

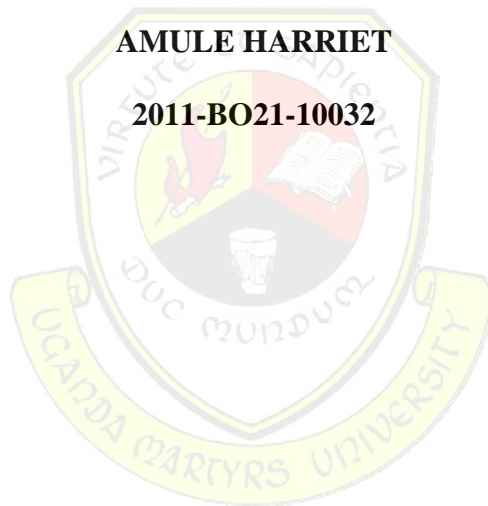
**THE EFFECTS OF ORGANIZATIONAL STRESS ON EMPLOYEE
PERFORMANCE IN COMMERCIAL BANKS OF UGANDA**

CASE STUDY: STANBIC BANK LIRA BRACH

SUBMITTED BY:

AMULE HARRIET

2011-BO21-10032



**A DISSERTATION SUBMITTED TO THE FACULTY OF BUSINESS
ADMINISTRATION AND MANAGEMENT IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF THE DEGREE OF BACHELOR OF BUSINESS
ADMINISTRATION AND MANAGEMENT OF
UGANDA MARTYRS UNIVERSITY**

APRIL 2014

Dedication

This research is dedicated to my beloved brother for his care, love and support right from the time I started my academic struggle up to date. May the Almighty God bless him abundantly.

Acknowledgment

The successful completion of this research was as a result of so many helping hands in varying degrees and basing on that I would gladly like to acknowledge the contribution of those hands.

My sincere gratitude to be forwarded to my supervisor Dr. Mukokoma for her continuous dedication, guidance, among others which helped me accomplish this research.

I would like to convey more thanks to my fellow students of Uganda Martyrs University Nkozi, who have helped me from the smallest contribution to the largest towards the completion of this research and my course in general. May the Almighty Father reward them abundantly.

Lastly, am grateful to my mother and the entire family members for both their moral, financial, encouragement and all sorts of support they contributed towards me.

God blesses you all.

Table of Contents

Declaration	i
Approval.....	ii
Dedication	iii
Acknowledgment	iv
Acronyms	vii
ICTs - Information Communication Technologies.....	x
CHAPTER ONE.....	xiii
INTRODUCTION	Error! Bookmark not defined.
1.0 Introduction.....	xiii
1.1 Back ground of the study	xiii
1.2. STATEMENT OF THE PROBLEM.....	1
1.3 General objective	2
1.3.1 Specific Objective of the study	2
1.4 Research questions.....	2
1.5 Scope of the study.....	2
1.6 Hypothesis.....	3
1.7 Significance of the study.....	3
1.8 Justification.	4
CHAPTER TWO	
2.0 INTRODUCTION.....	12
2.1 THE EXTRA ORGANIZATIONAL STRESSORS.....	9
2.2 INDIVIDUAL STRESSOR.....	13
2.3 THE ORGANIZATIONAL STRESS.....	17
CHAPTER THREE	24
RESEARCH METHODOLOGY.....	24

3.0Introduction.....	24
3.1Research Design.....	24
3.2Area of Study.....	25
3.3Study Population.....	25
3.4.1Sample Size.....	26
3.4.2Sampling techniques.....	27
3.5Data collection methods.....	27
3.8Self - Administered Questionnaires.....	29
3.9 Secondary sources.....	30
3.10 Study instruments.....	30
3.11Data analysis and presentation.....	30
3.12 Reliability and Validity.....	31
3.13Limitations of the study.....	32
3.14 Delimitations of the study.....	32
CHAPTER FOUR.....	33
PRESENTATION AND INTERPRETATION OF FINDINGS.....	33
4.0 Introduction.....	33
4.1 Background Information about Respondents.....	33
4.1.1 The gender of respondents.....	33
4.1.2 Marital Status of Respondents.....	34
4.1.3 The Level of Education of Respondents.....	35
4.1.4 Age Structure of Employees Stanbic bank.....	36
<u>CHAPTER FIVE</u>	
5.0 Introduction.....	55

5.1 Summary of the findings.....	55
5.2 Conclusion	59
5.3 Recommendations.....	61
Appendix I: questionnaire for bank employees	66
Appendix II: Questionnaire for the manager	73
APPENDIX III.....	76

List of Tables

Table 4.1: Classification of Respondents by Gender.....	34
Table 4.2: The Marital Status of Respondents.....	35
Table 4.3: Education Level of the Respondents	36
Table 4.4: Age Structure of the Employees	37
Table 4.5: Major Stressors at Work Place	38
Table 4.6: The rating of the respondents performance during stress full situation.....	39
Table 4.7 extra-organizational stress factors and employee performance	40
Table 4.8A table showing how death spouse affects the performance of employees.....	41
Table 4.9 How Divorce/ separation affects the performance of employees	42
Table4.10A table showing how Pregnancy affects the performance of the employees	43
Table 4.11 A table showing how personal injuries affect the performance of .employees.	44
Table 4.12: Individual stress factors that affect the performance of the employees in commercial banks	45
Table 4.13 A table showing how Occupational hazards as an individual stress factors affects the performance of employees in an organization.	46

Table 4.14. How does health status of the employees affects their performance in the organization.....	47
Table 4.15 A table showing the extent to which monotony of the work affects the performance of the employees.....	48
Table 4.16: The assessment of organizational factors that affects employee’s performance in commercial banks	49
Table 4.17. How does salary delay affects the performance of the employees	50
Table 4.18 A table showing how work over load affects the performance of the employees in Stanbic bank.....	52
Table 4.19 Lack of communication from the management	53
Table4.20 How poor time management affects the performance of the employees.....	54

LIST OF FIGURES

<u>Figure: 1. General adaptation syndrome</u>	0
<u>Figure: 2. Conceptual frame work</u>	4
<u>Figure: 3 The Inverted–U Relationship Between Stress And Job Performance</u>	23

Acronyms

ICTs - Information Communication Technologies

GAS - General Adaptation Syndrome

ABSTRACT

The study focused on the effects of organizational stress on employee performance of commercial banks of Uganda with the specific reference to Stanbic Bank (U) Ltd.

The main objective of the study was to examine the impact of stress on performance of employees and how stress can be minimized among the employees in a financial institution. The study used a case study approach taking Stanbic bank Lira branch as its study area. The statement problem of the study was that quite a number of employees in the financial institution experience a lot of stress at the work place yet at the same time the performance of employees seem to be improving. The specific objectives included: To find extra organizational factors that affects the employee's performance, the individual factors that affects the performance of employees and to assess the organizational factors that affects the performance of employees.

The findings of the study show that stress affects the performance of employees in several ways, which force them to perform much below their expectations and has consequently led to high rate of employee turnover. Among the stressors are extra organizational factors like proper skill required for the job and changes in technology and within-organization factors like death of spouse, accidents and low salaries.

From the study findings, it can be concluded that stress factors negatively affect the performance of employees in the bank thus lowering their productivity and consequently leading to a less than expected performance by the bank.

It's therefore recommended that the management of Stanbic Bank should develop a strategy that would help to reduce the effects of stress among the employees in a bid to improve employee performance.

CHAPTER ONE

1.0 Introduction

In Uganda and elsewhere in the world stress factors have posed problems whether in business perspective or in any other related fields in the development of the country and these have brought down the performance of many organizations. The main aim of this research was to assess the effects of the organizational stress on employee's performance in commercial banks. This chapter includes the background to the study, statement of the problem, the purpose of the study, scope of the study, significance of the study and conceptual frame work.

1.1 Back ground of the study

The concern about the impact of stress on people has its roots in medicine and specifically in the pioneering work of Hans Seley,(2008). In his search for a new sex hormone, Hans Seley,(2008) discovered that by chance tissue damage is a non specific response to virtually all noxious stimuli. He called this phenomenon the General Adaptation Syndrome (GAS), and about a decade later he introduced the term "stress" in his writings.

The GAS has three stages, namely: alarm, resistance and exhaustion. In the outside stage the stressor mobilizes the internal stress system of the body. There are a number of psychological and chemical reactions, such as increased pituitary and adrenaline secretions; noticeable increase in respiration, heart rate and blood pressure; and a heightening of the sense. If the stressor continues, then the GAS moves into the stage of resistance, during which the body calls upon the needed organ or system to deal with the stressor. However, while there may be great deal of

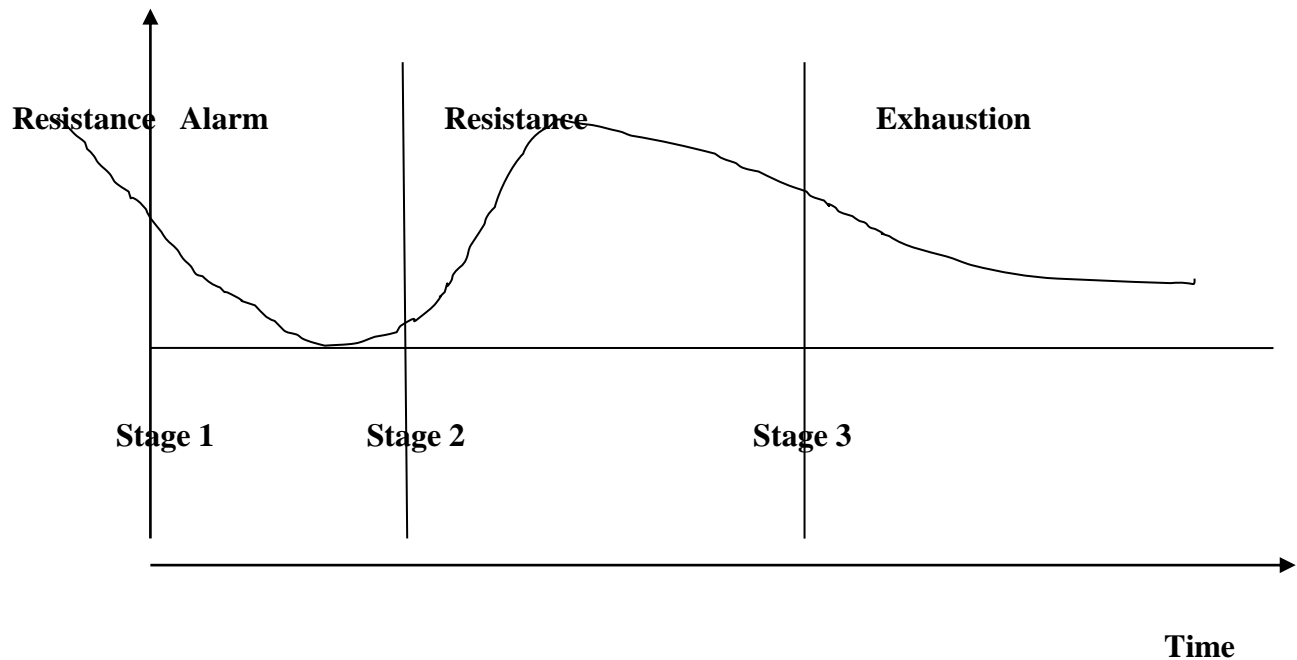
resistance to one stressor during this second stage, there may be little, if any, resistance to other unrelated stressor. This helps explain why a person going through emotional stress may be particularly vulnerable to other illness or disease. Finally, if the stressor persists over a long period of time, the reserves of the adaptive mechanisms during the second stage may become drained, and exhaustion sets in. When this happens, it may return to the alarm stage, and the cycle starts again with another organ or system, or the “automatic shutoff value” of death occurs. This GAS process of-course can be very demanding on the person and takes its toll on the human body.

