

ASHESI UNIVERSITY COLLEGE

ORGANIZATIONAL STRESS; THE COST TO EMPLOYERS

BY

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DECLARATION PAGE

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

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I hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by Ashesi University College.

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ABSTRACT

Organizational stress continues to be a problem in many companies worldwide. This study examined organizational stress and its related costs to employers. Organizational stress was defined as the response from individuals when presented with tasks beyond their ability at work and the cost is that which employers incur in managing stress and as a result of the presence of stress itself.

To aid the study, the works of Hoel et al. (2001), Brun (2006) and Tangri (2003) were addressed in the course of the study. Other secondary sources of data such as books, journal articles and research reports were also used in the research.

Results obtained were classified both qualitatively and quantitatively; in monetary terms. Employees of two (2) companies filled out the questionnaires and five resource persons were interviewed. Per the findings of the study, it was evident that a positive correlation existed between organizational stress and cost. The health costs identified revealed that a company spent as much as GHC10,800 on stress annually.

The qualitative costs were also identified as low productivity, presenteeism, absenteeism and replacement costs. The most dominant causes of stress were additionally identified as work overload and personal factors.

Key words: Organizational stress, cost, qualitative, quantitative, presenteeism, absenteeism.

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CHAPTER 1

1.1 INTRODUCTION

"No one's life is free of stress. Regardless of how sensible, intelligent, or privileged you are, you will be challenged at times by frustrations, losses, changes, and conflicts. Stress is as inescapable as death. The trick of course, is to cope as effectively as possible and not worry too much about the rest" (Lahey, 2004, p. 499).

Stress can be defined as "the non-specific response of the body to any perceived demand" (Rosen, 2010, p.4). Demand in this context refers to the responsibilities or obligations of an individual. The response to stress is termed as non-specific because an individual has different reactions to stress. Even though stress can be curbed or addressed in various ways, its effects cannot be overemphasized. The effects of stress cut across a wide range such as psychological, behavioural and physical symptoms.

Organizational stress is the reactive response from individuals when presented with tasks beyond their ability in the workplace. This stress is unavoidable due to the demands of the current working environment (Leka, Griffiths & Cox, 2003, p.8). Apart from the demands of the working environment, other personal factors such as family problems and economic downturns are causal agents of stress. This research focused on organizational stress and its related cost to employers. The cost in this context is what employers incur in managing stress and the setbacks that companies face as a result of stress itself. These costs were classified both qualitatively and quantitatively.

“Although the relationship between stress and health care costs has received considerable attention, the true price tag is far greater than health care costs alone” (Lee, 1997, p. 33-38). To this end, the qualitative costs of stress were also assessed. These costs justify the need to critically assess the causes of stress and the need for employers to find lasting solutions to them. Narrowing it down to the organization, the true effect/cost of stress (which has been increasing drastically over the years) is borne by the employer.

“Any situation that requires a behavioural adjustment is a source of stress” (French, Kast & Rosenzweig, 1985, p. 707). As humans we undergo adjustments and constantly have to adapt to the changing environment in which we live. The causes of stress are numerous and dependent on the environment in which an individual finds him/herself. Similarly, these causes differ from one firm to the other and are sometimes industry specific.

Human Resources (HR) departments are tasked with the responsibility of solving employee-related issues. To be able to view employees as assets, vital issues such as stress need to be confronted by HR departments. According to the columnist Senya, K.A.M. (2010), in Ghana there is lack of strategic planning with respect to the field of Human Resources. The functions of HR departments include updating employee data, handling employee related problems and generally seeing to the welfare of employees. HR planning is crucial to the success of projects; be it public, private or Ghana as a whole, thus, reinforcing the need to align and equally consider aspects of HR which have been overlooked (Senya, 2010, p. 1). In general,

there is a low level of human resource development in Africa, giving rise to a challenge of great magnitude for the future (Mureithi, 2000). This perceived challenge should therefore be addressed before it becomes a hindrance in the development of companies in Ghana and Africa as a whole.

1.2 Problem statement

Organizational stress is increasingly lowering the productivity of workers, increasing staff turnover and creating conflicts and interpersonal problems in workplaces just to name a few (Lee, 1997, p. 1). The effects of stress are diverse and most often than not result in financial loss; a cost management has to bear. Organizational stress should therefore be tackled at the beginning stages to prevent it from being an obstruction in firms.

This research investigates the cost employers incur in managing organizational stress, and makes recommendations on how such stress can be reduced. Organizational stress continues to be a topical issue in many firms globally and employers are mainly at the “receiving end” since they have to incur the ripple effects of such stress.

The causes of stress include poor job design, excessive workload and workplace bullying to mention a few. These causes are explained briefly in the following chapter. The effects of stress are financial (in the case of employers who have to bear the costs) and or health-related (on the employees). After the causes and effects of stress have been identified, the issue of the cost employers face in managing this stress will be addressed.

As stated earlier, the human resource departments of many organizations in Ghana lack strategic planning. How then can the related costs of managing stress be identified? These costs need to be identified and quantified and addressed so that organizations can know the specific costs and diverse ways of cutting it down.

1.3 Relevance of study

Upon completion of the study, the actual costs employers of the selected companies incur in managing stress and as a result of the presence of stress itself were highlighted. Human resource managers can through this study have a general idea of the amount of money or capitals invested in stress and consequently, find solutions at the early stages. Additionally, it will provide a means of cutting down costs. These monies and resources can be invested into other departments and functional units of businesses.

Similarly, at the end of the study, specific ways of reducing stress as recommended by employees were identified and through this, employers can reduce effectively. Organizational stress if curbed will increase the productivity and efficiency of workers.

1.4 Research Objectives

Main objective:

- To identify the cost employers incur due to the presence of stress and in managing organizational stress.

Sub objective:

- To recommend ways of reducing organizational stress.

1.5 Research Questions

- *What are the costs employers incur in managing organizational stress?*

The study primarily focused on the relationship between organizational stress and the cost to employers. If employers are able to identify such costs, they will increase productivity, efficiency and reduce the financial loss stress causes to the company.

- *What are the possible ways of managing these costs?*

This was essential to the study because the recommendations made are the main tools for reducing stress in the workplace.

Independent variable of study: Organizational stress

Dependent variable: Cost

1.6 Outline of dissertation

Chapter 1 Introduction: This chapter provides an introduction and background of the topic. The problem statement, relevance and significance of the study are discussed in this chapter. In addition, the research questions and objectives are highlighted.

Chapter 2 Literature Review and Theoretical Framework: This chapter reviews existing literature related to organizational stress and the cost to employers. Examples of literature used include books, journals and other academic related articles.

Chapter 3 Methodology: This section of the study focuses on the sampling methods and size, tools for data collection, data analysis tools and ethical issues to be addressed in the course of the study.

Chapter 4 Presentation of Data: Data collected was analysed and interpreted in this chapter. Graphs and tables were developed to better understand the relationship between the data collected. The link between the literature review and the findings were established.

Chapter 5 Recommendations and Conclusion: Recommendations on how to curb stress were discussed in this chapter based on the findings of the study.

CHAPTER 2

2.1 LITERATURE REVIEW

Stress is increasingly becoming accepted as a workplace phenomenon negatively affecting a growing number of people across the world (Cox, Griffith, Rial-Gonzalez, 2000). Globalization and increasing levels of competition amongst firms act as a catalyst of stress. Companies all over the world are striving to achieve a competitive edge and capture a significant share in the markets in which they operate and this has led to employees working tirelessly to ensure that their respective companies stay in the market. The amount of capital and resources being affected due to stress is rising alarmingly.

Employers have the greatest cost to incur in the event of stress. The main aim of this research is to find the cost employers are faced with in managing stress. In Canada, a survey was conducted by Statistics Canada, in which respondents were asked to indicate their level of stress at work; "this revealed that 38.8% of Canadians between the ages of 15 and 75 are slightly stressed at work, 25% are relatively stressed at work, while 5.4% are extremely stressed at work" (Statistics Canada, 2004).

"Workplace stress costs U.S. employers an estimated \$200 billion per year in absenteeism, lower productivity, staff turnover, workers' compensation, medical insurance and other stress-related expenses. Considering this, stress management may be business's most important challenge of the 21st century" (Maxon, 1999). What justifies this \$200

billion spending and can it be reduced? If yes, what issues need to be addressed first?

In Ghana however, much work has not been done or made public on the costs employers face when managing stress and this is the gap the research sought to fill. Through this research, employers in Ghana will recognize the actual costs incurred in managing stress and be able to diverse ways of cutting down these costs.

