

**STRESS AND JOB SATISFACTION IN BANKING INDUSTRY. A CASE STUDY OF
BARCLAYS BANK JINJA ROAD**

BY

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**A RESEARCH DISSERTATION SUBMITTED TO THE COLLEGE OF APPLIED
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DECLARATION

I, **TWINE MOSES** hereby declare that the work presented in this research report is my original work and has never been presented for any academic award in any university or institution of higher learning.

Signed: TWINE MOSES 

TWIINE (Student)

Date: 21/6/2012

DEDICATION

I dedicate this piece of work with much love and appreciation to my mother, brother, sisters and friends.

ACKNOWLEDGEMENT

I extend my gratitude to my parents, for the great effort they rendered throughout my life. May God bless you.

I extend special thanks and appreciation to my supervisor MR. RUTENGANDA MICHEAL for her intellectual guidance, constructive criticism, utmost cooperation and support right from the inception to the end of this dissertation.

I am grateful to the continuous support, love and concern stipulated by my brothers and sisters towards my academic excellence and successful completion of this dissertation.

May God bless abundantly all those who contributed in one way or another to this study right from its start to the end.

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CHAPTER ONE

INTRODUCTION

1.0 Background

The concept of stress was first introduced in the life of sciences by Hans Selye in (1936). It is a concept he borrowed from natural sciences. The term stress has come to be widely used in relation to work organization. According to Agarwala (1979), stress is a state characterized by high levels of arousal and distress often characterized by feelings of not coping with the daily demands of life. In work settings, stress that is occupational can be referred to as emotional, cognitive, behavioural and psychological reaction to aversive and noxious aspects of work, work environment and work organization (Cinnati, 1999).

All of the stress-strain-health relationships have an obvious impact on the organization and industry. Both physical and mental illness resulting from stress renders the employee unfit for work and combine both to lessen the satisfaction obtained from work hence reducing performance and productivity levels. Evidence from a growing body of research suggests that certain individuals, in a variety of occupations, are increasingly exposed to unacceptable levels of job related stress (Schultz & Schultz, 2002). Stress has become an inevitable part of human life in recent times; it makes life more challenging and charming but within limits. However, when stress exceeds the coping capabilities or ability of a person, it causes disturbances in his or her life. In regard to work, it lowers an individual's levels of performance and general satisfaction of work (Smith, 1999).

Occupational stress is recognized world wide as a major challenge to a worker's health and the healthiness of their organizations (I.L.O, 1992). It results from a mismatch between the demands and pressure on to a person on one hand and their knowledge or abilities on the other. This not

only includes situations where pressure of work exceeds the worker's ability to cope but also where worker's ability and knowledge are not sufficiently utilized. Any demand of either physical or psychological strain, encountered in the course of living is known as a stressor. In this case, any demand either psychological or physiological at a work place will lead to occupational stress. The stress response occurs as a result of the individual's interaction with and reaction to the stressor. A worker's sense of achievement and success is generally perceived to be directly linked to increased productivity as well as personal wellbeing. Job satisfaction implies doing a job one enjoys, doing it well and suitably rewarded for one's efforts, it implies enthusiasm and happiness with ones work (Muchinsky, 1993).

Job satisfaction brings a pleasurable emotional state that often leads to a positive work attitude. A satisfied worker is more likely to be creative, flexible, innovative, and loyal. Unhappy employees, who are motivated by fear of job loss, will not give 100 percent of their effort for very long. Though fear is a powerful motivator, it is also a temporary one and as soon as the threat is lifted, performance will decline (Harvard professional group, 1998). Performance is defined as the outcomes and accomplishments valued by the organization or system that one works in (Katz, 1996). Each individual is exposed to a range of stressors both at work and in their personal lives which ultimately affect his or her performance. Pressure at work can be positive leading to increased productivity. However, when this pressure becomes excessive, it has a negative impact on performance. The individual perceive themselves as being unable to cope and not to possess the necessary skills to combat their stress. Stress is acknowledged to be one of the main causes of absence from work and low productivity (Mead, 2000)

1.2 Statement of the problem

The nature of work is changing at a whirlwind speed, perhaps now more than before. Occupational stress possesses a threat to the physical, psychological and mental health of employees which in turn affects their productivity. Employees who are stressed are more likely to be poorly motivated, regularly absent and less productive at work thus their organizations are likely to be less successful on a competitive level.

1.3 Purpose of the study

The study sought to examine the relationship between stress and job satisfaction in banking industry.

