

## AN ASSESSMENT OF OCCUPATIONAL STANDARDS, STRESS, AND PERFORMANCE OF EMPLOYEES IN SMALL AND MEDIUM ENTERPRISE IN ZIMBABWE: A CASE OF HARARE (CBD) METROPOLITAN PROVINCE 2022.

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### Abstract

This research project is entitled “An assessment of occupational standards, stress and performance of employees in Small and Medium Enterprise in Zimbabwe. A case of Harare Metropolitan Province. The study sought to assess the working standards, conditions and the levels of stress that are experienced by SMEs workers in Harare. The study made use of both qualitative and quantitative research methods thus reaching to twenty-eight respondents. The target population comprised all the employees in the Small and Medium Enterprise of Zimbabwe and a sample of 28 employees were used, the data was presented using frequency tables, graphs and pie charts. Analysis of the data was done with the help of the Statistical Package for Social Scientists (SPSS) software using descriptive statistics and cross-tabulation. The study unearthed that the working conditions of people in the SMEs are dire which expose them to unhealthy conditions and diseases. The respondents alluded that there are poor salaries and exposure to diseases is one the issues that increase their stress levels in their working areas. The SMEs workers highlighted there stress levels are increased within the workers through the ways they are treated harshly by their employers and the law officers. In this way, a number of recommendations were pointed out, which include reducing taxes and duties for the importation of equipment and machinery, ensure the protection of SMEs workers from both law enforcers and their employers.

**Keywords:** Occupational Stress, Performance, Small and Medium Business,

### Introduction and background of the study

Occupational stress among employees in small and medium businesses has long been a source of concern, and it has become much more so in recent years, especially among small and medium businesses. As a result of work overload, role conflict, a lack of resources, ineffective, hostile, and incompetent managers, a lack of personal fit with a job, lack of recognition, a lack of a clear job description or chain of command, and fear of uncertainty, the SMEs environment is always stressful and unfavorable. In order to maintain a good working environment, more attention must be paid to employees' well-being and mental health. This is because these problems have an impact not only on the company's growth but also on employee performance. Employees require work that motivates them as well as working conditions that are safe.

Stressful working situations resulting from the aforementioned problems can influence performance directly or indirectly. Despite the fact that SME employees face obstacles, SME management has done little to assist their staff in dealing with stressful situations.

In Zimbabwe, the definition of a small business is based on current economic conditions. It is classified as a legal business entity under the SME Act (Chapter 24:12) by the following variables: number of permanent personnel, capitalization excluding fixed assets, turnover, and sector. SMEs are defined by ZIMRA as firms with yearly revenues ranging from \$50,000 to \$2 million and employing 5-40 people. The municipal tax net has been expanded to encompass virtually any economic activity that generates revenue for the business owner. However, there is no universally accepted definition of SMEs; they vary by region and industry, as well as

firm size, assets, and goods. SMEs, for example, are enterprises with fewer than 500 employees in Canada and the United States, whereas small businesses have fewer than 100 employees and earn less. In Germany, a small business can have up to 250 employees, while in Belgium, it can have up to 100. (Katua, 2014). A large firm in developing countries (including Africa) has more than 100 employees, whereas a small business has one to five employees. The most used definitions are generally quantitative in nature focusing mostly on the number of employees, assets, size, and revenue.

Entrepreneurs, governments, financial institutions, and non-governmental organizations all over the world are interested in the expansion and success of small and medium companies (SMEs). In both developed and developing countries, including Zimbabwe, small and medium enterprises have played a critical role in economic growth and equitable development (Organization for Economic Cooperation and Development OECD, 2000b). Additionally, they benefit both developed and developing countries, as well as individual entrepreneurs. However, official figures on Gross Domestic Product (GDP) do not accurately reflect these critical elements of SMEs, owing to the fact that they operate in an informal manner despite the fact that the majority of them are informal companies. Small and medium businesses have ineffective organizational structures, putting their staff under stress. The government has undertaken efforts at the national level to legalize the operations of actors in the SMEs sector in order to tax their contribution to the country's fiscus. Ministry has built pillars in the SME sector to help formalize and create a good infrastructure with sufficient sanitary facilities for SMEs.

Furthermore, according to McDowall, a major mental health crusader, smaller businesses lack the resources that larger companies have. While large corporations have led the way in deploying video conferencing systems, wellness programs, and resilience training in an attempt to reduce stress, small businesses have lagged behind. The majority of employees at small and medium-sized businesses around the world have failed to follow suit. According to Is Laboris research, whereas 23% of companies with 5,000 or more employees improve mental health initiatives, only one in ten SMEs do. As a result, stress management in SMEs remains a struggle, despite the fact that it should be a top concern.