Existing literature concerning stress has tackled diverse topics in the field of stress. To this end, the works of Brun (2006), Hoel et al. (2001) and Tangri (2003) were reviewed. Other works related to stress such as the various kinds of stress, the types of stressors, causes of stress and its related effects are highlighted in this chapter. Particular emphasis was placed on a model of stress developed by Robins and Judge (2007). This model was based on the works of other authors. This model of stress was analysed to identify lags and how the research sought to fill those gaps.

Literature proposes that organizational stress is a major problem in many organisations (Leka, Griffiths, & Cox, 2003). To this end, various works have attempted to assess the costs employers incur due to organisational stress. A research report on 'assessing the costs of work stress' by Brun (2006) asserts that costs incurred can be classified into two categories; macroeconomic and microeconomic costs of stress. The macroeconomic costs are incurred by a nation and are expressed as a percentage of Gross Domestic Product (GDP). The microeconomic cost on the other hand, arises

from the amount of money spent by businesses; such as insurance costs, low productivity (Brun, 2006). The microeconomic costs remain the focus of this research. The microeconomic costs according to Brun (2006) can be tackled from two perspectives; absenteeism and presenteeism. Absenteeism is the "failure of an employee to report for or to remain at work as scheduled, regardless of the reason" (Cascio, 1999, p. 45). Presenteeism however takes the form of reporting to work but not being productive. The phenomenon of being at work but not working at one's full capacity for health reasons is called presenteeism (Hemp, 2004). The research by Brun (2006), further classifies indicators for measuring costs into three broad categories; absenteeism costs, presenteeism costs and costs common to both absenteeism and presenteeism.

The conclusion of this report by Brun (2006) was that no tool exists for assessing the true cost of stress and to this effect a self-assessment tool was developed to enable organisations track expenses incurred from managing stress. To some extent the findings of Brun are true because the indicators which are being used to measure stress have little scientific value attached to them (Ramaciotti & Perriard, 2001).

Another comprehensive work worth mentioning is that of Hoel et al. (2001) on 'The cost of violence/stress at work and the benefits of a violence/stress-free working environment'. According to Hoel et al., the estimations of costs of stress are somewhat vague because much of data are of poor quality and cannot be fully trusted and the connection between cause and effect is not clear. The report further advocates that comparisons of data

cannot be done between nations and the different sectors with the issue of stress because of differences in wages and benefits (Hoel et al., 2001). The above reasons are valid because these challenges do occur, however the cost to be identified is to serve as way of letting employers know the damage stress does to companies and why it is necessary to focus on minimising to it.

Hoel et al. further categorises the costs of stress to the individual and to the organisation. The costs to individuals include psychological effects such as depression and anxiety, physiological (that is, when accidents occur) and the health related costs. In England, a study conducted in 2000 by the Confederation of British Industry indicates that about 30% of all sick leaves are related to stress (Hoel et al., 2001). That of the organisation includes absenteeism, turnover and financial loss. Another important factor which is mentioned is the fact that "less evidence is available for newly industrialised and developing countries" (Hoel et al., 2001, p. 63). This research will therefore focus on Ghana as a developing country and the cost employers incur in managing stress. The categories of costs to employers; physiological, psychological and health related were adapted in this study. The main focus however, was the costs to be incurred by the organisation (employers) not employees.

In relation to the cost incurred by employees, five major categories of cost due to employee turnover have been identified from literature; employee termination costs, costs relevant to the vacant position, hiring costs, training costs and overall financial losses (Tangri, 2003). Even though

these costs are present and can be accounted for, the research did not focus on these.

The effects of organizational stress have also been identified as absenteeism, compensation claims, disputes and grievances, accidents, human errors, conflicts and interpersonal problems, violence, client service issues, resistance to change and finally, the loss of intellectual capital (Kalia, 2002).

The various literature described above provide comprehensive information on the cost employers face as a result of stress. The measure and estimates of costs have been fully defined well distinguished.

2.2. Types of stressors

Stressors are the environmental factors which we respond to. The different types of stressors are acute, chronic and episodic stressors.

Acute stressors: They occur as a result of an immediate change or a switch over to an unpleasant situation. "Acute stressors are the briefest and often involve a tangible threat that is readily identified as a stressor" (Cordon, 1997, p.1). In an organization, an example of an acute stressor would be a job interview. Similarly, another example would be the anxiety one experiences when in situations such as making presentations to a committee.

Chronic stressors: These occur as a result of repetitive actions. These kinds of stressors are always present. "Chronic stressors are those of a longer duration and are not readily identified as stressors because they are

often ambiguous and intangible” (Cordon, 1997, p.1). Working long hours and excessive workloads are examples of chronic stressors.

Episodic stressors: These stressors are periodical that is, they occur within specific intervals. For instance, an accountant goes through episodic stressors at the end of every month due to payment of salaries. Managers might also undergo episodic stress at annual general meetings due to pressure from board of directors.

2.3. The different types of stress:

There are four (4) different types of stress namely eustress, hypostress, distress and hyperstress. Hyperstress will be considered for this research. A brief description will be given of the first three and the last will be considered. Figure 2.1 is a representation of the levels of stress against the performance of an individual. The different types of stress are represented in the diagram with eustress having the highest level of performance.

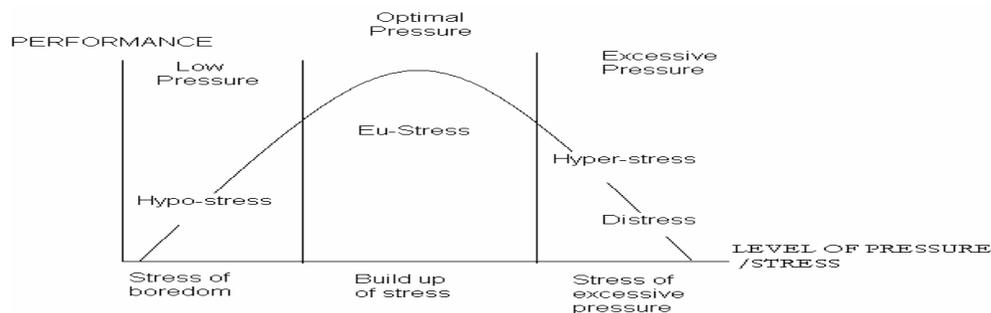


Figure 2.1

*Melhuish. The relationship between pressure, performance and stress. (1978); (Cited in Cranwell-Ward & Abbey, 2005, p. 125)

Hypostress: This is the stress an individual faces as a result of doing nothing. This occurs when one is in an unchallenging job or performing tasks repeatedly. "Hypostress is what happens when you suffer from extreme boredom, or when you have nothing in your life that stimulates you anymore" (King, 2006, p.1).

Eustress: This is described as the positive form of stress. Eustress drives people to work and perform tasks tirelessly; tasks which when completed provide a great deal of satisfaction. Examples of such stress include graduating from college; in this example, an individual will undergo eustress which will cause him or her to work harder. Closely linked to this positive stress is the negative kind of stress; distress.

Distress: This is a negative form of stress and is the opposite of eustress. The body undergoes this kind of stress when there are constant or radical changes and there is a need for adaptation or alterations. There are two types of distress: chronic and acute stress. Examples of such stress include anxiety, depression and troubled relationships.

Hyperstress: Prolonged working hours, excessive workloads and unstructured jobs are a few of the factors that trigger this kind of stress. This is the opposite of hypostress and a negative form of stress. The most common sufferers of hyperstress are people who try to juggle or multitask such as working mothers; juggling a career, marriage and raising children simultaneously. Hyperstress if not addressed can lead to severe and chronic

physiological and psychological reactions. It sets an individual on the edge and makes one very sensitive emotionally and mentally.

Hyperstress is likely to occur in organizations and affect the performance of workers if not identified and curbed at the beginning stages. If for instance, an individual has to meet a deadline and has excessive workload, hyperstress is likely to occur. It is ideal that employers identify this kind of stress before they set in and take root in the operations of an organization. Individuals who occupy management positions are also likely candidates of hyperstress since they are tasked with the responsibility of effectively co-ordinating the affairs of the various departments.

2.4. Causes of stress in organizations:

The causes of stress in workplaces has been extensively researched on to better understand the reactions of persons and also to find ways of curbing them. The causes of stress need to be identified to enable employers make recommendations which will produce lasting and effective results.

Organizational structural factors such as adverse working conditions are potential causes of stress. Excessive noise, extreme temperatures, poor lighting, or overcrowding, can be a source of job-related stress (McGrath, 1978). Whilst some organizations pay careful attention to workspace design, others do not. Other structural factors such as staff rules and regulations, poor reward systems, and lack of clear career path not only exert stress on the individual, but also stifle imagination.

