

# The Effect of Work Stress and Its Relationship with Employee Health at Sunyani West NHIS

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## Abstract

This study was conducted to assess the effect of work stress and its relationship with employee health at Sunyani West National Health Insurance Scheme (NHIS). The study revealed that factors that bring about stress include lack of training to make work easier, work demands that outweigh abilities, working under poor working conditions, the risk factor associated with the work of employees, working under pressure from superior and dissatisfaction with job. Also, it was revealed that there exist a significant negative relationship between work related stress and workers health ( $\beta$ -value=-0.480, p-value=.003) as well as a significant negative relationship between stress and employee job performance ( $\beta$ -value=-0.500, p-value=.003). Lastly, the study depicts how stress was managed at Sunyani West NHIS which include; ability to take mind off things, involvement in exercises, employee ability to understand their situation, control of situation, keeping health in check, eating of healthy diet, talking over problems with colleagues at work, personally manage of feelings and emotions and seeking for distractions to reduce pressure. The study recommended that Sunyani West NHIS should invest in work stress issues which in return can pay huge dividends both in terms of reduced stress-related costs, and increased job performance. It also recommended that research be done on non-work stress or both work stress and non-work stress and their influence on employee's health and job performance.

**Keywords:** Stress, Occupational stress, Employee health, Job performance, and Stress Management.

## 1.0 Introduction

In today's work life, employees are generally working for longer hours, as the rising levels of responsibilities require them to exert themselves even more strenuously to meet rising expectations about work performance (Dwamena, 2012). This is because management in today organization creates 'will to work' which is necessary for the achievement of organizational goals (Chabra, 2010; Cole, 2004). According to Alkubaisi (2015), this has brought about stress at work which can be a serious problem to the organization as well as for its workers. Even though some stress is helpful for individuals in meeting new challenges, persistently high and unrelieved stress can lead to psychological, physical, and behavioral ill health (Nikom, 2005).

The current demanding and unfavourable work environment in which some employees conduct their daily activities requires that institutions examine their practices (Nnuro, 2012). The physical and psychological demands of workers make them more susceptible to high levels of stress. Johnson (2001), said that despite the extremely negative effects of work stress on the human body and work performance, many organizations, with Sunyani West and Municipal NHIS not excluded has not put in any tangible measures to address these stress-related conditions that negatively affect productivity.

About one third (33%) of employees world over articulate that they remain always stressed throughout the year. An even much higher percentage (77%) report they are sometimes stressed by their jobs though for these it is not throughout the year (Meneze, 2005). This has a very bad and negative effect on their performance due to the symptoms and problems associated with workplace stress such as low productivity, increased absenteeism alcoholism, drug abuse, hypertension and host of cardiovascular problems (Meneze, 2005). Consequently, workplace stress is now becoming the global issue which is affecting all countries, all categories of employees and societies (Haider & Supriya, 2007). According to Donaldson-Feilder, et al (2011), it is also a major challenge facing organizations.

The divergent perspectives outlined above invite interrupted debate and research. Research must improve insight to find the linkage between work stress and its negative effect on job performance and employee well-being as is a major challenge facing organizations. In as much as every employee experience stress, it is important that research attention be given to how stress affect their well-being as well as their performance. This gap suggests the need for a research that will explore how work environment stress affect overall job performance and employee well-being.

## Literature Review

### 2.0 The Conservation of Resources Theory

According to the Conservation of Resource Theory (COR) as propounded by Hobfoll (1988), individuals have the ability to create, conserve and protect the quality and quantity of their resources and these abilities are either inborn or learned. In this theory, resources are defined as the objects, conditions, personal characteristics, and energies that are valued directly or indirectly for survival, or that serve as a means of achieving these resources.

Resources have a physical presence are seen as objects (e.g., clothing, shelter). Status at work, good health, among others, are also seen as condition or resources or states that helps to access or to possess other resources. Skills and traits like self-esteem and occupational skills are categorized as personal resources and those whose value is derived from their ability to be exchanged for other resources are energy resources which include money and knowledge.

The potential or actual loss of these resources threaten individuals or social groups. Therefore, individuals and groups guard their resources jealously and will attempt keep these resources for anticipated future needs (Aspinwall, 2005; Hobfoll, 1998). Those with greater resources are less vulnerable to resource loss, more capable of resource gain, and therefore more “elastic” (for example, able to take risks) than their low resource counterparts. Conversely, those with fewer resources are more vulnerable to resource loss, less capable of resource gain, and highly adverse to risk. Resources must be invested to gain additional resources and to offset the potential or actual loss of resources (Hobfoll, 1998) especially when the investment of a specific resource does not result in a gain of additional resource stress occurs.

The Conservation of Resources Theory is very instrumental in explaining stress among employees in organisations. This is because, employees do invest their personal resources which include their knowledge, skills and abilities in various dispensations in their quest to gain additional resources in terms of sustainable income and other remunerations to improve on their lives. However, it has been argued that, stress is much likely to evolve among employees - because, the investment in their personal resources may not reap the expected or substantial returns as expected especially with regards to issues related to their remuneration. They are sometimes with the fear of losing their health. In such situations, there is the potential that their productivity will be affected to a greater extent.

## **2.1 The Concept of Stress as an Organizational Phenomenon (Workplace Stress)**

The experience of stress involves situations that are demanding on resources as well as the feeling of distress experienced subjectively. Individual may experience stress at different levels based on what they view as stressful or not. And how a person appraises different events as stressful or not depends on their psychological or social orientation which includes their culture, spirituality, values, beliefs and past experiences. One believes that stress is a complex phenomenon because it is not tangible so it cannot be overtly touched. According to Bowling and Harvey (2001), stress occurs with the interaction between an individual and the environment, which produces emotional strain affecting a person’s physical and mental condition. Stress is caused by stressors, which are events that create a state of disequilibrium within an individual. These authors also stated that the cost of too much stress on individuals, organizations, and society is high.

Robbins (2004) stipulates “that stress is a dynamic condition in which an individual is confronted with opportunity, constraint or demand related to what he desires and for which the outcome is perceived to be both uncertain and important”.

