare that this project has been written by me and it is a report of my research work. It has not been presented in any previous application for state diploma or degree. All quotations are indicated and sources of information specifically acknowledged by means of references.

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CERTIFICATION

This project entitled “Job stress and its effects on employees performance” meets the requirements governing the award of (state degree/diploma), of the School of Post Graduate Studies of Nassarawa State University, Keffi for its contribution to knowledge and literary presentation.

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Date

DEDICATION

This research work is dedicated to God Almighty who made it possible for me to go through this programme. To Him alone be all the glory.

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My deepest, heartfelt thanks, first of all goes to the Almighty God who in His infinite mercy has spared my life up to this moment and for making this programme a reality.

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ABSTRACT

Employers today are critically analyzing the stress management issues that contribute to lower job performance of employees. The main aim of the study was to evaluate stress and its effect on employees' performance. The study was conducted at Group Finance and Accounts Directorate (GFAD) of Nigerian National Petroleum Corporation (NNPC) Towers, Abuja. Descriptive survey was adopted as the research design. Purposive and simple random sampling techniques were used in selecting a sample size of 150 out of a population of 315. Questionnaires and interview were used as data collection instrument. From the results obtained, it was evident that there were many stress factors that the respondents endured, and the enquiry proved that stress had some effects on productivity. Majority of the respondents reported to work under pressure and that they feel uncared for by the organization. The fact that majority of respondents felt that the organization did not care about them was a reflection of huge dissatisfaction that undoubtedly lowered productivity. It was also discovered that stress brings about subjective effects such as fear, anger and anxiety among employees resulting in poor mental and psychological health. Based on these findings, it was recommended that the management of GFAD, NNPC Towers, Abuja must conduct an analysis of the organizational mood and climate by assessing the reasons why the employees think that GFAD does not care about its employees and what they can do to change it. They should allow their employees to go on their annual vacation as and when due. reduce psychological strain, job insecurity, and clear role ambiguity, through job redesign. Other support activities such as behavioural and psychological counseling and short term courses on time management and workshop on stress management can be organized.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Workplace stress has been shown to have a detrimental effect on the health and wellbeing of employees, as well as a negative impact on workplace productivity and profits. In today's work life, employees are generally working for longer hours, as the rising levels of responsibilities require them to exert themselves even more strenuously to meet rising expectations about work performance. Okpaluba, (2010) opined that the poise, the anxiety, and the difficulty of responding to the imposition of the demands of the ever growing and sophisticating technology is further aggravated by the fact that there is only that inelastic 12 hours of the day, 7 days of the week, 52 weeks of the year, as well as 365 days of the whole year. Even the inelastic hours and days of the year are not just left alone. They are still shared with the torrential rain, impossible cold and snow, boiling and unbearable temperatures, as well as many other weather and environmental hazards. As such, whenever man reaches out to accomplish his natural obligations, he discovers that he has to operate under these constraints according to him, *"this is the origin of stress"*. Omolara (2008) described occupational stress as the adverse psychological and physical reactions that occur in an individual as a result of their being unable to cope with the demands being made on them. Other reasons for occupational stress could be mismatch with job profile, job insecurity, relationship with colleagues and other organizational structural factors.

According to Swanepoel et al (1998), work related stress has been a topic that has received increasing attention, in the area of occupational health, over the last three decades. These authors were of the opinion that the world, especially the world of work and business, has become increasingly subject to fast changing forces like increased competition, the pressure of quality, innovation and an increase in the pace of doing business. The demands on employees grew equally dramatically and this created stress within employees. Apart from stress that arose from the work situation, other sources of stress could relate to personal factors such as relationships with others, frustration etc. Michac (1997) specified causes of stress as follows: poor time management, unclear job descriptions, feelings of inadequacy and insecurity, inability to get things done, lack of communication, bad personal relationships, quality and complexity of tasks. In the same breadth, Dean (2002) viewed stress-related illnesses as the leading cause for low productivity levels in the workplace. Immense pressure at work has led to stress, which made it the number one factor causing illness. Stress can therefore be described as the adverse psychological and physical reactions that occur in an individual as a result of his or her inability to cope with the demands being made on him or her (Moorhead and Griffen, 1998). That is tension from extra-ordinary demands on an individual. It is also noted that, stress is not necessarily bad; it is an opportunity when it offers potential gain. But whatever its nature, it usually begins when individuals are placed in a work environment that is incompatible with their work style and or temperament. It becomes aggravated when individuals find out that they have little or no control over it. There are measures that individuals and organizations can take to alleviate the negative impact of stress, or to

stop it from arising in the first place. However, employees first need to learn to recognize the signs that indicate they are feeling stressed out, and employers need to be aware of the effects that stress has on their employees' health as well as on company productivity.

1.2 Statement of the Problem

Lack of work flexibility, high work pressure and longer working hours are stressing out many employees, reducing their job performance and productivity as well as causing broken homes. Most organizations with the aim of attaining higher productivity end up saddling employees with overload of work in order to meet deadline and this might have psychological effects on the employees which may result in low performance and productivity. Although organizations are paying more attention than in the past to the consequences of the trauma their employees go through when they place extraordinary demands on them, there is still more room for improvement. Quite recently, Nigeria moved into recession and this has mounted a lot of pressures on many organisations, consequently, there has been the need for a continuous change in management strategies, retrenchment of staff and the demands on the remaining employees to perform have been increasing and these have significantly increased the employees' stress. The pressure on these employees, who are expected to deliver a world class service without the corresponding increase resources and training, yet those who fail to deliver are threatened with dismissal and other forms of punishment. With jobs very difficult to come by these days, many employees are crumbling under this pressure. Cases of employee stress are therefore

on the ascendancy. It is in this view that this study is being conducted to identify the effects stress have on the productivity of employees of Group Finance and Accounts Directorate (GFAD) of NNPC, CHQ, Abuja.

1.3 Research Questions

The following questions guided the study:

- i. What are job stressors in Group Finance and Accounts Directorate of NNPC, CHQ, Abuja?
- ii. What are the effects of stress on the employees' performance?
- iii. What are the strategies for dealing with job stress among GFAD staff of NNPC, Towers

1.4 Objectives of the Study

The objectives of the study are to:

- i. To determine the stressors at workplace
- ii. To examine the impact of stress on employees' performance
- iii. To ascertain the strategies for dealing with job stress in GFAD, NNPC Towers, Abuja

1.5 Statement of Hypotheses

In order to enable the researcher ascertain the relationship between the variables involved in this study, the following hypothesis were formulated:

1. Ho: There is a significant relationship between job stress and employee performance

Hi: There is no significant relationship between job stress and employee performance

1.6 Significance of the Study

The desire of every employer is optimum productivity. This can only be achieved when the employees work at their best. But one major factor that was identified in the literature to affect the performance of employees thereby decreasing productivity is job stress. Therefore, the employers and/or management cannot ignore the influence of job stress in attaining the organizational set goals.

The purpose of the study therefore, was to find out the effects or impacts of stress on employees' performance. The researcher believes that this study was very important and would go a long way to enlightening several organizations, Nigerian National Petroleum Corporation in particular on the need to ensure the effective management of stress for their employees. Consequently, the findings from this study will add to studies that have been done thereby increasing the existing knowledge. It will also provide suggestions on how to reduce the effects of stress on employee performance thereby increasing output.

1.7 Scope and Limitations of the Study

The study focused on Group Finance and Accounts Directorate of NNPC, CHQ, at the Abuja municipal. The researcher relied on the staff of GFAD in the Towers for vital information as well as information from secondary sources. The research took duration of four months to complete.

The researcher encountered a limitation in regards to availability of information. The reluctance of respondents to answer the questionnaire during the data collection process which was critical in providing the needed inputs for the research work, this was due to the institutions working ethics, the researcher could not get access to some pieces of information since they were treated as confidential and the targeted respondent's number was not attained since some employees were on leave and other official assignments. Inadequate funds and availability of time also became a limitation.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed various related literatures to provide in-depth insight on the nature of stress and the impact thereof on productivity, role of managers and stress control, and stress management at workplace. Opinions from different authors will be utilized to provide a better theoretical understanding of the above.

2.2 Conceptual Framework

The term 'stress' was derived from the Latin word 'Stringere', stress was popularly used in the seventeenth century to mean hardship, strain, adversity or affliction. In engineering and physics, the term implies an external force or pressure exerted to distort and being resisted by the person or object on which it is exerted. In psychophysiology, stress refers to some stimulus resulting in a detectable strain that cannot be accommodated by the organism and which ultimately results in impaired health or behavior.

