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DEPARTMENT OF MANAGEMENT

**THE ASSESSMENT OF STRESS MANAGEMENT IN THE WORK
PLACE (IN CASE OF COMMERCIAL BANK OF ETHIOPIA
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***RESEARCH PAPER SUBMITTED TO DEPARTMENT OF
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ACRONYM

CBE: ----- COMMERCIAL BANK OF ETHIOPIA

NGO: ----- NON GOVERNMENTAL ORGANIZATION

ILO: ----- - INTERNATIONAL LABO R ORGANIZATION

Abstract

This research assesses stress management practices at the Commercial Bank of Ethiopia, Gubrye Branch. Using a descriptive research design and census method, data was collected from all 41 employees through questionnaires, unstructured interviews, and observations. The findings revealed that organizational stressors, such as unsupportive supervision, isolated work, and workload, were the major sources of stress. Stress negatively impacted employee concentration and customer service. It was found that stress management was mainly approached at the organizational level through good communication with supervisors and designing better work schedules. Recommendations include providing stress management training, improving leadership support, balancing workloads, and encouraging teamwork. Addressing these issues will improve employee well-being and organizational performance.

Keywords: Stress Management, Organizational Stress, Employee Well-being, Commercial Bank of Ethiopia, Workplace Stress.

CHAPTER ONE

1.1, Background of the study

“Stress is the body's reaction to any change that requires an Adjustment or response. The body reacts to these changes with physical, mental, and emotional responses. Stress has its own characteristics that are the body's response to any excessive burden (both, pleasant or unpleasant) that affects it. Stress at work place occurs when the demands of the working environment exceed the ability of employees to deal with or control them. Stress is not a disease, but if intense and taking a certain amount of time, it can lead to disruption of both, the mental and physical health. Stress is important that business organizations ensure that its employees develop the ability to Control the level of stress. This can lead to higher levels of productivity in a business Organization, (Rojas & Kleiner, 2000)’’.

“ According to (ILO 1986, 1992), stress is recognized world-wide as a major challenge to Workers’ health and the healthiness of their organizations. Workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work.’’

“Stress mention the problem of the day to day interaction with one another and drives from wrong or irresponsible management of the crisis of wrong use of silence in relating with others that is often noted in African. particularly people in Africa major stress that come with addiction and miss use of substance is not only health related that such habit can generate for defaulter but also from the social stress that could follow from them like that of job dismissal, family violence ,marital instability, (Magesa, 2002)’’.

“Stress is the aspect of an occurrence of feelings out of pressure, which happens to a related subjective trait of an individual's feelings, moods, shame or anger on person in Ethiopia,(Parker, M., & Ettinger, R.H, 2007) ’’. The generally accepted definition today is one of interaction between the situation and the individual. It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation

“Stress has been defined in different ways over the years (S. Michie 2002). Originally, it was conceived (understand) of as pressure from the environment, then as strain (violent exertion or busy) within the person”. The generally accepted definition today is one of interaction between the situation and the individual. It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some situations than others and in some individuals than others. “Stress can undermine the achievement of goals; both for individuals and for organizations (Bass, BM & Riggio, RE 2006)”.

Signs of stress can be seen in people’s behavior, especially in changes in behavior. Acute responses to stress may be in the areas of feelings (for example, anxiety, depression, irritability, fatigue), behavior (for example, being, aggressive, tearful, unmotivated), thinking (for example, difficulties of concentration and problem solving) or physical symptoms (for example sickness, headaches). (Bennis, WG & Thomas, RG, 2002).

Resources that help meet the pressures and demands faced at work include personal characteristics such as coping skills (for example, problem solving, assertiveness, and time management) and the work situation such as a good working environment and social support. Historically, the typical response from employers to stress at work has been to blame the victim of stress, rather than its cause (Brown, J. M. & Campbell, E. A. (1990)).

1.2. Statement of the problem

Work stress is recognized worldwide as a major challenge to worker’s health and the healthiness of their organizations. Workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Stress can be brought about by pressure at home and at work. Employers can not usually protect workers from stress arising outside of the work environment, but they can protect them from stress that arises through work or in the work environment. Stress at work can be a real problem to the organization as well as to its workers. Good management and good work organizations are the best form of stress prevention and helps to minimize the stress created in the work

Work stress. The more control workers have over their work and the way they do it and the more they participate in decisions that concern their jobs, the less likely they are to experience work stress.

According to Chartered institution of personnel and development (CIPD, 2008) the impact of stress on an organization is reduced productivity and efficiency. Although the effect of absenteeism is obvious, reduced productivity and efficiency can also result when a work force is experiencing negative stress are much less inclined to channel energy in to continuous improvement initiative and creative problem solving pursuits. While in self-preservation mode when dealing with stress, individuals tend to spend their time and energy doing the bare minimum to keep up. As well, an over-stressed team will have less energy to begin with as studies have shown that stress depletes energy stores and a person's physical and mental capability. Depending on the preliminary study, some of the factors that are stated in the above have an impact on employees in the work place. But there are a number of factors that should be considered while the researcher conducts the study on similar topics, which are effort and reward imbalance, lack of task varieties, unpleasant tasks, work load, working schedules, shortage of infrastructure, supervision or control, lack of capacity to do the assigned task, organizational changes and the like are found in the work environment. Due to the existence of such kind of factors, the researcher is very interesting to conduct in this particular topic entitled an assessment of stress management in the work place, because all of the above factors or variables have an impact on organizational productivity, satisfaction and motivation of employees.

