

**WORKPLACE STRESS AND EMPLOYEE PERFORMANCE AT HIGHER
EDUCATION LOANS BOARD-KENYA**

PENINAH SAMAMBA

**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENT FOR THE AWARD OF A MASTER OF BUSINESS
ADMINISTRATION DEGREE, FACULTY OF BUSINESS AND MANAGEMENT
SCIENCES, UNIVERSITY OF NAIROBI.**

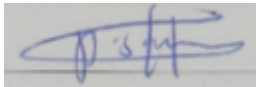
DECEMBER, 2023

DECLARATION

I declare that this is my original research project and has not been previously submitted for a degree or any other credit in any other university or institution.

Signature

Date



...02/12/2023.....

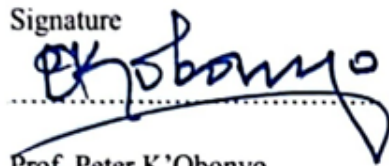
Peninah Samamba

D61/36254/2020

This research project is submitted with my approval as the university appointed supervisor

Signature

Date



03/12/2023

Prof. Peter K'Obonyo

Department of Business Administration

Faculty of Business and Management Sciences

University of Nairobi

DEDICATION

I dedicate this piece of research work to my family for the enormous support they have given me since I started my education journey.

ACKNOWLEDGEMENT

I wish to acknowledge Professor K'Obonyo for his guidance throughout this exercise. I also would like to show my sincere gratitude to Professor Aosa for guiding me through the proposal corrections which helped to refine this study report. Last but not least I acknowledge the staff members at Higher Education Loans Board (HELB) for taking the time to help provide the necessary information to enable compile this report. To the entire University of Nairobi Faculty of Business and Management Sciences, a big thank you for putting proper structures in place, that have facilitated my learning and research throughout my Masters of Business Administration program journey

TABLE OF CONTENTS

DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
LIST OF TABLES	vii
LIST OF FIGURES	viii
ABBREVIATIONS AND ACRONYMS	ix
ABSTRACT	x
CHAPTER ONE: INTRODUCTION	1
1.1 Background of the Study	1
1.1.1 Workplace Stress	2
1.1.2 Employee Performance	3
1.1.3 Higher Education Loans Board, Kenya (HELB)	3
1.2 Research Problem	4
1.3 Objectives of the Study	5
1.4 Value of the Study	5
CHAPTER TWO: LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Theoretical Foundation	7
2.2.1 Transactional Theory of Stress and Coping	7
2.2.2 Theory of Preventive Stress Management	8
2.3 Workplace Stress and Employee Performance	8
2.4 Summary of Research Gaps	11
2.5 Conceptual Framework	11
CHAPTER THREE: RESEARCH METHODOLOGY	13
3.1 Introduction	13
3.2 Research Design	13
3.3 Study Population	13
3.4 Sample Design	13
3.5 Data Collection	14
3.6 Data Analysis	14
CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION	16

4.1 Introduction	16
4.2 Response Rate	16
4.3 Demographic Data	16
4.3.1 Respondents` Gender	16
4.3.2 Respondents Age	17
4.3.3 Respondents` Level of Education	18
4.3.4 Years of Work at HELB	19
4.4 Workplace Stress	20
4.4.1 Job Demand	20
4.4.2 Time Pressure	21
4.4.3 Salary	22
4.4.4 Job Security	23
4.5 Employee Performance	25
4.6 Workplace Stress and Employee Performance	26
4.7 Discussion	29
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	32
5.1 Introduction	32
5.2 Summary of the Findings	32
5.3 Conclusion	32
5.4 Limitations	33
5.5 Recommendations	33
5.6 Suggestion for Further Studies	34
REFERENCES	36
APPENDICES	40
Appendix I: Questionnaire	Error! Bookmark not defined.

LIST OF TABLES

Table 4.1: Job Demands.....	20
Table 4.2: Time Pressure	21
Table 4.3: Salary	22
Table 4.4: Job Security	24
Table 4.5: Employee Performance.....	25
Table 4.6: Summary Statistics	26
Table 4.7: ANOVA.....	27
Table 4.8: Correlation Coefficients.....	28

LIST OF FIGURES

Figure 4.1: Respondents` Gender	17
Figure 4.2: Respondents` Age Distribution	18
Figure 4.4: Respondents Length of Service at HELB.....	19

ABBREVIATIONS AND ACRONYMS

TTSC	Transactional theory of stress and coping
TPSM	Theory of preventive stress management
HELB	Higher Education Loans Board
EP	employee performance
TVET	Technical and Vocational Education and Training
SDGs	Sustainable Development Goals
HRM	Human Resource Management
EBG	Equatorial Business Group
KNH	Kenyatta National Hospital
JD	Job Demands
TP	Time Pressure
JS	Job Security

ABSTRACT

The research aimed to investigate the impact of workplace stress on employee performance at the Higher Education Loans Board (HELB). The study was guided by two theories: The Transactional Theory of Stress and Coping (TTSC) and the Theory of Preventive Stress Management (TPSM). To achieve its objectives, the research employed a descriptive survey design, specifically adopting a descriptive cross-sectional research design. The target population consisted of 285 HELB staff members, from which a sample of 57 employees was selected. Data were collected through questionnaires and analyzed using an Excel spreadsheet. The findings revealed a significant negative correlation (correlation coefficient of 0.804) between workplace stress and employee performance at HELB. This indicates that as workplace stress increases, employee performance decreases. Additionally, the study highlighted that 64.6% of the variations in employee performance at HELB can be attributed to workplace stress, leaving 35.4% to be explained by factors not covered in the study. The study's model was deemed statistically significant, supported by a notable F-value of 0.000, suggesting its reliability for future predictions. The study established that pay had a positive influence on employee performance. The study recommends that the management may review the salaries and benefits of the staff in order to better enhance them in the interest of the company. While the regression model suggests a positive relationship between job security and employee performance, the non-significant p-value and small coefficient call for a closer evaluation. This study recommends that HELB should assess the factors contributing to job security perceptions and determine whether adjustments are needed to enhance their impact on employee performance. The study suffered from several limitations for instance the regression model suggests a positive relationship between job security and employee performance, the non-significant p-value and small coefficient call for a closer evaluation. HELB should assess the factors contributing to job security perceptions and determine whether adjustments are needed to enhance their impact on employee performance.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Most business entities call for improved quality in their products with the aim of enhancing their competitive advantage among their peers, this triggers pressure at all levels of the firm. Meeting performance targets has become challenging with employees from all over the industries finding it difficult to meet these challenges (Al-khasawneh & Futa, 2013). Mental confusion, stress, depression as well as anxiety are among the many psychological as well as mental issues which negatively impact on performance of employees at their work (Yildirim & Arslan, 2020). In occasions where employees are stressed, there is a feeling of depression which affects the concentration thus resulting to poor performance. (Yunita & Saputra, 2019). Scholars have reported that stress has negative implication on the performance of employees (Roster & Ferrari, 2019; Harras, 2019; Mo et al., 2021). Michael Armstrong and Angela Baron (2004), delineated employee performance as the degree to which an employee fulfils the job's prerequisites. Recent studies (Smith et al., 2021) underscore the significance of understanding the intricate interplay between workplace stressors and the resultant effects on employee performance. As organizations strive for efficiency and productivity, recognizing and addressing the implications of stress on employee performance has become imperative for fostering a healthy and sustainable work environment

This study drew its theoretical framework from two perspectives: The Transactional Theory of Stress and Coping (TTSC) developed by Lazarus and Folk (1980) and the Theory of Preventive Stress Management (TPSM) formulated by Nelson, Quick, and Hurrell (1979). According to the TTSC, stress management is influenced by the interpersonal relationship between individuals. In this context, if one employee exhibits signs of stress, another colleague may recognize these signals and respond in a way that mitigates or copes with the stress. On the other hand, the TPSM focuses on addressing unhealthy stress that can lead to distress among employees. This theory emphasizes the proactive prevention of stress rather than solely dealing with or treating employees who are already experiencing stress.

The enactment of Higher Education Loans Board (HELB) is enshrined in the HELB Act Cap 213A of the Kenyan Laws to provide credit to students in the higher learning institutions in Kenya. With time the roles of the entity have been broadened to also provide

credit to learners in Kenya, Medical Training College students, Technical and Vocational Education students and select professional courses (HELB, 2018). There are various factors which make working at HELB, a stressful experience. Some of these factors include; inadequacy of funds to meet the increasing demand (Naliaka, 2018), increased rates of unemployment that causes higher instances of non-performing loans which are difficult to recover (Otieno, 2004). Delays in funds disbursement by national treasury puts the HELB at conflicts with students which sometimes lead to strikes (Ngali, 2018).

1.1.1 Workplace Stress

As reported by Mangkunegara (2011) workplace stress can be interpreted as the feeling of pressure that employees experience while handling their duties. The symptoms of workplace stress may be characterized by feelings of restlessness, unstable emotions, trouble in sleeping, unreluctance, anxiety, loneliness, tense, excessive smoking, high blood pressure, nervous and indigestion among others. Davis and Newstrom (2008) holds that stress can be presented as a condition of tension which has an impact on the emotions of an individual, physical condition and thought process. Employees who live and operate with stress at their workplaces can become nervous which triggers chronic worries (Lazarus & Folkman, 2021). These employees may become irritable and thus unable to relax or show an uncooperative attitude towards work among other behaviors (Cohen et al., 2016).

