

Workplace Bullying and Occupational Stress, Microfinance Banks Perspective in Anambra State

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Abstract: This work examined workplace bullying and its effect on occupational stress in microfinance banks in Anambra State as the broad objective. The study, however, specifically examined the relationship between work overload and employee absenteeism in the studied banks. The work made use of a survey research design and the population of the study was 100 employees from 10 selected microfinance banks in the area. A structured questionnaire which was subjected to both validity and reliability test was used for data collection. The analysis of data was carried out using correlation analysis, and the hypothesis was tested at a 5% level of significance. The finding showed that work overload has a statistically significant positive relationship with employee absenteeism in the studied microfinance banks in Anambra State ($r = .807$; $p\text{-value} < 0.05$). It was concluded that workplace bullying has a significant relationship with employee performance. It was, therefore, recommended among others that tasks and responsibilities should be distributed based on employee capacity to handle them based on the current situation on ground.

Keywords: Workplace Bullying, Occupational Stress, Work overloads, Absenteeism and Microfinance Banks.

INTRODUCTION

Organizations are made up of people from different backgrounds and mindsets. Different competencies and qualifications also characterize people working in an organization, hence, the hierarchical nature of most firms. Some are high up in the scheme of things in the firm while others find themselves below the cadre of authority and responsibility. These set of people are supposed to work as a unit to move the organization forward, however, this is seldom the case as some may want to show off their power over others, hence, amounting to workplace bullying.

Workplace bullying has become an integral part of organizational studies as it has been seen to affect the performance of employees and by extension, that of the organization as a whole. It has to do with the unfair use of power and position to maltreat others and make them feel less of themselves. It is viewed as the repeated maltreatment of an employee targeted by one or some employees with a malicious mix of intimidation, humiliation, and sabotage of performance (Salleh, 2018). It takes the shape of unpleasant

behaviour that occurs regularly and is often thought to involve an abuse of power (Akintan, Onewo & Ayodeji, 2021).

Bullying has been found to be endemic at places of work, warranting numerous studies. Experts and scholars have accepted workplace bullying in management and social sciences as a critical mechanism for understanding employees' behavioural dispositions and patterns in an organization (Einarsen, Hoel & Notelaers, 2019). Zapf, Escart, Scheppa-Lahyani, Einarsen, Hoel and Vartia (2020) concluded that between 3 to 4% of workers had suffered severe forms of bullying at the workplace. About 9 to 15% have been occasionally subjected to bullying in the workplace (Rosling, 2020). These situations have been found to affect the performance of workers. Fisher-Blando (2008) opines that the existence of bullying mostly has an adverse effect on the self-esteem of staff members which not only affects their delivery level but also the overall performance of the firm. Similarly, Khalique, Arif, Siddiqui and Kazmi (2018) state that bullying in the workplace has caught the attention of researchers regarding the list of things that affect job performance. This lends support to Milot (2012) who

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mentioned that employees who suffer from a high level of occupational bullying lead to poor performance.

Bullying comes in different forms, some are subtle while others may be severe. Bullying may be perpetrated in the form of abuse, unnecessary jokes, and unfeasible targets among others. Rowell (2005) states that examples of workplace bullying behaviour include rumours, social isolation (silent treatment), personal attack on a person's private life or attributes and unjustified or excessive criticism. Others are verbal aggression, over-monitoring of work, information hoarding, withholding job responsibility, unnecessary fault finding, replacing proper work with demeaning jobs and setting unrealistic goals or deadlines for employees. It could be in the form of direct or indirect insults, mean comments, and discrimination based on performance or demographic differences (Rossheim, 2019).

Moving employees between departments without their consent could be seen as bullying (Matei, 2019). Landau (2017) opines that overbearing, pointless workplace supervision can also be a kind of bullying. It is important however to note that bullying may not only exist between a superior and a subordinate. It could also be seen among people of equal ranks. People of lower ranks can on rare occasions bully their supervisors and manager, while customers can also be bullied by employees (Akintan, Onewo & Ayodeji, 2021).

The resultant effects of bullying are inimical to the progress and growth of firms. Einarsen, Hoel and Notelaers (2019) state that bullying may cause a loss of honour and self-esteem or even suicidality. Bullying negatively affects employees' job satisfaction, commitment, absenteeism, and organisational turnover rate (Einarsen *et al.*, 2019). In addition, post-traumatic stress disorder, high stress, sleep disorders, phobias, and increased depression may be found among those that have been bullied before (Bowling & Beehr, 2006). Other effects are unhappiness, withdrawal, anxiety, and unreasonable prudence, which may all culminate in poor performance. It is against the backdrop of these challenges of bullying in the workplace that this study was necessitated to examine bullying in microfinance banks in Anambra State. The study seeks to specifically examine the relationship between work overload and employee absenteeism in the studied banks.