The SME sector in Zimbabwe is made up of self-employment outlets and dynamic businesses that are mostly engaged in manufacturing, services, food processing, restaurants, and retail. According to studies, SMEs lack managerial knowledge and leadership skills on how to effectively manage and treat people, resulting in stressful situations and poor employee performance. According to Lampadarios (2017), most SMEs recruit family members, friends, or part-time employees and pay them minimal compensation. Low salaries lead to bad living conditions, which can lead to mental health issues, as well as poor performance, stress, and staff turnover. These businesses, on the other hand, are slow to respond to employee stress.

Small organizations face a variety of challenges, including non-existent human resources departments, inadequate people

management, and a lack of agility. They strive to strike the correct balance between business demand and their ability to deliver products or services. This not only makes it difficult to put in place systems to assist employees with mental health difficulties but also exacerbates them. Employees in small and medium businesses are required to work long hours in order to establish the right balance between demand and supply. Employees in the retail and food service industries work long hours to satisfy the demands of their businesses. They experience lethargy, restlessness, and exhaustion, all of which are stress indicators. If nothing is done, the level of ambiguity in obligations grows, resulting in psychological suffering, workplace stress, despair, and a work-life balance that is unbalanced.

The major issue of concern is that whilst workplace stress is one of the causes of poor performance in SMEs there is a gap in how management take action in providing workplace stress techniques for their employees as they do not realize its importance. According to the above findings it came to the researcher's attention that SME management should make stress a high priority to their employees. As the researcher believes that good occupational stress will help these small and medium enterprises achieve desirable outcomes such as high productivity, good work performance, high quality, and good delivery service. In order to prevent poor performance, small business owners and managers should implement workable strategies to improve and reduce stress in small and medium business environments. Thus, this study seeks to determine the levels of stress among employees in SMEs, to determine the levels of stress employees in the SMEs, and establish a relationship between stress and work performance among the employees in SMEs.

## Statement of the Problem

The standard operating procedures seems to have failed to achieve its goals hence affecting productivity, quality, innovation, and service delivery. It is then of importance for these organizations to ensure that their work environment is in order, jobs are designed to accommodate employees, and policies that make for flexibility in workplace should be put in place. Hence occupational stress is one of the important factors that should be maintained within a working environment. Employees make very important part of the organization. Success within the organization is always dependent on the ability of employees to work effectively. Therefore, due to poor performance, SMEs has lost its competitive advantage over its competitors.

## Research Objective

1. To determine the levels of occupational stress amongst employees in the SMEs
2. To determine the relationship between occupational stress and performance amongst employees in the SMEs in Harare Metropolitan Province, in Zimbabwe

## RESEARCH METHODOLOGY

### Philosophy

According to Saunders et al (2016), a research philosophy refers to the development nature and the two main ways of thinking about a research philosophy is the ontology and the epistemology and these affects the way the researcher thinks about the research process. Ontology is concerned about what constitute acceptable knowledge in a study field according to Saunders et al (2016).

### Approach

In this research, the researcher took a mixed approach method which used both qualitative and quantitative approaches. The quantitative approach necessitates data gathering and conversion into numerical data in order to perform statistical computations and draw conclusions from the findings. As a result, the researcher opts for a qualitative technique in order to obtain first-hand data in order to achieve the study's main goal.

### Paradigm: Positivism

The positivist paradigm is one of the most influential paradigms in research effectiveness. Leedy (2017) defines positivism as objective and quantitative. According to Remenyi et al (2016), positivism maintains that empirical data received via the senses is the only firm foundation for knowledge and that knowledge can only be true if all observers are the same, as well as measurable and homogeneity throughout all observations. As a result, the study's quantitative component is based on the positivist paradigm Saunders et al (2016).

### Research design

According to Dooley, research design is the strategy for gathering and analyzing data in order to achieve the needed knowledge (2003). According to Saunders et al., (2009), a research design can be described as the overall plan for answering the study questions. According to Creswell (2012), there are two sorts of study designs: qualitative and quantitative. Quantitative define a study topic through a description of trends or a requirement for an explanation of the relationship between variables, according to Creswell (2012:13). Qualitative research involves investigating a problem and gaining a thorough grasp of a central phenomenon. The reason for examining patterns and establishing a relationship between work stress and performance utilizing a quantitative method via structured questionnaire. A research design is a method for collecting data in a systematic and ordered manner so that information may be extracted from it.

