

**STRESS MANAGEMENT AND EMPLOYEES PERFORMANCE OF
COMMERCIAL MICRO FINANCE (U) LTD
KAMPALA-UGANDA**

**BY
KYEERA BLACK SEITH
BHR/34877/133/DU**

**A DISSERTATION SUBMITTED TO THE COLLEGE ECONOMICS AND
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AWARD OF BACHELORS DEGREE OF HUMAN
RESOURCE MANAGEMENT OF
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UNIVERSITY**

MAY 2016

DECLARATION

I **Kyeera Black Seith** declare that this report is my original work and has not been presented any award in any institution before, work of others has been cited and acknowledgement has also been given.

Signed: 

Date: 16th May 2016

Kyeera Black Seith

Student

APPROVAL

This is to certify that this research report entitled “stress management and employee performance of commercial micro finance (U) Ltd Nakivubo branch” submitted in partial fulfillment of the Bachelors Degree In Human Resource Management of Kampala International University was under my supervision and guidance.

Signed:

Date:

MR. MASABA RICHARD

SUPERVISOR

DEDICATION

This report is dedicated to my parents Mr. and Mrs. Edward Black for the invaluable support, efforts, financially and parental advice they extended to me during the course of the study. May the almighty god bless you abundantly.

ACKNOWLEDGEMENT.

My great thanks go to the almighty God for the source of wisdom, strong pillar of life and for enabling me end this course.

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Big thanks goes to my brothers with whom I have life and stayed within my academic struggle, you have always provided a great help to me, my almighty God bless you.

Great thanks go to beloved friends for always being with me. May almighty God bless them.

TABLE OF CONTENTS

| | |
|-------------------------|------|
| DECLARATION | i |
| APPROVAL..... | ii |
| DEDICATION | iii |
| ACKNOWLEDGEMENT. | iv |
| TABLE OF CONTENTS | v |
| LIST OF TABLES | viii |
| ABSTRACT | ix |

CHAPTER ONE.....1

| | |
|-----------------------------------|---|
| 1.0 Introduction..... | 1 |
| 1.1 Back ground of the study..... | 1 |
| 1.2 Problem statement..... | 2 |
| 1.3 Purpose of the study | 2 |
| 1.4 Research objectives..... | 2 |
| 1.5 Research question | 2 |
| 1.6 Hypothesis..... | 2 |
| 1.7 Scope of the study | 3 |
| 1.8 Conceptual frame work. | 3 |
| 1.9 Significance | 4 |
| 1.10 Limitations | 4 |

CHAPTER TWO5

LITERATURE REVIEW.....5

| | |
|--|---|
| 2.0 Introduction..... | 5 |
| 2.1 Literatures on independent variable | 5 |
| 2.2 Stress management strategies..... | 6 |
| 2.3 Ways/strategies of stress management | 7 |
| 2.1.4 Importance of stress | 8 |
| 2.2 Literature on dependent variable..... | 8 |
| 2.3 Relational literature | 9 |

| | |
|---|---------------|
| CHAPTER THREE..... | 10 |
| METHODOLOGY..... | 10 |
| 3.0 Introduction..... | 10 |
| 3.1 Study population | 10 |
| 3.2 Sample size..... | 10 |
| 3.3 Procedure of data collection. | 10 |
| 3.4 Research design..... | 11 |
| 3.5 Sampling design and procedure | 11 |
| 3.6 Research procedure | 11 |
| 3.7 Data collection methods..... | 11 |
| 3.8 Data analysis and presentation..... | 12 |
| 3.9 Research Limitation | 12 |
| CHAPTER FOUR..... | 13 |
| PRESENTATION AND ANALYSIS OF DATA | 13 |
| 4.0 Introduction..... | 13 |
| 4.1 Responses on the background of respondents..... | 13 |
| 4.1.1 Gender..... | 13 |
| 4.1.2 Age bracket..... | 14 |
| 4.1.3 Level of education | 14 |
| 4.2 Form of managing stress in commercial micro finance (U) Ltd. | 15 |
| 4.3 Findings on the effect of stress on employees' performance in commercial micro finance (U) Ltd. | 15 |
| CHAPTER FIVE | 17 |
| SUMMARY, CONCLUSION AND RECOMMENDATIONS | 17 |
| 5.0 Introduction..... | 17 |
| 5.1 Summary..... | 17 |
| 5.2 Conclusion | 18 |
| 5.3 Recommendations | 18 |
| REFERENCES | 19 |

