# The Implications of Job Related Stress for Turnover Intention and Absenteeism in Cameroon's Microfinance Sector

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## Abstract

*This paper points out the implications of job-related stress for turnover intention and absenteeism in the Cameroon's Microfinance sector. It uses structured questionnaires in collecting primary data from employees of Microfinance institutions. The Chi-Square model is used to test the relationship between job-related stress, turnover intention and absenteeism. The study finds that the type of stress experienced by employees depends on the category of the Microfinance Institution (MFI). Acute stress is more widespread among Category One Microfinance workers than among Category Two Microfinance workers and episodic acute stress is more widespread among Category Two Microfinance workers than among Category One Microfinance workers. Also, the study reveals that chronic stress is experienced at very low levels within both categories. For the correlation analyses, at a 95% confidence level, our results indicate that there is a significant relationship between job stress and turnover intention as well as absenteeism. In this regard, we propose that employees should be keen to recognise the signs of stress, and employers should be conscious of the negative impact that stress has on employees' health and performance and hence on the profits of the organisation. Moreover, handling dysfunctional stress can be a strategy for managers in every Microfinance institution to retain talented employees who respect organisational ethics and are committed towards achieving the goals of the institution.*

**Keywords:** Job related stress, Turnover Intention and Absenteeism, Microfinance Sector

## I- INTRODUCTION

Stress is neither new to the work environment nor to society at large and it is a serious problem that has attracted much attention in the areas of research and policy and, even though various solutions have been proposed, it still persists as part and parcel of everyday work life. Works such as those of Varca (1999), Cooper and Cartwright (1994), among others, have all agreed that occupational stress is a serious problem in many organisations. This problem is likely to affect even top-level executives, managers, employees and is very costly to the organization as a whole.

According to Bland (1999) and Selye (1987), most researchers classify stress to be either 'good' stress or 'bad' stress. Bland refers to good stress as the kind of stress that is positive and motivates employees to perform and Selye refers to 'bad' stress as the kind of stress that brings negative consequences. In this study, we will focus on bad stress to enable us identify its effects on employees and possible ways of mitigating such levels of stress.

According to Manshor et al. (2003), Otto and Schmidt (2007), Harvey and Brown (2006) some reasons for work stress include: interpersonal causes (unfavourable and unsupportive work environment including poor relationship with boss and colleagues), organizational structure (lack of cooperation among hierarchy, little involvement in decision making and office politics that results in stress), employee role demand (no clarity of roles, role ambiguity and conflict), task demand (interdependent nature of tasks, job design and work conditions), job mismatch (deviation between a worker's skill level and the level required by the job, complicated tasks and over simplification of tasks) and leadership style ( autocratic and dictatorship leadership styles from managers lead to stress among employees). In a study by Steers (1981) on stress, he indicated the importance of occupational stress for the study of organizational behavior based on several reasons;

- ✓ Stress has harmful effects on employees both physically and psychologically.
- ✓ High levels of absenteeism and turnover are stress related
- ✓ Stress has a multiplier effect on other employees
- ✓ Organisations and individuals are managed more effectively when dysfunctional stress is controlled.

Selye (1987), defines stress as the non-specific response of the body to organizational demand for change. Kumar and Pragadeeswaran (2011), give the following definition to the three stress related factors namely, stressors, stress and strain.They Define stressors as the external events such as difficult relationships in the workplace or a heavy workload that contribute to the experience of stress. Stress is considered to be an individual's internal response to stressors and is characterized by arousal and displeasure while strain, on the other hand, describes the long-term effect of stress and includes psychological outcomes such as anxiety and depression.

The North West Region (NWR) of Cameroon is a centre for microfinance activities harbouring category 1 and 2 microfinance institutions alongside farmer cooperatives. The whole notion of microfinance in Cameroon is said to have started in this region as far back as 1963. Over the years, the sector has grown in numbers as compared to banks within this region. These institutions are either indigenous or are operating as branches with headquarters in other regions of the country. For Category 1 institutions which make up a higher percentage of microfinance institutions in this region, there are two major umbrella networks under which their activities are coordinated; Cameroon Cooperative Credit Union League (CAMCCUL) and Renaissance Cooperative Credit Unions in Cameroon Ltd (RECCUCAM). They all operate within the framework of prudential norms stated by Commission Bancaire de l'Afrique Centrale (COBAC). Category 2 microfinance institutions are comprised of independently existing institutions with no umbrella network.

It is asserted that, the twenty first century workplace is characterized by stringent competition which has pushed many firms to expand at national and international levels. The effect is that, more input and contribution is required from employees and this usually results in work related stress. Employees are constantly under pressure to put in longer work hours, and work continuously to meet up with this changing business environment. Some employees even spend almost a third of their life on work and thus find it difficult to have a good work-life balance.

This study will therefore ascertain the implications of stressors and job stress for turnover intention and absenteeism. The responsiveness of employees to stress in each category will be traced along with proposed measures to managers and organisations on how to handle dysfunctional stress in a bid to retain talented employees with high morals and commitment towards the various institutions.

The main objective is to assess the implications of job stress on turnover intention and absenteeism in the Cameroon microfinance sector. The secondary objectives are: (1) to identify the different types of stress faced by employers/employees of the microfinance sector in the NWR of Cameroon, and (2) to assess how inflexible work schemes/heavy workload, unfair distribution of work, conflict/role ambiguity, relate to turnover intention and absenteeism in these microfinance institutions. Finally (3) to understand if the relationship between job stress and turnover intention is sensitive across microfinance categories and to propose policy measures which can help manage/control dysfunctional job stress.

## II. LITERATURE REVIEW

*Concept and definition of stress*

According to Cooper and Cartwright (1994), stress is derived from the Latin word "stringere", which means to draw tight, and was used in the seventeenth century to describe hardships or afflictions. The works of Topper (2007), Buchanan and Kaczynski (2004) show that so many definitions of stress and its causes have been given by many different researchers, but it is important to note that many researchers argue that the main cause of job stress is work overload. This therefore, means that- increasing the work load in an organization without taking into account the availability and capability of staff to carry out the tasks, could lead to occupational stress.

According to the American Psychological Association (2012), there are three most prominent types of stress that individuals are likely to experience; Acute stress, Episodic Acute stress and Chronic Stress. Acute stress is the most common form of stress which individuals experience. This type of stress is as a result of demands and pressures of past experiences and future expectations. Common characteristics of acute stress are that, it is short term, thrilling and exhausting. Thus once experienced, if the stress levels are within the control of the individual, it is very exciting and can raise morale and increase performance but once out of the limit to which the body can control, it becomes exhaustive for the individual resulting in negative effects.

