

## Effect of Job Stress on Employee Performance in Selected Banks in Nigeria

Mbanefo Priscilla Chinyere<sup>1\*</sup>, Prof. Chigbo D. Ngige<sup>2</sup>, Michael O. Mojekeh<sup>3</sup>

<sup>1,2</sup>Department of Business Administration, Faculty of Management sciences, Chukwuemeka Odumegwu Ojukwu University, Igbariam Campus, Nigeria

<sup>3</sup>Department of Marketing, Faculty of Management sciences, Chukwuemeka Odumegwu Ojukwu University, Igbariam Campus, Nigeria

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### Abstract

### Original Research Article

This study examined the effect of job stress on employee performance in selected banks in South East, geo-political zone of Nigeria. It is being argued that bankers seem to be affected by stress-related factors such as, bankers' work-life conflicting with their personal life, coupled with the attendant imbalance associated with their work life and personal life. The objectives of the study were basically to ascertain the stress related problems of bankers and examine their relationship between stress and non-financial performance and finally the impact of stress on employee non-financial performance. The study employed a descriptive survey design and structured questionnaire was used in collection of data. The target population comprised of 340 staff of five different banks in the South East, Enugu, Ebonyi and Anambra states, precisely. A sample size of 340 respondents was drawn by the use of purposive sampling. Thus 340 copies of the questionnaire were distributed and 320 copies were duly completed and returned. This represents an 95.23% response rate. The hypotheses were tested with the use of chi-square test statistic. Result shows that; work-life and family interface, affect bankers organizational skill. A significant positive relationship does not exist between management support and bankers effectiveness. The study recommends amongst others, that the organizations should create a better supportive organizational climate to enable bankers to be at their best to minimize stress.

**Keywords:** Stress, Employees, Non-Financial Performance, Organization and Environment.

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## INTRODUCTION

Stress is a Common element in any kind of job and persons have to face it in almost every walk of life. Stress has been defined in different ways over the years. Robbins and Sanghi [1] are of the view that stress is "A dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important." Stress is an increasing challenge in organizations and often causes adverse effects on employee performance. Occupational stress is considered as harmful factor of the work environment. It also has unpleasant effects on health of an individual as David [2] posited that, "it can also be labeled as the harmful physical and emotional responses, that occur when the requirements of the job do not match the capabilities, resources, or needs of the workers. Job stress can lead to poor health and even injury."

Stress is presumed to be a complex and dynamic concept. Undesirable level of stress affects overall performance of the organization. Invariably, organization or manager should properly manage the level of stress, in order to get the work done effectively

and efficiently. To achieve this organizational objective all the factors which influence stress should be properly identified and evaluated. There seem to be no single level of stress that is optimal for all people. It can be argued that positive stress adds anticipation and excitement to life, and we all thrive under a certain amount of stress. Our goal is not to eliminate stress, but to learn how to manage it and how to use it to help us. It is therefore, very important for both individual and organization to manage the stress to its optimal level.

Chen and Silverthorne [3] labeled "job stress as a work related psychological pressure, that affects a workers ability to respond and grip the specific situation at workplace skillfully".

Stress can be said to be involuntary response to a dangerous situation or event that frightens, irritates, confuses, endangers or excites us and places demands on the body [4]. There are many types of stressors, like noise and dim light at workplace, high job demands, role over-load, role ambiguity, lack of or inadequate sleep and time pressure. These variables can lead to high job stress, which can result in poor health and dissatisfaction with attitude Ejaz, Muhammad, &

Muhammed [5]. Job stress is a confrontational response to the job descriptions of the employees [6].

ILO [7] pointed out that it is recognized worldwide, as a major challenge to individual mental and physical health, and organizational health. Although stress includes both good and bad aspects but it is not necessarily bad. Robbins and Sanghi [1] stated that though stress is typically discussed in a negative context, that stress also has a positive dimension. It is an opportunity which offers a potential gain. Kazmi, Amjad & Khan [8] are of the view that stress is not always negative or harmful and indeed, the absence of stress is likened to death. However, stress still has destructive effect on employee performance. Usman and Ismail [9] added that one of the affected outcomes of stress is on organizational job performance.

