**EFFECT OF BUSINESS STRESS ON THE PERFORMANCE OF SMALL SCALE ENTREPRENEUR**

**ABSTRACT**

This research tends to examine the effect of business stress on the performance of small scale entrepreneur with scope covering over two hundred business owners across Lagos State. A survey design was employed, with the use of simple random sampling technique two hundred business owners were sampled in Lagos state. Data were gathered with the use of a well-structured questionnaire which were distributed to one hundred business owners. These data were analyzed and presented on table in percentile. Three hypotheses were formulated and tested with the use of Chi-Square analysis. The analysis resulted to rejecting all null hypotheses and accepting the five hypotheses. It was concluded that there is significant relationship between business stress and business performance, there is significant relationship between business stress and work motivation and there is significant relationship between business stress and marital status. Recommendations were proffered to these business owners.

 **CHAPTER ONE**

 **INTRODUCTION**

**1.1 BACKGROUND TO THE STUDY**

This study focus on how stress affects the performance of small business entrepreneurs in Nigeria. Before now, entrepreneurs have been recognized as an essential ingredient of economic development. The manner it has been explained in the Western societies has varied from time to time to suit the changing values of socio-economic reality.

To Schumpeter (1961), an entrepreneur is a dynamic agent of change, or the catalyst who transformed increasingly physical natural and human resources into corresponding production possibilities. For any economy to grow and develop there is need for entrepreneurship. Entrepreneurship has been defined as the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. Over the years, several attempts have been made to explain economic growth, within the past three decades or so, one factor which has been emphasized as a pre-requisite to economic growth is entrepreneurship.

In the context of our society, an entrepreneur will be assumed to include any person who runs a business. Thus, the man who owns a departmental store, bookshop, beer parlour, printing press, beauty salon, publisher, manufacturer, wholesaler, retailer etc is an entrepreneur (Nwachukwu, 1990) small and medium scale business owners in this country have on their own made immense contribution to the development of the national economy over the year.

On the other hand, despite the contributions made by entrepreneurs to the economy they are often faced with some problems which include:

High Degree of Business Uncertainty: Entrepreneurship development is faced with high level of uncertainty associated with enterprise ownership, there is constant threat of government interventions, political instability and degrees etc. Because of these, one has to expect changes in monetary policy, credit policy, etc.

Limited Profit Opportunities: This is as a result of low level of real income and limited market, even now, the situation is the same with economic depression and most business enterprise are folding up because they cannot break even what more making profit.

Problem of Power Supply: Power failure possesses a lot of problem for entrepreneurs which make them spend more for alternative resources.

Insufficient Capital: Most entrepreneurs find it difficult to borrow from banks, because of the processes involved and because of this reasons, he/she has limited resources to work with.

Other problem encountered by entrepreneurs include family problem, emotional problem, work overload, cultural barrier, work insecurity, work pressure, high cost of materials etc.

All these and lots more causes problem for small scale business owners which might lead to stress. The effect of stress in the work place can be sometimes serve that same researchers have been prompted to equate it effect with “combat stress” or battle fatigue.” (Nelson et al). Stress lowers individual and organizational performance which lead to both production and quality suffering (Nelson and Quick, 1996).

**1.2 STATEMENT OF THE PROBLEM**

Stress in the workplace is a growing problem with extensive cost to individual, organizations and the society at large. Often times, small business owners are faced with high level of stress, this is because work and its demand often dominate their lives (Jamal, 1997), clear separation between work and non-work activities are frequently non-existence, moreover, an average work day can easily extend to 12 hours or longer (Jamal and Badawi, 1995).

Although many industrialized nations and their citizens might be enjoying the frit of their industrial revolution through ever-higher standard of labour they are enjoying these fruits less than was anticipated. This may be due to large measure to the excessive level of stress in their lives (Karasek et al.,) stress is widely accepted as a potential drawback of small business owners (Akande, 1992 et al).

Therefore, this study will examine how stress affect the performance of small business entrepreneurs and also evaluate the problems associated with stress in business and probably suggest solutions.

**1.3 OBJECTIVES OF THE STUDY**

The objectives for this study include:

1. To determine the impact of business stress on the performance of small business entrepreneurs
2. To determine the impact of work motivation on the performance of small business entrepreneurs.
3. To determine the impact of social support on the performance of small business entrepreneurs
4. To determine the impact of collegiality on the performance of small business entrepreneurs
5. To determine the effect of unmet expectation on the performance of small business entrepreneurs
6. To determine the impact of autonomy in the performance of small business entrepreneurs.

**1**.**4 RESEARCH HYPOTHESES**

To provide answer to the research questions arising from this study, the following hypotheses are postulated.

**Hypothesis One**

**H0:**    There is no significant relationship between business stress and business performance

**H1:**    There is significant relationship between business stress and business performance

**Hypothesis Two**

**H0:**    There is no significant relationship between business stress and negative affectivity

**H2:**    There is significant relationship between business stress and negative affectivity

**Hypothesis Three**

**H0:**    There is no significant relationship between business stress and work motivation

**H3:** There is significant relationship between business stress and work motivation

**1.5 SIGNIFICANCE OF THE STUDY**

Numerous studies has explored the causes of occupational stress and these include: the  pressures, job dissatisfaction, job insecurity, poor supervision, boring repetitive work, work over load, lack of communication, too much or too little responsibility, poor work/life balance etc (Kaal, 1973).  Little is known on how work motivation, social support and collegiality help to reduce the impact of stress on performance of small business entrepreneurs, and how unmet expectation also affects their performance.

This research therefore helps to advance the researchers knowledge in respect to the topic and also enable her contribute to the finding of solution to the problem for which the research is based.

**1.6 SCOPE AND LIMITATIONS OF THE STUDY**

The scope of the study is limited to some particular businesses such as the Mechanical/Autorical, Transport Service, Business Venture/Bulk Sales (Antisan). This is to say that the study is restricted to some selected workers and some business executive in Yaba Area of Lagos State, Nigeria.

