UNIVERSITY OF CAPE COAST

STRESS MANAGEMENT PRACTICES AND JOB PERFORMANCE

AT NATIONAL HEALTH INSURANCE AUTHORITY, CENTRAL REGION.

BY

BENJAMIN APPIAH-KUBI

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DECLARATION

**Candidate's Declaration**

I hereby decline that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature: ………………………… Date: …………..………….

Candidate's Name: Benjamin Appiah-Kubi

**Supervisor's Declaration**

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on the supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature: …………………… Date: ……………………………

Supervisor's Name: Alex Adom, PhD

## ABSTRACT

Stress has an impact on the job performance of workers. The study examined factors that determine stress and its effect on the job performance of the staff of the Central Regional of the National Health Insurance Authority.  Data were collected using structured and closed ended questionnaires. Eighty-five (85) respondents were sampled for the study. On the determinants of stress, the study revealed that job content, job context, lack of career developments, intrinsic factors on the job and work-home interface were the main stressors and occupational stress determinants of the stress levels of the staff of the Authority. The study further revealed that stress management practices adopted by the staff of the authority were time management schedules, awareness of time table of actions, awareness of job changes in their job and helping them to understand their job responsibilities' and roles clearly. The study also found that stress management practices is associated with job performance and that stress management has actually help these staff in increasing their productivity, meeting their routine targets, and meeting schedule deadlines. The study reveals a significant relationship between stress management practices and job performance. The study recommends that to ensure employees' pleasure on the job, authority should offer recreational facilities and activities that are of interest of employees. This should be done with respect to employees' tastes, gender, among others.

KEYWORDS

Job performance

Occupational stressors

Organizational behaviors

Resource theory

Stressors

Stress management practices

Transaction theory

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DEDICATION

To my wife Awo Gyatowa Ephraim and my lovely kids Adjoa Gyakoa

Appiah-Kubi, Kwaku Afram Appiah-Kubi and Adjoa Aduwa Appiah-Kubi.

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## CHAPTER ONE

## INTRODUCTION

Stress affect job performance negatively. Over the years stress management practices of the National Health Insurance Authority has led to significant improvement in occupational hazard of the organization. The current study emanated from the Central Region and the focus was on staff of the National Health Insurance Authority. Stress management significantly impact job performance.

**Background to the Study**

International Labour Organisation, ILO (2016) provided a concept paper on stress management and how it is affecting organizations in the world. ILO (2016) observed that the current technological and scientific nature of today's job place psychological capacity of workers. ILO (2016) report indicates that stress management is important in each organization either small and medium scale, or large enterprises. Stresses that result from work has been proven to be a worldly problem which affects the wellbeing of employees as well as firm's productivity (Better Health Organisation, 2015). The important of stress management cannot be over emphasized until we know the impact of stress to organizations and nations. Better Health Organisation (2015) outlined that perceived stressful conditions in organization has always being affected situation activities.

ILO (2016) avers that poor management of stress leads to various immune dis-functions of the body. This is the medical side of it and when employees are suffering from such kind of diseases, their productivity to some extent is affected. Better Health Organisation (2015) observed in Australia that

about $133.9 million has been paid to workers who report work related stress. Liverpool Hope University (2017) also observed that stresses resulting from work leads to workers' absenteeism. In Europe, ILO (2016) notes that stress is the second most important factor leading to health related issues. As indicated by ILO (2016), about 50 to 60% of workers' absenteeism are based on stress and workers' stress sis likely to increase in the work environment.

Anca, Alin and Bianca (2016) asserts that stress refers to the bodily response worker face when they face too much pressure and work demands. This is evident in that in this current field of work, there are a lot of threats which demands that workers do their best for the survival of the organisations they represent (Anca et al., 2016). ILO (2014) observed that organization are required to provide occupational health and safety to workers. This should be aimed at promoting and maintaining the mental, physical and social well-being of workers in organization which are the essential stress management techniques. In this regard, employers are to be reasonable, practice oriented, safety cautious and ensure the welfare and health needs of employees (ILO, 2016). However, many work places do not have stress management policies to control employees' stress.

Folkman, Lazarus, Dunkel-Schetter, Delongis and Gruen (2009) indicated that the growing literature on stress' causes, stress management and its impact on organisations defined a basic problem. Folkman et al. (2009) noted that stress has not being dealt with basically and as result impacting organizational productivity. Folkman et al. (2009) anticipate that the core management of workers' stress is coping. They are of the view that coping with stress does not fundamentally alleviate it. Cooper and Marshall (1978) however,

stated that, granted the use of coping to stress management, there are variations in the kind of stress of workers face, however, little information on the comparisons regarding stress levels of varied occupations and in particular no study have been done to examine stress levels within the Cape Coast National Health Insurance Authority.

In the case of Ghana, national surveys reports a 50 percent of workers suffering from stress-related problems meaning that stress stands the likelihood of killing numerous establishments including the National Health Insurance Authority (NHIA) although the NHIA has the mandate to implement the National Insurance Scheme. For the NHIA, its main activities include but not limited to financial and claim management as well as membership management coupled with re-imbursement and overseeing other private health insurers. The NHIA also has supporting activities to perform which include strengthening human resources development, providing information, education and communication on health insurance cover, among others (NHIA, Act 852, 2012). Over the past fifteen years employees of National Health Insurance Authority have been subjected to long hours of working in meeting targets. This is because The National Insurance Act, 2012, Act 852 requires the NHIA to work towards the attaining universal insurance coverage in the country. Employees are forced to report to work as early as 4:00am and closed as late as 8:00pm just to register clients onto the scheme. The Claims directorate is another area where employees are subjected to vetting of volumes of claims.

Meanwhile, Swanepoel (1998) comments that stress resulting from work is a topical issues especially in health related occupations particular for a decade now. This is of the view that the work environment is faced with

intensive competitions, product innovation and pressure on quality resulting to the pressure on workers and an increased demands on them thereby leading to various stresses. It should be noted that, apart from the work related stress, personal factors also bring about stress and prominent among such factors is relationships. The current study examined stress management and its effect on organizational performance using Cape Coast National Health Insurance Authority as the unit of analysis.

**Statement of the Problem**

The focus of organization on achieving higher productivity and meeting deadlines result to exerting pressure on employees leading to psychological and physical problems such as work related stress. These kinds of pressure are therefore exerted on employees who at the normal circumstances are expected to deliver an excellent services in the organization. Yet, those of the employees who fail to meet the demands of the organization out of pressure are faced with punishments such as dismissal. From a study by Riketta (2002) which was conducted in Ghana on jobs' stress and performance, it was reported that work overloads and time constraints are contributors to work related stress among nurses. As indicated by ILO (2016), there have been a remarkable attempts from time immemorial to control the consequences of work difficulties, however, employees have been reported to be going through excessive demands leading to work related stresses. For this reason, the study seeks to critically identify the effects of stress on employees' performance of NHIA in the Central Region of Ghana.

**Purpose of Study**

The area of employee wellness within the human resource value chain, usually include stress management programmes and awareness. By understanding the connection between wellness and stress, human resource departments have been finding solutions to workload stress as well as personal stress due to their impact on productivity. It sought to examine the impact of stress management practices on the performance of the NHIA using Central Regional as the unit of analysis.

**Research Objectives**

The study sought to achieve the following specific objectives:

1. To examine the determinants of stress in among the NHIA employees in the Central Region of Ghana;

2. To examine the various measures adopted by employees of NHIA to manage stress in the Central Region of Ghana; and

3. To ascertain the association between stress management and NHIA employees' job performance in the Central Region of Ghana.

**Research Questions**

In line with the specific objectives of the study, the following research questions guided the study:

1. What are the determinants of stress among the NHIA employees in the Central Region of Ghana?

2. What measures are being adopted to manage stress among the NHIA employees of the Central Region of Ghana?

**Hypotheses**

i. $H_o$:  Stress management has no significantly impacts NHIA employees' job performance in Central region of Ghana job performance.

ii. $H_o$:  Stress management does not positively associate to NHIA employees' job performance in the Central region of Ghana job performance.

**Significance of Study**

The study would bring to light if stress negatively or positively impacts job performance. A knowledge of this would enable workers to take the required actions in order to cope with work related stress. The findings of the study would also help employers to get insight as to how stress negatively affect their workers' job performance. The findings would also be beneficial to educators because the study findings would be a valuable guide to incorporate into the teaching and learning curriculum. It would help policy makers in education to develop programmes to deal with stress which would allow students to transfer their knowledge to the workplace to better improve their work environment. Again, the study would add to the existing body of knowledge reading the impact of stress on employees' job performance and further extend the discussions on the current study variables. Lastly, the findings of the study and whole study would serve as a reference material to future researchers especially on the current study variables**.**

**Delimitations of the Study**

The study was limited to the Central Regional NHIA.  The scope of the study covers the perceptions and attitudes of full-time employees of the study

regarding the impacts of stress on their job performance.  The study is also restricted to definition of stress as defined by ILO (2016) as the influence that affects employees' performance in the workplace in the negative way. Data for the current study were collected using closed ended questionnaires administered to the employees of the organization. Findings from this study applied to National Health Insurance Authority within Central Region. The current study did not make generalization; however, other related institutions could use the findings.

**Limitations of the Study**

A major limitation of the study was the use of questionnaire in the data collection process as the researcher do not have control on how the respondents respond to the variables in the questionnaires. Due to the nature of questionnaire, there was the likelihood that some important components of the questions that measure stress might not have been included. Again, looking at the sample that was used in the study, it is not everybody that was reached, hence, generalization of the findings is limited. Moreover, the use quantitative methodology demand statistical technical which might have introduced subjectivity in the interpretation and analysis of the gathered data. Referring to the aforementioned limitations, attempts were made to control them and examples of such attempts are random sampling and the test of relationships between the variables.

**Organisation of Study**

The study is organized into five chapters. The first chapter focuses on the introductory part of the study which emphasizes the background to the study, problem statement, purpose and objectives of the study, significance of the

study, and delimitations and limitations of study. The second chapter focuses on the literature review of the study. The review focuses on the theoretical and empirical reviews as well as conceptual review. Chapter three focuses on the research design, populations, sample and sampling procedures, data collection and analysis. The fourth chapter covers the presentations and analysis of the data that was gathered whereas the fifth chapters presents the summary, conclusions and recommendations as well as suggestions of further studies.

## CHAPTER TWO

## LITERATURE REVIEW

**Overview**

The aim of the study was to examine the impact of stress management practices on NHIA employees' job performance in the Central Region of Ghana. The current study sought to examine the impact of stress management practices on employees' job performance. The chapter reviews literature on stress that comes from work and how its management can affect the job performance. The chapter was organized into subsection as follows: (i) theoretical review, (ii) empirical review, and (iii) conceptual framework. A summary section was added to conclude the chapter.

**Theoretical review**

Theories of stress management spines across industries and institutions and psychologists have proposed some fundamental theories which influences work related stresses and job performance. The study developed one hypothesis to be tested and this is influenced by the theories chosen for the study. This section reviewed two theories which influences the performances of job and work-related stress. Referring to the fact that stress resulting from work has been a major concern from time immemorial, it is prudent that a holistic views is taken to uncover its consequences even a person's personality. In the study, job performance refers a situation where an individual successfully accomplish the task assigned to him or her using a limited available resources.