### Statement of the Problem

Nigeria being classified as a developing economy, seems to be going through series of unabated challenges in her banking sector. Generally speaking, prospective employee agrees to join an organization in order to achieve their own personal goal and that of the organization at large. However, when there are continuous and ever-present strains, attaching themselves to the job, these strains may tend to undermine the potentials of an employee in achieving stated objectives. Employees' efficiency is reported in terms of one's performance in the workplace. The rating of employee's job performance is an indicator that portrays the extent to which an employee is meeting stipulated standard. It is the goal of every banker to satisfy his or her customer for continuous patronage and to compete favorably with every other bank globally. However, it seems that this goal is far-fetched, considering the prevailing happenings in Nigerian banking sector today: the escalation in workload and long-work hours, even as contract staff, providing the basis for occupational stress. This situation creates the link whereby banks spend huge sums of money and time, in training their newly hired best brains, so as to put them to shape for the purpose. The performance of bankers seems to be affected by stress related factors such as bankers work life conflicting with their personal life. This creates a distraction and an imbalance between their work life and personal life.

Obirih [10] pointed out that major causes of occupational stress among bank workers, are bankers not getting ample time to deal with family issues and working longer than scheduled time. Similarly [11] opined that for an individual, there is an optimum level of stress under which he or she can perform to full capacity. If the stress experienced is below this optimum level, the individual gets bored, i.e. the motivational level to work reaches a low point and the person may psychologically or physically withdraw from his work. There also exists the problem of bankers

having the perception that they are unable to cope with amount of work allocated to them. Thus, stress is a related factor which includes, inadequate management support, work-home interface, and work over-load, may have a direct influence on; the ability of bankers to relate with fellows colleagues and customers as supposed. It is against the background that this study intends to examine the ever-present issue of job stress and its effect on employee performance with particular reference to bank workers.

The broad objective of the study is to examine the effect of job stress on employee performance in banking industry; determine the extent to which work-life and family interface, affect the banker's organization skills; and examine the nature of relationship between management support and bank employees effectiveness.

### HYPOTHESES

- Work-family interface positively affect bankers' organization skill
- Management support positively influences employee's effectiveness in the organization under study.

### Conceptual Framework Job Stress

Job-related stress is an uncommon feeling experienced by an individual, who is required to change a desired behavior, as a result of opportunities, constraints or demand relating to important work objectives [12]. Job stress refers to a state of negative feelings or reactions resulting from perceived undesirable work conditions that pose a threat to an employee [13]. The Canadian center for occupational health and safety [14] defines workplace stress, as harmful physical and emotional response that can result from conflicts between job demands on employee and the amount of control an employee has over meeting these demands. The epidemic of work place stress can be seen as a result of continuous change occurring in the workplace over the past 20 to 30 years [15]. Hoel, Zapf & Copper [16] explained that the changes occurring in workplace is as a result of globalization, privatization, process re-engineering, mergers, and acquisitions, strategic alliances, joint venture and the like. The researchers went further to explain that in the 1980's as a result of emphasis being laid to the need for continuous improvement of business, the much needed transformation was achieved but not without a negative effect. Employees began to show strains on their performances, which led to the concept of "burnout" within organizations. Occupational burnout is a condition where an employee's coping resources, have been consumed by work and life's demands, to the point of poor job performance and exhaustion [17].

Jamshed, Muhammad, Ayaz, Muhammad & Amjad [8] stated that the workplace is potentially an

important source of stress for bankers because of the long time they spent in their respective banks. Consequently, the stresses often decrease the bankers' performance. Occupation of individuals therefore, could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout. Basically, in banking sector, lack of administrative support from boss (manager), work overload and time pressure, riskiness of job, poor relationship with customers and co-workers, and work-life/family balance, cause stress, which in turn, decrease employee performance? Materson [18] added that the causes of stress are many, like work-load, cuts in staff, change at work, long work-hours, shift-work, lack of supervision, inadequate training, inappropriate working conditions, too heavy responsibilities and poor relations with colleagues. Ganster & Loghan [19], hinted that multi-fields literature points identified the key factors, such as, work environment, management support, workload etc, in determining how stressful the work can be and its effect on employee physical and mental health.

In banking sector, particularly higher management, does not realize the effect of stress on employee performance, which ultimately results in critical managerial dilemmas. Subha and Shakeel [20] hinted that higher level of stress is bound to exist, whenever management fails to provide solution for job stress. As a result, employee performance will decrease, organizational reputation negatively affected coupled with high turnover of skilled employees. All these situations call for top management adoption of effective stress management practices to enhance employee satisfaction and overall employee performance. Work overload and time pressure to complete too much work, in short span of time, is big source of stress which decrease the performance of employees. Babak, Shabbir, and Niaz [21] in their study revealed that, with excessive pressures, the job demands cannot be met, relaxation turns to exhaustion and a sense of satisfaction replaces with the feelings of stress, motivation sheds away and the workers start losing interest in the work and hence performance chart shows a negative trend.