Therefore the Main objective or purpose of the research paper was assessed the overall stress management in the work place in commercial bank of Ethiopia at gubrye branch by focusing on the cause of stress and Methods that used to manage stress in the organization.

1.3. Research Questions

The researcher was tried to address the following research questions.

1. What are the sources of work place stress in the company?
2. What are the methods used to reduce work place stress in the organization?

3. What is stress management in the work place at the bank?
4. What are the major causes of stress in the organization?

1.4, Objective of the study

1.4.1 General Objective

The overall objective of this study is to assess stress management in the work place in commercial bank of Ethiopia at gubrye branch

1.4.2 Specific objective

1. To assess the sources of work place stress in the company.
2. To assess the methods used to reduce work stress in the organization.
3. To investigate stress management in the work place at the bank.
4. To assess the major causes of stress in the organization.

1.5. Significance of the study

This research has the following significance for parties who have direct or indirect interest on it. The output from the research would help the organization to take some remedial actions or corrective measures on the problems identified in the research. The tentative solutions that were founded by the researcher can also enable the organization to solve the stresses in the organization. The last but not the least is that, the researcher experiences to do another research in the future time.

1.6. Scope of the study

This research has been conducted on Commercial Bank of Ethiopia (CBE), gubrye branch at gubre town. The study was with specific topic of the assessment stress management in the work place, and the researcher did not consider other banks issue related with work stress in gubre town rather merely focused on Commercial Bank of Ethiopia (CBE) gubrye branch. The research methodology that the researcher has applied was descriptive research type and the data,s were collected from all employees of gubrye branch (census was used).

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

People experience stress in private life and at work place. People have to work effectively against time and within the parameter of various rules and regulations. It is not always possible to create an organizational climate conducive to work. Various departments, groups and external environment factors affect individual behavior. Minimal level of stress is required for organizations to operate effectively. Excessive stress is harmful for the individual as it causes mental and physical disequilibrium and subsequently leads to physical and mental disturbance. People suffer from high blood pressure, heart attack when stress is beyond control of the human beings. It is therefore necessary to identify causes of stress and modify behavior so that the individual energy is directed towards organizational productivity and healthy organization climate is created. (John M. Ivancevich and Michael T, 2006).

Hans, Selye (2001), a medical researcher first used term “Stress” to describe the body’s biological response mechanism. He defined stress as “the nonspecific response of the body to any demand”. He views that stress is the spice of life, the absence of stress is death. Stress is usually considered to be negative and caused due to some stress as “the interaction of the individual with the environment”.

According to Beehr and Newman, stress is a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning. Stress is a dynamic condition in which a person is faced with lot of constraints while functioning in the organization. Stress causes discomfort, which leads to disequilibrium in the individual’s mind set. Stress is not always negative in nature. In a broader sense it is discomfiture whether it creates problems. Stress is also a source of inspiration. When there is a stress for any work it leads to higher performance. When stress is gravest, it reduces employee productivity. But there is example where people may get immune to stress having no negative effect on

their performance. Such people do not get tense. This type of immunity is achieved through constant experience and training. It is clear from the definition that stress is caused due to external factors, situations or events. These have adverse impact on the individual characteristics and psychological processes. These together put an additional burden or demands on individual, hence the stress. External factors may include social setting, work ethics in the organization, leadership styles, availability of resources, workload, level of technology and the work environment. The internal factors that are affected are psychological in nature and include emotions, ego state, attitude, perception, motivational factors, need and demographics. If employees feel that external factors are of not much consequence and have no compelling effect the stress is not formed within the minds of individuals. High desire, uncertainty, results of promotion examination, unrealized ambition may cause stress to the individual. Stress should not be confused with anxiety or nervous tension and damaging. They occur as regular features in many cases and have no long – lasting impact on the working capacities of the employees (John M. Ivancevich & Michael T, 2006).

Clearly, Work-related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope.

Stress occurs in a wide range of work circumstances but is often made worse when employees feel they have little support from supervisors and colleagues and where they have little control over work or how they can cope with its demands and pressures. There is often confusion between pressure and challenge and sometimes it is used to excuse bad management practice. Pressure at the workplace is unavoidable due to the demand, contemporary work environment, Pressure perceived as acceptable by an individual, may even keep workers alert, motivated, able to work and learn, depending on the available resources and personal characteristics. However, when that pressure becomes excessive or otherwise unmanageable it leads to stress. Stress can damage your workers' health and your business performance. Stress results from a mismatch between the demands and pressures on the person, on the one hand, and their knowledge and abilities, on the other. It challenges their ability to cope with work. This includes not only situations where the

pressures of work exceed the worker's ability to cope but where the workers knowledge and abilities are not sufficiently utilized and that is a problem for them.