Hans Selye began using the term stress after completing his medical training at the University of Montreal in the 1920's. He noticed that no matter what his hospitalized patients suffered from, they all had one thing in common. They all looked sick. In his view, they all were under physical stress. He proposed that stress was a non-specific strain on the body caused by irregularities in normal body functions. This stress

resulted in the release of stress hormones. He called this “the General Adaptation Syndrom” (a closer look at general adaptation syndrome, our body's short-term and long-term reactions to stress) (Selye, 1980).

Also Taylor Shelley (1995) describes stress as a negative emotional experience accompanied by predictable biochemical, physiological, cognitive and behavioural changes that are directed either toward altering the events or accommodating its effects.

Again, Bennett (1994) defines stress as a wide collection of physical and psychological symptoms that results from difficulties experienced by an individual while attempting to adopt to an environment. This means the potential for stress exists when an environmental situation presents a demand threatening to exceed a person’s capabilities and resources.

From the above definitions and descriptions stress can best be seen as excessive demands that affect a person physically and psychologically. Thus the mental or physical condition that results from perceived threat or danger and the pressure to remove it.

2.3 Empirical Literature

2.3.1 Nature of Stress

One believes that stress is a complex phenomenon because it is not tangible so it cannot be overtly touched. According to Bowing and Harvey (2001), stress occurs

with the interaction between an individual and the environment, which produces emotional strain affecting a person's physical and mental condition. Stress is caused by stressors, which are events that create a state of disequilibrium within an individual. These authors also stated that the cost of too much stress on individuals, organizations, and society is high. Many employees may suffer from anxiety disorders or stress-related illnesses. In terms of days lost on the job, it is estimated that each affected employee loses about 16 working days a year because of stress, anxiety or depression. According to Ritchie and Martin (1999), for years stress was described and defined in terms of external, usually physical, forces acting on an individual. Later it was suggested that the individual's perception of, and response to, stimuli or events was a very important factor in determining how that individual might react, and whether or not an event will be considered stressful. These authors further contended that most researchers acknowledged that both external and internal factors affect stress. They viewed stress as a response to external or internal processes, which reach levels that strain physical and psychological capacities beyond their limit. Blumenthal (2003) viewed stress as anything that upsets people's ability to maintain critical variables (which can be social, psychological, spiritual or biological in nature) within acceptable limits. The experience of stress involves an event that is demanding or resources as well as the subjective feeling of distress experienced in its face.

2.3.2 Blumenthal (2003) differentiated different effects of stress as follows:

- **Subjective effects:** stress leads to anxiety, depression, frustration, fatigue and low self-esteem.
- **Behavioural effects:** stress leads to accident proneness, substance abuse, impaired speech, restlessness and forgetfulness.
- **Cognitive effects:** stress affects our thought process, leading to a difficulty or fear of making decisions, forgetfulness, hypersensitivity, mental blocks and difficulty
- **Concentrating or thinking clearly.** This may be intensified by substance abuse.
- **Physiological responses:** begin in the brain and spread to organs throughout the body.
- **Effects on health:** prolonged exposure to stress has profound and detrimental effects on health. Among possible complications stress may exacerbate or play a role in causing ailments like asthma, amenorrhea, coronary heart disease, chest pains, diarrhea, dyspepsia, headaches, migraines, diabetes mellitus, ulcers and decreased libido. In a world where AIDS is frighteningly prevalent people need to be aware that stress is immuno-suppressive. HIV breaks down a person's immune system, which leaves them vulnerable to potentially fatal infections and diseases.

2.3.3 Classification of Stress

According to (Rizwan et al 2014); (Kotteeswari and Sharief, 2014; Kazmi et al., 2008) Job stress can be classified into two types namely: eustress or positive stress and distress or negative stress.

1. **Eustress or positive stress** - is beneficial in case we may feel challenged, but the reasons of stress will be opportunities that are meaningful to us, they help in providing us with energy and impulse in meeting our responsibilities and achieving our goals.

(Zafar et al., 2015), as Muse, Harris& Field, (2003) supported the positive relationship between job stress and job performance; and a large number of researches indicate that as job stress increases, performance may at first rise, but at some degree begins to fall (Luthans, 2013),

Eustress, or positive stress, has the following characteristics:

- Motivates, focuses energy.
- Is short-term.
- Is perceived as within our coping abilities.
- Feels exciting.
- Improves performance.

Distress or negative stress is a condition which happens when an individual perceives a loss or risk or when it badly affects him or her (Kolt, 2003).

Distress, or negative stress, has the following characteristics:

- Causes anxiety or concern.
- Can be short- or long-term.
- Is perceived as outside of our coping abilities.
- Feels unpleasant.
- Decreases performance.
- Can lead to mental and physical problems.

Examples of Eustress and Distress

It is somewhat hard to categorize stressors into objective lists of those that cause eustress and those that cause distress, because different people will have different reactions to particular situations. However, by generalizing, we can compile a list of stressors that are typically experienced as negative or positive to most people, most of the time.

Negative personal stressors include:

- The death of a spouse
- Filing for divorce.
- The death of a family member.
- Hospitalization (oneself or a family member).
- Being abused or neglected.
- Separation from a spouse or committed relationship partner.

- Conflict in interpersonal relationships.
- Bankruptcy/Money Problems.
- Unemployment.
- Starting a new job.
- Taking a vacation.
- Retiring.

Sources of Distress

- Job insecurity.
- Conflicts with teammates and supervisors.
- Inadequate authority necessary to carry out tasks.
- Lack of training necessary to do the job.
- Unproductive and time-consuming meetings.

Internal events such as feelings and thoughts and habitual behaviors can also cause negative stress, examples are:

- Fears: (e.g., fears of flying, heights, public speaking, chatting with strangers at a party).
- Worrying about future events (e.g., waiting for medical test results or job restructuring).

Habitual behavior patterns that can lead to distress include:

- Overscheduling.
- Procrastination and/or failing to plan ahead.

2.3.4 Types of Stress

Taylor Shelley (1995) states that, there are four major types of stress and she explains them as follows:

- i. **Chronic Stress:** this type of stress is unrelenting demands and pressures for seemingly interminable periods of time. Chronic stress is the type that wears the individual down day after day and year after year with no visible escape. It grinds away at both emotional and health of the individual leading to breakdown and even death.
- ii. **Acute Stress:** This type of stress is the most common and most recognizable form of stress. It is the kind of stress which the individual knows exactly why he is stressed; he was just in a car accident; the school nurse just called him, a bear just ambled onto his campsite. It can also be something scary but thrilling, such as a parachute jump. Normally, the body rests when these stressful events cease and life gets back to normal because the effects are short-term. Acute stress usually does not caused severe or permanent damage to the body.
- iii. **Traumatic Stress:** It is a severe stress reaction that results from a catastrophic event or intense experience such as a natural disaster, sexual assault, life-threatening accident, or participation in a combat. Here, after the initial shock and emotional fallout, many trauma victims gradually begin to recover. But for some people, the psychological and physical symptoms triggered by the trauma do not go away, the body does not

return to equilibrium, and life does not return to normal. This condition is known as post trauma stress disorder. Common symptoms of this type of stress are flashbacks or nightmares about the trauma, avoidance of places and things associated with the trauma, hyper vigilance for signs of danger and irritability and tension.

- iv. ***Episodic Acute Stress:*** this is where the lives of the individuals experiencing this type of stress are very chaotic, out of control and they always seem to be facing multiple stressful situation. They are always in a rush, always late, always taking on too many projects, handling too many demands. Those who are prone to this type of stress include “Type A” personality types. If an individual is prone to episodic acute stress, he may not know it or admit it. He may be wedded to a life style that promotes stress. Unfortunately, people with episodic acute stress may find it so habitual that they resist changing their lifestyles until they experience severe physical symptoms.

2.3.5 Job Stressors at Workplace

Repetti (1990), McGronogle and Kessler (1990), Pervin (1992), agree with Arnold, Robertson and Cooper (1993) in talking about the causes or sources of stress. Arnold, Robertson and Cooper (1993), identified five major causes of work stress as: factors intrinsic to the job, role in the organization, relationships at work, career development and organizational structure and climate.