The performance of individual also decreased when stress is caused by inability of individual to maintain a reasonable balance between family-life and work-life, as he/she has to spend a lot of time in his/her workplace. McCubbin & Figley [22] suggested that Job related stress can be mostly immobilizing because of its possible threats to family functioning and individual performance. Job related stress can create a difference between demands on families and the ability of families to provide material security for them. The inability to maintain a reasonable balance between family-life and work-life, results in work to family conflicts, which in turn cause stress and ultimately decreases the employee performance. Anderson [23] defined work to family

conflicts as a predecessor, which creates stress in employees of an organization.

In banks, the poor relationship among employees often cause stress and have adverse effects on the performance of employees. Lack of social support from colleagues and poor interpersonal relationships can cause stress, especially among employees with a high social need. Margot [1] opined that different sources of work stress do not occur in isolation but indeed interact with one another. Stress caused by degree of involvement in decision making, is a big source of decrease in performance of individual. Meneze [15] described misfit with organization, no part in decision making, were equally reported as the main causes of stress, as well as, no control over work environment, personality traits, lack of relaxation along with ambiguous rules, affect employees performance. The nature of job in banking sector very risky. There is operational risk involved in transactions which always put pressure on employees to avoid wrong entries. The employees in return feel job insecurity which causes great stress on them. Jungwee [24] stated that physical exertion and job insecurity can also cause stress, so job insecurity is also a major cause of stress on the job that negatively affect the performance of employees in the banking sector.

## THEORETICAL FRAMEWORK

This study is anchored on the Person-Environment Fit (P-E Fit) Theory, propounded by French and Caplain in 1972. The basic tenet of P-E Fit theory has been that stress arises from a misfit between an individual and his or her environment. Stress can occur if there is a mismatch between demands and abilities induce coping and defense mechanisms, which in turn, influence subjective and objective representations of environment. Mismatch between the objective reality of the work environment and an individual's subjective perceptions of the work environment also can result in stress. It is to this fact that French and his colleague presented two clear definitions:

Firstly, between objective reality and subjective perceptions, and secondly, between environmental variables (E) and person variable (P). Given the simple 2x2 configuration of PXE interaction, lack of fit can actually challenge workers health.

Relating the theory to this study, one can easily deduce that there is a mismatch between the demands placed on lecturers and their abilities to respond likewise. Working in Nigerian banking industry is indeed a herculean task; this is because so many situations emanating from work, home and even religion demands one hundred percent of attention, if anything meaningful will proceed from the three above. Bankers are often weighed down by the demands of their job, which include academic, administrative, and home matters. It is very important to state explicitly

here, that there is a limit to what an individual can take at a particular time. If the demand exceed this limit, the individual involved will resort to a defense mechanism, which is a kind of coping strategy, which in no way, is good for any organization.

### Empirical Review

Obirih, *et al.* [10], carried out a study on occupational stress and burnout in selected banking industry in Kumasi, Ghana. The main objective of the study was to assess occupational stress and burnout, and their effects on performance of employees in selected banking institutions in Kumasi, Ghana. One hundred and ten bank workers participated in the survey. Convenience sampling was used to select the subjects. In collecting data on occupational stress, burnout and work performance, questionnaires were administered to the bank workers. Descriptive statistics including means, standard deviations, pie charts and graphs, were used to analyze the data collected. Correlations and regressions were used to find relationships between the variables. The major causes of occupational stress among the bank workers were, the workers not getting ample time to deal with family issues and working longer than scheduled times. The significant burnouts the workers experienced were back pain due to sitting continuously for a long time and employees feeling tired to work for the next day because of the entire day's work. The level of occupational stress and burnout were both moderate. Again, the study found a significant positive relationship between occupational stress and burnout among the workers. Both occupational stress and burnout had significant negative relationships with work performance.

The management of the banking institutions studied should organize workshops and seminars on stress management. This could focus on how to effectively balance work and family life. Workers who are stressed should seek counseling. They should find out counseling sections at their various workplaces and explore them. If there are no such sections in their workplaces, then they should seek counseling elsewhere. Workers should take advantage of breaks during work days. This can be by taking a break and stepping away from the demanding event, taking a walk outside the workplace, spending a few minutes relaxing and going for lunch breaks. Employees could also take time off if possible, either by taking a long weekend or a vacation during annual leave periods.