In the course of the study, there were some setbacks that have hindered the full realization of the objective of this study.  First, is that the study is limited to only 200 business owners compared to the large number of entrepreneurs in Lagos State.

Also, there was a poor response by some entrepreneurs especially the Transport Service who less believe in paper work and therefore fail to fill their questionnaires promptly, while some collected the questionnaires and refuse to return them thereby reducing the total number of questionnaires distributed.

**1.7 DEFINITIONS OF TERMS**

**Effect:** defined as a change which is a result or consequence of an action or other cause.

**Business stress:** Business/Office stress is a state of mental or emotional strain experienced by business owners as well as employees. Workplace stress is a major problem and is becoming increasingly common.

**Small scale entrepreneur:** Sometimes called a small business, a small-scale enterprise is a business that employs a small number of workers and does not have a high volume of sales. Such enterprises are generally privately owned and operated sole proprietorships, corporations or partnerships.

**Coping:** to face and deal with responsibilities, problems or difficulties, especially successfully or in a calm or adequate manner.

**Problem-based coping:** Problem-focused coping targets the causes of stress in practical ways which tackles the problem or stressful situation that is causing stress, consequently directly reducing the stress. Problem focused strategies aim to remove or reduce the cause of the stressor, including: Problem-solving.

**Emotion-based coping:** Avoidance of the emotional distress will distract from the negative feelings associated with the stressor. Emotion-focused coping is well suited for stressors that seem uncontrollable (ex. a terminal illness diagnosis, or the loss of a loved one).

**Entrepreneur:** Entrepreneurship is the process of designing, launching and running a new [business](https://en.wikipedia.org/wiki/Business), which is more often than not, initially a [small business](https://en.wikipedia.org/wiki/Small_business), offering a product, process or service for sale or hire. The people who create these businesses are called entrepreneurs.

**Business performance:** Business performance management is a set of [performance management](https://en.wikipedia.org/wiki/Performance_management) and analytic processes that enables the [management](https://en.wikipedia.org/wiki/Management) of an [organization's performance](https://en.wikipedia.org/wiki/Organization%27s_performance) to achieve one or more pre-selected goals. Synonyms for "business performance management" include "corporate performance management (CPM)"[[1]](https://en.wikipedia.org/wiki/Business_performance_management#cite_note-1) and "enterprise performance management".

**1.8 ORGANIZATION OF THE STUDY**

This research work is organized in five chapters, for easy understanding, as follows Chapter one is concern with the introduction, which consist of the (overview, of the study), statement of problem, objectives of the study, research question, significance or the study, research methodology, definition of terms and historical background of the study. Chapter two highlight the theoretical framework on which the study is based, thus the review of related literature. Chapter three deals on the research design and methodology adopted in the study. Chapter four concentrate on the data collection and analysis and presentation of finding. Chapter five gives summary, conclusion, and recommendations made of the study.

 **CHAPTER TWO**

 **REVIEW OF RELATED LITERATURE**

**2.1 INTRODUCTION**

Small scale entrepreneur are important both to the individual and to the nation. To the individual they provide employment and raise the standard of living of both employers and employees in the country.

While the contributions of small businesses to development are generally acknowledged, small scale entrepreneurs face many obstacles that limit their long term survival and development. Research on small business development has shown that the rate of failure in developing countries is higher than in the developed world (Arinaitwe, 2002). Past statistics indicate that three out of five businesses fail within the first few months of operation (Kenya National Bureau of Statistics, 2007). Small businesses increasingly face competition not only from their peers but also from large corporations participating in niche markets once regarded as a preserve for small businesses (Ntakobajira, 2013). According to Amyx (2005), one of the most significant challenges is the negative perception towards SMEs. Potential clients perceive small businesses as lacking the ability to provide quality services and are unable to satisfy more than one critical project simultaneously. Often larger companies are selected and given business for their clout in the industry and name recognition alone (Bowen, Morara & Mureithi, 2009). Lack of planning, improper financing and poor management have been cited as the main causes of failure of small enterprises (Longenecker, 2006). Regardless of the high failure rate by SMEs in Kenya, their enormous contribution to the entire economy cannot be overlooked (Mbogo, 2011).

According to the stress management society, Stress is primarily a physical response. When stressed, the body thinks it is under attack and switches to 'fight or flight' mode, releasing a complex mix of hormones and chemicals such as adrenaline, cortisol and norepinephrine to prepare the body for physical action.

Small and medium enterprises are widely recognized for their role in the social, political and economic development. Their importance is particularly apparent in its ability to provide reasonably priced goods, services, income and employment to a number of people (Kauffmann, 2006). There has therefore been a growing concern and interest by the government and development agencies for the improved performance and growth of the small and medium enterprises. A positive relationship has been documented between small business development and economic growth in developed countries (Harris and Gibson, 2006; Monk, 2000; Sauser, 2005).

There is a large amount of literature available that indicates that stress affects health. The number of studies addressing the relationship between strain and performance is much smaller. Surprisingly, the impact of stress and strain on the performance of business ventures was seldom explored in entrepreneurship research. However, it is worth to pay more attention to this relationship. Fist, in face of running a business successfully knowledge about the stress-performance relationship is of practical relevance. Moreover, high competition and task requirements of entrepreneurs may make some entrepreneurs susceptible to stress-related health problems (strain). On the other hand, managing stressful events successfully may result in a strong market position, success, and long term survival.

The sector has high prospects of business profitability, thereby giving a lot of opportunities to young entrepreneurs especially women. However, employees in the SMEs in newly industrialized and developing countries are at a higher risk of developing jobrelated stress than in developed countries. In developed countries people are becoming more familiar with what work-related stress is and how to manage it (Houtman, Jettinghoff & Cedillo 2007). Occupational stress is ubiquitous and has become a universal phenomenon in every work place. Occupational stress has become a major challenge facing organizations (Donaldson-Feilder, et al 2011) and now becoming the global issue which is affecting all the countries, all categories of employees and societies (Haider & Supriya, 2007). Interest in the phenomenon of work-related stress has increased markedly during the last few years (Parker & DeCotis 1983) because researches have suggested an increase level of occupational stress among employees (NIOSH 2008; Jamal 2011; Cooper 1978; Osipow 1998; Levi 1984; HSE 2005; Parker & DeCotis 1983; Vanishree 2014; W.H.O 1999; Houtman, Jettinghoff & Cedillo 2007). International research efforts continue in an attempt to reduce the human and economic costs of work-related stress (Dollard et al 2000).