Workplace bullying is defined as "a repeated, health-harming mistreatment of a person by one or more workers that take the form of verbal abuse; conduct or behaviours that are threatening, intimidating or humiliating; sabotage that prevents work from being done; or some combination of the three. Perpetrators are bullies; those on the receiving ends are the targets" (Namie & Namie, 2009, p.3). Examples of workplace bullying include constant criticism, public humiliation and being overruled or marginalised. Workplace stress can take shape of a chronic stressor and take toll on the actions and effectiveness of employees.

Poor job design: Job design is basically the specification of the contents, methods, and relationships of jobs in order to satisfy organizational requirements of the job (Buchanan, 1979). Employees who find themselves in organizations with no structure or poor job design are likely to suffer from stress; especially when the organization is result-oriented and demands are many. In creating job designs, employers are to ensure that employees understand their roles and responsibilities to ease the stress of having challenges.

Excessive workload: Employees confronted with workloads beyond their capacity are subject to stress. Productivity in the event of excessive workload is greatly reduced.

Work Relationships: Relationships developed with colleagues is a potential cause of stress. It becomes one when negative relationships are formed; that is, employees do not co-ordinate effectively amongst each other. This can exert stress on an individual since there is no flow of

communication, negative attitude towards work and constant bickering among employees.

These causes discussed are common in most organisations. They are however not rated according to the most prevalent in organisations. This research highlights the most dominant causal agent of stress and then makes recommendations. The section that follows discusses the effects.

2.5 Effects of stress

The individual: Literature identifies the effects of stress under two broad headings; on the individual and on the organization. The effects on the individual will be discussed briefly.

Physiological effects: Malfunctions of the heart, kidney, liver and stomach can occur as a result of stress. "Research also shows that prolonged levels of stress increase the chances of heart disease, brought about by a combination of behavioral and physiological reactions to stress" (Medibank Private, 2008, p.6). Other physiological responses are restlessness and insomnia. Some physiological responses such as excessive sweating, high blood pressure and acne occur in some individuals. These effects are mostly health related.

Behavioural effects: These include becoming violent, drug and alcohol addicts and accident prone. This directly affects how well employees can perform their jobs. This is manifested in inability to make decisions, forgetfulness, hypersensitivity and passiveness (Fisher, Schoenfeldt, & Shaw,

1990). Using the case of companies which are process-oriented, for instance manufacturing companies, accidents may occur when employees are overwhelmed with the magnitude of work and are stressed out.

Psychological effects: Psychological effects of stress are very common in organizations and take the form of depression, anxiety and nervousness. "When a person's psychological balance is affected and he continues working, there may be an observable decline in his performance given the state of his psychological health" (Brun, 2006, p.22). Employees that experience stress are likely to get the feeling of low job satisfaction.

2.5.1 Effects on the Organization:

The harm stress causes on an organization is the main focus of this research. The ripple effects of stress on the employees are multiple and diverse. Usually when employees experience serious problems, the organization also suffers (Fisher, Schoenfeldt, & Shaw, 1990). Those to be discussed in this section however are low productivity, absenteeism, conflicts, turnover and lack of commitment. Unhealthy organizations do not get the best from their workers and this may affect not only their performance in the increasingly competitive market but eventually even their survival (Leka, Griffiths, & Cox, 2003).

Low productivity: The level of productivity in organizations decreases when stress sets in. Employees are not able to meet the requirements and expectations of employers. The implications are that the organization is

faced with the challenge of not being able to meet demands of customers. Marketing and advertisement firms for example base their operations on creativity and innovation, low productivity in such firms reduces business performance.

Conflicts: Conflicts can occur across and within departments as a result of stress. Stress can cause job dissatisfaction which will eventually lead to conflicts. Stressed individuals are not fully committed to the operations of the company and this can bring about conflicts when individuals have to work in teams or groups.

Turnover: Excessive stress eventually leads to turnover. Employees quit their jobs due to frustration in search of better ones. Turnover has some ripple effects associated with it. These include the recruitment costs incurred when hiring new employees. Also, such costs take the form of advertisement, selection as well as the cost of training and development (Hoel et al., 2001, p. 43).

2.6 Theoretical framework

Model of stress

Potential sources

Consequences

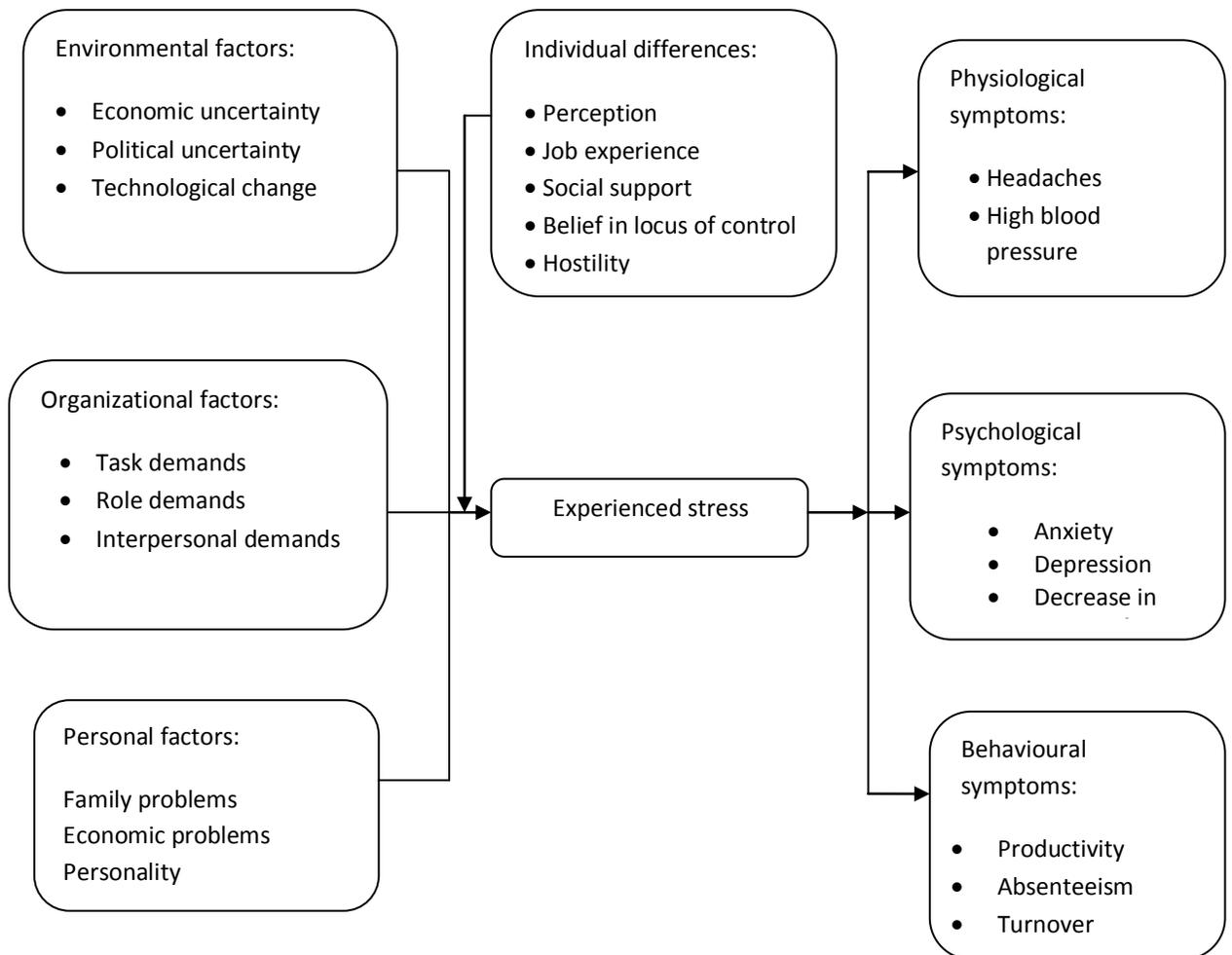


Figure 2.2

* Robins P. N. And Judge A. T. Organizational Behaviour (12th edition). (Pearson Education Inc., New Jersey, 2007). Page 667.

Figure 2.2 is a model that attempts to explain the potential sources of stress to individuals and the different effects experienced. This model was

developed by Robins and Judge (2007) based on the works of Parker and DeCotiis (1983), Parasuraman and Alutto (1984) and Kahn and Byosiere (1992). The model by Robins and Judge clearly outlines the sources of stress as environmental factors, organizational factors (which is our focus for the study) and personal factors. People react differently to stress and different things may act as causal agents of stress for different people. For these potential sources to materialise as stress depends on individual differences such as perception, job experience and social support as stated in the model. Consequently, the effects of stress are physiological symptoms, psychological symptoms and behavioural symptoms all on the individual. This model however does not include the cost to employers or organizations. When does the organization come in and what costs do they incur? That is what this research sought to identify. In the next section (2.7), some of the costs identified by literature will be discussed.