**Transaction theory**

The theory is of the view that stress is a product of a transaction between the employee and their work environment (Lazarus & Folkman 1986/1987). As indicated by Lazarus (2011), currently, the transactional theory emphasizes appraisal which underpin the psychological experiences that come with stress. In this sense, the transaction theory posits that the work environment is seen as a stressor when the individual is appraised. However, Prem, Ohly, Kubicek and Koruna (2017) are of the view that a number of factors influence the individual's appraisal and prominent among them include his or her personality, situation, coping strategies, experiences, time and current stage of stress. According to Rosen and Levy (2013), stressors exert some effects on how individual perceives and evaluates the working environment.

The transaction theory therefore posits that the understanding of stress that comes from the workplace is much associated with the exposure to work scenarios as well as an individual's ability toc cope. The evident of stress therefore leads to problems such as psychological and behaviour malfunctioning (Aspinwall & Taylor, 1997, Daniel & Guppy, 1997). To identify internal and external stress of the work environment, a better transactional theory was uncovered by Cox (1993). The new theory outlines the actual sources stress, perceptions of stressors as far as the relations to employees coping strategies are concerned and the psychological, and physiological changes that come with stress. The new theory also touches on the ability to cope stress, consequences that comes as a result of coping and the feedback of the coping process.

Critically, the main underlining fact of the transactional theory is based the appraisal which has been received a lot of critics over the years. From the views of Hairs, Daniel and Briner (2004), in recent literature, the theory has been criticized based on its simplicity and not considering the history of individuals, is or her future goals and identity. Similarly, the theory fails to acknowledge the outcomes that come with coping especially in a social contexts as well as interpersonal interactions (Lazarus, 2006).

It should be acknowledged that the transactional theory has undergone major transformations with its current focusing on relational concept. This means that stress is seen as a relationship between an individual and his or her environment. In this regard, the concept of psychological stress denotes the relationship within the environment a person is appraised as being significant for his or her wellbeing. It also denotes a situation in which the demands of the work exceed the available coping strategies and resources (Lazarus & Folkman, 1986).

From the transactional theory, copping is relevant to stressed environment of employees. According to Lazarus and Folkamn (1980), coping is seen as a cognitive and behavioral way to tolerate or reduce external and internal demands from employees. This implies that the actions of copping are not identified based on its effect but it is based on certain features of the coping process. Secondly, the coping process involves both cognitive and behavioral reaction of the stressed person. Thirdly, coping is made up of varied acts and it is organized chronologically in episodes based on simultaneous happenings of varied sequences.  In the fourth place, as revealed by Lazarus and Folkman (1984), the actions of coping is also based on its focus on varied elements of

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stressful encounter and the stressed person's attempts can be changes by these factors.

The current study is founded on the basis that as people go through stressful conditions they are likely to develop ways in managing their own stress even if the organization do not have such a policy and in effect they are coping with the stress and managing it would have some impact on their job performance. Again, employees relates to internal elements and thus, try to reduce negative emotions or change the appraisal of a demanding situation in the workplace. Referring to the concept of coping, it would help employees to manage the stress conditions they find themselves in their work environment.

**Resources theory**

The Lazarus transaction theory of stress tries to identify stressors variables and when it is linked to the coping theory which was hypothesized by Folkman and Lazarus (1980), the theory tries to find reasons why individuals after going through stressful environments find ways to cope with such conditions and effect manage such stress. Unlike the first theory, the resource theory is based on the provision of resources to ensure that employees are able to face stressful activities. In this regards, social tenets like social support, sense of coherence, hardiness and self-efficacy as well as optimism (Schwarzer & Leppin, 1991; Antomovsky, 1979; Kohasa, 1979; Bandura, 1977; Scheier & Carver, 1992).

Whereas self-esteem and optimism are protective in nature when it comes to stress, coherence and hardiness are seen as a tripartite approach in dealing in stress management. For instance, hardiness combines internal control, commitment and sense of challenges as compared to threat. On the

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other hand, sense of coherence is based on having the conviction that the work environment is predictable and beneficial. As part stress management, Hobfoll, Freedy, Green and Solomon (1996) are of the view that stress occurs when the individual experiences loss of resources, when resources are endangered and when people invest their resources but did not gain any returns. In this sense, the resources include object, condition, personal and energy resources. The object resources include objects such as clothes, home and access to transportation. Conditional resources include employment and personal relationship.  Again, personal resources include skills and self-efficacy while energy resources include facilities that lead to the achievement of other resources (Hobfoll et al., 1996).

According to Hobfoll et al. (1996), the lack of resources is a principal factor leading to work related stresses. In the view of Holmes and Rabe (1967), the position of Hobfoll et al. (1996) that lack of resources best leads to stress is not wholly true because stress also results from life changes events. As indicated by Holmes and Rabe (1967) stress occurs when individuals are to readjust thereby creating negative (such as losses) and positive (marriage) circumstances around them and therefore concluded that self-esteem when it is not available can also cause stress.  Self-esteem is important in that women with high levels of self-esteem use and receive social support systems especially in the case of difficulty. Conversely, women who have low self-esteem lack social support with lead to stress. This minimizes the person's ability to develop coping mechanisms. (Hobfoll & Leiberman, 1987).

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**Determinants of Stress**

Factors that determine stress have not only be revised but have been also established in developed countries especially the United States. Cooper and Marshall (1978) stated that there are some stress determinants for all jobs. In their model, Cooper and Marshall (1978) outlined three major stressors that are common to virtually all organisations to include "factors intrinsic to the job, career developments, and role-based stress". As the factors that causes stresses become massive, many scholars have argued that it is basically important identify stressors that are company specific or even job related. This section discussed the various determinants of stress which needed to be tested in Cape Coast National Health Insurance Authority.

**Intrinsic factors to the job**

Referring to the workplace, factors such as work conditions, work overload or underload, and long working hours, technology as well as work shift and danger, among others contribute to stress. Cooper and Marshall (1978) later asserted that factors such as critical decisions, discrimination and lack of performance.

It was shown by Cox (1993) that "there is a correlation between comfort and a person's performance on perceptual motor task". It does recommend that these intrinsic factors contribute to stress at the work place. For example Cooper et al. (1999) stated that workloads are occasionally stress indicators, Daniels and Guppy (1997) did a comparative study and stressed that when employees are exposed to new technology they are faced with stressful conditions at the work place.

**Career developments**

Griffiths and Leka (2016) stipulated that that career developments is one fact that adds to stress in the organization. Griffiths and Leka (2016) writing for the Institute of Work, Health and Organisations concluded that job security, promotional difficulties, social values, unfair performance and evaluation systems are main determinants of stress under career developments. Prem et al, (2017) and Rosen and Levy (2013) all accepted the fact that there is a strong association between over or under-skilled employees thereby causing stress and also piece rate payments scheme affect the stress level of workers. In a nut shell, Prem et al. (2017) affirms that work related stress is based on work deign and organizational management thereby leading to harm and stress related hazards.

**Work content**

Structures within the organization can sometimes lead to stress (Griffith & Leka, 2016). Under their current study, Griffith and Leka (2016) pointed out that stressed employees are most likely to be face health issues. They are also demotivated, less productive and unsafe which exposes their organisations less successful to thrive organizational competitions. It is in this regard Bandura (1977) states that job content is a contributing factor to occupational stress. Bandura (1977) actually pointed out that job content, aversive tasks, and involving workers in decision making leads to stressful conditions. Begley and Cazika (1993) after successful review of their earlier paper averse that work content can varies from organization to organization as a result their ability to determine stress level depends on the organization or the industry. Anca et al. (2016) later stated that the constituents of work content which affect the employees' level of stress were lack of control, badly designed shift systems

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and unpleasant tasks or lack of variety. It is for this reason that Anca et al. (2016) point that an association significantly exits between job content and employees' stressful conditions.

**Work and home interface**

The concept of work and home interface   justifies the joining of work as well as the private life of the individual as especially form the home. According to Harris et al. (2004) and International Labour Organisation (2016) the interface from the work and home is a cross-cultural context. Principally, combining home and work activities especially when there are unfavorable outcomes may lead to stress (Anca et al., 2016). Griffiths and Leka (2016) stated that stress resulting from work-home interface always result from parallel demands at home and work place. Many individuals believe that they can seek help from the other side when needed. For example, it is evidenced that some organization do support their staffs financially, psychologically and even provide counselling services to them to help them solve their relationship problems and family issues (Anca et al., 2016).

**Empirical review of stress management practices and job performance**

Work stress has proven to affect individuals and organisational effectiveness. The section provides empirical literature on the research objectives as well as identify the various gaps that the study sought to cover. Stress is fundamental problem which affect both organization and individuals as result the various determinants should be examined effectively and practically to know their level of influence on job performance. International Labour Organisation (2016) viewed work stress as a major challenge to growth.

**Determinants of stress**

The occupational stress model was developed by cooper and Marshall (1978) and was published in the eighties. In the model, some factors that are significant to influence occupational stress and observed that they are significantly related to occupational stress. These factors which were Cooper and Marshall's (1978) model have been examined in many jurisdictions around the world but with different findings and some have argued to the extent that factors that determine occupational stress are organizational specific as a result there is no underlying conclusion. For Cooper and Marshall (1978), factors that determines occupational stress are grouped into six to include intrinsic, career development, role-based stress, work relationship, structure and climate of organisation and work or home interface. Any identifiable stressor can be related to any of these factors. Many research works on stress related issues have cited these authors and have tried to link their work to modern day organisations (Cooper & Marshall, 1978).

Griffiths and Leka (2016) actually stated that stress that comes from work also results from work pressure as well as their present knowledge which can cause a miss-mismatch in their work in coping. From a different perspective, Cooper and Marshall (1978) model stated that the determinants of stress were content and context of work which have underlying variables. Griffiths and Leka (2016) grouped the six factors identified in the model into two. Here, they are argued that apart from work-home relationship, the other five factors were either under context or content of the work. In effect, the factors affecting the occupational stress of organisational employees depends

on the designation and management of the work pointing to the fact that occupational stressors are organizational specific.

While in Nigeria, Akanji (2016) redefined the theoretical reflections of stress management by identifying the key determinants that were used in the earlier model. Akanji (2016) specifies occupational stress as a function of job demand controls and person environment and objected that the transactional theory with a new information that perceptions of work and output are major determinant of stress. Tameem and Kotteeswari (2014) in India posited that sources of stress also include annoyance, angry customers and never-ending workloads which were also cited by Akanji (2016). The difference between the two studies was the fact that Tameem and Kotteeswari (2014) went further to do empirical test while Akanji (2016) only reviewed literature on theories and models of stress. In fact, both agreed that occupational stress have underlying determinants and vary from individuals to individuals and organizational to organisation.

The determinants of job stress or occupational stress does not seem to linger on. Beehr and Newman (1978) position on conceptual framework concept of job stress pointed to the fact that papers on occupational stress often begun with the remark that the contribution of what contribute to stress in organisation is either situational or reactional. By igniting the position of Cooper and Marshall (1976), Beehr and Newman (1978) indicated that occupational stress is meant negative environmental factor or stressor which is always contributed by work overloads, role conflicts/ambiguity, and poor working conditions. For Beehr and Newman (1978) what constitute role conflicts and ambiguity depends on the type of organisation. Alipour and

Karimi in 2011 investigated how locus of control affect stress in the work place. Alipour and Karimi (2011) were of the view that poor management from internal and external factors increases the level of occupational stress. They were of the view that employees having the conviction that their success and failures are the results of their actions and efforts and people who believe chance and fate as well as human factors in the form of management, supervision, organisational and other other persons are more powerful to make decision about individuals lives and outcomes have different level of stress and factors the contribute to the stress are linked to their various locus of control. They actually developed the concept of locus of control and today many scholars have adopted and adapted to suit particular situation. For Alipour and Karimi (2011) a good management of individual control and reduce occupational stress.