**2.2 CONCEPT OF STRESS**

The definition of stress involves both effect and cause. Stress is “the action on a body, whereby strain or deformation results.” From a physiology perspective it is “a specific response by the body to a stimulus, as fear or pain, which disturbs or interferes with the normal physiological equilibrium of an organism.” I Stress is primarily a physical response. When stressed, the body thinks it is under attack and switches to 'fight or flight' mode, releasing a complex mix of hormones and chemicals such as adrenaline, cortisol and norepinephrine to prepare the body for physical action.

Stress comes from many places, both inside your company and from beyond the office walls. Stress from one source can leak into the other. Too many entrepreneurs bring their business stress home with them, which has a bad influence on their marriage, children and overall quality of life. Likewise, bringing family and social stress into the workplace creates barriers to getting good work done and reaching your business goals.

Business itself offers more than enough potential stress points. Partners, co-founders, board members, investors, customers, suppliers, competitors, government agencies, even macroeconomic fluctuations can defocus a leader. The bad news is that none of these stressors are escapable – they will hunt you down. How you deal with stress determines how well you and your business do.

**2.2.1 ENTREPRENEURSHIP**

The term entrepreneurship comes from the French “entrepreneur”, which means to oblige. This concept was studied and tested by many scientists, researchers and craftsman. Meanwhile, there is no agreement on the definition of entrepreneur and the components of entrepreneurship (Beaver 2003, Hitt et al 2001, Shane 2003, Venkatarmn & Shane 2003). The reason for this is the relatively short time scientists have spent in understanding entrepreneurship processes without regarding all aspects comprehensively (Shane 2003). There have been several definitions of this term in the past 2-3 decades. Morris & Kuratko (2002) referred to entrepreneurship behavior in small and medium size enterprises (SME). It is regarded as a process that involves risk, tendency for individual and group changes within an organization. Zahra (1991) noted that Corporate Entrepreneurship is a formal or informal activity with the purpose of obtaining business inside of an enterprise through innovation of products, processes or by developing operational markets. Corporate Entrepreneurship will be analyzed in 4 aspects - including Corporate Venturing, Internal Resources, Internationalization, and External Networks. Hitt & Ireland (2001) and Sexton & Camp (2001), by carrying out several studies, divided Corporate Entrepreneurship into 4 fields - External Networks, Organizational Learning, Resource Innovation and Internationalization. In addition, Ireland et al, added Top Management Teams, Governance and Growth to this field and developed the conceptual domain of Corporate Entrepreneurship. This was because of the undeniable role of such teams in preparing strategic goals. In fact, this type of growth is regarded as the scientific infrastructure of entrepreneurship. Among these aspects, growth is regarded as output that is influenced by one of several variables such as Top Management Teams, Governance and the Reward System. In the literature review the concept of innovation is sometimes correlated with the term invention and some researchers defined innovation as a process (Tidd et al 1997, Freeman 1982, Drucker 1985, Porter 1990). Meanwhile, other researchers believe that it is the result of dealing with entrepreneurship activity (Hitt et al 2001, Ireland et al 2001, Hamel 2000, Hamed et al, 20014).

**2.2.2 THE CONCEPT OF PERFORMANCE**

According to GEM, (2004) who defines performance as the act of performing; or doing something successfully; using knowledge as distinguished from merely possessing it. However, performance seems to be conceptualized, operationalized and measured in different ways thus making cross-comparison difficult. Cooper et al (1992) examined various factors which influence business performance such as: as experience, education, occupation of parents, gender, race, age, and entrepreneurial goals. While, Lerner and Hisrich (1997) conducted a study on Israeli women entrepreneurs and categorised the factors that affect their performance into five perspectives, that is, motivations and goals, social learning theory (entrepreneurial socialization), network affiliation (contacts and membership in organizations); human capital (level of education, skills) and environmental influences (location, sectoral participation, and socio political variables). Thibault et al. (2002) suggest that factors influencing business performance could be attributed to personal factors such as demographic variable and business factors such as amount of financing, use of technology, age of business, operating location, business structure and number of full-time employees as important factors in examining the performance as small scale business operators. The most comprehensive summary of factors influencing performance was noted in a literature review by Theo, et, al. (2007) to include: individual characteristics, parental influence, business motivation and goals, business strategies, goals and motives, networking and entrepreneurial orientation. Others include environmental factors.