| | |
|--------------------------------|----|
| APPENDICES..... | 21 |
| APPENDIX I: QUESTIONNAIRE..... | 21 |

LIST OF TABLES

| | |
|---|----|
| Table 3.1 Sample size | 10 |
| Table 4.1.1 Gender of respondents of commercial micro finance (U) ltd | 13 |
| Table 4.1.2 Age bracket of different respondents intervened. | 14 |
| Table 4.1.3 Educated levels of respondents..... | 14 |
| Table 4.2 opinions on ways of managing stress in commercial micro finance (U) Ltd. | 15 |
| Table 4.3 opinions on the effects of stress. | 16 |

ABSTRACT

This study was intended to explore “stress management and employee performance of commercial micro finance (U) Ltd” as employees being indentified from the organization as respondents.

The objective of the study were to how stress came to be managed and effects of stress on employee performance of commercial micro finance (U) Ltd.

The research proved that stress management is very important in any organization in order to attain maximum performance out of employees.

CHAPTER ONE

1.0 Introduction

People within an organization i.e. commercial microfinance (u) ltd are working together harmoniously to attain organization goals either long or short term.

As collection of employees expected to deliver the best results, the desirable performance of employees are not realized due to the fact that employees are stressed thus limiting commercial microfinance (u) ltd to gain competitive advantage in the market.

1.1 Back ground of the study

As a result of constant growth in technology which is driving the world and has resulted into various changes in the world's economic expense? One of the changes that brought worst challenges not only to international firm but also to the domestic ones.

Employees being an asset to the organization, using organization's intellectual capital have become important source of competitive advantage (Harter 1994). In the present era of talent war, employees are considered as the most valued asset of the organization.

Managing employees has been so crucial tool in the global business competitive world. For that matter human resource management (HRM) has been widely and increasingly become vital approach to create successful organization.

However, in order to realize the best out of employees' performance, the employees must develop the strategies to effectively manage the human resource of the organization so that they can perform to the best expectation.

To create most effective strategy, the employees and managers need to understand the factors that affect the performance of employees. One of the key factors that have an impact on employee's performance is stress.

This research report mainly focuses on the stress and its impact on employee performs and how wall stress can be managed so that the best results are attained out of this performance.

1.2 Problem statement

The main concern of the study is laid on, stress management and its impact on employees' performance of commercial Microsoft (u) ltd.

The occurrence existence of stress has resulted into issues like high levels of absenteeism, verbal conflict, faculty decision making, job burnout and this in turn has affected employers.

1.3 Purpose of the study

The purpose of the study is to establish the relationship between stress management and employees performance of commercial micro finances (U) Ltd

1.4 Research objectives

To explore the effects of stress on employees performance in commercial microfinance (U) Ltd.

To find the possible ways of managing stress in the organization (EMFL).

To assess the performance levels of stressed employees.

1.5 Research question

- i. How does stress affect the performance of employees in an organization (EMFL).
- ii. How can stress be managed?
- iii. How do employees perform with stress?

1.6 Hypothesis

Is there significant relationship between stress management and employees performance; in that good stress management results into improved performance, high job retention and industrial relations thus enabling the organization (CMFL) attain its goals and objectives.

1.7 Scope of the study

Geographical scope

The study is carried out for commercial microfinance (U) Ltd owino branch Kampala Uganda.

Content scope.