1.4 Objectives of the study

1. To investigate the relationship between stress and performance among employees
2. To find out the relationship between job satisfaction and performance among employees
3. To examine the relationship between stress and job satisfaction among employees.

1.5 Research questions of the study

1. What is the relationship between stress and performance among employees?
2. What is the relationship between job satisfaction and performance among employees?
3. Is there relationship between stress and job satisfaction among employees?

1.6 Scope of the study

Content scope

The study focused on the relationship between stress and job satisfaction banking industry in Kampala district. This site was selected because of easy accessibility and availability of the

respondents. In the study, performance referred to the extent to which an employee fulfils organizationally prescribed work role expectations which are crucial for effective functioning of the organization (Katz, 1996).

Geographical scope

The was carried out in Kampala district and will represent other districts in Uganda.

Time scope.

The researcher took four months to complete this research dissertation.

1.7 Significance of the study

The findings of the study will help counsellors and human resource practitioners by providing useful information on the causes of stress and possible tips for stress reduction.

The findings of the study will be used by employees, managers and trade union representatives as part of an initiative to educate the management on work place stress.

The findings of the study may provide policy makers and workers' unions with information to help improve work related stress

1.8 Conceptual framework

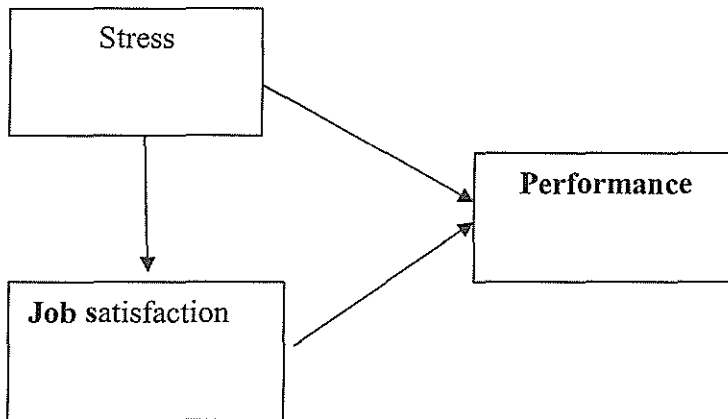


Figure 1: A conceptual framework showing the relationship between stress, job satisfaction and performance.

Stress occurs when an individual is facing day to day difficulties in life. For the case of working people, stress leads to less job satisfaction and productivity. Individual who are stressed, may fail to concentrate on the work and are less motivated. An individual may spend much of the time thinking of the stressful situation he or she is undergoing and as a result performance declines. Job satisfaction in turn determines the performance at work as performance depends on how workers fulfill their obligations or are happy on their jobs; and when job satisfaction is higher, performance at work increases.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter discusses the relationship between stress, job satisfaction and performance among workers in banking sector. It further looks at past studies that were carried out by earlier researchers.

2.1 Stress

Stress can lead to poor health; Caplain (1975) adds that stress is an imbalance between demands and resources. Occupational stressors intrinsic to the job include over work load, poor working conditions, poor job salary and role ambiguity, long working hours, sexual harassment at work or low decision making latitude. Selye (1975) asserts that today's environment provides physical, emotional and mental stressors. The way in which workers are affected depends on their own experience, values and adaptability.

2.2 Sources of stress

The National Institute for Occupational Safety and Health, NIOH (2000) favours the view that working conditions play a primary role in causing job stress. According to NIOSH, employee exposure to stressful working conditions can have direct influence on work, safety and health.

Technology; while technology has made many aspects of jobs easier, it has also added to the anxieties of workers through heightened pressure for productivity and a threatening sense of impermanence in the work place.

In 1996, the World Health Organization (WHO) labelled stress a 'world wide epidemic' today, work place stress is estimated to cost American companies more than \$300 billion a year in poor performance, absenteeism and health care. The types of stressors include; specific work factors for example, excessive workload, long hours and low pay, tedious or meaningless tasks, and infrequent rest breaks, unreasonable performance demands. Physical environment like noise in the workplace is an example of occupational stress, along with over- crowding and poor air circulation and conditioning along with ergonomic problems, health and safety risks.

Organizational practices such as ambiguous responsibilities, unclear and impossible work expectations, conflicting job demands, multiple supervisors and lack of autonomy may lead to stress. Workplace change for example fear of work layoff, retrenchment, frequent personnel turnover, lack of preparation for technology changes such as lack of computer skills needed to perform a specific job assignment, no chances for advancement and promotion in an organization or tension brought about by work diversity may lead to stress.