Michie (2002) underlying study on causes of stress stated that stress leads to changes in employees' behaviour. Michie (2002) stipulated that unpredictable, uncontrollable, uncertain and unfamiliar situations can lead to stress. Michie (2002) position was disputed by Hombergh, Kunzi, Doremalen and Grol (2008) who found that "excessive workload and stress are associated with low job performance" among employees in the Netherlands. In their case, Michie (2002) findings that the causes of stress are those unpredictable, uncontrollable and uncertain situations can actually be determined. Hombergh et al. (2008) later concluded that workload which is practically part of job content actually contribute to occupational stress (Singh, Narban, Singh, 2016).

Singh et al. (2016) did a conceptual study instead of the usual survey done by many research works such as Hombergh et al. (2008). Singh et al. (2016) argued that occupational stress has been viewed as a strong work hazard.

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In this regard, stress from work is seen as predicting emotions, cognitions, behavioural and psychological activities of workers in the work environment which has harmful effects on work environment.  Singh et al. (2016) actually grouped the stressors into three disputing the fact that occupational stress generally does not emanate from a mere observation of organizational activities. In fact, Singh et al. (2016) were of the view that occupational stress/job stress/work stress relates to one's job accepting earlier arguments that job stress are job and organizational specific. The research methods were not structured and they did not test any hypothesis, but rely heavily on previous studies and findings.

The determinants of job stress have been structured in a way that each organization can have its own stress determinants and the factors that causes stress have been viewed as enormous and the significance of the various research methods to unravel the stressors are numerous but with different statistical significance (Glazer & Lui, 2017; Stranks, 2005; Langaa & Jensen, 2010; Esteves & Gomes, 2016; Nekzada & Tekeste, 2013; Kushwaha, 2014; Loo, Amin, Rahman, 2015).

**Impact of stress management practices on job performance**

The impact of stress management practices on job performance is empirically reviewed. The consequences of stress to both individual and organization has resulted in many organizational providing underlying strategies and practices to resolve occupational stress. Asiedu-Appiah, Dufie-Marfo and Frempong (2013) found from a comparative study using banking industries in Ghana that work-life balance is one of the management tools in stress management. Asiedu-Appiah et al. (2013) contends that the growing

concern of work related stress especially in the private sector come as a result of long working hours. Asiedu et al. (2013) used descriptive research methods with no reference to statistical test as a result their findings were mainly skewed to the selected banking institution.

Nnuro-Kwaku (2012) also did descriptive study without testing the significance of the results. Management commitment to employee-related issues were seen as steps to reduce occupational stress. Dwamena (2012) study at Takoradi Habour found that the organization did not do anything to help the employees during stress conditions that resulted in the reduction of productivity. From their results it was evidenced that there are many stressors that the respondents encountered and that affected their productivity. Like Nnuro-Kwaku (2012) and Aseidu-Appiah (2013) all did a descriptive analysis.

Addai, Adu and Amoako (2017) stated that one cannot actually comprehend the impact of stress management without knowing how it impacts job performance. Addai and colleagues found that employees' stress leads to low performance on the job.they were of the view that while employees go through some stress, organisational performance is affected thereby serving an indication that there a strong link exists between stress and performance. Ajayi (2013) however found a contrary result in Nigeria and posit that job stress significantly reduce the performance of an individual which affect the productivity of the organizational generally. Kazmi, Amjad and Khan (2008) in Pakistan also reported a negative relationship between work related stress and employees' job performance. This means that where there is better performance, employees' level of stress is low and the vice versa.

In Kenya, Nyangahu and Bula (2015) found an existing relationship between work stress and performance. The findings of the study by Nyangahu and Bula (2015) suggest that stress significantly affects performance and that stress management techniques are not used by managers of works. Nordzro (2017) further reports that managing employees' stress lead to high performance. Nordzro (2017) was of the view that stress cannot be eliminated in any job and that employee performance can be increased by stress management which are ways to cope with stress. Nabirye (2010) did a non-experimental correlational design and argued that occupational stress relates lower job satisfaction as well as job performance. Further, Nabirye (2010) found a negative buy significant correlations between works related stress and performance. What distinguished the two studies is that Nabirya (2010) used quantitative research design and Nordzro (2017) adopted qualitative research design.

Moreover, Hassan et al. (2013) results from the testing of the hypothesis using 250 employees found that stress management significantly correlates with workers' productivity. Specifically, the study found that stress management and workers' productivity are significantly associated.  In effect Hassan et al. (2013) argued that productivity is linearly related to stress management strategies. Golabli, Rezaei, Najjar and Nameghi (2013) results revealed significant relationship between stress management and job performance. Golabli et al. (2013) recommended that to improve efficiency regarding the work place, job stress should be reduced. Kashif and Rana (2011) used structural equation modeling and found that role ambiguity, and role conflict have significant

negative effect on job performance. However, higher motivation in form incentives and peace at work correlate with high job performance.

According to Ahmed and Ramzan (2013), job stress negatively and significantly correlates with job performance. In the same line, Toyin (2016) found a relationship between hob demand and expected as far as performance is concerned. The level of stress significantly affects employees' level of performance and productivity. Tummons, Torres and Lambert (2012) in contrast did not find any significant association regarding stress and performance. Tummons et al. (2012) found low to negligible relationship between the management practices as contributor job performance and stress.

Generally, the impact of stress management practices on job performance have been examined globally with different conclusions. However, it is still early to call it a puzzle. The different significant findings suggest that job stress and its determinants vary from organization to organization and an organizational specific.  Referring from the aforementioned literature, while job stress contributes positively to job performance, others were of the view that it negatively impacts organizational performance with one study pointing that a positive association between job performance and work related stress. Apart from the earlier studies that proposed a model on occupational stressors, others have also tried to identify different factors either to add to the theories or to modify existing variables used. Also, another significant concept that emerged from the empirical review was the type of research methods used to examine their research objectives. Majority used qualitative research design with observational study becoming dominance. Others applied the descriptive methods with few actually testing hypothesis regarding the effect of job stress

on performance.  Empirically, little information have been found to critically establish the impact of stress management practices on job performance.

**Conceptual framework**

The conceptual framework of the study is adapted from the Cooper and Marshall (1978) model. The model tried to identify job stressors and their underlying factors. Majority of research work have relied on such model but have tried to remodel it to fit current situations. In this current study, the determinants of job stress have been identifies to have linear relationship with occupational stress using Cape Coast National Health Insurance Authority as the reference point or the unit of analysis.
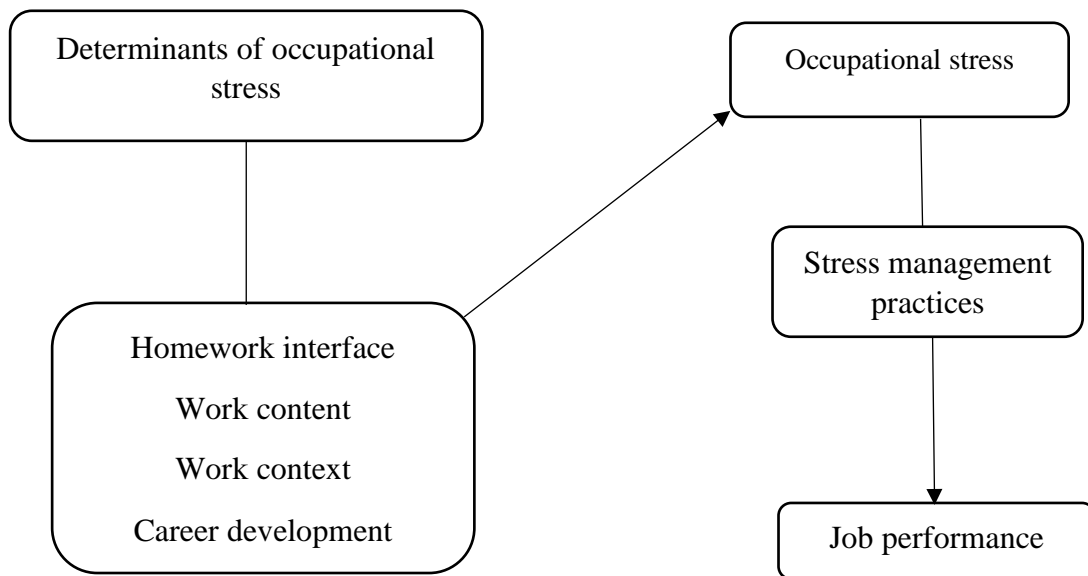


*Figure 1:* Conceptual framework on the determinants of occupational stress

Source: Adapted from Cooper and Marshall (1978).

Figure 1 explains the research objectives and how they are related to occupational stress. It can be seen the determinants of stress have been identified to home-work interface, work content, work context and career development. These factors from Cooper and Marshall (1978) determines the level of stress in an organizational. A good management of these variables or determinants

will lead to job performance as stated by Dwamena (2012), Esteves and Gomes (2016) and Hassan et al. (2013).

**Chapter Summary**

Two theories were reviewed which have direct association to the research objectives. The transactional cost theory developed by Lazarus (1993) which tries to explain the factors contributing to stress in an organization and how coping can lead help to minimize such stress through appraisal and hence job performance. The resource theory of stress management was also discussed. The empirical review was done according to the research objectives. The determinants of occupational stress were organizational specific despite Cooper and Marshall (1978) model. It was also clear that occupational stress affect job performance negatively its management leads to job performance. The differences in the research methods of the various scholars suggests that research on occupational stress still remain a puzzle and since there is no underlying conclusion despite Cooper and Marshall (1978).

## CHAPTER THREE

## RESEARCH METHODS

**Overview**

The chapter presents the research methods of the study. It specifically focuses on the research design, study area, population and sample, and data collection instruments and procedures. The chapter also focuses on data analysis, pre-test as well as summary.

**Research design**

The study is guided by the positivist philosophy which talks about how the researcher thinks about the research.  Despite several philosophes such as realism, pragmatism and interpretivist, the researcher chose positivism since the study tried to find results positivist (Fox, Hunit & Mathers, 2009). Positivists tends to be quantitative and that was the reason why it was adopted in this study. The research methods however, combines both quantitative and qualitative methods. The research objectives have been put in questions forms for the data collection using a well guided closed-ended questionnaires. Because the researcher is with the positivism philosophies, the quantitative approach is used to collect the data (Fox et al., 2009).

The choice of the research method is also influenced by the research approach which is needed to be used. This study is testing a hypothesis on the determinants of occupational stress and better assess it impacts on management practices on employees' job performance. With this strategy it is advisable to use the deductive approach since hypotheses were analyzed. Unlike the deductive approach, the inductive lacks generalizability (Brancato, Macchia, & Murgia, 2010). Also the deductive approach can help us prove the hypothesis

and the result can be achieved numerically. The study finds a relationship between variables and the quantitative-deductive research approaches as used in this study involves experimentations, structured assessment, service and questionnaires (Brancato et al., 2010). Specifically, the study uses the quantitative methods to help in the analysis of complex nature of the studies.