A healthy job is likely to be one where the pressures on employees are appropriate in relation to their abilities and resources, to the amount of amount of control they have over their work, and to the support they receive from people who matter to them. As health is not merely the absence of disease or infirmity but a positive state of complete physical, mental and social well-being (WHO, 1986), a healthy working environment is one in which I there is not only an absence of harmful conditions but an abound health promoting ones.

These may include continuous assessment of risks to health, the provision of appropriate information and training on health issues and the availability of health promoting organizational support and structures, a healthy work environment is one in which made health and health promotion a priority and part of their working lives.

2.1. Sources of Job Stress

Organization, Group and individual have impact on the performance of a job. Environments also effects adversely on the efficiency of the individual.

2.1.1. Environment Factors

There are innumerable environmental factors that have caused a great deal of work stress on the employees. Ivancevich and Matterson have identified societal, economic, financial, cultural, familial and technological factors which have tremendous influence on mental health of the employees. Societal factors have forced both husband and wife to do the job to maintain a high level of life style. Government, NGO,s and other voluntary organizations have introduced various schemes for the welfare of the people

2.1.2. Organizational Stressors

Organizational stressors can be classified into mission statement, strategies, policies, organizational structure and design, reporting channels, communication, various processes, systems and last but not the least the working conditions. Organization mission and subsequent departmental goals have a long lasting impact on the employees. Over ambitions goals leave employees more stretched for attaining the same. Good organizational policies, procedures, rules, regulations keep employees in high spirit. On

the contrary, inadequate compensation, rigid rules, ambiguous organizational policies and faulty job design cause tremendous amount of stress.

2.1.3. Group Stressors

Hawthorne studies have established the impact of group cohesiveness, group norms and importance of group objective for attainment of organizational goals. Lack of cohesiveness creates conflict. Employees must be given full opportunities to develop themselves. People join group for social security that should be provided. Managers must ensure that job well done is recognized, omission on this account creates stress like situation in the minds of the employees. Group social events and group activities must be organized on regular bases.

2.1.4. Individual Stressors

Personal life and events of official life cannot be separated. Events of marriage, divorce, death in the family has a remarkable impact on work situation. Personal life difficulties are highly stressful.

Note:-The problem of stress for the individual and for the workplace/organization are health Increased absenteeism and turnover, well-being/quality of life reduced quantity and quality of work, functioning/goal achievement reduced job satisfaction and morale Problems of recruitment, self-esteem/confidence Poor communication and increased conflict, personal development.

2.2. Common causes of stress in the workplace

According to Beehr and Newman, Excessively high workloads, with unrealistic deadlines making people feel rushed, under pressure and overwhelmed. Insufficient workloads, making people feel that their skills are being underused, a lack of control over work activities, lack of interpersonal support or poor working relationships leading to a sense of isolation, People being asked to do a job for which they have insufficient experience or training, Difficulty settling into a new promotion, both in terms of meeting the new role's requirements and adapting to possible changes in relationships with colleagues, Concerns about job security, lack of career opportunities, or level of pay and Bullying or harassment. A blame culture within your business where people are afraid to get things wrong or to admit to making mistakes, Weak or ineffective management which leaves

employees feeling they don't have a sense of direction. Or over-management, which can leave employees feeling, undervalued and affects their self-esteem, multiple reporting lines for employees, with each manager asking for their work to be prioritized, Failure to keep employees informed about significant changes to the business, causing them uncertainty about their future. Poor physical working environment, e.g. excessive heat, cold or noise, inadequate lighting, uncomfortable seating, malfunctioning equipment, etc.

2.3. Signs of stress

Anxious, poor concentration and memory, depressed/tired, angry/irritable/frustrated, apathetic/bored, poor organization and decision making, less creative in problem solving, hypersensitive to criticism, have accidents/make mistakes Sweating, dizzy, nauseous, breathless, eating/sleeping problems Aches and pains, take drugs (e.g. tobacco, alcohol), problematic social behavior (e.g. withdrawal, aggression) Frequent infections, , ulcers, skin complaints, cardiac problems.

2.4. The effects of work stress

a. The effects of work stress on individuals

According to Beehr and Newman, stress affects different people in different ways. The experience of work stress can cause unusual and dysfunctional behavior at work and contribute to poor physical and mental health. In extreme cases, long term stress or traumatic events at work may lead to psychological problems and be conducive to psychiatric disorders resulting in absence from work and preventing the worker from being able to work again. When under stress people find it difficult to maintain a healthy balance between work and work life. When affected by work stress people may:- Become increasingly distressed and irritable, Become unable to relax or concentrate, Have difficulty thinking logically and making decisions, Enjoy their work less and feel less committed to it, Feel tired depressed, anxious, Have difficulty sleeping and Experience serious physical problems, such as:- Heart disease, Disorders of the digestive system, Headache, and others

b. The effects of work stress on organizations: If key staff or a large number of workers are affected, work stress may challenge the healthiness and performance of their organization. Unhealthy organizations do not get the best from their workers and this may

affect not only their performance in the increasingly competitive market but eventually even their survival. Work stress is thought to affect organizations by: - Increasing absenteeism, decreasing commitment to work, increasing staff turn-over, Impairing performance and productivity, Increasing unsafe working practices and accident rates and increasing complaints from clients and customers.