Interpersonal relationships such as distant, uncommunicative and aloof supervisors or poor performance from subordinates in an organization can lead to job stress hence poor work performance. Office politics, competition and other conflicts among staff, bullying and harassment may cause stress.

There is a clear connection between work place stress, physical and emotional problems (National Institute of Occupational Health and Safety, 2000). Early warning signals of stress include; sleep disturbances, headache or low morale. While these early signs of job stress are relatively easy to recognize, it may however be harder to recognize how job stress affects chronic health problems, since chronic conditions develop overtime and may be influenced by other

factors other than stress. Nevertheless, evidence is rapidly accumulating to suggest stress has a big influence on several types of chronic health problems especially psychological disorders, cardio vascular disease and muscular skeletal disorders. With the psychological disorders, several studies suggest that differences in rates of mental health problems such as depression and burnout are likely to occur as a result of stress.

According to Winfield (2001), various changes in occupations are due partly to differences in job stress levels. It is widely believed that job stress increases the risk of developing back and upper extremity muscular skeletal disorders, cardio- vascular diseases such as heart attack or failure and high blood pressure. Many studies suggest that psychologically demanding jobs that allow employees little control over the work process increases the risk of cardio vascular diseases

If key staff or a number of workers are affected, work stress may challenge the healthiness and performance of their organization. Unhealthy organizations do not get the best from their workers and this may not only affect their performance in the increasingly competitive market but eventually their survival.

2.3 Stress and performance

Job performance is defined as the extent to which an individual likes his or her job (Locke, 1986).

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

Stress can contribute to organizational inefficiency. One of the organizational outcomes that are affected by occupational stress is job performance. Performance is a result of three factors, that is; working together, this includes skills, effort and nature of work conditions. Skills include knowledge, ability and competencies the employee brings to the job. Efficiency is the degree of the motivation the industry puts forth towards getting a job done. Nature of working conditions is the degree of accommodating these conditions in facilitating the employee's productivity.

In stress and job performance, the author Steve (1999) examines the relationship between major occupational stressors for example workload, interpersonal conditions, lack of control and a variety of performance indices. He also examines a number of other factors that may affect the relationship between occupational stress and performance including gender differences, age, personality and experience. He observed that these factors or stressors may affect one's performance in an organization.

Some employers assume that stressful working conditions are a necessary tool. Companies must turn the pressure on workers and set aside health concerns to remain productive and profitable to their companies (Kurtz and Khan, 1978). However, studies show that stressful working conditions are actually associated with absenteeism, tardiness, and intentions of workers to quit their jobs, all of which have negative effects on an individual's performance (Whiten, 1982).

Research has also further identified organizational characteristics associated with health, low occupational stress levels of productivity and eventually increased job performance. Some of the characteristics include an organizational culture that values a worker, opportunities for a career development, management actions that are consistent with organizational values and recognition of employees for good performance. According to the Bureau of Labour and Statistics, (1998)

workers must take time off work because of stress, anxiety or related disorder to increase their efficiency on the job.

2.4 Job satisfaction and performance

No other topic has generated as much interest as the relationship between job satisfaction and performance. Employees must be both happy and productive (Muchinsky, 1993). Herzberg (1966) suggests a two factor theory in which only job content-related facets for example achievement, responsibility, work itself lead to job satisfaction.

Job performance has been identified as one of the most intensely studied variables in research. The concept of job performance and job satisfaction have been subjected to so much scrutiny, because of the hypothesized relationship between them that one can be manipulated to the benefit of both the organization and the individual, however analysis of these studies have variously indicated that there is no real relationship between job performance and job satisfaction (Rainey, 1991). BoyField and Crockett (1955) suggest that the relationship has been only weakly manifested or is a potentially pervasive one.

According to Lawler and Porter (1967) good performance actually enhances job satisfaction whenever performance is rewarded. Vroom (1964) subsequent research revealed that certain types of performance were more related to satisfaction than others. A controversy then arose over whether satisfaction causes performance. Today however, the opposite view is held; people get pleasure from their work after finding they are good at it. Performance leads to satisfaction. It is difficult to establish causality between any two variables but some careful laboratory research by Wanous (1974), for example has indicated that the latter view seems more defensible. It

appears that satisfaction performance relationship will be stronger in a stimulating job than in a boring one.