Besides the physiological oriented approach to stress represented by the classic GAS model, which remains a vital dimension of modern stress research and stress management, attention is also being given to the psychological (or example, mood changes, negative emotions and feelings of helplessness) and the behavioral (for example, directly confronting the stressors or attempting to obtain information about the stressors) dimensions of stress. All three dimensions (physiological, psychological and behavioral) are important to the understanding of job stress and coping strategies in modern organizations, Fred Luthans (1995).

The Process of Stress.

Luthan (1995) drew a graph that shows three stages of defense reaction that a person establishes when stressed. That is the alarm stage, resistance stage and exhaustion stage as shown below

Figure1. General adaptation syndrome



In the alarm stage, when stressor is recognized, the brain sends a message to the body system. The blood pressure increases and muscles expand. If stressors continue, then the resistance stage occurs. In the resistance stage, the body alerts all the responsible organs to deal with the existing stressor. If the stressor becomes resistant to the organs of the system, the strained will be exposed to illnesses like headaches, high blood pressure, fatigue, and other negative out comes. In other words, the stressed person will be exposed to both psychological and behavioral symptoms. “Psychological symptoms are changes in an individual’s health as a result of stress and behavioral symptoms are changes in an individual’s behavior.

1.2. STATEMENT OF THE PROBLEM

The efficiency and success of any organization whether profit or non-profit oriented, largely depends on how its management acquires, and uses qualified and well motivated human resources. In other words, human resource is the core workforce resource for the organizational success. Once workers are unwell, then the organization is bound to be inefficient and output that the employees aimed at producing can be affected and hence their output deteriorate if the condition of work is unfavorable. Stress seems to be one of the major causes of setbacks in most organizations, Luthans (2005). There is considerable evidence that most managers' report feeling work-related stress and the contemporary environmental challenges. Luhans (2008) argued that demands are making things worse, majorly in the area of advanced information technology which is now the back bone of most organizational way of business. This is referred to as "techno stress" as studies show that the exploding technology has created problems to employees at all level such as loss of privacy, information inundation, erosion of face to face contact, fraudulent acts and insecurity. A report by Luthans (2008) indicates that stress is the second most common occupational health complaint and at least half of work day loss is attributed to stress similarly, impacts of stress are leading cause of inefficiency in major financial organizations in Uganda given the nature of their work, and Stanbic bank is highly affected. Whereas causes of stress and stress related issues seem to be known, their effects to the performance of individual employees in a given organization like banks seem to be unknown and hence the need to investigate the effects of stress on performance of employees in a commercial bank.

1.3 General objective

The major objective of the study was to investigate the effects of organizational stress on employee's performance in commercial banks in Uganda.

1.3.1 Specific Objective of the study

- I. To assess the organizational stress factors that affects employees performance in Stanbic bank
- II. To investigate how the extra organizational stress factors affect employee performance
- III. To investigate the moderating effects of individual attributes on the links between organizational stress and employees performance.

1.4 Research questions.

- I. What are the organizational stress factors that affects the employees performance in commercial banks of Uganda?
- II. What are the extra organizational factors that affect the performance of employees?
- III. What are the moderating effects of individual attributes on the links between organizational stress and employees performance

1.5 Scope of the study

The research is centered on the effects of the organizational stress on the performance of employees in commercial banks, taking Stanbic bank Lira Branch as the case study. Thus the research was conducted in Lira town in Northern Uganda. The basic areas in which research concentrated are assessing the effect of organizational stress on employees performance in commercial banks of Uganda during the assessment of stress level among the employees,

the main area that the researcher focused on were: extra organizational factors, and the moderating effects of individual attributes and assessing the organizational stress factors that affects employee's performance. The research covers the duration 2013 to 2014.

1.6 Hypothesis

There is a close relationship between stress and employees performance.

1.7 Significance of the study

This research and its finding will be used to provide insight into the various employees and the management practices needed to successfully operate in the commercial banks in Uganda.

From the practical perspective, the findings of the study will be useful to the top management and the employees of the organization to design a way in which stress can be handled within a strategic condition at both the micro and macro organizational levels in order to improve the performance of the employees

The study is intended to help the public understand how stress can affect the performance of employee in organizations. That is to say the study will act as reference to the employees and the management of the organization so as to develop the abilities and competences of the work force with the aim of reaching out of the organizations goals

The study will provide room for other researchers after them understanding the organizational stress and employee performance. The researchers will be able to have a variety of topics to choose for further study.

1.8 Justification.

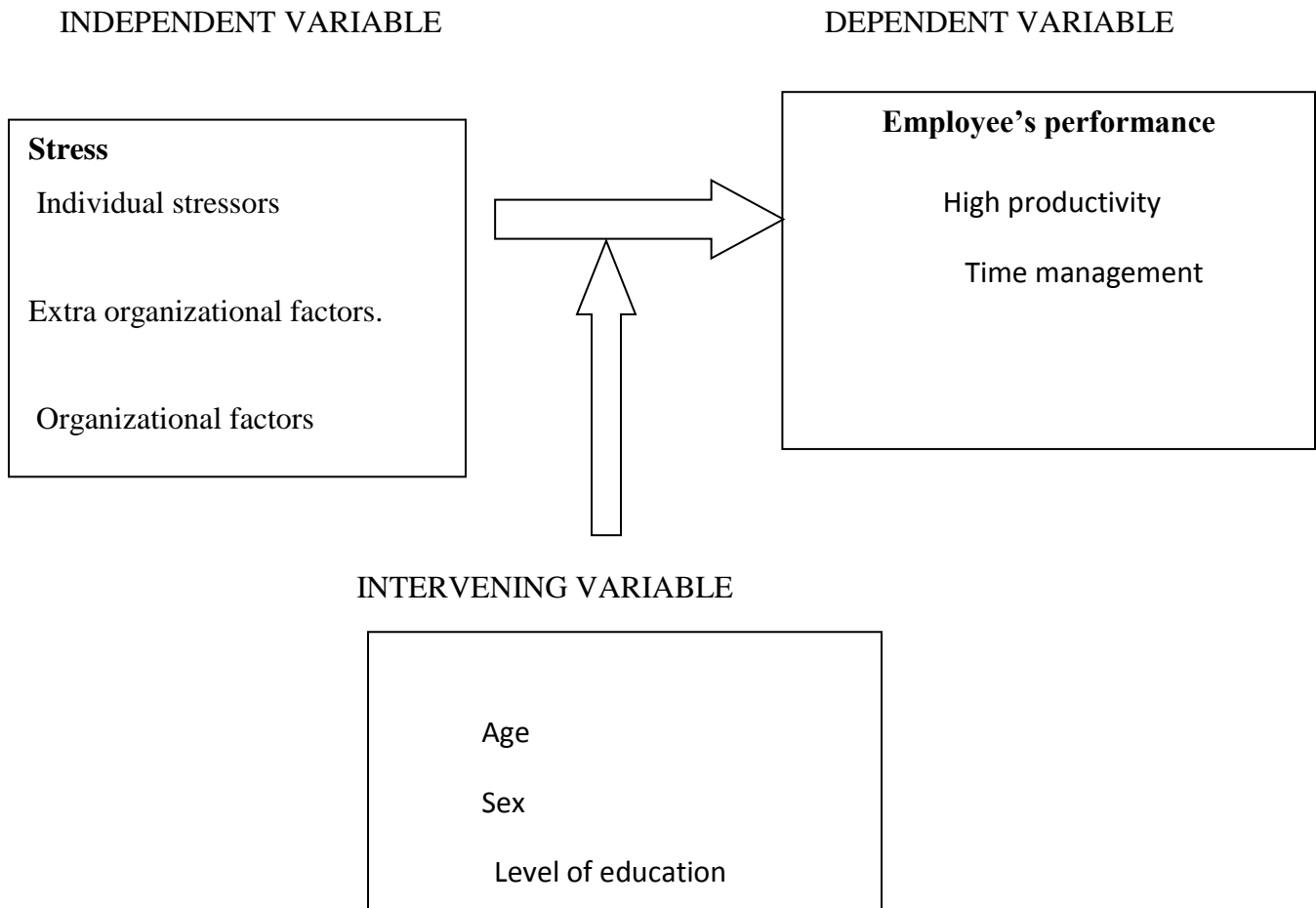
One of the reasons why this research was carried out was to come up with new methods of handling stress among the employees in the organization as a way through which the organization can realize the quality of the productivity being produced by each member of the organization. That will eventually minimize problem that are related to stress such as absenteeism, or turnover of the employees.

1.9 Conceptual frame work

This shows the relationship between the two variables: organizational stress (independent) on employees' performance (dependant). In addition, attributes to each variable were used by the researcher to form objectives that differentiate the variables.

The conceptual framework below shows the intervening variables that have the same effect on relationship between the variable.

Figure 2: conceptual framework



Source: Luthan. F. (2008) and Ivancevich. J.M, Konopaske. R and Matteson.M.T (2005).

As modified by the researcher, virtually everyone in the organization has experienced stress which can be through work overload at one time or another and the incident rate is increasing. According to Ivancevich, Konopaske, and Matteson (2005), work overload may be of two types

;qualitative or quantitative. Qualitative over load occurs when people feel they lack the ability needed to complete their job or the performance standard have been set too high. Quantitative overload on the other hand results from having very many things to do or insufficient time to complete a job. As organizations attempt to increase productivity, while decreasing work force size, quantitative overload increases hence resulting to stress. Therefore the research suggest that when individuals experience high work demand with little or no control over these demands, the physiological changes that occur persist even after the individual has left work hence affecting the performance of the organization like high productivity. However not only the work overload within the individual stress affects the performance of the organization but also others like role overload, harassment, role ambiguity among others. According to Luthan (2008), extra organizational factors such as old age, death of spouse, relocation, among others have contributed greatly affects the performance of the organization and it is clear that job stress is not limited just to things that happens inside the organization and during work hours. All these affect the performance of the organization. For example an employee would spend most of the time thinking about family issue and at the end of the day resulting to poor time management hence stress

1.10 Definition of key terms.

Stress

According to Ivancevich (2008), stress is adaptive response moderated by individual differences that are consequences of any action or situation on event that places special demands on persons

Performance

Performance of the employees refers to profitability, growth and employees turn over.