2.5. Management of Stress

2.5.1. Individual Level Strategies

Minimum level of stress is required to stimulate individuals to higher productivity. Excessive stress is harmful to both individual and organization. It is a common practice to evolve various stress reduction strategies in the organizations. Individuals must take steps to reduce stress to acceptable level. It is clarified that every individual has different capacity to cope with individual stress.

2.5.2. Organizational Level Strategies

Organization plays a decisive role in ensuring peaceful environment free of stress.. Following aspects must be carefully examined and evaluated for its effectiveness and implementation.

- ❖ Organizational goals must be in realms of achievement. Too much high goals not only put the employees under undue stress but also creates unhealthy work environment.
- ❖ Organizational polices should be clearly defined with particular reference to training and development, promotion, leave, wages and salary administration, discipline, incentives, etc.
- ❖ Authority and responsibility must be clearly defined by setting up reporting channels. Principle of unity of command should be adhered to.
- ❖ Organizational structure, redesigning of jobs and improved communication reduces stress.

Corporate policies, physical work environment should be suitable for higher productivity.

- ❖ An updated systems and processes increase efficiency.
- ❖ Management must create a healthy working environment.

- ❖ Career plan for managers must be developed and implemented in letter and spirit. Nothing discourages employees as bad developmental programmers.
- ❖ Employees must be empowered. They should be provided with suitable time to time counseling by way of advice, reassurance, good communication, release of emotional tension and clarified thinking. Re-orientation is important to keep employees free of stress for increased productivity (Hans Selye, 2001).

The prevention (reduction) OF work stress

According to Hans Selye, there are a number of ways by which the risk of work stress can be reduced. These include: Primary prevention, reducing stress through:- Ergonomics (study the relation between workers and their environments), Work and environmental design, and Organizational and management development. Secondary prevention, reducing stress through:- Worker education and training, and Tertiary prevention, reducing the impact of stress by Developing more sensitive and responsive management systems and enhanced occupational health provision. The organization itself is a generator of different types of risk. Tertiary in organizations places an emphasis on the provision of responsive and efficient occupational health services. Contemporary work stress management should, therefore encompass tertiary prevention.

A good employee designs and manages work in a way that avoids common risk factors for stress and prevents as much as possible

Well designed work should include:

- ❖ **Clear organization structure and practices:** Employees should be provided with clear information about the structure, purpose and practices of the organization
- ❖ **Appropriate selection, training and staff development:** Each employee's skills, knowledge and abilities should be matched as much as possible to the needs of each job. Candidates for each job should be assessed against that job's requirements. Where necessary, suitable training should be provided. Effective supervision and guidance is important and can help protect staff from stress.

- ❖ **Job descriptions:** A job description will depend on an understanding of the policy, objectives and strategy of the organization, on the purpose and organization of work and on the way performance will be measured.
- ❖ **Job descriptions have to be clear:** It is important that an employee's manager and other key staff are aware of the relevant details of the job and make sure that demands are appropriate.
- ❖ **Communication:** The better employees understand their job, the more they will be able to direct the appropriate efforts towards doing it well.

Managers should talk to their staff, listen to them and make it clear that they have been heard. Communication of work expectations should be comprehensible, consistent with the job description and complete. Commitments made to staff should be clear and kept.

- ❖ **Social environment:** A reasonable level of socializing and teamwork is often productive as it can help increase commitment to work and to the work group. In an existing workplace it may be far from reasonable to expect all these factors to be present or introduced where they are absent. It might therefore be better to identify any mismatch between demands and pressures on the one hand and workers knowledge and abilities, on the other set pointiest for change and manage the change towards risk reduction.

2.6. Solving work stress problems

There are various strategies to solve work stress problems

- ❖ **Work redesign:-** The best strategies for work redesign focus on demands, knowledge and abilities, support and control and include:-Changing the demands of work (e.g. by changing the way the job is done or the working environment, sharing the workload differently), Ensure that employees have or develop the appropriate knowledge and abilities to perform their jobs effectively (e.g. by selecting and training them properly and by reviewing their progress regularly), Improve employees control over the way they do their work (e.g. m)

- ❖ **Stress management training:** - Ask employees to attend classes on relaxation, time management, assertiveness training or exercise. Ergonomics and environmental design:- Improve equipment used at work and physical working conditions.
- ❖ **Management development:** - Improve managers' attitudes towards dealing with work stress, their knowledge and understanding of it and their skills to deal with the issues as effectively as possible.
- ❖ **Organizational development:** - Implement better work systems and management systems. Develop a more friendly and supportive culture. There are basically three ways by which employers can detect problems early and prevent them from becoming serious. These are presented below. Early detection and prevention of work stress-related problems: - Regularly monitoring staff satisfaction and health and Making sure staff know whom to talk to about problems.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Study area

The study would be conducted in the commercial bank of Ethiopia at gubre town.