**2.2.3 SMALL AND MEDIUM SIZE ENTERPRISE**

Small and medium size enterprises are defined either qualitatively or quantitatively. In knowledge management fields the phrase small and medium size enterprises refers to enterprises whose annual sale, cash flow, total value of assets and number of employees is less than a specified level. Selecting one of these criterions and its limit depends on different countries and industries, level of economic development of a firm and its social status. According to one definition, small and medium size enterprises refer to different indices including the number of employees, amount of investment, total amount of assets, level of sale and production capacity but the most common criterion is the number of employees. (Hamed et al, 20014). Contrary to common practices in large international enterprises, which enjoy an abundance of resources and abilities, SMEs (small and medium size enterprises) do not have abundant resources. Based on past histories they are generally interested in eliminating these resources - taking elementary steps by using maximum technological capability for manufacturing their products and influencing neighboring markets (Rhee 2008). In addition, developing diverse communication with other people in the market eventually leads to manufacturing fresh products, creation of new resources, increasing the capacity for firm renewal, receiving and achieving new project frameworks (Weerawardena 2006). Whereas SMEs are more flexible and have a higher ability fit into changing environments than large enterprises. They are also better able to benefit from the advantages of internationalization. The reason for this is that enterprises follow a specific pattern for internationalization - depending on the level of internationalization, the size of the enterprise, risk acceptance, level of knowledge and attitude toward internationalization. The attitude of SMEs towards competition in international markets received attention from scholars of international commerce (Bell et al 2004). Thus, this chapter deals with offering a definition of internationalization and the effective factors for achieving obvious recognition. Further, definitions and recognition of the value of SMEs are given and effective factors in enterprises are introduced. The continuing presence of these enterprises at international level is examined, and finally SMEs in Iran are studied and important factors for the research are selected. Nowadays, entrepreneurship in small and medium enterprises (SMEs), as a strategy to overcome the transition period, is recommended for both developing and developed nations. Of the 350 million industrial-commercial units with over two billion staff currently working in the world, more than 90% of them are small and medium enterprises (Fakour & Ansari 2010). These small and medium businesses are able to become global via their own services and products by taking advantage of the presented strategies and patterns (Lee et al 2012). Nations such as Iran have suffered due to a kind of historical determinism, but to walk the path that others (developed and developing countries) have trodden is now the challenge. The economic, industrial and social/cultural conditions of Iran are such that the problems and obstacles are different and require new solutions. The increase of the population, the young demographic profile, the inability to attract labor in the productive sectors, the lack of new ideas etc. are some of the reasons that force macro-policy makers and planners to find a solution and this solution is nothing but the concept of entrepreneurship because Entrepreneurship is now established as the Economic Development Engine (Shepherd et al 2008,H, Armesh2014). These days one of the main challenges of all organizations is the improvement of organizational performance in different aspects. Global competition has increased during recent decades and firms are always trying to improve their market share, to increase profits and achieve a competitive advantage over rivals (Zahra et al 2010). Nowadays, the ability of organizations to compete in the global economy is changing rapidly and depends on the quality of products and services they offer. Moreover, they are trying to use their resources effectively and then connect with other organizations and different sections of society in order to obtain an acceptable organizational performance. This role of improving human resources is very important (Rajabzade & Makaram 2010).

**2.3 THE RELATIONSHIP BETWEEN STRAIN AND PERFORMANCE**

In contrast to the ecological approach, a theory of occupational stress would not assume business outcomes being directly determined by environmental conditions, but rather by the reaction of individual business owners to perceived stressors. Thus, strain is assumed to impact performance. In general, there are three alternative views about the direction of the relationship between stress/ strain and performance: a negative relationship, a u-shaped relationship and a positive relationship. Most authors argued for a negative relationship between stress and performance. For example in classical stressor-strain-outcome models (e.g., (Koeske & Koeske, 1993), perceived stressors have effects on strain, exhaustion and illhealth. Strain, in turn, influences outcomes, such as poor performance. A negative relationship between strain and performance is expected because strain limits ones regulation capacity and the ability to influence the environment. A stressor-strain-outcome model is only weakly supported in entrepreneurship research. There is evidence that business owners have a lot of stressors in their work. For example, entrepreneurs work longer than non-entrepreneurs (Naughton, 1987); (Eden, 1975)) and have more role conflict and role ambiguity (Jamal, 1997); (Eden, 1975). However, empirical evidence suggests that entrepreneurs perceive less stress than non-entrepreneurs (Buttner, 1992) (Tetrick, Slack, Sinclair, & DaSilva, 2000). Moreover, while a positive relationship between stressors and strain is empirically well established in organization behaviour (Van der Doef & Maes, 1999) the few studies in entrepreneurship research found only partial support for such a relationship (Tetrick et al., 2000) (Gorgievski-Duijvesteijn, Giessen, & Bakker, 2000) (Prottas & Thompson, 2006). While some studies addressed the relationship between stress and ill-health, the strain performance relationship was less frequently addressed in entrepreneurship research. Therefore, this study specifically looks at the relationship between ill-health and survival. Proponents of classical stressor-strain-outcome models would predict a negative relationship between strain and performance and, therefore, call for reducing stress as much as possible. However, the two other views about the stress-performance relationship indicate that this recommendation may not be universally valid. An expected u-shaped relationship between stress and performance is based on the assumption that someone needs to be aroused to be alert and effortful in doing his work. This position assumes that stress should only be reduced to a certain extend. While this assumption is plausible, the empirical support for a u-shaped relationship is only limited (Srivastava & Krishna, 1986). A positive relationship between stress and performance was proposed seldomly in stress research. We argue, however, that business owners will react on stress and, as a consequence, entrepreneurs with high levels of strain will be more successful than entrepreneurs with low levels of strain. We rely on a control theory framework to justify our assumption (Carver & Scheier, 1982). According to (Edwards, 1992) stress occurs when someone perceives a discrepancy between the perception of the own state or the environment and his desired goals. This discrepancy causes strain and ill-health. Strain, in turn, activates coping strategies to reduce the discrepancies between the current and the desired state. Moreover, people who repeatedly experience stress try to prevent the reoccurring discrepancies and become more proactive and long-term oriented (Fay & Sonnentag, 2002). Proactivity, in turn, is related to performance in entrepreneurial companies (Frese, Krauss, & Friedrich, 2000). Therefore, strain has positive consequences in the long-term. This control theoretical framework seems to be particularly useful in the context of entrepreneurship because entrepreneurs typically have a lot of control in their work, which means that they are able to actively reduce discrepancies between the current state and desired goals.