Again, the research design that was adopted was survey and correlational research design as well as a survey design. This allows for the use of questionnaires as a tool to collect data for the study (Brancato et al., 2010). The correlational research design is also included to test the hypotheses that have been developed for the study. The design basically measures two or more factors in determining the extent to which the factors are related to a pattern (Barnes, 2012). The correlational coefficient is used to measure the strength as well as direction of linear relationship between two factors (Barnes, 2012).

It should be acknowledged that surveys are useful for experimental and descriptive designs which focus on describing reality (Tomokazu & Uda, 2016). In this sense, a survey is used to establish the incidence of a condition as well as its ability to collect information on attitudes and behaviour (Tomokazu & Uda, 2016). The use of the correlational design comes with limitations such as its impossibility to control group and also to provide an intervention strategies (Tomokazu & Uda, 2016).

Principally, using the correlational research design the researcher do not want to introduce manipulations to any variable nor control a variable. But, some efforts were made to control other possible factors that can take the place of the independent variables of the study. To make inform conclusions on whether stress management practices impact the job performance and to test the

determinants of occupational stress, the structural equation model was used. The equation model would be the statistical procedure in the determination of the extent to which the criterion variable (occupational stress). Knowing the limitation of the correlation research design the structural equation model would be appropriate to reach informed conclusions on the research objectives.

**Study Area**

The NHIA has ten regional offices in the sixteen regions of Ghana. All the ten offices report to the head office in Accra. The head of offices in the regions supervise the operations of districts offices in the sixteen regions. Members are registered and their memberships are renewed in each year. Currently, the NHIA has a total of 166 district offices. The current study relied on Central Region with Cape Coast as the administrative capital. As at the time of the current study, there were 13 districts in the region operating under the regional office. The study focused on these 13 districts which are: Abura-Asebu-Kwamankese, Ajumako-Enyan-Essiam, Awutu-Efutu-Senya, Agona, Asssin North, Assin South, Asikuma-Odoben-Brakwa, Cape Coast Municipal, Gomoa, Komenda-Eguafo-Edina-Abirem, Mfantseman, Lower Denkyira and Upper Denkyira. These districts report to the Cape Coast Regional Offices and all have been selected as the study area.

**Population**

A total of 115 permanent staffs working in the 13 districts working under the jurisdiction of the Central Regional Office of the Scheme. The 115 permanent staffs were taking from the administrative reports submit monthly to the Regional Office. The number of staffs varies from district to district depending on the membership of the scheme with the Cape Coast Municipal

having majority of the staffs. Since the author value the independence of the population and its samples, the identity of the people would not be disclosed and also addresses staff identity numbers used for the sampling would also not be disclosed. The characteristics of the population is unique and uniform since they all do the same activities despite coming from different districts. In this case our target population are staffs from the 13 districts.

**Sampling Procedure**

Divakar (2015) asserts that a high sample leads to better generalisation of results thereby reflecting the true view of the population. The sample size determines how many respondents needed for your study. By suing the Creative Software for Social Sciences and with a confidence interval of 95 percent, 89 respondents serves as the sample for study. To better justify the sample for the study, the Cochran sample size formula was used. This allows for the calculation of the ideal number of respondents needed from a given population. The formula is given below:

$$n_o = \frac{Z^2 pq}{e^2} - - - - - - - - - - - - - - - - - - -(1)$$

In the formula, c is the desired level of precision or the margin error, p is the estimated proposition of the population which has the attribute in question, q is 1-p and the z value can be found in the z table. The sample size a representative of the population since it forms more than 75 percent of the target population. The use of Cochran's formula would provide more accuracy in the analysis.

The procedure of the sampling is not something new. The current study is founded on positivism and quantitative data is being used as a result the sampling procedure should support the researcher's philosophy and research

approach. In spite of this, random sampling was used to select 89 respondents for the study. In this type of sampling, staffs in the population have equal access if being selected (Divakar, 2015). In probability sampling, each respondent has equal chance of being selected and the results can be generalized (Divakar, 2015). The stratified sampling technique is to compliment the random sampling since the target population have been grouped into districts or stratified into district. With a sample size of 89 staffs, the study randomly selected 7 staffs each from the 13 district administrative offices.

**Data Collection Instruments**

The study uses a primary data which was collected from the field through the use of questionnaires. Questionnaire are basically use for statistical measurements in that they are by far most frequently used in quantitative analysis. Questionnaires are very useful when conducting a survey in that it is cheaper and can contact wide variety of people as compared to interviews and other data collection methods (Barnes, 2012). However, the style of questions on the questionnaires is dependent on the research objectives, questions or hypothesis. Among others, a greater percentage of questionnaires contain close-ended questions (Fox et al., 2009). Focusing on the objectives of the study, it uses close questionnaires. The closed ended questionnaires were designed using a scale of 1 to 7 and respondents were asked to choose from the scale the appropriate rating that represent their opinion.

**Validity and reliability of instruments**

The content validity of the questionnaires was assessed through the expert judgement. Samples of the developed questionnaires especially through the review of literature and objectives of the study were judged by my

supervisor who is an expert in instrument development. All the corrections were immediately effected.

**Pre-testing**

To achieve the consistency of the developed and vetted instrument, a pilot test was conducted.  A total of 20 respondents were randomly chosen for the pilot testing. The reason for the pilot was to help me to know if the filtering and order is correct. The results of the pilot testing and the problems identified and resolved are presented below.

**Table 1: Cronbach's reliability test for 20 respondents**

| Construct Summary | N | No of items | Cronbach's Alpha |
|---|---|---|---|
| Work content | 20 | 6 | 0.589 |
| Work context | 20 | 6 | 0.748 |
| Career developments | 20 | 6 | 0.639 |
| Factors intrinsic to the job | 20 | 6 | 0.718 |
| Home-work interface | 20 | 6 | 0.709 |

Source: Field survey, Appiah-Kubi (2019)

**Data Collection Procedures**

The questionnaires were self-administered. It took approximately 15 minutes for 1 questionnaire to be completed. Since the sample were stratified it took more than 1 month for the data to be collected. The team visited each of the administrative offices of the Authority and the questionnaires were randomly distributed for the seven staffs chosen from each of the districts. In this study, the coding of the questionnaire was done suing numerical values before they were recorded in the analytical software. As stated, the resercher collected data and allocated a numerical code to each given answer to enable for their entry into the software.

**Data Processing, Analysis and Presentation**

Univariate analysis was used in the analysis. For the continuous and categorical variables, descriptive statistics such as means, frequencies and percentages were used. The means were estimated based on the confidence interval and in line with the statistical model that controls the possible correlations of the observations within the population (variance and principal components model). In the analysis, all omissions, and missing as well as invalid and incomplete information were dealt with.

For the second part of analysis, descriptive and regression analysis were used. These were used to establish the relationship of varied variables and in particular, the Statistical Packages for Social Sciences version 23 help the analysis. Again, the spearman rank correlation was also used in the analysis.

**Ethical Considerations**

The questionnaires were issued to employees in the NHIA. For confidentiality sake, names and identities of staff were not collected. This is to avoid victimization and to allow staff to freely express their views on constructs presented to them. The data collection and presentation of the study was based on the University of Cape Coast guidelines. All cited authors were dully and properly referenced.

**Chapter Summary**

The chapter described the research methods that was used in the study. It has been explained that the positivists philosophy through the use of the deductive approaches was selected due to the hypothesis and questions of the study. Particularly, the uses the survey and correlational designs where a sample of 89 were chosen from a population of 115 staff across 13 administrative

offices of the NHIA in the Central Region using Cochran's equation for estimating sample size. The study used both descriptive and inferential statistics.

## CHAPTER FOUR

## RESULTS AND DISCUSSION

**Overview**

The current study examined stress management practices and job performance using the Central Region as the unit of analysis. The chapter presents the results and discussion of the study. The chapter was organized in sections as such as summary of research methods, social demographics, determinants of stress, measures for stress management and impacts of stress management on job as well as chapter summary.

**Demographics of Information**

These information were fetched from respondents and the sections describes and understand a range of characteristics of the participants (staff) that participated in the study. The demographic characteristics provided by the respondents were age, gender, education level, department assigned to, and experience level with respect to the number of years they have worked with organization. Five questions were asked under this section of the questionnaire which sought to examine the demographics characteristics of the respondents. Table 1 showed the summary responses provided by the respondents with respect to these five questions that were asked.

Referring to Table 2, majority of the respondents were in their youthful age which can be seen from the aging structure of the staff. Out of the 85 respondents, only 1 representing 1.2 percent of the respondents has age ranging from 55 and above. This showed that in the next 5 years, only one person will approach retirement and the Authority has to make arrangement for his or her replacement. Others were as follows, staff with average age of 18-25 were 5

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which represent 5.9 percent of the respondents, 43 representing 50.6 percent of the respondents also have average age ranging from 26-35. With respect to age ranging from 36-45, 30 representing 35.3 percent of the respondents were in this range and finally, 6 which constitute 7.1 percent of the respondents indicated that they have average age ranging from 46-55. What this finding represent is that majority of the staff of the Authority are in their youthful age.

Another characteristic that was sought was the gender of the respondents. The gender gap of the Authority in the Central Region seems to be wide. The gap is approximately 31 which translate to 36.4 percent of the respondents. This revelation can be seen from the gender distribution of the staff of the Authority. From Table 2, it is evidenced that 58 of the respondents which represent 68.2% of the respondents were males while 27% were females. The current study did not find any reason to that. However, there is a reason to test whether a significant differences among males and females with respect to their stress level and management of stress. The level of education of the staffs were exploited in the current study. From Table 1, the level of education ranges from Diploma to Second Degree (Masters and above). With a total of 85 respondents, 51 which represents 60% of the respondents have First Degree, 17.6 percent has Second Degree and 16.6 percent and 11.8 percent have Diploma and HND respectively.

**Table 2: Demographic Characteristics of Respondents (N=85)**

| Variable | Levels | Frequency | Percentage |
|---|---|---|---|
| Age | | | |
| | 18-25 | 5 | 5.9 |
| | 26-35 | 43 | 50.6 |
| | 36-45 | 30 | 35.3 |
| | 46-55 | 6 | 7.1 |
| | 55 and above | 1 | 1.2 |
| | Total | 85 | 100.0 |
| Gender | | | |
| | Male | 58 | 68.2 |
| | Female | 27 | 31.8 |
| | Total | 85 | 100.0 |
| Education | | | |
| | Diploma | 9 | 10.6 |
| | HND | 10 | 11.8 |
| | First Degree | 51 | 60 |
| | Second Degree | 15 | 17.6 |
| | Total | 85 | 100.0 |
| Department | | | |
| | Claims | 36 | 42.4 |
| | Accounts/Internal Audit | 12 | 14.1 |
| | Registration/Membership | 9 | 10.6 |
| | Administration | 9 | 10.6 |
| | Data Entry | 19 | 22.4 |
| | Total | 85 | 100.0 |
| Experience | | | |
| | 1-5 years | 14 | 16.5 |
| | 6-10 years | 39 | 45.9 |
| | 11-15 years | 23 | 27.1 |
| | 16 years and above | 9 | 10.5 |
| | Total | 85 | 100.0 |

Source: Field survey, Appiah-Kubi (2019)

The Authority has sections/departments and each of the staffs supposed to belong to any of these sections/departments. The departments under the authority are Claims department, Accounts/Internal Audits, Registrations and Membership, Administration and Data Entry. The respondents were asked to indicate which of these sections/departments they are currently working under. With a total of 85 respondents, 36 (42.4 percent) were under Claims

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Department. This form majority of the respondents. Moreover, 12 also forming 14.1 percent of the respondents were in the accounts and internal audit departments. With respect to registration and membership, it was seen that 9 which constitute 10.6 percent of the respondents were in this section or department. Data entry department also proved to have larger staffs under it. From Table 1, 19 of the respondents representing 22.4 percent of the respondents were in the Data Entry department. Notwithstanding this, administration also recorded a significant number of 9 which also represent 10.6 percent of the respondents. From a random sampling point, it can be concluded that majority of the staff in the Central Region of the Authority are sent to the Claims and Data Entry department or are working permanently there.