According to Anbazhagan et al. (2013), cited in Antonova (2016), stress is an adaptive response, moderated by individual differences that are a consequence of any action, situation or event that places special demands on a person, which perceives an imbalance between the level of demand placed upon them and their capability to meet those demands.

Many employees may suffer from anxiety disorders or stress-related illnesses. In terms of days lost on the job, it is estimated that each affected employee loses about 16 working days a year because of stress, anxiety or depression. Also, individual’s perception of, and response to, stimuli or events was a very important factor in determining how that individual might react, and whether or not an event will be considered stressful. These authors further contended that most researchers acknowledged that both external and internal factors affect stress. They viewed stress as a response to external or internal processes, which reach levels that strain physical and psychological capacities beyond their limit.

According to Blumenthal (2003), for thousands of years, the bodies of cavemen/women were primed to deal with the harsh rigours of their environment. In the face of danger a rush of adrenaline would prepare cave dwellers to either fight or run for their lives. In the face of adversity, muscles and nerves were charged for sudden movement, heart rates would increase, blood would course through the veins with sugar released into the blood stream. The flight or fight response would ready them for action: powerful hormones epinephrine and nor epinephrine, released by the adrenal glands, endowed humans with enhanced alertness, strength and energy. Thousands of years later humans live in the same bodies and possess the same human brains but in a world with completely different stressors and hassles. While few humans may face danger from wild animals and unsuccessful hunting, urban life is equally demanding. The urban environment is rife with stressors (such as pollution, noise, violence, traffic) that stimulate the nervous system into a flight or fight response but it is only in rare instances that an aggressive or vigorous physical response is appropriate.

Blumenthal (2003) viewed stress as anything that upsets people’s ability to maintain critical variables (which can be social, psychological, spiritual or biological in nature) within acceptable limits. The experience of

stress involves an event that is demanding or resources as well as the subjective feeling of distress experienced in its face. An event could be experienced as stressful if people appraised it as distressing. Whether an event is experienced as stressful or not depends on a person's psychosocial orientation with things like culture, spirituality, values, beliefs and past experiences influencing the appraisal. Events that are appraised as being overwhelming, threatening, unsatisfying or confliction are more likely to be experienced as stressful.

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

- Subjective effects: stress leads to anxiety, depression, frustration, fatigue and low self-esteem.
- Behavioural effects: stress leads to accident proneness, substance abuse, impaired speech, restlessness and forgetfulness.

Cognitive effects: stress affects our thought process, leading to a difficulty or fear of making decisions, forgetfulness, hypersensitivity, mental blocks and difficulty concentrating or thinking clearly. This may be intensified by substance abuse.

- Physiological responses: begin in the brain and spread to organs throughout the body. Catecholamine from the adrenaline medulla causes the kidneys to raise blood pressure and the liver to release sugar into the blood pressure and the liver to release sugar into the blood stream. The pituitary gland stimulates the release of corticosteroids, which helps to resist stress but, if in the system for a prolonged period of time, suppresses the immune system. These responses are adaptive for dealing with stress in the form of 'fight or flight' but this response is rarely useful in urban work, instead the accumulation of stress products in the body is immune-suppressive playing a part in degenerative processes and disease (Ekundayo, 2014).

- Effects on health: prolonged exposure to stress has profound and detrimental effects on health. Among possible complications stress may exacerbate or play a role in causing ailments like asthma, amenorrhea, coronary heart disease, chest pains, diarrhea, dyspepsia, headaches, migraines, diabetes mellitus, ulcers and decreased libido. In a world where AIDS is frighteningly prevalent people need to be aware that stress is immuno-suppressive. HIV breaks down a person's immune system, which leaves them vulnerable to potentially fatal infections and diseases (Ekundayo, 2014).

## 2.2 Types of Stressors

Situations that are considered stress provoking are known as stressors. Stress is not always a bad thing. Stress is simply the body response to changes that create taxing demands. Many professionals suggest there is a difference between what we perceive as positive stress and distress, which refers to negative stress. In daily life, we often use the term stress to describe negative situations. This leads a person to believe that all stress is bad for you, which is not true (Ornelas & Kleiner, 2003).

Positive stress has the following characteristics: motivates, focuses energy, is short-term, is perceived as within our coping abilities, feels exciting and improves performance.

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

Examples of negative personal stressors can include: conflict in interpersonal relationships, bankruptcy/money problem, sleep problem, children's problem at school, legal problems, inadequate or substandard housing, excessive job demands, job insecurity, conflicts with team mates and supervisors, lack of training necessary to do a job, making presentation in fronts of colleagues or clients, unproductive and time consuming meetings, commuting and travel schedules (Ornelas & Kleiner, 2003).

Examples of positive personal stressors might include: receiving a promotion at work, starting a new job, marriage or commitment ceremony, buying a home, having a child, transfers, taking or planning a vacation, holiday season, retiring taking educational classes or learning a new hobby (Ornelas & Kleiner, 2003).

### 2.2.1 Internal sources of stress and anxiety

In Ghanaian organizations, the level of stress correlates negatively with employee's health. Stressors are not always limited situations where some external situation is creating a problem. Internal events such as feeling, thoughts, and habitual behaviors can also cause negative stress (Ornelas & Kleiner, 2003).

Common internal sources of distress include: fears, repetitive thought patterns, worrying about future events and unrealistic or perfectionist expectations.

Habitual behavior patterns that can lead to stress include: over scheduling, failing to set and maintain healthy boundaries, failing to be assertive, procrastination and/or failing to plan ahead.

Stress can come from any situation that makes you feel frustrated, angry, or anxious. Everyone sees situation differently and has different coping skills. For this reason, no two people will respond exactly the same way to a given situation (Klinic Community Health, 2010).

Johnson (2001) argued that if stress is always respond in a negative way, health and happiness may suffer. By understanding ourselves and our reaction to stress-provoking situations, we can learn to handle stress more

effectively. In the most accurate meaning, stress management is not about learning how to avoid or escape the pressures and turbulence of modern living; it is about learning to appreciate how the body reacts to these pressures, and about learning how to develop skills which enhance the body's adjustment. To learn stress management is to learn about the mind-body connection and to the degree to which we can control our health in a positive sense (Johnson, 2001).