2.7 Cost to employers (Qualitative and Quantitative)

The qualitative costs identified from literature include lack of passion, low commitment towards work, high turnover and premature retirement.

Lack of passion: Employers who feel constantly stressed out through job duties start to be less passionate about their jobs. They lose interest gradually and then fail to see the reason to work hard to achieve the goals of the company. "Employee passion results from the overall satisfaction with the organization, its policies, procedures, products, and management practices" (Zigarmi & Houson Dobie, 2007, p. 2). Passion drives excellence

and creativity in various organizations and can be measured through absenteeism, productivity and retention. Although a figure cannot be assigned in terms of passion, employers need to pay attention to it.

Low commitment towards work: Similarly, employees who are stressed out by organizational factors show low commitment to work. A stressed person undergoes both mental and physiological problems and this affects his or her personality leading to low commitment towards work.

High turnover: In the context of this study, turnover refers to the rate at which employees quit their jobs. "High turnover ultimately affects organizational goals and objectives" (Subha & Shakil, 2009, p. 1). As employees continuously quit their jobs, employers are not able to meet their set targets and this act as a setback.

The quantitative costs of stress for this research were classified in monetary terms. Some of the costs which can be classified quantitatively are health costs and turnover and replacement costs (both monetary). This research however classifies only health costs in monetary terms.

Health costs: "Although information on the costs of work-related stress is scarce; where available, costs appear to be high. The main portion of the cost is determined by the absence and by disability resulting from psychological (health) problems" (Eurofound, 2007, p. 28). With the introduction of the National Health Insurance Scheme in Ghana by the

government, these health costs have reduced. However, poor service such as delay in submission of claims by service providers long hours spent by clients to receive services, forces some employers to still bear the health costs of workers (Ghana Web, 2008).

Replacement costs: The costs employers incur in recruitment is a factor which needs to be addressed. When an employee resigns, the position that was occupied will determine the cost of replacing him or her. For instance, senior level executives who quit their jobs will lead to employers spending more money in recruiting another. Replacement costs “primarily comprise recruitment costs in the form of advertising and selection as well as the cost of training and development” (Helge, Kate, & Cooper, 2001, p. 43).

CHAPTER 3

METHODOLOGY

3.1. Introduction

The research approach, tools for data collection, sampling method, data analysis tools and ethical issues are discussed in this chapter. The chapter gives reasons why these particular methods were chosen and define the variables in the study: 'organizational stress' and 'cost'. The participants chosen for the study are thirty (30) employees of Airtel Ghana Ltd and fifty (50) employees of PZ Cussons. Four (4) HR professionals and a Managing Director were also selected. A total of 5 companies were therefore used for this study; Airtel Ghana Ltd, Ramada Resort, PZ Cussons, Osiadan Manufacturing Company and Ashesi University.

3.2. Operationalization

Organizational stress: "The reactive response from individuals when presented with tasks beyond their ability in the workplace. This stress is unavoidable due to the demands of the current working environment (Leka, Griffiths, & Cox, 2003, p. 8).

Cost: The cost in this context is that which employers incur in managing workplace stress. This will be classified into monetary and non monetary terms.

Productivity: For the purpose of this study, productivity was defined as the amount of goods and services an employee produces in a specific amount of time.

3.3. Study Design

The companies chosen for the purpose of the study are Airtel Ghana and PZ Cussons. Airtel Ghana Ltd is a telecommunication firm and PZ Cussons is a consumer product manufacturing company. Fifty (50) employees from PZ Cussons and thirty (30) from Airtel Ghana Ltd were chosen. The employees of the various organizations chosen cut across different departments to enable representativeness and diversity of the results obtained. Four (4) HR professionals and a managing director were also interviewed so that the true cost of stress being incurred by companies could be quantified in monetary terms. These professionals cut across different industries; hospitality, manufacturing, education and telecommunication. The questionnaires were issued out to the employees and interviews were mainly directed towards the HR professionals. The HR professionals were from the following companies; Ramada Resort Accra, Airtel Ghana Ltd, PZ Cussons and Ashesi University College. The Managing Director was from Osiadan Manufacturing Company.

All the companies are located in Ghana since the research seeks to address costs incurred by companies in Ghana. Also, the companies have been chosen from different industries (consumer products; PZ Cussons and

telecommunications; Airtel Ghana Ltd) to allow for better representativeness. To add to, these companies can be broadly categorised under service (Airtel) and product-oriented (PZ) industries. Human resource (HR) professionals and an employer (managing director) were also interviewed in the course of the study to broaden the scope of the study and not limit the findings. These participants were from Ramada Resort, Osiadan Manufacturing Company, Ashesi University, Airtel Ghana Ltd and PZ Cussons.

3.4. Research approach

The study is guided by the works of Brun (2006), Hoel et al. (2001) and Tangri (2003). This made the kind of approach adopted a deductive one. A deductive approach leads to a researcher being able to test the hypothesis with a specific data (Trochim, 2005). The research additionally, was an exploratory study which was built on a relationship between two variables; 'organizational stress' and 'cost'. What is being explored is the particular amount of cost employers face in managing stress. Other factors such as the causes and effects of stress were identified.

3.5. Qualitative and Quantitative Research

At the end of the study, the findings are classified quantitatively and qualitatively; that is, in monetary and non-monetary terms respectively. The qualitative costs of workplace stress according to literature are lack of passion, psychological effects on the individual and conflicts just to name a few. These factors even though being classified qualitatively were quantified to allow better analysis of data collected. For instance, if the highest level of

passion in Airtel is 10, the level to which passion drops was sought. The works of Brun (2006), Hoel et al. (2001) and Tangri (2003) quantified health costs in monetary terms. The research therefore adopted this approach and health costs were represented in monetary terms.

3.6. Sampling Method

The companies used for the study were PZ Cussons and Airtel Ghana Ltd. These companies were chosen based on the willingness of participants to share information. PZ Cussons was chosen due to the large number of employees in the company; four hundred (400). Airtel was also chosen due to its large employee size; three hundred and four (304). These employees of these two companies aided in filling the questionnaires and the large number enhanced representativeness. The HR professionals and employers were also sampled based on the willingness to participate and share in-depth information about the research topic.

Additionally, the choice of these companies was based on the nature of the service or product being offered to the general public. To this end, 2 service providers were chosen, Airtel Ghana Ltd and Ashesi University College and 2 product manufacturing and distribution companies; Osiadan Manufacturing Company and PZ Cussons to strike an even balance. The fifth company Ramada Resort was both a service (hospitality) and product (restaurant meals) provider. This mode of selection made the findings of the study more representative.

This method of sampling is therefore purposive sampling. In purposive sampling, a researcher samples with a purpose in mind. Usually, the researcher would have one or more specific predefined groups (Trochim, 2005). The participants of the study were therefore individuals who had relevant information and knowledge about the area of study; HR.

3.7. Data collection

3.7.1 Data collection tools

Interviews and questionnaires were used for data collection. The sample size of eighty (80) employees was to enhance representativeness and accuracy of findings. Employers were interviewed to allow in-depth information on the topic and the questionnaires, for employees of the two companies (PZ Cussons and Airtel). Since the research is explorative, interviews promised to be more suitable as participants could express themselves and not be limited in the answers they gave. Interviews also limit bias and the interviewer has little influence on the feedback given thus, enabling objectivity. The semi-structured interview was used and open and closed-ended questionnaires were asked.

Semi-structured interviews were used because they have a limited set of questions and these questions serve as a guide in the interview process. This therefore allows for flexibility; that is, other questions may arise in the course of the interview and can be easily added on. This form of questionnaire was adopted because it is proven to guide a researcher and

prevent deviation from the main topic. This method also allowed for in-depth answers.

Open and closed-ended questionnaires were administered to the employees. The closed-ended questions helped group and produce definite results when data needed to be quantified. This made data interpretation easier since options were given and respondents chose from these options. The open-ended questions allowed the participants to freely express themselves and explore the different alternatives and opinions each respondent has to offer.

3.7.2. Data collection

Data was collected in 2 parts; a pilot study was conducted before the questionnaires were administered. After the pilot study, the questionnaires were then administered to PZ Cussons and Airtel Ghana Ltd. The purpose of the pilot study was to test the questionnaire to see if it was effectively addressing the topic of stress and the cost to employers. Ten (10) employers were randomly selected from various companies for the pilot study. A critique sheet was also given to these 10 participants after filling the questionnaire to allow for effective evaluation and testing of the questionnaire. Based on the feedback received from the critique sheet, minimal changes were made to the questionnaire and then given out.