1. **Factors Intrinsic to The Job:**

They explained the factors intrinsic to the job to include:

- **Poor Working Conditions** - This talks about the physical surrounding of the job which include high level of noise, high or low lighting, fumes, heat, poor ventilation systems, smells and all the stimuli which bombard a worker's senses and can affect his moods and overall mental state. Also, the physical design of the workplace comes under poor working condition. If an office is poorly designed, with personnel who require frequent contact spread throughout, it creates poor communication networks and develops in poor working relationships which can caused stress to employees.
- **Shift Work** - This is where workers have jobs which require them to work in shifts, some of which involves working staggered hours, which affects a worker's blood temperature, metabolic rate, blood sugar levels, mental efficiency, sleep patterns, resulting in hypertension, mild diabetes and peptic ulcers.
- **Long Hours-** The long working hours required by many jobs appear to take a toll on employees' health and also making them suffer a high rate of stress. This means many individual workers and some medics who may have no sleep for thirty-six (36) hours or more may find that both their quality of work and they themselves suffer.
- **Risk And Danger** - A job which involves more risk and danger put employees in higher stress level. This is because when an employee is

constantly aware of potential danger and he is prepared to react immediately, this results in rush, respiration changes and muscles tension which are all seen as potentially threatening o long-term health.

- **New Technology** - The introduction of new technology into the work environment has required workers to adapt continually to new equipment, systems, and ways of working. Thus leading to a great source of pressure at work on the worker. For instance, a boss trained in the latest methods may be extra burden for an employee trained in the old ways and this may increase his stress level.
- **Workload:** refers to the concentration or the amount of assignments and tasks, which employee is responsible at work (Ali et al., 2014). This aspect refers to the degree of stress experienced by individuals due to the conception that they are unable to adapt or be active with the amount of work assigned to them (Idris, 2011). Workload can be classified into:
 - a. Role overload: when individuals are expected to do over than available time, resources and their capabilities, individuals face many expectations from direct boss, subordinates, colleagues, top management, local community and so on (Ammar, 2006). Role overload can be qualitative or quantitative (Trayambak et al., 2012), qualitative takes place when individual does not have sufficient abilities to do work, while quantitative task happens when individual has huge

tasks to do or too time shortage to perform them (Conley & Woosley, 2000).

- b. Role lower load: when tasks and duties of the role are less than the level of individual capabilities, which generates bored feelings or stress, in both last cases, individuals face job stress, in the first case they may be afraid, tenses and fear not lead their expected duties, and in the second they feel small work or lack of its importance, so this affects job performance.

2. *Organisational Roles*

When a person's role in an organization is clearly defined and understood, and expectations placed upon are clear stress can be kept to a minimum. However, this is not the case in many work sites. (Robertson and Cooper, 1993) continued to explain Role in the organization to include:

- **Role ambiguity** -Role ambiguity describes lack of information needed by the individual in accomplishing his or her role in an organization, such as information, limits of authority and responsibility, policies and rules of the organization, and methods of performance evaluation (Ammar, 2006). Role ambiguity comes when individual does not have clear role to do the assigned job (Kahn et al., 1964), Rizzo and his colleagues 1970 defined role ambiguity as employees who do not have clear direction to the expectations of their role in the organization. Employees usually face two models of role ambiguity: one about tasks and related activities; the second

related to feedback regarding to task performance. Feedback is critical to enable the employees in evaluating their

- **Role Conflict** - Employees experience a high rate of stress when two superiors are demanding conflicting things and when attending to one will mean they are disobeying the other superior. This makes employees confused and frustrated. For example, workers may often feel themselves torn between two groups of who demand different types of behaviour or who believe the job entails different functions. Luthans (2002) differentiates three major types of role conflict. One type is the conflict between the person and the role. For example, a production worker and a member of a union are appointed to head up a new production team. This new team leader may not really believe in keeping close control over the workers and it would go against this individual's personality to be hardnosed but that is what the head of production would expect. A second type of intra role conflict creates contradictory expectations about how a given role should be played. Finally, inter role conflict results from differing requirements of two or more roles that must be played at the same time. For example, work roles and non-work roles are often in such conflict. Luthans (2002) is of the opinion that although all the roles that men and women bring into the organizations are relevant to their behavior, in the study of organizational behaviour the organizational role is the most important. Roles such as digital equipment operator, clerk team leader, sales person engineer, systems analyst, departmental head, vice president

and chairperson of the board often carry conflicting demands and expectations. This author further stated that recent research evidence showed that such conflict could have a negative impact on performance and also be affected by cultural differences.

- **Responsibility** - In an organization, there are basically two types of responsibility: Responsibility for people and responsibility for things such as budgets, equipment etc. Responsibility for people causes a lot of stress. Being responsible for people usually requires spending more time interacting with them, attending meetings and attempting to meet their needs, resolving conflicts and disputes between them and making unpleasant interpersonal decisions.

3. Relationship At Work

Dealing with bosses, peers and subordinates can dramatically affect the way an employee feels. People, high on the need for relationships, work best in stable work teams where they can get to know each other well. It might be stretching the measure too far to suggest that someone high on this factor would suffer stress if they were working with a large number of others in circumstances, which did not allow relationships to form, but it is probable that they will not work as well as they might. On the contrary, when an employee experiences poor working relationship with superiors, colleagues and subordinates his stress level increases. This is because most employees spend so much time at the workplace and thereby poor working relationship can affect them

adversely. It is more likely that they would avoid the problem of enforced intimacy by engaging in as few interactions as possible with others and by distancing themselves mentally, if not physically by various means. There are many people who do not like the idea that those relationships at work should be anything other than formal and strictly work related, even to the point of outside life not being discussed.

According to Okpaluba, (2010), *Working with an impossible boss* who are really difficult to satisfy pose a lot of challenges and only subordinates with the appropriate competency could work with little stress. He opined that studies have shown that bosses who control a lot of your job output also control a lot of your emotional state of mind. Therefore, when you do not work with your boss in harmony but declare him impossible, you must be going through a lot of stress.

The concept of workplace bullying has, perhaps not surprisingly, received a fair amount of attention in the job stress literature (e.g. Hotel et al., 1999; Kivimaki et al, 2003; Quine, 1999; Rayner & Hoel, 1997), While bullying is sometimes perpetrated by peers of the targeted employee, it is more common for the perpetrator to be a supervisor or manager of the targeted employee, it is more common for the perpetrator to be a supervisor or manager of the target (eg, Einarsen, 2000; O'connell & Korabik, 2000; Quine, 1999. A comprehensive review of the bullying literature conducted on behalf of the HSE by Beswick, Gore, and Palferman (2006) demonstrates that numerous

studies have found significant associations between experiences of bullying and psychological strain (e.g) depression, anxiety, suicidal thoughts post-traumatic stress; low self-esteem); physical strain (e.g chronic fatigue, sleep difficulties, and stomach problems) and sickness absence. They also report that organizational antecedents of bullying may include a change of supervisor, autocratic management style, role conflict, and low job control. A review by Rayner and Mclvor (2006) highlighted the need to consider positive management model rather than focus solely on negative behavioral indicators by Beswick et al., (2006).

4. Organisation Structure And Climate

When employees do not have sense of belonging in the organization, they lack adequate opportunities to participate. These make them feel unimportant which could lead to strain and job-related stress. However, Betts (1994) argued that the causes of work stress vary among individuals since they come from different backgrounds. That is to say, one form and level of stress may affect one person more than another. The two divisions are physical and psychological causes. He went further to state that, the physical causes include physical workload and physical environment – temperature, humidity, vibration etc. The psychological causes include mental workload and mental environment.

On the other hand, Robbins (2004) identified the following as causes of stress at work:

- a. **Economic Uncertainties:** When the economy is contracting, people become increasingly anxious about their job security and this could lead to an increase on their stress level.
- b. **Technological Uncertainties:** Innovations can make an employee's skills and experience obsolete in a very short time. Computers, robotics, automation and similar forms of technological innovation are a threat to many employees and therefore could cause stress.
- c. **Organisational Leadership:** This represents the managerial style of the organizations senior executives. Many senior executives create a culture characterized by tension, fear and anxiety. They establish unrealistic pressures to perform in the short run, impose excessively tight controls and routinely dismiss employees who do not measure up to standard.

2.3.6 Symptoms of Stress

Blackwell (1998) stated that stress shows itself in a number of ways. For instance an individual who is experiencing a high level of stress may develop high blood pressure, ulcers and the like. These can be grouped under three general categories;

1. **Physiological** - These are changes in the metabolism that accompany stressors. The symptoms include increased heart rate, blood pressure etc. With this, the wear and tear on the body becomes noticeable and problematic. The

effects of this are back pains, migraine headaches, insomnia, heart disease, hypertension, diabetes and even cancer which affect employees' productivity.

