

## **Work Stress and Employee's Performance in Central Bank of Nigeria**

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### **Abstract**

*The aim of this research is to examine work stress and employee performance in central bank of Nigeria. Despite huge investments in employee performance, banks in Nigeria have not realized the causes of work stress. Few studies have been conducted to address the problem. The main objective of this study is to find out the effect work stress has on the performance of employees and determine how attitude of employee helps in employee's performance at central bank of Nigeria, Abuja handle stress in terms of their contribution to the socio-economic and technological development of the nation. The study was carried out in the central bank of Nigeria and it covered staff (respondent), 162 in number with at least tertiary education. Data were collected mainly through structured questionnaires and other secondary sources. Work stress can affect employee performance when stress is not handled well, absenteeism, turnover, and medical compensation increase and productivity decreases. To achieve a peak of performance, stress should be managed effectively, with the negative effects of stress minimized.*

**Keywords:** *Work Stress, Employee Performance, CBN*

### **1.1 INTRODUCTION**

Stress is much in the news at present but it isn't a new problem. Pressure is part and parcel of all work and helps to keep us motivated. But excessive pressure can lead to stress which undermines performance, is costly to employers and can make people ill. Now-a-days stress has become an integral part of works in every sector. Competition is growing day by day thus increasing the levels of stress among employees. According to Swanepoel et al (1998) work related stress has been a topic that has received increasing attention, in the area of occupational health, over the last three decades. These authors were of the opinion that the world, especially the world of work and business, has become increasingly subjected to fast changing forces like increased competition,

the pressure of quality, innovation and an increase in the pace of doing business. The demands on employees grew equally dramatically and this created stress within employees. Apart from stress that arose from the work situation, other sources of stress could relate to personal factors such as relationships with others and use of free time.

Stress can therefore be described as the adverse psychological and physical reactions that occur in an individual as a result of his or her inability to cope with the demands being made on him or her (Moorhead and Griffen, 1998). That is, tension from extra-ordinary demands on an individual. It is noted that, stress is not necessarily bad; it is an opportunity when it offers potential gain. But whatever its nature, it usually begins when individuals are placed in a work environment that is incompatible with their work style and or temperament. It becomes aggravated when individuals find out that they have or can exercise little control over it. “Many organizations in the world are witnessing an alarming increase of the negative effects of stress on employee’s productivity. Michac (1997) specified causes of stress as follows: poor time management, unclear work descriptions, feelings of inadequacy and insecurity, inability to get things done, lack of communication, bad personal relationships, quality and complexity of tasks. In the same breadth, Dean (2002) viewed stress-related illnesses as the leading cause for low productivity levels in the workplace. Immense pressure at work has led to stress, which made it the number one factor causing illness. Over the last few decades, a rising tide of studies has demonstrated that the value of regularly engaging in activities blunt the stress response, from meditation to yoga to strenuous physical activity. Also, since stress response begins in the brain, with the perception of stress researchers are now looking into what may be the most basic, and effective, way to defuse stress - by changing perception of certain types of situations so that they are not seen as stressful in the first place (Hanna, 2017).

According to Mansoor (2011) “One of the affected outcomes of stress is on work performance. “So it needs to be studied. Stress is a condition of strain that has a direct Bearing on emotions, thought process and physical conditions of a person.

Work stress can therefore be described as the harmful physical and emotional responses that occur when the requirements of the work do not match the capabilities, resources, or needs of the worker.

It can also be seen as the adverse psychological and physical reactions that occur in an individual as a result of his or her inability to cope with the demands being made on him or her by an organization (Moorhead & Griffen, 1998).

### ***Statement of the Problem***

Most organizations attain high performance by saddling employees with overload of work in order to meet deadline and this has psychological and physical effects on the employees which sometimes results to something contrary to what these organizations want to achieve. Even though organizations are paying more attention now to employees compared to the past, the consequences of the trauma their employees go through cannot be over emphasized because they still place extraordinary demands on them to deliver.

To meet these objectives and to generate enough revenue to be self-sustaining and to be able to fund the acquisition of modern equipment to meet efficient service provision and optimal employment of resources, there has been the need for a continuous change in management strategies and administration, and the demands on employees to perform have been increasing. This has brought a lot of pressure on the employees of Central Bank of Nigeria, Abuja, who are expected to deliver a world class service without the corresponding increase resources and training, yet those who fail to deliver are threatened with dismissal and other forms of punishment. With works very difficult to come by these days in Nigeria, many employees are crumbling under this pressure. Cases of employee stress are therefore on the ascendancy.