3.7.3. Data analysis Tools

The data obtained from the questionnaires was analyzed with Microsoft Excel and The Statistical Package for Social Sciences (SPSS). Both software (Microsoft Excel and SPSS) allowed the findings of the study be represented using graphs, charts and tables. SPSS was additionally used to run frequencies and cross tabulation. Also, SPSS highlighted the various relationships between variables. For instance, the relationship between the mode of transport of an employee and the level of stress was highlighted. Content analysis was used for interpreting and presenting the findings of the interviews conducted.

3.7.4. Questionnaire design

The questionnaire had 21 questions in total made up of two (2) sections. No names were required on the questionnaire; the questionnaire number was the only reference.

Section A contained questions which attempted to find out the causes, effects, costs and possible solutions of managing stress. This section introduced the issue of stress in the organization and found out if stress management programs were organized for the company; the kinds which are organized, and the frequency of these programs and how effective they are. Section A also highlighted the causes of stress, its effect on productivity and other related factors and ways through which employees deal with stress. The findings from these were used in making recommendations.

Section B constituted demographic factors; age, gender, marital status. Demographic factors have been included in the questionnaire because

according to the Health Status Report of 2005, these factors are excellent indicators of the health of an individual. For instance, older people are more susceptible to illness and in this case, organizational stress. The mode of transportation to and from the workplace was also included. The traffic situation during peak periods that is between 7am to 9am and 5pm to 7pm poses as a challenge to many individuals especially when public transport is being used. This question therefore tested the effect mode of transport had on the level of stress an employee experienced.

3.8. Ethical Issues

The following ethical principles were adhered to in the course of the study:

The right to free consent: Employees of the selected companies who did not wish to partake in filling questionnaires were not coerced to do so.

The right to informed consent: Similarly, potential participants were given enough information about the research topic before their participation. All misconceptions were clarified before the questionnaires were given out.

The right to confidentiality: Information given out in the questionnaires was strictly confidential.

The right to privacy: Participants had the right to withhold information they felt uncomfortable giving out.

The right to anonymity: No names were assigned when the questionnaires were being filled.

CHAPTER 4

PRESENTATION OF DATA

4.1 Introduction

This chapter discusses the findings of the study based on the data received from the questionnaires and interviews. Out of the 80 questionnaires given out, 56 were filled. A detailed analysis of the fifty-six questionnaires from Airtel and PZ Cussons is presented. The four (4) HR personnel interviewed were from Ramada Resort, Airtel Ghana, PZ Cussons, Ashesi University and Osiadan Manufacturing Company. The analysis also includes the feedback obtained from the five interviews conducted. The data obtained played a central role in addressing the research questions and objectives of the study.

4.2 Expected findings

A positive correlation was expected between organizational stress and cost. This was confirmed by the findings of the study. It was also expected that PZ Cussons would have a larger percentage of its employees being stressed out as compared to Airtel due to the nature of the business; manufacturing company as opposed to a service related company. The opposite was found. Eleven percent 11% of the employees of PZ Cussons answered 'often' when asked about the frequency of stress at work. Airtel on the other hand, had thirty-two (32%) of the employees answering 'often'

when asked about the frequency of stress. In the demographics section, it was expected that employees with the marital status of 'married' would be more stressed as compared to those who chose 'single'. Per the findings however, 'single' individuals were more stressed than 'married' individuals.

4.3 Demographic data summary

The participants of the study were from Airtel Ghana Ltd and PZ Cussons. A greater percentage (62%) of the respondents were male and the majority (64%) was single. Thirty-six percent (36%) of the target group were between the ages of twenty-one to twenty-five years. The dominant mode of transport was bus and trotro with forty-eight (48%).

Demographic data for participants (Table 4.1)

Attribute	Category	Number of respondents	Percentage
Gender	Male	35	62
	Female	21	38
Marital Status	Single	36	64
	Married	19	34
Age	21-25 years	20	36
	26-30 years	16	29
	31-35 years	10	18
	Above 35 years	10	18
Mode of transport	Bus/trotro	25	48
	Taxi	7	13
	Private Transport	22	39

4.4 Findings

Objective One: To identify the costs employers face due to organisational stress.

The main objective of the study was to identify the cost employers incur due to organizational stress; that is, in the management of stress and as a result of the presence of stress itself. Cost was classified into both qualitative and quantitative terms. The quantitative terms are the health costs and are classified into monetary terms. These findings were established based on the feedback that was received from the questionnaires and interviews conducted. The qualitative costs will be analysed in the sections that follow:

- a. Low productivity:* Low productivity was identified in both companies and in the feedback from the interviews conducted. Low productivity in this context was defined as failure to meet deadlines and targets and a reduction in output. The issue of low productivity was examined on a scale of 0-10; assuming 10 was the highest level and 0 was the lowest. This was primarily to find out the drop in productivity when employees were stressed. In Airtel, nineteen questionnaires were obtained and out of that, 8 (42%) recorded 'no response'. The other 11 representing 58% answered to experiencing a drop in productivity. A greater percentage of this number was clustered around the range of 4 to 9. This is represented in Figure 4.1.

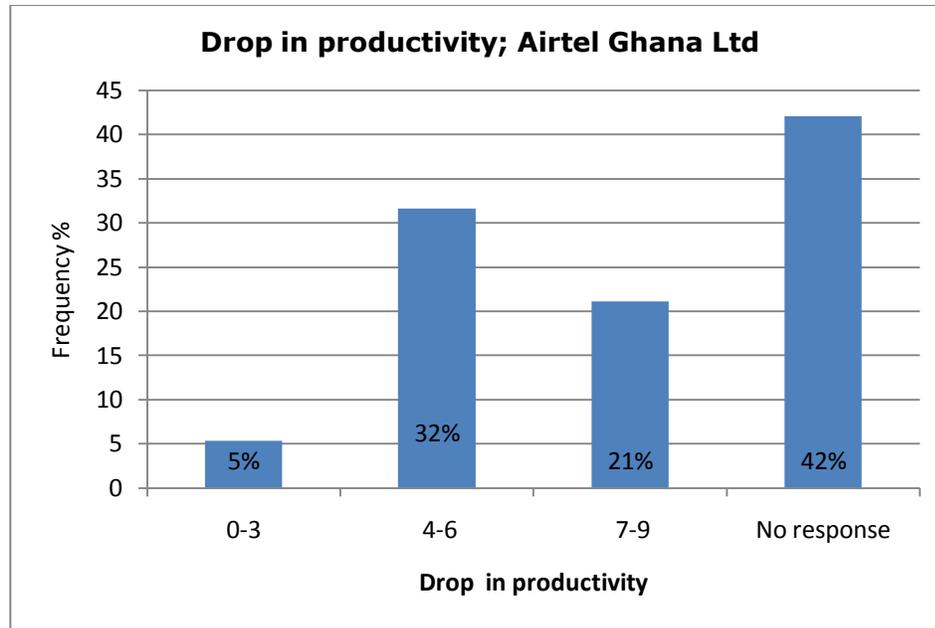


Figure 4.1

In PZ Cussons, a similar trend was noticed; out of the 37 questionnaires given out, 51% answered 'no response' with the remaining 49% acknowledging a drop in productivity. The greater percentage out of this 49% (that is, 77%) had their level of productivity dropping to the range '4 to 9'. Figure 4.2 is a graphical representation of these findings. A significant percentage of the target population answered 'no response' for anonymity. The respondents felt that by disclosing that they were not productive, their department and jobs would be at stake.

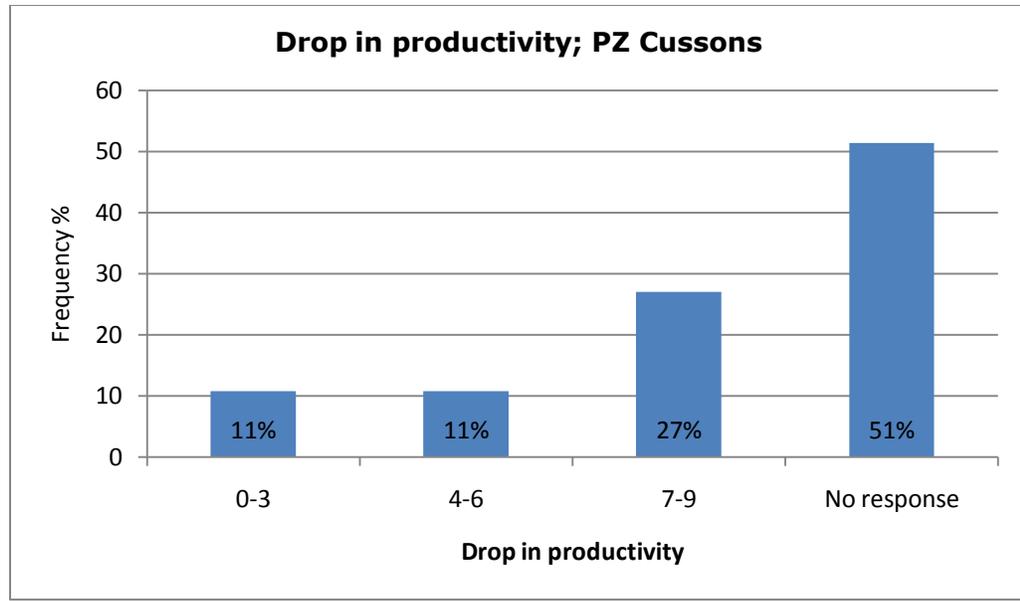


Figure 4.2

In all 5 interviews conducted, 'low productivity' was cited as a cost to employees; 2 out of 5 companies rated 'low productivity' as the most costly effect of stress in monetary terms.