2. **Psychological** - These are the major consequences of stress. Then mental health of employees is threatened by high levels of stress and poor mental health. Unlike the Physical symptoms, Psychological symptoms could also cause employees work performance to deteriorate. Anger, anxiety, depression, nervousness, irritability, aggressiveness, and boredom results in low employee performance, declines in self-esteem, resentment of supervision, inability to concentrate, trouble in making decision and job dissatisfaction. Also the psychological symptoms of stress can lead to burnout. Job burnout is a prolonged withdrawal from work which makes the sufferer devalue his work and sees it as a source of dissatisfaction.
3. **Bahavioural** - The behavioural signs of stress include eating more or less, cigarette smoking, used of alcohol and drugs, rapid speech pattern nervous fidgeting which leads to absenteeism from work, happing from job to job and causes performance to deteriorate.

2.3.7 Effects of Stress

1. **Effects of Job Stress on Memory:** Memory has long been conceived of as a multi component system which includes a long term memory store and a short-term or working memory component. Baddeley (1986) proposed a model of working memory that suggests individuals have a limited pool of working memory resources that are available to compete for various tasks. Thus,

divided attention or dual-tasks draw from this pool, resulting in a reduction of resources to devote to any one task.

The research literature concerning the effects of stress on memory consistency demonstrates that elements of working memory are impaired. Although the mechanisms behind these effects are poorly understood, it seems likely that encoding and maintenance processes are the most affected.

Some have concluded that this reflects a reduction in resource capacity. Resources may be eliminated in some way, the span of time in which they can be accessed may be reduced, or these resources may be drawn away as a result of resource sharing (the absorption of resources by competing demands).

Furthermore, little is known about what stage in the process this depletion or occupation takes place. It may be that resources or capacity are reduced at several points in the process (i.e., encoding, rehearsal, or retrieval). Few, if any, studies have attempted to separate these dimension within memory processes while under stress conditions.

2. The Effects of Stress on Judgment and Decision Making: Judgment and decision making constitute distinct process and outcomes, and investigators differ in their characterization of these two concepts. It can be argued that decision making is the result of judgment-an action-based response. Several authors have attempted to describe and model the process of decision making (Hammond, 1980; Speed & Forsythe, 2002) while others

have characterized its role in information processing (Deutsch & Deutsch, 1963; Deutsch & Pew, 2002; Keele, 1973) and as part of the larger cognitive architecture (Leiden, Laughery, Keller, French, Warwick, & Wood, 2001; Neufeld, 1999).

Regardless of how these two elements are ultimately defined, they are conceived of by most as related and interconnected. Furthermore, they are typically viewed as an end state culminating from the previous processes discussed (i.e., attention, memory, cognitive appraisal). Are the effects of stress on judgment and decisions more than simply the sum of lower level effects related to attention, memory, and cognitive appraisal? Whether they are a reflection of these previous decrements taken to their logical conclusion or whether they are also subject to further stress effects in their own right is unclear; however, it is clear that judgment and decision making are altered under stress conditions. The research in this area can be divided a number of ways.

In general, judgment and decision making under stress tend to become more rigid with fewer alternatives scanned (Broder, 2000; 2003; Dougherty & Hunter, 2003; Janis, Defares, & Grossman, 1983; Janis & Mann, 1977; Keinan, 1987; Streufert 1981; Walton & McKersie, 1965; Wright, 1974). Furthermore, there is evidence that individuals tend to rely on previous responses (typically when they are familiar and well-learned), regardless of

previous response success (Lehner, Seyed-Solorforough, O'Connor, Sak, & Mullin, 1997).

Thus, in addition to experiencing greater rigidity, individuals may tend to persist with a method or problem-solving strategy even after it has ceased to be helpful (Cohen, 1952; Staw, Sandelands, & Dutton, 1981). For the sake of organization, the study had chosen to present findings about individuals first, following by research on teams and groups.

Consistent with previous sections, the general finding about individuals first, followed by research on teams and groups. Consisted with previous sections, the general findings are presented followed by more specific dimensions. Priors to a discussion of stress effects, a brief review of decision theory has been provided.

3. Effects of Workload on Job Performance

Several researchers have attempted to side-step the inter-relationship between direct and indirect effects by relying on descriptions of workload alone, ignoring potentially related psychological stress (Hancock & Desmond, 2001). In doing so, they have circumvented a direct discussion of stress and its role in performance degradation or enhancement. However, in leaving this issue unaddressed, these authors have left the reader to infer a stress effect in many instances correctly or not. The studies have not attempted to resolve this issue but to make the reader aware of it.

Andre (2001) defined workload as a hypothetical cost incurred by a human operator to achieve 377). Kahneman (1973) considered workload to be a primary source of resource depletion and defined proportion of the capacity an operator spends on tasks performance. Kantowitz and Simse variable that modulates the tuning between the demands of the environment and the capabilities of the organism.

They indicated that this variable, being theoretical observed but must be inferred from change purpose of workload as a construct was provided by Gopher and Donchin (1986) who suggested that it was viewed from the perspective. Lastly, Wickens (2001) favored Moray's (inferred construct that mediates between task difficulty, operator skill, and observed performance these definitions (pp. of 443) workload are very similar to early conceptions of stress as interaction between demands and resources (the stimulus-based approach).

The most noticeable feature here is the absence of any explicit cognitive function such as appraisal. On the contrary, the dominant perspective in the field cited above provide ample evidence that workload is believed to be much more than that. Unfortunately, one researcher goes beyond the most elementary description of the term, infusion over its meaning rises rapidly.

In response to this confusion, Hilburn and Jorna (2001) differentiated between workload and task load. They suggested that task load should be defined as the

demand imposed by the task itself, and they conceive of workload as the subjective experience of the task demand.

3. The Impact of Stress on the Organization: Starting a new job would likely to be very stressful if the person felt inexperienced, unable to cope with workload, uncomfortable around their bosses or colleagues and unstimulated by their work. On the other hand, a person entering an area of work where they felt competent, supported by their colleagues and stimulated, would be more likely to experience the change as challenging than stressful. According to Luthans (2002) besides the potential stressors that occurred outside the organization, there were also those that were associated with the organization. Although an organization is made up of groups of individuals, there are also more macro level dimensions, unique to an organization that contains potential stressors. DCS gaumail (2003) is of the opinion that at the organizational level, research has found that work-related stresses may be responsible for organizational outcomes such as decline in performance, dissatisfaction, lack of motivation and commitment, and an increase in absenteeism and turnover.

Dessler (2000) alluded that there were two main sources of job stress; environmental and personal. According to this author a variety of external environmental factors could lead to job stress. These included work schedules, place of work, job security, route to and from work and the number and nature of clients. Even noise, including people talking and telephones ringing,

contributed to stress. This author, however, noted that individuals reacted differently even if they were at the same job, because personal factors also influenced stress. The author also noted that stress is not necessarily dysfunctional; some people work well only when under a little stress and find they are more productive when a deadline approaches. Dessler (2000) was of the opinion that for organizations job stress consequences included reductions in the quantity and quality of job performance, increased absenteeism and turnover, increased grievances and health care costs. A study of 46,000 employees concluded that stress and depression may cause employees to seek medical care for vague physical and psychological problems and can in fact lead to more serious health conditions. The health care costs of the high-stress workers were 46% higher than those of their less stressed coworkers. According to Levin-Epstein (2002) stress on the job took its toll on nonprofits: lost time from work, deflated productivity, low staff morale, turnover and higher health care costs. According to Anderson and Kyprianou (1994) in the United States of America, Britain and many other European countries, about half the deaths each year for both men and women, were due to cardiovascular diseases. The factors associated with high risk of heart diseases included cigarette smoking, high blood pressure, high cholesterol and blood sugar levels and excess body weight. These authors further stated that a number of studies have indicated that social and psychological factors may account for much of the risk and this has promoted research into factors in the work situation that may increase susceptibility to heart disease. Among the factors that have been

shown to influence such susceptibility are dissatisfaction at work and occupational stress. Anderson and Kryprianou (1994) further quoted Lazarus who defined stress referring to a broad class of problems differentiated from other problem areas because it deals with any demand which tax the system; a psychological system, social system or a physiological system, and the response of that system. The definition further argued that the reaction depended on how the person interpreted or appraised the significance of a harmful threatening or challenging event. These authors concluded that stress was thought to occur from a misfit between the individual and his or her environment: an imbalance in the context of an organism-environment transaction. They further stated that stress in itself was not abnormal; nobody lives wholly free from it. It was clear that far from all individuals who are exposed to do the same work, conditions develop abnormalities of either a physical or a psychological character. It is only when stress is irrational, unproductive and persistent that it may be a symptom of psychological and physical illnesses. Favreau as quoted by Levin-Epstein (2002) said that stress-related problems should be talked at three levels: individual, organizational and social. On the individual level she noted that employees can become more responsible for their own well-being by recognizing unhealthy emotional and work patterns before they reach crisis proportions. At an organizational level, employees need to be aware of the workplace structures that may contribute to burn out and take a creative approach to instituting changes that can prevent and relieve stress. The social environment within which employees operate