Employees

Employees refers to a pool of human resource under the organizations control in a direct employment relationship. For the purpose of this study, employees (workers) refer to non-managerial employees who are below the management levels of the organization.

Commercial banks

Mutimbwa P.M & Phil.D (2006) ,defined commercial banks as financial institutions which collect savings from the public in form of deposits and lend that out to others who want to use and later return with some interest. A commercial bank holds deposits for individuals and businesses in form of current and saving accounts and certificate of deposits of varying maturities, they also accept deposits from the public give loans to both individuals and organizations, provide services such as documentary collection, international banking activities, trade financing among others.

1.11 Outline of the dissertation.

Chapter one of the dissertations has the general introduction, background information, statement of the problem, objectives of the study, research questions, the scope of the study, and significance of the study, justification, conceptual frame work and definition of key terms.

In chapter two, the review of the related literature where relevant authors have been recognized and discussed.

Chapter three is about research methodology and the methods of the data collection that were used

Then chapter four presents the research findings, organized in themes related to the research objectives and questions stated in chapter one.

Chapter five discusses the key findings, draws general conclusion and makes recommendations based on the findings of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter contains the information obtained from text books, and other research reports. The main aim of this is to help the researcher understand what has been written by various authors on the same topic or related topics about organizational stress.

According to Ivancevich (2008), stress is adaptive response moderated by individual differences that are consequences of any action or situation on event that places special demands on persons. On the other hand, Luthans (2008) defines stress as an adaptive response to external situation that results in physical psychological or behavioral deviation for organizational participants. It has become very clear that the outside factors have a very important impact on the employee's performance in organizational settings. Most organizations today have open systems and therefore, it is clear that some external factors also affect the working of the workers and job stress is not limited just to things inside an organization during working hours. Extra-organizational stressors include things such as societal/technological change, the family, relocation, economic and financial conditions, race and class and residential or conditions and also to some extent the individual stressors.

2.1 THE EXTRA ORGANIZATIONAL STRESSORS

Families/family demands, as a job stressor have a great impact on a worker. Whether it's the illness of a family member or the strained relations with the spouse or children, they all ofworking of a person and have many bad consequences on the performance of the organization, (Luo Lu et al, 2008)

According to ([http://study value.com](http://studyvalue.com)), life changes may be slow (getting older) or sudden (the death of a person). Sudden changes in life have a dramatic effect on the health and working of a person. For example, divorces have a very stressful effect on the job performance of a person. Similarly, all the other sudden changes make the working of a person bad. The more sudden the changes in the life the more stressful will be the effect.

Connected to the above, Kreiter and Kinicki (2004) support that extra organizational stress can be associated with balancing career and family life. They further argue that stress is higher for people with lower socio economic status which represent a combination of economic status (as measured by income) and social status

According to Winle and Dumenci (1997), higher levels of multiple stressors are detrimental to the mental well-being of men as well as women. For instance, the combined impact of occupational and parental role stress and marital health for both men and women, indicate that these stressors are equally indicative of depressive symptoms for husbands and their wives. Short lived marriages are also equally indicative of depressive symptoms for husbands and their wives, Windle and Dumenci (1997) further argue that work place participation by women increases their self esteem and feelings, rather than increasing mental health problems. Therefore with this regards it is true that parental and occupational stress do affect the performance of women more than men because women always associate their family issues with work place problems. This applies to my study on effects of stress and the performance as employees in the banking institution where women are coupled with problems at work place and at the same time with family issues that need to be handled by them, hence leading to stress.

The phenomenal rates of change also have a great effect on people's life style and this of course has an effect on their job performance. Although medical science has increased the life span of

people and have eradicated or reduced the threat of many disease, the pace of modern living have increased stress and decreased personal wellness Windle and Dumenci (1997). The above author further explained the concept of wellness as being a harmonious and productive balance of physical, mental and social wellbeing brought about by the acceptance of one's personal responsibility for developing and adhering to a health promotion program. Because people tend to get caught up in the rush-rush, mobile, urbanized, crowd, on-the-go life style of today, their anxiety and wellness have deteriorated, the potentials of stress on the job have increased. There is considerable evidence that balancing health with concerted efforts at work is essential to sustained, long term achievement. Conversely, the failure to attend to one's health places the worker at a risk of failure and in the extreme, death.

Relocating the family because of a transfer or promotion can also lead to stress. For example, under globalization, expatriate managers (those with an assignment outside their home country) may undergo cultural shock and then when relocated to the home country may experience isolation; both are significant stressors. Luthan (2008) asserts that for most people in the recent years, their financial situation have proved to be a stressor. Many people have been forced to take a second job (moonlight) or the spouses have had to enter in to the work force in order to make ends meet. This situation reduces time for recreational and family activities. The overall effect on employees is more stress on their primary job hence resulting to poor performance of the organization.

Life's change may be slow or sudden. The sudden changes have been portrayed in the novels and movies as having a dramatic effect on people, and medical researchers(mention one or two here) have verified that especially sudden life changes do in fact have stressful impact on people. The Luthaan (2008) further argue that they found a definite relationship between the degree of life

changes and the subsequent health of the person. The more the changes, the poorer the subsequent health. These life changes can also directly influence job performance. However they also report that divorce interferes with work more than any other trauma in a person's life. He argued that during the first three months after a spouse walks out, the other spouse –male or female usually is incapable of focusing on work.

Sociological and demographic variables such as race and gender can also become stressors. As the work force becomes increasingly diverse, potential stress related issues includes differences in beliefs and values, differences in opportunities for rewards or promotion and perception by the minority employees of either discrimination or lack of fit between themselves and the organization. Research have noted over the years that minorities may have more stress than whites. Although a recent review of up to date evidence concludes that women experience more stress than men, an earlier meta-analysis performed on 15 studies found no significant sex differences experienced and perceived work stress Tarafdar et al. (2007) . There is evidence that women perceives more job demand than men in both the male –dominated and female-dominated occupation. Also people in the middle and upper classes may have a particular or common stressor. The same is true of the local community or region one comes from. For example one researcher identified the condition of housing, convenience of services and shopping, neighborliness and degree of noise and air pollution as likely stressors. With globalization adding to the cultural diversity of recent times, there is also recent research evidence suggesting that identical conflict episodes are perceived differently across cultures. Thus not only must race and gender be considered in analyzing extra organizational stressors but also the country culture. **Work family interaction:** The rise of families in which both partners are earning and increasing female participation in the sphere of employment has transformed the

ways in which couples manage work and family responsibilities. Work and family integration can result in both negative (i.e., work-family conflict) and positive interactions (i.e., work-family enrichment). Work-family conflict and work-family enrichment can occur in either direction - "work-to-family or family-to-work". Work demands, family demands and work flexibility are recognized to be important determinants of the work- family interaction (Luo Lu et al. 2008).

2.2 INDIVIDUAL STRESSOR

In the sense the organizational stressors under extra organizational stress, organizational stressors and group all eventually get down to individual level. Luthan 2008 asserts that there are more research and agreement on possible situational dimensions and individual that may affect stress out comes. For example individual disposition such as type A personality patterns, personal

control, learned helplessness and psychological hardiness may all affect the level of stress someone experiences. In addition the intra individual level of conflict stemming from frustration, goals, and role definitely have implications as individual stressors.

Type A characteristics points out the complexity of, and individual differences in, personality dispositions and traits such as authoritarianism, rigidity, extroversion, supportiveness, spontaneity, emotionality, tolerance for ambiguity anxiety and the need for achievement have been uncovered by research as being particularly relevant to individual stress. Most attention, however, has centered on the so-called Type A personality.

Although heart researchers have been working on the use of personality types and the resulting behavior patterns in order to predict heart attacks since the 1950s, in the late 1960s Friedman and Rose man popularized the use of Type A and opposing Type B personalities in the study of stress. These types were portrayed as stable characteristics, and initially Friedman and Rose man's extensive studies found the Type A profile correlated highly with experienced stress and dangerous physical consequences. In recent years, however, there is increased evidence that Type A face no higher risk of heart disease than anyone else.

In examining stress outcomes, the distinction in models between organization and individual outcomes is somewhat arbitrary. For example a decline in job performance due to stress is clearly an individual outcome as it is the individual performance that is being affected. Just as clearly, the organization experiences important consequences from stress related performance decrements.

Some stress outcomes may be cognitive whereby cognitive outcome includes poor concentration and inability to make sound decision or any decision at all, mental blocks and decreased attention

span. Other effect of stress may be behavioral such as accident proneness, impulsive behavior, alcohol and drug abuse and an explosive temper.

Finally Physiological of stress includes increase heart rate, elevated blood pressure, sweating, hot and cold flashes, increased blood glucose level and elevated stomach acid production. One way to envision the physiological impact of stress is to imagine oneself into traumatic situation.

Role conflict is taken as an important job stressor that is faced due to the multiple roles. Role conflict may start when two or more concurrent and unsuited expectations exist at the same time. Role conflict involves contradiction in expectation, it increases job stress and decreases job satisfaction among both men and women (Spector 1997). He further urges that Role conflict has greater impact on job satisfaction among employees who have high centrality of family roles. However, according to Williams and Kinicki, 2008, role conflict occurs when one feels torn by the different expectation by important people in one's life. For example supervisor says the company needs you to stay late to meet an important deadline but your family expects you to attend the birth daypartyof your child.

Role ambiguity: This results from inadequate information or knowledge to do a job. This ambiguity may be due to inadequate information, training, poor communication, or the deliberate withholding or distortion of information by a coworker or supervisor. In any event, the results of role conflict and ambiguity are stress for the individual. This creates undesirable out come for the individual and the organization.

The author also talked on role over load and under load (being asked to do too much or too little) which has not received as much attention as role conflict and role ambiguity, may be just as stress provoking (Luthan 1995). However, according to Williams and Kinicki (2008), role ambiguity occurs when expectation from an activity is unknown.

Gibson et-al 2004 argued that one of the individual stressors is work overload which is virtually experienced by everyone at the workplace. He further argued that work overload is divided in to two parts that is quantitative and qualitative. Qualitative work overload occurs when people lack the required skills to complete the task and quantitative work over load occurs when people have insufficient time to perform certain activities. When the organization tries to increase its productivity, while decreasing the work force, qualitative overload increases and hence stress.