It is with this view that this study is being conducted to identify the effects work stress has on the performance of employees of Central bank of Nigeria, Abuja.

### ***Objectives of the Problem***

The main objective of this topic is to study work stress and employee's performance in Central Bank of Nigeria, Abuja. However, the study has the following specific objectives which are to:

- i. To find out the effect work stress has on the performance of employees.

- ii. Determine how attitude of employee helps in employee's performance at Central Bank of Nigeria, Abuja handle stress.

### ***Research Hypotheses***

The study is conducted with the help of the following null hypotheses:

H<sub>1</sub>: Work stress has no effect on the performance of employees in Central Bank of Nigeria, Abuja.

H<sub>2</sub>: There is no significant relationship between attitude of employees and employee's performance at Central Bank of Nigeria, Abuja

## **1.2 METHODOLOGY**

This study covers all permanent employees at Central Bank of Nigeria, Abuja, head office in Abuja. Furthermore, the levels of staffs covered in the scope of this study ranges from managers and senior staff at Central Bank of Nigeria, Abuja. Secondary data were obtained through books, journals, and internet. Empirical works of other scholars were consulted. A simple size of 162 was obtained from the population of 273 at 5% error tolerance and 95% degree of freedom using Yamane's statistical formula 162(100%) of the questionnaires distributed 142 (87.6%) were returned and 20(12.4%) were not returned. The questionnaire was designed in Likert scale format. The researchers conducted a pre-test on the questionnaire to ensure the validity of the instrument. Pearson's Product-Moment Correlation Coefficient to test the hypotheses.

## **1.3 LITERATURE REVIEW**

### **1.3.1 Concept on Work Stress and Organizational Performance**

According to Robbins (2004), 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. From this definition one can say that stress is not necessarily bad, it also has a positive value when it offers potential gain. Moorhead and Griffen (1998) also defined stress as a person's adaptive response to a stimulus that places physical and psychological demands on a person. In addition, Taylor (1995) describes stress as a negative emotional experience accompanied by predictable biochemical, physiological, cognitive and

behavioural changes that are directed either toward altering the events or accommodating its effects.

Again, Bennett (1994) defines stress as a wide collection of physical and psychological symptoms that results from difficulties experienced by an individual while attempting to adapt to an environment. This means the potential for stress exists when an environmental situation presents a demand threatening to exceed a person's capabilities and resources. From the above definitions and descriptions stress can best be seen as excessive demands that affect a person physically and psychologically. Thus the mental or physical condition that results from perceived threat or danger and the pressure to remove it.

Stress is a normal, adaptive reaction to threat. It signals danger and prepares students to take defensive action. Fear of things that pose realistic threats motivates workers to deal with them or avoid them. Stress also motivates workers to achieve and fuels creativity. Although stress may hinder performance on difficult tasks, moderate stress seems to improve motivation and performance on less complex tasks. In personal relationships, stress often leads to less cooperation and more aggression.

Frost (2003) opined that, if not managed appropriately, stress can lead to serious problems. Exposure to chronic stress can contribute to both physical illnesses, such as heart disease, and mental illnesses, such as anxiety disorders. Much of the stress in lives results from having to deal with daily hassles pertaining to studies, personal relationships, and everyday living circumstances. Many people experience the same hassles every day. Examples of daily hassles include living in a noisy work environment, commuting to school in heavy traffic, disliking one's fellow worker, worrying about owing money, waiting in a long cue, and misplacing or losing things. When taken individually, these hassles may feel like only minor irritants, but cumulatively, over time, they can cause significant stress.

The amount of exposure people have to daily hassles is strongly related to their daily mood. Generally, the greater their exposure is to hassles, the worse is their mood. Studies have found that

one's exposure to daily hassles is actually more predictive of illness than is exposure to major life events (Frost, 2003).

The experience of stress among civil servants is considered normal but "if stress is severe and/or prolonged, it can reduce performance; interfere with a staff's ability to participate in and contribute to work life; and increase the likelihood of substance abuse and other potentially damaging behaviors" (Henry and Evans, 2008). Concerning the causes of stress most studies have pointed to the fact that the incidence of stress is due to overwork. Rehman et al (2012) stated that "poor management is the major cause of stress". Rehman et al (2012) argued further that "stress is not the inability to cope with excessive workloads and the unreasonable demands of incompetent and bullying managers; stress is a consequence of the employer's failure to provide a safe system of work as required by regulation.