**2.4 IMPORTANCE & ROLE OF SMALL AND MEDIUM ENTERPRISES**

Small and medium size enterprises are among the most effective factors on growth and development of social-economic systems of each country; therefore, this issue is received attention by governmental officials of countries. Meanwhile, our country by having 95% total productive units is regarded as Small and medium size enterprises (SME); in which, such enterprises do not have remarkable share a national gross production and added value and suffer from many shortages. (Aramesh,Et al 2014). Meanwhile, in order to strengthen the national economy and minimize the consequences of the global financial crisis in many countries, some policies have been emerged to strengthen the innovative Yaghobie 2012). Small and medium enterprises are considered as the most important executive programs to achieve equitable distribution of income and wealth, job creation, increasing productivity and economic growth in many countries (Zaribaf and Shafie Khani, 2006) and are regarded the cause for attracting and guiding investments towards economic development by providing an appropriate context for entrepreneurship and innovation (Zahra, 2011,Aramesh2014). Investment in most countries now tends towards small, medium and quick-impact enterprises. Small businesses comprise 93% of total industrial countries in Iran and the average of 45% of employment in industry sector has been done by small industries (Bahmani, 2006). Background of business goes back to home production period, when productions are based on family attempt; it forms basics of country’s economy. Nowadays, after many centuries, the business process at small and medium level has double importance. All justifications are based on ever-growing importance of SMEs at modern economy for sovereignty of change phenomenon at third world countries. In spite of existence of threatening forces all through the world such as: globalization, the entrepreneurship is emerged as driving engine for economic and social development all through the world (Audretsch & Thurik 2001). Small and medium organizations attempt to adapt themselves with their environment through depending on application of knowledge of their employees (Audretsch & Keilbach 2003). Achieving to objectives such as knowledge based economy and competitive economy all through the world, leads to stable economy, creation of suitable employment opportunities, achieving to higher social coherence within economic institutes specially small and medium one (sexton & Bowman, 1991, Porter, 1990; Kudithuwakku, 1997, Zahra et al 1991).

**2.5 COPING IN PSYCHOLOGY AND ENTREPRENEURSHIP**

In psychology, coping has been seen as realistic and flexible thoughts, perceptions and interactions between an individual and an environment to solve problems and reduce stress. More specifically, Lazarus and Folkman (1984) outlined clear connections to the social cognitive perspective by suggesting that coping captures the “cognitive and behavioural efforts to manage specific external and internal demands that are appraised as taxing or exceeding the resources of a person”. The extent of coping that individuals engage in depends on the dynamics of changes in the relationship between an individual and their environment (Singh, Corner & Pavlovich 2007). Against this background, the scholarly study of coping identifies coping as a key response behaviour used to address role-related stress and challenges in most professions (see (Srivastava & Sager 1999). For example, coping strategies are important for understanding the outcomes of interpersonal dynamics in project teams (Buffinton, Jablokow & Martin 2002; Fisher, Macrosson & Wong 1998), productive leadership as a key managerial skill (Buttner & Gryskiewicz 1999), and the adoption of new technologies (Foxall & Bhate 1993). Coping can be divided into two broad engagements – either to trigger the individual to approach the problem or to regulate the emotional reactions arising from the challenge at hand (Andersson & Willebrand 2003). The literature typically differentiates two broad strategies of coping (for a review, see Lazarus & Folkman 1984). First, problem based coping refers to a cognitively-based response behaviour that includes efforts to alleviate stressful circumstances. This coping strategy includes defining the problem, generating alternative solutions, determining the costs and benefits of such solutions, and actions taken to solve the problem. Second, emotion-based coping involves behavioural responses to regulate the affective consequences of stressful events, which may include avoidance, minimization and distancing oneself from the problem (Lazarus & Folkman 1984). While the former is proactive and action-oriented, the latter is passive and aims to suppress more than actively engage. Research indicates that both types of strategies tend to be used with the predominance of one type of strategy over another being determined individually (for example, some people generally cope more actively than others) and contextually (for example, people might choose different coping strategies for private versus work-related matters). Congruent with findings in psychology, entrepreneurs typically engage in problem-based coping when they need to deal with controllable problems and take direct action to alter a situation in order to reduce the quantity of experienced stress. When a situation is perceived as less controllable, they tend to engage in emotion-based coping strategies in order to reframe the problem in a way that no longer evokes a negative emotional response or elicits stress (Mattlin, Wethington & Kessler 1990Scholarly research on coping strategies is very limited when it comes to entrepreneurs. In a seminal work on coping, Boyd & Gumpert (1983) demonstrate that, despite being financially successful, many entrepreneurs do not have control over their activities and experience substantial work demands and stress. In addition, this research suggests that owners frequently need to engage in coping. The background to this is that perceived challenges and stress occurs as a result of the entrepreneur’s expectations, ambitions, goals and desires. Therefore, entrepreneurs need to engage in coping to combat these levels of stress and challenge. This is evidenced in research by Jennings & McDougald (2007) and Miller & Lee (2001) who suggest that entrepreneurs needed to manage the role expectations imposed by their professional careers. The extent and magnitude to which entrepreneurs engage in coping can vary significantly. Limited research has outlined some examples of how entrepreneurs can be more or less effective in coping in the search for individual- and firm-level benefits. A substantial part of this research indicates that the characteristics of the entrepreneur are important for determining the nature of the response and coping efforts. For example, Anderson (1992) examines relationships between locus of control, decision behaviours and performance in a stress setting to find that the locus of control has significant effects on coping patterns in conditions of stress and work role challenge. Ahmad and Xavier (2010) examine sources of stress and associated coping mechanisms to find that effective communication, disregarding, and diverted thinking were most often used among Malaysian entrepreneurs. In another study, Frese et al. (1997) associate personal initiative and coping strategies. Here, personal initiative referred to an active approach to an activity beyond formal requirements and was found to be related to individual attempts to actively do something to address the demands at hand. Alternatively, personal initiative was negatively related to a passive coping strategy, which implies the extent to which one distances oneself from the problem using avoidance tactics. Similarly, in a study of entrepreneurial failure Singh, Corner & Pavlovich (2007) reveals that entrepreneurs mainly use problem-focused coping strategies to work with economic aspects of life, such as facing a lack of income and financial pressures due to debts. Shepherd and colleagues (2009) examine how corporate entrepreneurs cope with project failure to find that they build coping self-efficacy through the social support offered by the organizational environment. Additionally, Ericson (2010) investigates how entrepreneurial managers cope with unusual and unexpected situations to find that they make plausible sense of events and negotiate between rational decisions and emotion. On the other hand, entrepreneurs use emotion-based coping strategies to deal with psychological aspects of stress and taxing situations, which include grief, guilt, depression, despair, anger and frustration. Although some efforts have been made to understand how entrepreneurs work with role-related demands, such work has only touched upon managing expectations such as structural role redefi nition, personal role redefi nition, and reactive role behaviour (Jennings & McDougald 2007; Kossek & Ozeki 1998; Ortqvist, Drnovsek & Wincent 2007). Taken altogether, the existing evidence points to specifc gaps concerning how problem-based and emotional-based coping affect individual- and firm-level outcomes in entrepreneurship.