The research results on this issue have produced conflicting conditions. Other studies have investigated the conditions under which performance and satisfaction are related. Jacobs and Solomon (1997) found that the relationship is stronger when partly is based on performance for example sales people on commission should be more satisfied with performance than others who are paid on hourly basis. Most studies also dealing with relationship between performance and satisfaction have found a low relationship between the concepts too (Reltz and Scott, 1971) There is convincing evidence that a satisfied worker is not necessarily a high performer. In fact, a large body of research shows the relationship between satisfaction and performance is positive but usually extremely low and inconsistent (George, 2000).

A possible assumption is that individuals may work harder to pay back the organization for a satisfying job. However, some assumptions may also suggest that individuals may be so busy enjoying their satisfying co-workers and a pleasant supervisor may lead employees to devote more time to social interaction than to work (Smith, 1992). Therefore, a managerial attempt to ensure that everyone is satisfied may not necessarily yield a high level of performance. Likewise, the assumption that a high performing employee is likely to be satisfied is also not well supported (Reichheld, 1996). In general, however, the performance and job satisfaction relationship is not very large and certainly not consistent across different samples of jobs. Evidence suggests that dissatisfaction may lead to decreased performance, motivation, increased absenteeism and turnover, and more pay-related grievances and lawsuits (Milkovich & Newman, 2002)

2.5 Stress and job satisfaction

Job satisfaction is considered a purely emotional response to job performance as opposed to a combination of emotional, mental and behavioural components. It's the extent to which work is seen as providing those things that are considered conducive to one's welfare and refers to a set of attitudes held by individuals about their jobs (Baron and Byrne, 1999).

Job satisfaction is in regard one's feelings or state of mind regarding the nature of their work. Satisfaction can be influenced by a variety of other factors for example quality of one's relationship with their supervisor, quality of the physical environment in which they work and degree of fulfilment in their work. It's the disposition of people towards their jobs and this involves numerous attitudes or feelings (Lock, 1976).

Bullock (1952) defined job satisfaction as an attitude which results from a balancing and summation of many likes and dislikes experienced during their job. Two of these areas encompass factors directly connected with the job and the other two include: Those that are not directly connected with the job, but which are presumed to have a bearing on job satisfaction. Briefly the factors encompassing these areas are; Job; nature of work, fellow workers, opposition on the job, Management; supervisory treatment, participation, rewards and punishment, Social relations; neighbours, friends and associates; Attitudes towards people in the community, Personal adjustment, emotionally, health, home and living conditions.

The study of job satisfaction is important because it can be viewed as an end in itself since happiness and general wellbeing are considered the goal of life and also because it contributes to many attitudes and outcomes.

Hertzberg et al (1966) suggests that satisfying job experiences often build an individual's self confidence. The detrimental effects of dissatisfaction on physical health, longevity and mental well being are also visible. Agarwala (1971) noted that subjects reported physical symptoms such as headache, loss of appetite, indigestion and nausea following dissatisfying job incidents. Satisfied workers were well adjusted in the spheres of home and society as well as emotionally. The worker dissatisfied with his or her job is often rigid, inflexible, and unrealistic in his or her choices, goals and are unable to overcome environmental obstacles.

Job dissatisfaction has been found to be associated with job performance, absenteeism, turnover, accidents. According to Gressell and Ruter (1949), it has also been found that those who are satisfied have a more positive attitude towards change in comparison to those who are dissatisfied. The overall indices of role stress and job satisfactions were found to be correlated negatively. It's clearly evident that the greater the role stress, the lesser the job satisfaction.

Hudson (1991) argues that the concept of job satisfaction is severely flawed because it lacks behavioural referents, its connection with productivity is based on a naïve theory of human behaviour, and it is too individualistic. Smith (1992) stated that job satisfaction can lead to cost reduction by reducing absences, task errors, and turnover and in the long run occupational stress reduction.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 INTRODUCTION

This chapter focused on the methods and techniques that the researcher used to collect data for the study. It considers study design, procedures, subject selection, data collection instruments, data analysis, limitations and delimitation.

3.1 Research design

Descriptive research design was used in the study. The descriptive research design helped the researcher to describe and explain the way controls were implemented in the organization. Quantitative research approaches were used to obtain the data that can be measured in numerical figures.

3.2 Research population

The researcher was interested in the Bank of Barclays, and targeted both the top managers as well as the support staff from different departments in the company. The main target population was employees as a whole a number totalling to 101.

3.3 Sampling procedure

3.3.1 Simple random sampling.

The researcher used this method in order to avoid bias in the process of selecting the respondents from the group of possible respondents for the number needed for this study.