### **1.3.2 Causes or Sources of Work Stress**

Arnold, Robertson and Cooper (1993), identified five major causes of work stress as: factors intrinsic to the work, role in the organisation, relationships at work, career development and organizational structure and climate. They explained the factors that causes stress to the work to include:

#### **i. Poor Working Conditions**

This talks about the physical surrounding of the work which 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, the physical design of the workplace comes under poor working condition. If an office is poorly designed, with personnel who require frequent contact spread throughout, it creates poor communication networks and develops in poor working relationships which can caused stress to employees.

#### **ii. Shift Work**

This is where workers have works which require them to work in shifts, some of which involves working staggered hours, which affects a worker's blood temperature, metabolic

rate, blood sugar levels, mental efficiency, sleep patterns, resulting in hypertension, mild diabetes and peptic ulcers.

**iii. Long Hours**

The long working hours required by many works appear to take a toll on employees' health and also making them suffer a high rate of stress. This means many individual workers and some medics who may have no sleep for thirty-six (36) hours or more may find that both their quality of work and they themselves suffer.

**iv. Risk And Danger**

A work 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 he is prepared to react immediately, this results in rush, respiration changes and muscles tension which are all seen as potentially threatening o long-term health.

**v. New Technology**

The introduction of new technology into the work environment has required workers to adapt continually to new equipment, systems, and ways of working, thus leading to a great source of pressure at work on the worker. For instance, a boss trained in the latest methods may be extra burden for an employee trained in the old ways and this may increase his stress level.

**vi. Work Under-Load**

This describes the problem of employees not being sufficiently challenged by their works. Work under-load is associated with repetitive routine, boring and under-stimulating work which causes a lot of stress for employees who find themselves in such situations. This means when employees are not given work which challenges their abilities and capabilities they suffer high level of stress.

**vii. Work Overload**

This is where the employee has too much work to do because of imposition of datelines which often causes stress in employees.

**1.3.3 Effects of Work Stress on Employees Performance**

Blackwell (1998) stated that stress shows itself in a number of ways. For instance an individual who is experiencing a high level of stress may develop high blood pressure, ulcers and the like.

These can be grouped under three general categories; Physiological, Psychological and Behavioural symptoms.

### **Psychological Effects**

These are the major consequences of stress. The mental health of employees is threatened by high levels of stress and poor mental health. Unlike the Physical symptoms, Psychological symptoms could also cause employees work performance to deteriorate. Anger, anxiety, depression, nervousness, irritability, aggressiveness, and boredom results in low employee performance, declines in self-esteem, resentment of supervision, inability to concentrate, trouble in making decision and work dissatisfaction. Also the psychological symptoms of stress can lead to burnout. Work burnout is a prolonged withdrawal from work which makes the sufferer devalue his work and sees it as a source of dissatisfaction.

### **Behavioural Effects**

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

### **Physiological Effects**

These are changes in the metabolism that accompany stressors. The symptoms 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' performance.

#### **1.3.4 The Impact of Work Stress on Employee Performance**

Sanghi and Robbins (2006) stated that stress may cause physiological, behavioral or even psychological effects: Physiological – hormone release triggers fight or flight response of humans. These hormones help them to either fight harder or run faster. They increase heart rate, blood pressure, and sweating. Stress has been tied to heart disease. Because of the increase in heart rate and blood pressure, prolonged stress increases the tension that is put on the arteries. It also affects



the immune system which is why cold and flu illness usually show up during exams. Behavioral – it may cause people to be jumpy, excitable, or even irritable. The effects of stress may cause some people to drink or smoke heavily, neglect exercise or proper nutrition, or overuse either the television or the computer. Psychological – the response to stress may decrease the ability to work or interact effectively with other people, and be less able to make good decisions. Stress has also been known to play a part in anxiety and depression (Sanghi and Robbins, 2006).

The whole concern for the organizations is performance of their employees irrespective of factors and conditions. Good performance of employees leads to good organizational performance which is an indicator of their success. Ultimate success or failure of an organization is determined majorly by the performance of their employees. Stress has significant impact on company and people performance and it terribly affects health of employees (Sanghi and Robbins, 2006). Simply put by Cooper et al (2001) performance is measured in terms of outputs per labour hour. However this measurement does not ensure that the firm will make money.

McGrath and Alto (1976) are of the opinion that when specifically regarding stress in the workplace, contemporary accounts of the stress ‘process’ often follow the notion of stress as resulting from a misfit between an individual and their particular environment, where internal or external factors push the individuals adaptive capacities beyond his or her limit. However, no two people react to the same work 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 (Dessler 2000). This is further reiterated by Bowin and Harvey (2001) who emphasized that people cannot completely separate their work and personal lives; the way people react and handle stress at work is a complex issue.