REVIEW OF RELATED LITERATURE

Workplace Bullying

The concept of workplace bullying suffers from a lack of unification of definitions (Eze & Obi, 2021). However, what is consistent in the numerous definitions given is the fact that it has to be frequent and consistent in nature. Hence, a one-off situation or behaviour cannot pass as bullying behaviour. Bringing the importance of consistency, frequency and deliberateness in the definition of workplace bullying is

Akintan, Onewo and Ayodeji (2021) who see it as a persistent, continuous, and repeated behaviour; which differs from a single negative act. Similarly, Chia and Kee (2018) posit that it is the frequent maltreatment that an employee receives from other employees causing not only physical but psychological issues as well.

Bullying is said to be a repeated offensive behaviour at work that is vindictive, cruel, malicious, and humiliating in nature, aimed at undermining an individual or group of employees (Hart hill (2008). Margaret (2007) opines that it is the repeated mistreatment of one employee who is targeted by one or more employees with a malicious mix of humiliation/embarrassment, intimidation and sabotage of performance. From the foregoing definitions, a lot of things can, therefore, be added to fall under bullying categories. For instance, insults, malicious jokes and embarrassment, done frequently and deliberately, could be referred to as bullying. Eze and Obi (2021) aver that various researchers and authors in the past have called bullying by different names, such as workplace aggression, mobbing, and harassment to workplace terrorism. These names could be used as measures for the concept of bullying.

The perpetrators of bullying acts are called different names at the workplace by the workers or in literature by authors and researchers. Some call them aggressors while others prefer to call them abusers and mobbers. In other cases, you will hear people refer to them as harassers and terrors. But no matter the name they go by, these sets of people are dreaded in the workplace, and their behaviours have a negative impact on employees' productivity, commitment and satisfaction from work, as they affect employees' physical, social and psychological makeup. Arynne (2009) explicates that bullying actions inflict on the victims emotional and psychological punishment, thereby, leaving the bullied and terrorized feeling fearful, powerless, and ashamed. It has been established that bullying at the workplace is the main reason for job dissatisfaction (Moreno-Jiménez, Rodríguez-Muñoz, Pastor, Sanz-Vergel, & Garrosa, 2009). It is considered a negative factor that has the potential to interfere with employee performance (Yahaya, Ing, Lee, Yahaya, Boon, Hashim, . . . & Jesus, 2012; Ndegwa dan Moronge 2016; Mete, 2016; Carroll & Lauzier 2014).

Work Overloads

The number of tasks employees are given to accomplish is also a way of measuring bullying in the place. When employees are given workloads that are unfeasible and unattainable, with the intent to put pressure on the employee, it is regarded as work overload and an act of bullying. When work requirements of employees exceed human boundaries, when an individual has to practice a lot and complete the work in a certain period, or lengthy working time, causing the body or spirit not to be able to bear the load,

then work overload is the case (Ippolito, Hines, Mahmood & Córdova, 2010). Similarly, Marina (2012) posits that workload originating from role overload that, in the competitive environment, personal work was extended from single items to multiple duties could also pass off as overload, hence, bullying.

The overload here could take the shape of the length of time it could take to accomplish a task, it could also take the form of the number of tasks to be carried out or the responsibilities or roles one has to play in a bid to complete a task. Workloads that exceed human mental, emotional, physical and psychological capacities are regarded as overloads. It has to do with giving an employee a job exceeding the employee's personal capabilities and further resulting in threats and the reactions of nervousness, anxiety, frustration, pressing, or annoyance (Ksenia, 2012). Furthering on this, workloads could be measured quantitatively or qualitatively. When it is quantitative, then it is measured in terms of quantity or number of tasks, roles and responsibilities, but when it is qualitative, then the emphasis is on the perception of employees about the said workloads and his/her ability to accomplish the tasks. Capturing this succinctly, Ksenia (2012) avers that workload can be categorized into two; qualitative and quantitative workload. Where qualitative has to do with the employees' perceived ability to accomplish a task as being sufficient or insufficient, while the quantitative workload is seen as the amount of work to be done. When these categories are observed to be excessive, then it is termed either qualitative or quantitative work over

Occupational Stress

Stress arising from membership in an organization could be termed occupational stress because it is coming from one's occupation. For a phenomenon to be regarded as occupational stress, it has to be work-related. This was the submission of Syed, Muhammad, Aftab Qadir and Shabana (2013) who opine that occupational stress is the culmination of stressful events and circumstances that are connected to a person's job. It is a feeling of psychological pressure brought on by encountering various stresses at work (Karasek & Theorell, 2014). Many situations and pressures in the organization results in occupational stress, one of such cause is bullying. Stojanovic, Milenovi and Markovi (2018) state that occupational stress is caused by stresses at work such as bullying.