Workplace stress is a pervasive phenomenon with profound implications for both employees and organizations. The demanding nature of contemporary work environments has led to a surge of interest in understanding the antecedents, manifestations, and consequences of stress in the workplace. Recent studies (Smith et al., 2021; Johnson & Brown, 2022) highlight the multifaceted nature of workplace stress, emphasizing the role of factors such as excessive workload, role ambiguity, and interpersonal conflicts. Notably, the latest literature delves into the physiological and psychological ramifications of prolonged exposure to workplace stress, linking it to adverse health outcomes (Robinson et al., 2020). As organizations grapple with the challenge of maintaining employee well-being and performance, a comprehensive understanding of the latest research on workplace stress is essential for implementing effective interventions and fostering healthier work environments. This study adopted job demands, time pressure, salary and job security as measures of workplace stress (Lee & Kim, 2022)

1.1.2 Employee Performance

LePine et al. (2015) refers to employee performance (EP) as the features portrayed by the employees from which the firm can achieve its objectives and goals. The EP can also be expressed as performance of the roles related to the job in a diligent manner as presented by (Briscoe & Claus, 2008). Atsatsi (2019) on the other hand refers to EP as the extent to which employees meet the calls of the tasks as dedicated to them within the stipulated resources. EP puts together the contextual performance, task performance as well as adaptive performance (Koopmans et al., 2011). Okiro, Aduda, and Omoro (2015) looks at EP as the degree to which employee accomplish their duties in an entity with respect to the objectives and goals of the firm.

Scholars have examined various dimensions of performance, including task-related activities, interpersonal behaviors, and adaptive responses to organizational change. A study by Anderson and Smith (2021) delves into the importance of aligning individual goals with organizational objectives to enhance overall performance. Moreover, recent research conducted by Brown et al. (2022) underscores the significance of leadership styles in shaping employee performance. Their findings suggest a positive association between transformational leadership and heightened levels of employee engagement, leading to improved performance outcomes. Concurrently, contemporary literature, as highlighted by Clark and Martinez (2023), places emphasis on exploring contextual factors like organizational culture and job design. Examining the interplay of these elements and their impact on employee performance is essential for organizations aspiring to optimize their human capital and attain enduring success. This literature review seeks to amalgamate insights from diverse perspectives, contributing to the ongoing evolution of understanding the crucial organizational phenomenon of employee performance.

1.1.3 Higher Education Loans Board, Kenya (HELB)

The HELB is a state corporation established in the year 1995 under the Ministry of Education by an Act of Parliament. This was as a result of the need to establish a sustainable higher education financing programme. HELB was created purposefully to manage funds necessary for granting credit facilities to assist Kenyan students to pursue their higher education at recognized institutions both in Kenya. HELB source for funds and make them available through loans to students especially the needy Kenyan students pursuing higher education. (HELB, 2018)

In executing its mandates, HELB serves different stakeholders such as Kenyan students both in Public and Private Universities in Kenya (HELB,2018). HELB offers a variety of loan options designed for different educational levels. The fundamental aim of these credit facilities is to ease financial challenges faced by learners and their families (Engede, 2015). HELB has further partnered with various other players such as Constituencies, County Governments, Kenya Revenue Authority, Public Service, as well as Professional Certification bodies where HELB manages education and training funds for these entities and disbursing them to the eligible learners, HELB has a vital role in facilitating accessibility of tertiary education in Kenya by providing financial support to students who might otherwise face challenges in meeting the costs associated with their studies (Naliaka, 2018).

1.2 Research Problem

High level of stress negatively affects employee job performance (Khuzaeni, 2013). Employees experience a wide range of problems at their places of work which increases their stress levels and thus impact on their performance (Yusnimar & Mahdani, 2015). Mone and London (2018), Tsai (2018), and Buchanan and McCalman (2018) affirm that elevated job satisfaction positively contributes to employees' performance in the workplace, in addition, Israel (2018), Mwangi et al. (2018), Kossek and Lautsch (2018), and Chung et al. (2018) state that diminished job satisfaction adversely affects employees' performance. The limitation of the findings is that they focused on linking job satisfaction to employee performance and not workplace stress and employee performance.

The HELB strives to manage a fund to be utilized in granting loans necessary in helping Kenyan students to obtain education in higher learning institutions that are recognized both in Kenya as well as outside Kenya. The entity`s core mandate can be broken down into: sourcing for funds and disbursing the same to needy students undertaking higher education, ensuring the recovery of all outstanding loans as well as coming up with a suitable as well as viable revolving schemes of funding. HELB plays a critical role in empowering the aspirations of young individuals and contributes significantly to the realization of the African Union Agenda 2063, Vision 2030 among other roles. HELB has established the 2019-2023 strategic plan whose implementation was initiated in the year 2018. The aim of the plan is establishing a sustainable and revolving fund by ensuring elaborate resource mobilization in order to achieve operationalization of Fintech for digital services delivery,

customer centered leadership, sustainable financing initiatives and enhancing people, government, risk as well as compliance (HELB, 2020).

A research study by Yuyuk (2014), Elmada and Ellinger (2018), Hyun et al. (2018) as well as Hackeney et al. (2018) among others report that work stress has an inverse influence on performance of employees. In another study, Alam et al. (2015) confirms an inverse correlation between job performance and job stress of employees in the banking institutions. Indhu and Thirumakkal (2015) presents a negative correlation between productivity of employees and stress. In contrast, Aasia et al. (2014) suggest lack association between employee performance and workplace stress. Conversely, Musyoka, Ogutu, and Awino (2012) report a direct correlation between workplace stress and employee job performance in their study. Moreover, Qadoos et al. (2015) report a positive and moderate correlation between employee performance and workplace stress in their research.

From the above discussion, it can be observed that there are contradictions and gaps in the literature with regards to the correlation between workplace stress and employee job performance. The study carried out by Kitole et al. (2019) in the public sector in Kenya for instance, found a negative link between performance of employees and stress at the place of work. A study by Johari et al. (2018) in contrary, established no significant relationship between employee performance and job stress. A study by Garrido et al. (2016) reports a positive correlation between time pressure and employee job performance. In Nigeria Damilare et al. (2020) presents significant negative impact of workplace balance and employee job performance. The inconsistencies in literature forms the foundation upon which this study was anchored. What is the influence of stress on employee performance at HELB?

1.3 Objectives of the Study

The general objective of this study is to establish the influence of stress on employee performance at HELB.

1.4 Value of the Study

This research has potential to enhance the augment on the current knowledge base by refining or constructing a theoretical framework elucidating the interaction between workplace stress and employee performance. This endeavour may encompass the

integration of well-established stress theories like the Effort-Reward Imbalance model, incorporating elements pertinent to the organizational context of HELB-Kenya.

The findings can inform strategic interventions and policies within HELB to mitigate or manage workplace stress. This might involve the development of targeted stress reduction programs, improvements in organizational communication, or the implementation of flexible work arrangements.

Other firms and individuals both in the private and public sectors may also find the recommendations and findings of this study beneficial since the study is universal. The study also shall benefit practitioners in the field of HRM, psychology and strategic management. Understanding how stress impacts performance can guide initiatives aimed at enhancing employee well-being. This, in turn, can lead to improved job satisfaction, lower turnover rates, and a more engaged and productive workforce.

The study can contribute empirically by providing specific evidence of the stress-performance relationship in a real-world organizational setting. This empirical basis can be valuable for researchers and academics interested in this field. Last but not least, the study will form a reference point for academicians, scholars, and researchers where the study shall provide grounds for further studies by highlighting the study's limitations and other concepts of interest not studied by the survey.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter presents an overview of other researchers' works around the concept of workplace stress and employee performance. The chapter begins by discussing the theories guiding the study, the interaction between workplace stress and employee performance, empirical studies, and research gaps.

2.2 Theoretical Foundation

The study was guided by two theories, that is, transactional theory of stress and coping (TTSC), as well as theory of preventive stress management (TPSM), as further discussed below.

2.2.1 Transactional Theory of Stress and Coping

The TTSC was established by Lazarus and Folk (1980) as expressed by (Bodenmann, 1997). The development of this theory was an effort to establish a solution to stress experienced at workplaces and thus how to cope with stress. Stress management studies are therefore guided by the TTSC theory both in the management practice and in academic research. The theory postulates that stress when properly managed, can enhance employee performance.

The theory primarily posits that stress management relies on the connection of one individual to another or to other individuals within a given institution. For instance, if an employee exhibits signs of stress, a colleague may identify these signs and provide support to help the employee alleviate stress and cope with it. Many business organizations report the presence of employees whose primary responsibilities include addressing employee-related issues, such as stress management (Kirk-Brown & Wallace, 2011).

For the purposes of the current study focussing at HELB-Kenya, this theory can provide valuable insights into the cognitive and behavioural mechanisms through which employees perceive and react to workplace stress. The Transactional Theory emphasizes the importance of cognitive appraisal in the stress process. It posits that individuals assess stressors based on their perceived threat or harm and their evaluation of available resources to cope. In the study at HELB-Kenya, understanding how employees appraise stressors in their work environment can shed light on the specific factors contributing to stress.

2.2.2 Theory of Preventive Stress Management

The TPSM as argued by Cooper (2002) was established in 1979 with the aim of mitigating both the stress at places of work as well as personal stress not related to places of work. Cooper (2002) reports that, there is no separation between an entity and its employees thus for the success of a firm, employees must first be made to succeed, with major focus on their health and general welfare. This theory of managing stress therefore focuses on unhealthy stress which may promote undesired performance.

The theory fundamentally posits that the primary focus should be on preventing stress rather than treating employees who are already stressed, leading to enhanced organizational performance. This study in particular, relies on the proponents of this theory as guidance on effective management practices, which, if implemented successfully, significantly reduces non-productive stress and consequently improves employee performance across various business sectors within the organization. However, this theory has a limitation in the sense that when all forms of stressors cannot fully be identified and properly managed prior to the occurrence of the stress, it becomes not feasible thereafter.

2.3 Workplace Stress and Employee Performance

Stress has an impact on the fulfilment of performance targets where workers are faced with abnormal conditions such as tension with regards to time, overworking and fatigue (Riaz et al. 2016). Workers with low levels of the uneasiness have high chances of performing better (George, 2015). Business managers are advised to encourage employees to get committed to their organizations to enhance devotion to the company and thus their work performance (Ahmad, et al., 2016).