Work performances are work behaviors relevant to organizational goals, within the individual’s control, and measurable, observable, score-able, etc. Besides, the total output that employees recognized contribute to the organization is another definition of work performance. It is the sum of opportunities, abilities, and motivation. Henry and Evans (2008) said that organizations pay a

lot of attention on work performance due to the importance of high productivity. Work performance is something an individual does, and it has its own level variable. Hence, it can be separated from others terms such as national performance or organizational performance which are higher level variables. They mentioned about work performance that it including the observable actions that people do in their works which related to the objectives of the company. Campbell et al (1993) explain work performance is the behaviors themselves not the consequence of behaviors. As the same meaning, work performance including behaviors that employees truly involve and can be observed. Mohren et al. (2003), work performance is behaviors not results despite she emphasize the evaluative idea in defining work performance.

### **1.3.5 Managing Work Stress**

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 work 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.

### **1.3.6 Work stress and Performance**

The most important apprehensions in the study of work stress are the adverse impact on employees' performance. Employees suffering with stress at work place, try to withdraw themselves from stressors in terms of high turnover and absenteeism from work. If leaving the work is not easily possible for employees, they may create problems for the management i.e. inefficiency in performance, wastage of operational resources, creating obstacles for subordinates and so on. This may result in worst situation for the organization. The factors associated with the poor performance or negative result in employees' physical and psychological wellbeing at work is also causes for stress. Enduring stressful situation at work create a negative impact not only on employees' performance but also hinders the overall performance at organizational level. It is very complex relationship of work stress and performance and for that organization need to take strategic decisions.

According to few of the researches the productivity is considered to be at the peak with moderate level of work stress, but as it goes beyond that certain level, the productivity starts decreasing with increasing rate. It also has been found that the performance of employees remain poor at very low level of stress as well as at very high level of stress, because at low level of stress employees may not be sufficiently energized and may not be whole-heartedly dedicated to their work, resulting in low productivity. And at the peak of stress, employees want to get out of that stressful situation, result in no concentration on work.

To analyse and understand the relationship of work stress and work performance, we can conclude that when performance diminishes with stress, negative linear relationship is there. If increasing stress improving the work performance, a positive linear relationship may found. If stress initially improves productivity, and then it diminishes when feelings of distress prevails on employee, then curvilinear or unshaped relationship is found. Work stress positively affects up to tolerable level and when it exceeds this level, it creates a negative impact on employee performance

#### 1.4 TEST OF HYPOTHESES

Two hypotheses postulated were tested with various test statistics aided by computer applied Statistical Package for Social Sciences (SPSS: 25.00 version) of Microsoft environment. Specifically, Pearson product moment correlation coefficient was used to test the hypotheses.

##### Test of Hypothesis One

H<sub>0</sub>: Work stress has effect on the performance of employees in Central Bank of Nigeria, Abuja.

H<sub>1</sub>: Work stress has no effect on the performance of employees in Central Bank of Nigeria, Abuja.

**Table 1: Descriptive Statistics**

	Mean	Std. Deviation	N
Performance of employees	2.8253	1.27682	315
Work stress	3.1613	1.37593	315

Source: SPSS version 25.00

**Table 2: Correlations**

		Performance of employees	Work stress
Performance of employees	Pearson Correlation	1	.716(**)
	Sig. (2-tailed)		.000
	N	315	315
Work stress	Pearson Correlation	.716(**)	1
	Sig. (2-tailed)	.000	
	N	315	315

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

**Source: SPSS version 25.00**

**Table (1)** shows the descriptive statistics of the factors to be considered when conducting a feasibility studies on projects with a mean response of 2.8253 and std. deviation of 1.27682 for performance of employees and a mean response of 3.1613 and std. deviation of 1.37593 for work

stress and number of respondents (319). By careful observation of standard deviation values, there is not much difference in terms of the standard deviation scores. This implies that there is about the same variability of data points between the dependent and independent variables.

**Table (2)** is the Pearson correlation coefficient for performance of employees and work stress. The correlation coefficient shows 0.716. This value indicates that correlation is significant at 0.05 levels (2tailed) and implies that there are significant between work stress and performance of employees. ( $r = .716$ ). The computed correlations coefficient is greater than the table value of  $r = .195$  with 383 degrees of freedom ( $df. = n-2$ ) at alpha level for a two-tailed test ( $r = .716, p < .05$ ). However, since the computed  $r = .716$ , is greater than the table value of  $.195$  we reject the alternate hypothesis and conclude that Work stress has effect on the performance of employees in Central Bank of Nigeria, Abuja. ( $r = .716, P < .05$ ).