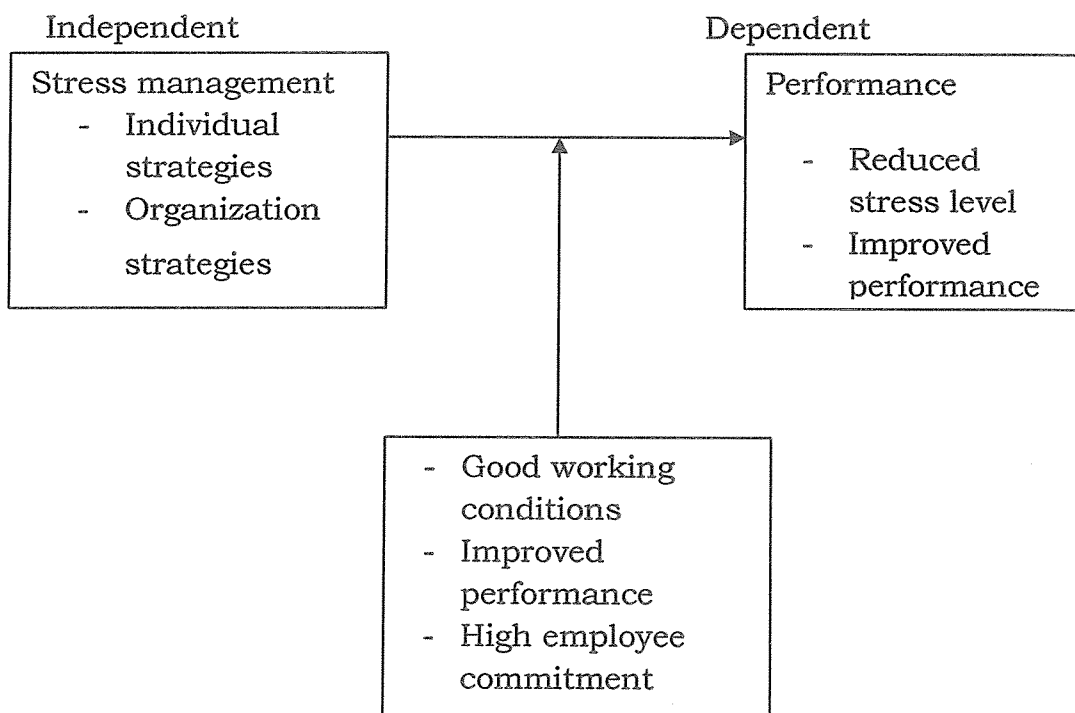
The study focused on stress management and its effects on employee performance.

Time scope

The study is conducted between the months of April to July year of 2014.

1.8 Conceptual frame work.

In conceiving this study, “stress management and employee performance will benefit the organization” however, this will be determined by a combination of factors both independent and dependent.



19 Significance

- The research study will be important to the management of commercial microfinance (U) Ltd.
- The study will provide up to date literature on human resource managers of various organizations.
- The research will be important to other researchers and academicians.
- The research study will be important to policy makers of commercial micro finance (U) Ltd

1.10 Limitations

A study of this nature required the researcher to visit different departments to collect data.

- The respondent did not fill on the questionnaires in the required time and the researcher had to visit the organization so often.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter tackles the existing literature about stress management and employee's performance and their impact. It involves secondary data obtained from text books, journals, bulletins among others.

2.1 Literatures on independent variable

Stress management

From various scholars regarding stress management is concerned and its impact on employee performance, it clearly identifies that organizational involvement and commitment or its employees is one of the factors that contribute to the overall performance of employees and organization at large.

According to Cobb (1975) and Kreither (2002) had an opinion that, "the responsibility had several stress among workers and managers, if an individual manager cannot cope up with increased responsibility, it may lead to several physical and psychological disorders among employees".

Qualitative change in job create mental problems among employees, interpersonal relationship with in departments and between department creates qualitative difficulties in an organization says Brook (1993).

Management of stress.

According to Robbins (2002), management is the process of achieving organizational goals by engaging in the four major functions of planning, organizing leading and controlling.

For the management take place there has to be employees and managers (Robbins 2003). Employees work on specific tasks where as manager's direct work of others. Such a relationship structure is usually exhibited by the organ.