Work stressors are the individual's characteristics which are brought to the workplace rather than being a function of it, but they are important ingredients in occupational stress. These characteristics include the worker's level of anxiety and neuroticism tolerance of ambiguity and Type A behaviors pattern (Matthews, 2001).

In addition to the above are the sources of stress that come from outside the workplace and outside the worker. These extra-organizational sources of stress stem from family problems, life crises financial matters and environmental factors. All these mix up and here comes symptoms of occupational health problems that may develop into full blown disease. As complex as occupational stress may appear, it can be simplified by limiting stress at work, individual characteristics and extra-organizational sources of stress (Anderson, 2002). In actual fact, different workplaces have different level of intrinsic job stressors. Different workers have different levels of anxiety and tolerances of ambiguity and different workers experience different amounts of family and financial problems. To assume that all of these ingredients can be disqualified is naïve.

One of the reasons that occupational stress has been receiving so much attention of late is that businesses or organizations are genuinely beginning to care about employee welfare. It is estimated by the International Labor Organization that stress on the job costs business in Europe over \$200 billion per year. These costs include salaries for sick days, costs of hospitalization and outpatient care and costs related to decreased productivity (Anderson, 2002).

### **2.3 Other Perspectives of Stress at Work Place**

Beyond the Conservation of Resources Theory (COR) that have been discussed above, the study of stress can be approached from a number of perspectives. For example, it can be approached from the "stages" at which the phenomenon is observed (Oyetimein, 2009) or from the "types" of stress (Taylor, 1995). The stages and types of stress are presented in the next section.

### **2.4 Sources of Stress at Work**

The five major sources of stress identified by researchers which include factors intrinsic to the job, organizational role played, relationships at work, career development and organizational structure and climate are explained below.

#### **2.4.1 Factors Intrinsic to the Job**

The factors intrinsic to the job include:

##### **Poor Working Conditions**

This refers to the physical surrounding of the job which may include high level of noise, high or low lighting, fumes, heat, poor ventilation systems, smells and all the stimuli which bombard a worker's senses and can affect his moods and overall mental state. Also, an office that is poorly designed physically can be classified under poor working condition, because this may hinder communication which might lead to poor working relationships and might lead to stress (Beeton, 2005).

##### **Long Working Hours**

Many jobs require long working hours which in turn take its toll on employees health and makes them suffer a lot of stress. For instance an individual or a worker who may have had no sleep for long hours may find that both his/her work quality suffer. Also, the individual's own personal health may be affected as well (Beeton, 2005).

##### **Risk and Danger**

A job which involves more risk and danger put employees in higher stress level. This is because when an employee is constantly aware of potential danger and is prepared to react to any incident without hesitation, it brings about rush, respiration changes and muscles tension which are seen as potentially threatening to in the long-term (Bartholome, 2007).

##### **New Technology**

With the introduction of new technologies into the working environment, workers have to continually adapt to new equipments, new systems and new ways of working. This serves as a major source of stress because of the pressure it comes along with. For instance being trained with current methods may be a burden for an employee who was trained and applied training methods the old ways (Al-Ababneh and Lockwood, 2010).

##### **Work Under-Load**

This defines the situation whereby employees find their jobs not challenging enough or under their capabilities. This may be cause by doing the same work over and over which becomes a routine, work that is boring and not stimulating enough. This may lead to employee's dissatisfaction which can lead to stress (Anbazhagan et al,

2013).

### **Role Overload**

This happens when the employee has so much work to do because of he/she has to meet a deadlines which often causes stress in employees. Osipow and Davis, (1988), posited that role overload is the extent to which role demands are perceived by the respondents as exceeding personal and workplace resources and their perceived inability to accomplish the expected workload. Role overload therefore can be seen as relating to the performance of a given amount of work in a given period of time and it is experienced when an individual decides to conform to some tasks and to refuse some in a given period of time.

#### **2.4.2 Role in the Organization**

When the role and expectations of an individual in an organization is defined clearly and understood it minimizes stress. However, role in the organization when unclear can bring about stress. Some of these roles include the following:

#### **Role Ambiguity**

Yongkang et al., (2014), defined role ambiguity as the degree to which clear and specific information is lacking with role requirements. In order word, main employee perceived that he or she is in a difficult situation which the job obligation is unclear and not stated in straightforward manner. According to Yongkang et al., (2014), it has also been established to be an aspect in job dissatisfaction, influence employee creativity and tendency to quit in the organization.

#### **Role Conflict**

According to Jahanzeb (2010), role conflict occurs when employee are confronted with incompatible role expectations in the various social statuses they occupy. It can also be connected either a short period of time or a long period of time, and to situational experiences.

#### **2.4.3 Relationship at Work**

How people relate at the workplace affects them and their work greatly, working in a stable environment where employees get to know one another very well helps to facilitate work and reduces pressure. When employees are able to deal with their bosses, peers and subordinates very well it affects how they feel but when an employee experiences poor working relationship with superiors, colleagues and subordinates his stress level increases. People who are on high need of relationships, work best in stable work teams and may suffer stress in an unstable work teams and probably may not be able to give out their best. This is because most employees spend so much time at the workplace and thereby poor working relationship can affect them adversely (Stoetzer, 2010).

#### **2.4.4 Career Development**

Organizations have become flatter, meaning that power and responsibility now radiates throughout the organization. The work force has become more diversified. Jobs and careers get scarcer. For the person who had been determined to rise through an organization, the challenge had recently become greater. Opportunities to learn new skills are now becoming requirements. Career development causes a lot of stress to employees through their working lives. Staying the same is quickly becoming an inadequate approach to work, which means that one would have to learn new ways of working through upgrading of one's knowledge. Lack of job security, fear of redundancy, obsolescence and numerous performance appraisals can cause pressure and strain. In addition the frustration of having reached one's career ceiling, or having been over promoted can result in stress (Mark, 2012).