3.3.2 Systematic random sampling

The researcher used this method in order to avoid bias as well as to get detailed and reliable information. In this process the respondents were chosen randomly.

3.4 Sample size

From the targeted population of 101 employees selected, 10 were from top management, 45 were employees from the financial department and 46 were subordinate workers from other departments. The researcher used the Yamane formula (1973) to calculate the sample size.

$$n = \frac{N}{1 + ne^2}$$

Where n=sample size, N= total population, e= deviation of sampling (degree of error at 0.05 level of significance)

$$n = \frac{101}{1 + 0.0025}$$

= 100 people.

From the above formula 100 people will be taken as the sample size.

3.5.0 Research Instruments

3.5.1 Observation

The researcher used participant observation whereby researcher attempted fully in the lives and activities of subjects. The data collected through observation that is highly reliable because the behavior to be observed was defined in sufficient detail.

3.5.2 Questionnaire

The researcher also used questionnaire methods to collect primary data where by the questionnaires were distributed to various respondents within the targeted population so as to get greater depth of response and they were easy to administer.

3.5.3 Interviews

The researcher also used interview methods to collect data where by structured interview were used that is face to face questions were asked to respondents. This was because the researcher wanted to be more exhaustive during his research.

3.5.4 Documentary Review

This method involving reading documents related to stress and job satisfaction in commercial banks services. It was advantageous because it enabled the researcher to get the first hand information through critical examination of recorded information. It also used to cross check information received from the researcher procedures.

3.6 Data processing and analysis

The researcher processed and analyzed the data by making references to the available literature in order to compare and contrast different opinions presented by different authors. The intervention exposed the gaps in the existing literature upon which the findings and recommendations were based.

3.7 Limitations of the study.

- i. Some respondents refused to give detailed information due to fear that they may lose their jobs.
- ii. The researcher was denied to access information for completion of the research from Barclays bank.
- iii. The lower cadres among the respondents feared to give information because of being implicated by the research, which will affect their jobs in future.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents the findings of the study. It shows the social demographic characteristics of the respondents and the correlation tables of stress, job satisfaction and performance.

Social demographic characteristics

The social demographic characteristics of the respondents included sex, age and religion.

Table 1

Respondents by sex

Sex	Frequency (<i>f</i>)	Percent (%)
Female	43	43.0
Male	57	57.0
Total	100	100.0

According to Table 1 above, out of the 100 respondents, 57% of the respondents were male while 43% were female.

Table 2*Respondents by age*

Age	Frequency (<i>f</i>)	Percent (%)
26-35	37	37.0
36-45	12	12.0
Above 45	6	6.0
Below 25	45	45.0
Total	100	100.0

The Table 2 above shows that 37% of the respondents were ranging between the ages of 26 and 35 years, 12% were between the ages of 36 and 45 years, 6% of the respondents were above 45, while 45% were below 25 years.

Table 3*Respondents by marital status*

Marital status	Frequency (<i>f</i>)	Percent (%)
Cohabiting	12	12.0
Divorced	3	3.0

Married	30	30.0
Single	49	49.0
Widow	1	1.0
Widower	5	5.0
Total	100	100.0

According to Table 3 above, it is shown that 12% of the respondents were cohabiting, 3% were divorced, 30% were married, 49% were single, 1% were widows and 5% were widowers.

Table 4*Respondents by nationality*

Nationality	Frequency (<i>f</i>)	Percent (%)
Non Ugandan	21	21.0
Ugandan	79	79.0
Total	100	100.0

According to Table 4 above, it is shown that 21% of the respondents were non Ugandans while 79% of the respondents were Ugandans.

Table 5*Respondents by occupation*

Occupation	Frequency (<i>f</i>)	Percent (%)
Casual	19	19.0
Management	16	16.0
Permanent	28	28.0
Temporary	37	37.0
Total	100	100.0

According to Table 5 above, it is shown that 19% of the respondents were casual workers, 16% were management workers, 28% were permanent and 37% were temporary workers.

Table 6*Respondents by religion*

Religion	Frequency (<i>f</i>)	Percent (%)
Catholic	35	35.0
Moslem	18	18.0
Others	29	29.0
Protestant	18	18.0
Total	100	100.0

According to Table 6 above, it is shown that 35% of the respondents were Catholics, 18% were both Muslims and Protestants respectively while 29% were from other religious denominations.