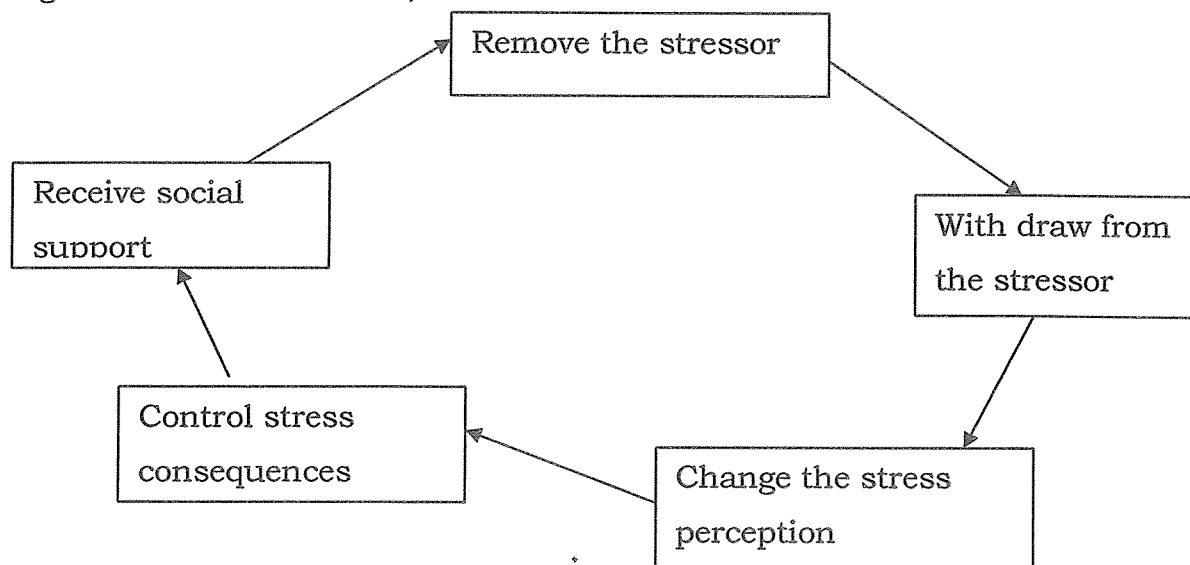
Stress is a normal psychological and physical reaction to the ever increasing demands of life.

Surveys show that many Americans experience challenges with stress at some point. Remember that you brain comes with alarm system for your protection. When your brain perceives a threat, it signals your body to realize a burst of hormones to fuel your capacity response this has been labeled with “fight or flight” response.

Stress management is so important, it gives you a rage of tools for reset you alarm system. Without stress management, all too often body is always on high development. Over time high levels of stress leads to serious health problem.

2.2 Stress management strategies

According to Ahmeds Nurula (1985) and Baspel (1992) and Halt(1982) emphasized the solution to discover the tool kit of effective stress management strategies as illustrated below;



From this list of management stress strategies, they argued that the only way organizations can effectively manage stress is by removing the stressor that causes unnecessary tension and job burnout.

One way for the organization to manage stress is to investigate the main causes of stress at their work place, calculating and audit by staff to complete confidential questionnaire to indentify when and how they experience stress.

In general, the research has found out that one of the most powerful way to remove stress is to empower employees so that they have more control over their work and working environment.

2.3 Ways/strategies of stress management

According to Cobb (1978) and kreither (2002), had an opinion that stress can be managed in ways:

- Organization strategies
- Individual strategies

Organization strategies

According to Robbins (2002).organization can manage stress through many ways and these include the following:

- Clearly job design, since over lapping job jurisdiction is one of the causes of stress to employees in the organization by clearly defining them is one way the organization can manage stress from its employees (Robbins.2002)
- Ensuring proper communication i.e. two way up ward and down ward so that to ensure communication is effective .this will enable employees rise their concern thus enabling management to solve them hence reducing stress in organization (Kreither, 2002).

According to Cobb (1975), suggested that ensuring clear organization policies that encourages employees involvement is one of managing stress among employees. This makes them feel they are part of the organization thus motivating them to perform.

- Organization can also manage stress among its employees through paying them on time and good salary (Robbins 2002).
- Once employees meet their demands, this helps them to solve their individual related stress thus management of stress is attained.

Individual strategy

According to Robbins (2002) and Kreithier (2002), had an opinion on individual strategies of stress management. These include personal strategies of stress control and these include the following:

- Individuals can manage stress through ensuring emitting the deadline. Since failure to meet deadlines is one of the causes of stress. Meeting the cleared from stress thus one of the ways of managing stress by individuals is through planning to meeting the deadlines.
- Completing tasks in time is one way! strategy individuals can employee to manage stress since one of the causes of stress to individuals is failure to complete tasks assigned to them by the organization. Once tasks are done with inset time, this will enable them manage individual rotated stress.