#### **2.4.5 Physical Environment**

Working conditions of jobs have been linked to physical and mental health. Physical environments that can be sources of stressors include exposure to hot room temperatures, frequent light outs and dangerous poisonous substances. It was found that poor mental health related directly to unpleasant work conditions, physical effort and speed in job performance and excessive, inconvenient hours (e.g. shifts). In addition, researchers have found increasing evidence that repetitive and dehumanising environment adversely affect physical health (Osipow 1998).

### **2.5 Job Stress and Health**

Interestingly, recent research has suggested that as well as direct stress, an interaction between stress and risky health behaviors can lead to severe physical illnesses such as cardiovascular disease (Sordi, 2004). For example, Byrne (2000) indicated that, a combination of smoking and stress elevates cardiovascular disease to a degree greater than either smoking or stress alone. Thus, the risks of physiological stress outcomes are greater when combined with negative health behaviors. Similarly, Dinan (2001) suggested that depression was a common outcome from chronic stress and can lead to cardiovascular disease, as well as a 4-5 fold increase in the risk of myocardial infarction.

The body is constantly engaged in search-and-destroy missions against invading microbes, even as you're reading this page. Millions of white blood cells, or leukocytes, are the immune system's foot soldiers in this microscopic warfare. Leukocytes systematically envelop and kill pathogens such as bacteria, viruses, and fungi,

worn-out body cells, and cells that have become cancerous. Leukocytes recognize invading pathogens by their surface fragments, called antigens, literally antibody generators. Some leukocytes produce antibodies, specialized proteins that lock into position on an antigen, marking them for destruction by specialized killer lymphocytes that act like commandos on a search-and-destroy mission (Greenwood-Erickson, 2002).

Although occasional stress may not impair our health, chronic or repetitive stress can eventually weaken the body's immune system (Ornelas & Kleiner, 2003). Even relatively brief periods of stress, such as final exam time, can weaken the immune system, although these effects are more limited than those associated with chronic or prolonged stress.

Psychological signs are the major consequences of stress. Then mental health of employees is threatened by high levels of stress and poor mental health. Employees work performance may deteriorate due to psychological symptoms, unlike the physical symptoms. Anger, anxiety, depression, nervousness, irritability, aggressiveness, and boredom is believed to result in low employee performance, declines in self-esteem, resentment of supervision, inability to concentrate, trouble in making decision and job dissatisfaction. Also the psychological symptoms of stress can lead to burnout. Job burnout is a prolonged withdrawal from work which makes the sufferer devalue his work and sees it as a source of dissatisfaction (Mark, 2012).

The behavioural signs of stress which include eating more or eating less, cigarette smoking, used of alcohol and drugs, rapid speech pattern nervous fidgeting which leads to absenteeism from work, happing from job to job and causes performance to deteriorate (Mark, 2012).

In addition, changes in the metabolism that accompany stressors which include increased heart rate, blood pressure etc. With this, the wear and tear on the body becomes noticeable and problematic. The effects of this are back pains, migraine headaches, insomnia, heart disease, hypertension, diabetes and even cancer which affect employees' productivity. These symptoms and effects can lead to either positive or negative outcomes, and to this extent, the dynamics of the nature of stress and the management of stress merit serious consideration.

## **2.6 Employee Performance**

According to Aguinis (2009), performance is about behavior or what employees do, and not what employees produce or the outcomes of their work. Performance is an effort along with the ability to put efforts supported with the organizational policies in order to achieve certain objectives.

There are several variables that determine performance. These variables could be classified as general determinants of performance. For instance, one's qualification can go a long way to enhance his performance. When one goes through education, development and training to acquire a certain level of qualification, it will enhance his working ability all other things being equal. Also, experience is a great asset that can improve an employee's performance. The longer the number of years' experience, the higher the level of performance all other things being equal. Again, quality and style of supervision is a key factor. The use of democratic and autocratic styles of supervision will have varying degree of results given different behaviours of employees. The working environment is another determinant that could pose serious threat to performance. For example, if the working environment is hazardous, it could endanger the lives of employees. The use of protective gadgets and clean working environment could reduce the hazards employees are exposed to at the workplace. The single most important determinant of performance is compensation package. In the absence of compensation, performance levels would be very low. Factors such as tools and equipment can enhance one's performance. Imagine the use of computers, combine harvesters, irrigation system and teaching aids in the production system. Technology has made it possible to have certain tools and equipment that enhance productive activities; and other determinants of performance include support from other colleagues, production materials, health condition of employees, job security, and retirement and other benefits, age, loyalty or commitment (Aguinis, 2009).

Sinha (2001) stated that employees' performance is depending on the willingness and also the openness of the employees itself on doing their job. Sinha (2001) also stated that by having this willingness and openness of the employees in doing their job, it could increase the employees' performance. Stup (2003), also explained that to have a standard performance, employers have to get the employees task to be done on track as to achieve the organization goal or target. By having the work or job done on track, employers could be able to monitor their employees and help them to improve their performance.

There are several factors that have being described by Stup (2003) towards the success of the employees' performance. These factors include physical work environment, equipment, meaningful work, performance expectation, and feedback on performance, reward for good or bad system, standard operating procedures, knowledge, skills and attitudes.

### **2.6.1 Effect of Occupational Stress on Employee Job Performance**

Literature on occupational stress indicate that exposure to stress in organizations has the potential of affecting the performance of employees at the workplace. Stress at the workplace may be responsible for organizational outcomes such as low performance, dissatisfaction, lack of motivation and commitment, and an increase in absenteeism and turnover (Ahmed, et al., 2011). No two people react to the same job in the very same way,

because personal factors also influence stress. For example, Type A personalities - people who are workaholics and who feel driven to be always on time and meet deadlines, normally place themselves under greater stress than do others. This is further stated by Bowin and Harvey (2001) who stressed that people cannot completely separate their work and personal lives since the way people react and handle stress at work is a complex issue.

Mathis and Jackson (2000) suggested that to measure organizational human resource productivity one has to consider unit labour cost, or the total labour cost per unit of output. Mathis and Jackson (2000) further stated that an individual performance depends on three factors which are; “ability to do the work, level of effort and support given to that person”. The relationship of these factors, widely acknowledged in management literature, is that Performance (P) is the result of Ability (A) multiplied by Effort (E) multiplied by Support (S), that is:  $P=A \times E \times S$ . “Performance is diminished if any of these factors are reduced or absent. They further emphasize that quality of production must also be considered as part of productivity because one alternative might be to produce more but a lower quality”.