often contributes to the problem. Levin-Epstein (2002) also noted the most common indicators of stress as feeling overwhelming and burn out. Emotional and physical exhaustion often accompany such feelings, he further emphasized that employers as implementers of stress-endangering policies and procedures, should help employees manage their stress especially if it affects job performance. Carol and Walton (1997) propagated that the concept of job related stress has been acknowledged and described by many theorists (Maslash 1976; Cooper 1988; Cox 1991). Cox and Howarth (1990) as quoted by Carol and Walton (1997) viewed the concept of work related stress as one that offers an economy of explanation in relation to the complex perceptual and cognitive process that underpins people's interactions with their work environment and their attempts to cope with the demands of that environment. These authors further stated that people's ability to cope with stress is dependent upon their own perception of their abilities to cope and their coping in other aspects of their lives. Work related stress often comes about because of changes in the work place and how it is structured, often described as moving the goal posts, rather than the stress associated with a particular type of work. Carol and Walton (1997) further defined work related stress as the psychological state that represents an imbalance or mismatch between people's perceptions of the demand on them and their ability to cope with these demands. Bowin and Harvey (2001) summarized factors leading to stress in the work place as follows:

- Little or no control of the work environment;
- Lack of participation in decision-making;
- Uncontrolled changes in policy;
- Sudden reorganizations and unexpected changes in work schedules;
- Conflict with other people (subordinates, superiors, peers) and other departments;
- Lack of feedback;
- Not enough time to do expected duties; and
- Ambiguity in duties.

According to Frost (2003) the frequency with which hardworking, valuable employees have negative experiences in the workplace or hear bad news that leaves their hopes dashed, their goals derailed, or their confidence undermined is on the increase. The sources of the pain vary, but much of it comes from abusive managers, unreasonable company policies, disruptive coworkers or clients, or from poorly managed change. It is a by-product of organizational life that can have serious negative effects on individuals and their organizations, unless it is identified and handled in healthy and constructive ways. Frost (2003) is of the opinion that this kind of pain shows up in people's diminished sense of self-worth and loss of confidence and hope. It is destructive to performance and morale. The tangible consequences include lost profits resulting from things like diminished productivity or worse mass

exodus. Frost (2003) is also of the opinion that apart from quitting, which carries its own set of costs to the company, acts of revenge, sabotage, theft, vandalism, withdrawal behaviours, spreading gossip or generally acting cynical or mistrustful can all represent direct or indirect costs to the organization. According to Thompson and Mc Hugh (1990) costs are examined socially in terms of rates of heart disease, mental disorder and social dysfunction and in workplace through effects on job satisfaction, performance and absenteeism rates, and more recently in the costs of compensation claims and health insurance. These authors are also of the opinion that typologies of sources of stressors and the forms of pathological end-state to be encountered, account for much of the modern stress literature. This tends to emphasize the amount of productivity lost due to stress, its inevitability and the benefits for the enterprise of managing stress. In conclusion, Frost (2003) believed that when organizational leaders recognize emotional pain when it occurs and act to intervene, potentially lethal situations in the workplace could be reversed.

5. **The Impact of Stress on Productivity:** Mathis and Jackson (2000) suggested that to measure organizational human resource productivity one has to consider unit labour cost, or the total labour cost per unit of output. The authors further stated that an individual performance depends on three factors which are; ability to do the work, level of effort and support given to that person. The relationship of these factors, widely acknowledged in management literature, is that Performance (P) is the result of Ability (A)

times Effort (E) times Support (S), that is: $(P=A \times E \times S)$. Performance is diminished if any of these factors are reduced or absent. They further emphasize that quality of production must also be considered as part of productivity because one alternative might be to produce more but a lower quality. Simply put by Chase and Aquilano (1995), productivity is measured in terms of outputs per labour hour. However this measurement does not ensure that the firm will make money (for example when extra output is not sold but accumulates as inventory). To test whether productivity has increased, the following questions should be asked: 'has the action taken increased output or has it decreased inventory?' 'Has the action taken decreased operational expense?' This would then lead to a new definition which is: Productivity is all the actions that bring a company closer to its goals. Mathis and Jackson (2000) defined productivity as a measure of the quantity and quality of work done considering the cost of the resource it took to do the work. Steers (1991) is of the opinion that it is useful from a managerial standpoint to consider several forms of counterproductive behaviour that are known to result from prolonged stress. Thompson and Mc Hugh (1995) are of the opinion that when specifically regarding stress in the workplace, contemporary accounts of the stress 'process' often follow the notion of stress as resulting from a misfit between an individual and their particular environment, where internal or external factors push the individuals adaptive capacities beyond his or her limit. However, no two people react to the same job in the very same way, because personal factors also influence stress. For example, type A

personalities; people who are workaholics and who feel driven to be always on time and meet deadlines, normally place themselves under greater stress than do others (Dessler 2000). This is further reiterated by Bowin and Harvey (2001) who emphasized that people cannot completely separate their work and personal lives, the way people react and handle stress at work is a complex issue. According to Blumenthal (2003) an inverted U-type curve has been used to depict the effect stress has on performance. It can be shown that, as stress increases, so does the performance. However if stress continues to increase beyond an optimal point, performance will peak and start to decline. This shows that stress is necessary to enhance performance but once it reaches a level of acute discomfort, it is harmful and counterproductive. Blumenthal (2003) went on to argue that excess stress is harmful, destructive and detrimental to human well-being and productivity. Stress can have an impact on an individual's wellbeing by causing dysfunction or disruption in multiple areas. This dysfunction extends into the organizational world and leads to decreased productivity. According to Garrison and Bly (1997) corporations have become acutely aware of the problems caused by stress. The illnesses associated with stress are costly, and they can debilitate a valuable worker. When stress is not handled well, absenteeism, turnover, and medical compensation increase and productivity decreases. Garrison and Bly (1997) further stated that the workplace is special only because so much of our time is spent at work. To achieve a peak of performance, stress should be managed effectively, with the negative effects of stress minimized.

2.3.8 Strategies and Methods for Managing Stress

According to Robbins (2004), stress is common to everyone. Stress is your reaction to any change that requires us to adjust or respond. It is important to remember that we can learn to control stress, because stress depends upon our manner of response to stressful events. Our bodies are designed to feel stress and react to it. It keeps us alert and ready to avoid danger. It is not always possible to avoid or change events that may cause stress. We can feel trapped and feel helpless to cope when stress persists. The body begins to break down and illnesses can occur. The key to coping with stress is identifying stressors in life and learning ways to direct and reduce stress. According to (Derek Rollinson 2007) coping strategies are classified into two types such as **individual level strategies and organizational level strategies**.

- i. **Individual level strategies:** Some persons naturally have more resistance power to cope with stress than others. The following methods help the individual to cope with stress that they experience.
 - a. **Relaxation Techniques** - One of the greatest problems for the person suffering from stress is that he or she finds it hard to relax. This technique can help in this respect and is likely to be beneficial. The person could force him/herself to take a holiday or even be ordered to do so. In addition, there are a number of easily taught relaxation techniques that can be used such as muscle relaxation and meditation. The meditation technique is more beneficial to physical and mental states.

- b. **Physical Exercise** - Regular physical exercise such as jogging, walking and workout in fitness centres are helpful. They not only improve blood circulation but also lower blood pressure, muscle tension and cholesterol levels. It has more subtle effects. The feeling of general well-being can help to combat some of the symptoms of stress when people are relaxed; they tend to sleep more soundly. It provides periods of intense relaxation and enables a person to marshal reserves of energy.
- c. **Assertiveness Training** - This training method helps to learn to reappraise stressful situations and address root causes of problems. Assertiveness should not be confused with aggression. The assertive person is more likely to stand his or her ground and refuse to be trampled on, whereas aggression is more likely to be an attempt to trample on someone else.
- d. **Behavioural Self-control** - The aim here is usually to get people to analyze and take control of their own actions. In this case it is to identify ways in which their behaviour gives rise to stress. One technique is for people to learn how to manage their time more effectively and prioritize work tasks. Another is for people to learn to recognize situations that put them under stress and make plans for handling them so that the situations are less stressful.
- e. **Social Support** - Social support is one of the best moderators of stress. It is used as a way of coping with stress by discussing stressful situations with colleagues, peers, family members and friends.

f. Professional Help - If all the above methods fail to help a person to come out of stress then the level of stress has gone beyond the point. It means he/she is in a dangerous condition. It must be remembered that it is the severest form of stress. The sensible thing to do is that of taking guidance from professional clinical experts. A wide variety of clinical techniques are available such as counseling, psychotherapy, behavioural therapies, virtual reality exposure therapy, electroconvulsive therapy, vagus' nerve stimulation and so on.