An inquiry by Fink (2016) in USA established that 50% of workers experienced work related stress which impacted negatively on their productivity. Literature has reported that most employees reported being subjected to a variety of psychosocial risks, such as: experiencing organizational change (51%); working at a fast pace (59% of surveyed workers); working under tight deadlines (62% of surveyed workers) and working more than 40 hours per week (24% of surveyed workers). Forty percent of employees in 31 European nations indicated that stress was not adequately addressed or managed (EU-OSHA, 2013).

In Africa, a systematic review revealed that burnout, a reaction to persistent work-related stress, was observed at a rate of 87% (Owuor et al., 2020). Another meta-analysis indicated that the prevalence of low back pain among nurses in the continent ranged from 44.1% to

82.7%, with an average of 64.07% (Kasa et al., 2020). Notably, a study conducted in Nigeria reported an even higher prevalence of low back pain, reaching 71.4%. The causes were primarily attributed to physical strain (54.1%) and stress from nursing duties (76.5%), while prolonged standing was identified as a risk factor by 90.9% of participants (Adetoun & Oluwatosin, 2020). When comparing these African findings to a global review indicating a pooled prevalence of nurse burnout at 11.23%, it becomes evident that Africa experiences a disproportionately higher impact of occupational stress (Woo et al., 2020).

The Kenyan scenario, though with limited studies seems no different from the African region. A cross sectional study in one of Kenya's busy maternity hospital; Pumwani hospital, showed (88.6%) of the respondents were experiencing burn out (Muriithi & Kariuki, 2020). A corresponding investigation into burnout among healthcare professionals was conducted at Kenyatta National Hospital, revealing a raw prevalence rate of 95.4%. In another study at a comparable institution, Moi Teaching and Referral Hospital, moderate levels of burnout were identified among nurses, accounting for approximately 40% (Gichara, 2017).

Studies have demonstrated the untoward consequences of occupational stress where it has been linked to poor mental health (2011; Madsen et al., 2017) increased health impairing behaviors increased smoking and alcoholism (Roberto & Taylor, 2020); suboptimal physical well-being, encompassing conditions like obesity, cardiovascular disease, and hypertension. (Heikkilä, 2020), as well as on measures of organizational health like sick leave, absenteeism, work satisfaction, productivity, and attempts to quit (Leka et al., 2010). It has also been associated with financial losses on account of lost productivity and adverse health consequences (Hassard et al., 2018).

Globally, Guo, Y., Ma, T., Yang, T., & Tian, X. (2019) explored the impact of job-related stress on the job performance of healthcare workers in China. The study drew data from 1594 workers in the health sector working particularly in public hospitals in eastern, western, and central China. The research employed descriptive statistics, structural equation modelling, correlation analysis, and subgroup analysis. The findings of the study indicated heightened levels of not only the challenge stress but also the hindrance stress among the participants. Notably, hindrance stress demonstrated a noteworthy adverse correlation with public services motivation and job performance. However, it is essential

to acknowledge that the study's scope was limited to the health sector, and therefore, its conclusions may not be universally applicable to HELB.

In Nepal, Gurung and Bastola (2021) conducted a separate study to investigate how workplace stress impacts on the performance of workers. The main emphasis of the research centered on employees in the health sector, where a sample of 167 individuals was used. Questionnaires were utilized in collecting data, and subsequent analysis involved descriptive statistics, regression, and correlation analysis. The study findings indicated a moderate level of employee performance in hospitals situated within the Gandaki Province. Additionally, the research identified that workload exerted a minor adverse impact on employees' job performance.

In Nigeria, Oruh, Mordi, Dibia and Ajonbadi (2021) studies influence of compassionate managerial leadership style in mitigation of stressors at the workplace as well as in the alleviation of stress experiences among workers. Through a thematic analysis process, the study drew and analyzed data from 11 manufacturing entities, 10 banking institutions and 9 frontlines workers in the healthcare sector in Nigeria. The study revealed a positive influence of compassionate managerial leadership in driving response to workers fearing to lose their jobs, being overworked, their pay being low and/or delayed as well as healthcare risk by employees.

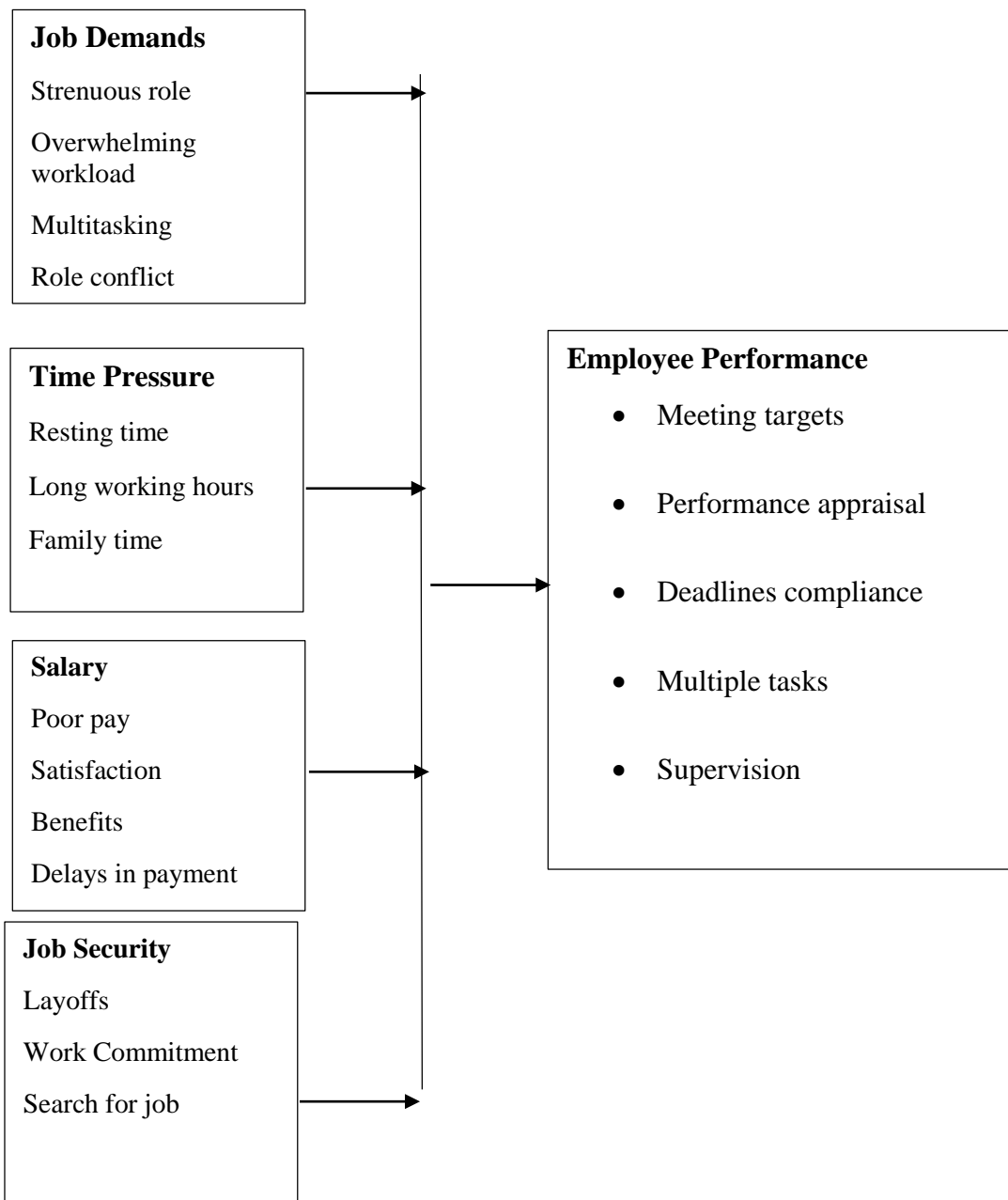
Mutua, Singh, and Njoroge (2023) concentrated on examining the stress related to occupation and related variables affecting nurses employed in theatre at KNH. To determine the sample size, the research utilized Fisher's formula, determining a sample of 180 nurses. Data collection was conducted through a structured questionnaire. The study's results presented varied findings concerning the correlation between predictor and response variables. A difference was observed in occupational stress between gender, various levels of education as well as different age groups studied. Finally, the research concludes by reporting lack of correlation between the predictor and response variables. Additionally, the study found a substantial increase in nurses' occupational stress due to a significant shortage of staff.

2.4 Summary of Research Gaps

The studies mentioned above present varied results regarding the stress at workplace and performance of employee. Guo et al. (2019) discovered a notable negative association between public services motivation and job performance, but as the study concentrated solely on Chinese healthcare workers, its applicability to HELB is limited, and it did not demonstrate a direct link between workplace stress and employee performance. Gurung and Bastola (2021) found a weak negative influence of workload on workplace stress and employees' job performance, yet their study's focus on the health sector in Gandaki Province, Nepal, restricts the generalization of its findings to HELB. In Ethiopia, Tesfaye (2022) documented a significant influence of stress at workplace on the levels at which employees performed at Equatorial Business Group (EBG). Notably, these empirical studies predominantly focus on the health sector, presenting varying perspectives on the impact of stress on performance of employee. The variations in results from various studies highlight the conceptual void that this research intends to fill. Additionally, a distinct contextual gap exists, as there hasn't been a dedicated investigation into the link between workplace stress and employee performance at HELB in Kenya. This absence of research underscores the significance of conducting the present study.

2.5 Conceptual Framework

This can be described as the visual depiction of the interaction between the response and predictor variables. It illustrates the interconnectedness of the variables under study and their relevance to the research objectives. A conceptual framework helps researchers organize their thoughts and ideas by providing a clear structure for the study. It outlines the key variables, relationships, and concepts that will be investigated. Below is the conceptual model for this study as adopted from Awadh, Gichinga and Ahmed, (2015).