Episodic acute stress is a more serious form of acute stress. With this type of stress, the person's past and future expectations subject them to stress on a daily basis and they rarely get any relief. This is unlike acute stress where after a short while one gets some relief. They must have something which constantly keeps them in a state of worry. People who suffer from this type of stress have lives that are characterized by disorder, chaos and crisis. A prominent form of episodic acute stress comes from ceaseless worry whereas chronic stress is stress experienced month after month; year after year that gradually tears and wears the individual out on daily basis. Chronic stress destroys bodies, minds and lives. It wreaks havoc through long-term wear and tear of the body. It is described as the stress of poverty, of dysfunctional families, of being trapped in an unhappy marriage or in a despised job or career.

### Positive and Negative Stress

According to Selye (1987) stress can either be positive or negative. Stress is good or positive when the situation offers an opportunity for a person to gain something. It acts as a motivating factor for high levels of performance. This is because due to some stress, individuals become more creative, innovative and alert. They can learn new skills and knowledge to cope with adverse situations. These positive situations generally increase the morale and self-satisfaction of employees and can also be referred to as Eustress.

Bland (1999) stipulates that stress is negative or bad when a person faces social, physical, organizational and emotional problems which result in low levels of motivation, lack of interest, absenteeism, supervisor-related problems, misunderstanding with colleagues and makes a negative impact on performance and productivity. This type of stress can also be referred to as distress. Many authors and researchers have given several definitions to stress but all definitions imply that people have different ways of responding to stressors.

### Stress and Performance/Productivity

In an analysis of the relationship between job stress and job performance; Bashi (2010) obtained results which indicated that job stress is negatively correlated with job performance and that job stress significantly reduces the performance of employees. Research by Imran et al. (2013) also concluded that stress is responsible for decreasing the performance of bank employees. With the similar nature of activities in the microfinance institutions like in banks, employees are bound to experience similar stressors and outcomes in the struggle to accomplish their tasks.

A similar study carried out on the same subject, that is, stress and employee performance by Tatheer et al. (2013) comes to the conclusion that, bankers are facing episodic acute stress in their job. The reasons for this stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict and lack of management support to employees. If the symptoms of stress are not noticed in the early stages, they can cause serious health problems among employees such as depression, heart problems, diabetes etc. Drawing from the two studies, both interpersonal and environmental factors contribute to stress and employees must therefore develop some coping strategies for maintaining good physical and mental conditions to improve on their level of performance.

For Selye (1987), the performance of employees remains poor at very low levels of stress as well as at very high levels of stress, because at low levels of stress employees may not be sufficiently energized or motivated and may not be whole-heartedly dedicated to their job, resulting in low productivity. And at the peak of stress, employees want to get out of that stressful situation, resulting in no concentration on work, and a drop in commitment, increased absenteeism and tendency towards turnover. In the analysis to understand and establish the relationship of job stress and job performance, we can conclude that when performance diminishes with stress, there is a negative linear relationship.

He further stipulates that if increasing stress improves the job performance, a positive linear relationship maybe found at this point. If stress initially improves productivity, and then it diminishes when feelings of distress prevail on an employee, that is beyond the body resistance limit, then a curvilinear or u-shaped relationship is found. Work stress positively affects up to tolerable level and when it exceeds this level, it creates a negative impact on employee performance within an organization.

### Stress and Turnover Intention

It is asserted that as tasks become more difficult to achieve due to continuous changes in technology and other changes in the business environment, the skill levels and creativity of employees are becoming more crucial, thus organisations are investing a lot on their employees in terms of induction and training, developing, maintaining and retaining them within their organization. According to Omar et al. (2004) when employees seriously consider quitting their jobs, they are thought to have the intention to quit the organization. Thus, the term 'intention' describes an employee's desire or willingness to leave their jobs for reasons best known to them. It is thus the final step before an employee leaves the organization. Balogun et al. (2013) indicate that, employees with high turnover intention tend to become less productive and inefficient.

Lambert and Hogan (2009) reviewed the importance of job satisfaction and organizational commitment and their role toward turnover intention. According to the results obtained, age, job satisfaction and organizational commitment influence turnover intention directly. Role ambiguity and role conflict have all negative correlation with turnover intention. In a study by Perera (2016) which attempts to identify the impact of job stress on turnover intention among machine operators in reputed apparel firm in Sri Lanka, it was identified that the major determinants of job stress are role ambiguity, role conflict and respective job demands and thus have a high effect on employee performance.

Kumar and Govindarajo (2014) indicate that, there are a few instruments available in literature to measure some of the concepts such as absenteeism, turnover, and retention. The researchers however indicate that there are some factors that make the decision easy to say whether the employees will stay or leave and these range from rewards, fairness at the workplace, bullying and harassment, poor management relationships, management support, supervisor, safety and security, co-worker relationship and others as well. In their study, they used qualitative

techniques to identify those factors which influence the employees to stay or leave.

### *Stress and Absenteeism*

Leaning on the definition of Nel et al. (2001), absenteeism is viewed as a withdrawal behaviour when it is used as a way to escape an undesirable working environment. The authors also define three levels of performance that can result in absenteeism; the minimum, required and maximum levels. Allen et al. (2007) stipulate that high turnover and absenteeism rates often show poor management and/or conflict within the relationship with labour.

In the model of absenteeism developed by Steers and Rhodes (1987) it was discovered that employee attendance at work is dictated by two variables, how motivated the employee is and their ability to attend and carry out their duties. They argue that personal characteristics, job satisfaction and organizational commitment also contribute to an employee's attendance at work. Thus, it is possible for employees who are stressed due to low levels of job satisfaction to be less committed to their work and to the organization. When an employee finds themselves in this position, the tendency is to stay away from work.

Fredman (2013) indicates that a heavy workload for short periods of time can cause employees short term stress. He argues that exposing employees to prolonged heavy workloads is detrimental to the employee along with the rest of the workforce and can damage a company's productivity and sustainability. In a study by Tamara Singh (2016), it was discovered that, in the increasingly competitive and challenging environment within which organisations operate today, absenteeism is a complex issue. Resulting from absenteeism, businesses are faced with impeded productivity, inefficient service delivery, and reduced performance, thereby negatively affecting sustainability. Absenteeism is therefore a significant concern in the field of human resource management.

Researchers have thus had different results on the relationship between stress and employee performance indicating that the most important apprehensions in the study of work/job stress are the adverse impact on employees' performance. Employees who suffer from stress try to withdraw from these stressful situations either through absenteeism or turnover. The relationship between stress and performance portrays a picture in which stress positively affects up to tolerable level by the individual and when it exceeds this level, it creates a negative impact on employee because it far exceeds the limit to which their bodies can resist and thus reduce their level of performance.