Another demographic information solicited from the respondents were their experience which ranges from 1 to 16 years and above. Staff with 1 to 5 year working experience in the Authority were 14 representing 16.5 percent. From 6-10 years working were also 39 which constitutes 45.9 percent. This form majority of the respondents. With 11to 15 years working experience were 23 also representing 27.1 percent of the respondents. Table 1 indicates that only 9 of the respondents which represents 10.5 percent of the respondents have experience ranging from 16 years and above. The findings of this study shows majority of the respondents have worked with the Authority for the past 6 years and above. The experience of these staff is necessary for stress management and job performance. Again, from the demographic characteristics, respondents were moderately in their youthful age.

**Determinants of stress in NHIA**

The first research objective sought to identify the stressors or the determinants of occupational stress in the Authority. The determinants of occupational stress were five variables with six constructs under each of the five variables. The variables were work content based on Griffiths and Leka (2016), work context derived from Anca et al. (2016), career developments determined by Rosen and Levy (2013), factors intrinsic to the job developed by Cox (1993) and work-home interface by Harris et al. (2004) and Anca et al. (2016). Each of these variables were having six constructs and respondents had to rate from a scale of 1 to 7 less determinant to highly determinants) the extent to which these constructs contribute to their current stress level they are experiencing. Occupation stress being measured on a scale from 1 to 7 following Cooper and Marshall (1978) which states that stress exposes pressure and excessive demands from workers. Referring to the definition of stress, respondents had to rate from a scale of 1 to 7 the extent which Cooper and Marshall (1978) definition applied to their current job settings in the National Health Insurance Authority.  The question for the objective was analysed using spearman rank correlation. It is mainly a non-parametric equivalent of Pearson Product Moment Correlation which measures the strength and direction between two ranked variables.

**Table 3: Level of job stress**

| Stress Level | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Mean | SD |
|---|---|---|---|---|---|---|---|---|---|
| Frequency | 1 | 5 | 6 | 18 | 23 | 24 | 8 | 4.89 | 1.372 |
| Percent | 1.2 | 5.9 | 7.1 | 21.2 | 27.1 | 28.2 | 9.4 | | |

Source: Field survey, Appiah-Kubi (2019), (1) less stressful to (7) highly stressful

From Table 3, the average stress level of the respondents was 4.89 at standard deviation of 1.372. Averagely, respondents have noted that their current job is stressful following their schedule of works and activities. Cooper and Marshall (1978) argued that stress is adverse reaction people have to excessive pressure and demands placed on them. Following Cooper and Marshall (1978) it evidenced that approximately 5 out of 7 respondents have adverse reaction due to numerus pressure and demands on them. Cooper and Marshall (1978) it evidenced that approximately 5 out of 7 respondents have adverse reaction due to excessive pressure and demands placed on them. Alipour and Karimi (2011) stated that people reaction to excessive pressure and demands placed on them contribute to their stress level. For Beehr and Newman (1978) occupational stress is meant negative environmental factor or stressor which is always contributed by work overloads, role conflicts/ambiguity, and poor working conditions.

From the same Table 3, 28.2 percent of the respondents rated their stress level 6 which was the highest among them. Also, 27. 1 percent of the respondents also claim their stress level is 5 out of 7. On the other side, 1.2 percent of the respondents claimed their current job is less stressful, 5.9 percent also claimed their job is not really stressful because they rated their stress level

is 2. Also, 7.1 percent rated their stress level 3 and approximately 21.2 percent of the respondents claimed their current job is stressful and they can rate it 4. On the high side, 9.4 percent pointed out that their current job is most stressful because they rated it 7. Grouping the scale into two section, 1 to 3, it is evidenced that 14.2 percent rated their current job less stressful while 85.8 percent noted that their current job is stressful. This can be seen in Table 3 which ranges from 4 to 7. Cooper and Marshall (1978) stated that "within organizational causes such as physical working condition, workload which can be work overload, work underload and long working hours". Factors that causes stresses become enormous, many scholars have argued that it is basically important to identify stressors that are company specific or even job related. It also evidenced that majority of the staff rated their work as stressful.

The current study in order to validate consistency, Cronbach reliability test was run for the 5 five variables and their six constructs each. A Cronbach's alpha value of 0.7 and above is considered reliable. This showed that the sets of items were internally consistent in measuring the intent of each factor. The reliability coefficient of work content was 0.699 approximately 0.7 with 6 items which indicate the internal consistency and reliability of the chosen scale. To validate the factor of work context, the Cronbach alpha returned a coefficient of 0.839 for the six items. This is an indication that the dimension of the scale is highly reliable show some internal consistency compared to a cut-off point of 0.7. Career development with six items or constructs recorded Cronbach's coefficient of 0.694 also approximately 0.7 indicating a moderate reliability and internal consistency in measuring the intent of each factor. It is also evident that factors intrinsic to the job and home-work interface both recorded coefficients

of 0.808 and 0.772 respectively with their six item constructs. Since they all range from approximately 0.7 to 0.839, the items in the scales were deemed fit and reliable to be used in the analysis. This analysis is the spearman's rank order correlation test and the results from the Cronbach's alpha reliability test can be seen in Table 4.

**Table 4: Cronbach's reliability test**

| Construct Summary | N | No of items | Cronbach's Alpha |
|---|---|---|---|
| Work content | 85 | 6 | 0.699 |
| Work context | 85 | 6 | 0.839 |
| Career developments | 85 | 6 | 0.694 |
| Factors intrinsic to the job | 85 | 6 | 0.808 |
| Home-work interface | 85 | 6 | 0.772 |

Source: Field survey, Appiah-Kubi (2019)

In examining the determinants of occupational stress of the National Health Insurance Authority, five variables were tested with respect to their association with the stress level in the organization. Table 5 presents the summary results using spearman's rank order correlation. This statistical tool has a null hypothesis of no monotonic association between the two variables in the population correlation. This null hypothesis is being tested at an alpha level 0.05. The research hypothesis is that there is an association between the variables. The alpha level of 0.05 would help us to know whether to reject or fail to reject the null hypothesis. Setting the alpha level at 0.05 helps to achieve statistical significance. This means I can be sure that there is less than a 5% chance that the strength of the relationship is based on probability only if the null hypothesis is true.

**Table 5: Association between work content and stress level**

| Statements | Stress Level rho, Sig. |
|---|---|
| My job is monotonous with no variety | .359** |
| | .001 |
| I have do too much in short time | .301** |
| | .005 |
| Inflexible and strict work schedule | .274* |
| | .011 |
| I do not participate fully in decision | .093 |
| | .400 |
| Badly designed work shift | .093 |
| | .397 |
| Doing unpleasant task | .102 |
| | .353 |

Source: Field survey, Appiah-Kubi (2019) sig (2 tailed).

Table 5 presents the analysis of spearman rank correlation coefficient. To examine the determinants of job stress in the National Health Insurance Authority, the study adopted Spearman's rho correlation test. The test come with the null hypothesis of no correlation. The study adopted 6 constructs under the variable name work content to examine their association with the stress level of workers in the organization. With respect to the monotonous nature of the job of the staff, the current study failed to accept the null hypothesis of no correlation. The result show a significant evidence to believe that the monotonous nature of the work of the staff of the NHIA as positively related to the level of stress of the employees. What this finding it means that at even at 1 percent significant level, the coefficient and the p-value of the spearman's rho rank-order correlation test proved to be positively related to the level of stress of staff. Notwithstanding the current findings, Griffiths and Leka (2016) states work-related stress beig linked to the content of the job which can be related to

the type of activities the employees do at a time. Here, it is believed that allowing employees do the same work for long can articulate their stress level.

Another construct that was tested was employees having to the too much in a short time. Akanji (2016) stated that job demand controls and person environment is a major determinant of occupational stress. On whether job demand contribute to occupational stress, the current study failed to accept the null hypothesis of no correlation. From Table 5, the correlation coefficient was 0.301 at a p-value of 0.005. Failing to accept the null hypothesis means that the alternative hypothesis of monotonous correlation is accepted. And here, it believe that work pressure and demand controls which form part of job content contribute to occupational stress and as Akanji (2016) stated emphatically, employees of NHIA have also indicated that doing too much in a short possible time is requirement of their job and that has contributed to their level of stress. Tameem and Kotteeswari (2014) also noted that sources of stress can be a demanding boss and work overloads. These two findings confirm the fact that doing too much at a short-possible time is a source of stress.

What about inflexible and strict work schedule? At a 5 percent significant level, also failed to accept the null hypothesis of no correlation. Spearman's rho correlation test actually proved to be significant. Here, the responses of employees' signal that they work in a tight work schedule and this has affected their stress level. Pointing to the fact that when employees work in an inflexible and strict work schedule it affects their stress level, Beehr and Newman (1978) concluded that work overloads contribute significantly to occupational stress. Inflexible and strict work schedule came with a coefficient of 0.274 at a p-value of 0.011. Putting under an alpha level of 0.05, there is no

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reason to believe that strict work schedule and occupational stress are positively associated. In the same Table 5, we can also find that when employees are asked to do unpleasant task it contributes significantly to their stress level. This test recorded a correlation coefficient of 0.402 at p-value of 0.000 which shows that there is enough evidence to believe that doing unpleasant task have significant association with stress level. Here, fail to accept the fact that doing unpleasant task has no association with employee level of occupation stress or does not impact positively on the occupational stress of workers of NHIA. Alipour and Karimi (2011) however noted that factors contributing to stress in organization can be attributed to works that are not necessary but form part of employees' job description. For Alipour and Karimi (2011) occupational stress goes beyond doing unpleasant tasks and developed a model of locus of control which determines majority of occupational stress.

The two constructs were not participating fully in decision making and badly designed work shift. Setting the alpha level at 0.05, these two constructs were found not to have any association with stress level. From the analysis of the data as displayed in Table 5 it can be seen that these two constructs appeared to show insignificant association with occupational stress. Badly designed work shifts actually has 0.093 as coefficient with p = 0.397 which indicates that the null hypothesis is retained. Retaining the null hypothesis is a sign that employees shift is not baldly design despite doing too much in short time and doing monotonous work which affect their occupational stress level. Also, the construct, "not participating fully in decision making" has no influence on the stress level of employees since it appeared not to have significant association with it. It also recorded rho = 0.093, p = 0.397. There is sufficient evidence to

conclude that workers of NHIA do participate in decision making and this has no impact on their stress level.

For work content, it is important to note that doing monotonous work with no variety, having to do too much in short time, inflexible and strict schedule, and doing unpleasant task all have significant positive association with occupational stress while lack of participation as well as poorly designed shifts have no relationship with the level of occupational stress in NHIA. Notwithstanding these, it can be concluded that job content has reflected a sign of positive association with occupational stress as argued by Alipour and Karimi (2011), Beehr and Newman (1978) and Akanji (2016).