The study carried out by Arbabisarjou, Ajdari, Omedi, & Jalalinejad [25], was aimed at investigating the relationship between job stress and performance among nurses in Iran. The research method used was correlation descriptive. The participants of the study were 491 nurses in hospitals, which were randomly selected from all nurses. 100 copies of questionnaire were analyzed. In analyzing the data, Pearson co efficient correlation was used. The study ascertained

that negative relationship exists between job stress and performance.

Usman [9] conducted a survey on the impact of stress on employees job. A study of banking sector in Pakistan. The study adopted a correlation design method. One hundred and twenty bankers were selected randomly for the study. Findings revealed that bankers experience excess workload in banking activities. Also, banker's job performance was negatively influenced by psychological and behavioral work stress. It was recommended that a regular induction courses be organized on stress management.

Madineh, Sedegh, Lotfollah, & Mohammad [26] conducted a survey on the relationship between time management with job stress and performance in material and procurement of National Iranian South Oil Company. 250 personnel were selected using stratified random sampling, 228 completed and returned the questionnaire. Pearson's co efficient of was used to analyze the data. The result indicated that there is a significant relationship between time management and job performance and that there is a significant relationship between job stress and job performance.

Adetayo, Ajani, & Olabisi [11] carried out a study in determining the effect of job stress on employees' performance in Nigeria tertiary hospital. 33 employees of hospitals under private sector while 100 employees from public sector were used for the study. Linear Regression techniques were utilized in testing the hypothesis. The results obtained from the data revealed that, work load, role conflict, inadequate monetary reward are the prime reasons for stress in employees, and that this stress reduces their efficiency. The study recommended that employers should minimize stress by lowering the workload, abating the role conflict, paying adequate salary and providing training and counseling to employees in order to improve their job performance and job satisfaction.

Nnabuiife, Onyeizugbe & Onwuka [27] examined stressed management capabilities as an imperative for improving performance among female lecturers in Nigerian universities. The study employed a descriptive survey involving the use of questionnaire administration. One hundred and thirty five (135) respondents were selected from 7 universities in Nigeria. Data obtained was analyzed using statistical summation techniques and Z-test at 0.05 level of significance. The study revealed that occupation stress affects the health of female lecturers in Nigerian universities. The study recommended that there should be an introduction of effective stress management policies, which should be funded and monitored frequently in order to ensure that its objectives are achieved on a constant basis.

## METHODOLOGY

The methodology used for the study was descriptive survey research design. Primary and secondary sources of data were used in gathering information for the study. The study comprises of 340 employees of the selected banks under study-Eco Bank Nig. Plc Awka, UBA PLC Awka, First Bank of Nig. Plc Enugu, Skye Bank Plc Enugu, Diamond Bank Abakaliki. A sample size of 340 respondents was drawn from the total population by the use of purposive sampling. Out of 340 copies of the questionnaires distributed, 320 copies were duly completed and returned and this represents 95.23% response rate. The hypotheses were tested by the use of chi square test statistic.

### Data Presentation and Analysis

The data presented and analyzed were extracted from the questionnaire distributed to five different banks in south East, Nigeria. The researcher

distributed 340 questionnaires as earlier mentioned, out of the 340 distributed 320 were dully filled, returned and was found worthy for the study. Likert-type items on a five point scale and open-ended question were employed on the survey to measure the perceptions of respondents. Data obtained were presented using the tabular format and were analyzed using percentage method. From the analyzed data, chi square statistical technique was used to test hypothesis.

### Test of hypotheses

To verify the validity and the relationship that exist between the variables under study, two hypotheses were empirically tested.