## III. METHODOLOGY AND DATA USED

### *Research Design*

This study is Descriptive and inferential in nature, pointing out the implications of job-related stress for employee performance with emphasis on turnover intention and absenteeism. The study is based on primary data. Generally, the research is carried out in Category 1and 2 microfinance institutions in the NW Region of Cameroon.

### *Sampling and Sample Size*

The total number of respondents used in the study is 155 obtained from randomly sampled category 1 and 2 microfinance institutions in the NWR of Cameroon. These institutions comprise of both head offices and branches of the two categories. The respondents include top executives, managers and employees of microfinance institutions. To this effect, 23 Category 1 microfinance institutions and 13 Category 2 microfinance institutions were used for the study (see list in Annex 1, 2 and 3). The institutions used were obtained from the publications by Cameroon Government (2016) and Cameroon Government (2018), indicating the authorized microfinance establishments to carry out microfinance activities in Cameroon.

### *Data collection*

For the purpose of this study, primary data was necessary to find out opinions, attitudes, responses and behaviours of employees in relation to job stress. A structured questionnaire was used for the collection of primary data from microfinance employees. The questionnaire included four main parts. Part (A) was related to background information, Part (B) was related to employee job issues and Parts (C) and (D) related to the attitude and responsiveness of respondents towards stressors and the impact of stress on their performance. A Five-point Likert scale was used for rating the responses of sections D, that is, agree (A), Strongly Agree (SA), Disagree (D), strongly Disagree (SD) and Neutral (N).A total of 170 questionnaires were administered to the targeted population to gather the needed information and 155 questionnaires were duly answered and the responses were deemed good for analysis. This way, our field exercise registered a response rate of 91.2% as indicated in the Figure 1.
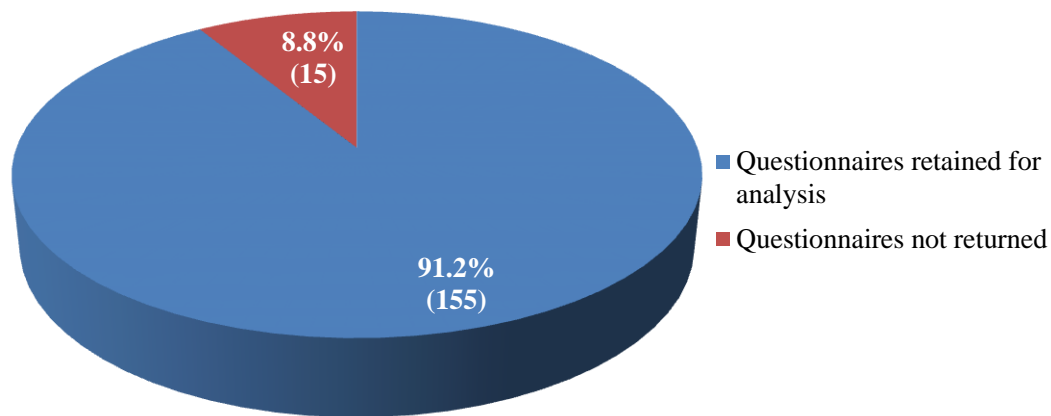
**Figure1: Response rate of administered questionnaires**
**Source: Designed by authors using field data 2018**

# IV. EMPIRICAL RESULTS

## 4.1. Summary statistics of sampled respondents

| | N | % |
|---|---|---|
| **age group** | | |
| under 25 | 19 | 12.3 |
| 26-35 years | 75 | 48.4 |
| 36-45 years | 42 | 27.1 |
| 46 and above | 19 | 12.3 |
| Total | 155 | 100.0 |
| **gender** | | |
| male | 72 | 46.5 |
| female | 83 | 53.5 |
| Total | 155 | 100.0 |
| **educational qualification** | | |
| Ordinary level | 4 | 2.6 |
| Advanced level | 20 | 12.9 |
| graduate | 81 | 52.3 |
| post graduate | 35 | 22.6 |
| PhD | 6 | 3.9 |
| any other technical qualification | 6 | 3.9 |
| No answer | 3 | 1.9 |
| Total | 155 | 100.0 |
| **marital status** | | |
| married | 83 | 53.5 |
| unmarried | 67 | 43.2 |
| divorced | 3 | 1.9 |
| No answer | 2 | 1.3 |
| Total | 155 | 100.0 |

**Table 1: Demographic Composition of Sample Population**
**Source: Compiled by authors using field data 2018**

With regards to educational qualification, 2.6% of the respondents have the ordinary level certificate, while 12.9% have advanced level, 52.3% are Bachelor degree holders, Master Degree holders and PhD holders, 22.6% are post graduate, and 3.9% have PhD and 3.9% have other technical trainings. A higher percentage of respondents are married constituting 53.5% while 43.2% are unmarried, 1.9% are divorced.

| | STRONGLY AGREE | AGREE | NEUTRAL | DISAGREE | STRONGLY DISAGREE | No Ans | TOTAL |
|---|---|---|---|---|---|---|---|
| **Inflexible work schemes/heavy workload make me want to leave my job** | | | | | | | |
| N | 11 | 38 | 25 | 49 | 29 | 3 | 155 |
| % | 7.1 | 24.5 | 16.1 | 31.6 | 18.7 | 1.9 | 100.0 |
| **unfair distribution of work make me want to leave my job** | | | | | | | |
| N | 7 | 15 | 49 | 52 | 30 | 2 | 155 |
| % | 4.5 | 9.7 | 31.6 | 33.5 | 19.4 | 1.3 | 100.0 |
| **repetitive/boring work make me absent from work** | | | | | | | |
| N | 2 | 11 | 44 | 45 | 43 | 10 | 155 |
| % | 1.3 | 7.1 | 28.4 | 29.0 | 27.7 | 6.5 | 100.0 |
| **job insecurity/threat of redundancy make me want to leave my job** | | | | | | | |
| N | 17 | 55 | 28 | 33 | 19 | 3 | 155 |
| % | 11.0 | 35.5 | 18.1 | 21.3 | 12.3 | 1.9 | 100.0 |
| **Under-utilization of skills make me want to leave my job** | | | | | | | |
| N | 11 | 37 | 44 | 27 | 28 | 7 | 155 |
| % | 7.1 | 23.9 | 28.4 | 17.4 | 18.1 | 4.5 | 100.0 |
| **role conflict/role ambiguity make me want to leave my job** | | | | | | | |
| N | 12 | 28 | 50 | 39 | 17 | 9 | 155 |
| % | 7.7 | 18.1 | 32.3 | 25.2 | 11.0 | 5.8 | 100.0 |
| | STRONGLY AGREE | AGREE | NEUTRAL | DISAGREE | STRONGLY DISAGREE | No Ans | TOTAL |
| **problems at work contribute more to my stress than problems at home** | | | | | | | |
| N | 20 | 33 | 54 | 21 | 15 | 12 | 155 |
| % | 12.9 | 21.3 | 34.8 | 13.5 | 9.7 | 7.7 | 100.0 |
| **I am completely happy, enjoy my job and perform very well when I am not stressed** | | | | | | | |
| N | 105 | 27 | 11 | 6 | 3 | 3 | 155 |
| % | 67.7 | 17.4 | 7.1 | 3.9 | 1.9 | 1.9 | 100.0 |
| **do you at times feel as to leave your job** | | | | | | | |
| N | 14 | 55 | 45 | 12 | 21 | 8 | 155 |
| % | 9.0 | 35.5 | 29.0 | 7.7 | 13.5 | 5.2 | 100.0 |
| **if there is anything that will make me absent from work, it is when I am stressed** | | | | | | | |
| N | 10 | 29 | 41 | 34 | 38 | 3 | 155 |
| % | 6.5 | 18.7 | 26.5 | 21.9 | 24.5 | 1.9 | 100.0 |