**Table 6: Association between stress level and work context (N=85)**

| Statements | Stress Level rho, Sig. |
|---|---|
| Unclear job role | .242[*] |
| | .026 |
| No procedures for dealing with problems | .280[**] |
| | .010 |
| Conflicting job roles | .103 |
| | .347 |
| Undefined responsibilities of staff | .036 |
| | .743 |
| Poor relationship with co-workers | .026 |
| | .810 |
| Solitary works | .087 |
| | .427 |

Source: Field Survey, Appiah-Kubi (2019) Sig. (2-tailed).

Another variable that was tested was work context. This variable tends to look at job roles, responsibilities and how solitary works contribute to occupational stress. It examines the condition, environment in which the specific activities involved in the job take place. With responses from the respondents who happened to be staffs of the NHIA, job context to the large

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extent have positive association with level of stress of the staff. Here, the staff were of the view that work context as described in the Table 6 to some extent contributes to their stress level while working in the organization. Once again, all the constructs were tested at 5 percent significant level. On whether staff of the NHIA have unclear job and as such affect their stress level, the study found that there is a significant positive relationship between stress levels of workers. Notably, an undefined job role have some impact on the stress level of workers as a result they turn out to be major stressors. At a 5 percent significant level, we failed to accept the null hypothesis and the alternative hypothesis is accepted. The reason for this conclusion is that with respect to occupational stress, not giving employees a clear job role contributes to their recent stress.

With rho = 0.280, p = 0.010, it is necessary to say that unavailable procedures for dealing with problems at the work place make employees stressed out. Michie (2002) position on causes of occupational stress can be related to the current findings. For Michie (2002) ambiguous job roles and unclear job problem selection affect the stress management of workers. Hombergh, Kunzi, Doremalen and Grol (2008) stressed that occupational stress has been viewed as strong work hazard. This means that work-related stress emerges as emotional, cognitive and behavioural reactions to adverse work context. Despite the fact that unclear job roles affect employees' levels of stress, conflicting roles also happened to be positively associated with employee's stress. Table 6 gives detailed results from the test analysis. It is also clear that undefined responsibilities of staffs affect the occupational stress. Both were positively associated with the stress level of employees. It can also be seen from the same Table 6 that the null hypotheses for both constructs are rejected

outright. Also the other two constructs such as poor relationship with co-workers and solitary works all happened to be insignificantly associated with employees' levels of occupational stress. What the current findings of the two constructs means is that employees might not have poor relationship with their colleagues and they also do not engage in solitary works as a result do not contributes to their stress levels.

**Table 7: Association between stress level and career developments (N=85)**

| Statements | Stress Level Rho, Sig |
|---|---|
| Job insecurity | .018 |
| | .871 |
| Low social value | .269[*] |
| | .013 |
| Being over-skilled for the job | .228[*] |
| | .036 |
| I operate under unfair performance | .102 |
| | .353 |
| No promotion prospects | .237[*] |
| | .029 |
| Over-promote and under-promote | .248[*] |
| | .022 |

Source: Field Survey, Appiah-Kubi (2019). Sig (2-tailed).

Another variable with 6 constructs that was tested was whether employees' career developments contributes to occupational stress. Rosen and Levy (2013) stated that there is strong association between over or under-skilled and work-place stress. The current study found similar evidence from the NHIA. On whether there is an association between being over-skilled and under-skilled for the job and occupational stress, the current study found a significant positive association between them attesting to the findings of Rosen and Levy (2013). With rho = 0.228 and p = 0.036, it is clear to conclude that the constructs have

some level of association. This finding can be linked to the career developments prospects of employees. Staff of NHIA were of the view that there are no promotion prospects in line with their career developments and that is contributing to their stress levels. It is also clear that sometimes they are over-promoted and under-promote workers and this sometimes affect their stress level. All these specific constructs have bearing consequences on the occupational stress of employees. Stress can therefore be linked with these variables.

Low social value is one of the constructs that also showed to be significant with respect to its association with occupational stress. Prem et al. (2017) noted that the prevalent causes of work stress concern the way people are valued at the work place. Social value is defined as how people value others work and activities at the work place which engineer their career developments. Evidence from Table 6 indicates that low social value affects their stress level. Unlike the first five constructs that are positively associated with occupational stress, job insecurity on the other hand did not proved to be significantly related to occupational stress. Notably, job insecurity happened to be highly insignificant with respect to its association with occupational stress. Staff of NHIA were of the view that their job is secured despite a decrease in social values, being over-skilled for the job, no promotion prospects and over-promotion and under-promotion. Operating under unfair performance evaluation cannot lead to occupational stress since it showed to be insignificant with respect to its association with occupational stress. Griffiths and Leka (2016) stipulated that career developments are one fact that contributes to stress

in the organization. Daniels and Guppy (1997) posited that sources of stress can be demanding boss and annoying workloads.

**Table 8: Association between factors intrinsic to the job and stress level (N=85)**

| Statement | Stress Level rho, Sig. |
|---|---|
| Poor communication in organization | .114 |
|  | .301 |
| Lack of clarity about objectives | .451 |
|  | .000 |
| Poor leadership | .038 |
|  | .732 |
| Working condition not well set-up | .312 |
|  | .002 |
| Lack of control over work environ. | .095 |
|  | .387 |
| Repetitive and inconvenient hour | .301 |
|  | .011 |

Source: Field survey, Appiah-Kubi (2019). Sig. (2-tailed)

In the earlier preposition of Cooper and Marshall (1978), they stated that within each "organisation physical working condition, workload, work underload, long working hours, work shifts, risk, danger and new technology contribute occupational stress". Following Cooper and Marshall (1978) the current study tested some pre-defined constructs under the factors intrinsic to the job and their association with occupational stress. Table 8 has the summary results of the analysis that took place. From Table 8 it is evidenced that staff of NHIA have some reactions toward repetitive and inconvenient working hours, lack of clarity of objectives and poor working condition and set up. In details, a positive and significant association between poor working condition and set up and occupational stress. The study found that at a 5 percent significant level, the study failed to reject the alternative hypothesis. On the other hand, repetitive

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and inconvenient working hours recorded rho = 0.301, p = 0.011. At a 5 percent significant level, it can be seen that staff of the NHIA have shown that the repetitive nature of their job is contributing to their current stress that they are facing at their work place. It is also evidenced that lack of clarity about job objectives and impact positively on the occupational stress of the workers. Moving forward, employees of NHIA would have to make their job objectives clear to reduce their stress levels.

While these constructs showed a positive association and significant association with occupational stress, poor communication in organization, poor leadership and lack of control over work environment proved to be insignificantly associated with occupational stress. The implication is that staff of NHIA might not have poor communication in organization, poor leadership, or even lack of control over work environment. Another significant intuition is that even if these negative aspect of the organization exits; they do not have influence on their stress levels or are not contributing factor to the current occupational stress that they are facing. Cox (1993) found "a correlation between comfort and a person's performance" on the job and that poor communication, poor leadership are some of the factors that affect employees' comfort as a result for major determinants of occupational stress. Here, the current study suggests that these factors are not contributing factors of occupational stress. It is evidenced that on intrinsic factors, the most stressors are the repetitive nature of the job, clarity about objectives and working conditions not properly set-up which Loo et al. (2015) also found similar evidence despite Cox (1993).

**Table 9: Association between home-work interface and stress level (N=85)**

| Statements | Stress Level rho, Sig. |
|---|---|
| Conflicting demand of work and home | .007 |
| | .952 |
| No support for domestic problems at work | .259* |
| | .017 |
| No support for work problem at home | .382** |
| | .000 |
| No instituted counselling activities at work | .221* |
| | .042 |
| Management flexibility with family | .221* |
| | .042 |
| Secured job despite family problems | .275* |
| | .011 |

Source: Field survey, Appiah-Kubi (2019). Sig. (2-tailed)

The last determinant variable the current study examined based on Cooper and Marshall (1978) was home-work interface. Here again the current study used spearman's rho to test for the association between the variables. What did we find? With a rho = 0.259, p= 0.017, there is a strong positive association between no support for domestic problems at work and occupational stress. Here the respondents were of the view that NHIA has not instituted any problem-solving initiation for workers to solve problems. The strong association between the constructs also suggests that staff of NHIA are stressed whenever they are unable to get support from the organization. Another construct which was related to the first construct was no support for work problem at home. Here, the current study found a strong positive association between occupational stress and employees were unable to get support regarding work problems at home. This is clear to the extent that when staff are

unable get domestic support at home and home support at work it contributes to occupational stress.

Management inflexibility with family has to some extent a significant association with occupational stress. Staff of NHIA believed that management are inflexible when it comes to dealing with family issues at the work place as a result contributes to the occupational stress, they face every-day. With rho = 0.221, p = 0.042, we strongly reject the null hypothesis. Rejection of the null hypothesis is an indication that the respondents have actively decided that management inflexibility contributes to occupational stress. There is also a strong relationship between unsecured jobs despite family problems. The respondents who happened to be the staff of the NHIA have concerns with unsecured jobs which have positive association with their levels of occupational stress. This point to the fact that occupational stress as matter of urgency has a list of constructs that needed to be improved upon by Management of the NHIA. Notwithstanding this, it is also clear from Table 9 that where there is absence of instituted counselling activities at work it affects the occupational stress levels of employees of the NHIA. With rho = 0.221, p = 0.42, the study found a significant positive association between absence of instituted counselling activities and occupational stress. However, the current study did not find any significant association between occupational stress and conflicting demand of work and home which is an indication that staff of the NHIA are confronted with such issues.

**Measures to Manage Stress in National Health Insurance Authority (NHIA)**

The second objective of the study was to examine the measures adopted by the staff of NHIA to manage occupational stress in the organization. This objective was assessed by using 10 predefined constructs of stress management. Table 10 has the summary results of the responses of the respondents with respect to stress management. Frequencies, percentages, standard deviation and mean were used in the analysis. The use of standard deviation and the sample mean was as a result of the scale that was used for the data collection. In stress management practices the respondents gave mix reactions to the responses they gave.

On whether the respondents are showed dignity and respect for others at the workplace, 20 of the respondents which form 23.5 percent rated such construct 5, 20 percent noted 6, and 12.9 percent agreed to the highest level the claim put to them. There rest were as follows, 12.9 percent and 14.1 percent chose 1 and 2 respectively for their response indicating low level of dignity and respect towards stress management. However, the available evidence from the respondents indicated that they are managing their stress level by as a result of showing dignity and respect for others in the work-place.  On the average, it can be seen that stress management is being done. With a mean of 4.27 and SD of 1.996, it is appropriate to say that stress management s influenced by showing dignity and respect in the organization.

Information sharing is important in any organization. As part of the stress management, respondents noted that they support colleagues with respect to information on stress management. This information which is helpful to their

colleagues have reduce their stress level. From Table 10, 18.8 percent highly agreed to the fact that they support colleagues with information sharing on stress, 18.8 person also rated 5 to that extent and 16.5 percent of the respondents also chose 5 on the basis that they have also shared information on stress management with colleagues one way or the other.  Comparing the other side of the scale to the above scenario it is important to note that majority of the respondents agreed to the fact that information sharing on stress helps them manage their current stress level (Mean = 4.44, SD = 2.026) indicating that there is volatility in the responses provided despite indicating a higher average compared to showing dignity and respect at work. Sometimes after a several days of work-related pressure, we expect the institution or the organization to organize socialization trips for staff members as measure to manage their current stress levels. It is was recorded that 21.2 percent of the respondents rated it 7 and compared to 16.5 percent who scored it 1 and 5.9 percent actually scored it 6 and the rest was divided among the other scoring scales. It also showed a mean of 4.28 and an SD of 2.01 also indicating a volatile response.