- b. Presenteeism:* Another issue which was of great concern and closely linked to low productivity was presenteeism. Presenteeism as stated earlier is when workers report to work, but are not productive. Presenteeism occurs when workers are stressed out. From this statement a relationship between low productivity and presenteeism can be established. According to the HR Manager of one of the service firms, presenteeism was encountered on a regular basis. According to the respondent, workers would report to work from 8am to 5pm and do nothing. Workers for instance at the customer service department may come to work and not handle the complaints of clients or perform

their duties accordingly. This leads to dissatisfied customers. Two (2) participants confirmed that presenteeism increased the cost of production. This is because output will be less, but overhead cost will still be the same. Presenteeism also leads to increase in errors. This is “associated with the fact that the employee is at work but his or her performance is below expectations (increase in errors) due to a work-related mental health problem” (Brun, 2006, p. 57). Similarly, it was revealed that errors arose particularly in the manufacturing department as employees would use the wrong quantity of ingredients in production leading to goods of poor quality.

- c. *Absenteeism*: As per the data collected during the interview, 4 out of 5 participants interviewed mentioned absenteeism as a main cost of stress. Absenteeism in this context was likened to sick leaves and excuse duties. This sick leaves are due to the presence of stress. Studies have shown that a particular percentage of sick leaves is related to stress (Hoel et al., 2001). In one of the manufacturing companies, a cost the company had to incur due to absenteeism was reduced output. On an average, 10,000 products are manufactured in a day but absenteeism can reduce this number to 6,000. The manufacturing department was affected due to a reduction in output. This implies that the deadlines and orders could not be met effectively. In a service firm, it was discovered that absenteeism was the most costly effect of stress. Absenteeism according to the respondent “created attitudinal problems and affected output”. An analysis was

also done on PZ Cussons and Airtel to determine the level of absenteeism. Figure 4.3 gives a graphical representation of the findings of Airtel Ghana Ltd. Out of the 19 questionnaires given out, 32% of the population answered 'never' to resulting to absenteeism when stressed out from work and 47% to 'rarely'. The remaining 21% was distributed in the following manner; 11%; 'sometimes', 5%; 'often' and 5%; 'always'. Absenteeism was therefore not greatly experienced.

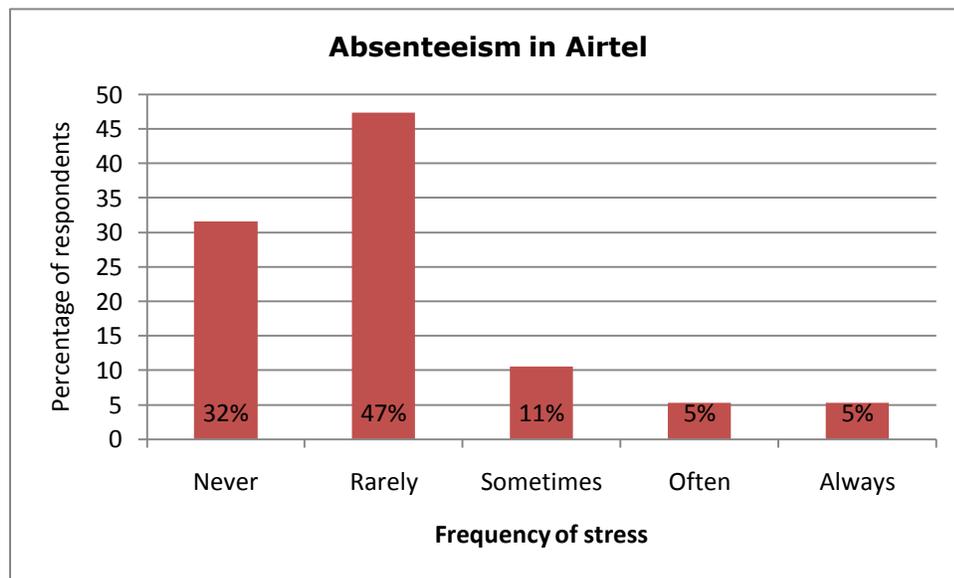


Figure 4.3

In PZ Cussons, absenteeism was somehow experienced and needed to be addressed. 24% and 22% responded as 'never' and 'rarely' respectively. 38% responded as 'sometimes' and the remaining 16% was distributed evenly among 'often' and 'always'. This is shown in Figure 4.4. These findings justify and the work of Brun (2006).

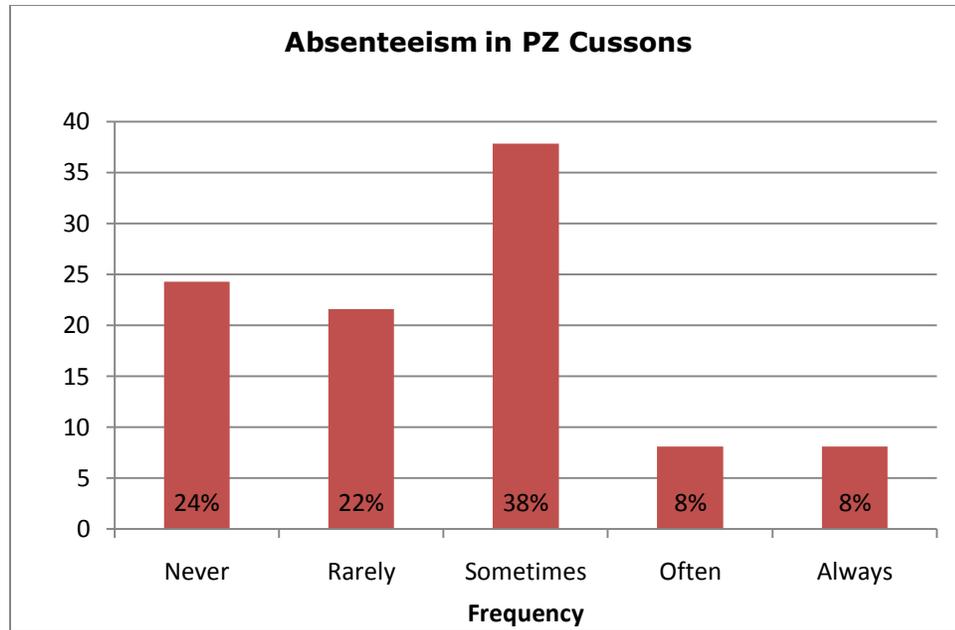


Figure 4.4

- d. *Replacement costs:* These are the costs incurred by employers in replacing employees. This cost indicator includes two components: “the human resource cost (replacement worker's salary, cost of hiring and training a replacement worker as a result of an employee's absence due to a psychological disorder) and the cost of physical resources purchased for the replacement worker (e.g. desk and computer)” (Brun, 2006, p. 54). This cost includes turnover cost, cost of advertisement of vacancies (both internally and externally), recruitment, interviewing and training costs. All 5 participants interviewed confirmed that replacement was very costly. For instance, advertisement is done in both the newspapers and internet; both which are very costly media. The minimal cost for advertisement in the newspaper was GHC 500. This was dependent on the type of

newspaper that the advertisement was being made, the size of advertisement and whether it was a coloured advertisement or 'black and white'. In the event of vacancy at a management position, all 5 companies confirmed that this was outsourced to recruitment companies. Some of these recruitment companies charged based on the salary of the prospective employee and this was costly since management typically earns a higher salary. Training costs was solely catered for by the company. The HR manager of a service firm for the study revealed that an estimate of \$2,000 (GHS 2,900) was spent on replacement of an employee.