2.1.4 Importance of stress

According to John (1998), David A (1998) and Steven P, (2001), they said that there is also positive side of stress called eustress.

Eustress refers to the healthy positive, constructive outcome out of stressful event and the stress response.

Eustress is the stress experience in moderation enough to activate and motivate people so that they can achieve goals, changes their environment and succeed in life. In other words we need some stress to survive.

2.2 Literature on dependent variable

According to Selye (1970) Singh (1990) and long (2000), defined performance as the next effects on employees efforts as modified by abilities, role perception

and results produced. This implies that performance in a given situation can be viewed as returns from interrelation-ship among efforts, abilities and role perception and results produced.

In terms of definition, the effort which results from stress is often developed when an individual is assigned a major responsibility without proper authority and delegation power.

2.3 Relational literature

Relationship between stress management and job performance.

According to William (1967) and Haney (1977), defined stress as a condition rising from interaction of people and their jobs. Characterized by changes within people that forces them deviate from normal functioning.

Performance is the way in which activity is accompanied in a particular level of standard to which a task is to be accomplished fast. Says John (2001) and Kahn (2004).

It is achieved with in working environment. Stress ensures employees performance is improved and maintained in an organization.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter describes the methods and techniques used by the researcher in data collection. It shows how the researcher chose the study population and it outlines the study design, procedures subject selection, data collection instruments, data analysis, strategy used in obtaining research questions and limitations.

3.1 Study population

The study considered only the staff of commercial microfinance ltd Nakivubo branch only which is comprised of 120 staff.

3.2 Sample size

The sample size of the study is 90 respondents as it gives fair representations of the targeted people and mode of collecting as illustrated below

Table 3.1 Sample size

| Respondents | Number |
|--------------------|--------|
| Managers | 26 |
| Employees (staff) | 46 |
| Supportive (staff) | 20 |

3.3 Procedure of data collection.

The researcher distributed the questions with help of subordinate staff. The filled correctly questionnaires were then collected for data analysis. The collected data was then sorted, edited, compared with relevant notes and then analyzed.

3.4 Research design

The research is based on qualitative design of descriptive nature based on interview and questionnaire. Descriptive research design involves systematic collection and presentation of data. This method is chosen for its suitability in data collection.

3.5 Sampling design and procedure

The research used stratified sampling for the staff and simple random sampling for supportive staff. This is done to ensure correct reliable information is got from relevant people.

3.6 Research procedure

In carrying out this research, the researcher went through the following procedures. The researcher's topic was handed to the supervisor for approval. Questionnaires and instrument also be approved. Introductory letter was obtained from the university (college of applied economics and management sciences).

3.7 Data collection methods

The data collection instruments were basically self-administered questionnaire, which comprised of open and closed ended questions that required respondents to answer all questions to the best of his/her knowledge.

Interviews were also used in data collection from which the researcher asked questions and respondents answer from selected questions.

Questionnaires

The formulated set of questions to which the respondents recorded their answers. It is an efficient data collection mechanism when the researcher knows exactly what is required and how to measure the variable of interests. Questionnaires are administered personally as mailed to respondents for their research study .the questionnaires were personally administered to the targeted respondents.

The questionnaires was preferred because they save time especially when the group is big and geographically scattered, they can also be stored for future reference.

Interviews

An interview was used especially with the branch manager and administrators. The researcher carried out face to face interview with the respondents. The researcher also explained to the respondents why the study was carried out. For the purposes of steeling confidence in them that the information is for academic purposes.

3.8 Data analysis and presentation

On collection of data, only correctly filled questionnaires were coded, edited and analyzed. Analyses were carried out by use of frequencies, percentages and true findings are represented using table and pie charts and bar graphs.

3.9 Research Limitation

The researcher faced the following problems

- Most employees of commercial micro finance ltd were busy and therefore too limited time was posted to the researcher.
- Some of the people were not willing to give out information due to lack of trust in the researcher.
- Some organizations employees asked for payments in order to reveal information on organization for instance organization profit, names of employees and many others.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

4.0 Introduction

This chapter discusses the analysis and presentation of findings to achieve overall objectives of the research study.

The findings are analyzed in relation to the objectives and literature review of the study. Below are some of the salient features of the sample population.