3.2. Research Approach

The research design for this study was both quantitative and qualitative Approach. Quantitative Approach refers to any data collection or data analysis procedure that generates or uses numeric data. Qualitative Approach refers to any data collection or data analysis procedure that generates or uses non-numerical data.

3.3. Research design

The research design of this study is descriptive research because the study was conducted to obtain data (information) about the assessment of stress management in the work place in commercial bank of Ethiopia at gubrye branch.

3.4. Population and Sampling

The target population of the study was employees of Commercial Bank of Ethiopia in gubre branch. The total population of CBE in gubrye branch was 36 in number, from this total population 33 employees are males and the remaining 3 employees are females. In order to get an information/data about the Assessment of stress Management in the work place. The researcher was used all employees as a respondent to conduct this research, because they are few in number and is not difficult to distribute questionnaire. As it is explained in the above the total populations were 36, and the researcher would take all of the employees as a respondent to conduct this study because the sampling frame/complete list of employees can be obtained from the bank. Therefore, no need of taking sampling technique that would be used rather it is a census method by taking all employees of the bank.

3.5. Sources of data

The researcher was used only primary sources of data for this study, because primary source of data was more reliable for this study. Those primary data,s had been collected through distributing questionnaires and unstructured interview. Primary data source were employees/respondents of the bank in which the research questionnaire was distributed.

3.6. Data collection methods

The primary data was collected through different data collection techniques. These Primary data,s were collected through:- Structured questionnaires or distribute questionnaires for employees of the bank. The researcher was prepared both open and close ended questionnaires, observation and unstructured interview with the managers and employees.

3.7. Method of data Analysis

After data was obtained through questionnaires in support of unstructured interview and observation, the data was analyzed by using table, and percentages, and the researcher would give a meaning for the figure and items that have been presented through tables, and percent. The unstructured interview responses were analyzed qualitatively whereas, the questionnaires quantitatively.

3.8. Research ethical considerations

The research would be free from unethical behavior means that the aggressiveness and hostility side, so as to getting respondents consent and allowing them to leave any time they want. And also the researcher has been politely ask employee of organization and give high degree of politeness for target study to conduct and the information was delivered to the subject of the study only those but also the information obtains from respondent in the study has been kept confidentially.

CHAPTER FOUR

4. DATA PRESENTATION AND ANALYSIS

The researcher has used primary data for this study. The primary data,s were collected from employees of CBE,gubrye branch at gubre town through both open and close ended structured questionnaire with support of unstructured interview about the assessment of stress management in the work place. To collect the required information census method has been used. Therefore, the researcher has distributed a total of 36 questioners to the employees. From the total questionnaire the researcher tried to collect all 36. Therefore, the following analysis of data is based on by the 36 respondents.

Table 4.1 demographic factors of respondents

| Item | Alternative | No of respondent | Percent (%) |
|----------------------------------|-------------|------------------|-------------|
| - Sex | Male | 33 | 92 |
| | Female | 3 | 8 |
| | Total | 36 | 100% |
| -Age | 18-25 | 9 | 25 |
| | 26-35 | 23 | 64 |
| | 36-45 | 4 | 11 |
| | Over 46 | - | - |
| | Total | 36 | 100% |
| -Level of education | Certificate | - | - |
| | Diploma | - | - |
| | Degree | 33 | 92 |
| | Masters | 3 | 8 |
| | Others | - | - |
| | Total | 36 | 100% |
| -Year of experience in this bank | <1 years | - | - |

| | | | |
|--|---------------|----|------|
| | 1-2 years | 5 | 14 |
| | 2-3years | 9 | 25 |
| | 3-4 years | 19 | 53 |
| | Above 5 years | 3 | 8 |
| | Total | 36 | 100% |

(Source, Questioner 2025)

As can be seen from table 4.1 item one the questionnaire result revealed that 33(92%) of the respondent were males and the remaining 3(8%) of the respondent were females. Therefore, the majority of the employees in the organization were males,

In the table 4.1 second item is age group, it showed that 9(25%) of the respondent were 18-25, 23(64%) of the respondent were 26-35 years, and the remaining 4(11%) of the respondent were between 36 and 45 years. Therefore, based on the table showed in the above the work force of CBE, in .gubrye branch was dominated by age of 26-35 years.

The third item in table 4.1 is about level of education, as we can noted from the above table 33(92%) of the employees are degree holder, and 3(8%) are master holder and no Certificate and Diploma holder in the bank. Almost the bank employees are degree holder from higher education institution. The mismatch between the employees' ability and the jobs ability requirement is the main cause of stress. But these employees who have degree program are believed to be technical to do their activities because most of the time they perform similar/routine tasks. Therefore, the researcher has decided that the level of education has significantly contributed to manage stress in the organization.