Table 7*Correlation of stress and performance*

		Total Stress	Total Performance
Total Stress	Pearson Correlation	1	-.169
	Sig.(2-tailed)	.	.003
	N	100	100
Total Performance	Pearson Correlation	-.169	1
	Sig.(2-tailed)	.003	.
	N	100	100

Correlation is significant at 0.05 (2- tailed)

The Table 7 above shows that stress and performance are significantly related. This is because the level of significance 0.003 is less than 0.05 ($r = -0.169$, $p = 0.003 < 0.05$). Therefore the null hypothesis which stated that there is no significant relationship between stress and performance was rejected.

Table 8*Correlation of performance and job satisfaction*

		Total Performance	Total Job satisfaction
Total Performance	Pearson Correlation	1	-.055
	Sig.(2-tailed)	.	.014
	N	100	100
Total Job satisfaction	Pearson Correlation	-.055	1
	Sig.(2-tailed)	.014	.
	N	100	100

Correlation is significant at 0.05 (2- tailed)

The Table 8 above shows that performance and job satisfaction are significantly related. This is because the level of significance 0.014 is less than 0.05 ($r = -0.55$, $p = 0.014 < 0.05$). Therefore the null hypothesis which stated that there is no significant relationship between performance and job satisfaction was rejected.

Table 9*Correlation of job satisfaction and stress*

		Total Job satisfaction	Total stress
Total Job satisfaction	Pearson Correlation	1	.472(**)
	Sig.(2-tailed)	.	.000
	N	100	100
Total Stress	Pearson Correlation	.472(**)	1
	Sig.(2-tailed)	.000	.
	N	100	100

** Correlation is significant at the 0.05 level (2- tailed)

The Table 9 above shows that job satisfaction and stress are significantly related. This is because the level of significance .000 is less than 0.05 ($r = .472^{**}$, $p = .000 < 0.05$). Therefore the null hypothesis which stated that there is no significant relationship between job satisfaction and stress was rejected.

4.1 Limitations of the study

There was a problem of self disclosure as many were hesitant to give information in regard to the variables of the study. The researcher overcame this by reassuring the respondent of full confidentiality and anonymity.

There was a problem of respondents misplacing their questionnaires. To overcome this problem, the researcher made extra questionnaires to re-distribute to workers who had lost their questionnaires.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter focuses on the discussion of the study findings in relation to the literature review and study hypotheses. It also presents of the conclusion and recommendations made based on the findings.

5.1 Discussion

Social demographic characteristics

The social demographic characteristics of the respondents included sex, age, marital status, nationality, occupation and religious affiliation. The ratio of male to female is 57% to 43%, those below the age of 25 were 45%, those between the age of 26-35 were 37%, 36-45 were 12% and those above 45 years were 6%. Most of the respondents were single at 49%, the married were 30% and the cohabiting were 12%, the divorced and widowers were 3.0% and 5.0% respectively. The least were widows at 1%. 79% of respondents were Ugandans and 21% were non-Ugandans. Most of the respondents were temporary workers at 37%, 28% were permanent workers, 19% were casual workers and 16% were in management. 35% were Catholics, 18% were both Muslims and Protestants respectively while 29% were from other religious denominations

Stress and performance

The null hypothesis which stated that there is no significant relationship between stress and performance was rejected. This implies that stress and performance are significantly related.

The findings are in agreement with Malta (2004) who stated that stress can contribute to organizational inefficiency, may lead to chronic absenteeism and inevitably low productivity or performance.

The findings are in line with I.L.O (1992) which reported that occupational stressors for example workload, interpersonal conditions, lack of control may affect performance in one way or another. This implies that when occupational stress is high, the level of job performance becomes low and this affects the performance of the organization in fulfilling its objectives and goals.

The results are in agreement with Whiten (1982) who indicated that stressful working conditions are actually associated with absenteeism, tardiness, and intentions of workers to quit their jobs, all of which have negative effects on the overall performance and productivity.

The researcher's findings are in line with Kurtz and Khan, (1978) who stated that some employers assume that stress or stressful working conditions are a necessary tool to effective performance. These reported that companies must turn the pressure on workers and set aside health concerns to remain productive and profitable to their companies

The findings are in agreement with the International Labour Organization (1999) which stated that occupational stress is recognized worldwide as a major challenge to a worker's health and the healthiness of their organizations. It results from a mismatch between the demands and pressure on a person and their knowledge or abilities which is likely to affect performance. This not only includes situation where pressure of work exceeds the worker's ability to cope but also where worker's ability and knowledge are not sufficiently utilized. Any demand of either physical, psychological strain encountered in the course of living may negatively affect performance.