According to Blumenthal (2003), an inverted U-type curve has been used to depict the effect stress has on performance. It can be shown that as stress increases, so does the performance. However if stress continues to increase beyond an optimal point, performance will peak and start to decline. This shows that stress is necessary to enhance job performance but once it reaches a level of acute discomfort, it is harmful and counterproductive. Blumenthal (2003) further argued that excess stress is harmful, destructive and detrimental to human well-being and productivity. Stress can have an impact on an individual’s well-being by causing dysfunction or disruption in multiple areas. This dysfunction extends into the organizational world and leads to decreased productivity. Clearly there is a sound basis in the literature that performance is influenced by stress.

Antonova (2016) argued that employees suffering from work stress can have various problems such as inability to relax or to concentrate, difficulties with thinking logically and making decisions, feeling distressed and irritable. This can have negative effect on their job performance. Olusegun (2014) affirmed in a study that employees’ performance can be affected by factors such as tiredness, worry, unhappiness, weakness, headache, and anger. These actions are proved to be significant for poor job performance, lowered self-esteem, resentment of supervision, inability to concentrate and make decisions, and job dissatisfaction (Luthans, 2011; O’Neill & Davis, 2009). All these consequences of stress are costly for the employer and therefore, of course, unfavorable.

## **2.7 Stress Management (Strategies to Manage Stress)**

Antonova (2016) posited that employees are the critical assets and prerequisites to sustain performance in this rapid changing world. However, more often, they are experiencing stress in their workplace that increase negative consequences such as low motivation and turnover, thus requiring the use of coping skills to adapt. Coping strategies are remedial actions where survival and livelihood are involved and endangered. Additionally, it is usually allocated broad categories that draw distinctions between methods. For instance, instrumental coping (referred to as problem-solving) focuses on ways to tackle the issue and acts accordingly to change the reality, while emotion-focused coping gathers tools to nurture one’s emotional health during stressful period (Semel Institute, 2013).

In an workplace stress model, several scholars believe that the ability of employees to properly control and manage their physiological and psychological stresses in performing job may lead to higher job performance in organizations (Adler, McLaughlin, Roger, Chang and Lerner, 2006; Hourani & Kress, 2006; Zhong, Yano, Lan, & Wang et al, 2006).

Antonova (2016), argued that the purpose of coping mechanism is not to thoroughly eliminate stressors but maximize it in a certain level to ensure that employees are in the best stress situation. So, it means there’s no “one size fits all” solution to managing stress. When employee is previously experiencing pain and unpleasantness from the effects of stress, the main germane procedure is to medicate the symptoms, this include both the identification of those suffering from extreme pressures of stress as well as providing medical care and engaging in a cognitive behavioral therapy programs or counselling services (Sarid et al., 2010). The next method is to assist employees build stress management techniques to make them less vulnerable to its effects, and prevent stress from strengthening out of control again in the future. Examples would be teaching employees in a healthier way to use time management and practicing mindfulness techniques such as yoga and meditation (Felton et al., 2015). Other techniques are laugh, sound sleep and even exercise too. The third method is to eliminate or reduce the environmental stressors that are generating the stress; this would involve environmental substances which has harmful or poisonous effects, or adjusting the operation and production schedules and workloads.

Sutherland and Cooper (2000) described a tripartite approach to stress management within an organization. Primary level stress management is ‘stress directed’ and aims to prevent stress by controlling the source of stress, such as engaging in sporting activities. Secondary level stress management is a ‘response directed’ strategy that helps individuals respond to stress in a way that is not harmful to them. It suggests that using techniques aimed at improving stress coping processes could minimize stress. This level is concerned with increasing self-awareness,

improving stress management skills, such as education, training to develop stress resistance, and coping strategies. Tertiary level stress management is 'symptom directed' and aims to rehabilitate the stressed person. Tertiary level stress management is a curative approach for individuals that are suffering from the effects of exposure to stress, which might involve counseling services.

According to Robbins (2004), stress can be managed in two approaches; the individual and organizational approaches. He said the individual approach include exercise. That is the employees can manage stress by walking, riding bicycles, attending aerobic classes, practicing yoga, jogging, swimming, playing tennis and swatting squash balls. Most runners and fitness addicts admit that, it is very hard to focus on job stress when one is trying to complete vigorous workout. Again, he said individuals can manage stress through relaxation. This is because, when employees relax the response for stress will be reserved in the human mind-body system. Individuals can reduce tension through relaxation techniques such as meditation, hypnosis and biofeedback. The objective is to reach a state of deep relaxation in which the employee feels physically relaxed, somewhat detached from the immediate environment and detached from body sensations. Relaxation exercises reduce employee's heart rates, blood pressure and other physiological indicators of stress. Another way to reduce stress individually is opening up. A healthy response to this moments or periods of personal crisis is to confide in others. Employees may not find it easy to discuss difficult personal traumas with others, but self-disclosure can reduce the level of stress and give them more positive outlook on life. Also honest entries on a regular basis in a diary may accomplish the same thing. He also went further to explain the organization approach to stress management which include training programmes for employees, ensuring effective upward and downward communication in the organization, improvement in personnel policies such as (good welfare packages, incentives, pension schemes), good job design, improvement in the physical work environment, and also management should provide technical support to employees.

Shiple and Baranski (2002) investigated the effect of a visualization strategy on stressful police scenarios. Visuo-moto behavior rehearsal, like many other visualization techniques, requires individuals to imagine in vivid detail the perfect performance of some act, prior to engaging in the act. For example, using this strategy with a professional downhill skier would entail having him repeatedly practice a flawless run down the mountain. The protocol calls for as much details and imaginable reality as possible to enhance the visualized experience.

Also, in order to minimize occupational stress, WHO (2016), argued that employees should have the opportunity to control their work, be engaged, and receive enough support from the colleagues and the management. Research conducted by Hon et al. (2013), states that feedback from supervisors can encourage employees' creativity and thus help them to perceive stress as rather challenge related and positive.