The final item in table 4.1 is about experience of employees. So according to the employees response 0(0%) of the employees have an experience less than one years, 5 (14%) of the employees have an experience between one and two years, 9(25%) of the employees have an experience between two and three years, 19 (53%) of the employees have an experience between 3 and 4 years experienced and the remaining 3 (8%) of the employees have an experience above 5 years. Based on different literature experience is the source of knowledge, way and tactic to identify the source of problems and to

overcome it. Therefore, employees that do have two years' experience and four years' experience could have different approaches to manage and reduce stress from happening. According research findings more experienced employees would prefer to manage stress rather than reducing it after happening.

Table 4. 2 The source and causes of stress

| <i>Item</i> | <i>Alternatives</i> | <i>No of respondent</i> | <i>Percentage (%)</i> |
|---|--|-------------------------|-----------------------|
| <i>-What do you think about the main source of stress?</i> | <i>Environmental factor</i> | 9 | 25 |
| | <i>Organizational stressors</i> | 16 | 44.5 |
| | <i>Group stressors</i> | 4 | 11 |
| | <i>Individual stressors</i> | 7 | 19.5 |
| | <i>Others</i> | - | - |
| | <i>Total</i> | 36 | 100% |
| <i>-What cause of stress leads you to stress due to interpersonal relationship?</i> | <i>Unsupportive or inconsiderate supervision</i> | 14 | 39 |
| | <i>Poor relationship with co-workers</i> | 7 | 19 |
| | <i>Bullying and harassment</i> | 6 | 17 |
| | <i>Isolated or solitary work,</i> | 9 | 25 |
| | <i>Others</i> | - | - |
| | <i>Total</i> | 36 | 100% |
| <i>-What environmental factor mainly forced you to stress? (select more than one is possible)</i> | <i>Economic factors</i> | 9 | 23 |
| | <i>Sociocultural factors</i> | 3 | 8 |
| | <i>Political factors</i> | 2 | 5 |
| | <i>Technological factors</i> | 7 | 18 |
| | <i>Internal/organizational</i> | 18 | 46 |

| | | | |
|--|--------------|-----------|-------------|
| | <i>Total</i> | 39 | 100% |
|--|--------------|-----------|-------------|

(Source, survey 2025)

The first item in table 4.2 is about the main source of stress. As it is noted from the table 9(25%) of the employees are believed that the main source of stress was environmental factors, 16(44.5%) of the employees have faced stress due to organizational factors (stressors), 4(11%) are due to poor relationship among employees in the office (group stressors) and remaining 7(19.5%) were believed that stress was due to personal factors.

From the above paragraph the main source of stress was organizational factors (stressors). Therefore, the researcher conclude that organizational factors (stressors) were the source of stress that happened in the organization rather than the environmental (political, economic, social and technological), stress due to working together and the individual factors (stressors). These means organizational source of stress constitute a number of factors in relation with tasks and strategic issue of the organization.

In table 4.2 the second item is the cause of stress due to interpersonal relationship. Based on the response, out of 36 respondents 14(39%) of the respondents were influenced due to inconsiderate or unsupportive supervision, 7(19%) were due to poor relationship with co-workers, 6(17%) were due to bullying and harassment, 9(25%) of the employees were due to isolated/solitary work. Therefore majority of the respondents were response inconsiderate or unsupportive supervisor was the cause of stress due to interpersonal relationship. From this the researcher concludes that the cause of stress due to interpersonal relationship was unsupportive or inconsiderate, unsound and aggressive supervision of employees by the branch managers.

The third item in the above table 4.2 is about environmental factors mainly forced you to stress (**you can select more than one**). From the response 9(23%) of the employees have been influenced by economic factors, 3(8%) sociocultural factors, 2 (5%) political factors, 7(18%) were due to technological factors and the remaining 18(46%) of the employee gave responses due internal/organizational factors.

As different literature showed that environment is classified in to two major types, which are external (political, economic, social, technological and others) and internal (beliefs, assumptions, norms rule, regulation and others). The influence of external environment factors cannot be controlled by an organization it affects indirectly.

From this the researcher conclude that internal factors were the major cause of stress than the external environmental factors and also the economic factors like higher price of commodity/inflation, reward structure/the amount of salary they received in comparison with other privet banks payment/reward structure.

Table 4. 3 The effect of stress on individuals/employees in the bank

| Item | Alternatives | No of respondent | Percentage (%) |
|---|--|------------------|----------------|
| -What did you feel/faced when you are being influenced by stress? | Distressed and irritability | 10 | 28 |
| | Unable to relax and concentrate | 14 | 39 |
| | Physical problems such as, headache, blood pressure and others | 7 | 19 |
| | Have difficulty sleeping | 5 | 14 |
| | Others | - | - |
| | Total | 36 | 100% |
| -Which effect did you observe in the bank due to the existence of stress? | Increasing absenteeism | 4 | 11 |
| | Decreasing commitment to work | 11 | 31 |
| | Increasing employee turn over | 4 | 11 |
| | Increasing complaints from customers | 17 | 47 |
| | Others | - | - |

| | | | |
|--|-------|-----------|-------------|
| | Total | 36 | 100% |
|--|-------|-----------|-------------|

(Source, survey 2025)

In table 4.3 the first item states the effect of stress on individuals/employees. As it can be understand from the table 10(28%) the employees became distressed and irritability, 14 (39%) were unable to relax and concentrate on their jobs, 7(19%) respondents were physical problems like headache, and the remaining 5(14%) of respondents were difficulty sleeping. Therefore, the majority of the respondents were unable to relax and concentrate on their jobs. From this the researcher was concluded the effect of stress on individuals/employees were unable to relax and concentrate on their jobs than distressed and irritability, physical problems like headache and difficulty for sleeping.