### Test of Hypothesis 1

**Ho1:** work-family interface not positively affect banker's organization skill.

**Table-1**

S/N	Questionnaire item	SD/D	SA/A	U	TOTAL
1	I think more about work while at home	15	300	5	320
2	My work life and personal life are conflicting	5	310	5	320
3	My work encroaches on my relaxation time.	10	310	-	320
4	I need to be left alone while at home	238	82	-	320
5	I am weighed down by home demand.	79	241	-	320
6	I do not have enough time for exercise because of workload	20	300	-	320
7	I conclude Spill over work are at home.	320			320
8	Being left alone while at work.	310	10	-	320
9	I receive enough support from family and friends	70	220	30	320
	Total	1067	1773	40	2880

Source: Field Survey 2016

Tabulated chi-square  $X^2_{24(0.05)} = 36.415$

Calculated chi-square = 2880

### Decision rule

Reject  $H_0$  and accept  $H_1$  if the calculated chi-square is greater than the critical value, otherwise do not reject  $H_0$

### DECISION

The chi-square calculated (829522.21) is greater than the critical value (36.415), But since the computed chi-square is greater than the critical value, we reject the null hypothesis and accept the alternate

hypothesis which states that work-family interface affects bankers organization skills in south east Nigeria. This simply states that there is a conflict between personal life and work life which affects bankers' organization skill.

### Test of hypothesis two

**Ho2:** There is no significant relationship between management and bankers.

**Table-2**

S/N	Questionnaire item	SD/D	SA/A	U	Total
1	I have enough resources to do my job.	33	280	7	320
2	I receive fund for training from my institution	100	210	10	320
3	I feel lack of opportunity to further my career	10	285	25	320
4	I work in a conducive environment suitable for banking activities	20	300	_____	320
5	The requirement criterion for promotion is too high	25	290	5	320
6	I am not involved in decisions affecting my job	10	310	_____	320
7	I feel valued and trusted by my employer	175	100	45	320
8	The present banking structure inhibits flexibility.	58	260	2	320
9	Management is unwilling to meet bankers demand	103	177	40	320
10	I find it difficult coping with departmental and banking politics.	127	183	10	320
Total		661	2395	144	3200

Source: Field survey, 2016

Tabulated chi- square  $X^2 = 24(0.05) = 113$

Calculated chi-square = 1903

### Decision rule

Reject  $H_0$  and accept  $H_1$ , if the calculated chi-square is greater than the critical value, otherwise do not reject  $H_0$

### Decision rule

The decision rule states that null hypothesis should be rejected if the calculated chi square is greater than the critical value. Otherwise accept. But since the computed chi square is (1903.98) greater than the critical value (40.113), therefore we reject the null hypothesis which states that there is no significant relationship between management and bankers.

## DISCUSSION OF RESULTS

The test of hypothesis one, that work-family interface affects bankers' organization skill. It means that as a result of the conflict that exists between work demand and family demands of bankers, their organization skills, which include their ability to maintain official banking hours, meeting their daily benchmark and target are affected. This finding is in line with the findings of [28]. This reveals that work life and personal life conflict more as individuals continue to pursue the quality of life they want. Thus, successfully balancing work and family life is one of the major challenges facing individual employees.

The findings result from the test of hypothesis two; it was observed that there is no significant relationship between management and bankers. This implies that if the support employees get from management increases, if cordial relationship between employees and management increases, it will in turn improve level of interaction between employees and customers. Improved customer employee relationship is improved performance of an employee.

This finding is in line with the finding of Pedro & Roberts [29] which states that management communication affects performance mainly, because it

implies that management cares about its employees and value their contribution to growth of the organization.

## SUMMARY OF FINDINGS

The results show that the stress levels among employees in banking sector within the South Eastern part of Nigeria is high in certain areas, like long work-hours, effect on family-life, pressure at work, job insecurity. However major findings are

- A significant positive relationship does not exist between management support and bankers effectiveness
- There is conflict between work life and personal life, which affects bankers' organization skills.

## CONCLUSION

Majority of the bankers felt that their job is stressful and that stress in return decreases their performance. Work overload, risky job and poor co-worker relations, were the major contributors to job stress in bankers. Due to work overload and time pressure the bankers are unable to manage work-life with family-life, which cause some serious social problems. Job stress therefore, decreases employee performance and perhaps, a prime contributor to employee dissatisfaction.

## Recommendations

- The organization should create a better supportive organizational climate, by introducing periodic interactive forum with its employees.
- Management should also organize corporate hiring of nannies, house-helpers, stewards, and house maids, as this constitutes a great deal of stress to bankers, especially women.
- Proper strategies should be made regarding working hours, interpersonal relationships and supervision of bankers, to reduce stress and to better manage the performance of employees in banking sector

The above mentioned recommendations are the major recommendations from the study but there are other recommendations, which the study deems fit to mention. Unionism in banking, organizing seminars, workshops on stress, to keep bank employees abreast on how to manage stress.

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