**Table 2: Opinions of sampled workers on some stress related consequences**
**Source: Computed by authors using field data 2018**

Table 2 presents the opinions of sampled workers on stress-performance issues. Most respondents will not leave their jobs even if they feel work takes a greater part of their time. Moreover, the respondents think that unfair distribution of work, underutilization of skills, repetitive/boring work and role conflict are not convincing enough to make them feel as leaving their jobs. However, when there is a feeling of job insecurity and threat of redundancy, more respondents develop that intention to leave their jobs. The table also portray that problems at work contribute more to stress than problems at home. However, it is observed that stress is no really a major cause of absenteeism but employees are happy and perform better under stress free circumstances.
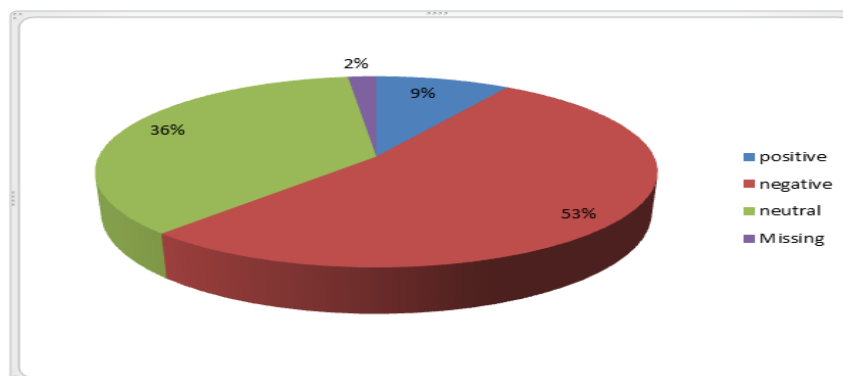


**Figure 2: Opinions of sampled workers on the impact of stress on their performance**

53% of the sampled workers indicated that stress had a negative impact on their performance while 9% indicated it had a positive impact. From the figure, it is clear that performance of employees drops drastically when they are stressed. However, to those who indicated it had a positive impact, it could be based on the fact that moderate levels of stress act as motivators for high levels of performance. Worth noting is the fact that, when positive exceeds the limit to which the body can resist, it results in negative stress imposing a negative impact on employee performance.

## 4.2. <u>Inflexible work schemes/ heavy work load and turnover intention: Chi-square analysis</u>

| Crosstab | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | Do you at times feel as to leave your job (turnover intention) | | | | | Total |
| | | strongly agree | agree | neutral | disagree | strongly disagree | |
| Inflexible work schemes/heavy workload | strongly agree | 1.1 | 4.1 | 3.3 | .9 | 1.6 | 11.0 |
| | agree | 3.4 | 13.0 | 10.6 | 2.9 | 5.1 | 35.0 |
| | neutral | 2.3 | 8.9 | 7.3 | 2.0 | 3.5 | 24.0 |
| | disagree | 4.5 | 17.5 | 14.3 | 3.9 | 6.8 | 47.0 |
| | strongly disagree | 2.7 | 10.4 | 8.5 | 2.3 | 4.1 | 28.0 |
| Total | | 14.0 | 54.0 | 44.0 | 12.0 | 21.0 | 145.0 |
| **Chi-Square Tests** | | | | | | | |
| | | Value | | df | | Asymp. Sig. (2-sided) | |
| Pearson Chi-Square | | 49.504 | | 16 | | 0.000027 | |
| No of Valid Cases | | 145 | | | | | |

**Table 3: Cross tabulation of expected frequencies**
**Source: Computed by authors using field data 2018**

We have a Chi-Square value of 49.504 which is greater than the table value of 26.296 at 5% level of significance (Table 3). Essentially, our p-value of 0.000027 is less than 5%; this way, we reject the null hypothesis that inflexible work schemes/heavy workload and turnover intention are not associated (independent). Thus, the inflexible work schemes/heavy workload in microfinance institutions is associated with turnover intention. From the cross tabulation of observed frequencies, it is evident that most of the workers who agree that they face inflexible work schemes/heavy workload also agree that at times they feel as to leave their jobs (turnover intention). This general result has a 95% confidence level. Applying the same test by MFI category, the null hypothesis that inflexible work schemes/heavy workload in microfinance institutions is not associated with turnover intention is rejected in both Category One and Category Two microfinance institutions (see results in annex A4). Worthy of note, is the observation that the level of significance of this result is stronger in Category Two microfinance institutions (p-value of 0.000083) compared to Category One microfinance institutions (p-value of 0.048985).