According to Okpaluba, (2010), the following strategies should be considered in managing stress at individual level:

- ❖ Self-awareness
- ❖ Self-realization
- ❖ Managing emotions
- ❖ Taking responsibility for your decisions and actions etc.

ii. Organizational level strategies

Organisational stressors affect large numbers of employees. It affects employees mentally as well as physically. If it is prolonged then it affects employees' performance and growth of the organization. In order to avoid or reduce employees' stress, the organisation should identify stress creating factors and take necessary steps to eradicate stress by way of changing the rules, regulations and organizational strategies. Others include:

- Reducing tasks
- Redesigning work environments
- Using more flexible work schedules
- Using more participative management styles
- Involving employees in drawing up career development plans
- Involving employees in establishing their work goals
- Providing social support and feedback
- Building cohesive teams
- Establishing fair employment and rewards practices and so on.

In the same vein, Lucey (1994) said stress can be managed in an organization through increasing employees autonomy in their job, increase or decrease personal responsibility, allow more flexible working hours – by the used of flexi – time, job rotation and transfers, provide better working conditions, including social/fitness clubs etc. and institute a counseling service.

2.4 Theoretical Framework

Theories help us to understand underlying process and on that basis, choose an effective course of action. According to coherent group of assumption put forth to explain the relationship between two or more observable facts. It is a truism that no matter the degree of the grasp of a principle, the history and theories of any field help us to apply them to actual cases. The theories relevant in the study of job stress and its

effects on job performance include the followings; stimulus-based, interactional, person-environment fit, role overload and role theory.

2.4.1 Theoretical Approaches to Stress

- a. Selye's Model of Stress:** Hans Selye has been regarded as the founder of modern stress theory (Capel & Gurnsey, 1987). One of the first attempts to explain the process of stress related illness was given in Selye (1976) whereby the individual experiences three stages during the stress response. The three stages were referred to as GAS or the Generalized Adaptation Syndrome and are as follows: Alarm Reaction, Resistance and Exhaustion. The earlier work of Greenwood (1979) emphasizes that as with any activity in the human body, the stress responses do not always conform to a specified pattern. When the pattern deviates from the norm in a significant manner, the outcome may be diseases of adaptation. This is explained in Selye's GAS model, whereby in the resistance stage responses, if stress is severe and prolonged, illness could result. Illnesses include psychosomatic disorders, allergies, cardiovascular and kidney disease. Diseases of adaptation are seen as inappropriate responses of the body during a stress reaction, being the indirect result of the attack of stressors (Greenwood, 1979). Successful adaptation to stress signifies the attainment of a new level of homeostasis. When the body fails to provide the balance, disease may result. GAS is essentially a defense mechanism of the human body, a means of coping with stimuli which threaten its homeostasis or

stability. Critics of Selye's work indicate that it ignores the psychological impact of stress on an individual and his/her ability to recognize stress and to act in ways to change the situation or the impact of that stress (Cartwright & Cooper, 1997). Selye is further criticized for ignoring the element of emotion in stress. Selye's views also emphasize the physiology of stress due to his use of animals in his research, neglecting the aspects unique to humans, such as perception and interpretation of stressful experiences (Brannon & Feist, 1997).

b. The Stress Model of Richard Lazarus: his interpretation of stress responses had a significant impact on psychologists. Lazarus (in Brannon & Feist, 1997) emphasized that it is not the environment or the stressor that is so important, but the perception of the individual pertaining to the stressful situation that reveals how he or she will cope. Lazarus' research (in Brannon & Feist, 1997) revealed that the ability of people to think and evaluate future events makes them more vulnerable in ways that animals are not. Thus the effect that stress has on the individual is based on that individual's feelings of vulnerability and ability to cope. Lazarus recognized that individuals use three kinds of appraisal to analyze situations namely: Primary appraisal, Secondary appraisal and Reappraisal. Primary Appraisal concerns the first encounter with the stressful event. At this point, the individual appraises the situation in respect of its effect on his/her well-being. The situation may be viewed as positive or negative or unimportant. A stressful appraisal would indicate the individual sees

the situation as harmful or threatening. This type of interpretation is likely to generate an emotion or what Lazarus refers to as “harm” which results in anger, sadness or disappointment. The interpretation of “threat” is seen as the anticipation of harm and the interpretation of “challenge” as the individual’s confidence in overcoming the demands of the situation. After the individual’s appraisal of the event, he /she forms an impression of his or her ability to control or cope with the situation, be it “harm” or “threat” or “challenge”. This stage is referred to as a secondary appraisal. The third type of appraisal is reappraisal. This implies that the individual’s appraisals of the situation may change as new information becomes available. Reappraisal does not always reduce the stress; it can increase it since a previously non-threatening situation may be viewed as threatening once more information has become available. Important in Lazarus’ theory is the ability to cope with a stressful situation. (Lazarus and Folkman 1984) define coping as constantly changing cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person. The classical stress model of Cox (1978) highlights a more contemporary approach towards stress, which emphasizes the interaction between an individual and his or her environment. In the present study, the workplace is considered as a source of environmental stress.

- c. **Cox’s Model of Stress:** According to Cox (1978, 1985) the individual becomes stressed when a discrepancy occurs between the perceived level of

the stressful demands and his/her perceived ability to respond to and to cope with the demands. There is thus an imbalance between a perceived demand and a perceived capacity to cope. Cox (1985) noted that: The classic stressful situation is one in which the person's resources are not well matched to the level of demand and where there are constraints on coping and little social support. Stress, itself, is an individual psychological state. It has to do with the person's perception of the work environment and the emotional experience of it. Cox (1978, 1985) maintains that perception plays an important role in "recognizing" stressors. The individual's ability to cope with environmental "threats" or adverse events are also emphasized. This view would suggest that if the individual can perceive environmental and psychological demands made on him, he can learn (for example, through counseling as a form of intervention) to recognize which are the best resources to call upon when confronted with perceived stressful demands. Cox (1985) emphasizes that the stress phases experienced by the individual involve a complex interactive process with various levels of appraisal, emotion and response, with the immediate response to a stressful situation being in the form of negative emotion, propelling the individual into flight or fight action. Cox (1978, 1985) maintains that stress is an imbalance between a perceived demand and a perceived capability, with the demands changing at various levels of appraisal during the phases of the stress process. An appraisal of capability takes into account external resources as well as internal capabilities. In using the "capabilities" the individuals makes an

assessment of the social support available (external factors) and appraises his or her internal strengths or limitations in order to deal with the stressor. Successfully coping with stress would thus be reliant on the individual's assessment of where his/her coping resources exist, namely from an internal or an external source. Cox's model could be compared to Rotter's theory of Locus of Control which asserts that some individuals have a stronger internal locus of control, namely a greater sense of self-reliance. According to Rotter's theory, individuals with a stronger internal locus of control have a greater influence over their destiny or circumstances, which would suggest that they would cope better in stress related situations. Mayer and Sutton (1996) contend that individuals with a strong internal locus of control are associated with greater academic achievement, more effective relationships and a greater problem solving ability than those individuals showing a greater external locus of control. When further compared to Cox's model, the individual with the stronger internal locus of control would reveal a more positive appraisal of his/her internal capabilities than the individual with a stronger external locus of control, which would reveal a less confident appraisal of his/her internal capabilities in coping with stress. As part of the individual's appraisal of his/her coping abilities, recognition of the symptoms of stress whether physical or psychological, play an important role in "warning" the individual that he or she is experiencing unhealthy stress levels.

2.5 Summary

Work stress arises from an interaction between people and their work milieu. Stress is an individually experienced phenomenon and it is unlikely that two persons will react to the same set of stressors in exactly the same way because of individual differences and perceptions. Low level of stress is beneficial to human being to improve their functioning. Individuals and organizations need to explore ways of reducing the potential for stressful condition and to find ways of helping people to cope with stress. People can either equip themselves with a number of coping techniques that enable them to withstand the effects of stressful conditions or they can attempt to change the characteristics of the situation in which they find themselves. However, organizations are ultimately responsible for developing solutions, perhaps by using redesigning initiatives to make the work milieu a less stressful place.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter describes the research design used for the study, the various procedures and processes that was employed to collect and analyze the data. That is, the instruments used for the study and the method of analysis of the data.