Job satisfaction and performance

The null hypothesis which stated that there is no significant relationship between job satisfaction and performance was rejected. This implies that job satisfaction and performance are significantly related.

The findings agree with Herzberg (1966) who suggested that only job content-related facets for example achievement, responsibility, work itself lead to job satisfaction which ultimately leads to increased performance. This implies that when employees are not much committed to their jobs, their performance becomes low and job satisfaction becomes a problem which makes the organization to make loses. He also stated that if the organization is to perform well, the job satisfaction must be significantly high to increase productivity.

The results agree with Lawler and Porter (1967) who contend that good performance actually enhances job satisfaction whenever performance is rewarded. Employees who are happy at work will increase an organization's productivity.

The findings however agree with Cherrington, Reltz and Scott (1971) who stated that a high performing employee is likely not to be satisfied with his job if he or she is not well supported on the job.

The results agree with Bray field and Crockett (1995) and Vroom (1964) who stated that certain types of performance were more related to satisfaction than others. A controversy then arose over whether satisfaction causes performance. These believed that the way to have productive workers is to make them happy.

The findings are in agreement with Wanous (1970) who stated that people get pleasure and motivation from their work after finding they are good at it. Their performance leads to satisfaction.

Stress and job satisfaction

The null hypothesis which stated that there is no significant relationship between stress and job satisfaction was rejected. This implies that stress and job satisfaction are significantly related.

The findings are in agreement with Agarwala (1971) who noted that subjects reported physical symptoms of stress such as headache, loss of appetite, indigestion and nausea following dissatisfying job incidents. Satisfied workers were well adjusted in the spheres of home and society as well as emotionally.

The findings further agree with Gresell and Ruter (1949) who stated that job satisfaction has been found to be associated with less stress, great performance, and minimum absenteeism, turnover, or work related accidents. It has also been found that those who are satisfied have a more positive attitude towards change in comparison to those who are dissatisfied and exhibit less symptoms of stress.

The findings agree with Smith (1992) who stated that job satisfaction can lead to cost reduction by reducing employee absenteeism at work, task errors and turn over; and in the long run occupational stress reduction.

The findings agree with Herzberg et al (1959) who stated that satisfying job experiences often give the individuals self confidence and a sense of happiness and general physical and psychological wellbeing.

5.2 Conclusion

Having analysed and interpreted the data, the following conclusions were arrived at; there is a significant relationship between stress, job satisfaction and performance. This implies that in order for the workers to be productive, the three variables must work along each other for better results, that is, employees must have no stress in order to perform efficiently. Less stressful events and good performance will enhance an individual's levels of satisfaction and the general psychological and physical wellbeing at the work place.

5.3 Recommendations

Employers should create an atmosphere at work that encourages open communication between them and the workers such that if any symptoms of dissatisfaction are suspected quick solutions could be met.

Organizations should include counselling services at work places so that workers are taught ways in which they can help themselves instead of resorting to just quitting their jobs.

Employers should treat their employees with the utmost care and respect as well as encourage them, this will in the end encourage them to perform hard in payment for the nice treatment received hence feeling satisfied with what they do in the long run.

5.4 Areas of further research

Further research should also be carried out to investigate the relationship between the health of workers such as those people in the work force and living with HIV, polio, and the gender of workers in relation to their performance. For instance research on specific jobs that men and women are traditionally and stereotypically assigned to do in society and how this affects performance.

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APPENDICES

KAMPALA INTERNATIONAL UNIVERSITY

Appendix A: Questionnaire

Dear respondents,

I, **TWIINE MOSES** a student at **KAMPALA INTERNATIONAL UNIVERSITY** doing my research as one of the requirement for my completion of my course. This is a questionnaire designed to investigate the relationships between stress and job satisfaction. Please feel free to answer the items below as honestly as possible. You requested to fill in the information that will enable me to compile the necessary information as far as stress and job satisfaction are concerned. All your responses will be treated with confidentiality. Please respond as honestly and spontaneously as possible.

Instructions: Please tick the answer of your choice

Socio demographic characteristics

1. Sex
 Female..... Male.....
2. Age of the respondent.
 18-25..... 26-35..... 36-45..... 46-50.....
3. Marital status
 Single..... Married.....
4. Nationality
 Uganda..... Non-Ugandan.....
5. Employment type
 Casual..... Temporary..... Permanent.....
 Management.....
6. Religion
 Catholic..... Protestant..... Muslim..... Other.....