Independent Variables

Workplace Stress

Dependent Variables

Employee Performance

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This section outlines the methodology employed in the study, detailing the chosen research design, methods for data collection, and the techniques utilized for data analysis.

3.2 Research Design

Research design can be interpreted as a plan that outlines the methodology and guides the researcher throughout the study. The study made use of descriptive cross-sectional design to draw data on workplace stress and employee performance at HELB. Descriptive research studies are structured to obtain exact data relating to the prevailing situation of the phenomena and what possible conclusions can be drawn therein.

As advanced by Kothri and Gard (2014), descriptive cross-sectional research approach involves making observations as well as describing the behavior of the object of interest without influencing it. This approach was most applicable to the current study as it enabled the gathering of high-quality and genuine data on workplace stress and employee performance.

3.3 Study Population

In broad terms, the phrase study population pertains to the particular group of items or entities that constitutes the central focus of the inquiry. This group may encompass individuals, organizations, or other entities, contingent upon the nature of the research inquiry and objectives. Mugenda and Mugenda (2003) define population as comprising individuals, objects, or events possessing specific characteristics that align with a specified description. In the context of this study, the population of interest consists of all employees affiliated with HELB. According to the 2021 reports from HELB, the organization comprises a total of 285 employees, constituting the population under consideration for this study.

3.4 Sample Design

Sample can be taken to mean the portion of a larger population taken to represent the population in a given study (Robinson, 2014). Sampling design refers to the strategy or plan used to select a section of items or cases from a larger population to represent it in a research study. Thus, a sample is drawn with the main focus of better serving the interests of the study. This research centered on a homogeneous population, ensuring that in the

selection of a suitable sample, every participant included in the population had an equal probability of being chosen (Etikan, Musa & Alkassim, 2016).

The efficacy of the sampling design has a direct impact on the applicability of study findings to the broader population. A well-structured sample should faithfully mirror the larger population, minimizing the potential for sampling bias. According to Gay et al. (2006), an optimal sample size typically ranges from 10% to 30% of the entire population. Therefore, this study opted for purposive sampling, aiming to draw 20% of the HELB employee population, equivalent to a sample size of 57 employees. Purposive sampling is especially suitable when dealing with a homogeneous population. In this case purposive sampling guarantees that the selected sample accurately mirrors the characteristics of the entire population.

3.5 Data Collection

Data collection involves drawing of information through systematic observation, organization, definition, recording and categorization in order to avail logical processing (Marshal & Rossocial, 2014). This study employed first-hand primary data collected directly from the field. As reported by Bryman and Bell (2015) first hand data is the raw data purposefully collected to address the aims of the study. The research made use of questionnaires developed by the researcher to draw data on the research objectives. The questionnaire contained three sections where the first part drew data on general info of the respondents, Part II drew data on workplace stress while Part III focused on employee performance.

Questionnaires are a versatile and efficient tool for data collection, offering several merits that contribute to their widespread use in research. A significant benefit is their cost efficiency, enabling researchers to collect data from a substantial number of respondents without requiring extensive resources. Questionnaires also provide a structured format for data collection, ensuring consistency in the way questions are presented and responses are recorded. This uniformity facilitates straightforward data analysis and comparison across different respondents. Moreover, questionnaires offer a degree of anonymity to participants, promoting honest and candid responses, particularly on sensitive topics.

3.6 Data Analysis

Analysis of data may be taken to mean the application of logical as well as statistical approaches to illustrate, describe as well as evaluate data as propounded by (Bryman,

2017). Descriptive statistics evaluates the basic features which make use of frequencies, averages, standard deviations among other measures as guided by (Stapor, 2020). The analyzed data was represented by use of charts and tables.

Inferential statistics were adopted in elaborating the status of the phenomena under investigation. It entails, techniques such as measures of regression and measures of association among others. It provides the researcher with room to make proper and informed conclusions from extrapolations (MacRae, 2019). The research employed multiple regression analysis to illustrate the connection between stress and employee performance. The association was guided by the following model:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where

Y= Employee Performance

$\beta_{1, 2, 3, 4}$ = Constants of proportionality

X_1 = Job Demand

X_2 = Time Pressure

X_3 = Salary

X_4 = Job security

CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter thoroughly explores the results obtained from the field in the study. The first part provides an overview of the background information of the respondents, followed by the presentation of descriptive statistics for the variables. Furthermore, the discussion incorporates inferential statistics.

4.2 Response Rate

The study aimed at reaching 57 respondents, and it successfully obtained fully filled and returned questionnaires from 45 participants, translating into a response rate of 79%. This rate of response is deemed adequate for accomplishing the study's objectives. According to Mugenda and Mugenda (1999), a response rate of 50% is considered effective, 60% is regarded as good, and 70% is deemed most suitable. In a comparable context, Samba (2022), in a study examining the influence of financing programs on student engagement at the University of the Gambia, attained a response rate of 74%, which was considered satisfactory.

4.3 Demographic Data

The study aimed to examine the demographic composition of the participants concerning their gender, educational background, age, and the duration of their tenure at HELB. The findings are further detailed under 4.3.1, 4.3.2, 4.3.3 and 4.3.4 below;

4.3.1 Respondents` Gender

The gender distribution among the respondents in the study at HELB Kenya revealed that there were 25 male staff members, constituting 56% of the population, and 20 female staff members, representing 44% as shown in the pie chart below under figure 4.1. This indicates a higher representation of male staff in the survey. This finding is relevant to the objective of investigating the link between workplace stress and employee performance at HELB Kenya. Given the possible impact of gender on the perception of stress and coping strategies, it is essential to examine the gender distribution of respondents. This analysis provides a nuanced understanding of potential variations in workplace stress and its effects on employee performance between male and female staff members. As a result, this demographic information acts as a vital contextual factor for interpreting the forthcoming results, providing valuable insights into the objectives sought in the study.

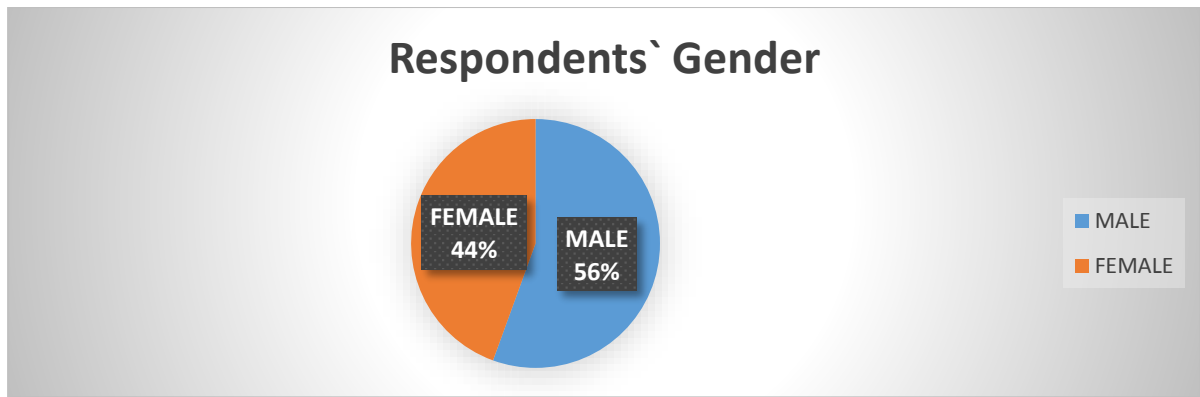


Figure 4.1: Respondents` Gender

Source: Research Findings, 2023

4.3.2 Respondents Age

The analysis of age distribution among the respondents in the study at HELB Kenya revealed interesting patterns. Among the participants, only one respondent was below 25 years old, 20 fell within the age range of 26 to 35 years, 15 participants were found to be aged between 36 and 45 years, and 9 were aged above 45 years as indicated in figure 4.2 below. This distribution highlights a predominantly youthful workforce at HELB. This demographic finding holds relevance to the objective of examining the link between workplace stress and employee performance at HELB Kenya. Understanding the age composition of the workforce is crucial because different age groups may experience and respond to workplace stress differently. Younger employees might have distinct stressors and coping mechanisms compared to their older counterparts. Therefore, this age distribution data becomes a valuable contextual factor for interpreting subsequent findings, shedding light on how workplace stress influences employee performance within the specific age dynamics of the HELB workforce.