3.2 Research Design

The study is a descriptive research set out to assess stress and its effects on employees' performance in GFAD, NNPC Towers, Abuja. According to Pilot and Hurgler (1995), descriptive survey aims predominantly at observing, describing and documenting aspects of a situation as it naturally occurs rather than explaining them. The design has an advantage of producing good amount of responses from a wide range of people. At the same time, it provides a more accurate picture of events at a point in time. Fraenkel and Wallen (1993) continued that one big advantage of the descriptive survey design is that it has the potential to provide us with a lot of information obtained from quite a large sample of individuals.

Creswell (2003) is however of the view that a descriptive study is more than just a collection of data. It involves measurement, classification, analysis, comparison and interpretation of data. According to Creswell (2002), a descriptive study identifies and defines the problem, selects tools for collecting data, describes, analyzes and

interprets the data. In this direction the study seeks to examine the effect of stress on the employees' performance, the causes of stress and the procedures available for the workers to manage stress in the organization.

3.3 Population of the Study

In the opinion of Agyedu, Donkor and Obeng (1999), population of a study refers to a complete set of individuals (subjects), objects or events having common observable characteristics in which the researcher is interested. They further stressed that; population constitutes the target of a study and must be clearly defined and identified.

The target population for the study was the staff of Group Finance and Accounts Directorate, NNPC Towers, Abuja.

3.4 Sample and Sampling Technique

(Sarantakos, 2005) opined that analyses are best when conducted on samples that are still fresh. He emphasizes the need for a researcher to select a sample from which he wishes to seek information, using appropriate sampling techniques. Therefore, sampling was used to select a portion of the population to represent the entire population. The methods/techniques selected for the study was simple random sampling technique. This method was employed in selecting 150 out of the total population of 315 employees.

3.5 Methods of Data Collection

Data were obtained from both primary and secondary data sources using varied techniques.

a. Primary Data: Primary source of data were obtained through questionnaire and interviews. Various interrogation techniques were used to elicit primary data from interviewees. The questions were in two parts – Sections “A” and “B”. Section “A” dealt with personal data and section “B” dealt with questions for the study. To complement the questionnaire, some employees were interviewed to find out whether they were experiencing stress and whether it had any effects on their performance. This, the researcher did to seek verification on some of the answers provided in the questionnaire.

b. Secondary Data: Secondary data are information or data already collected by other researchers or institutions, usually for different purposes (Blumberg et al., 2008). Secondary data enabled the researcher to place the study in the context of existing knowledge as well as broadens the researcher’s understanding to the research topic (Blumberg et al., 2008). Secondary data sources were newspapers, internet as well as other relevant publications.

3.6 Research Instrument

The instrument used in gathering data were questionnaires and face-to-face interviews. The researcher distributed the questionnaires in person, and entreated

respondents entreated to give candid and honest responses to every item on the questionnaires. Face-to-face interview provided the platform for the researcher to clarify any possible ambiguity and also created the opportunity to interact with the people.

3.7 Method of Data Analysis

The data collected by the researcher was quantified, expressed in numerical terms and then statistically analyzed. The outcome was represented numerically in simple forms using frequency table's format for easy interpretation. The researcher used Percentage as the main statistical procedure employed in data analysis. It was used to summarize the frequency of responses. The percentage was also used as basis for either acceptance or rejection of the research question being tested.

The percentage responses were calculated according to the respective questions, using the formular below:

$$\frac{\text{Total number of Yes}}{\text{Total number of (Yes \& No)}} \times \frac{100\%}{1}$$

3.8 Justification of Methods

The reason for this this method is to ensure that a complete and dependable statistical set of results are acquired to make decision and also to ensure an easy interpretation.

3.9 Summary

In this methodology, the researcher used descriptive research design because, the study sought to know the effect of one variable on another, and such study is better done with descriptive research design. A total of 150 employees were studied. Questionnaires were administered and information from secondary sources were also used.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

In this chapter, the data collected were being analyzed and the result presented. The obtained results were discussed and the analyses are in two forms. The first is based on the personal data of the respondents, while the other is based on the research questions examined.

4.2 Data Presentation

This section presents the analysis of responses collected from the respondents studied.

Table 4.2.1: Distribution of respondents by Sex

Sex	Frequency	Percentage (%)
Male	58	38.67
Female	92	61.33
Total	150	100

Source: Fieldwork 2017

The data in table 4.1 shows the distribution of respondents by sex. Out of 150 respondents to the questionnaires, 58 which indicate 38.67% were male while 92 which indicate 61.33% were females.

How many years of work experience do you have? (a) 1- 10 years [] (b) 11-20 years [] (c) 21 – 30 years [] (d) more than 30 years []

Table 4.2.2: Distribution of respondents by work experience

Age range	Frequency	Percentage (%)
1 - 10 years	53	35.33
11 - 20 years	68	45.33
21 - 30 years	20	13.33
more than 30 years	9	6
Total	150	100

Result in table 4.2 shows the distribution of respondents by work experience. 53 which represent 35.33% fall to the category of 1 - 10 years' work experience, 68 which represent 45.33% fall into the category of 11 - 20 years' work experience, while 20 respondents which represent 13.33% fall into 21 - 30 years' work experience

category and 9 respondents which represents 6% falls within 31 years' work experience and above.

Research Question 1

Table: 4.2.3: What are job stressors in Group Finance and Accounts Directorate of NNPC, CHQ, Abuja?

S/N	Variables	SA	A	UD	D	SD	Total
1.	Excessive workload	92 (61.33%)	50 (33.33%)	8 (5.33%)	0 (0%)	0 (0%)	150 (100%)
2.	Working with an impossible boss	96 (64%)	40 (26.67%)	14 (9.33%)	0 (0%)	0 (0%)	150 (100%)
3.	Working for longer hours than usual	95 (63.33%)	30 (20%)	24 (16%)	1 (0.67%)	0 (0%)	150 (100%)
4.	Work pressure	113 (75.33%)	20 (13.33%)	17 (11.33%)	0 (0%)	0 (0%)	150 (100%)

Research Question 2

Table: 4.2.4: What are the effects of stress on employees' performance?

S/N	Variables	SD	D	UD	A	SA	Total
1.	Decline in employees' performance	0 (0%)	2 (1.33%)	20 (13.33)	56 (37.33%)	72 (48%)	150 (100%)
2.	Lack of motivation and commitment to job	2 (1.33%)	3 (2%)	13 (8.67%)	37 (24.67%)	95 (63.33%)	150 (100%)
3.	Increase in absenteeism and labour turnover	0 (0%)	2 (1.33%)	3 (2%)	43 (28.67%)	102 (68%)	150 (100%)
4.	Job dissatisfaction	0 (0%)	0 (0%)	0 (0%)	28 (18.67)	122 (81.33%)	150 (100%)

Research Question 3

Table: 4.2.5: What are the strategies for dealing with job stress among GFAD staff of NNPC, Towers?

S/N	Variables	SA	A	UD	D	SD	Total
1.	Using more participative management styles	94 (62.67%)	35 (23.33%)	20 (13.33%)	1 (0.67%)	0 (0%)	150 (100%)
2.	Training and retraining through organized programmes focusing on employees can manage stress	93 (62%)	49 (32.67%)	8 (5.33%)	0 (0%)	0 (0%)	150 (100%)
3.	Involving employees in drawing up career development plans	117 (78%)	20 (13.33%)	13 (13%)	0 (0%)	0 (0%)	150 (100%)
4.	Provision of medical services, psychologist and counselors for the employees	121 (80.67%)	19 (12.67%)	9 (6%)	1 (0.67%)	0 (0%)	150 (100%)

4.3 Testing of Hypotheses

Ho: There is no significant relationship between job stress and employee performance

Hi: There is a significant relationship between job stress and employee performance

Table 4.3.1: Responses on the effect of job stress on employee performance
(Question 2)

Responses	No of respondents	Percentage (%)
SA	72	48
A	56	37.33
UD	20	13.33
D	2	1.33
SD	0	0
Total	150	100

Source: Fieldwork 2017

The above table shows the responses to the question on the effect of job stress on employee performance. It revealed that 48% of the respondents strongly agree that job stress do affect the GFAD staff of NNPC, Towers while 37.33% agree, 13.33% were undecided while 1.33% of the total sample size disagree.

Table 4.3.2: Research Question 2

What are the effects of stress on employees' performance?

