

# Occupational and Employee Stress in Small Businesses

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## **ABSTRACT**

Occupational stress and employee attitude toward are most accepted as the major issues in small business organizational life. This study is trying to explore the linkage between the stress factors and the employee attitudes in the small organizational life while the small business facing the severe challenge in global market. Small businesses face many stressors including: bankruptcy or loss of credit, dissolving to prevent future losses, inter-management problems, employee disable, etc. Many of the problems are related to employee management and top management often decision making approaches. Also small business did not have rich resources or budgets. They have to use every resource in order to function. These problems are significant and important for small businesses. Not only do role conflict and work family conflict affect employees but other factors such role stress, levels of job satisfaction, role ambiguity, role overload, and all influence stress reactions of employees. Clearly, these factors affect employees and managers in small businesses. The present review examines some of these features related to stress, specially, those operating in the small business arena.

## **INTRODUCTION**

In Asia small businesses compose the main population in the business area. Small businesses typically have employees ranging from 50 to under 200 (Lin, 1996). Often times the small businesses have less than 20 employees running the business. In order to face other competitors most small business owners and managers work very hard in keeping their business and their personal business careers. Unfortunately, there have been some problems that have been ignored here: the relationship between family, work and work stress. Work stress certainly affects the family and business service quality (Greenhaus & Nicholas, 1986).

Small businesses have contributed significantly to the economic growth of Asia and its contribution. Small

businesses exert a strong influence on the economies of all countries, particularly in the fast-changing and increasingly competitive global market (Aharoni, 1994; Drilhon & Estime, 1993). Small businesses have been a major engine of economic growth and technological progress (Mulhern, 1995; Thornburg, 1993). Carrier (1994) notes that small businesses are often more fertile than larger firms in terms of innovation. Small businesses often feature flexibility, innovativeness, and problem-solving action orientations, now considered important factors for success in the 2000s. Even large companies have attempted to implement entrepreneurship behaviors and many have learned to think like small businesses (Chittipeddi & Wallett, 1991). On the other hand, small businesses face many stressors including: bankruptcy or loss of credit, dissolving to prevent future losses, inter-management problems, employee disabile, etc. Many of the problems are related to employee management and top management often decision making approaches. Also small business did not have rich resources or budgets. They have to use every resource in order to function.

Many sources of stress are around us day after day such as work overload, role conflict, role stress, work family conflict, and emotional exhaustion. In many modern work environments, boundary-spanning employees continually face role conflict and role ambiguity (Sager 1994; Goolsby 1992). Recently, many studies have found that work related role stress (role conflict and role ambiguity) is interrelated with conflicts between work and family responsibilities (Bedeian, Burke & Moffett 1988; Good, Page & Young 1996). Also many researchers suggest that work related role stress and work-family conflict can affect the attitudes of employees toward their job (Babin & Boles 1996; Good, Sisler & Gentry 1988; Sager, 1994). The inter-relationships of these work-related and family-related stress constructs has, in recent years, become a major issue for employers in the United States. These problems are significant and important for small businesses. Not only do role conflict and work family conflict affect employees but other factors such role stress, levels of job satisfaction, role ambiguity, role overload, and all influence stress reactions of employees. Clearly, these factors affect employees and managers in small businesses. The present review examines some of these features related to stress, specially, those operating in the small business arena.

## LITERATURE REVIEW

### **Small business definition**

Small businesses have been the primary source of employment creation worldwide over the last ten years (Mulhern, 1995). In the United States, firms with fewer than 500 employees accounted for more than 99 percent of all business establishments and employ over 80 percent of the work force (Aharoni, 1994). In Holland, 95 percent of firms are small businesses (Bijmolt & Zwart, 1994). Small businesses also compose 95 percent of the total establishments in the Philippines (De la Pena, 1995). In Taiwan, small businesses make up 96.5 percent of the approximately 935,000 registered business establishments and employ 78.6 percent of the total work force (Taiwan Medium and Small Business Administration, 1995).