Humara (2002) also conducted a review of such programs (for sports performance) and found several common mechanisms across the programs evaluated. The results of his review indicate that programs that include visualization and problem-solving techniques tend to be the most effective at improving performance and reducing anxiety: goal-setting, positive thinking, situation restructuring, relaxation, focused attention, and imagery and mental rehearsal.

Nou (2002) studied the stress, social support, coping, and psychosocial adjustment of college students in Khmer University, Cambodia. The results showed that using an emotion-focused coping style was related to psychological symptoms, lower psychological well-being, somatic symptoms, and lower quality of life.

Critchley and Mathias (2003), found a physiological correlate among Air Traffic Controller and driver performance on measures of attention and reaction time. Moderate hypotension was associated with decrease in behavioral measures. The authors cite work using neuroimaging that has explored the relationship between arousal and regional brain activity. They noted that previous finding indicate that blood pressure tends to increase after performance.

From this review of related literature, it could be seen that the study captured the theory underlying stress and concepts of occupational stress, other perspective of stress, employee health and job performance, the effect of stress and coping strategies.

### 3.0 Methods and Materials

This study was conducted to assess the effect of work stress and its relationship with employee health at Sunyani West NHIS. A descriptive approach was employed. The population of the study was forty employees comprising permanent and casual staff. A sample size of thirty-six was selected through the use of Krejcie and Morgan (1970) formula at confidence interval of 95%. To select the sample, a simple random sampling technique was used.

Questionnaire was administered to collect data for the study. The questionnaire was divided into four (4) distinct sections numbered (A) – (D). The first section 'A' of the questionnaire sought to ask respondents to provide demographic data such as age, sex, number of years spent in the organisation and previous or current positions. The rest of the sections, which is 'B' to 'D', sought to elicit information on the three basic objectives of the study using Stress Assessment Questionnaire (SAQ) developed by Smith (2003). The first dimension



seeks to assess the sources of stress to the individual. The second dimension of the SAQ seeks to assess how stress affect employee health. The third dimension of the instrument seeks to assess how stress also affect job performance and the forth assess stress coping strategies of the individual at the workplace. The set of items was structured using the Likert format with a five-point response scale and some open and closed-ended items. Data were analyzed using the Statistics Package for Social Science version 20. The variables were coded and descriptive statistics, correlation and regression analysis were employed for the study.

## 4.0 Empirical Studies

### 4.1 Introduction

This chapter presents the results and discussions of findings towards addressing the research objectives. The analysis of data were categorized into three different sections. The first section presented the descriptive statistics of the variables. The second section presented the correlation test between the demographic independent and the dependent variables. The third section presented the regression analysis on the effect of stress and how it relate to health of workers, and the effects of stress on employee job performance. Data analysis was done using SPSS (Statistical Package for Social Sciences version 20).

### 4.2 Demographic Data

On demographic data, questions were asked on gender, age and educational level of respondents among others. This section was introduced to find whether it relates to the dependent and independent variables which are also discussed in this section.

#### 4.2.2 Gender of Respondents

**Table 1: Gender**

Gender	Frequency	Percentage
Male	26	72.8
Female	10	27.2
<b>Total</b>	<b>36</b>	<b>100</b>

Source: Field Data (2017)

Results from Table1 showed that most of the employees who participated in the study were males as they constitute 72.8% of the total respondents while females in their minority were 27.2%. It could therefore be inferred that employees at Sunyani West NHIS are predominantly males.

#### 4.2.3 Educational level of Respondents

**Table 2 Educational Level**

Education	Frequency	Percentage
HND	7	19.4
Degree	20	55.6
Post graduate / Masters	9	25.0
<b>Total</b>	<b>36</b>	<b>100</b>

Source: Field Data (2017)

Table 2 above presents that majority of the respondents were first degree and HND holders respectively. Thus, 55.6% of the employees representing 20 have first degree qualifications while 25.0% employees (9) have attained their master's certificate. However, 19.4% of the respondents with the frequency of seven (7) have HND. It could be deduced that Sunyani West NHIS do recruit individuals with good educational qualifications to serve in different capacities for attainment of organizational desire.

#### 4.2.4 Age Distribution

**Table 3 Age Distribution of Respondents**

Age	Frequency	Percentage
Below 25 years	3	8.3
26-35 years	28	77.8
36- 45years	4	11.1
46-55years	1	2.8
<b>Total</b>	<b>36</b>	<b>100</b>

Source: Field Data (2017)

From Table 3, 77.8% of the respondents were between the ages of 26-35years, followed by ages between 36-45years (11.1%). However, 8.3% and 2.8% were below 25 years and between the ages of 46-55years respectively. However, 31.6% of the respondents are also between the ages of 36-45 years while only 5.1% are between the ages of 18-25 years. This age distribution gives the implication that most of the employees at Sunyani West NHIS are young and middle aged adults who perhaps have gained much experience in their areas of operation.

#### 4.2. 5 Years of Working

**Table 4: Years of Working**

Years	Frequency	Percentage (%)
1-3 years	9	25.0
4-6 years	27	75.0
7-10 years	0	0
More than 10years	0	0
<b>Total</b>	<b>36</b>	<b>100.0</b>

Source: Field Data (2017)

From Table 4, it can be observed that respondents who have served for 4-6 years representing 75.0% form the majority whilst 25.0% of the respondents have served between 1-3years. However, none of the respondents' year of working ranges between 7-10years and more than 10years at Sunyani West NHIS. The result implies that the organisation has good Human Resource policies in place which has resulted in its capacity to attract and retain competent staff.

#### 4.3 The Correlations between the Variables

Correlations between the variables of the study were calculated. Pearson correlation analysis was used in this study to determine the relationship between the demographic variables, independent variable as well as the dependent variables since this is a requirement for performing regression analysis. The correlation table and its interpretation is shown below.