Positional immobility is one of the stressors that comes as a result of individual's perception that is locked into a role or position in an organization from which they cannot escape. However, Luthan (1995) argued that stress is common in large bureaucratic organizations where employees believe that they are unable to change their jobs because of very few opportunities that exist or they are not qualified to move to another place of work, stagnation experienced when career path are locked leading to frustration. Hence affecting the performance of employee (Modern 2004)

Judge (2009) argues that economic problem created by individuals overextending their financial resources is another set of personal troubles that can create stress for employees and distract their attention from their work. Regardless of the income level people who make \$80,000 per year seems to have as much trouble handling their financial issues as those who earn \$18,000. Some people are poor money managers or have wants that always seems to exceed their earning capacity. The author further asserts that studies carried out in three organizations shows that stress symptom reported prior to beginning of job accounted for most of the variance in the stress symptoms. This made the researcher to conclude that some people may have an inherent tendency to accentuate negative aspect of the word in general. If this is true then a significant

individual factor that influences stress in a person's basic disposition. That is stress symptom expressed on job may actually originate from the person's personality.

2.3 THE ORGANIZATIONAL STRESS

The organizational stress affects a large number of employees. According to Kreittner and Kinicki (2010), the culture of an organization is a prime example of organizational stress. For instance environment with high pressure that forces employees to perform up to standard can increase stress response.

Work related stress makes people loss happiness with their job and even cause depression outside work. This can negatively affect motivation and productivity which can ultimately make the affected employee to leave the job. In trying to understanding the effects of work place stress, the employee is important for an organization because at the end of the day, work stress impacts not only on the employee/individual, but also the productivity (access<http://www>. Management study guide accessed 1st November 2012)

Stress always impacts on the performance of employees through absenteeism. Mc Shane and VonGilnow (2010) assert that over stressed employees tend to have high level of absenteeism which truly impacts on the performance of the organization.

In addition to the above, Meneze (2005) argues that when stress is being ignored by the management it results to high level of absenteeism cost, low productivity, low motivation and usually legal financial damages.

Occupational stress leads to low performance of the an organization. Clovainio et al. (2002) assert that job stress impacts on the performance of organizations but can shape the dire consequences when related to health care. However Mimuna et al. (2003) argued that job stress

results into low productivity, increased absenteeism and a collection of other employees problems like high blood pressure and drug abuse which subsequently lead to poor performance of the organization.

However on the other hand, Tarafdar et al. (2007) based their arguments on the effects of stress created by information and computer technology whereby they mentioned that the first different dimensions of techno stress identified add to existing concept on stress experiences by individuals in organizations. By showing that techno stress inversely affects productivity, this thesis reinforces that failure to manage effects of information communication technologies (ICTs) induced stress can offset expected increases in productivity. The author further argues that techno stress is a problem of adaptation that an individual experiences when he or she is unable to cope with or get used to ICTs. They assert that in organization context, techno stress comes as a result of individual attempts and struggles to deal with constantly evolving information communication technologies and the changing physical, social and cognitive requirements related to their use. The author pointed out that techno stress results in a variety of outcomes such as dissatisfaction, fatigue, anxiety and overwork leading to a negative effect on individual productivity and this is common mostly with the employees in financial institutions where all programs are done through computer work but not paper work.

Connected to above, Kemeny (2005) argued that stress is a disease that affects human systems and other animals and he gave an example of the employees in financial institution who use the computers to do most of their work. He demonstrated powerful effects of exposure to stressors on a variety of physiological systems. The author argues that the specific changes are believed to have evolved to support the behaviors that allow the organism to deal with threat. However, in his thesis, he carried out the impact of stress on different systems of the body parts of human

beings and animals whereby he talked about the impact on eyes of the employees at the bank who normally use computers to perform their work, the immune system (that the exposure to stressful experiences can diminish a variety of immune function). For example stressful life experiences such as bereavement, job loss and even taking exams can reduce circulating levels of classes of immunological cells called lymphocyte. The author further argues that some of the immunological effects of stressors are due to the potent suppressive cells, the exposure to stressors can also enhance certain immune processes for example those closely related to inflammation these therefore sounds a general organizational stressor that happens in all organizations whole but not only in the banking institution of which at the end can results to death but not only stress when the systems fails to function

Sen(2008) argues that stress is not only experienced among the business people only but also among those in teaching profession. Sen (2008) asserts that in organizational context whether in financial institution or institutions of learning, stress is found to be experienced by employees when there is job insecurity, performance expectations, technology changes and personal and family problems. He further argues that the variables that lead to teachers stress could be poor student results, students discipline and even low salary payments. Therefore much as the author based his arguments that teachers do experiences stress, some of the variables he mentioned also applies to failure of the financial institutions to perform well for example low payment of salary workers. that truly stress is also being experienced among people with other occupations but not only among the business organization like banking institution

Task demands are factors related to a person's job. They include the design of the individual's job (autonomy, task variety, degree of automation), working condition and the physical work layout. Judge (2009) argued that assembly line for instance can put pressure on people when the

line's speed is perceived as excessive. Similarly working in overcrowded room or in a visible location where noise and interruption are constant can increase anxiety and stress

However on the other hand Judge (2009) also asserts that another effect on stress can be role demands which relates to pressure placed on a person a function of the particular role she plays in the organization. Judge (2009) further argued that role conflict creates expectation that may be hard to reconcile or satisfy. Role overload is experienced when the employees is expected to do more than time permits. And role ambiguity is created when role expectation are not clearly understood and the employees is not sure what he or she is to do hence resulting in to poor performance of the employees.

According to Andrall (1988) one major function of management is the effective management and use of people with the use of orientation, training and development. Few managers argue against the importance of orientation and training as a major influence on the success of an organization. Staff are a crucial, but expensive, resources. It is important to optimize the contribution of the employees to the aims of the organization. The importance of orientation and training as a central role of the management has been recognized by leading writers. Hence if the management fails to orient their new employees, their performance will be affected by stressors hence lowering the performance of the organization

However according to Leslie and Rue (1994) employer have to realize that orientation is not just a nice gesture put on by the organization but serves as an important element of the recruitment and retention processes. This would help to reduce on the following stressor

Anxiety, any employee when put in to a new, strange, situation will experience anxiety that can impede his/ her ability to learn and does the job hence stress of such a person who has undergone

orientation is reduced, employees turn over increases as the employees feel that they are not valued in the organization. This can stress the employees and end up affecting their performance therefore orientation shows that the organization value the employees and help to provide tools necessary for the success of the organization.

Cooper et-al,(2005) assert stress could be due to factors intrinsic to the job, such as poor physical working conditions, work overload or time pressures. Often, one's role in the organization and the ambiguity associated with the job resulting from inadequate information concerning expectations, authority and responsibilities to perform one's role as well as the conflict that arises from the demands placed on the individual by superiors, peers and subordinates could also result in stress.

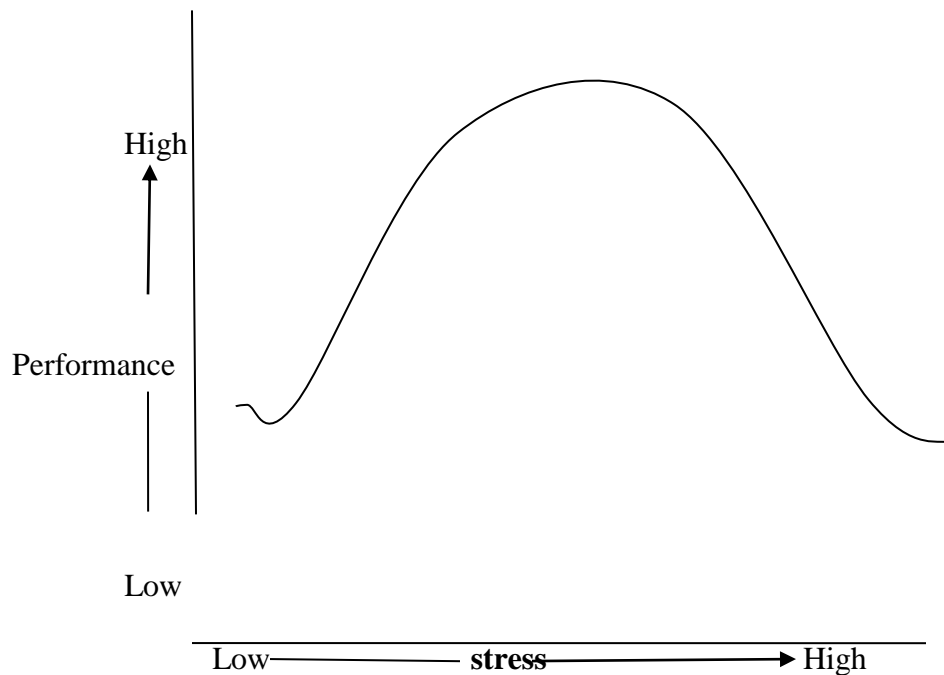
The impact of status incongruence, lack of job security and dissatisfied ambition on one's career progression.Rayner and Hoel (1997) theorized that relationships at work with bosses and colleagues, including bullying in the workplace could result in a lot of stress. At an organizational level, the structure and climate, including the degree of involvement in decision making and participation in office politics could result in a stressful climate.Stress could be due to factors intrinsic to the job, such as poor physical working conditions, work overload or time pressures.

Additional sources of stress documented in the asset model include the impact a person's working life has on their life outside of work (work-life balance), the amount of satisfaction people derive from their work, the degree of control and autonomy people have in the work place, and the levels of commitment in the work place both from the employee to the organization and from the organization to the employee (Cooper 2005).

Transfer of the employees is also one of the factors that affect the performance of the employees. Transfer is the movement of the employees to different jobs within similar responsibility. It may or may not mean a change in geographical location. The management of the organization would want to solve the employees problems but in other circumstances it will reduce their performance because most of the employees look at transfer as the way of demotion especially when taken to a lower level in the organization.

Mc shane and Von Glinow (2000) defined burntout as the process of emotional exhaustion, depersonalization and reduced personal accomplishment resulting from prolonged exposure to stress. It is a complex process that includes the dynamics of stress, coping strategies and stress consequences. Burntout is caused by excessive demands made on people who serve or frequently interact with others. In other words burn out is mainly due to interpersonal and role-related stressors; for this reason, it is most common in helping occupation for example nursing, accounting occupations and police officers. However Mc Shane and Von Glinow (2000) also argued that work place aggressions have some serious consequence of stress on the performance of the employees. Aggression represents the “fight “(instead of fight) reaction to stress. In its mildest form, employees engage in the verbal conflict. The aggressors fly off the handle” and less likely to empathize with co-workers. Occasionally, the combination of an individual back ground and work place stressors escalates this conflict into more dangerous level of work place hostility, hence resulting into stress. In conclusion there has been a significant amount of research investigating the stress- performance relationship and the pattern in the stress-performance literature is the inverted- U relationship and this can be seen below.