Response	O	E	O-E	(O-E) ²	(O-E) ² /E
SA	72	30	42	1764	58.8
A	56	30	26	676	22.5
UD	20	30	-10	100	3.33
D	2	30	-28	784	26.1
SD	0	30	-30	900	30
TOTAL	150				140.73

Source: Fieldwork 2017

$$X^2 = 140.73$$

Level of significance is 5% = 0.05. at 5% (0.05) level of significance. Computation of degree of freedom.

Df = (R-1) (C-1). R represents the number of rows in the chi- square table above minus one; while C represents the number of columns in the chi- square table minus one.

$$(5-1) (2-1)$$

$$4 \times 1 = 4$$

At 5% significant level for the degree of freedom, the critical value of chi-square is 11.07

Decision Rule and Interpretation

Since the calculated chi-square value of 140.73 is higher than the chi-square critical value of 11.07, we simply reject the null hypothesis (Ho) and accept the alternative hypothesis (Hi) which says: There is a significant relationship between job stress and employee performance.

4.4 Discussion of Findings

The first objective of the study was to determine the stressors at workplace among the GFAD staff of NNPC Towers Abuja.

Findings from the study revealed that the stressors among the staff of GFAD, NNPC Towers to include the following: excessive workload, poor treatment from the management staffs could be a source of stress for junior employees, working for longer hours than usual and work pressure (see Table 4.3).

The second objective of the study was to examine the impact of stress on employees' performance among the staff of GFAD, NNPC Towers.

Findings from the study revealed the following as the impacts of stress on employees' performance among the staff of GFAD, NNPC Towers. They are: decline in employees' performance, lack of motivation and commitment to job, increase in

absenteeism and labour turnover and job dissatisfaction. These can be seen in (table 4.4).

The third objective of the study was to ascertain the strategies for dealing with job stress in GFAD, NNPC Towers, Abuja

The findings from the study revealed that in actual fact, using more participative management styles, involving employees in drawing up career development plans, provision of medical services, psychologist & counselors for the employees and training & retraining through organized programmes focusing on employees can be used to manage stress.

4.5. Summary of Findings

From the foregoing, it can be ascertained that there is a significant relationship between job stress and employee performance. This simply means that when employees of an organization are going through stress, their job performance will become very low and vice versa.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The aim of the study was to evaluate the effect of stress on productivity of the employees at GFAD, NNPC Towers, Abuja. The results from this study showed that the negative factors that distressed employees had a negative effect on productivity. The causes that were identified and analyzed in Chapter four (4) included the effect of stress on productivity, the stressors at workplace and the strategies to manage stress.

It is clear from the vast amount of factors identified, reported and quantified and through the literature review that the goal of the study was achieved. This also served to prove that stress had a negative effect on productivity at GFAD, NNPC Towers, Abuja.

There had been many stress factors that the employees of GFAD, NNPC Towers, Abuja endured, and the enquiry proved that the effect of stress affected productivity negatively. The fact that the majority of the employees felt that the organization did not care about them was a reflection of huge dissatisfaction that undoubtedly lowered productivity. Unfortunately, during the course of this research, I lost a friend so dear to me in GFAD, NNPC Towers, Abuja due to stress.

In view of the above, it is important for organizations to be committed to alleviating the impact of stress on employees.

5.2 Recommendation

Based on the findings of the research, it is recommended that the following measures be put in place to help employees of GFAD, NNPC Towers, Abuja to manage and reduce stress on their work:

- ❖ Open communication should be encouraged both horizontal and vertically to tackle job stressors like role ambiguity, work over/under load, role conflict and others. When there is an opportunity to communicate freely with a superior, it makes it easy for the subordinate to say when he/she is faced with a conflicting role, an unclear role or any other work related issue. Open communication also has an advantage of resolving conflicts between supervisors and subordinates. It will help the supervisor know when the subordinate is going through stress. Lack of effective communication could cause unresolved conflicts that can increase stress level.
- ❖ Since stress could lead to decline in employees' performance which will in turn lead to overall poor performance, the prevention and management of workplace stress should be considered by the organisation because it is often the organizations that create the stress. A culture of openness and understanding, rather than that of criticism, is very essential.
- ❖ To manage stress effectively, organisations should use more participative management styles, involving employees in drawing up career development plans, provision of medical services, psychologist & counselors for the employees and training & retraining through organized programmes focusing

on employees can be used to manage stress. Organisations should encourage
Reducing tasks

5.3 Suggestions for Further Studies

Job stress is an integral part of life. Hence, further study can be undertaken to devise effective programmes to reduce work stress in which the present study remains inadequate. This study was limited to the employees of GFAD, NNPC Towers, Abuja. However, studies can be conducted to provide useful insight into the patterns of stress levels among various occupations. Useful studies can be conducted by making similar comparisons among intra-professional groups such as that of elementary and high school teachers or between private and government employed professionals and employees.

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APPENDIX 1

**SCHOOL OF POST GRADUATE STUDIES
DEPARTMENT OF BUSINESS ADMINISTRATION
FACULTY OF ADMINISTRATION
NASSARAWA STATE UNIVERSITY, KEFFI
NASSARAWA STATE**

QUESTIONNAIRE

Please, I am a post graduate student of Nassarawa state university, Keffi, undergoing a research work on “Job stress and its effect on the performance of employees of Group Finance and Accounts Directorate (GFAD), Nigerian National Petroleum Corporation Corporate Headquarters, Abuja”.

I shall be extremely grateful if you could take part in the study by responding to the following set of questions. It is purely for academic and research purposes. Nevertheless your anonymity is guaranteed and information given shall be treated with utmost confidentiality.

Thank you.

Yours sincerely,

NNANNA CHRISTIANA .A.

SECTION A

PLEASE TICK [√] WHERE APPROPRIATE OR MAKE A BRIEF COMMENT.

1. Gender (a) Male [] (b) Female []
2. How many years of work experience do you have? (a) 1 - 10 years [] (b) 11 - 20 years [] (c) 21 - 30 years [] (d) more than 30 years []

SECTION B

1. Which of the following stresses you at work? a. long Work Hours [] b. Compulsory Over Time [] c. Shift Work [] d. Meetings after office hours []
2. How do you feel about the amount of time you spend at work? (a) very unhappy [] (b) unhappy [] (c) Indifferent [] (d) Happy [] (e) very happy []
3. Do you think or worry about work when you are not actually at work? (a) Never think about work [] (b) rarely [] (c) sometimes [] (d) often [] (e) always []
4. Do you think GFAD NNPC Towers Abuja cares for its employees? Yes [] No []
5. Do you think you have control over your job? (a) Always [] (b) Sometimes [] (c) Seldom [] (d) Not at all []
6. Do you work under pressure? (a) Yes [] (b) No []
7. Do you have adequate information on your role at work? (a) Always [] (b) Sometimes [] (c) Seldom [] (d) Not at all []

8. Do you think that you are being asked to do more than your ability permits? (a) Always [] (b) Sometimes [] (c) Seldom [] (d) Not at all []

9. What other work stressors do you witness in NNPC?

.....
.....

10. Do you get into conflict with other people at work? (a) Yes [] (b) No []

11. Are you most of the time relaxed person at work? (a) Yes [] (b) No []

12. Do you feel tensed at work? (a) Always [] (b) Sometimes [] (c) Seldom []
(d) Not at all []

13. Do you experience a feeling of helplessness at work? (a) Always [] (b) Sometimes [] (c) Seldom [] (d) Not at all []

14. Do you come late for work? (a) Always [] (b) Sometimes [] (c) Seldom []
(d) Not at all []

15. How often do you stay away from work?
.....
.....

16. Have you ever thought of leaving this job? (a) Yes [] (b) No []

17. Do you feel stressed or depressed because of work? (a) never [] (b) rarely []
(c) Sometimes [] (d) Often [] (e) Always []

18. What do you think are the effects of stress on employee performance? (a) General Weakness (b) Dizziness at work (c) Absenteeism (d) Stress related illnesses (e) Frustration at work and home (f) Family and Workplace conflicts
19. Do you think that if employees have a less stress work environment, they will be more productive? (a) Yes [] (b) No []
20. If 'yes' in your opinion, what are the solutions to work stress?

21. Does your supervisor attend to your work problems? (a) Always [] (b) Sometimes [] (c) Seldom [] (d) Not at all []
22. Does your organization celebrate you when you have an achievement at your workplace? a. yes [] b. no []
23. When you have a problem at work, do you: (a) Consult your supervisor [] (b) Seek professional help [] (c) Stay away from work [] (d) Discuss it informally with a colleague [] (e) All of the above [] (f) None of the above []

Thank You for your Time