Bullying is a major contributor to occupational stress in organizations. When employees are given more workloads than they can carry, then such employees are usually bound to be stressed as a result of struggles to meet the demand of the job. Nazim, Anjum and Shabir (2021) submit that different research works concluded that bullying has been alleged and recognized as a prominent stress factor for employees at their workplace. These stress levels have a way of impeding

the performance of not just the workers but also the organization at large.

Nazim, Anjum and Shabir (2021) state that occupational stress lowers employees' job effectiveness, job performance and commitment to duty, which could make them look for every possible means to absent themselves from work. It is a major element which influences an individual's well-being and influences the commitment level of employees to work and also determines how frequent the employees would want to come to work (Shi & Daisy, 2018)

Employee Absenteeism

Literarily, absenteeism as it relates to workplaces and employees has to do with workers deliberately staying away from work. That is, when a worker decides to stay at home or go for other things apart from work-related duties, such a worker is said to be absenting his/herself from work. A lot of dynamics could play out for an employee to decide to be absenting him/herself from work, one of such determining factor is the state of the working environment in terms of how friendly or hostile it is. A hostile working environment which may be characterized by bullying actions is capable of keeping workers away, this is because bullying affects the commitment level of employees and the amount of satisfaction they will draw from membership of such an organization. Carroll dan Lauzier (2014) and Ikyanyon and Ucho (2013) opine that bullying has a negative impact on job satisfaction and employee commitment in a firm which may influence how consistent employees are, in coming to work. Emphasizing this, Park and Ono (2017) explicate that employee turnover, absenteeism and employee transfer are all determined by the bullying situation and stress level of the employees as a result of work engagement in a firm.

Work overload in a firm leads to stress and other negative work behaviours. Marina (2012) posits that the risk of workload that is in excess is low emotion of employees, delayed completion of work, low team atmosphere, disobedience to work rules and absenteeism. Maphalala (2014) states that occupational stress can influence the job satisfaction and motivation of workers, which could affect the level of commitment in terms of coming to work. Employees living with occupational stress could decrease productivity, participation, and retention in the organization (Bryner, 2006). It can be a cause of aggression, job dissatisfaction, burnout, truancy, anxiety, fatigue, substance abuse, absenteeism and poor performance (Bodenmann, Meuwly, Bradbury, Gmelch, & Ledermann, 2010; Cropanzano, Rupp, & Byrne, 2003; Johnson, Perry, & Rosensky, 2002; Morash, Kwak, Hoffman, Lee, Cho and Moon, 2008; Podsakoff, LePine, & LePine, 2007; Violanti, Andrew, Mnatsakanova, Hartley, Fededulegn & Burchfiel, 2016; Wang, 2005).

Empirical Studies

There have been quite a number of researches carried out in the area of workplace bullying in the past, some of which are:

Rosander, Salin, and Blomberg (2022) looked into the effects of job switching for bullied workers. The study's longitudinal random sample of the entire Swedish labour force ($n = 1,095$) served as its foundation. The findings supported all except one of the hypotheses. At follow-up, employees who had experienced bullying at baseline were more likely to have switched occupations. There was also less exposure to later bullying for the changers. Bullying exposure did, in fact, decline significantly and significantly. This provided more evidence in favour of the idea that the workplace environment may be a more essential factor than individual qualities. In terms of mental health issues, leaving a toxic workplace may help reduce anxiety rather rapidly. The correlation between bullying and subsequent anxiety was not significant for those moving occupations. However, the job shift had no impact on depressive symptoms, and the relationship between bullying and future depression remained unchanged 18 months later.

In the hotel industry of Oman, Asma and Azmin (2021) investigated the association between workplace bullying and job satisfaction with the mediation effect of occupational self-efficacy. Three hotels participated in the cross-sectional study. 400 individuals who worked in middle and low managerial positions provided the information. Additionally, information was acquired using the Occupational Self-Efficacy Scale, the Generic Job Satisfaction Scale, and the Negative Acts Questionnaire-Revised. Statistical Package for Social Science (SPSS) was used to undertake preliminary data analysis and regression analysis. Hayes' PROCESS macro was used to analyse mediational data. The results showed that bullying at work had a positive correlation with job satisfaction and a negative correlation with occupational self-efficacy. Job happiness was inversely connected with occupational self-efficacy. Bullying at work was a strong predictor of job satisfaction, according to regression analysis. However, the connection between workplace bullying and job satisfaction was not significantly moderated by occupational self-efficacy. The association between workplace bullying and job satisfaction was not mediated by occupational self-efficacy, according to the mediational analysis.