Figure: 3 The Inverted-U Relationship Between Stress And Job Performance



According to Judge (2009) the logic underlying the inverted-U is that low to moderate level of stress stimulates the body and increases its ability to react. The individuals then perform their tasks better, more intensely or more rapidly. But too much stress places unattainable demand on a person which results in lower performance.

The author argued that inverted -U pattern may also describe the reaction of stress over time as well as to changes in stress intensity. That is even moderate levels of stress can have a negative influence on the performance over long term as the continued intensity of the stress wears down the individual and saps energy resources hence resulting to low performance of the organization

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the research methodology used in conducting the study as shall be seen, this methodology is influenced by the purpose of the study and it is based upon which research questions were raised. The chapter therefore reviews the research design, area of study, data collection methods the analysis procedure, limitations and delimitations of the study.

3.1 Research Design

In this research, a case study design was employed as a research design. A case study was preferred because it was the most appropriate for the descriptive nature of the study. It gave an opportunity to the respondents to express their view independently and offered the participants chance of speaking directly about a particular issues related to the topic. The case study provided relevant information needed by the researcher. The advantage of using case study research were: the case study allowed the researcher to examine the individuals and groups in greater depth than other methods

Triangulation also assisted this subject because it means using different sources of information to build a better and more extensive picture. For instance, questionnaires and interviews were used.

3.2 Area of Study

The research site was Stanbic bank, Lira branch which is located along Obote Avenue on Plot 36 main street of Lira town. Stanbic bank is among the banks with the longest serving history in the country and currently so popular. Stanbic bank has opened up a number of branches in the country and all are doing well in the development of the country. However the stressful part of working in the bank seems to have not been researched by many people. This therefore gave the researcher a feeling of investigating particularly how stress affects the performance of employees in Stanbic bank and to evaluate strategies to be adopted by management to minimize the effects of stress among the employees.

3.3 Study Population

The researcher requested to collect data from the employees of Stanbic bank Uganda, Lira branch that were 60 in total and other casual workers of the bank and the manager of different departments.

The departments included finance and accounting department auditing department, information and technology department. This was because these different department knows how stress impact on the efficiency and effectiveness of their employees hence affecting the performance of the employees productivity and the performance of the employees at the bank.

.3.4.1 Sample Size

For the purposes of the study the researcher considered the circumstances involved in the distribution of questionnaires and the researcher suggested that it was possible to apply the simple random and purposive type of sampling technique. Of the 60 Stanbic bank employees that were the total population 45 were given physical questionnaires while the balance number of 15, the researcher had to send them soft copies to their e-mails through the internet due to their busy schedules and at the end the researcher was able to realize that out of the 60 questionnaires that were supplied, only 52 was brought back and two of them were not answered.

This sampling size was determined by the formulae

BY AMIN, M,E., 2005

$n = \frac{\text{total population}}{1 + Ne^2}$

$$1 + Ne^2$$

$$= \frac{60}{1 + 60(0.05)^2}$$

$$1 + 60(0.05)^2$$

$$= \frac{60}{1 + 60(0.0025)}$$

$$1 + 60(0.0025)$$

$$= \frac{60}{1.15}$$

$$1.15$$

$$= \frac{60}{1.15}$$

$$= 52$$

Where n is the sample size

N is the total number of employees of the Stanbic bank lira branch

e represents errors which can either be 0.05 or 0.01

3.4.2 Sampling techniques

The researcher used a simple random sampling technique so that individuals could be given equal chances of being selected so as to avoid personal bias and prejudices that may come out from some of the employees.

3.5 Data collection methods

The researcher employed both the primary data collection and the secondary methods of data collection. The primary sources of data collection are statistical material which the researcher originated from the purpose of inquiry at hand. While the secondary methods of data collection are the information obtained from other sources. The study opted the triangulation technique by using a combination of data sources with the effect that the strength and the weaknesses in each source were compensated when used together. The aim was to improve the validity of the findings.

3.6 Primary Data Collection Methods

These are the methods that the researcher used in the collection of data that had not been collected by any other researchers. Data was collected for a period of over three weeks using

designed questionnaire, a designed interview guide and the observation as ways of raw primary data collection methods.

3.7 Structured Interviews

Questions concerning the topic were designed to gather a wide range of information from the manager and the employees using the interview guide. This method was chosen because it is interactive and information is got from the source not virtually. It was utilized to get detailed , specific and focused information from the employees and the different department. Campion, M.A. et al (1994), suggested the main advantages of interviews were:

This method was utilized to obtain detailed, specific and focused information from the managers and the employees about their personal feelings, perception, opinions and comments.

Interviews were particularly useful for getting the story behind the participants experience. the interviewer was able to pursue in-depth around the topic. The interview may be useful as follow up to certain respondents to questionnaires. For example to further investigate their responses.

Interview allowed for some personal contact between the interviewer and the respondents and through this the interviewer was able to gather the necessary information about the topic in the question.

The interviews helped the researcher to achieve a high response rate. This was because the interview offered the possibility of modifying the researchers line of inquiry, following up the interested underlying motive in a way that other research instruments could not do.

The researcher preferred to use the interviews because it was a good method of collecting generalized data and it also allowed the researcher to observe non verbal behavior such as facial expressions, more so the method is also associated with a high response rate and has a wider coverage.

3.8 Self - Administered Questionnaires

Self-completion questionnaires were administered in the format that intended to study the effects of organizational stress on the employees performance in commercial banks of Uganda. According to Trochim and Willam, M.K (2002) the advantages of using the questionnaire approach of data collection were:

The method of data collection is paramount because respondents are so busy and hence cannot have time to respond to the questionnaires immediately, the researcher had to take the questionnaire booklets and were later picked at an agreed time. Respondents were assured at the beginning of the questionnaire that the information they provided was only meant for the completion of the research and a high level confidentiality was going to be observed when the handling the collected data.

They were less time consuming and cost effective compared to face to face interview. This was especially true for the research involving large sample size and large geographical areas

Questionnaires reduced biases, there was uniform questions presentations and no middle man bias. The researchers own opinion would not influence the respondents to answer questions in a certain manner. There no visual or verbal clues to influence the respondents.

They were less intrusive than other research instruments. When a respondent received a questionnaire, he was free to complete the questionnaire on his own time-table unlike other research methods the respondents was not interrupted by the research instruments.

There was confidentiality and anonymity of the respondents. This is because respondents could answer anonymously which produced more honest answers.

3.9 Secondary sources

Secondary data was collected through reviewing the available literatures related to the study of which the researcher accessed by visiting the library. This was important as regards the completion of the theoretical framework in chapter two and to see other authors' views about the effects organizational stress on employee performance or any other information related to that topic. It is also important since it helped in widening the researcher's knowledge

The research also included the information from the internet; the researcher used this method to collect the already existing materials relevant to the research.

The researcher collected data from various books, documents and consulted the website for relevant information. This method helped the researcher to compare findings from the field with those already existing so as to advance appropriate and relevant conclusions. It enriched the construction of the research theoretical frame work and facilitated comparison earlier literature to the research findings.

3.10 Study instruments

The researcher used pens, papers, white washer, file and a bag. The particular reason why these particular instruments were chosen was because they were the best methods of collecting data and key information from the organization plus objects like eyes and other senses that were also used during data collection.

3.11 Data analysis and presentation

Analysis and presentation of the findings were conducted within the parameters of the underlying research methodology.

The researcher utilized appropriate method to identify trends and to justify conclusion pertinent to the research question

The data collected from the case study was sorted, coded, interpreted, edited and recorded for analysis.

The results were taken to give it a look which was more presentable and educative with a lot of things to learn from. This was because narrative explanations were used in the presentation of the qualitative data to enable quick interpretations, while quantitative data was tabulated, and summarized in to percentages for ease comprehension and presentation.

The purpose of table in research presentation is to enhance the researchers readers understanding of the information in the document.

3.12 Reliability and Validity

The data was collected was analyzed to ensure reliability and validity.

Reliability was ensured through test-retest where the instruments were applied to the sample at different interval. This ensured consistency in the findings

Validity was also ensured by considering content validity by making sure that all area of the conceptual frame work is fully covered.

3.13 Limitations of the study

It was also very difficult to obtain information from the respondents mostly in some departments since they had a lot of movements involving long journey travelling it made them unable to finish answering the questionnaires in time.

Delay in returning the questionnaires, some respondents took long to return the questionnaires and some completely did not even attempt to return as we had agreed. The delay had very devastating financial and time implication to the researcher. The researcher however tried her level best to collect adequate data in the shortest possible time and made appeal for financial assistance from family.

3.14 Delimitations of the study

So as to overcome most of the above problems I developed some solutions.

For the most-busy respondents, I resorted to using the internet so I requested them for their emails and they received their questionnaires on net and answered them.

Having in mind that some respondents will not be able to do it within the expected time I had to adjust my waiting time to four weeks but without informing them of that extension.

CHAPTER FOUR

PRESENTATION AND INTERPRETATION OF FINDINGS

4.0 Introduction

The main objective of this chapter is to present and discuss findings from the field study. The following information is therefore included in this chapter; the effects of organizational stress on employees performance in commercial banks with Stanbic bank Lira as the case study; discussions about how stress affects the performance of the employees The findings in this chapter were analyzed, interpreted and presented inform of frequency tables, in relation to the objectives and research questions set in Chapter One.

4.1 Background Information about Respondents

This aimed at establishing a clear understanding of the respondents that were involved in the study and we looked at attributes such as respondent's sex, age, education level and marital status so as to be able to know exactly what type of respondents provided the information in the study carried out.

4.1.1 The gender of respondents

This established the percentages of respondents in relation to their gender. It gave the researcher an overall view of gender that were employed in Stanbic and among the 50 employees that I choose to conduct the study to understand the effect of organizational stress on the employees performance in commercial banks taking Stanbic bank as a case study.

Table 4.1: Classification of Respondents by Gender

Sex	Frequency	Percentage
Male	20	40
Female	30	60
Total	50	100.0

Source: Primary data

From Table 4.1 above, 40% (20) of respondents were males while 60% (30) were female, implying that in Stanbic bank Lira branch more females are employed as compared to their male counterparts.

4.1.2 Marital Status of Respondents

This had to be investigated in the study to let the researcher be aware of all kinds of people she was dealing with. The rates between the married and the single individuals shows that married people experience more stress than the singles because of handling family problems and hence the researcher thought of studying this because it would contribute ideas regarding stress level among different marital status.