## 4.3. <u>Inflexible work schemes/ heavy work load and absenteeism: Chi-square analysis</u>

| Crosstab | | | | | |
|---|---|---|---|---|---|
| | | how often does stress make your to absent from work | | | Total |
| | | often | very often | less often | |
| Inflexible work schemes/heavy workload | strongly agree | .1 | 3.6 | 7.2 | 11.0 |
| | agree | .5 | 12.6 | 24.9 | 38.0 |
| | neutral | .3 | 8.3 | 16.4 | 25.0 |
| | disagree | .6 | 15.9 | 31.5 | 48.0 |
| | strongly disagree | .4 | 9.6 | 19.0 | 29.0 |
| Total | | 2.0 | 50.0 | 99.0 | 151.0 |
| **Chi-Square Tests** | | | | | |
| | | Value | df | Asymp. Sig. (2-sided) | |
| Pearson Chi-Square | | 29.856 | 8 | 0.000224 | |
| N of Valid Cases | | 151 | | | |

**Table 4: Cross tabulation of expected frequencies**
**Source: Calculated by authors using field data 2018**

We have a Chi-Square value of 29.856 which is greater than the table value of 26.296 at 5% level of significance. Essentially, our p-value of 0.000224 is less than 5% (Table 4). This way, we reject the null hypothesis that inflexible work schemes/heavy workload and absenteeism are not associated. In this regard, inflexible work schemes/heavy workload in microfinance institutions is associated with absenteeism. This result has a 95% confidence level.

However, it is a different situation when applying the same test now by MFI category, the null hypothesis that inflexible work schemes/heavy workload and absenteeism are not associated is however accepted by each category of microfinance institutions (see results in annex A5). We have a p-value of 0.148 for category one compared to a p-value of 0.22 for Category Two microfinance institutions. All P-values are >0.05; this implies that, inflexible work schemes/heavy workload is not associated with absenteeism in category one and two MFIs taken separately.

### 4.4. <u>Unfair distribution of work and turnover intention: Chi-square analysis</u>

| Crosstab | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | do you at times feel as to leave your job | | | | | Total |
| | | strongly agree | agree | neutral | disagree | strongly disagree | |
| unfair distribution of work | strongly agree | .6 | 2.2 | 1.8 | .5 | .9 | 6.0 |
| | agree | 1.4 | 5.5 | 4.6 | 1.2 | 2.2 | 15.0 |
| | neutral | 4.1 | 15.9 | 13.3 | 3.5 | 6.2 | 43.0 |
| | disagree | 5.0 | 19.2 | 16.0 | 4.3 | 7.5 | 52.0 |
| | strongly disagree | 2.9 | 11.1 | 9.2 | 2.5 | 4.3 | 30.0 |
| Total | | 14.0 | 54.0 | 45.0 | 12.0 | 21.0 | 146.0 |
| **Chi-Square Tests** | | | | | | | |
| | | Value | | df | | Asymp. Sig. (2-sided) | |
| Pearson Chi-Square | | 69.624 | | 16 | | 0.0000001 | |
| N of Valid Cases | | 146 | | | | | |

**Table 5: Cross tabulation of expected frequencies and Chi-square test**
**Source: Computed by authors using field data 2018**

Our Chi-Square value of 69.624 is greater than the table value of 26.296 at 5% level of significance and importantly, our p-value of 0.0000001 is less than 5%. Thus, we reject the null hypothesis that unfair distribution of work and turnover intention are not associated (that is, they are independent). Thus, the unfair distribution of work in microfinance institutions among workers is associated with turnover intention. Majority of workers who agree that there is unfair distribution of work in the institutions also agree that they at times feel as to leave their jobs (turnover intention). This result is reliable at 95%. Conducting the test now by MFI category, the null hypothesis that unfair distribution of work in microfinance institutions among workers is not associated with turnover intentions is again rejected in both Category 1 and Category 2 microfinance institutions (see results in annex A6). Essentially, the level of significance of this result is stronger in Category Two microfinance institutions (p-value of 0.000001) compared to Category One microfinance institutions (p-value of 0.003066).

### 4.5. Unfair distribution of work and absenteeism: chi-square analysis

| Crosstab | | | | | |
|---|---|---|---|---|---|
| | | how often does stress make your to absent from work | | | Total |
| | | often | very often | less often | |
| unfair distribution of work | strongly agree | .1 | 2.3 | 4.6 | 7.0 |
| | agree | .2 | 5.0 | 9.8 | 15.0 |
| | neutral | .6 | 16.4 | 31.9 | 49.0 |
| | disagree | .7 | 17.1 | 33.2 | 51.0 |
| | strongly disagree | .4 | 10.1 | 19.5 | 30.0 |
| Total | | 2.0 | 51.0 | 99.0 | 152.0 |
| **Chi-Square Tests** | | | | | |
| | | Value | df | Asymp. Sig. (2-sided) | |
| Pearson Chi-Square | | 47.222 | 8 | 0.0000001 | |
| N of Valid Cases | | 152 | | | |

**Table 6: Cross tabulation of expected frequencies**
**Source: Calculated by authors using field data 2018**

Concerning unfair distribution of work and absenteeism, our Chi-Square value of 26.338 is greater than the table value of 26.296 at 5% level of significance and importantly, our p-value of 0.0000001 is less than 5% (Table 6). Thus, we reject the null hypothesis unfair distribution of work and absenteeism are not associated. This means that unfair distribution of work and absenteeism in MFIs are associated. Basically, the level of significance of this result is stronger in Category Two microfinance institutions (p-value of 0.000001) compared to Category One microfinance institutions (p-value of 0.003066). This shows that the level of association of unfair distribution of work with turnover intention is more significant in Category Two microfinance institutions than in Category One microfinance institutions (see results in annex A7)

### 4.6. Role conflict/role ambiguity and turnover intention: Chi-square analysis

| Crosstab | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | do you at times feel as to leave your job | | | | | Total |
| | | strongly agree | agree | neutral | disagree | strongly disagree | |
| role conflict/role ambiguity | strongly agree | 1.1 | 4.4 | 3.8 | 1.0 | 1.7 | 12.0 |
| | agree | 2.4 | 9.5 | 8.2 | 2.2 | 3.7 | 26.0 |
| | neutral | 4.6 | 18.2 | 15.7 | 4.3 | 7.1 | 50.0 |
| | disagree | 3.3 | 13.1 | 11.3 | 3.1 | 5.1 | 36.0 |
| | strongly disagree | 1.5 | 5.8 | 5.0 | 1.4 | 2.3 | 16.0 |
| Total | | 13.0 | 51.0 | 44.0 | 12.0 | 20.0 | 140.0 |
| **Chi-Square Tests** | | | | | | | |
| | | Value | | df | | Asymp. Sig. (2-sided) | |
| Pearson Chi-Square | | 26.338 | | 16 | | 0.049460 | |
| N of Valid Cases | | 140 | | | | | |

**Table 7: Cross tabulation of expected frequencies**
**Source: Calculated by authors using field data 2018**

Concerning role conflict and turnover intention, our Chi-Square value of 26.338 is greater than the table value of 26.296 at 5% level of significance and our p-value of 0.049460 is just slightly less than 5% (Table 7). Thus, we reject the null hypothesis that role conflict/ role ambiguity at work and turnover intention are not correlated. Thus the role conflict/ role ambiguity in microfinance institutions is associated with turnover intention. Our cross-tabulation of observed frequencies shows that majority of workers who agree that there is role conflict/ role ambiguity in the microfinance institutions also agree that they at times feel as to leave their jobs. This general result has a slightly weak reliability at 95%. Now considering the test by MFI category, the significance of this association is rolled out. This is indication that the association between role ambiguity at work and turnover intention becomes insignificant when focus is laid on separate categories (see results in annex A8).