The second item in table 4.3 about which effect did you observes in the bank due to the existence of stress. From the response of employees 4(11%) were replied that excessive pressure/ of stress increase absenteeism from work like high headache problem, 11(31%) replied that stress reduce commitment to work, were replied that stress increasing employee torn over, 14(52%) of employees believed that there was a complaint from customers. Therefore the majority of respondents were increasing complaints from customers and the second effect of stress on the bank was less commitment to the work and the bank.

Table 4.4 stress management and methods/ways of used to manage work stress

| Item | Alternative | No respondents | Percentage (%) |
|--|---|----------------|----------------|
| -To what levels stress is managed in your organization? | Individual level | 14 | 39 |
| | Organizational level | 22 | 61 |
| | Others | - | - |
| | Total | 36 | 100% |
| -What method/ways do you experienced or used to manage work stress? (You can select more than one) | Taking stress management training | 9 | 24 |
| | Work redesign | 5 | 14 |
| | Well-designed work schedule | 10 | 30 |
| | Good communication with Supervisors/managers and others | 12 | 33 |
| | Total | 36 | 100% |

(Source, survey 2025)

From the above table 4.4 out of 36 total respondents 14 (39%) were individual level and 22 (61%) Were indicated organizational level. Therefore the majority of the respondents were response organizational level. From this the researcher concludes that managing stress was improved at organizational level.

In table 4.4 the second item is about method/ways do you experienced or used to manage work stress? (**You can select more than one**). According to the response 9(24%) shows Taking stress management training, 5(14%) work redesign was used as a mechanism, 10(30%) indicates well designed work schedule has been used to reduces stress and 12(33%) employees said that asking support from managers is the main way of reducing stress in the organization. Therefore the majority of the respondents were good

communication with Supervisors/managers and the next well designed work schedule. When employees have faced a challenge due to work load and sometimes they perform/assigned to perform a particular new activity they become under stress. During this time the employees ask their manager to show them the way how they are going to perform or to assign another person. And the second mechanism used before was designing the work schedule. This method is very important when there is a mismatch between the work shifts schedule and the normal working hours.

Table 4.5.The relationship between employees and manager

| Item | Alternative | No of respondents | Percentage (%) |
|--|-------------|-------------------|----------------|
| -What looks like your relationship with your manager | Very bad | 4 | 11 |
| | Bad | - | - |
| | Good | 16 | 45 |
| | Very good | 7 | 19 |
| | Excellent | 9 | 25 |
| | Total | 36 | 100% |

(Source, survey 2025)

As we can see in the above table 4.5, Out of 36 total respondents, 4 (11%) were indicated very bad, 16(45%) were indicated good, 7 (19%) were indicated very good and 9 (25%) respondents were excellent. Therefore the majority of the respondents 16(45%) respondents were good; from these the researcher could be concluded that the relationship between employees and managers in the organization was good.

Table 4. 6 Perception towards the effect of stress

| Item | Alternatives | No of respondent | Percentage |
|---|--------------|------------------|-------------|
| -Is there any stress exert due to new technology in your organization? | Yes | 21 | 59 |
| | No | 15 | 41 |
| | Total | 36 | 100% |
| -Do you think that the absence of stress shows effectiveness of the organization? | Yes | 23 | 64 |
| | No | 13 | 36 |
| | Total | 36 | 100% |
| -Do you think that the CBE is paying you enough /fair for your current position? | Yes | 27 | 75 |
| | No | 9 | 25 |
| | Total | 36 | 100% |

(Source, survey 2025)

In the table 4.6 item one is about that is there any stress exert due to new technology in your organization? According to the response 21(64%) of the employees said that any stresses exerts due to the existence of technology in the organization, and 15(36%) said that any stresses did not exerts due to the existence of technology in the organization. Therefore, the majority of the respondents were any stresses exerts due to the existence of technology in the organization. From this the researcher was concluded that any stresses exerts due to the existence of technology in the organization. Stress exert due to new technology when the employees have lack of training before to apply (awareness) to the new technology, so it create a feeling in the mind of employees to lose their jobs and new technology viewed as threat rather than opportunity.

The second table 4.6 item two indicates that the absence of stress imply effeteness of the organization? From the response of the employees 23(64%) have said the absence of stress shows the effectiveness of the organization and the remaining 13(36%) said it does

not indicate effectiveness of the organization. Therefore, the majority of the respondents were absence of stress shows the effectiveness of the organization. According to the response the researcher could be concluded that the absence of stress shows effectiveness of the organization. From table 4.6 second item 23 employees said yes, that means the absence of stress shows the effectiveness of the organization, the absence stress create a peace of mind (a free mind) they commit their work properly and also good relationship between co workers (team relationship being positive) and done their work cooperatively In table 4.6 item three indicates about do you think that the CBE is paying you enough /fair for your current position? Therefore as per the response of the employees 27 (75%) think that the CBE is paying them enough /fair for their current position and the remaining 9 (25%) employees said CBE is not paying us enough /fair for our current position in the organization. So that the majority of the respondents were think that the CBE is paying them enough /fair payment for their current position.