Table 4.2: The Marital Status of Respondents

Marital status	Frequency	Percentages
Single	24	48.0
Married	23	46.0
Widowed	3	6
Total	50	100.0

Source: Primary data

As shown in Table 4.2 above, the study findings established that 48.0% (24) of the respondents were single; 46.0 % (23) were married; 3% (6) were widowed and none of the respondents were divorced though it was not reflected in the table. This implies that higher percentage of the married people are employed in the bank and it was believed that they are the most stressed people in the organization followed by the single and lastly the widowed.

4.1.3 The Level of Education of Respondents

There was need for the researcher to look at education as one of the ways of determining how stress affects the level of performance of the employees. This is because there is a clear difference between the levels of education of respondents and the work performed by an employee.

Table 4.3: Education Level of the Respondents

Level of education	Frequency	Percentages
College	20	40.0
University	20	40.0
Others (Postgraduate)	10	20.0
Total	50	100.0

Source: Primary data

From the information above we can see that the respondents who contributed the highest percentage are those who studied up to college and university with the representation of 40% (20) each, hence could be aware about the effects organizational stress on the performance of the employees, and lastly were those with post graduate level of education that were 20%(10) respondents. With these results we can therefore conclude that stress can come in and affect the performance of employees in the organization due to the level of education attained by an employee. For example those who have lower level of education experience more stress than those with post graduate qualification, they can adapt to any change like in technology improved computer software for carrying out transactions.

4.1.4 Age Structure of Employees Stanbic bank

The researcher found this necessary since it would help establish the age bracket one is employed to in Stanbic bank.

Table 4.4: Age Structure of the Employees

Age brackets	Frequency	Percentage
25-32	24	48
33-40	16	32
41-48	10	20
Total	50	100.0

Source: Primary Data

From the above table, results show that the majority of the employees population is occupied by the age bracket of 25-32 with 48.0% (24) followed by 33-40 with 32.0% (16), and lastly by those who are aged 41-48 with the percentage of 20.0% (10)

This results therefore imply that the level at which stress interferes with the performance of the employee in Stanbic bank has been rated to be high among certain age group like those within the age group of 25-32 which implies that due to the time spent on that kind of job, they have much experience about stress since others were still young in the field of financial institutions and how it affects the performance of the employees in the commercial banks, we also realize that as the employees grow older they begin to lower their performance because they would have experienced enough stress.

Table 4.5: Major Stressors at Work Place

Major stressors	Frequency	Percentage
organization's management	17	34.0
work mates	14	28.0
work environment	12	24.0
family issues	4	8
others	3	6
Total	50	100.0

source: primary data

The above table and pie chart shows what majorly stresses the employees of at their work place: 34.0 % (17) employees of Stanbic said that organizations management stresses them too much at the work place, 28% (14) employees said that work mates do stress them at the work place, thirdly 24%(12) said that poor working environment affects their performance, 8%(4) employees said that family issues also affects their performance and lastly 6% (3) said that other like stubborn clients do affect their performance. These therefore implies that when the management of the organization is full of autocratic leaders at the top, the employees cannot perform up to that level required of them as observed by the highest percentage

Table 4.6: The rating of the respondents performance during stress full situation

	Frequency	Percentage
Very poor	35	70.00
Poor	8	16.00
Good	5	10.00
Excellent	2	4.00
Total	50	100.00

Source: primary data

From the above table, we realize that most of the employees during stressful moments cannot concentrate on their work, this is evident by the percentage of 70% (35) who said their performance was marked to be very poor during stressful moments, followed by 16% (8) who also have poor performance whenever they are undergoing stress, thirdly 10% (5) were those who said that even if they are under stress full situations , their performance cannot still go down and lastly 4% (2) of the respondents said that stress does not affects their performance at all even if it is too much that cannot be controlled.

Table 4.7 extra-organizational stress factors and employee performance

Extra-organizational stress factors	Frequency	Percentage
Death of spouse	37	74.00
Divorce/separation	9	18.00
Personal injuries	2	4.00
Pregnancy	2	4.00
Total	50	100.00

Source: Primary data

According to the information in the above table 74% (37) of the employees agreed that death of spouse as extra-organizational stress factors strongly affects their performance, secondly, 18% (9) of the employees also agreed that divorce or separation affects their performance. However, they said that life changes may be slow (getting older) or sudden (the death of a person). Sudden changes in life have a dramatic effect on the health and working of a person. For example, divorces have a very stressful effect on the job performance of a person. Similarly, all the other sudden changes make the working of a person bad. The more sudden the changes in the life the more stressful will be the effect. However 4%(2) of the respondents were not sure whether personal injuries personal injuries do affects the performance of the employees and lastly 4%(2) of the respondents disagreed that there is no way that pregnancy can affect the performance of the employees

The following extra organizational stress factors shows the information on the performance of the employees

Table 4.8A table showing how death spouse affects the performance of employees

	Frequency	Percentage
stronglydisagree	12	24.0
not sure	6	12.0
Affect	14	28.0
strongly affect	18	36.0
Total	50	100.0

Source: primary data.

According to the table above, 36%(18) of the employees said that death of the spouse strongly affects the performance of the employees, 28%(14) of the employees said that death of the spouse affect the performance of the performance of the employees, thirdly24%(12) of the employees strongly disagreed that death of spouse does not affect the performance of the employee and lastly 12%(6) of the employees were not sure whether the death of the spouse affects the performance of the employees

Table 4.9 How Divorce/ separation affects the performance of employees

Divorce/ separation	Frequency	Percentage
strongly disagree	6	12.0
not sure	8	16.0
Affect	10	20.0
strongly affect	26	52.0
Total	50	100.0

As observed from the above table 52%(26) of the employees said that separation/ divorce affects the performance of the employees,20%(10) of the respondents agreed that divorce affects the performance of the employees, thirdly, 16%(8) of the respondents were not sure whether death of the employees affects the performance of the organization and lastly 12%(6) of the respondents strongly disagreed the divorce/separation do not affects the performance of the organization in any way. For example Luthans (2008) argued divorces have a very stressful effect on the job performance of a person. Similarly, all the other sudden changes make the working of a person bad. The more sudden the changes in the life the more stressful will be the effect.

Table4.10A table showing how Pregnancy affects the performance of the employees

pregnancy	Frequency	Percentage
strongly disagree	13	26,0
not sure	10	20.0
Affect	12	24.0
strongly affect	15	30.0
Total	50	100.0

Source: primary data

Following the above results, 30%(15) of the employees argued that pregnancy strongly affects the performance of the organization, secondly 26%(13) of the respondents strongly disagreed that pregnancy does not affect the performance of the employees in the organization, thirdly, 24%(12) of the respondents agreed that pregnancy affects the performance of the employees in the organization and lastly 20%(10) of the employees were not sure whether pregnancy really affects the performance of the employees.

Table 4.11 A table showing how personal injuries affect the performance of .employees.

Personal injuries	Frequency	Percentage
strongly disagree	15	30.0
not sure	15	30.0
Affect	10	20.0
strongly affect	10	20.0
Total	50	100.0

Source: primary data

From the above table , we are able to see that personal injuries do not affects the performance of the employees as observed by the higher percentage 30%(15), followed by the 30%(15) of the respondents who were not sure whether personal injuries affects the performance of the employees, thirdly 20%(10) of the respondents agreed that personal injuries affects the performance of the employees and lastly 20%(10) of the respondents said that the personal injuries strongly affects the performance of the employees.

Table 4.12: Individual stress factors that affect the performance of the employees in commercial banks

Individual stress factors	Frequency	Percentage
Occupational hazards	10	20.00
Health status	7	14.00
Monotony of the work	29	58.00
Gender difference	4	8.00
Total	50	100.00

Source: primary data

As seen from the above table, we can observe that most respondents said that monotony of the work stresses them too much and that is evidenced by the biggest percentage of 58% (29) followed by 20% (10), who said that occupational hazards are detrimental to the mental well-being of men as well as women. For instance, the combined impact of occupational and parental role stress and marital health for both men and women, affects the performance of the organization this indicates that occupational stress is equally predictive of depressive symptoms, thirdly 14% (7) of the respondents agreed that their health status whenever it is bad can seriously affects their performance and that of the organization it is worse when the eye is affected the performance is rated to be so poor and lastly a few respondents were not sure about gender difference if really affects the performance of the employees as evidenced by the by the smallest percentage of 8% (4).

Table 4.13 A table showing how Occupational hazards as an individual stress factors affects the performance of employees in an organization.

Occupational hazards	Frequency	Percentage
strongly disagree	20	40
not sure	4	8
partially affect	3	6
Affect	7	14.0
strongly affect	16	32.0
Total	50	100.0

As observed from the above table,40%(20) of the employees strongly disagreed that occupational hazards does not affects the performance of the employees followed by 32%(16) of the employees who said that occupational hazards strongly affects the performance of the employees,14%(7) of the respondents agreed that occupational hazards affects the performance of the employees, 8%(4) of the respondents were not sure whether occupational hazards affects the performance of the organization and lastly 6%(3) of the respondents partially agreed that occupational hazards affects the performance of the employees.

Table 4.14. How does health status of the employees affects their performance in the organization

Health status	Frequency	Percentage
strongly disagree	5	10.0
Affect	10	20.0
strongly affect	35	70.0
Total	50	100.0

Source: primary data

As observed from the table, 70%(35) of the respondents argued that health status of the employees strongly affects the performance of the employees, followed by 20%(10) of the respondents who also agreed that health status affects the performance of the employees in an organization and lastly 10%(5) of the respondents strongly disagreed that health status of the employees does not affects the performance of an employees. However Winle and Dumenci (1997),said that higher levels of multiple stressors are detrimental to the mental well-being of men as well as women. For instance, the combined impact of occupational and parental role stress and marital health for both men and women, indicate that these stressors are equally indicative of depressive symptoms for husbands and their wives. Short lived marriages are also equally indicative of depressive symptoms for husbands and their wives,

Table 4.15 A table showing the extent to which monotony of the work affects the performance of the employees.