**2.6 FACTORS RESPONSIBLE FOR THE FAILURE OF SMALL SCALE BUSINESSES**

The rate of failure of small scale business is so great, even those that do not go outright moribund are terribly limping. Dickson (1971) opined that “each year about 450,000 new businesses get started ate the end of the year almost 400,000 of these new firms are no longer in operation”. However Inang and Ukpong (1992) assert that the major problems of small scale enterprises include inadequate finance and other problem.

**2.6.1 INADEQUATE FINANCE**

The major source of financing for small scale enterprises the world over is the owner’s capital. In Nigeria as in many other developing countries, this problem is accentuated by the unwillingness of sole proprietors to allow the participation of outsiders in what is usually considered personal/family venture.

**2.6.2 POOR STRATEGIC PLANNING**

Ojiako, (1987) noted that sound planning proceeds sound decision making. According to Rogers (1964) he sees planning as a luxury which could be afforded only by large company. Even when they plan, the tendency is that they concern themselves only with short-term plan while they shy away from long term plan. As a result lack of the use of modern method of gathering and analyzing data constitutes a weak point in the small business strategic planning effort.

**2.6.3 PROBLEM OF MISMANAGEMENT OF RESOURCES**

Among the critical problems that encumber the performance of small scale business is mismanagement. Hence Edemreyor stressed that “one of the major problem area that impede small scale business in National development is management. They fail to exercise high quality of management because they are tradition bound and are therefore insensitive to the need for change both in policies and practical Effiong, (1980).

**2.6.4 MARKETING PROBLEMS:** One of the major marketing problems facing small business enterprises in Nigeria is lack of understanding and the application of marketing concept (Ogwo, 1991). Most Nigerian small business owners equate ‘marketing’ to ‘selling’ and this is reflected in their various dysfunctional business behaviours against customer satisfaction and good business orientation. They lack the knowledge and skills of basic marketing ingredients – marketing research, market segmentation and marketing planning and control. The outcome of this is poor quality products, unawareness of competition, poor promotion, poor distribution, and poor pricing methods. They are not marketing oriented and market-focused if a marketer is defined as someone who understands and applies marketing in order to create, build, and maintain beneficial relationships with target markets. Baker (1979) and Doyle (1985) identified lack of marketing orientation as the major factor for business failure. Most Nigerian small manufacturer, in a higher degree, depends on imported equipment and raw materials for their operations. With the over-devaluation of naira, vis-à-vis other foreign currencies, they are not finding it easier to secure these items abroad. They therefore resort to poor locally produced alternatives. They have a complex channel of distribution with many layers which go to push the prices of their products higher. Besides, small manufacturers pay little attention to the promotion of their products. Advertising and other methods of promotion are not adequately used. There is no other way of creating awareness of their innovations and stimulating consumers to action than promotion. Even, many of them do not participate in trade fairs and exhibitions. This also inhibits their growth and ability to compete with larger companies. In a developing country like ours with low income and high level of poverty, a company that wants to succeed should offer its product at the price the consumers can bear. But often, small manufacturers set prices of their products arbitrarily without regard to this peculiar consumer characteristic in our environment. Since they do not have clearly defined criteria upon which to base their prices, they always seek to maximize profits at short runs without having a long-term view of their businesses. Major marketing problems facing small business enterprises in Nigeria is lack of understanding and the application of marketing concept (Ogwo, 1991). Most Nigerian small business owners equate ‘marketing’ to ‘selling’ and this is reflected in their various dysfunctional business behaviours against customer satisfaction and good business orientation. They lack the knowledge and skills of basic marketing ingredients – marketing research, market segmentation and marketing planning and control. 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This may be one of the factors responsible for Nigerian consumers’ unquenching appetite for imported goods, even though many of these foreign goods are equally of poor quality especially those coming from Asian and Far East countries. With the increasing demand for imported goods in Nigeria, dubious local and foreign importers are dumping fake products which go further to frustrate small scale manufacturers and seriously affect our hard earned foreign exchange. Besides, small-scale producers lack good quality control in their operations. In this respect, they rely mainly on replacing faulty products instead of developing good quality control system (Onwuchuruba, 2001). Only very few Nigerian small manufacturers are aware of the nature of competition facing them. They estimate their success only through sales revenue without considering also their market share. Even, some do not know their market segments on which to focus their operations. High costs of vehicles and poor roads are also affecting the operations of small manufacturers in their efforts to move finished products down to consumers in both rural and urban areas. They have a complex channel of distribution with many layers which go to push the prices of their products higher. Besides, small manufacturers pay little attention to the promotion of their products. Advertising and other methods of promotion are not adequately used. There is no other way of creating awareness of their innovations and stimulating consumers to action than promotion. Even, many of them do not participate in trade fairs and exhibitions. This also inhibits their growth and ability to compete with larger companies. In a developing country like ours with low income and high level of poverty, a company that wants to succeed should offer its product at the price the consumers can bear. But often, small manufacturers set prices of their products arbitrarily without regard to this peculiar consumer characteristic in our environment. Since they do not have clearly defined criteria upon which to base their prices, they always seek to maximize profits at short runs without having a long-term view of their businesses.

**2.6.5 POOR MANAGERIAL SKILLS**

Still on the problem of management, Akinkugbe a former chairman of Nigerian Industrial development bank added that little understanding of modern management technique by some small scale business owners in addition to their strong desire to run and consequently run the business all alone. Akinkugbe (1980).

**2.6.6 INFRASTURAL DEFICIENCY**

Ifedi (1986) revealed that “our infrastructural deficiencies are so enormous especially in respect to water, power, roads and telecommunication”. What this suggests is that small scale businesses can hardly survive in this kind of environment and their small capital base put them in disadvantaged position, since they cannot provide these things on their own either.