### Target Population

According to Best and Kahn (1993), a target population is any group of people who share one or more traits that the researcher is interested in. According to Creswell (2012), a target population is a group of people (or organizations) who share a common attribute that the researcher may identify and examine. As a result, target population refers to the total set of people for whom the researcher want to draw conclusions. A target population is a large group of people from which a sample could be taken. The age group, geographic area, and gender of participants make up the target population. Small and medium businesses in the Harare metropolitan area be the study's target audience. The sample in this

study consisted of all employees and management from five SMEs in Harare Metropolitan, therefore, representing a total population of other SMEs in operating in all provinces in Zimbabwe. According to Castillo (2009), a target population is a group of people who have been identified as the intended recipients of a researcher's research. These informants were chosen using a purposive and random sampling because they possessed information on occupational stress and how it affected production levels if they had experienced a drop in performance as a result of it. These included people in SMEs that were around Harare Metropolitan. Above all, they are also subjected to occupational stress as they are in the spotlight trying to balance and meet targets as well as respond to emerging issues affecting the company.

### Research Instrument: Questionnaire

A questionnaire is a research tool that consists of a set of questions and other prompts that are used to collect information from respondents. The questionnaire was divided into four sections: A, B, C, and D. There are four sections to the questionnaire. The respondents' demographic profile is shown first. The second section offers 12 remarks about the factors that contribute to employee stress at work. In order to estimate their current degree of work stress, the final portion covers 15 items about respondents' psychological and behavioral habits. The fourth portion of the questionnaire asked about stress-reduction measures to see which option the employees favor. Closed-ended questions were used to collect demographic data and other questions that required respondents to provide precise responses. Questionnaires were given to all of the sampled respondents. The purpose and random sampling approach was used to select respondents. In cases where the respondent did not understand the questions, the researcher delivered the surveys personally to assist in their interpretation.

### Theoretical Framework

The Person-Environment Fit theory is one of the earliest interactional theories of work-related psychological distress, suggesting that work-related stress arises due to a lack of fit between the individual's skills, resources, and abilities, and the demands of the work environment according to (Pezari, 2018). Therefore, in this sense, any aspect of the work environment can be perceived as a stressor by the appraising individual. Hence, the individual appraisal of demands and capabilities can be influenced by a number of factors, including personality, situational demands, coping skills, previous experiences, time-lapse, and any current stress state already experienced (Prem et al. 2017). According to Ganster and Rosen 2013 states that one of the multidisciplinary reviews provides a broad consensus that stressors really only exert their effects through how an individual perceives and evaluates them. The experience of workplace stress according to the transactional theory is associated with exposure to particular workplace scenarios, and a person's appraisal of a difficulty in coping.

## LITERATURE REVIEW:

### Defining Occupational Stress

Occupational stress is an increasing concern since it causes employees psychological and physical problems. According to

Radha Damle (2017) (citing Cooper and Marshall; Matteson and Ivancevich), occupational stress led to low productivity, high absenteeism, tiredness, low enthusiasm for work, low creativity, and high dissatisfaction with work, either as a result of its negative effects on the individual's health or directly. Hans Selye, according to Pestonjee, was the first to introduce the notion of stress into the biological sciences. With regard to an object or person, stress is defined as force, pressure, strain, or a significant effort.

Furthermore, occupational stress is described as a disruption of an individual's emotional stability that causes disorder in personality and behavior at work (Nwadiani 2021). Bridger et al. also referred to occupational stress as job stressors, which could relate to workplace qualities that are harmful to the individual. The definition of stress has evolved over time. Initially, it was thought to be a combination of external pressure and internal tension. Occupational stress is a physical and psychological state that occurs when an individual's resources are insufficient to satisfy the demands of the scenario. As a result, stress is more likely in some situations than others, and in some people than others (Michi 2019). Stress, according to Merriam Webster, is a reaction to a demand placed on a person, or a condition in which a person senses a gap between their current and intended state. Stress is also defined as a chemical or emotional component that creates physiological or mental strain and may be a cause of disease; it is a natural reaction when the brain detects a threat.