Researchers and policy makers have searched for an objective definition of small business. A variety of criteria have been used including: total worth, relative size within an industry, number of employees, the value of products, annual sales or receipts, and net worth (Cochran, 1981).

The search for a definition of a "small firm" goes back many years. In 1971, for instance, the report of the Committee of Inquiry on Small Firms under John Bolton systematically investigated various ways of defining small firms. It did not take the committee long to realize that a small business could not be satisfactorily defined in terms of employment, turnover, output, or any other arbitrary single quantity (Watson & Everett, 1996). Instead, the committee used an economic definition of "small firms" in focusing on those characteristics that differentiated small from large firms. Three primary characteristics were used: market share, personalized management by owner(s), and independence from the influence of any large enterprise in making decisions. A similar position was taken in Australia by the Wiltshire Committee (1971) when it defined a small business as "a business in which one or two persons are required to make all the critical management decisions: finance, accounting, personnel, purchasing, processing or servicing, marketing, selling, without the aid of internal specialists and with specific knowledge in only one or two functional areas." More recently, based on an agency perspective, Ang (1991) suggested that it may be appropriate to define a business as small if it possesses most of the following characteristics: it has no publicly-traded securities; the owners have undiversified personal

portfolios, limited liability is absent or ineffective, the first-generation owners are entrepreneurial and prone to risk-taking, the management team is not complete, the business experiences high cost to market and institutional imperfections, relationships with stakeholders are less formal, and it has a high degree of flexibility in designing compensation schemes. A similar view suggested that a small business be defined as a business in which there is no public negotiability of common stock and the owners must personally guarantee any existing or any planned financing (Osteryoung & Newman, 1993). Here small businesses shall be defined on hiring between 50 and 200 employees.

Specific definitions of stress vary among stress investigators. Stress is considered “a process in which environmental events or forces, called stressors, threaten an organism's existence and well-being” (Baum, Singer, & Baum, 1981); an unpleasant transaction between the person and the environment (Lazarus & Launier, 1978); a situation where the person "is forced to deviate from normal functioning (Beehr & Newman, 1978); a lack of fit between the person and his or her environment (Blau, 1981; Chemers, Hays, Rhodewalt & Wsocki, 1985; French, 1974; Van Harrison, 1978); an unpleasant emotional state evoked by threat (Janis & Mann, 1977); a state of uncertainty regarding important outcomes (McGrath, 1976; Schuler & Jackson, 1986); and “a dynamic condition in which an individual is confronted with an opportunity, . . . constraint or a demand” to which important outcomes are attached (Schuler, 1980. p,231).In the past ten years, some particular additional stressful situations have occurred. These include:

### **Competition and Change**

The economies of the world are becoming more integrated, creating mergers and consolidations that have produced intense pressures in many industries to out-plan, out-innovate and out-perform competitors. Those motivations, in turn have produced an explosion of reengineering, restructuring, redirections of systems, more computing systems, policies and careers changes. A 1994 study by Deloitte & Touche suggested that 84 percent of U.S. companies were undergoing at least one major business transformation at that time. When the implementation of these changes is not handled effectively by management, increased stress may result in reduced or sagging performances, and/or higher mental disability claims (Andre, 1995). The impact of these reorganizations may affect some employees more than others, controllers, for instance, are affected by change in

all functions of a company and often have to work long hours to keep up with the demands from all levels of the organization (Golf, 1995)

### **Technological Change**

Because of the technological changes occurring in organizations, ones typically planned by managers and engineers, employees must cope with these changes often without involvement (Barling & MacEwen, 1992). The problem with their unilateral planning is that considerations of employee perceptions and their well-being may be left out of the picture. System planners may follow their instincts to increase control or monitor efficiencies, at the expense of worker empowerment or their feelings. In these settings, employee roles may become secondary to the technology changes.