Monotony of work	Frequency	Percentage
strongly disagree	15	30.0
Affect	10	20.04
strongly affect	25	50.0
Total	50	100.0

Source: primary data

Form the above table 50%(25) of the employees said that performing the same work time and again strongly affects the performance of the employees, followed by 30%(15) of therespondents who strongly disagreed that monotony of work does not affect the performance of the employees in any way and 20%(10) of the respondents agreed that monotony of work being

Table 4.16: The assessment of organizational factors that affects employee’s performance in commercial banks

	Frequency	Percentage
Delay of payment/ low salary	12	24 .0
Work over load on the employees	10	20.0
Competition among staff	8	16.0
Lack of communication from management	4	8.0
Harassment at work place	6	12.0
Poor time management	7	14.0
Poor relationship with work mates	3	6.0
Total	50	100.0

Source: primary data

According to the table above, we can be able to see that 12 respondents were getting a lot of stress because of salary delay and low payment as evidenced by a higher percentage 24% ,20%(10) of the respondents strongly agreed that work over load affects their performance

16%(8) of the respondents argued that stress strongly affects the performance of the employees when a factor such as lack of communication from the management is being practiced among the management and the employees in the organization, these can result in to role ambiguity. According to Judge (2009), role ambiguity is created when role expectation are not clearly understood and the employee is not sure what he or she is to do hence resulting in to poor performance of the employees. Seven or 14% of the employees strongly agreed that poor time management practiced by the employee negatively affects the organization performance, 12%(6) of the respondents said that stress impacts' on the performance of the organization negatively when there are a lot of harassments from the top management and lastly 14% (7) of the employees partially agreed that poor relationship with work mates have negative relationship with the performance of the employees in the organization.

Following the above results we can observe that organizational stress negatively affects the performance of the organization because when employees are stressed with such factors as work overload, poor time management, harassment at work, delay in paying salaries and poor relationship with workmates; the level of productivity drops. Therefore it can be concluded that such organizational factors slow down what would have otherwise been a vibrant and forward looking organization to one of having to solve problems at work place thus slowing progress of the organization.

Table 4.17. How does salary delay affects the performance of the employees

Salary delay	Frequency	Percentage
--------------	-----------	------------

strongly disagree	20	40.0
not sure	3	6.0
partially affect	10	20.0
Affect	7	14.0
strongly affect	10	20.0
Total	50	100.0

Source: primary data

Following the above results, 40%(20) of the employees argued that salary delay does not affects the performance of the employees, 20%(10) strongly agreed that salary delay as the organizational stress factors strongly affects the performance of the employees , thirdly 20%(10) of the respondents said that salary delay partially affects the performance of the employees, 14%(7) of the respondents agreed that salary delay affects the performance of the employees and lastly 6%(3) of the respondents were not sure whether salary delay can affects the performance of the employee.

Table 4.18 A table showing how work over load affects the performance of the employees in Stanbic bank

Work overload	Frequency	Percent
strongly disagree	5	10.0
partially affect	10	20.0
Affect	15	30.0
strongly affect	20	40.0
Total	50	100.0

Source: primary data

As observe from the above table 40% (20) of the respondents said that work overload strongly affect the performance of the employees , followed by 30%(15) of the respondent who also agreed that work overload affect the performance of the employees, 20%(10) of the employees said that work overload partially affects the performance of the employees and lastly 10%(5) of the respondents strongly disagreed that work over load does not affect the performance of the employees as observed by the lower percentage.

Table 4.19 Lack of communication from the management

	Frequency	Percentage
strongly disagree	8	16.0
partially affect	12	24.0
Affect	10	20,0
strongly affect	20	40.0
Total	50	100.0

Source: primary data

According to the above table we can be able to see that 20 of the respondents were getting stress because of lack of communication from the management of Stanbic bank as evidenced by a higher percentage of 40%, 24%(12) of the respondent partially agreed that lack of communication between the management and the employees affects the employees, 20%(10) of the respondents agreed that without proper communication with employees , the performance of the employee is bound to and lastly 16%(8) of the respondents strongly disagreed that lack of communication does not affect the employees performance in any way.Luthans (1995) supported that by saying thatroleambiguityresults from inadequate information or knowledge to do a job. This ambiguity may be due to inadequate information, training, poor communication, or the

deliberate withholding or distortion of information by a coworker or supervisor. In any event, the results of role conflict and ambiguity are stress for the individual. This creates undesirable outcomes for the individual and the organization.

Table 4.20 How poor time management affects the performance of the employees

Poor time management	Frequency	Percentage
partially affect	5	10
Affect	15	30
strongly affect	30	60
Total	50	100.0

Source: primary data

According to the information in the table above 60%(30) of the employees of Stanbic bank argued that of poor time management by the employees strongly affects the performance of the employees, 30%(15) of the employees agreed that poor time management affects the performance of the employees and lastly 10%(5) of the respondents said that poor time management by the employees partially affects their performance hence resulting to inefficiency of the work.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECCOMENDATIONS

5.0 Introduction

The main purpose of this study was to find out the effects of organizational stress on employees performance in commercial banks with Stanbic bank as the case study.

5.1 Summary of the findings

According to the findings in Table 4.1, 60% (30) female respondents said that they experience more stress as observed with the percentage, this implies that women cannot be blamed when it comes to the performance of the organization because they are always associated with other problem like family issues that interferes with their performance in the organization; we cannot therefore blame women for taking higher percentage in the performance of the organization. We should always know that men also experience some level of stress as compared to the female counterparts; the only advantage is that most males do have enough time to perform the organizations work perfectly because they are not affected with family problems as compared to women as evidenced by their low representation in the research by only 40% (20)

From the analysis shown by Table 4.2, 48% (24) of the respondents who were single agreed that the level of stress they experience do affect their level of productivity, 46%(23) of the respondents who are married said that the level of stress they experience was too much that at

times can lower their productivity of the respondents. According to these results we can see that the largest number which was involved into stress too much though they see them as people who were not to be stressed but they are majority as evidenced by the higher percentage. From Table 4.5, 34% (17) of the respondents agreed that organizations management affected their performance because when the top management uses force to make sure that work is performed then they would be put under tension and it ends up affecting their productivity 28% (14) of the respondents said that work mates do stress them at the work place, in a way that some of them do not like team work of which at the end of the day the quality of the services offered to the customers may affects them in their performance 24%(12) said that poor working environment like noise at the work place always divert their mind in whatever task they are performing hence affects their performance, 8%(4) employees said that family issues greatly affects their performance especially when sickness clocks in a person failed to manage time for the work and at the end task is not completed and it keeps on accumulating hence at the end resulting to stress and lastly 6%(3) said that other like stubborn clients do affect their performance. These therefore imply that when the management of the organization is full of autocratic leaders at the top, the employees cannot perform up to that level required of them as observed by the highest percentages

Looking at the findings in Table 4.8, we realize that most off the employees during stress full moments cannot concentrate, this is evident by the percentage of 70% (35) who said their performance was marked to be very poor during stress full moments these therefore implied that stress negatively affect the performance of the employees and the productivity of their performance.

5.1.1 Extra organizational stress factors

According to the information in the table 4.7 in the previous chapter 74% (37) of the employees agreed that death of spouse as extra-organizational stress factors strongly affects their performance, secondly, 18% (9) of the employees also agreed that divorce or separation affects their performance. However, they said that life changes may be slow (getting older) or sudden (the death of a person). Sudden changes in life have a dramatic effect on the health and working of a person. For example, divorces have a very stressful effect on the job performance of a person. Similarly, all the other sudden changes make the working of a person bad. The more sudden the changes in the life the more stressful will be the effect and hence affecting the performance. However 4%(2) of the respondents were not sure whether personal injuries do affects the performance of the employees and lastly 4%(2) of the respondents disagreed that there is no way that pregnancy can affect the performance of the employees

5.1.2 Individual stress factors

As seen from table 4.12 in the previous chapter we can observe that most respondents said that monotony of the work stresses them too much and that is evidenced by the biggest percentage of 58% (29) followed by 20% (10), who said that occupational hazards are detrimental to the mental well-being of men as well as women. For instance, the combined impact of occupational and parental role stress and marital health for both men and women, affects the performance of the organization this indicates that occupational stress is equally predictive of depressive symptoms, thirdly 14% (7) of the respondents agreed that their health status whenever it is bad can seriously affects their performance and that of the organization it is worse when the eye is affected the performance is rated to be so poor and lastly a few respondents were not sure about

gender difference if really affects the performance of the employees as evidenced by the by the smallest percentage of 8% (4).

5.1.3 The organizational stress factors

According to the table 4.16 in the previous chapter above, we can be able to see that 12 respondents were getting a lot of stress because of salary delay and low payment as evidenced by a higher percentage 24% , 20%(10) of the respondents strongly agreed that work over load affects their performance 16%(8) of the respondents argued that stress strongly affects the performance of the employees when a factor such as lack of communication from the management is being practiced among the management and the employees in the organization, these can result in to role ambiguity. According to Judge (2009), role ambiguity is created when role expectation are not clearly understood and the employee is not sure what he or she is to do hence resulting in to poor performance of the employees. Seven or 14% of the employees strongly agreed that poor time management practiced by the employee negatively affects the organization performance, 12%(6) of the respondents said that stress impacts' on the performance of the organization negatively when there are a lot of harassments from the top management and lastly 14% (7) of the employees partially agreed that poor relationship with work mates have negative relationship with the performance of the employees in the organization.

Following the above results we can observe that organizational stress negatively affects the performance of the organization because when employees are stressed with such factors as work overload, poor time management, harassment at work, delay in paying salaries and poor

relationship with workmates; the level of productivity drops. Therefore it can be concluded that such organizational factors slow down what would have otherwise been a vibrant and forward looking organization to one of having to solve problems at work place thus slowing progress of the organization

5.2 Conclusion

This study investigated the effects of organizational stress on employee's performance commercial banks of Uganda taking a case study of Stanbic bank lira branch

Following the results of Table 4.16 from the previous chapter, we can be able to make conclusion on the assessment of the organizational factors that affects the performance of employees in the commercial banks. 12 respondents were getting stress because of salary delay and low payment as evidenced by a higher percentage 24%, 20%(10) of the respondents strongly agreed that work over load affects their performance 16%(8) of the respondents argued that stress strongly affects the performance of the employees when a factor such as lack of communication from the management is being practiced among the management and the employees in the organization, these can result in to role ambiguity. Judge (2009) said that role ambiguity is created when role expectation are not clearly understood and the employees is not sure what he or she is to do hence resulting in to poor performance of the employees, 14%(7) of the employees strongly agreed that poor time management practiced by the employee negatively affects the organization performance, 12%(6) of the respondents said that stress impacts' on the performance of the organization negatively when there are a lot of harassments from the top management and lastly 14%(7) of the employees partially agreed that poor relationship with work mates have negative relationship with the performance of the employees in the organization Therefore following the

above results it can be concluded that stress factors affects the performance of the employees as well as the organizational factors negatively lowers productivity and poor time management by the employees hence stress.