According to Radha Damle, Selye defined stress as an individual's reaction to a stressor, or the body's non-specific response to any demand. Everly stated that stress was a physiological response, according to Radha Damle (2017). Academics defined occupational stress as the physical and emotional response that occurred when workers perceived an imbalance between their work loads and their ability to tackle it. Scholars who supported that stress is a response argued that stress was a response to biological and psychosocial stressors. Eustress: this is stress that is nice, pleasant, or beneficial. Stress is also seen to have a positive impact on one's behavior. Eustress can also be perceived as a result of experiences that have a stimulating influence and can lead to personal progress. While distress is defined as dysfunctional or unpleasant stress. This type of stress impairs one's ability to concentrate and execute. It usually makes people want to stop working. According to Simmons et al, eustress and distress can be separated by their affective states. As a result, eustress was associated with hope, meaning, and good impact. Moreover, the distressful or stressful nature of any particular stimulus was also found to be governed by how one interpreted it and chose to react to it. When an individual perceived stress positively than the result was eustress, negative perception of stress led to distress. The above two concepts suggested that along with the degree of demand the perception of the stimulus was vital to bring a difference between eustress and distress.

### **Impacts of Occupational Stress On Employee Performance**

Occupational stress has a detrimental impact on organizational performance because it reduces productivity and efficiency (Dua cited in Reskin, 2016). Ahmed and Ramzan (2013) discovered a negative relationship between stress and job performance, meaning

that when stress levels rise, so does job performance and vice versa. According to Meneze (2014), occupational stress has become a difficulty for employers since it causes low productivity, increased absenteeism, and a slew of other employee issues such as alcoholism, drug addiction, hypertension, and a slew of cardiovascular issues.

Productivity, Job Satisfaction / Morale, Absenteeism, Decision-Making Abilities, Accuracy, Creativity, Attention to Personal Appearance, Organizational Skills, Courtesy Cooperation, Initiative, Reliability, Alertness, Perseverance, and Tardiness, according to Deshinger (2013), are all aspects of employee job performance that are likely to be affected by stress. According to Cox (2001), when occupational stress increases, it reaches an optimal level where output is higher, resulting in a positive impact of stress; but, if stress increases further, output is reduced, resulting in a negative impact of stress. Figure 1 depicts how workplace stress affects an employee's performance. Stress has significant impact on company and people performance and it terribly affects health of employees (Mimura and Griffiths, in Shah et al, 2012). Rubina et al. (2015) too found a negative relationship between job stress and job performance. However, the male employees were found to be affected more than their female counterparts. Munir and Islam (2011) tested relationship between work stressors like role ambiguity, workload pressure, home-work interface, performance pressure, relationship with others, and role conflicts on one side and job performance on the other with motivation as mediator and found that „role conflict“ and „role ambiguity“ have a positive relation with stressors against the common notion while the relationship is found to be negative between other stressors and job performance.

According to Sengupta (2007), stress can have physiological, behavioral, and even psychological repercussions. Stress causes hormone release, which in turn induces the fight or flight response in humans. Heart rate, blood pressure, and perspiration all increase. Heart disease has been linked to stress. Prolonged stress raises the strain in the arteries due to an increase in heart rate and blood pressure. It also has an impact on the immune system, which is why colds, flu, and headaches are common during a challenge. People may become jittery, energetic, or even irritated as a result of behavioral impacts. Stress can lead to binge drinking or smoking, as well as a lack of exercise and healthy nutrition. As a result, employees arrive at work under the effect of alcohol. Stress's psychological impacts can make it difficult to work or connect effectively with others, as well as make sound judgments. Anxiety and depression are believed to be exacerbated by the stress (Sengapat, 2007).

### **Types of Occupational Stress**

Neustress, Distress, and Eustress are three types of stress, according to Walt. Arousal is neither harmful nor beneficial to the mind or body, hence it is called neutral stress. Arousal levels that are too high or too low cause distress and injury to the mind and body. Eustress is a type of beneficial arousal or pleasant stress that enhances health, energy, happiness, and peak performance. Eustress is beneficial because it allows us to react swiftly, strongly, and physically in emergency situations, as well as prepare for

deadlines. Acute, traumatic, chronic, and episodic acute stress are the four types of stress [Ekundayo (2014). The types are as follows:

### **Acute stress**

Is the most prevalent and easily diagnosed type of stress. The sources of stress are obvious, and one can describe his or her problem with ease. This form of stress is simple to deal with. The body suffers short-term and transitory harm. After the stressor has been removed, recovery is usually swift. Anyone and everyone can experience acute stress at some point in their lives. Acute stress is situational and linked to concerns that come and go. It's the kind of stress that only lasts a few minutes and can actually be enjoyable. While it's exhilarating to take on a new and exciting project, the feelings connected with acute stress need our attention.