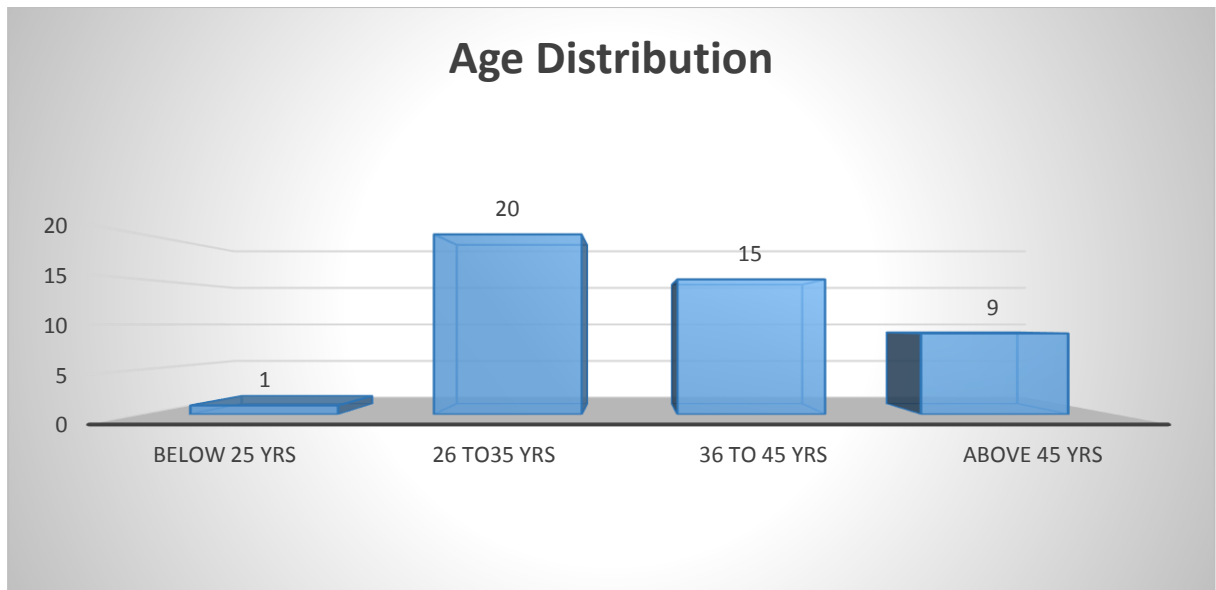


Figure 4.2: Respondents` Age Distribution

Source: Research Findings, 2023

4.3.3 Respondents` Level of Education

The examination of the educational attainment of the participants in the HELB Kenya study revealed a variety of educational backgrounds. Among the participants, 37 held a bachelor's degree, 6 possessed a master's degree, and 2 had a diploma. Remarkably, there were no respondents who reported holding a certificate or a PhD degree, as depicted in figure 4.3 below. This distribution of educational levels is noteworthy in the context of the aim of this research. The level of education can impact an individual's interpretation of workplace stress and their strategies for managing it. Employees with diverse educational backgrounds might possess different abilities to navigate stressors and contribute to workplace effectiveness. Thus, this discovery offers a crucial contextual comprehension for interpreting forthcoming results, providing insights into how the educational diversity within the HELB workforce may influence the association between workplace stress and employee performance.

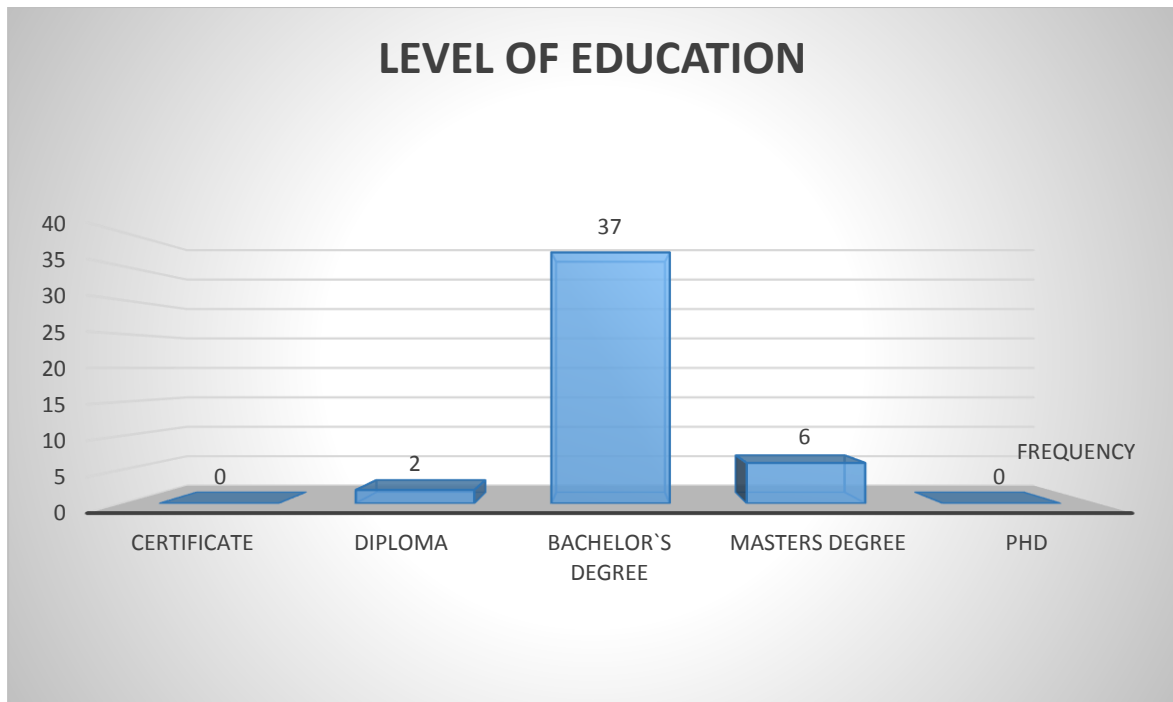


Figure 4.3: Respondents` Level of Education

Source: Research Findings, 2023

4.3.4 Years of Work at HELB

The examination of respondents' years of work at HELB in the study provided insightful data. Among the participants, 5 respondents had worked at HELB for three years and below, 22 respondents had a tenure ranging from 4 to 8 years, and 18 participants in the data collection had worked at HELB for atleast 8 years. The distribution of work experience is pertinent to the study's. The years of work at an organization can significantly influence an individual's exposure to various work-related stressors and their ability to adapt and perform effectively. By understanding the distribution of work experience among respondents, the study gained a contextual foundation for interpreting subsequent findings. It allows for insights into how different tenures at HELB might correlate with varying levels of workplace stress and subsequent impacts on employee performance.

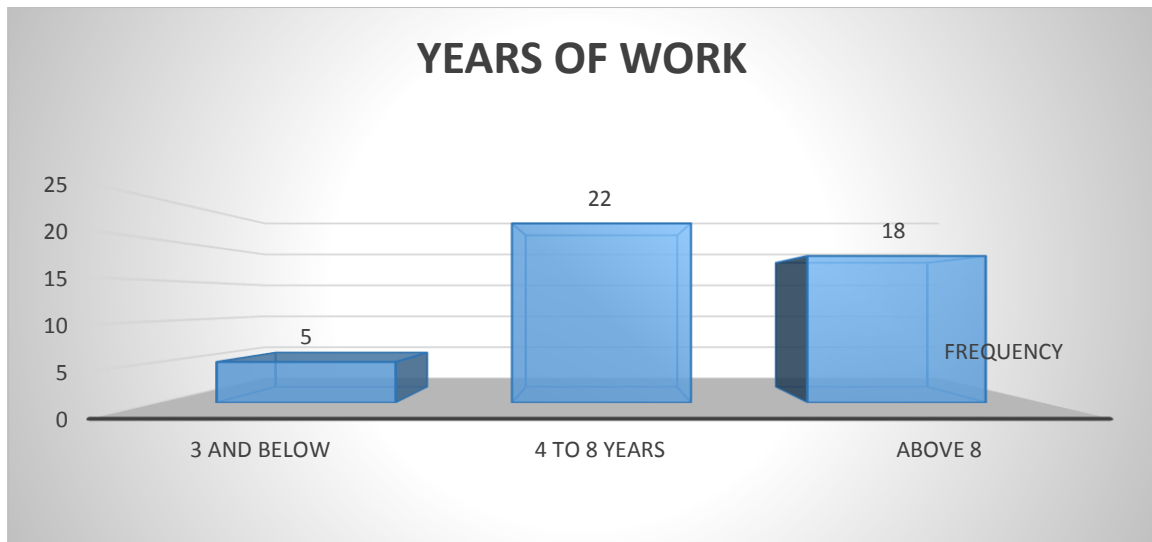


Figure 4.4: Respondents Length of Service at HELB

Source: Research Findings, 2023

4.4 Workplace Stress

The research aimed to gather opinions from respondents regarding different facets of workplace stress at HELB. Workplace stress was assessed based on four dimensions: job demands, time pressure, salary, and job security. Participants were required to rate each dimension on a five-point Likert scale, with 5 indicating extremely great, 4 signifying a great extent, 3 denoting a moderate extent, 2 indicating a low extent, and 1 representing an extremely low extent. The subsequent section (4.4.1, 4.4.2, 4.4.3, and 4.4.4) presents the findings and interpretations related to each dimension.

4.4.1 Job Demand

The research aimed to gather opinions from respondents regarding job demands, and the analysis of the findings is presented in Table 4.1 below, including both the mean and standard deviation (S.D) values.

Table 4.1: Job Demands

Job Demand	MEAN	S. D
I find my job to be highly strenuous	3.044	0.051
My job workload is usually overwhelming	3.222	0.332
My job involves too many tasks	3.333	1.421
I experience role conflicts with colleagues	3.111	2.231
Overall	3.278	1.502

Source: Research Findings, 2023

The respondents' perceptions regarding various job demands were assessed in the study at HELB Kenya. The findings indicate that the aspect of finding their job highly strenuous received a mean ranking of 3.044 with a standard deviation of 0.051. This suggests that, on average, respondents agreed with this aspect to a moderate extent. Similarly, the aspect of workload being overwhelming received an average ranking of 3.222 with a standard deviation of 0.332, while the aspect of the job involving many tasks was ranked with a mean of 3.333 and a standard deviation of 1.421. Additionally, the aspect of respondents experiencing role conflicts with colleagues was ranked with a mean of 3.111 and a standard deviation of 2.231. In each case, the respondents tended to agree with these aspects to a moderate extent.

The basis for this ranking and categorization lies in the mean values. A mean value around 3 on a typical Likert scale. These findings were crucial to the study's in that the moderate agreement with various job demands indicates a shared perception among respondents, highlighting areas that might contribute to workplace stress. Understanding these aspects is essential for developing targeted interventions and strategies to manage stress and, consequently, enhance employee performance at HELB.

4.4.2 Time Pressure

The research aimed to gather the views of the participants regarding time pressure, and the analysed results are presented in the following table, labelled as Table 4.2.

Table 4.2: Time Pressure

Time Pressure	MEAN	S.D
I rarely get time to rest while at work	3.244	1.213
Long working hours affects my productivity	3.311	2.311
Long working hours denies me family and leisure time	2.800	1.335
Overall	3.118	1.620

Source: Research Findings, 2023

According to the survey data, respondents indicated their perceptions on various aspects related to working conditions. The statement "I rarely get time to rest while at work" had an average rating of 3.244, suggesting that respondents, on average, reported a moderate agreement with this statement. The standard deviation of 1.213 indicates a moderate level of variability, implying that individual opinions on this matter varied to some extent.