### Test of Hypothesis Two

H<sub>0</sub>: There is significant relationship between attitude of employees and employee's performance at Central Bank of Nigeria, Abuja

H<sub>1</sub>: There is no significant relationship between attitude of employees and employee's performance at Central Bank of Nigeria, Abuja

**Table 3: Descriptive Statistics**

	Mean	Std. Deviation	N
Employees performance	2.8253	1.27682	315
Attitude of employees	3.1613	1.37593	315

Source: SPSS version 25.00

**Table 4: Correlations**

		Employees performance	Attitudes of employees
Employees performance	Pearson Correlation	1	.716(**)
	Sig. (2-tailed)		.000
	N	315	315
Attitude of employees	Pearson Correlation	.716(**)	1
	Sig. (2-tailed)	.000	
	N	315	315

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

**Source: SPSS version 25.00**

**Interpretation:**

Table (3) shows the descriptive statistics of the attitudes of employees via, employee’s performance with a mean response of 1.8261 and std. deviation of 1.16043 for attitudes of employees and a mean response of 1.9065 and std. deviation of 1.26713 for employee’s performance and number of respondents (170). By careful observation of standard deviation values, there is not much difference in terms of the standard deviation scores. This implies that there is about the same variability of data points between the dependent and independent variables. Table (4) is the Pearson correlation coefficient for attitudes of employees and employee’s performance. The correlation coefficient shows 0.955. This value indicates that correlation is significant at 0.05 level (2tailed) and implies that there is a significant positive relationship between attitudes of employees and employees performance ( $r = .955$ ). The computed correlations coefficient is greater than the table value of  $r = .195$  with 383 degrees of freedom ( $df = n-2$ ) at alpha level for a two-tailed test ( $r = .955, p < .05$ ). However, since the computed  $r = .955$ , is greater than the table value of  $.195$  we reject the alternate hypothesis and conclude that There is a significant relationship between attitude of employees and employee’s performance at Central Bank of Nigeria, Abuja ( $r = .955, P < .05$ ).

### ***Discussion Of Results***

Hypothesis one was tested with Pearson's product moment correlation in order to investigate the effect of work stress on employees' commitment in Central Bank of Nigeria, Abuja, with a computed result ( $r = 0.716$ ;  $p < 0.05$ ), the alternate hypothesis was rejected and the null hypothesis was accepted resulting in the conclusion that Work stress has effect on the performance of employees in Central Bank of Nigeria, Abuja.

Hypothesis two was tested using Pearson's product moment correlation to determine how attitude of employee helps in employee's performance at Central Bank of Nigeria, Abuja handle stress, with a computed result ( $r = 0.808$ ;  $F = 80.207$ ;  $t = 24.956$ ;  $P < 0.05$ ). The null hypothesis was accepted and the alternate hypothesis was rejected resulting in the conclusion that there is a significant relationship between attitude of employees and employee's performance at Central Bank of Nigeria, Abuja

### **1.5 CONCLUSION**

The aim of the study was to investigate the effects of work stress on employee performance in central bank of Nigeria. The results from this study showed that the negative factors that distressed employees' had a negative effect on performance. It is clear from the vast amount of factors identified, reported and quantified and through the literature review that the goal of the study was achieved. This also served to prove that stress had a negative effect on performance of employees' at the Central bank of Nigeria.

There had been many stress factors that the employees' of Central Bank of Nigeria endured, and the enquiry proved that the effect of stress affected performance negatively. The fact that the majority of the employees' thought of leaving their work at Central Bank of Nigeria and felt that the organization did not care about them was a reflection of huge dissatisfaction that undoubtedly lowered performance.

### **1.6 RECOMMENDATIONS**

Based on the findings of the research, it is recommended that the following measures be put in place to help employees' of Central Bank of Nigeria manage and reduce stress on their work:

1. Management must conduct an analysis of the organizational mood and climate by assessing the reasons why the employees' think Central Bank Of Nigeria does not care about its employees' and what can they do to change it to explore the causes of the dissatisfaction of employees' within the working environment.
2. Supervisors must assess the level of their subordinates knowledge and skills and whether they will be able to meet their deadlines. They must agree on a performance contract, so that they can give employees' with work maturity and control over their works.
3. Central Bank of Nigeria must invest in a stress management strategy that will help increase performance.
4. Time management training should be given to employees' on a continuous basis.
5. Managers should revise their decision making strategy and introduce stress management techniques at Central Bank of Nigeria.

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