### **Traumatic stress**

This is a significant stress reaction triggered by a traumatic incident or overwhelming experience. Natural disasters (volcanoes, earthquakes), rape, and sexual assault are all examples. After the situation is solved or a series of counseling sessions, the victim gradually recovers. However, the victim could develop post-traumatic stress disorder. Flashbacks, nightmares, anger, tension, and over-vigilance are all possible symptoms.

### **Chronic stress**

Chronic stress wears an individual down on a regular basis, making a normal working day seem absurdly endless. This has been going on for years with no intervention. Because of the constant demands and pressures, it appears as if there is no visible way out. This could cause serious harm or even death. According to Robert Maurer (2014), referenced by Sharon Ngomana (2015), stress is more like dread disguised for some people, particularly supervisors. He goes on to say that the signs we associate with stress include muscle tension, a change in appetite, and difficulty sleeping.

### **Acute episodic stress**

People who are workaholics, very competitive, impatient, always in a hurry, and easily get furious and strong in speech are more likely to experience acute episodic (Ekundayo, 2014). These folks are often frantic, late, and try to take on more work than they can handle. These people aren't aware of or acknowledge being stressed. These individuals have an impact on their coworkers.

### **Causes of Occupational Stress in Small and Medium Enterprise.**

There are numerous reasons of occupational stress, each of which is unique to each employee. Furthermore, the nature of the organization and the type of employment determine the causes of occupational stress. Sutherland and Cooper (2000) found that several different organizational elements are engaged in creating stress in various studies of occupational stress. SME management is one of the most tough jobs in the world. Work overload, time pressure, role ambiguity, long work hours, insufficient staffing

levels, shift work, inadequate training, inappropriate working conditions, poor relations with coworkers, and a lack of social support at work have all been identified in empirical studies by Agolla and Ongori (2008).

### **Strategies to Manage Occupational Stress**

According to Seibt et al.(2017), stress is always present among employees, but it can be minimized by enhancing working conditions and benefit quality in the workplace. The effectiveness of stress management techniques has been studied in several research., Salam (2010) who discussed two types of coping: transformational and regressive. Transformational coping entails changing circumstances to make them less unpleasant. As a result, one had to interact with the occurrences, think positively about them, and move decisively to change them in a less stressful way. The regressive approach, on the other hand, involved thinking pessimistically about events and acting evasively to avoid interaction with them.

An organizational strategy, according to Stoica and Buicu (2010), entails the creation of a pleasant work environment with beneficial job features, labor relations, and a healthy organizational structure and culture. Professional counseling (seminars on weight and substance addiction control) and technical assistance are examples of these (Ekundayo, 2014).

### **Knowledge Gap**

Various academics have studied the field of occupational stress. Occupational stress has yet to be thoroughly investigated in Africa. The majority of industrial vocations have been thoroughly researched. However, there is a scarcity of data on occupational stress in the SMEs industry, particularly in Zimbabwe. In Zimbabwe, few studies have been conducted to properly study the topic of occupational stress in the SMEs business. As a result, the goal of this research is to learn more about occupational stress and its effects on Zimbabwe's mining industry. This research investigates the effects of occupational stress, examines its patterns, and establishes links between selected factors, as well as the coping techniques used by SMEs.