The current study also examined whether the respondents have gone through stress management training. From the responses, and the average, it seems few of the staffs have actually undergone stress management training. From Table 10, 21.2 percent of the respondents scored the stress management 1 indicating that such activities are not available or they have not made use of it. 15.3 percent also scored it 2 and the 14.1 percent suggested 4. There is a mix reaction with respect to stress management training organized by NHIA or the respondents themselves. Comparing these to the others, it recorded the least average score and deviation of 2.063 indicating variances in the responses they

provided. On whether there is clear line of communicating stress related issues, the respondents also gave responses which were little satisfactory. Only 24.7 percent agreed that there is a clear line of communication for reporting stress related issues. Another observation was that 18.8 percent scored at 6 while 2.4 percent noted it at 7. Due to these responses it gave a mean of 3.94 and the standard deviation of 1.762. The standard deviation showed that the responses were less volatile. Time management schedule to help employees cope with schedule is another factor enhancing stress management. When employees manage their time and schedule properly it makes their work less stressful (Temeem & Kotteeswari, 2014). With an average score of 4.06 and a deviation of 1.789, it is important to believe that staff of the NHIA have put in pace time management schedule to help them cope with their busy schedules and to reduce work overloads. Significantly, majority of the respondents which happened to form 30.6 percent of the respondents scored such construct 4, 11.8 percent chose 5, and 17.6 percent and 8.2 percent scored the construct 6 and 7 respectively.

Table 10 also has the summary results for the remaining factors. Averagely, the respondents are prioritizing their tasks and being willing to comprise. From a mean of 4.4 and an SD of 1.692, it can be seen also that adequate understanding of job roles and responsibilities is also helping employees to cope with the current stress levels. It returned an average of 4.47 which also happened to be one of the highest and a standard deviation of 1.615 which also happened to be the lowest among them all. There is indication that staff of NHIA can properly manage their stress level when they are giving clear job roles and with clear understanding of their responsibilities.

**Table 10: Stress management practices among staff of NHIA**

| Constructs | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Mean | SD | N |
|---|---|---|---|---|---|---|---|---|---|---|
| Showing dignity and respect | 11 | 12 | 7 | 7 | 20 | 17 | 11 | 4.27 | 1.996 | 85 |
| | 12.9% | 14.1% | 8.2% | 8.2% | 23.5% | 20% | 12.9% | | | |
| Support colleagues by information | 10 | 11 | 5 | 13 | 14 | 16 | 16 | 4.44 | 2.026 | 85 |
| | 11.8% | 12.9% | 5.9% | 15.3% | 16.5% | 18.8% | 18.8% | | | |
| Organizing socialization trips for staffs | 14 | 2 | 12 | 16 | 18 | 5 | 18 | 4.28 | 2.01 | 85 |
| | 16.5% | 2.4% | 14.1% | 18.8% | 21.2% | 5.9% | 21.2% | | | |
| Stress management training | 18 | 12 | 4 | 12 | 18 | 11 | 9 | 3.8 | 2.063 | 85 |
| | 21.2% | 15.3% | 4.7% | 14.1% | 21.2% | 12.9% | 10.6% | | | |
| Clear line of communicating stress issues | 13 | 8 | 9 | 16 | 21 | 16 | 2 | 3.94 | 1.762 | 85 |
| | 15.3% | 9.4% | 10.6% | 18.8% | 24.7% | 18.8% | 2.4% | | | |
| Time management schedules | 11 | 7 | 9 | 26 | 10 | 15 | 7 | 4.06 | 1.789 | 85 |
| | 12.9% | 8.2% | 10.6% | 30.6% | 11.8% | 17.6% | 8.2% | | | |
| Prioritizing tasks and willing to comprise | 9 | 1 | 13 | 18 | 20 | 16 | 8 | 4.4 | 1.692 | 85 |
| | 10.6% | 1.2% | 15.3% | 21.2% | 23.5% | 18.8% | 9.4% | | | |
| Clear understanding of roles and resp. | 6 | 4 | 11 | 22 | 12 | 25 | 5 | 4.47 | 1.615 | 85 |
| | 7.1% | 4.7% | 12.9% | 25.9% | 14.1% | 29.4% | 5.9% | | | |
| Awareness of change of their job | 4 | 10 | 8 | 27 | 11 | 16 | 9 | 4.35 | 1.653 | 85 |
| | 4.7% | 11.8% | 9.4% | 31.8% | 12.9% | 18.8% | 10.6% | | | |
| Awareness of timetable of action | 6 | 10 | 9 | 21 | 15 | 16 | 8 | 4.28 | 1.716 | 85 |
| | 7.1% | 11.8% | 10.6% | 24.7% | 17.6% | 18.8% | 9.4% | | | |

Source: Field survey, Appiah-Kubi (2019), Mean: Average responses, SD: standard deviation, N: Sample under analysis, (1-7) is the extent to which stress is being managed by staffs of the NHIA.

**Effect of stress management practices on job performance in NHIA.**

The study adopted Spearman's rho rank order correlation test to interrogate this objective of the study. Asiedu-Appiah et al. (2013) found that stress management and especially work and life balance has an impact on job performance. Referring to the aim of the questions which sought to find an association between stress management practices and job performance, Table 11 displays the reliability test of the constructs using the Cronbach's alpha. Table 12 also displays the spearman rank correlation (rho) to check the association between the two variables. The analysis was conducted at a 0.05% alpha level. However, the study finds a reliability of 0.746 and 0.734 for stress management practices and job performance.

**Table 11: Reliability test of the constructs**

| Construct Summary | N | Cronbach's Alpha |
|---|---|---|
| Job performance | 85 | 0.746 |
| Stress management | 85 | 0.734 |

Source: Field survey, Appiah-Kubi (2019), Number of items = 10

Asiedu-Appiah et al. (2013) concluded that the satisfaction of employees especially in banking firms lead to job performance and it stress management practices is one of the indication that makes employees of financial institutions get satisfied with their jobs. From Table 12, on employees' satisfaction on their current jobs as a result of stress management, it returned a spearman's rho correlation value of 0.376, p = 0.000. At 5 percent significant level, the current study retained the null hypothesis which is an indication of the rejection of the null hypothesis and the acceptance of the alternative hypothesis. It is clear that stress management practices has significant association with job satisfaction

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which is prerequisite of job performance. Addai and colleagues (2017) stated that the effect of stress management practices on job performance can be known better when the impact on work related stress on job performance is known.

Does stress management increase productivity? The evidence available shows a significant positive association between stress management and productivity. With rho = 0.280, p = 0.010, the current study can confirm categorically that improving on stress management increases productivity. The increase in productivity is also an important contributing factor of job performance. Ajayi (2013) study shows a significant reduction of stress on the performance of an individual which affect the productivity of the organization as a whole. Taking intuition from Ajayi (2013), staff of NHIA have indicated that as they manage their stress level with the available resources and facilities it increases their productivity. The implication of Ajayi (2013) statement and the current findings showed that stress management practices adopted by the staff of NHIA has a direct association with their job performance.

Having a less sick days or leave can contribute to job performance since employees will be having more time to concentrate on their job. It is not surprising since the current study have has results showing same or similar situation. From Table 12, less sick days and leave as a result of stress management lead to job performance. It is important to note that having less sick days and leave days improve job performance since there is a significant association between them. At a 5 percent significant level, the Spearman's rho rank order correlation coefficient was 0.222 at p-value of 0.043 indicating a moderate association between them. Also on whether stress management has improve workers self-esteem. It is clear that there is a significant association

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between the constructs. Here, the implication of this association is that while stress is negatively associated with job performance, management practices of stress has significant positive impact on the performance of the job of NHIA staff. This was noted as a result of stress management practices improving the self-esteem of employees. It is also clear according to Nordzro (2017) and Nabirye (2010) who found a significant negative association between job performance and occupational stress. What the current study found was an indication that when stress are managed well it improve the self-esteem of workers which is an indication of job satisfaction and performance.

Employees of NHIA are able to meet their targets set to them while they are managing their stress level. Meeting job target is indication of job performance and stress management practices has a significant positive association with job performance through staff achieving their objectives set to up. While individual employees are achieving their set objectives the organization as whole will meet its targets and hence performance. Job performance is linked to achieving set targets and objectives and staff of NHIA responded to that effect with respect to their stress management level significantly and positively associated to their job performance.  With a coefficient of 0.236 and a p-value of 0.031, the null hypothesis is rejected and the alternative hypothesis is accepted. Another significant finding was that staff of NHIA were able to meet their deadlines set to them or set for themselves. The current study have been found to be related to Hassan et al. (2013) which found stress management practices and workforce productivity to be associated. Hassan et al. (2013) results were tested by using 250 employees. He reported a significant positive association between stress management practices and the

level of workforce productivity. Table 12 also the significant level of the other

job performance indicators which tend out to be associated with job performance

and stress management but proved to be insignificant.

**Table 12: Association between stress management and job performance**

| Statements | Stress Management Rho, Sig. |
|---|---|
| Satisfied with my current  job | .376** |
|  | .000 |
| Stress management increased productivity | .280** |
|  | .010 |
| I have less sick days | .222* |
|  | .043 |
| Few employee turnover | .100 |
|  | .365 |
| Conflict reduction in the work place | -.114 |
|  | .301 |
| My performance appraisal has good results | .175 |
|  | .110 |
| I am able to meet my deadlines | .205* |
|  | .043 |
| I have been able to meet my targets | .236* |
|  | .031 |
| Extent of making mistakes reduced | .221* |
|  | .043 |
| Management of stress has improved self-esteem | .255* |
|  | .019 |

Source: Field survey, Appiah-Kubi (2019), (2-tailed).
**correlation is significant at .05%

**Chapter Summary**

The chapter discussed the results of the analysis. The research questions and hypothesis informed the conduct of the analysis. The analysis of done using Spearman correlation test to examine the association between the variables. From the analysis of the data, it was found that job content, job context, factors intrinsic to the jobs, work-home interface and lack of career developments were the major determinant of occupational stress because they proved to be significantly associated with occupational stress. The study found a significant association between job performance and stress management practices.

# CHAPTER FIVE

## SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

### Introduction

The chapter presents the summary of key findings, conclusions,

recommendations and suggestions for further studies.

### Summary of key Findings

The study examined the association between stress management

practices and job performance among the staff of NHIA in the Central Region of

Ghana. The study specifically examined the determinants of work related stress,

measures used by employees of the NHIA to manage stress and the association

between stress management practices and job performance. These objectives

were further inscribed in research questions and hypotheses which needed to be

tested. These research questions were answered by using Spearman's Rank-

Order Correlational Test. The current study adopted the survey and correlational

research design. Data were collected using closed ended questionnaires. A pilot

test was conducted on questionnaire to check the reliability and validity of it.

Cronbach's alpha was used to ascertain the reliability after the pilot testing. With

responses from 85 respondents which happened to be staff of the NHIA the

following findings were unravel;

    i.    Regarding the demographic features of respondents, the study found

that majority of the respondents were males which resulted to a

gender gap. Precisely, 62.2% were males while 31.8% were females.

92.7% were youth and the remaining 7.3 percent have age 45 to 60.