Quantitative costs:

a. Health costs: This cost was the most costly in terms of the cost employers incur in managing stress. The health costs as presented in some of the companies interviewed will be discussed:

- *Company A:* Stress was a central issue in Company A since a high amount of money was invested into it. In a year an estimate of \$2,000 (GHC 2,900) was spent on health costs as a result of employees being stressed out. According to the respondent, this \$2,000 was a percentage of the total amount of money spent on health costs.
- *Company B:* Company B had a large employee base and each employee was allocated GHS400 for health care. The

total amount for health costs was therefore GHS 160,000 per annum. To verify that this amount was spent on health related problems as a result of stress, the questionnaires were used; employees were asked their reactions to stress. 19% of the population stated 'never' meaning, health problems was never an issue when stressed out. The remaining 81% responded 'sometimes' (49%), 'rarely' (14%) and 'often' (19%), indicating that the health costs was actually spent on stress related problems from work. Figure 4.5 gives a diagrammatic presentation of these findings. Additionally, the company rated the physiological response (health problems) to stress as the most costly; it drained the company financially and increased health costs.

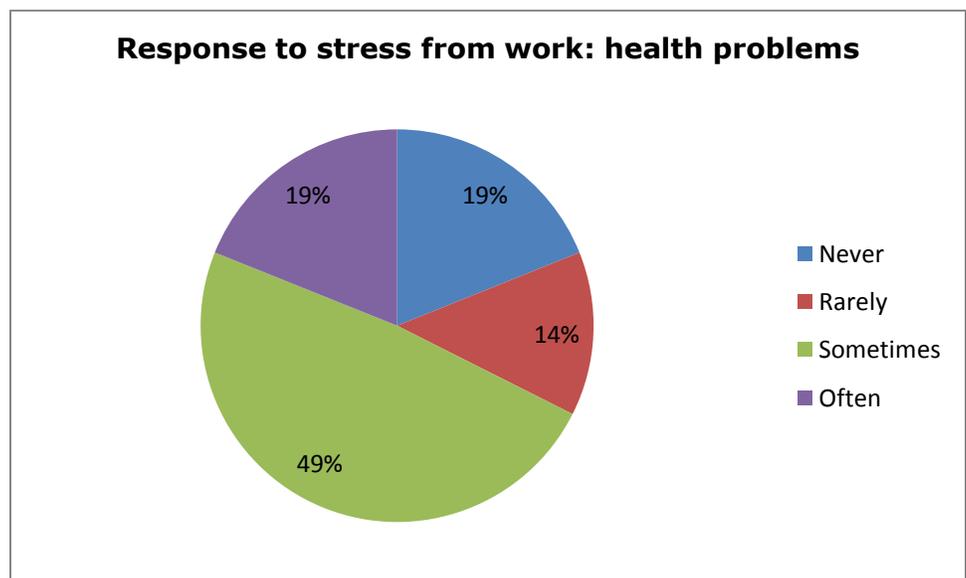


Figure 4.5

- *Company C:* The bone of contention for this company was accidents experienced due to stress. Even though minimal, it took out a percentage of the company's revenue. With an employee base of 50, a total of GHC 500 was spent on health costs annually as a result of stress. The company was insured under the National Health Insurance Scheme (NHIS) which was catered for by the government. However, certain medical conditions were not catered for under this scheme. This cost of GHS 500 was therefore due to accidents which occur as a result of stress which the company provided for privately via a clinic.
- *Company D:* It was identified that physiological effects (health problems) was the most costly effect of stress. With an employee base of 93, an estimate of GHC 7, 000 was spent on medical bills annually. According to the respondent, over fifty percent (50%) of this estimated figure (GHC 7,000) was due to stress.

4.5 Other findings related to the study

During the analysis of data some findings were made which are directly related to the issue of stress and will broaden the scope of the study. Based on these findings, recommendations were also be made. These findings are based on the data gathered from the questionnaires administered to PZ Cussons and Airtel Ghana.

- *Department against level of stress:* After analysis, it was observed that employees in the sales and marketing department of both organisations were the most stressed. This was closely followed by the human resources department.
- *Relationship between mode of transport and time it takes to report to work:* A significant percentage of employees; 41% chose public transport (bus) as their main mode of transportation. A relationship between the mode of transport and the time it takes was determined. It was observed that 56% out of this 41% took over an hour to get to work. Similarly, employees who used public transport (bus) had the highest level of stress. "Commuting by public transport has its own set of stresses. These mainly involve the stresses of lack of control over our environment, overcrowding and violation of personal space. Noise, delay and unwelcome interaction with other travellers can add to the frustration of using public transport" (Mind Tools, 2011).
- *Marital status and level of stress:* One unexpected finding was the fact that employees with marital status of 'single' were more stressed than those that were 'married'. The opposite was expected. Research however shown that single and unpaired individuals are more responsive to psychological stress than married individuals, a finding consistent with a growing body of evidence showing that marriage and social support can buffer against stress and result in lower physiological activation in response to challenges (Waite and

Gallagher, 2000; Robles and Kiecolt-Glaser, 2003; Coan et al., 2006).

The findings are illustrated in Figure 4.6.

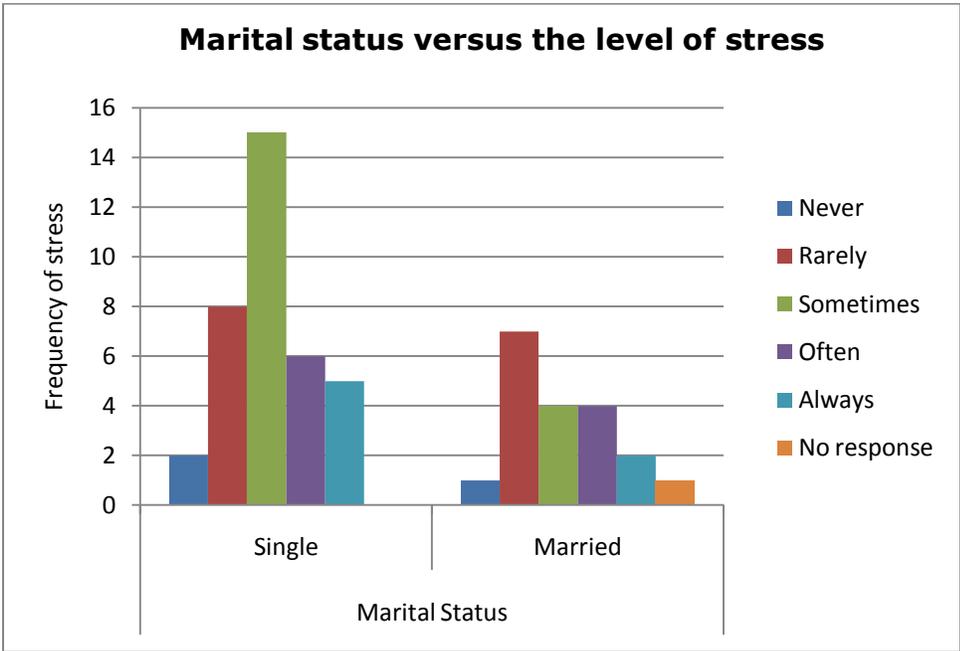


Figure 4.6

- *Causes of stress:* The causes of stress identified from the data collected from Airtel Ghana Ltd and PZ Cussons were work overload, personal factors such as family problems, poor job design, and bad working conditions. Work overload was rated as the most dominant cause of stress. This was followed closely by poor job design and bad working conditions. Personal factors was the least cause of stress. These findings were based on the response received when employees of PZ Cussons and Airtel were asked to rate the causes of stress on the scale of 1 to 5. These findings are in sync with the literature that was identified which states that work overload is a common cause of stress.

4.6 Limitations of the study

There were a few constraints in the gathering and analysis of data.

- A significant amount of respondents answered 'no response' in a number of questions. This was due to the fact that employees did not want to reveal their true performance at work. This portion of participants therefore influenced the findings of the study.
- The study was based on 2 companies and represented the views of only four (4) HR professionals plus a managing director. To this end, the recommendations and findings cannot be compared or used as a blue print for other companies in Ghana who want to assess the cost of stress. In addition, it cannot be used in other countries due to differences in wages, values and culture. However, the study can be used for companies in the same industry or are in the same line of business as the 5 selected companies.
- The use of purposive sampling limits the scope of the study. The findings of the study cannot be generalized to other companies. The study however can be used as a guide and reference for future studies.
- There is a great likelihood of the responses received being biased. This is because of the fear of losing one's job in questions such as that which deal with productivity.

The findings of the study are in sync with the literature identified. From the findings produced, it can be seen that a positive correlation exists between organizational stress and cost. The higher the amount of stress in an organization, the higher the costs incurred by employers in managing stress. Based on these findings, recommendations were made and these are discussed in Chapter 5.