## **DATA PRESENTATION, ANALYSIS, AND INTERPRETATION**

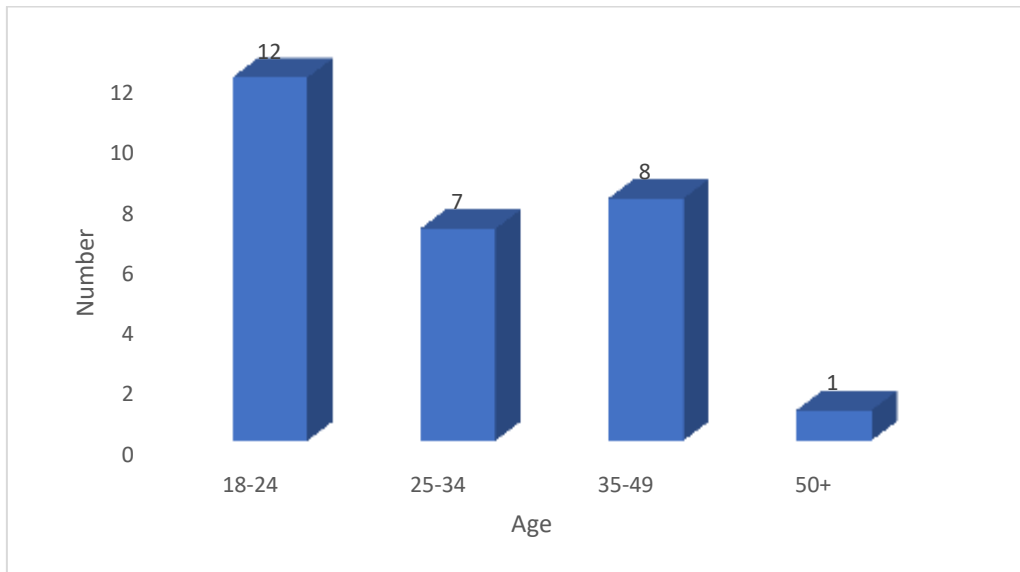
### **Demographic Factors**

The demographic data examined in the study is presented in this section. The number of years the respondents had worked in SMEs, their age, their employment duration, their gender, their marital status, and their educational credentials were all factors that were considered essential in this study.

### **Age of the respondents**

The age of the respondents is crucial in assessing the concept of occupational stress and its link to performance among public sector employees. The age groups of the respondents were summarized in Figure 4.1.

Figure 4.1: Age groups of respondents



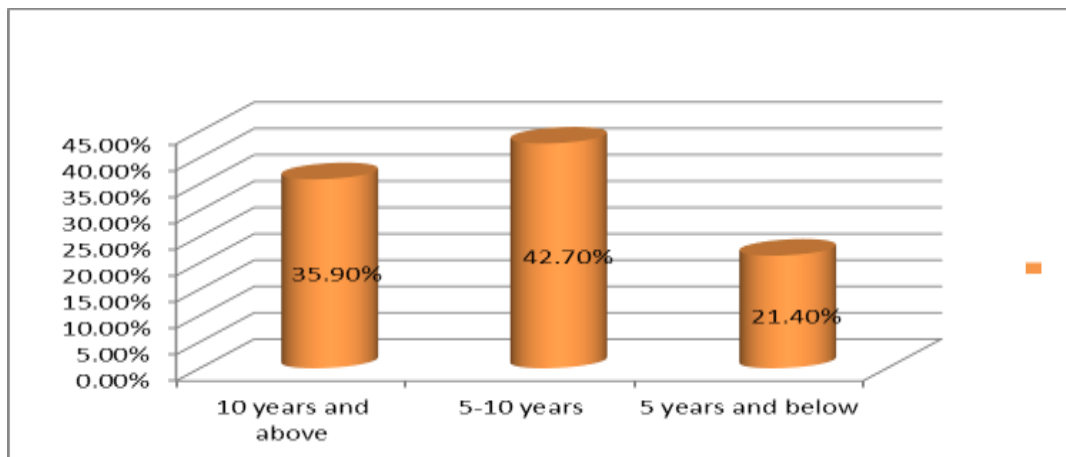
Source: Research Findings (2022)

These findings in figure 4.1 show that the majority of the respondents were young people who could read and write, implying that they can easily understand policies on occupational stress and performance, as well as a relatively aging population within the line ministries, implying that the younger population has advisors who empower them for a proper succession plan. This shows that the people who work in SMEs are young people as they are considered to be strong and literate to the extent of being able to read.

**Employment duration**

It was thought necessary to assess respondents' total experience, as Leedy (2016) claims that more experienced respondents produce more reliable results. Figure 4.2 shows the distribution of respondents' average years of experience.

**Figure 4.2: Employment duration**



Source: Research Findings (2022)

Due to their expertise in SMEs, the duration of work for the selected respondents was believed to have a consequence in predicting occupational stress and performance among public sector employees (Figure 4.2). The study examined experienced responders with an understanding of the subject under study based on the analysis.

**Social protection**

Most of the respondents strongly agreed with the statements about social protection amongst employees in the SMEs employees as one of the key components in their day-to-day living. The respondents alluded that most of the SMEs employees lack social protection which is affecting their working places. They are facing high levels of social ills due to lack of social safety nets. One of the respondents alluded that;

*As SMEs employees, we are failing to save any amount for our savings or to pay our NASSA and any medical bills. This is affecting our welfare as workers because our health and our social life is at stake due to poor social protection mechanism. (Respondent 12). Social protection is lacking among most of us employees as we are having limited incomes for us to invest in social protection. We are failing to save or*

*pay our social safety nets and some of us have now downsized our funeral, medical aid plans (Respondents 4).*

This reveals that there is lack of strong social protection of these employees due to poor economic level within the country.