4.1 Responses on the background of respondents

The respondents were asked to reveal their personal background. They were asked to tell their age, gender and educational level; responses to their personal background were tabulated as seen below:

4.1.1 Gender

Table 4.1.1 Gender of respondents of commercial micro finance (U) ltd

| Gender | Frequency | Percentage |
|--------|-----------|------------|
| Male | 62 | 67.3% |
| Female | 30 | 32.7% |
| Total | 92 | 100% |

Source: primary data.

The researchers findings indicate that, the majority of the respondents were male (67.3%) and female consisted of (32.7%). This shows that their gender imbalance in commercial micro finance (u) ltd.

The information shows there many men employees than women in commercial micro finance (U) ltd thus gender imbalance.

4.1.2 Age bracket

Table 4.1.2 Age bracket of different respondents intervened.

| Age bracket | Frequency | Percentage |
|--------------|-----------|-------------|
| 21—30 | 14 | 15.2% |
| 31—40 | 42 | 45.6% |
| 41-50 | 28 | 30.4% |
| 51—above | 8 | 8.8% |
| Total | 92 | 100% |

Source: primary data.

Basing on the table (4.1 b) shows that 15.2% respondents are between the age of 21 — 30, 45.2% respondents are between 31 —40, 30.4% respondents are between 41 — 50 and 8.8% respondents are 51 and above.

4.1.3 Level of education

Table 4.1.3 Educated levels of respondents

| Qualification | Number | Percentage |
|---------------|-----------|-------------|
| Degree(s) | 52 | 56.5% |
| Diploma | 15 | 16.3% |
| A-level | 7 | 7.7% |
| O-level | 18 | 19.5% |
| Total | 92 | 100% |

Source: primary data

According to the findings in the table above, it shows the biggest percentage of employees (56.5%) are degree holder,16.3% are diploma holder, 7.7% are A-level leavers and 19.5% are O-level drop out.

4.2 Form of managing stress in commercial micro finance (U) Ltd.

Table 4.2 opinions on ways of managing stress in commercial micro finance (U) Ltd.

| Method | Frequency | | Percentage |
|-------------------------|-----------|-----------|-------------|
| Improving communication | Agree | 62 | 67% |
| | Disagree | 30 | 33% |
| Clearly job design | Agree | 70 | 76% |
| | Disagree | 22 | 24% |
| Increase on salary | Agree | 53 | 57% |
| | Disagree | 39 | 43% |
| Others | Agree | 92 | 100% |
| | Disagree | 0 | 0 |
| Total | | 30 | 100% |

Source: primary data.

To achieve the above the respondents were asked o tell the forms! ways of managing stress in commercial micro finance u ltd. this was done basing the research objectives forms /ways of managing stress.

The result in the table 4.2 (a) above revealed that it 67% employees said that improving communication and 33% disagreed, 76% employees said clearly job design and 24% disagree, 57% employed said increasing salary and 43 disagreed, and 50% employees opted for others.

Stress therefore, stress has not got only distress (negative side) but has got eustress (positive) as signified in findings in the table above.

4.3 Findings on the effect of stress on employees' performance in commercial micro finance (U) Ltd.

Effects of stress on employee performance in commercial micro finance (U) Ltd. Poor performance of employees and is characterized by failure to correct

deadlines. Poor industrial relation due to poor communication thus affecting peoples relation in commercial micro finance (U) Ltd.

Poor communication due to communication break downs thus increasing people's stress thus affecting employees performance in commercial microfinance (U) Ltd. Opinions on the effects of stress on employees' performance in commercial micro finance (U) Ltd.

Table 4.3 opinions on the effects of stress.

| Effects | Frequencies | | Percentages |
|-------------------|--------------------|-----------|--------------------|
| Poor performance | Agree | 76 | 82% |
| | Disagree | 16 | 18% |
| Common break down | Agree | 80 | 86% |
| | Disagree | 12 | 14% |
| Poor relations | Agree | 78 | 84% |
| | Disagree | 14 | 16% |
| Others | Agree | 88 | 95% |
| | Disagree | 4 | 5% |
| Total | | 92 | 100% |

Source: primary data

The result in table 4.3 shows 82% of employees were of option that stress result into poor performance and 18% disagree, 86% of employees says that it results into communication breakdown 14% disagreed, 84% of employees said it results into poor industrial relation 16% disagreed and 95employees) said other effects and 5% disagreed.