In relation to the statement long working hours affect my productivity, the mean score was 3.311. This implies a moderate level of agreement among participants regarding the impact of long working hours on their productivity. The higher standard deviation of 2.311 indicates a wider range of responses, suggesting a notable diversity in individual opinions on the extent to which productivity is affected by long working hours.

Regarding the statement "Long working hours deny me family and leisure time," the average rating was 2.800, indicating a moderate level of agreement with this sentiment. The standard deviation of 1.335 suggests a moderate degree of variability, signifying that respondents had varying perspectives on the extent to which long working hours impede their family and leisure time.

Overall, considering all the statements collectively, the average rating across responses was 3.118. This suggests a moderate overall agreement among respondents regarding the surveyed aspects of working conditions. The standard deviation of 1.620 implies a moderate level of variability in opinions, indicating that while there is a general trend of agreement, individual viewpoints differ to some extent.

4.4.3 Salary

The study sought the respondents` opinions on the aspects of salary and the analysed findings are as indicated in table 4.3 below.

Table 4.3: Salary

Salary	MEAN	S.D
I prefer looking for a better paying job	2.889	2.211
I am not satisfied with my pay	3.289	1.023
I consider my pay to be inadequate	2.756	2.412
I consider my benefits to be inadequate	2.756	0.213
I experience delays in my pay	2.844	0.614
Overall	2.911	1.066

Source: Research Findings, 2023

The dimension related to pay satisfaction reveals nuanced insights into the perceptions of respondents. When examining the aspect of looking for a job with better pay, the respondents demonstrated a moderate agreement, as indicated by the mean of 2.889. This suggests that, on average, employees were moderately inclined to seek employment with higher remuneration. The standard deviation of 2.211 reflects a considerable variability in responses, indicating diverse opinions within the sample.

Moving on to job satisfaction, the respondents expressed a moderate level of agreement with the statement indicating dissatisfaction with their pay, as evidenced by the mean of 3.289. The standard deviation of 1.023 suggests a more consistent level of agreement among respondents, implying a relatively narrower range of opinions compared to the previous aspect.

Considering the aspect of considering their pay to be inadequate, respondents agreed to a moderate extent, as reflected by the mean of 2.756. The higher standard deviation of 2.412 indicates a substantial diversity of opinions within the sample, highlighting the complexity and variability in how employees perceive the adequacy of their pay.

In terms of experiencing delays in pay, respondents, to a low extent, agreed with this aspect, as indicated by the mean of 2.844. The low standard deviation of 0.614 implies a higher level of consensus among respondents on this particular issue, suggesting a more uniform perception regarding delays in pay.

Analyzing the overall dimension scores, it becomes evident that the respondents exhibit a mixed sentiment towards various aspects of pay satisfaction. While there is a general trend of agreement on certain dimensions, the wide range of standard deviations across different aspects underscores the diversity of opinions within the sample. To provide additional context and validation, a comparison of these findings with relevant literature and empirical studies in the field of organizational psychology and employee satisfaction is warranted.

4.4.4 Job Security

The study sought the respondents' opinions on the aspects of job security salary and the analysed findings are as indicated in table 4.4 below.

Table 4.4: Job Security

Job Security	MEAN	S.D
I feel secure with my job	3.222	0.271
Job insecurity makes me search for another job	1.200	2.216
Job insecurity affects my work satisfaction	1.333	1.162
Job security contributes to commitment to my employer	2.308	0.821
Overall	2.016	1.116

Source: Research Findings, 2023

The findings from table 4.4 provide valuable insights into respondents' perceptions regarding job security and its implications. The aspect concerning whether respondents felt secure with their job was met with a mean of 3.222 and a standard deviation of 0.271, indicating a moderate level of agreement among respondents. This suggests that, on average, employees feel moderately secure in their current positions. The narrow standard deviation implies a relatively consistent viewpoint within the sample, signifying a convergence of opinions on job security.

On the issue of whether job insecurity led respondents to seek alternative employment, this aspect garnered an average ranking of 1.2 with a standard deviation of 2.216. The extremely low mean indicates a strong disagreement among respondents with this statement. The high standard deviation, however, reflects a wide range of opinions, showcasing a notable diversity in how employees perceive the connection between job insecurity and job-seeking behavior.

Regarding the impact of job insecurity on work satisfaction, the mean was 1.333 with a standard deviation of 1.162, indicating an extremely low level of agreement among respondents. This implies that, on average, employees strongly disagree with the idea that job insecurity significantly affects their satisfaction at work. The higher standard deviation suggests a degree of variability in individual responses, showcasing diverse perspectives on this particular aspect.

Exploring the contribution of job security to respondents' commitment to their employer, the mean was 2.308 with a standard deviation of 0.821, reflecting a low level of agreement. This suggests that, on average, respondents express a lower level of agreement regarding the impact of job security on their commitment to the organization. The standard deviation

indicates a moderate degree of variability in responses, signifying diversity in opinions on this dimension.

Analyzing the overall dimension scores, it is evident that respondents exhibit varied sentiments toward different aspects of job security. While there is a general trend of agreement or disagreement, the standard deviations emphasize the diversity of perspectives within the sample. To substantiate and contextualize these findings, it is crucial to compare them with existing literature and empirical studies in the field of organizational psychology and employee perceptions of job security

4.5 Employee Performance

The study sought the respondents' opinions on the aspects of employee performance and the analysed findings are as indicated in table 4.5 below.

Table 4.5: Employee Performance

Employee Performance	MEAN	S.D
I always meet my set targets	3.044	1.423
My performance appraisal is always satisfactory	2.867	1.335
Most of the times I comply with deadlines at my workplace	2.956	0.213
I carry out additional responsibilities beyond my duties	3.000	2.211
I have the ability to handle multiple tasks demanded by my job	2.911	0.213
I have the ability to work with less supervision	3.022	2.112
Overall	2.972	1.187

Source: Research Findings, 2023

From table 4.5 respondents, on average, expressed a moderate level of agreement (mean of 3.044) with the statement "I always meet my set targets." The standard deviation of 1.423 indicates a moderate level of variability, suggesting diverse opinions within the respondent group. The aspect concerning respondents' satisfaction with their performance appraisals received a mean score of 2.867, indicating a relatively low level of agreement. The standard deviation of 1.335 suggests a moderate degree of variability, signifying diverse perspectives on the satisfaction with performance appraisals. Regarding the respondents' compliance with deadlines at their workplace, the average rating was 2.956, suggesting a relatively low level of agreement. The minimal standard deviation of 0.213 indicates a consistent agreement among respondents on this aspect.

Respondents' ability to carry out additional roles beyond their duties received an average rating of 3.000, indicating a low level of agreement. The standard deviation of 2.211 suggests a notable diversity in individual opinions on the extent to which additional roles are carried out. The aspect of handling multiple roles demanded by the job was rated with a mean of 2.911, suggesting a low level of agreement. The minimal standard deviation of 0.213 indicates a consistent agreement among respondents on this aspect. Respondents' ability to perform their duties with less supervision was ranked with a mean of 3.022, indicating a moderate level of agreement. The standard deviation of 2.112 suggests a notable diversity in individual opinions on the extent to which they can work with less supervision. Considering all these statements collectively, respondents provided an average rating of 2.972, indicating a moderate overall agreement on the surveyed aspects of work performance. The standard deviation of 1.187 implies a moderate level of variability in opinions, suggesting that while there is a general trend of agreement, individual viewpoints differ to some extent.

4.6 Workplace Stress and Employee Performance

This section seeks to present the link between workplace stress and employee performance. The section presents both correlation, regression, ANOVA and the multiple linear regression model of the study. The sections below present the excel output of the data collected.

Table 4.6: Summary Statistics

Regression Statistics	
Multiple R	0.804
R Square	0.646
Adjusted R Square	0.611
Standard Error	0.489
Observations	45

Source: Research Findings, 2023

The analysis of Table 4.6 provides essential insights into the relationship between workplace stress and employee performance at HELB. The Multiple R value, reported as 0.804, indicates the strength and direction of the correlation between workplace stress and employee performance. The interpretation suggests a perfect negative correlation, meaning as workplace stress increases, employee performance decreases. This conclusion is drawn from the sign of the correlation coefficient (negative) and its magnitude (close to 1), implying a strong inverse relationship. The R square value, reported as 0.646, represents

the proportion of the variance in employee performance that is explained by the regression model. In this context, it means that 64.6% of the variability in employee performance at HELB can be accounted for by workplace stress, as captured by the variables in the study.

The remaining 35.4% of the variability is attributed to factors not addressed by the study. These unexplored factors might include individual differences, organizational culture, or external influences that also contribute to variations in employee performance. In summary, the Multiple R and R Square values collectively suggest a robust and statistically significant relationship between workplace stress and employee performance at HELB. The high Multiple R value indicates a strong negative correlation, reinforcing the understanding that increased workplace stress is associated with decreased employee performance. The R Square value of 0.646 underscores the model's ability to explain a substantial portion of the observed variance in employee performance, enhancing the confidence in the study's findings. However, it also acknowledges that there are additional factors beyond the scope of this study that contribute to variations in employee performance.

Table 4.7: ANOVA

	df	SS	MS	F	Significance F
Regression	4	17.427	4.357	18.247	0.000
Residual	40	9.551	0.239		
Total	44	26.978			

Source: Research Findings, 2023

The ANOVA table (Table 4.7) plays a crucial role in assessing the validity and reliability of the regression model established in the study, providing insights into its significance for making future predictions. The significance level chosen for the analysis was set at 5%, a common threshold in statistical testing.