The main cause of stress that were gained from respondents (open ended questionnaire), excess of branch goal, deposit mobilization as all branch target, customer complain work load, disagreement between workers and customers, discipline problem ,in capacity or poor leader ship of the branch, lack of coordination with workers and workload.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMENDATION

5.1. Summary

Stress has been defined in different ways over the years. Originally, it was conceived of as pressure from the environment, then as strain within the person. The generally accepted definition today is one of interaction between the situation and the individual. It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some situations than others and in some individuals than others. Stress can undermine the achievement of goals, both for individuals and for organizations.

According research findings more experienced employees would prefer to manage stress rather than reducing it after happening. Organizational factors (stressors) were the source of stress that happened in the organization rather than the environmental (political, economical, social and technological), stress due to working together and the individual factors (stressors). These means organizational source of stress constitute a number of factors in relation with tasks and strategic issue of the organization. The effects of stress on individuals/employees were unable to relax and concentrate on their jobs than distressed and irritability, physical problems like headache and difficulty to sleeping. The organization has good communication with Supervisors/managers. When employees have faced a challenge due to work load and sometimes they perform/assigned to perform a particular new activity they become under stress that managing stress was improved at organizational level. External factors may include social setting, work ethics in the organization, leadership styles, availability of resources, workload, level of technology and the work environment. The internal factors that are affected are psychological in nature and include emotions, ego (psychoanalysis or conscious) state, attitude, perception, motivational factors, need and demographics

5.2 Conclusion

Based on the data analysis, it can be concluded that male employees dominate the workforce at the Commercial Bank of Ethiopia, Gubrye Branch, with the majority aged between 26-35 years and holding bachelor's degrees. Organizational factors, rather than environmental or personal factors, were identified as the primary sources of stress. Inconsiderate supervision, solitary work conditions, heavy workloads, and repetitive tasks were major contributors to stress. The impact of stress was seen mainly in reduced employee concentration and increased customer complaints. Managing stress at the organizational level through supervisor support and proper work scheduling proved to be effective. Furthermore, while technological changes introduced new stresses, the majority of employees believed that an absence of stress reflects the effectiveness of the organization.

5.3 Recommendation

To address the identified issues, it is recommended that the bank create a supportive work environment by encouraging teamwork, offering adequate break times, and balancing workloads among employees. Training programs on stress management should be introduced to raise awareness of stress sources, effects, and coping strategies. Improving supervisor-employee communication can reduce work-related pressures and foster a healthier workplace culture. Furthermore, it is advisable to recruit more female employees to diversify and strengthen the workforce. Efforts should also be made to provide timely technical training on new technologies to reduce technological stress. By implementing these measures, the bank can enhance employee well-being and boost organizational productivity.

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- c. Group Stressors
- d. Individual Stressors
- e. others pacify _____

6. What environmental factor mainly forced you to stress? (Select more than one is possible)

- a. Economic factors
- b. Sociocultural factor
- c. Political factors
- d. Technological factors
- e. Internal/organizational factors

7. Is there any stress exert due to new technology in your organization?

- a. Yes
- b. No

8. Based on the above question, if you say yes how do you realize?

Questions about the cause of stress

9. What cause of stress leads you to stress due to interpersonal relationship?

- a. Inconsiderate or unsupportive supervision
- b. Poor relationship with co-workers
- c. Bullying and harassment
- d. Isolated or solitary work
- e. Others, specify _____

10. Please list below what you feel are:

(a) The main causes of stress in your work place? _____

11. What did you feel/faced when you are being influenced by stress?

- a. Distressed and irritability
- b. Unable to relax and concentrate
- c. Physical problems such as, headache, blood pressure and others
- d. Have difficulty sleeping
- e. Others, specify _____

12. Which effect did you observe in the bank due to the existence of stress?

- a. Increasing absenteeism
- b. Decreasing commitment to work
- c. Increasing employees turn over
- d. Increasing complaints from customers
- e. Others, specify _____

Questions about the management of stress

13. What method/way do you experienced or used to manage work stress? (Select more than one is possible)

- a. Taking stress management training
- b. Work redesign

- c. Well-designed work schedule
- d. Good communication with supervisors and others
- e. Others, specify _____

14. How to stress is managed in the organization?

- a. individual level
- b. Organizational level

c. Others specify _____

15. What looks like your relationship with your manager?

- a. Very bad
- b. Bad
- c. Good
- d. Very good
- e. Excellent

16. Do you think that the absence of stress shows effectiveness of the organization?

- a. Yes
- b. No

17. If you say yes in the above question, how do you realize?

18. Do you think that the CBE is paying you enough/fair for your current position?

- a. Yes
- b. No

19. Based on the above question if you say "no" why and how it create stress