However, among the respondents alluded that they are being able to save their incomes that help them to pay their social protection schemes. The respondents commented that;

*We have subscribed to Ecosure for our funeral policies and we have our ISAL groups within our circles. We selected a committee that is responsible for banking that money and collecting the \$5 per month that is submitted to the treasure. (Respondent 2).*

In this regard, this shows that among the SMEs employees there are some people who are well covered when it comes to social protection as they are having their own mechanisms. This shows the responsibility among the SMEs employees as they are socially protected.

#### **Fundamental rights of people at work**

In each and every working environment the respect of human rights of the employees is key. During the study it emanated that SMEs employees' rights are at stake both the government and their employers. These employees highlighted that the government is abusing them through its harsh policies and the brutalization from police and town officers. These officers are always harsh to the employees as they always harass them at their selling points and some arrest them to the extent of making them to pay unjustified fines. One of the respondent lamented that:

*The police officers always have no respect of the fundamental rights as some of them always abuse us without fear. She went on to allude that he was brutalized upto to the extent of being hospitalized as the police officers allude that the place they were selling was not a designated selling point (Respondent 12).*

Besides this, one of the respondents alluded that the abuse of fundamental rights at work is from their bosses. The so-called bosses tend to sexually and emotionally abuse us at work. They also fire the workers without any notice and if they fail to pay you they accuse of stealing their money so that they can fire you at work. In this regard, this has a huge impact on the rights of workers as we are forced to do some of things against our will as workers.

However, there were some positives towards the respects of fundamental rights at work within SMEs workers. This was highly recorded when they alluded that they have seen their employers being able to take care of them and their needs. The employers are in the business of offering them decent salaries, giving them off days and

#### **Performance**

The descriptive statistics for performance amongst employees in the SMEs were thus drawn from the questions that were asked that

pertain to working conditions, salary, wages, and safety, possibility of promotion as well as accountability and development which are aspects of performance. The respondents alluded that the working conditions for people in SMEs as they highlighted that the working conditions are volatile. There are high levels of job insecurities, brutality, and poor sanitation which expose them to diseases such as cholera and now Covid-19. One alluded that:

*We as workers in SMEs the working environment is overcrowded which is risk and exposing us to Covid-19. There is no social distancing and people are not fully adhering to the protocols and regulations that are put in place. (Respondent 15).*

In this regard, the working conditions for SMEs workers is not conducive as workers are now exposed to Covid-19 and other diseases due to the high levels of crowding within their selling points. So, this reveals that there is need to improve the working conditions for people in SMEs so that people can be work healthy without intimidation and exposure to diseases. This overcrowding reduces the safety of the workers within their working environments.

Furthermore, the SMEs workers highlighted that there are facing high levels of poor salary and wages. They highlighted that they are being paid very low wages while the living conditions are always spiking on each and every day. Some of the workers highlighted that they are paid in RTGS while they sell their items in USD\$ which makes their living to be a quagmire. The poor salary and wages increase the levels of lack of accountability as workers are forced to steal or rob their employers. However, some of the workers highlighted that they are being paid in US\$ and they were not having any problems when it comes their salaries and wages as they are paid in commission.

Also, the respondents alluded that one of the issues that increase their stress was the fact that they are always blamed for all the losses incurred. One of the respondents alluded that;

*Our bosses are so rough and harsh towards us, we are usually blamed for the losses. The bosses reduce our salaries and wages whenever they are any costs incurred during the business. For example, when they bribe or pay fine to the law enforcers those costs are dumped upon us. (Respondent 23).*

This reveals that with these operations within the SMEs workers face high levels of stress and distress as a result of how they are being treated by their employers. The fact that the employers are not willing to lose any incomes and they tend to blame the workers for all the losses incurred and they dump such costs upon them.

**Table 4.3** below shows a Spearman's coefficient of correlation value of 0.622 which suggest that there's a robust positive relationship between occupational stress and performance. Furthermore, the link is statistically significant at 1% thanks to the probability value of 0.000, which is a smaller amount than 0.01.

Based on the above results, **we, therefore, accept the choice hypothesis that there's a statistically significant relationship**

between occupational stress and performance amongst employees within the SMEs.