### 4.7. Role conflict/role ambiguity and absenteeism: chi-square analysis

| Crosstab | | | | | |
|---|---|---|---|---|---|
| | | how often does stress make your to absent from work | | | Total |
| | | often | very often | less often | |
| role conflict/role ambiguity | strongly agree | .2 | 4.0 | 7.9 | 12.0 |
| | agree | .4 | 9.3 | 18.3 | 28.0 |
| | neutral | .7 | 16.6 | 32.8 | 50.0 |
| | disagree | .5 | 12.6 | 24.9 | 38.0 |
| | strongly disagree | .2 | 5.6 | 11.1 | 17.0 |
| Total | | 2.0 | 48.0 | 95.0 | 145.0 |
| **Chi-Square Tests** | | | | | |
| | | Value | df | Asymp. Sig. (2-sided) | |
| Pearson Chi-Square | | 14.239 | 8 | 0.075740 | |
| N of Valid Cases | | 145 | | | |

**Table 8: Cross tabulation of expected frequencies**
**Source: Calculated by authors using field data 2018**

We have a Chi-Square value of 14.239 which is not greater than the table value of 15.507at 5% level of significance (Table 8) and our p-value of 0.075740 is greater than 5%. This way, we fail to reject the null hypothesis that role conflict/role ambiguity and absenteeism are not associated. In this regard, role conflict/role ambiguity in microfinance institutions is not significantly associated with absenteeism. Now considering the test by MFI category, the significance of this association is rolled out (see results in Annex 9). This is indication that the association between role ambiguity at work and absenteeism becomes insignificant when focus is laid on separate categories.

## V. Concluding Remarks

Stress is a part of everyday work life in so far as microfinance institutions are concerned due to the nature of their activities and the rising need for quality and competitive customer service. This study has demonstrated that negative stress results in increasing employee turnover intention, high rates of absenteeism and thus low productivity among employees. From our study, inflexible work schemes/heavy workload in microfinance institutions is associated with turnover intention and absenteeism. Also, unfair distribution of work in microfinance institutions among workers is also associated with turnover intention but not associated with absenteeism. Role conflict/ role ambiguity in microfinance institutions is associated with turnover intention but not significantly associated with absenteeism. It is

therefore management's responsibility to adapt to any change in its organization in order to empower employees to identify and manage their occupational stress effectively.

## VI. Policy Implications of the Study

Organisations should ensure every employee enjoys a work life balance which gives them the opportunity to carry out their responsibilities at work while having an equal or greater chance of attending to their personal issues and growth. This will reduce work related stress and keep them at high levels of performance.

Also, employees must understand some basic aspects relating to stress, like the source of stress, which would help them to manage stress better. Awareness of stress gives room for planning on operational activities in a way that gives employees ample time to carry out their duties without much pressure. Tthis can help workers stay focused and avoid work overload.

Managers have to ensure clarity of roles among employees. Sometimes, it is difficult for an employee to know exactly what is expected of them till they are  given a job description which clearly defines their job role.

Moreover, management should make the workplace lively by taking employees on field trips, retreats, leisure parks, in order to take their minds away from work. This plays positively on the psychology of the workers as they tend to feel more attached to the organization.

Finally, managers should adopt more informal ways of discussing with their subordinates, as this curbs the feeling of authoritative supervision

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# ANNEXES

**ANNEX 1: A1.** *Sampled Category One Microfinance Institutions under Umbrella Networks*

| NO | NAME OF CREDIT UNION |
|----|----------------------|
| 1 | CAMCCUL |
| 2 | AGHEM Cooperative Credit Union |
| 3 | ASHING Cooperative Credit Union |
| 4 | BAMBUI Cooperative Credit Union (BAMCCUL) |
| 5 | BAMENDA BUSINESS WOMEN Cooperative Credit Union (BWSCC) |
| 6 | BAMENDA POLICE Cooperative Credit Union (BAPCCUL) |
| 7 | BAYELLE Cooperative Credit Union (BACCUL) |
| 8 | CCAST AGRICULTURAL Cooperative Credit Union (CCAST) |
| 9 | CHOMBA Cooperative Credit Union (CHOCCUL) |
| 10 | MITANYEN Cooperative Credit Union (MITACCUL) |
| 11 | NGOKETUNJA Cooperative Credit Union |
| 12 | NKWEN Cooperative Credit Union |
| 13 | CAISSE POPULAIRE Coopérative Crédit DES JEUNES AU CAMEROON (CAMYISCCUL) |

**TABLE A1.1: Sampled Category One Microfinance Institutions under CAMCCUL**
**Source: Cameroon Government (2018)**

| NO | NAME OF CREDIT UNION |
|----|----------------------|
| 1 | AZIRE Cooperative Credit Union LTD (AZICCUL) |
| 2 | BAMBILI Cooperative Credit Union LTD (BAMCCUL) |

**TABLE A1.2: Sampled Category One Microfinance Institutions under RECCUCAM**
**Source:** Cameroon Government (2018)

**ANNEX 2: A2.** *Sampled Independent Accredited Category One Microfinance*

| NO | NAME OF CREDIT UNION |
|----|----------------------|
| 1 | Continental Exchange And Credit |
| 2 | Mustard Seed Investment Credit |
| 3 | Springfield Credit Society Ltd |

**TABLE A2.1: Sampled accredited indigenous (with head office in Bamenda)**
**Source: Cameroon Government (2016)**

| NO | NAME OF CREDIT UNION |
|----|----------------------|
| 1 | Societe Financiere (SOFINA) |
| 2 | People Finance |
| 3 | Credit Populair |

**TABLE A2.2: Sampled Accredited Branches of Category One Microfinance institutions in NWR**
**Source: Cameroon Government (2016)**

**ANNEX 3: A3.** *Sampled Category Two Microfinance Institutions in the NWR Cameroon*

| NO | NAME OF CREDIT UNION |
|----|----------------------|
| 1 | Mutual Guarantee Financing Company (MUFCIG) |
| 2 | Tourism Promoters Savings and Loans Cooperative Finance LTD (TOPROC) |
| 3 | OPUS SECURITARIS SOLIDARITY LTD (OPSECS) |