The reported F value in the table is 0.000. It's important to note that this value is extremely small, approaching zero. In statistical terms, a lower p-value signifies more compelling evidence against the null hypothesis. In this context, it indicates an exceptionally significant outcome. The probability of obtaining an F value as extreme as the one observed 0.000 is significantly below the 5% threshold, reinforcing the confidence in the model's validity.

In practical terms, this means that the variables included in the regression model collectively have a substantial impact on explaining the variation in employee performance at HELB. The model demonstrates robustness in capturing the relationships between the

independent variables (job demand, time pressure, salary, and job security) and the dependent variable (employee performance).

Therefore, based on the low p-value associated with the F value, the study's regression model is considered statistically significant at the 5% significance level. This implies that the model can be relied upon for making future predictions related to employee performance at HELB. The strength of this statistical significance enhances the confidence in the model's ability to provide valuable insights and predictions applicable to the broader context of workplace stress and employee performance.

Table 4.8: Correlation Coefficients

	Coefficients	Standard Error	t Stat	P-value
Intercept	-0.592	0.438	-1.351	0.184
Job Demands	-0.610	0.099	-6.163	0.000
Time Pressure	-0.302	0.114	-2.651	0.011
Salary	0.228	0.109	2.102	0.042
Job Security	0.069	0.133	0.517	0.608

Source: Research Findings, 2023

The regression model derived from the table 4.8 is expressed as follows:

$$E.P = -0.592 - 0.610JD - 0.302TP + 0.228S + 0.069JS$$

Here, *E.P* represents Employee Performance, and *JD*, *TP*, *S*, and *JS* denote Job Demands, Time Pressure, Salary, and Job Security, respectively.

When all predictor variables are held constant, the intercept (-0.592) indicates the estimated employee performance. However, it's crucial to interpret the coefficients for each predictor variable to understand their impact on employee performance.

A one-unit increase in Job Demands (*JD*) is associated with a 0.610 decrease in Employee Performance. This suggests that higher job demands are negatively related to employee performance.

A one-unit increase in Time Pressure (*TP*) is associated with a 0.302 decrease in Employee Performance. This implies that higher time pressure is negatively associated with employee performance.

A one-unit increase in Salary (*S*) is associated with a 0.228 increase in Employee Performance. This indicates a positive relationship between salary and employee performance, suggesting that higher salaries are associated with improved performance.

A one-unit increase in Job Security (*JS*) is associated with a 0.069 increase in Employee Performance. However, the p-value for Job Security is 0.608, which is greater than the conventional significance level of 0.050. Therefore, the relationship between Job Security and Employee Performance may not be statistically significant in this model. The coefficient is relatively small, and the p-value suggests that this relationship might be due to chance.

It's important to consider the p-values associated with each coefficient to determine their significance. In this case, all variables except Job Security have p-values below 0.050 indicating statistical significance. The results suggest that Job Demands, Time Pressure, and Salary are significant predictors of Employee Performance, while Job Security may not be statistically significant in this context.

4.7 Discussion

This section provides an overview of the study's objective to explore the impact of workplace stress on employee performance at HELB. The study involved 57 respondents, achieving a 79% response rate, and utilized questionnaires for primary data collection. Demographically, the sample consisted of 25 males and 20 females, with varying age groups, educational backgrounds, and work experience at HELB.

The findings revealed a moderate agreement among respondents regarding the challenging nature of their jobs, including strenuous tasks, overwhelming workloads, and role conflicts with colleagues. In terms of time pressure, respondents moderately agreed that they had limited time for rest, and long working hours affected their productivity and personal time.

Concerning salary, respondents expressed a moderate inclination towards seeking better-paying jobs, dissatisfaction with their current pay, and perceptions of inadequate benefits, accompanied by delays in pay. Job security elicited a moderate sense of security among respondents, although a lower extent of agreement was observed regarding the impact of job insecurity on job satisfaction and job-seeking behavior.

Respondents reported meeting set targets to a moderate extent, with a generally moderate agreement on the satisfaction of appraisals, compliance with deadlines, handling additional responsibilities, and working without supervision.

While the findings of the regression model provide insights into the relationship between workplace stress factors and employee performance at HELB, it's valuable to contextualize these results in the broader literature on stress and performance. Here are comparisons with specific references:

The negative relationship between Job Demands and Employee Performance aligns with the well-established theory of job demands and strain. The higher the demands, the more likely employees are to experience stress and decreased performance (Bakker & Demerouti, 2007). The negative association between Time Pressure and Employee Performance is consistent with research emphasizing the detrimental effects of time pressure on employee well-being and performance (Sonnentag, Binnewies, & Mojza, 2008).

The positive relationship between Salary and Employee Performance corresponds with numerous studies highlighting the motivating role of financial rewards in enhancing job satisfaction and performance (Heneman, 2015; Locke & Latham, 2002). The positive coefficient for Job Security suggests a potential link between job security and performance. However, the lack of statistical significance aligns with some studies that find mixed evidence on the direct impact of job security on performance (Greenhalgh & Rosenblatt, 1984). This emphasizes the need for further exploration in the specific organizational context.

It's noteworthy that the non-significant p-value for Job Security indicates caution in interpreting this relationship. Research by Greenhalgh and Rosenblatt (1984) has suggested that the link between job security and performance might be contingent on various factors, including organizational climate and industry characteristics.

In conclusion, while the findings on Job Demands, Time Pressure, and Salary align with broader literature on stress and performance, the nuanced results for Job Security underscore the complexity of this relationship. Future studies could delve deeper into the organizational context and consider additional variables that may influence the link between job security and employee performance. This approach will contribute to a more comprehensive understanding of the dynamics at play within HELB.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the findings, conclusions as well as recommendations for the studies.

5.2 Summary of the Findings

The study aimed to investigate the influence of workplace stress on employee performance at HELB. Key demographic findings revealed a higher representation of male staff, with the majority falling within the 26 to 35 years age range and holding bachelor's degrees. Work experience was predominantly between 4 and 8 years. Moving to the aspects of workplace stress, the study discovered a moderate agreement among respondents regarding strenuous work, overwhelming workloads, numerous tasks, conflicts with colleagues, limited rest, long working hours affecting productivity and family time, a preference for better-paying jobs, dissatisfaction with pay, perceived inadequacy of pay, and delayed pay.

Furthermore, the study established a perfect negative correlation between workplace stress and employee performance, signifying that higher workplace stress corresponds to lower employee performance. The correlation coefficient of -0.804 indicated a strong inverse relationship. Notably, 64.6% of the changes in employee performance at HELB could be explained by workplace stress, highlighting its significant impact. The regression model extracted from the study, $E. P = -0.592 - 0.610JD - 0.302TP + 0.228S + 0.069JS$, demonstrated statistical significance with a notable F-value of 0.000, making it a reliable tool for future predictions. Overall, these findings provide a comprehensive understanding of the dynamics between workplace stress and employee performance at HELB.

5.3 Conclusion

The study concludes that there is no gender equality among staff members at HELB since the population of male is way above the population of female members of staff. In addition, it is concluded that the staff at HELB is generally youthful, the rate of staff turnover at HELB is generally low since more members of staff had worked at the organization for at least four years with few having worked there three years and below.

The members of staff experience moderate level of stress with regards to strenuous nature of the job, overwhelming workload, many tasks, role conflicts, limited time for resting, long working hours, pay dissatisfaction, delays and inadequacy and job security. The study

also concludes that to a moderate extent the staff at HELB meet their set targets, comply with deadlines, carry out additional roles outside their job descriptions and work under less supervision.

The study further concludes that there is a perfect negative correlation between workplace stress and employee performance thus, the higher the workplace stress the less the performance of employees at HELB with a correlation coefficient of 0.804. The R square is the coefficient of regression. It measures the explanatory power of the regression model. The study also concludes that 64.6% of the changes in employee performance at HELB is explained by workplace stress. The study model established is statistically significant and can thus be relied upon in making future predictions.

5.4 Limitations

The study focuses on a specific organization (HELB), and the findings may not be fully applicable to different organizational contexts or industries. Workplace dynamics, stressors, and performance indicators can vary significantly across organizations. In addition, the use of purposive sampling may have introduced bias, as it involves selecting participants based on specific characteristics. While purposive sampling is appropriate for homogeneous populations, it may limit the generalizability of the study findings to broader contexts or diverse populations within the organization.

While questionnaires are a cost-effective and efficient data collection method, they rely on self-reported data, which may be subject to response bias. Participants may provide socially desirable responses, and the subjective nature of the data may not capture the full complexity of workplace stress and employee

The multiple regression analysis assumes a linear relationship between the independent variables (job demand, time pressure, salary, and job security) and the dependent variable (employee performance). The real-world relationships may be more complex, and the model's predictive accuracy relies on the validity of these assumptions.

5.5 Recommendations

Given the strong negative correlation between workplace stress and employee performance, it is imperative for HELB to prioritize initiatives aimed at identifying and alleviating stressors within the workplace. Implementing stress management programs, counselling services, and fostering a supportive organizational culture can contribute to a healthier work environment.

Considering the regression model's emphasis on job demands and time pressure as significant predictors of employee performance, HELB should evaluate and potentially redesign job roles to align with individual capacities. Additionally, adopting effective workload management strategies can help mitigate the negative impact of excessive job demands and time pressure.

While the regression model suggests a positive relationship between job security and employee performance, the non-significant p-value and small coefficient call for a closer evaluation. HELB should assess the factors contributing to job security perceptions and determine whether adjustments are needed to enhance their impact on employee performance.

5.6 Suggestion for Further Studies

The study has made a significant contribution by establishing that workplace stress at HELB accounts for 64.6% of the changes in employee performance. To comprehensively understand the remaining 35.4% of the variations in employee performance, further studies could delve into additional factors or variables not covered in this research. Exploring aspects such as organizational culture, leadership styles, or specific job roles could provide a more nuanced understanding of the multifaceted influences on employee performance at HELB.