CHAPTER 5

Recommendations and Conclusion

5.1 Recommendations

Based on the findings of the study, a few recommendations have been made to enable employers reduce stress in the workplace.

- The sales and marketing departments were identified as the departments with the highest level of stress. Particular attention should be paid to these departments since they play a crucial role in the success of a company. From the questionnaire administered, 16 individuals belonged to the sales and marketing department. Out of this number, 11 respondents preferred to rest or relax when stressed out from work. To reduce the amount of stress experienced by these departments, management can allow these organisations to run shifts hence, taking some days off since this would be less costly. Other organisations can adopt these systems to boost the performance of their sales and marketing departments.
- Mode of transport to the workplace was also discovered as a source of stress. To reduce this, companies can employ the use of buses in conveying their workers to and from work. These buses will be stationed at vantage and central points for employees to board and alight. 59% of employees from both Airtel and PZ Cussons use public transport as a means of getting to work; this remedy will therefore to some extent reduce stress.

- The most prominent causes of stress were identified as work overload, poor job design and bad working conditions. With respect to work overload, employees should be given realistic goals and targets. With the area of job design, job descriptions, tasks and specific roles of employees should be outlined clearly. Bad working conditions according to epidemiologists and economists affect individual mental health. Different attributes of the job, which may be tangible (strength of manual work), psychological (stress, discrimination, conflicts at work) or contractual (fix-term job, job insecurity) are considered having a negative impact on psychological well-being and mental health (Cottini and Lucifora, 2010, p. 7). Particular attention should be paid on workspace design and factors such as lighting and ventilation.

5.2 Conclusion

The primary aim of this study was to identify the cost employers in managing workplace stress and as a result of the presence of stress itself. The study highlighted these costs in monetary terms and qualitatively. Based on the findings of the study and recommendations made, employers can reduce the cost they incur. The recommendations made are cost-effective and in the long term save companies a great amount of money. Stress is becoming increasingly recognized as a phenomenon that has a negative effect on a growing number of people in the workplace (Hoel et al., 2001). Human Resource Departments should be well established and developed in many Ghanaian institutions to be able to effectively deal with organizational

stress. Even though stress is inevitable, it can be dealt with effectively and reduced to a minimum. This would allow companies to channel their financial resources to other departments for the betterment of the company and save cost too.

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Appendix 1

Questionnaire no.....

This questionnaire is to inquire about organizational stress in institutions. Any information provided is strictly confidential and will be used exclusively for academic purposes. All respondents will only be represented by a number. Please fill out the questionnaire by ticking the box in front of your desired option like this

Section A

1. How long have you worked in your company?

Less than a year 1-3 years 4-5 years Above 5 years

2. Which division/department do you work in?

.....

3. What does stress mean to you?

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

4. On a scale of 1 – 5 how often do you get stressed at work? (Circle the desired figure)



5. Does your company organise any programs to manage stress?

Yes No

If 'yes', proceed to question 6 if no, proceed to question 10.

6. Do you participate in such programs?

Yes No

If 'yes', proceed to question 7 if no, proceed to question 10.

7. Which of the following programs are organised in your company? (Tick all that apply)

stress management seminars social events (e.g.: parties and sports events)

Other (please specify).....

8. How often are the programs chosen in question 7 organised in a year?

once times mes

15. How do you respond to stress from the workplace? Please rate on a scale of 1-5.

Factors	1: Never	2: Rarely	3: Sometimes	4: Often	5: Always
Take days off					
Low productivity					
Quit job					
Health problems; headaches...					
Depression, mood swings					
Other (please specify and rate accordingly)					

Section B (Kindly tell me a little about yourself)

a. Age

21-25 years 26-30 years 31-35 years

Above 35 years

b. Gender

Male Female

c. Marital status

Single Married

d. Mode of transport to work

(Bus /trotro) Taxi Private Transport

e. How long does it take to report to work from home?

Less than 30 minutes 30 minutes to 1 hour

Over an hour

Appendix 2

CRITIQUE SHEET: PILOT SURVEY

This critique sheet is to provide criticism on the questionnaire administered. Your response will allow for corrections to be made before the questionnaire is used for actual data collection.

1. Time taken to fill out the questionnaire was

- Less than 10 minutes
- 10 to 20 minutes
- more than 20 minutes

2. The guidelines for completing the questionnaire was

- Very Clear
- Clear
- Confusing

Other: _____

3. When filling out the questionnaire,

- All words were familiar
- some words were unfamiliar
- many words were unfamiliar

Other: _____

NOTE: *Please circle – on the questionnaire itself – all words that were unfamiliar or confusing*

3. Please make any further comments or suggestions.

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

Appendix 3

Interview Guidelines

1. How long has the company been in existence, and can you give a brief description of the company and what you do.
2. How many workers are in your company?
3. What are the factors considered when hiring an employee?

Stress

1. What are the possible causes of stress in your company?
2. What are the noticeable signs of stress amongst your employees if any?
3. Do you do anything to reduce/manage stress in your company?
4. Does the company ask the workers what they prefer or value when it comes to providing ways of releasing stress or stress management?
5. How often are stress management programs organised for your company?
6. What are some of the effects of stress on employees in the company?
7. Which effects of stress does the company spend most on; financially? Psychological (e.g.: depression, anxiety), behavioural (e.g.: absenteeism), physiological (e.g.: headaches)
8. What is the likely effect on the business?

Cost

1. How do you measure how productive your workers are?

2. Are there different measures of productivity for different departments?
3. The following factors are effects of workplace stress identified from literature; please rate them in monetary terms, the most costly.
 - Low commitment towards work
 - Health costs
 - Low productivity
 - Replacement costs
4. Assuming 5 is the highest level of productivity, how low does productivity drop when employees are stressed? For instance, productivity drops from 5 to 3.
5. On the average how much does the company spend on stress management programs such as parties, workshops or seminars annually?
6. Does your company cater for health costs of employees?
7. If yes to question 6, how much is spent annually?
8. Could you estimate how much you spend on managing workplace stress (this includes replacement costs, turnover and health costs) in a year?

Appendix 4 Results of cross tabulation

Drop in productivity (PZ Cussons)				
		Frequency	Percent	Valid Percent
Valid	0-3	4	11	11
	4-6	4	11	11
	7-9	10	27	27
	No response	19	51	51
	Total	37	100	100

Drop in productivity (Airtel)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-3	1	5	5	5.3
	4-6	6	32	32	36.8
	7-9	4	21	21	57.9
	No response	8	42	42	100
	Total	19	100	100	

Response to stress from work: take days off (PZ Cussons)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	9	24	24	24
	Rarely	8	22	22	46
	Sometimes	14	38	38	84
	Often	3	8	8	92
	Always	3	8	8	100
	Total	37	100	100	

Response to stress from work: take days off (Airtel)				
		Frequency	Percent	Valid Percent
Valid	Never	6	32	32
	Rarely	9	47	47
	Sometimes	2	11	11
	Often	1	5	5

	Always	1	5	5
	Total	19	100	100

Division * Frequency of stress Cross tabulation								
Count								
		Frequency of stress						Total
		Never	Rarely	Sometimes	Often	Always	No response	
Division	Sales and Marketing	0	6	4	4	2	0	16
	Human Resources	0	0	5	2	0	0	7
	Administration	1	1	1	0	0	0	3
	Customer service	0	0	0	1	1	0	2
	Supply chain	0	2	1	0	0	0	3
	Distribution	0	2	1	0	1	1	5
	Finance	0	1	1	1	0	0	3
	Manufacturing	1	1	3	1	1	0	7
	Information Technology	0	2	2	0	0	0	4
	Communications	1	0	0	0	0	0	1
	Project management	0	0	0	0	1	0	1
	Engineering	0	0	0	0	2	0	2
	No response	0	0	1	1	0	0	2
Total		3	15	19	10	8	1	56

Mode of transport * Frequency of stress Cross tabulation								
Count								
		Frequency of stress						Total
		Never	Rarely	Sometimes	Often	Always	No response	
Mode of transport	Bus/trotro	0	8	8	5	2	0	23
	Taxi	1	2	3	0	1	0	7
	Private transport	1	5	5	5	5	1	22
	Bus/trotro and taxi	0	0	2	0	0	0	2

	No response	1	0	1	0	0	0	2
Total		3	15	19	10	8	1	56

Marital Status * Frequency of stress Cross tabulation								
Count								
		Frequency of stress						Total
		Never	Rarely	Sometimes	Often	Always	No response	
Marital Status	Single	2	8	15	6	5	0	36
	Married	1	7	4	4	2	1	19
	99	0	0	0	0	1	0	1
Total		3	15	19	10	8	1	56