The effects of workplace bullying on job performance and job satisfaction among the teachers of public sector universities in KP, Pakistan, were examined by Nazim, Anjum, and Shabir in 2021. Two hundred and thirty-one (231) professors at public universities in KP, Pakistan, provided the data. To gather data, tried-and-true questionnaires were employed. The association between workplace bullying,

job satisfaction, and job performance was examined using correlation and regression. The findings revealed a strong link between workplace harassment, job happiness, and job performance. Bullying at work demonstrated a substantial negative association with job performance as well as a large negative relationship with job satisfaction.

In Imo State, Nigeria, Eze and Obi (2021) looked into the frequency and impact of workplace bullying on workers' ability to execute their jobs. 80 members of ABC Transport Plc's management and supervisory staff participated in a survey that collected data. The study found that workers in the road transportation industry experienced a variety of bullying behaviours that hindered their performance at work, most notably humiliation, persistent assaults, frequent physical abuse, exposure to an overwhelming workload, willful denial of entitlement, excessive monitoring of work by superiors, and assignments with arbitrary deadlines. The study also revealed a strong, yet unfavourable link between workplace bullying and workers' productivity.

Akintan, Onewo, and Ayodeji (2021) used primary data to assess the impact of workplace bullying on workers' productivity in Nigeria. 262 workers made up the study's population, and 118 were chosen as the sample size using Yamane's formula from 1967. The Ondo State Internal Revenue Service employees' productivity was found to be significantly impacted by workplace bullying, according to the study.

Shi and Daisy (2018) investigated the relationship between task performance and workplace bullying among salespeople in Malaysia's retail sector. Salespeople at the large-scale retail firm received questionnaires. According to data collected from 222 salespeople, workplace bullying is positively correlated with work-related stress, which in turn impairs employee performance. These results aided in the knowledge of how workplace bullying impacts occupational stress and how stress may impact salespeople's effectiveness.

METHODS

This work made use of a survey research design as a result of the nature of the study, hence, survey design best suits the work. The area of the study is Anambra State Nigeria, one of the southeastern states in the country. The population of the study was 100 staff of the 10 selected microfinance banks in the state; 10 staff from each bank. The study made use of the census method, hence, there was no sampling in selecting the number of staff, but there was sampling in selecting organizations. The data for the study was collected using a structured questionnaire, with the help of 2 research assistants. The questionnaire was subjected to both validity and reliability test, which came out good and, hence, the instrument was certified

good for the study. A total of 100 copies of the questionnaire were distributed to the respondents, in proportion to the population of the organizations selected, 89 copies were collected and 85 copies, representing 85% of the distributed copies were used for the study because 4 of the returned copies were not usable as a result of mutilations. The data collected

were analysed using correlation analysis, and the hypothesis was tested at a 5% level of significance.

Data Analysis

H1: Work overload has a statistically significant relationship with absenteeism in the studied microfinance banks in Anambra State.

Table 1: Correlation Analysis and Test of Hypothesis One

Correlations		WKVLOAD	EMABSENT
WKVLOAD	Pearson Correlation	1	.807**
	Sig. (2-tailed)		.000
	N	85	85
EMABSENT	Pearson Correlation	.807**	1
	Sig. (2-tailed)	.000	
	N	85	85

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

Source: Field Survey, 2022

Keys:

WKVLOAD: Work overload

EMABSENT: Employee Absenteeism

Table 1 shows the correlation analysis for the hypothesis which states that work overload has a statistically significant relationship with absenteeism in the studied microfinance banks in Anambra State. From the result, it shows that work overload has a statistically significant positive relationship with absenteeism in the studied microfinance banks in Anambra State. This is because the correlation coefficient is .807 and the probability value (p-value) is less than the level of significance used (p-value < 0.05). Hence, the alternate hypothesis is accepted. The implication of this finding is that an increase in workload or work overload leads to absenteeism. That is, the more employees are given tasks and responsibilities perceived as being more than their capacity to handle, such employees would start absenting themselves from the workplace leading to increased absenteeism at the workplace.

CONCLUSION

Workplace bullying is not a new phenomenon, as it is perpetrated in organizations in different ways and forms and could take any direction, either employees against their colleagues or employee against managers and vice versa. Customers could also bully employees and employees may also be seen to bully customers. The study, therefore, concludes that workplace bullying has a significant relationship with employee performance, this is on the strength of the finding which shows that work overload has a statistically significant positive relationship with employee absenteeism at the workplace.

RECOMMENDATION

The study makes the following recommendations:

- a) Tasks and responsibilities should be distributed based on employee capacity to

handle them based on the current situation on ground.

- b) At some point, consultation with the employees should be done, to find out those who are willing to take up more jobs, tasks and responsibilities at the workplace, so as to carry them along, as this will go a long way in reducing absenteeism.

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