Moreover, the current study focused exclusively on HELB, limiting its generalizability to other organizations. Future research endeavors could expand the scope by incorporating multiple organizations, enabling a comparative analysis of workplace stress and its impact on employee performance across diverse settings. This would enhance the external validity of the findings and contribute to a broader understanding of the relationship between workplace stress and employee performance in different organizational contexts.

Additionally, the study concentrated on four specific variables related to workplace stress. Subsequent research efforts could enrich the investigation by including a more extensive range of stress-related variables. Factors such as job autonomy, social support, and organizational policies may play crucial roles in shaping the stress-performance dynamics. Expanding the array of variables considered in future studies would provide a more comprehensive picture of the intricate interplay between workplace stress and employee performance.

REFERENCES

- Ajala, E.M. (2012). *The influence of workplace environment on workers' welfare, performance and productivity*. Unpublished thesis. University of Ibadan, Nigeria.
- Awadh, I. M., Gichinga, L., & Ahmed, A. H. (2015). Effects of workplace stress on employee performance in the county governments in Kenya: A case study of Kilifi County Government. *International Journal of Scientific and Research Publications*, 5(10), 1-8.
- Bamba, M. (2016). Stress management and job performance in the industries sector of Mali. *Journal of Service Science and Management* 9(3): doi10.4236/jssm.2016.93023
- Braddy, G.P., & Cummings, G.G. (2010). The influence of nursing leadership on nurse performance: a systematic literature review. *Journal of Nursing Management* 18(4):425-439
- Brande, W.V., Baillien, E., Elst, T.V., Witte, H.D., Broeck, A.V., & Godderis, L. (2017). Exposure to work place bullying: the role of coping strategies in dealing with work stressors. *Biomedical Research Institute*. 15 doi:10.1155/2017/1019529
- Bunce, D. (2011). What factors are associated with the outcome of individual-focused worksite stress management interventions? *Journal of Occupational and Organizational Psychology* 70(1):1-17
- Cooper, C.L. (2002). *The theories of organizational stress*. Oxford University Press, Manchester, United Kingdom.
- Cooper, C.L., & Cartwright, S. (1994). Stress management intervention in the work place: stress counseling and stress audits. *British Journal of Guidance and Counselling* 22(1):65-73
- Dar, L.D. Akmal, A., & Khan, K.V. (2010). Impact of Stress on employee job performance in business sector of Pakistan. *Global Journal of Management and Business* 11(6): <https://journalofbusiness.org/index.php/GJMBR/article/view/510>.

- Dextras-Gauthier, J., Marchand, A., & Hainess, V. III. (2012). Organizational culture, work, organization conditions, and mental health: a proposed integration. *International Journal of Stress Management* 19(2):18-104
- Djukic, M., Kovner, C.T., Brewer, C.S., Fatehi, F., & Greene, W.H., (2014). Exploring direct and indirect influence of physical work environment on job satisfaction for early career registered nurses employed in hospitals. *A Journal of Advance Nursing* 37(4):312-325
- Engede, I. (2015). *Strategies Used by Higher Education Loans Board in Loan Recovery from Beneficiaries in Kenya*. Unpublished MBA Research Project, Strathmore University.
- Guo, Y., Ma, T., Yang, T., & Tian, X. (2019). How job stress influences job performance among Chinese healthcare workers: a cross-sectional study. *Environmental health and preventive medicine*, 24(1), 1-11.
- Gurung, J. B., & Bastola, (2021). Impact of Workplace Stress on Employee Performance in Healthcare Sector of Gandaki Province, Nepal.
- HELB Review (2018). *Financing Higher Education in Kenya*, Issue No. 15.08.2018 Nairobi: Higher Education loans board.
- Johari, J., Tan, F. Y., & Zulkarnain, Z. I. T. (2018). Autonomy, workload, work-life balance and job performance among teachers. *International Journal of Educational Management*, 32(01), 107-120.
- Kendi, S.R. (2012). *Impact of occupational stress on head teachers' tasks in secondary schools of Kisumu County, Kenya*. Unpublished project. Kenyatta University Kenya.
- Kim, H.M., Barry, A.E., & Don, C.J. (2016). Employee stress management: an examination of adaptive and maladaptive coping strategies on employee health. *Work* 53(2), 299-305.
- Kirk-Brown & Wallace, D. (2011). Predicting burnout and job satisfaction in work place counselors: the influence of role stressors, job challenge, and organizational knowledge. *Journal of Employee Counselling* 41(1):29-37.

- Kitole, A. M., Idua, M., & Matata, K. (2019). Effect of Work Stress on Employee Performance in the Public Sector in Kenya: A Case of the National Treasury. *International Journal of Business and Law Research*, 7(4), 8-28.
- LePine, M.A., Zhang, Y., Crowford, E.R., & Rich, B.L., (2015). Turning their pain to gain: charismatic leader influence on follower stress appraisal and job performance. *Academy of Management Journal* 59 (3) doi.org/10.5465.amj.2013.0778
- Mo, Y., Deng, L., Zhang, L., Lang, Q., Pang, H., Liao, C., et al. (2021). Anxiety of Nurses to support Wuhan in fighting against COVID-19 epidemic and its correlation with work stress and self-efficacy. *J. Clin. Nurs.*, 30, 397–405. doi: 10.1111/jocn.15549
- Mungania, A.K., Waiganjo, E.W., & Kihoro, J.M. (2016). Influence of flexible work arrangement on organizational performance in the bank industry in Kenya. *International Journal of Academic Research in Business and Social Sciences* 6(7):159-172
- Mutua, D., Singh, P., & Njoroge, G. (2023). Occupational stress among nurses working in the operating theatres at Kenyatta National Hospital. *International Research Journal of Medicine and Health Sciences*, 5(1).
- Ngali, R. M (2018) Economic Dynamics and Students' Loans Recovery in Kenya. *International Journal of Economics, Commerce and Management*. United Kingdom. 6,(9), 182-195
- Ochieng, M.D., & Ahmed, A.H., (2014). The effects of privatization on the financial performance of Kenya Airways. *International Journal of Business and Commerce*3(5) 10-26
- Ogol, E.O. (2015). *The impact of work environment and performance in the agricultural sector*. Unpublished project. Kenyatta University, Kenya.
- Okiro, K., Aduda, J., & Omoro, N. (2015). The effect of corporate governance and capital structure on performance of firms listed at the East Africa Community Securities Exchange. *European Scientific Journal*.11 (7)505-533

- Oruh, E. S., Mordi, C., Dibia, C. H., & Ajonbadi, H. A. (2021). Exploring compassionate managerial leadership style in reducing employee stress level during COVID-19 crisis: the case of Nigeria. *Employee Relations: The International Journal*.
- Pandey, D. L. (2020). Work stress and employee performance: an assessment of impact of work stress. *International Research Journal of Human Resource and Social Sciences*, 7(05), 124-135.
- Republic of Kenya. (2019). *A report on the inquiry into the proposed Kenya Airways' privately initiated investment proposed to Kenya Airports Authority*. The National Assembly of Kenya.
- Siswanto, S., Supriyanto, A., Ni'mah, U., Asnawi, N., & Wekke, I. (2019). Does workload influence the performance of bank employees? *Management Science Letters*, 9, 639–650. doi: 10.5267/j.msl.2019.2.007
- TESFAYE, N. (2022). *The effect of job stress on employee performance, the case of equatorial business group PLC* (Doctoral Dissertation, St. Mary's University).
- Yıldırım, M., & Arslan, G. (2020). Exploring the associations between resilience, dispositional hope, preventive behaviours, subjective well-being, and psychological health among adults during the early stage of COVID-19. *Current Psychology*, 1–11. doi: 10.1007/s12144-020-01177-2
- Yunita, P. I., & Saputra, I. G. N. W. H. (2019). Millennial generation in accepting mutations: Impact on work stress and employee performance. *International Journal of Social Science and Humanities Studies*, 3, 102–114. doi: 10.29332/ijssh.v3n1.268.

APPENDICES

Appendix I: Questionnaire

PART A: BACKGROUND INFORMATION

Please tick where appropriate

1. Gender

Male () Female ()

2. Age

Below 25 year () 26-35 years () 36-45 year () above 45 years

3. Level of Education

Certificate () Diploma () Bachelor's Degree () Master's Degree () PhD ()

4. Years working at HELB

3 year and below () 4 to 8 years () above 8 years

PART B: Workplace Stress

Please indicate the extent to which you agree with the following aspects of workplace stress on a scale of 1 to 5 where 5 means agree to the greatest extent, 4 means great extent, 3 means moderate extent, 2 means low extent 1 means extremely low extent

Job Demands	5	4	3	2	1
I find my job to be highly strenuous					
My job workload is usually overwhelming					
My job involves too many tasks					
I experience role conflicts with colleagues					
Time Pressure	5	4	3	2	1
I rarely get time to rest while at work					
Long working hours affects my productivity					
Long working hours denies me family and leisure time					

PART B: Workplace Stress

Please indicate the extent to which you agree with the following aspects of workplace stress on a scale of 1 to 5 where 5 means agree to the greatest extent, 4 means great extent, 3 means moderate extent, 2 means low extent 1 means extremely low extent

Salary	5	4	3	2	1
I prefer looking for a better paying job					
I am not satisfied with my pay					
I consider my pay to be inadequate					
I consider my benefits to be inadequate					
I experience delays in my pay					
Job Security	5	4	3	2	1
I fear secure with my job					
Job insecurity makes me search for another job					
Job insecurity affects my work satisfaction					
Job security contributes to commitment to my employer					

PART C: Employee Performance

Employee Performance	5	4	3	2	1
I always meet my set targets					
My performance appraisal are always					
Most of the times I comply with deadlines at my workplace					
I carry out additional responsibilities beyond my duties					
I have the ability to handle multiple tasks demanded by my job					
I have the ability to work with less supervision					

Thanks for your co-operation