**2.6.7 PROBLEM OF ACCEPTABILITY OF LOCALLY MADE PRODUCTS**

Furthermore, demoralizing effects of our people’s actions towards the locally made products has been identified as one. The problem starring humbly into the faces of the small-scale business entrepreneurs in our country today. This problem of acceptability of Nigerian made goods is caused by low technological base on the part of our small scale business Onuoha (1994). A concatenation of the factors that encumber the success of small scale business are many and of different dimension.

**CHAPTER THREE**

 **RESEARCH METHODOLOGY**

* 1. **INTRODUCTION**

This chapter deals with the method used in collecting data required in carrying out this research work it explains the procedures that were followed and the instrument used in collecting data.

* 1. **SOURCES OF DATA COLLECTION**

Data were collected from two main sources namely:

1. Primary source and
2. Secondary source

**Primary source:**

These are materials of statistical investigation which were collected by the research for a particular purpose. They can be obtained through a survey, observation questionnaire or as experiment, the researcher has adopted the questionnaire method for this study.

**Secondary source:**

These are data from textbook Journal handset etc. they arise as byproducts of the same other purposes. Example administration, various other unpublished works and write ups were also used.

* 1. **POPULATION OF THE STUDY**

Population of a study is a group of persons or aggregate items, things the researcher is interested in getting information for the study the effect of business stress on the performance of small scale enterperneur. The researchers randomly select 200 workers and some business executive in Yaba Area of Lagos State as the population of the study.

* 1. **SAMPLE AND SAMPLING PROCEDURE**

Sample is the set people or items which constitute part of a given population sampling. Due to large size of the target population, the researcher used the Taro Yamani formula to arrive at the sample population of the study.

n= N

 1+N(e)2

n= 200

1+200(0.05)2

= 200

1+200(0.0025)

= 200 200

1+0.5 = 1.5 = 133.

**3.6 INSTRUMENT FOR DATA COLLECTION**

The major research instrument used is the questionnaires. This was appropriately moderated. The entrepreneurs were administered with the questionnaires to complete, with or without disclosing their identities. The questionnaire was designed to obtain sufficient and relevant information from the respondents. The primary data contained information extracted from the questionnaires in which the respondents were required to give specific answer to a question by ticking in front of an appropriate answer and administered the same on the workers of the firms: The questionnaires contained about 16 structured questions which was divided into sections A and B.

* 1. **VALIDATION OF THE RESEARCH INSTRUMENT**

The questionnaire used as the research instrument was subjected to face its validation. This research instrument (questionnaire) adopted was adequately checked and validated by the supervisor his contributions and corrections were included into the final draft of the research instrument used.

* 1. **METHOD OF DATA ANALYSIS**

The data collected was not an end in itself but it served as a means to an end. The end being the use of the required data to understand the various situations, it is with a view to making valuable recommendations and contributions. To this end, the data collected has to be analysis for any meaningful interpretation to come out with some results. It is for this reason that the following methods were adopted in the research project for the analysis of the data collected. For a comprehensive analysis of data collected, emphasis was laid on the use of absolute numbers frequencies of responses and percentages. Answers to the research questions were provided through the comparison of the percentage of citizen’s response to each statement in the questionnaire related to any specified question being considered.

Frequency in this study refers to the arrangement of responses in order of magnitude or occurrence while percentage refers to the arrangements of the responses in order of their proportion.

The simple percentage method is believed to be straight forward easy to interpret and understand method. The researcher therefore chooses the simple percentage as the method to use. The formula for percentage is shown as.

% = f/N x 100/1

Where f = frequency of respondents response

N = Total Number of response of the sample

100 = Consistency in the percentage of respondents for each item contained in questions.

 **CHAPTER FOUR**

 **PRESENTATION ANALYSIS INTERPRETATION OF DATA**

**4.1 INTRODUCTION**

Efforts will be made at this stage to present, analyze and interpret the data collected during the field survey. This presentation will be based on the responses from the completed questionnaires. The result of this exercise will be summarized in tabular forms for easy references and analysis. It will also show answers to questions relating to the research questions for this research study. The researcher employed simple percentage in the analyzing the data obtained.

**DATA ANALYSIS**

The data collected from the respondents were analyzed in tabular form with simple percentage for easy understanding.

A total of 133 (one hundred and thirty three) questionnaires were distributed and 133 questionnaires were returned.

Question 1

Gender distribution of the respondents.

TABLE I

|  |
| --- |
| **Gender distribution of the respondents** |
| Response | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Male | 77 | 57.9 | 57.9 | 57.9 |
| Female | 56 | 42.1 | 42.1 | 100.0 |
| Total | 133 | 100.0 | 100.0 |  |

From the above table it shows that 57.9% of the respondents were male while 42.1% of the respondents were female.

Question 2

The positions held by respondents

TABLE II

|  |
| --- |
| **The positions held by respondents** |
| Response | Frequency | Percent | Valid Percent | Cumulative Percent |
| **Valid** | Sole proprietors | 37 | 27.8 | 27.8 | 27.8 |
| Employees  | 50 | 37.6 | 37.6 | 65.4 |
| Business men | 23 | 17.3 | 17.3 | 82.7 |
| Auditors  | 23 | 17.3 | 17.3 | 100.0 |
| Total | 133 | 100.0 | 100.0 |  |

The above tables shown that 37 respondents which represents 27.8% of the respondents are Sole proprietors, 50 respondents which represents 37.6 % are contract staffs, 23 respondents which represents 17. 3% of the respondents are caterers, while 23 respondents which represents 17.3% of the respondents are safety officers.