**TABLE A3.1: Sampled Accredited Indigenous (with head office in Bamenda) Category Two Microfinance institutions**
**Source: Cameroon Government (2016)**

| NO | NAME OF CREDIT UNION |
|----|----------------------|
| 1 | COMMUNITY CREDIT COMPNY (CCC) PLC |
| 2 | RURAL INVESTMENT CREDIT |
| 3 | UNITY COOPERATIVE SOCIETY (UNICS) PLC |
| 4 | FODEC S.A |
| 5 | FIRST TRUST SAVINGS AND LOANS |
| 6 | CITY TRUST CREDIT FUND |
| 7 | COMECI S.A |
| 8 | NOFIA S.A |
| 9 | GECEFIC |
| 10 | ACEP |

**TABLE A3.2: Sampled Accredited Branches of Category Two Microfinance institutions in NWR**
**Source: Cameroon Government (2016)**

**ANNEX 4: A4** *INFLEXIBLE WORK SCHEMES/ HEAVY WORK LOAD AND TURNOVER INTENTION: Chi-Square analysis by category of MFI*

| **Crosstab** | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| MFI category | | | do you at times feel as to leave your job | | | | | Total |
| | | | strongly agree | agree | neutral | disag ree | strongly disagree | |
| Category 1 microfinance | inflexible work schemes/heavy workload | strongly agree | .4 | 1.5 | 1.3 | .4 | .5 | 4.0 |
| | | agree | 2.7 | 10.6 | 9.4 | 2.7 | 3.6 | 29.0 |
| | | neutral | 1.6 | 6.2 | 5.5 | 1.6 | 2.1 | 17.0 |
| | | disagree | 2.6 | 10.2 | 9.0 | 2.6 | 3.5 | 28.0 |
| | | strongly disagree | 1.7 | 6.6 | 5.8 | 1.7 | 2.3 | 18.0 |
| | Total | | 9.0 | 35.0 | 31.0 | 9.0 | 12.0 | 96.0 |
| Category 2 microfinance | inflexible work schemes/heavy workload | strongly agree | .7 | 2.7 | 1.9 | .4 | 1.3 | 7.0 |
| | | agree | .6 | 2.3 | 1.6 | .4 | 1.1 | 6.0 |
| | | neutral | .7 | 2.7 | 1.9 | .4 | 1.3 | 7.0 |
| | | disagree | 1.9 | 7.4 | 5.0 | 1.2 | 3.5 | 19.0 |
| | | strongly disagree | 1.0 | 3.9 | 2.7 | .6 | 1.8 | 10.0 |
| | Total | | 5.0 | 19.0 | 13.0 | 3.0 | 9.0 | 49.0 |

| **Chi-Square Tests** | | | | | |
|---|---|---|---|---|---|
| | | Value | df | Asymp. Sig. (2-sided) | |
| Category 1 microfinance | Pearson Chi-Square | 26.374 | 16 | .048985 | |
| | N of Valid Cases | 96 | | | |
| Category 2 microfinance | Pearson Chi-Square | 46.445 | 16 | .000083 | |
| | N of Valid Cases | 49 | | | |

**Table A4.1: Cross tabulation of expected frequencies**

**ANNEX 5: A5** *INFLEXIBLE WORK SCHEMES/ HEAVY WORK LOAD AND ABSENTEEISM:  Chi-Square analysis by category of MFI*

| **Crosstab** | | | | | | |
|---|---|---|---|---|---|---|
| MFI category | | | how often does stress make your to absent from work | | | Total |
| | | | often | very often | less often | |
| Category 1 microfinance | inflexible work schemes/heavy workload make me want to leave my job | strongly agree | | 1.3 | 2.7 | 4.0 |
| | | agree | | 9.8 | 20.2 | 30.0 |
| | | neutral | | 5.9 | 12.1 | 18.0 |
| | | disagree | | 9.8 | 20.2 | 30.0 |
| | | strongly disagree | | 6.2 | 12.8 | 19.0 |
| | Total | | | 33.0 | 68.0 | 101.0 |
| Category 2 microfinance | inflexible work schemes/heavy workload make me want to leave my job | strongly agree | .3 | 2.4 | 4.3 | 7.0 |
| | | agree | .3 | 2.7 | 5.0 | 8.0 |
| | | neutral | .3 | 2.4 | 4.3 | 7.0 |
| | | disagree | .7 | 6.1 | 11.2 | 18.0 |
| | | strongly disagree | .4 | 3.4 | 6.2 | 10.0 |
| | Total | | 2.0 | 17.0 | 31.0 | 50.0 |

| **Chi-Square Tests** | | | | | |
|---|---|---|---|---|---|
| | | Value | df | Asymp. Sig. (2-sided) | |
| Category 1 microfinance | Pearson Chi-Square | 6.788 | 4 | .148 | |
| | N of Valid Cases | 101 | | | |
| Category 2 microfinance | Pearson Chi-Square | 17.881 | 8 | .022 | |
| | N of Valid Cases | 50 | | | |

**Table A5.1: Cross tabulation of expected frequencies**

**ANNEX A6.** *UNFAIR DISTRIBUTION OF WORK AND TURNOVER INTENTION: Chi-Square analysis by category of MFI*

| Crosstab | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| MFI category | | | do you at times feel as to leave your job | | | | | Total |
| | | | strongly agree | agree | neutral | disagree | strongly disagree | |
| Category 1 microfinance | unfair distribution of work | strongly agree | .1 | .4 | .3 | .1 | .1 | 1.0 |
| | | agree | .8 | 3.2 | 3.0 | .8 | 1.1 | 9.0 |
| | | neutral | 3.1 | 11.9 | 10.9 | 3.1 | 4.1 | 33.0 |
| | | disagree | 3.0 | 11.5 | 10.6 | 3.0 | 4.0 | 32.0 |
| | | strongly disagree | 2.0 | 7.9 | 7.3 | 2.0 | 2.7 | 22.0 |
| | Total | | 9.0 | 35.0 | 32.0 | 9.0 | 12.0 | 97.0 |
| Category 2 microfinance | unfair distribution of work | strongly agree | .5 | 1.9 | 1.3 | .3 | .9 | 5.0 |
| | | agree | .6 | 2.3 | 1.6 | .4 | 1.1 | 6.0 |
| | | neutral | 1.0 | 3.9 | 2.7 | .6 | 1.8 | 10.0 |
| | | disagree | 2.0 | 7.8 | 5.3 | 1.2 | 3.7 | 20.0 |
| | | strongly disagree | .8 | 3.1 | 2.1 | .5 | 1.5 | 8.0 |
| | Total | | 5.0 | 19.0 | 13.0 | 3.0 | 9.0 | 49.0 |
| **Chi-Square Tests** | | | | | | | | |
| | | | Value | | df | | Asymp. Sig. (2-sided) | |
| Category 1 microfinance | | Pearson Chi-Square | 35.818 | | 16 | | .003066 | |
| | | N of Valid Cases | 97 | | | | | |
| Category 2 microfinance | | Pearson Chi-Square | 57.468 | | 16 | | .000001 | |
| | | N of Valid Cases | 49 | | | | | |