Section B: Stress

In this section, tick the appropriate number

Never(1)	Sometimes(2)	Frequently(3)	Always(4)
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No	Stress	1	2	3	4
1	I feel angry at work	1	2	3	4
2	I feel I have to succeed all the time.	1	2	3	4
3	I find myself withdrawing from colleagues	1	2	3	4
4	I feel that my job places excessive demands on me	1	2	3	4
5	Work has become tedious and boring	1	2	3	4
6	I feel am at a standstill in my career	1	2	3	4
7	Deadlines are a daily part of my job	1	2	3	4
8	I have time organizing my work	1	2	3	4
9	I feel inadequate to deal with changes in my job	1	2	3	4
10	I feel that superiors do not appreciate my work	1	2	3	4
11	I do not get time to take off breaks at work	1	2	3	4
12	I am a perfectionist	1	2	3	4
13	I find it difficult to make decisions	1	2	3	4
14	My work environment is noisy	1	2	3	4
16	I have lost enthusiasm for my job	1	2	3	4
18	I feel exhausted at work	1	2	3	4
19	I am more short tempered than I have ever been	1	2	3	4
20	I am overwhelmed by the demands of my job	1	2	3	4
21	I feel that others place excessive demands on me	1	2	3	4

Section C: Job satisfaction

In this section, please indicate whether you strongly agree, agree, disagree, strongly disagree or are neutral about each of the statements.

SD- Strongly Disagree (1)	D- Disagree (2)	N- Neutral (3)	A- Agree (4)	SA- Strongly Agree (5)

No	Job Satisfaction	SD	D	N	A	SA
1	My job satisfies my basic needs	1	2	3	4	5
2	I have a meaningful job	1	2	3	4	5
3	I do not intend to leave this organization	1	2	3	4	5
4	I am never praised for good work done	1	2	3	4	5
5	Having power over other people greatly motivates me	1	2	3	4	5
6	I am motivated by progress and advance to higher positions	1	2	3	4	5
7	Acknowledgement and recognition for good work done are my main motivators	1	2	3	4	5
8	I am often punished through criticism, withholding pay and demotion	1	2	3	4	5
9	Opportunities for growth such as promotion motivate me.	1	2	3	4	5
10	I receive fair pay for my efforts, experience and qualification.	1	2	3	4	5
11	I intend to leave my job	1	2	3	4	5
12	I am happy with the design of my job	1	2	3	4	5
13	I am allowed to participate in decision making and communication.	1	2	3	4	5
14	Freedom and discretion to decide on how to carry out work increases my level of motivation.	1	2	3	4	5
15	I find it easier to work on my own than teamwork	1	2	3	4	5

Section D: Performance

In this section, please indicate whether you strongly agree, agree, disagree, strongly disagree or are neutral about each of the statements.

SD- Strongly Disagree (1)	D- Disagree (2)	N- Neutral (3)	A- Agree (4)	SA Strongly Agree (5)
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No	Performance	SD	D	N	A	SA
1	My performance is determined by good working conditions.	1	2	3	4	5
2	Exposure to excessive work hours affects my performance	1	2	3	4	5

3	I am fully aware of my scope of work	1	2	3	4	5
4	I have never been late for work.	1	2	3	4	5
5	I have required qualifications for my job	1	2	3	4	5
6	The organization puts in place training to improve my skills	1	2	3	4	5
7	The organization provides me with all the requirements I need to carry out my job.	1	2	3	4	5
8	My performance is still low because I have not acquired the needed experience	1	2	3	4	5
9	My performance is high because of the experience I have acquired over the years	1	2	3	4	5
10	Teamwork affects my performance negatively	1	2	3	4	5
11	I have freedom to choose my own method of working	1	2	3	4	5

Thank you for your cooperation

APPENDIX B
TIME FRAME OF THE STUDY

ACTIVITY	TIME IN MONTHS			
	1	2	3	4
PROPOSAL WRITING	✓			
DATA COLLECTION		✓		
DATA ANALYSIS			✓	
SUBMISIION				✓

APPENDIX C**ITEM: BUDGET FOR THE STUDY**

ACTIVITY	AMOUNT IN UGANDAN SHILLINGS
TYPING AND PRINTING	150,000/=
LITERATURE COLLECTION	350,000/=
BINDING	25,000/=
TOTAL	525,000/=