**TEST OF HYPOTHESES ONE**

There is no significant relationship between business stress and business performance

**Table III**

|  |
| --- |
| There is no significant relationship between business stress and business performance |
|  |
| Response  | Observed N | Expected N | Residual |
| Agreed | 40 | 33.3 | 6.8 |
| strongly agreed | 50 | 33.3 | 16.8 |
| Disagreed | 26 | 33.3 | -7.3 |
| strongly disagreed | 17 | 33.3 | -16.3 |
| Total | 133 |  |  |

|  |
| --- |
| **Test Statistics** |
|  | There is no significant relationship between business stress and business performance |
| Chi-Square | 19.331a |
| Df | 3 |
| Asymp. Sig. | .000 |
| a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 33.3. |

Decision rule:

There researcher therefore reject the null hypothesis which states that there is no significant relationship between business stress and business performance.

Therefore the researcher accepted the alternate hypothesis which states that there is significant relationship between business stress and business performance.

**TEST OF HYPOTHESIS TWO**

There is no significant relationship between business stress and negative affectivity

**Table IV**

|  |
| --- |
| **There is no significant relationship between business stress and negative affectivity** |
| Response  | Observed N | Expected N | Residual |
| Agreed | 40 | 33.3 | 6.8 |
| strongly agreed | 50 | 33.3 | 16.8 |
| Disagreed | 26 | 33.3 | -7.3 |
| strongly disagreed | 17 | 33.3 | -16.3 |
| Total | 133 |  |  |

|  |
| --- |
| **Test Statistics** |
|  | There is no significant relationship between business stress and negative affectivity |
| Chi-Square | 19.331a |
| Df | 3 |
| Asymp. Sig. | .000 |
| a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 33.3. |

Decision rule:

There researcher therefore reject the null hypothesis which states that there is no significant relationship between business stress and negative affectivity as the calculated value of 28.211 is greater than the critical value of 5.99.

Therefore the alternate hypothesis is accepted which states that there is significant relationship between business stress and negative affectivity.

**TEST OF HYPOTHESIS THREE**

There is no significant relationship between business stress and work motivation

**Table IV**

|  |
| --- |
| **There is no significant relationship between business stress and work motivation** |
| Response  | Observed N | Expected N | Residual |
| Agreed | 40 | 33.3 | 6.8 |
| strongly agreed | 50 | 33.3 | 16.8 |
| Disagreed | 26 | 33.3 | -7.3 |
| strongly disagreed | 17 | 33.3 | -16.3 |
| Total | 133 |  |  |

|  |
| --- |
| **Test Statistics** |
|  | There is no significant relationship between business stress and work motivation |
| Chi-Square | 19.331a |
| Df | 3 |
| Asymp. Sig. | .000 |
| a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 33.3. |

Decision rule:

There researcher therefore reject the null hypothesis which states that there is no significant relationship between business stress and work motivation as the calculated value of 28.211 is greater than the critical value of 5.99.

Therefore the alternate hypothesis is accepted which states that there is significant relationship between business stress and work motivation.

 **CHAPTER FIVE**

 **SUMMARY CONCLUSION AND RECOMMENDATION**

**5.1 INTRODUCTION**

It is pertinent to note that this research was aimed at assessing the impact of business stress on the performance of small scale entrepreneur, thus the topic “the effect of business stress on the performance of small scale entrepreneur”.

In the preceding chapter, the relevant data collected for this study were presented, critically analyzed and appropriate interpretation given. In this chapter, certain recommendations made which in the opinion of the researcher will be of benefits in addressing the challenges associated with business stress on the performance of small scale entrepreneur in Nigeria.

**5.2 SUMMARY**

The aim of this study was to examine the effect of stress on the performance of small-scale entrepreneur. The results indicated that stress was a positive predictor of long-term survival of small businesses. Thus, the effects of stress on performance are long-term (Fay & Sonnentag, 2002). Every entrepreneur gets a bucket of stress, but they handle it differently to achieve a good business performance. The researcher drew on a control theoretical approach and argued that experienced stress activates strategies to reduces causes of stress and improve business performance.

While the findings of this study proves that stress was negatively correlated with satisfaction, the effect disappeared in lagged analyses. There is a potential methodological reason for this effect. Satisfaction had a high stability across the three waves. As a consequence, controlling for prior satisfaction resulted in a huge amount of variance already explained. It was also discovered that low satisfaction had lagged effects on stress. A control theoretical interpretation of these results would suggest to actively reduce the reasons for dissatisfaction and stress.

**5.3 CONCLUSION**

The measurement of stress has gained numerous attentions. Occupational stress may not be well managed without proper measurement. The findings of the present study add to our understanding of the effect of stress in entrepreneurship, providing insights into the processes and mechanisms that allow entrepreneurs to survive and even flourish under conditions that often undermine the health, well-being, and performance of many others. We close, therefore, with the following thought, offered in many stress management workshops: “We can’t always change the world, but we can change our reactions to it.” Basically, this statement suggests that stress is inevitable we are certain to encounter it during the course of an active life. But its effects upon us are at least partly under our own control and depend, to an important extent, on how we choose to interpret and cope with them. Perhaps, in essence, entrepreneurs are especially adept at following this advice in part, perhaps, because the processes of attraction, selection, and attrition result in a population of “survivors” high in psychological capital; and such persons, in turn, are well equipped to deal with the daunting challenges virtually certain to emerge as they attempt to convert the “possible” (their ideas and dreams) into the “real” new businesses providing useful, and valuable, products or services. As suggested by Siu et al (2002) “the problem of occupational stress should be particularly relevant for countries undergoing enormous economic and social changes” because developed countries have recently become aware of occupational stress and how to possibly manage it (Houtman, Jettinghoff & Cedillo, 2007).

**5.4 RECOMMENDATIONS**

It is recommended that;

1. Occupational Health Services should be intensified by government in Nigeria. Occupational Health and Safety programmes should be instituted to create sufficient awareness in small and medium scale enterprises in order to manage occupational stress to improve occupational health as well as psychological and physical well-being among employees.
2. It is also recommended that, health institutions in Nigeria should engage in more collaborative programmes and policies with international institutions such as the National Institutions for Occupational Safety and Health (NIOSH), the Health and Safety Executive (HSE), Australian Safety and Compensation Council, and European Agency for Safety and Health to help ameliorate occupational stress.

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