Table 4.3: Correlation between Occupational Stress and Performance

		Occupational Stress	Performance
Occupational Stress	Correlation Coefficient	1.000	.622**
	Sig. (2-tailed)	.	.000
	N	103	103
	Correlation Coefficient	.622**	1.000
Performance	Sig. (2-tailed)	.000	.
	N	103	103

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

Source: Research Findings (2022)

### Conclusion

The following conclusions were made in relation to this study based on each objective of the study. In relation to the first objective which focused on how occupational stress is observed within the SMEs. It was found out that fundamental right at work as a dimension of occupational stress is not being observed as most of the respondents strongly disagreed with statements concerning rights at work.

It was established that social protection is not being observed within the SMEs as most of the respondents strongly agreed with most of the statements regarding social protection. It was also found out that social dialogue is not being observed within the SMEs as most employees disagreed with statements on the observation of social dialogue. It was found out that employees in the SMEs neither a positive response nor negative response concerning employment creation. As most of the respondents gave neutral responses on the statements concerning employment creation in the SMEs employees. On overall observation of occupational stress. It was found out that occupational stress was not being observed fully in the SMEs. This was evident by the mixed views that were given by the respondents on the overall items on how decent work is observed within the public sector.

In relation to the second objective of the study which focused on determining the levels of performance amongst employees in the SMEs. It was found out that there were low levels of performance amongst employees in the SMEs. As most of the respondents disagreed with the statements on echelons of performance amongst employees in the SMEs. In regard to the study's last objective, it was found out that there is a statistically significant connection between occupational stress and performance among SMEs workers as the employer usually dump the losses and blame the workers for any losses incurred during the business.

### Recommendations

To enable the organization to improve and maintain high-performance standards by reducing occupational stress, the researcher recommends the following:

#### Recommendations to the Company

- a) It is far more rewarding to be proactive than to treat manifested health damage, so the organization should prioritize proactive interventions by implementing management strategies that focus on eliminating occupational stress. Biron (2012) states that concurs and asserts that the negative costs associated with reducing performance, absenteeism, sickness, and turnover are substantially higher compared to the costs of keeping employees present, well, and healthy by implementing stress management interventions.
- b) In most cases, inadequate employee health monitoring is the primary cause of increased prevalence of occupational stress. As a result, in order to address the problem of occupational stress, SMEs must continuously assess occupational stress and the various occupational morbidity patterns.
- c) Furthermore, rewarding hardworking and exceptional employees is also a recommended to the organization. This can mitigate occupational stress amongst employees as it shows recognition of employees` effort by the employer whilst stimulating commitment from employees. It will also build employee satisfaction which ultimately reduces occupational stress in employees. The long and short of it being that recognition of outstanding contribution by employees keeps them highly motivated.
- d) The employer can participate in a job redesign exercise to reduce occupational stress. Employers can ensure that boring work routines and difficult activities are broken down into smaller, more doable tasks by redesigning jobs. Employees will be more likely to enjoy work as naturally as they enjoy play, lowering occupational stress and enhancing organizational performance.



e) Wellness initiatives Planned social events, recreational facilities, and stress management training and development are also highly recommended activities that, if implemented, would improve employee welfare while reducing occupational stress. They raise awareness of the signs and symptoms of occupational stress and teach employees, supervisors, and management how to deal with it.

f) Employers could also implement tertiary intervention programs that are therapeutic in nature to accommodate employees who are aware of the signs and symptoms of occupational stress.

g) It is recommended that the employer conduct a performance appraisal in which the employee provides information about the amount of work, their supervisors' management styles, remuneration, and working conditions in order for the employee to detect any signs of occupational stress or conditions that may lead to occupational stress.

h) Most importantly it is recommended that management should improve the working relations and communication between employees and their superiors or even top management as this allows employees to freely air out their grievances or issues which if suppressed might lead to occupational or give room for such conditions that lead to occupational stress.

i) The government should exempt SMEs from paying duty when importing equipment and assets for production.

#### Recommendations to the Employees

a) With the help of their workers' representatives, employees should form their work social clubs. They can engage organizations that educate them on employee wellness through these groups, and they can discuss themes like occupational stress.

b) Employees are also encouraged to visit the staff clinic on a regular basis for a health exam. This will ensure that their health is in check, and health personnel will be able to detect occupational stress signs and symptoms early on, allowing both the individual and the organization to take prompt action.

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