**Table A6.1: Cross tabulation of expected frequencies**

**ANNEX A7.** *UNFAIR DISTRIBUTION OF WORK AND ABSENTEEISM: Chi-Square Analysis by category of MFI*

| Crosstab | | | | | | |
|---|---|---|---|---|---|---|
| MFI category | | | how often does stress make your to absent from work | | | Total |
| | | | often | very often | less often | |
| Category 1 microfinance | unfair distribution of work make me want to leave my job | strongly agree | | .7 | 1.3 | 2.0 |
| | | agree | | 3.0 | 6.0 | 9.0 |
| | | neutral | | 12.3 | 24.7 | 37.0 |
| | | disagree | | 10.7 | 21.3 | 32.0 |
| | | strongly disagree | | 7.3 | 14.7 | 22.0 |
| | Total | | | 34.0 | 68.0 | 102.0 |
| Category 2 microfinance | unfair distribution of work make me want to leave my job | strongly agree | .2 | 1.7 | 3.1 | 5.0 |
| | | agree | .2 | 2.0 | 3.7 | 6.0 |
| | | neutral | .5 | 4.1 | 7.4 | 12.0 |
| | | disagree | .8 | 6.5 | 11.8 | 19.0 |
| | | strongly disagree | .3 | 2.7 | 5.0 | 8.0 |
| | Total | | 2.0 | 17.0 | 31.0 | 50.0 |
| **Chi-Square Tests** | | | | | | |
| | | | Value | df | Asymp. Sig. (2-sided) | |
| Category 1 microfinance | | Pearson Chi-Square | 3.376 | 4 | .497 | |
| | | N of Valid Cases | 102 | | | |
| Category 2 microfinance | | Pearson Chi-Square | 25.454 | 8 | .001 | |
| | | N of Valid Cases | 50 | | | |

**Table A7.1: Cross tabulation of expected frequencies**

**ANNEX 8: A8** *ROLE CONFLICT/ROLE AMBIGUITY AND TURNOVER INTENTION: Chi- Square analysis by category of MFI*

| Crosstab | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| MFI category | | | do you at times feel as to leave your job | | | | | Total |
| | | | strongly agree | agree | neutral | disagree | strongly disagree | |
| Category 1 microfinance | role conflict/role ambiguity | strongly agree | .9 | 3.1 | 3.0 | .9 | 1.1 | 9.0 |
| | | agree | 1.8 | 6.3 | 6.1 | 1.8 | 2.2 | 18.0 |
| | | neutral | 3.1 | 11.1 | 10.8 | 3.1 | 3.8 | 32.0 |
| | | disagree | 2.1 | 7.3 | 7.1 | 2.1 | 2.5 | 21.0 |
| | | strongly disagree | 1.2 | 4.2 | 4.0 | 1.2 | 1.4 | 12.0 |
| | Total | | 9.0 | 32.0 | 31.0 | 9.0 | 11.0 | 92.0 |
| Category 2 microfinance | role conflict/role ambiguity | strongly agree | .3 | 1.2 | .8 | .2 | .6 | 3.0 |
| | | agree | .7 | 3.2 | 2.2 | .5 | 1.5 | 8.0 |
| | | neutral | 1.5 | 7.1 | 4.9 | 1.1 | 3.4 | 18.0 |
| | | disagree | 1.3 | 5.9 | 4.1 | .9 | 2.8 | 15.0 |
| | | strongly disagree | .3 | 1.6 | 1.1 | .3 | .8 | 4.0 |
| | Total | | 4.0 | 19.0 | 13.0 | 3.0 | 9.0 | 48.0 |

| Chi-Square Tests | | | | | |
|---|---|---|---|---|---|
| | | Value | df | Asymp. Sig. (2-sided) | |
| Category 1 microfinance | Pearson Chi-Square | 22.692 | 16 | .122210 | |
| | N of Valid Cases | 92 | | | |
| Category 2 microfinance | Pearson Chi-Square | 16.424 | 16 | .423801 | |
| | N of Valid Cases | 48 | | | |

**Table A8.1: Cross tabulation of expected frequencies**

**ANNEX 9:A9** *ROLE CONFLICT/ROLE AMBIGUITY AND ABSENTEEISM: Chi-Square analysis by category of MFI*

| Crosstab | | | | | | |
|---|---|---|---|---|---|---|
| MFI category | | | how often does stress make your to absent from work | | | Total |
| | | | often | Very often | less often | |
| Category 1 microfinance | role conflict/role ambiguity make me want to leave my job | strongly agree | | 3.0 | 6.0 | 9.0 |
| | | agree | | 6.3 | 12.7 | 19.0 |
| | | neutral | | 10.7 | 21.3 | 32.0 |
| | | disagree | | 8.0 | 16.0 | 24.0 |
| | | strongly disagree | | 4.0 | 8.0 | 12.0 |
| | Total | | | 32.0 | 64.0 | 96.0 | 96 |
| Category 2 microfinance | role conflict/role ambiguity make me want to leave my job | strongly agree | .1 | 1.0 | 1.9 | 3.0 |
| | | agree | .4 | 2.9 | 5.7 | 9.0 |
| | | neutral | .7 | 5.9 | 11.4 | 18.0 |
| | | disagree | .6 | 4.6 | 8.9 | 14.0 |
| | | strongly disagree | .2 | 1.6 | 3.2 | 5.0 |
| | Total | | 2.0 | 16.0 | 31.0 | 49.0 | 49 |

| Chi-Square Tests | | | | | |
|---|---|---|---|---|---|
| | | Value | df | Asymp. Sig. (2-sided) | |
| Category 1 microfinance | Pearson Chi-Square | 4.171 | 4 | .383 | |
| | N of Valid Cases | 96 | | | |
| Category 2 microfinance | Pearson Chi-Square | 12.652 | 8 | .124 | |
| | N of Valid Cases | 49 | | | |

**Table A6.2: Cross tabulation of expected frequencies**