Claims happened to have majority of the respondents (42.4 percent)

and the rest were shared among accounts and internal audit (14.1

percent), registration and membership (10.6 percent), data entry (22.4 percent) and administration (10.6 percent). With respect to experience, it happened that 45.9 percent of the respondents have worked with the NHIA for the past 6-10 years and there rest are as follows; 1-5 years, 16.5 percent, 11-15 years, 27.1 percent, and 16 years and above, 10.5 percent. Staff with first degree dominated the study since they form 60 percent of the respondents while second degree 17.6 percent and HND and Diploma showed up for 11.8 percent and 10.6 percent respectively.

ii.  The determinants of job stress which showed a significant positive association with occupational stress were job content, job context, lack of career developments, intrinsic factors resulting from the job, and work-home interface according to Cooper and Marshall (1978). On job content, the study found that the monotonous nature of the job, dong too much in short time, inflexible and strict work schedules, all showed a significant positive association with occupation stress which confirm the findings of Anca et al. (2016), Rosen and Levy (2013) and Alipour and Karimi (2011). Also, with respect to job context it was found out that unclear job roles, and no procedures for dealing with job problems proved to be significant at the 5 percent significant level that was used to test for the association.

iii.  Employees of NHIA also claim to have low social values, sometime they are over skilled for the job, with no promotion prospects and even if there is promotion it over-promote and under-promote them

these make them stressful. It is in this regard that the current study found a significant association with occupational stress under the variable name career development. Under factors intrinsic to the job, it was evident that lack of clarity about objectives, poor working condition, repetitive nature of their jib and lack of control over work environment contribute to job stress and this happened to show a significant positive association with their current stress level. Finally,  lack of support for domestic problems at work and no support for work problem at home, no instituted counseling activities at work, management inflexibility with family as well as unsecured job despite family problems have bearing impact on the current stress they are experiencing.

iv.     The second of objective of the study was to examine the measures adopted by staff of NHIA to manage stress in the organization since the organization do not have one of such policy document. Averagely, the stress management practices among the staff of NHIA were moderate. On scale of 1 to 7, majority of the respondents scored these constructs from 4 to 7. From the SD and mean scores, the volatility of the responses were also moderate suggesting an improvement in the stress management practices. Emphatically, these constructs contributed to the stress management practices of employees: (i) showing dignity and respect at the work place, (ii) supporting colleagues with information on stress management, (iii) organizing socialization trips for staffs, and (iv) staff under-going stress management training. The rest were awareness of timetable of

action, awareness of change in their job responsibilities, clearly understanding of job roles and responsibilities and clear line of communication. These are measures adopted by staff in managing stress.

v.    The last objective of the study was to examine the association between stress management practices and job performance. The current study found that there is a strong association between stress management and the following constructs used as a proxy for job performance at 5 percent significant level, job satisfaction, increased productivity, less sick days and leave days, meeting deadlines, meeting set targets and the extent of making mistakes due to stress has reduce. The current findings is in support of Hassan et al. (2013), Nordzro (2017), Nabirye (2010) and Ajayi (2013).

**Conclusions**

The following conclusions are drawn from the findings of the study:

i.    The determinants of job/occupational stress were job content, job context, lack of career developments, intrinsic factors, and work-home interface. These determinants were first examined by Cooper and Marshall (1978) toward their theory which served as the basis for the current study. It was also examined by Ajayi (2013) and adapted by Addai et al. (2017). The current conclusion is similar to the findings of these scholars and this happens on stress management practices and job performance using the NHIA in this study.

ii.    The study also conclude that stress management practices or measures includes but not limited to information sharing on stress

management practices, time management schedules, awareness of timetable of action, awareness of change of their job, clear understanding of roles and responsibilities and showing dignity and respect for others on the same job.

iii.     The study found that stress management practices is associated with job performance and these were seen from the significant associations that were found between stress management and job performance indicators such as increased in productivity, job satisfaction, meeting routine targets, having less sick days or leave days, and meeting schedule deadlines.

## Recommendations

From the study findings and the conclusion drawn, the following recommendations were made:

i.     NHIA should prevent stress by redesigning jobs. This would reduce the feeling of unclear roles, work and home interface, fear, joblessness, exposure to unforeseen events, among others. NHIA should also changes policies to expose employees to control their work activities and develop support systems. This result to a shared and directed goal and the creation of innovation in the organisation.

ii.     Practical individual-organization interventions that NHIA should employed include work load adjustments, role clarification and safety in the workplace. Others include adopting transformational style of management, evaluation and feedback to better deal with stress. The study recommends that various stress models should be used in different ways to control stress.

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iii. Carefully assessing employee workload and timing of workflow would be a good practice to curb stress. Management should make sure that the demands of the job match employees' capabilities and the available resources. Management should therefore make policies to make employees flexible especially in taking care of their homes. Employees should be given control over their pace of work. Managers should put in place tress management practices and give vacations to release the stress they face in their work place and homes. This would eradicate absenteeism and burnouts.

iv. Organisations should provide recreational facilities considering the minds of employees, tastes, gender, age, among others. Also, recreational activities in the workplace should be designed in a way that they would help the physical and psychological well-being of the employees. This is because, healthy employees are more productive and beneficial to organisations. Promoting an atmosphere of positive and attractive systems of reward and recognition of work, occupational strategy, incentives and welfare packages will enhance workers' performance. This would then help the organisation to meet its set objectives. Organisations should also undertake stress audit at all levels to identify stressful areas to improve the conditions of job and also to alleviate job stress. Organisations should also organise stress management programmes that focus on different categories of employees at all levels of the organisation. Finally, there must be a robust channel of communication to deal with work related stress.

**Suggestions for further Studies**

The current study was limited to the Central Region. It is recommended that future studies should expand the sample size and use Confirmatory Factor Analysis or Exploratory Factor Analysis to reach a wide conclusion and generalization. Also future studies should examine the limitation of the current study carefully and adopt and capitalize on it with a new model for their study.

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**APPENDICES**

**APPENDIX A**

**School of Business Studies**

**College of Humanity and Legal Studies**

**University of Cape Coast**

Dear Sir/Madam,

**Request for questionnaires to be completed by you**

As a part of my MBA programme at the School of Business, University of Cape Coast, I am working on a dissertation that aims at studying the impact of stress management practices on employee's job performance. For this purpose, a questionnaire containing various statements related to this aspect has been prepared.

Since you are an important member of this institutions covered by this study, you have been selected to participate in this survey. I sincerely request for your valuable participation in this study by filling up the attached questionnaires, which is expected to take about 5 to 10 minutes of your time to complete. Your participation will make an important contribution to this study. If you are interested in receiving a summary of the results of this study upon completion, please let me know. Your participation in the research is entirely voluntary.

Please rest assured that your information would be kept strictly confidential and used for the research purpose only. I express my personal gratitude for your time and effort in completing this questionnaire.

Yours faithfully,

…………………….

Benjamin Appiah-Kubi

MBA Student, School of Business

University of Cape Coast.

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**SECTON A**: **SOCIAL DEMOGRAPHICS**

*(For each of the questions, please tick in the box with one response that best describes your current situation. Please kindly tick the appropriate response (s))*

1. What is your current age?

a. 18-25 {     }

b. 26-35 {     }

c. 36-55  {     }

d. 46-55   {     }

e. 55 and above {     }

2. What is your gender?

a. Male                                          {    }

b. Female                                      {    }

3. What is your educational level?

a.  Diploma                                    {    }

b.  HND                                          {    }

c. First Degree Holder                    {    }

d. Second Degree Holder              {    }

e. Other, please specify……………………………………………………………

4. Which departments/sections/units are you currently under?

a. Claims/Vetting                {    }

b. Accounts/internal audit        {    }

c. Registrations & Memberships {    }

d. Administrations                {    }

e. Data Entry                      {    }

f. Other, please specify……………………………………………………………

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5. How long have you being with the National Health Insurance Authority?

a. 1-5 years                                 {     }

b. 6-10 years                              {     }

c. 11-15 years                           {     }

d. More  than 15 years                {     }

**SECTION B**

**1.** According to Marshall and Cooper (1978), stress is adverse reaction people have to excessive pressure and demands placed upon them. From a scale of 1 to 7 rate the extent of which this defining applies to your current job. From less stressful to most stressful. Tick in the appropriate box.

| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
|---|---|---|---|---|---|---|
|  |  |  |  |  |  |  |

2. From your response in Section B question 1, please indicate on a scale of 1 to 7 the extent to which the following constructs/factors contribute to your stress level in the organization. From least contributing factor to highest contributing factor. Tick in the appropriate box.

| **Factors/constructs** | **Scale (1-7)** | | | | | | |
|---|---|---|---|---|---|---|---|
| My job is monotonous with no variety | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I have too much to do in short possible time | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| My work schedules are strict and inflexible | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I do not participate fully in making decisions | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| My working shift is badly designed (shift system) | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I am always allowed to do unpleasant tasks | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|  |  |  |  |  |  |  |  |
| My job role is unclear | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| There is no agreed procedures for dealing with problems | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| My role is always conflicting with others within the same job | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Undefined responsibilities of people | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Poor relationship with co-workers | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I always isolated or solitary work | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | | | | | | | |
| I job insecurity | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Working under low social value | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Being over-skilled and under-skilled for the job | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I operate under unclear or evaluation system which is not fair | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| There is no promotion prospects | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| The job sometimes over promote or under promote workers | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | | | | | | | |
| There is poor communication in organisation | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Lack of clarity about organizational objectives and structure | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| There is poor leadership | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| The physical working condition not well set-up | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Lack of control over work methods and work environment | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| There is a repetitive and inconvenient hours | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | | | | | | | |
| I have conflicting demands of work and home | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| There is no support for domestic problems at work | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I am not allowed to provide support for work problem at home | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| There is no instituted counselling activities at the work place | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Management is flexible and I get along with them with family | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I feel my job is secured despite frequent family problems | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

**SECTION C**

1. Please indicate on a scale of 1 to 7 the extent to which the following apply to your current situation with respect to stress management. Tick in the appropriate box.

| Variables | Scale (1-7) | | | | | | |
|---|---|---|---|---|---|---|---|
| I have always show dignity and respect for others in the                        workplace | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I have supported my colleagues by sharing information and     knowledge | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| The organization organizes socialization trips for staff members | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I have gone through stress management training | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| There is a clear line of communicating stress related issues | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I have time management schedule to help me cope with schedules | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I have prioritizing my tasks and being willing to comprise | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| My organization ensures that employees have a clear understanding of their responsibilities and roles | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| If there are changes, employees are made aware of the impact of   the change on their job | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Employees are made aware of the timetable for action, and the proposed first steps of the change process. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

**SECTION D**

1. From a scale of 1 to 7, rate the extent of which the stress management practices have impacted on your current job performance. From less impact to most impact. Tick in the appropriate box.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|
|   |   |   |   |   |   |   |

2. From a scale of 1 to 7 indicate the extent of which the following actions or activities have resulted in your stress management practices (From less impact to most impact). Tick in the appropriate box.

| Variables | Scale (1-7) | | | | | | |
|---|---|---|---|---|---|---|---|
| I am satisfied with my current job | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| The current stress management practices have increased my productivity | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I have less sick days | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| There are few employee turnover in my Organisation | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Conflict at the work place is reduced significantly | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| My performance appraisal has good results | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I have been able to meet all my deadlines | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| I have been able to achieve my target/objective on time | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| The extent of making mistakes reduced dramatically | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Management of stress has improved my self-esteem | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

**END**

**THANK YOU FOR YOUR TIME**