**Table 5: Correlation**

VARIABLES	GN	AG	EDU	WEX	COS	EJP	HOW
GN	1						
AG	.273	1					
EDU	-.225	-.027	1				
WEX	.072	-.314	-.046	1			
COS	-.086	.063	.122	.059	1		
EJP	.186	-.041	.122	-.254	-.500**	1	
HOW	.091	-.065	.095	-.254	-.480**	.755**	1

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

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

Result from Table 5 indicates that all the dependent variables including health of workers(HOW) and employee job performance (EJP) related negatively with stress (independent variable) with employee job performance showing higher values ( $r = -.500$ ,  $p < .01$ ), followed by employee job performance ( $r = -.480$ ,  $p < .01$ ). This indicates that as stress increases, employee job performance and health decrease and vice versa. Also, health of workers related negatively with employee job performance showing a higher value ( $r = -.755$ ,  $p < .01$ ). However, none demographic variable including gender (GN), age(AG), and working experience (WEX) correlate with the dependent and independent dependent variable.

#### 4.4 Factors that brings about Stress among Employees of Sunyani West NHIS

This section of the analysis sought to ascertain the various factors that brings about stress among employees of Sunyani West NHIS in the Brong Ahafo Region. Descriptive statistics in the form of mean score values were used to ascertain the degree of factors that brings about stress indicators among employees of Sunyani West NHIS in the Brong Ahafo Region. This is because it is assumed that there are specific factors which are more likely than others to cause stress and that they vary from one job to another. Therefore, the sources of stress identified empirically are highlighted in Table 6.

**Table 6: Factors that brings about Stress on Employees**

Factors that brings about stress on employees	Mean score
I experience stress at the workplace because of dissatisfaction with my job	3.28
I experience stress because my work demands more than my abilities	3.67
I experience stress because I work under poor working conditions.	3.47
I experience stress due to undue pressure from superior	3.33
I experience stress because I lack the training to make my work easier	3.72
I experience stress because my work involves risk	3.49

Source: Field Data (2017)

From Table 6, it could be deduced that the most prominent factor that brings about stress on employees in Sunyani West NHIS is lack of training to make work easier since it had the highest mean score of 3.72. The second most prominent factor that brings about stress on employees of Sunyani West NHIS involves situations

whereby their work demands outweigh their abilities. This indicator had a mean score of 3.67. With a mean score of 3.49, the third factor that brings about stress on employees established in this study is the risk factor associated with the work of employees. Work under poor working conditions is the fourth most prominent factor that brings about stress among employees in Sunyani West NHIS. This item had a mean score of 3.47. Moreover, working under pressure from superior is identified as the fifth source of stress with a mean value of 3.33. Dissatisfaction with job is identified as the least factor that brings about stress on employees in Sunyani West NHIS with a mean score of 3.28.

#### 4.5 Effects of Stress among Employees of Sunyani West NHIS in the Brong-Ahafo Region

The Table 7 made use of the mean score ranking analysis to help identify the effect of stress among employees of Sunyani West NHIS in the Brong-Ahafo Region in their order of relevant from highest to lowest.

**Table 7: Effects of Stress**

Effects of stress	Mean Score
I tend to lack initiative in performing my duties when I am stressed up.	3.57
I tend to lose interest in performing my duties, when I am stressed up.	3.77
I tend to worry excessively at the workplace due to stress.	3.46
I absent myself from work when I am stressed up.	3.43
I feel dissatisfied with my job due to stress.	3.51
I feel worthless and always feel a sense of failure when I am stressed up.	3.40

Source: Field Data (2017)

From Table 7, the most prominent effect of stress employees of Sunyani West NHIS in the Brong-Ahafo Region is that it lets them loosed interest in performing duties (Mean Score=3.77). The second most prominent effect of stress is that employees tend to lack initiative in performing duties when they get stressed up (Mean score=3.57). The third most prominent effect of stress among employees is that when they are stressed up they tend to feel dissatisfied with their job (Mean Score=3.51). The fourth most prominent effect of stress among employees is that they tend to worry excessively at the workplace (Mean Score=3.43). The least most prominent effect of stress experienced by employees is that they feel worthless and always feel a sense of failure (Mean Score= 3.40. this is similar to Ahmed, et al., (2011) who argued that stress at the workplace may be responsible for organizational outcomes such as low performance, dissatisfaction, lack of motivation and commitment, and an increase in absenteeism and turnover.

#### 4.6 How Work Related Stress affect the Health of Workers.

To analyze how work related stress affect the health of workers, the study computed stress variables by averaging all the responses on stress constructs and then regressed it with workers health. A summary of stress as independent variable and workers health as dependent variable is shown in Table 8.

**Table 8: Summary of simple linear regression for the relationship between Stress and Health of Workers.**

Variables	R-square	$\beta$ -value	Model Fit	p-value
Stress	0.231	-0.480	0.003	0.003
Workers Health				

Source: Field Data, 2017

Table 8 gives a summary of simple linear regression to ascertain the effect of stress and its relation with workers health. The r-square value displayed in the table shows that 23.1% of the variation in the dependent variable (workers' health) is explained by the independent variable (employee stress). However, the model fit value of 0.003 was significant in the sense that the independent variable has a tendency of predicting the dependent variable. The co-efficient of the regression model which was -0.480 shows the direction of relationship existing between the employee stress and health. The finding of the study showed a significant negative relationship between employee stress and health ( $\beta$ -value= -0.480, p-value=.003). This gives the indication that as employee stress increases, their health is negatively affected. This is similar to the findings of Blumenthal (2003) who argued that excess stress is harmful, destructive and detrimental to human well-being and productivity. Stress can have an impact on an individual's well-being by causing dysfunction or disruption in multiple areas. These actions are proved to be significant for poor job performance, lowered self-esteem, resentment of supervision, inability to concentrate and make decisions, and job dissatisfaction (Luthans, 2011; O'Neill & Davis, 2009).

#### 4.7: The effect of Stress on Employee Job Performance.

To analyze the effect of stress on employee job performance, the study computed stress variables by averaging all the responses on stress constructs and then regressed it with employee job performance. A summary of stress as independent variable and employee job performance as dependent variable is shown in Table 9.