Basing on the findings above, shows that stress not got only negative effects but has got some positive effects as signified with given percentage disagreeing with negative effects as seen in the table of findings above.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This constitutes the last sections where the researcher presents a discussion of the major findings, summarizing them, concludes and gives recommendation within the geographical, operational and content scope of the study, suggestions for further research and also stipulated in this chapter.

5.1 Summary

The findings of the study indicate that stress management results into improved performance of employees in the organization which enables it achieve its goals and objectives.

Existence of stress results into poor performance, poor industrial relations, and communication break down and many others as indicated by the findings in the figure 4.3 .However, stress has got not only negative effects but also positive effects as signified with the finding in tables 4.3a.

From the study there is evidence that stress can be effectively managed through improving communication, development clear job design, fair wages and salaries and many other ways as evidenced the table of findings figure 4.2

The findings indicate that organization is mainly responsible for the existence of stress in organization through poor communication system, over lopping job jurisdiction. Poor payment is some of the courses of stress in employees.

Also according to the study, the only way the organization to effectively manager stress is to empower employees so that they have control over their work and working environment.

5.2 Conclusion

As per the research carried out on stress management and employees performance in commercial micro finance (U) Ltd, stress management work better for employees which can enabled them to perform to the organization expectation this proves that the act can help the organization attain the best out of their employees.

Stress management plays a big role in performance of employees and the organizational at large. Once stress is effectively managed, employees get a piece of mind, convenient working environment which encourages them to perform in turn.

Performance of individual strongly depends on the level of working conditions of the organization.. If working conditions is characterized by high levels of stress (poor stress management) employees will automatically perform poorly.

All in all the way the organization manage stress among its work force will automatically determine the individuals' productivity as well as organizational at large.

5.3 Recommendations

Recommend commercial micro financial (U) Ltd to allow employees get involved in solving and control their working environment and effectively manage stress in commercial microfinance (U) Ltd.

Commercial micro finance (U) should always s sensitize its employees about the dangers of stress and provide them with consulting service especially those in need and this will motivate work force thus improving their performance.

The organization (CMLFL) should also extend some leave (paid leave) to some of their staff to enable get time to handle their family issues since it has been dissolved that lack of time by employees for their family has been one of the courses of stress in commercial micro finance (U) Ltd.

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APPENDICES

APPENDIX I: QUESTIONNAIRE

I am **Kyeera Black Seith**, student of Kampala international university pursuing bachelor's degree in Human Resource Management.

Am conducting research on "stress management and employees performance in commercial micro finance (u) ltd".

The purpose of the study is for academic requirement. There I kindly requesting. Therefore, I kindly request you to answer these questions for me and information will be treated with auto most confidentiality.

Back ground information.

Please tick in the most appropriate

1. Gender

(a) Male ☐

(b) Female ☐

2. Age

(a) 21-30 ☐

(b) 31-40 ☐

(c) 41-50 ☐

(d) 50 and above ☐

3. Marital status

(a) Married ☐

(b) Single ☐

4. Level of education

(a) primary ☐

(b)Secondary

☐

(c) Tertiary

☐

5. What is the best way of managing stress in this organization?

(a) Through proper communication channels

(i)Agree

☐

(ii) Disagree

☐

(b) Clearly job design

(i) Agree

☐

(ii) Disagree

☐

(c) Increase salaries

(i)Agree

☐

(ii) Disagree

☐

(d) Others

(i) Agree

☐

(ii) Disagree

☐

6. What are effects associated with stress in this organization? (a) Poor performance

(i)Agree

☐

(ii) Disagree

☐

(b) Communication breakdown

(i) Agree

☐

(ii) Disagree

☐

(c) Poor relations

(i) Agree ☐

(ii) Disagree ☐

(d) Others

(i) Agree ☐

(ii) Disagree ☐

7. How does stress affect performance of you as an individual?

(i) Positive ☐

(ii) Negative ☐

(iii) No effect ☐

8. What do you think the organization should do to manage stress?

.....
.....

9. What has the organization done to solve this problem?

.....
.....

10. What are possible solutions do you suggest to this problem?

.....
.....

THANKS FOR YOUR TIME!!!