As seen from table 4.12 in the previous chapter we can observe that most respondents said that monotony of the work stresses them too much and that is evidenced by the biggest percentage of 58% (29) followed by 20% (10), who said that occupational hazards are detrimental to the mental well-being of men as well as women. For instance Winle and Dumenci (1997) said that a combined impact of occupational and parental role stress and marital health for both men and women, affects the performance of the organization this indicates that occupational stress is equally predictive of depressive symptoms, this can be concluded that individual stressors like the monotony of work needs to be seen critically because it is considered to be the biggest problem as seen with the higher percentage in chapter four.

According to the information in table 4.7 in the previous chapter 74% (37) of the employees agreed that death of spouse as extra-organizational stress factors strongly affects their performance, secondly, 18% (9) of the employees also agreed that divorce or separation affects their performance. However, Luthans (2008) said that life changes may be slow (getting older) or sudden (the death of a person). Sudden changes in life have a dramatic effect on the health and working of a person. For example, divorces have a very stressful effect on the job performance of a person. Similarly, all the other sudden changes make the working of a person bad. The more sudden the changes in the life the more stressful will be the effect. This can therefore be

concluded that stress factors like the death of spouse badly affects the performance of the organization as observed by the higher percentage.

5.3 Recommendations

From the findings in the previous chapter there was high level of stress among the employees in the commercial bank, there is need for the management of Stanbic bank to design policy that would favor all the employees of the organization

To solve problems created by the organizational stressors, the management needs to effective management among the managers and the employees otherwise the potential of efficient employees can be wasted causing high threat to the organizational goals and lowering overall performance. Stress management issues like counseling are unexplored option for organizational management which can be employed along with monetary, non monetary and structural reforms by the management to effectively manage the stress and retain high performance of the employees.

The employees should join and come up with funding associations' where they can keep money and in case of any problem which is extra organizational, the employees are able to get funds from such associations to cater for their needs. This will help to reduce stress financially as well as solve the problems that may arise out of the organization, hence improving on performance of employees at work.

To solve the problem of individual stress factor, the management is also recommended to let some employees off the work at least a month that is to give leave to the employees at different interval. These reduce stress and create peace of mind to the employees since in chapter four most

of the employees complains were on the monotony of work. Thus reducing stress and improving employee's performance at work.

Suggested Topic for Further Research

How stress affects the performance by gender in an organization

REFERENCES

ANDRALL E P.(1988) *Tough-Minded Ways To Get Innovation, Harvard Business Review* , Pg 99-106

BYARS .L.L and Rue L.W 2011.*Human resource management* 10th (ed). New York Mc Graw-hill company

CAMPION,M.A. Et-Al (1994). *Structured Interviewing : A Note On Incremental Validity And Alternative Question Types*: Pg79 *Journal Of Applied Psychology*, Vol3 No-5 Call No-998.

COLQUITT,A .S., LEPINE,A.J, and Wesson,J.M. 2011.*organizational behavior. IMPROVING performance and commitment in the work placenew York McGraw hill company*

COOPER, C.et-al (2005).The experience of work-related stress across occupations *.Journal of Managerial Psychology* Vol. 20 No. 2, pp. 178-187.

GIBSON.J.L.2004.*Oganizational behavior, structure* 13thed new York Mc Graw-hill company

http://studyvalue.com/management_sciences/ob/cause_of_stress_24.html#.UnVnCmGoHMw

Luo Lu, Shu-Fang Kao, Ting-Ting Chang,Hsin-Pei Wu,Cary L. Cooper.(2008)Work/Family Demands, Work Flexibility, Work/family Conflict, and Their Consequences at Work: A National Probability Sample in Taiwan *.International Journal of Stress Management* ,, Vol. 15, No. 1, 1-21.

<http://www.idosi.org/mejsr/mejsr14%285%2913/15.pdf>

<http://www.managementstudyguide.com/employee-stress.htm>

Ivancevich 2001 8th(ed).*Human resource management*. New York :McGraw hill companies.

KEMENY, E.M. 2003, *Current Direction in Psychological Science*. The psychology of stress Vol 12 No. 4 PP 124 – 129. Accessed 15/03/2013.

KINICKI .A.and WILLIAMS. B.K. 2008. *management, apractical introduction* 3rd ED New York :Mc Graw hill companies.

KREITNER,R and KINICKI, A.,2004. *Organizational behavior*, 6thed .new York Mc Graw-Hill company.

LLOYD.L .BYRAS And LESLIE .W. Rue (1994) *Human Resource Management* :4th ED U.S.A: Van Hoffman PRESS

LUSSIER.N.R.2005.*human relation on organization.Application and skill building*. New York: Mc Graw-hill Company.

Mc SHANE.L.S and. Von GLINOW, .A.M.2000.*organizational behavior*. United states: Mc. Graw-hill companies

Mc SHANE.L.S and. Von GIINOW, .A.M.2008 4thed.*organizational behavior*. United States: McGraw-hill companies.

NEWSTOR J.W and DAVIS.K. 1993: *organizational behavior; Human behavior at work* 9th(ed) U.S.A, MC Graw- Hill

SEN, K. 2008. *Indian journal of industrial Relations*.Relationship between job satisfaction and job stress among teachers and mangers Vol. 44 No. 1 pp 14 – 23. Accessed 10/03/2013.

TARAFDAR M. et al 2007, *Journal of Management Information Systems*.The Impact of Techno- stress on Role stress and productivity Vol. 24 No. 1 PP 301-328. Accessed 16/03/2013.

TROCHIM and WILLIAM M. K. (2002) *Types Of Survey Research Methods Knowledge Base*.

WILLIAMS .K.,2003. *Management, Practical Introduction*. New York: Mc Graw hill companies.

WINDLE. M and DUMENEI L. 1997, *Journal of marriage and family*: parental and occupational stress as predictors of depressive symptoms among Dual-income; couple: A multi level modeling approach Vol. 59 No. 3 pp 625 – 634. Accessed 16/03/2013.

APPENDICES

Appendix I: questionnaire for bank employees

My name is Amule Harriet a student of Uganda Martyrs pursuing a bachelor's degree in Business Administration and Management. I am undertaking a study on the topic organizational stress on employee's performance in financial institutions of Uganda a case study of Stanbic bank Lira branch. I kindly request you to answer the following questions and the information you will give shall be treated with maximum confidentiality and shall be use only for this academic purpose.

Instructions

Please **TICK** in the most appropriate

Qn1. What is your gender?

1. Male
2. Female

Qn2. What is your marital status?

1. Single
2. Married
3. Widowed
4. divorced
5. Others (Specify.....)

Qn3. What is your education level?

1. Secondary
2. College
3. University
4. Others (Specify.....)

Qn4. In what age-group here below do you age?

1. 25-32 years
2. 33-40 years
3. 41-48 years
4. 49 and above

Qn5. For how long have you been working in Stanbic bank?

1. Less than 3 years
2. 4-7 years
3. 8-11 year
4. 12 and above years

Qn6. What majorly stresses you at work?

Organization's management

Work mates

Work environment

Family issues

Others (Specify.....)

7. How much control do you feel you have over your job? Do you feel:

	Never	some time	Often
You are able to plan your own work			
You can participate in decision making for your own job			
You have some control over the pace/ content of your work			

9. Do you feel you:

	NEVER	SOMETIME	OFTEN
Are underpaid			
Are undervalued			
Receive appreciation for good work			

Qn10 If you feel you are under stress, please tick which you feel is the main contributory factor:

Individual problem

Problems at work

Problems outside organization

Qn12. Following Qn11 above, if *yes*, how can you rate your job output during stressful situation.

- a. Excellent
- b. Good
- c. Poor
- d. Very poor

Qn13. To what extent does the following individual factors affects your job performance(*Please tick accordingly*)

	Strongly Agree=5	Affect= 4	Partially affect=3	Not sure=2	Strongly disagree=1
Impersonal treatment					
Occupational hazards					
Distance from your work place					
Monotony of the work					
Age					
Gender difference					
Health status					

Qn14.To what extent does the following Organizational factors affects your job performance?

(Please tick accordingly), SA =5,AFFECT =4, PERTIALLY AFFECT=3 DIS AGREE =2,

SD=1

	Strong affect	affect	Partially affect	Not sure	Strong disagree
Delay of payment or Low salaries					
Work overload					
Competition among staff					
Lack of Communication from Management					
Harassment and/ or discrimination					
Poor relations with workmates					
Poor relationship with Supervisor					
Monotony of the work					
Your age					
Your gender					
Health status					

Qn12. To what extent does the following extra -organizational event affect your performance at work?

SA =7, AGREE =6, PA =5, NS =4, SD =3, DISAGREE =2, PD =1

	Strongly agree	agree	Partially agree	Not sure	Strongly disagree	disagree	Partially disagree
Death of the spouse							
Divorce/Separation							
Loneness							
Pregnancy							
Fired at work							
Personal injuries							

Appendix II: Questionnaire for the manager

My name is Amule Harriet, a student of Uganda martyrs pursuing a bachelor's degree in business administration and management. I am undertaking a study on the topic organizational stress on employee's performance in financial institutions of Uganda a case study of Stanbic bank lira branch. I kindly request you to help me answer the following questions and the information you will give shall be kept under confidential for only this academic purpose.

Qn1. You as the manager, are there times when employees fail to produce good work?

If yes, describe the circumstances under which they fail to produce good reports

.....
.....
.....
.....
.....

Qn2. Can you briefly list some of the factors you think affects the performance of the employees?

.....
.....
.....
.....

Qn3. How do you handle stressed employees in your organization?

.....

.....
.....
.....

Qn4. What disastrous effects does stress cause on employee performance at work?

.....
.....
.....
.....
.....
.....
.....

Instruction: Tick the most appropriate.

Strongly agree=4, agree =3, disagree =2, strongly disagree =1

QN7. Indicate the extent to which you agree that the following aspects affect the performance of your employees?

	Strongly affect=4	Affect =3	Disagree =2	Strongly disagree =1
Inadequate facilities				
Changes in technology				
Absenteeism				
Noise at the work place				
The distance of the work place				
Monotony at the work place				
Inadequate skills				

APPENDIX III

The interview guide

1. What pressures do you feel in your job? How do you deal with them?
2. Describe the highest pressure situations you have been under recently. How did you cope with them?
3. Tell me how you maintain constant performance while under time and work load pressures.
4. Describe times in the past year when you have been most upset with yourself at work.
5. Describe times in the past year when you have been most upset with someone else at work.
6. Describe the last time a person at work (co-worker, boss) became irritated or lost his/her temper. What did they do? How did you respond? What was the outcome?
7. Tell me about some situations in which you became frustrated or impatient when dealing with (customers, co-workers, and boss). What did you do?
8. In your career, what has been your greatest disappointment?
9. We've all lost our temper at one time or another. Describe for me the last time you lost your temper. What had occurred? How did you respond?
10. Give me an example of when your ideas were strongly opposed by a co-worker or supervisor. What was the situation? What was your reaction? What was the result?