**Table 9: Summary of simple linear regression for the relationship between Stress and Employee Job Performance**

Variables	R-square	$\beta$ -value	Model Fit	p-value
Stress	0.250	-0.500	0.000	0.002
Employee Job Performance				

**Source: Field Data (2017)**

Table 9 gives a summary of simple linear regression to assess the effect of stress on employee job performance. The r-square value displayed in the table shows that 25.0% of the variation in the dependent variable (Employee Job Performance) is explained by the independent variable (employee stress). However, the model fit value of .002 was significant in the sense that the independent variable has a tendency of predicting the dependent variable. The co-efficient of the regression model which was -0.500 shows the direction of relationship existing between the employee stress and Employee Job Performance. The finding of the study showed a significant negative relationship between employee stress and employee job performance ( $\beta$ -value=-0.500, p-value=.002). This gives the indication that as employee stress increases, it affect their job performance negatively and vice versa. This study is in congruence with Rose (2003) who studied that stress in work environment reduces the intention of employees to perform better in jobs. Rose (2003) argued that with the increasing level of stress the employees thinking demoralize and his tendency to work well also decreases. No doubt stress is necessary for increasing performance of employees as posited by Blumenthal (2003) but up to a certain level. In this study the employees do their job regularly but due to the actors that brought about stress, their job performance reduces.

#### 4.8 Strategies on how to manage Sunyani West NHIS in the Brong-Ahafo Region

The objective four of the study was to find out how to manage stress at Sunyani West NHIS in the Brong-Ahafo Region. The mean score ranking analysis as presented in Table 10 was useful in the identification of how stress is manage at Sunyani West NHIS in the Brong-Ahafo Region us in their order of importance from highest to lowest.

**Table 10: Strategies for Coping with Stress**

How stress is managed	Mean Score
When I am stressed up, I am able to talk over my problems with my colleagues at work as a way of reducing stress.	3.54
I am able to personally manage my feelings and emotions in order to reduce stress.	3.49
I seek to understand my situation as a way of reducing stress at the workplace.	3.80
I seek to control my situation as a way of reducing stress at the workplace	3.77
I seek for distractions to reduce pressure at the workplace.	3.46
I take my mind off things in order to reduce stress at the workplace.	4.14
I reduce stress at the workplace by eating healthy diet.	3.54
I reduce stress at the workplace by keeping my health in check.	3.57
I engage in exercises to reduce stress.	4.09

Source: Field Data (2017)

According to Table 10, the most prominent strategy utilized by employees to reduce stress is their ability to take their mind off things (Mean Score=4.14). The second most prominent strategy to reduce stress among employees is their involvement in exercises (Mean Score=4.09). However, the third most prominent strategy to reduce stress among employees is their ability to understand their situation (Mean Score=3.80). Further, the fourth strategy for coping with stress among employees of Sunyani West NHIS is that they tend to control their situation (Mean Score=3.77). The fifty most prominent strategy for reducing stress among employees is that they are able to keeping their health in check (Mean Score=3.57). The six most prominent strategy used by employees in reducing stress involves both the eating of health diet and talking over problems with colleagues at work (Mean Score=3.54). The seventh most prominent strategy used by employees in reducing stress is their ability to personally manage their feelings and emotions (Mean Score=3.49). The least most prominent strategy used by employees in reducing stress is that they tend to seek for distractions to reduce pressure (Mean Score=3.46). This study is similar to that of researchers like WHO (2016), Humara (2002) and Robbins (2003) who argued that organization approach to stress management include support from colleagues, involvement in exercise, training programmes for employees, ensuring effective upward and downward communication in the organization, improvement in personnel policies such as (good welfare packages, incentives, pension schemes), good job design, improvement in the physical work environment, and also management should provide technical support to employees.

## 5.0 Conclusion and Recommendations

This study analyzed data to assess the effect of work stress and its relationship with employee health at Sunyani West NHIS in the Brong-Ahafo Region. First, the study revealed that factors that bring about stress include lack of training to make work easier, work demands that outweigh abilities, working under poor working conditions, the risk factor associated with the work of employees, working under pressure from superior and dissatisfaction with job. Also, it was observed that there exist a significant negative relationship between work related stress and workers health ( $\beta$ -value=-0.480, p-value=.003). Further, the co-efficient of the regression model which was -0.500 shows the direction of a significant negative relationship existing between the employee stress and employee job performance ( $\beta$ -value=-0.500, p-value=.003). Lastly, the study indicated how stress was managed at Sunyani West NHIS which in order of magnitude include: ability to take mind off things, involvement in exercises, employee ability to understand their situation, control of situation, keeping health in check, eating of healthy diet, talking over problems with colleagues at work, personally manage of feelings and emotions and seeking for distractions to reduce pressure.

Based on the findings of the study, it could be concluded on the premise that stress to an extent does not enhance employee health and job performance at Sunyani West NHIS in the Brong Ahafo Region. Therefore, both employee health and job performance could only be enhanced positively with stress issues at workplace where concrete measures are taken to manage it effectively.

Based on the findings of the study, the study recommends the following:

- Firstly, the study recommends that Sunyani West NHIS should invest in work related issues which in return can pay huge dividends both in terms of reduced stress-related costs, and increased job performance.
- Secondly, Sunyani West NHIS should assign jobs taking into much consideration the abilities of their employees in order not to overburden them with so much work to avoid negative outcomes on their health as well as job performance.
- Stress factors and the reasons of organizational stress at Sunyani West NHIS must be well identified; necessary precautions must be taken at an individual and the institutional level and legally and ethically required instructions must be provided.
- In addition, stress management issues like counseling should be initiated which can be employed along with monetary, non-monetary and structural reforms by the management to effectively manage stress by lowering employees' loss of interest in performing duties as well as dissatisfactions.
- Occasionally, Sunyani West NHIS can come out with social activities well organized to reduce organizational stress, to improve corporate communication and promote sustainability.
- Also, awareness rising of the public and employees by the media will make a tremendous contribution in this regard.
- Lastly, study sought to find out about only work stress and its effects on the workers' health. It is therefore recommended that research be done on non-work stress or both work stress and non-work stress and their influence on employee's health and job performance.

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