In addition, the huge amount of information generated by the speeding evolution of technology has inundated the work areas of managers and non-managers alike. E-mails, faxes, voice mail and multiple sources of data have increased the overload throughout organizations, and this stress will probably only increase with new technological development (Bijmolt & Zwart, 1994). In small businesses, keeping up with these technological changes may even be worse.

### **Downsizing**

Few industries have been exempt from the wrenching experiences of downsizing. The actual loss of jobs, or even the threat of layoffs, can be extraordinarily stressful for employees and organizations. In 1994, nationwide and across industries, an estimated 3,100 workers were dismissed each day. While many jobs were also created, the fear of job loss has become a way of life for many people. Those who lose their jobs are clearly placed under substantial life stress, but they are not the only ones to consider in this process. The anticipation of layoffs among remaining employees can produce a significant increase in anxiety and a concomitant decrease in work performance. It is thought, too, that family members of those anticipating or going through a downsizing can in turn bring these worriers to their own firms. In addition, the survivors of a downsizing often experience tremendous pressure from the fear of uncertain future job cuts, the loss of friends and colleagues, and increases in workloads, often resulting in what may be an exhausted workforce (Ivancevich, Matteson & Richards, 1985).

## **Work/Home Conflict**

Maintaining a reasonable balance between the responsibilities of a job and of a family has never been easy, but recent trends have made this accommodation even more difficult (Good, Grovalynn & James, 1988). One of these trends is the increasing imbalance in time commitments, as many people are spending more time at work. Employees often find themselves having to work more hours to replace someone who is absent, or they feel the need to work more hours in order to be seen as committed, and to simply keep their jobs. There are also spillovers from one role to another. Researchers have noted that about 60 percent of U.S. workers bring work home at night, and this number is increasing, putting greater pressure on these people to not only fulfill their family role, but also to maintain their work role (Frone, Russell & Cooper 1992). The increase of women in the workforce has also produced an upswing in dual-job and dual-career homes, placing additional emphasis on the coordination of work and vacation schedules, and the search for satisfactory daycare options. Some couples are able to address these concerns effectively, often with the help of their organizations, but many others are finding it difficult to reach a balance, and their performance in both areas is suffering (Thomas & Ganster, 1995). It is thought here that these multiple demands, with more resources, may put significant demands on small business owners.

## **Stress in the Small Business Environment**

In the small businesses area one can guess that the sources of stress consist of work overload, role conflict, ineffective, hostile and incompetent bosses, lack of personal fit with a job, lack of recognition, lack of a clear job description or chain of command, fear uncertainty, and doubt about career progress, prejudice based on age, gender, ethnicity or religion conflicts. Job stress is a factor that is occurring in both small businesses and large enterprises. Employees who work for small business may even be more stressed than these who work in other environments. Data from several studies suggest that stress arises in small business settings from five major sources: overload, uncertainty, understaffing, lack of sufficient experience, and personal problems (Arendt, 1990; Harris and Berger, 1987; Harris & Berger, 1983; Harris, 1981). Each of these factors increases the employees' work stress and is thought to decrease work performance and perceived service abilities.

## **Overload**

Job demands, or normative expectations about one's job behavior, can greatly influence a person's thoughts, feelings, and actions but they do not necessarily cause illness. Peoples' reactions to these pressures often depend on their perceptions of the situation (Lazarus & Folkman, 1984). Demands for learning new skills may be perceived either as a welcomed challenge or an added burden to be dreaded (Karasek & Theorell, 1990). In occupational health models, generally the provision of learning opportunities and direction in skill application are seen as important strategies in moderating high demands and promoting health (Hackman & Lawler, 1971; Hackman & Oldham, 1976; Caplan et al., 1975; Karasek, 1979). It is thought here that a major source of stress in small businesses may be job overload. Because of the unique characteristics of small business with fewer employees and resources, employees are often placed in overload situations. The small business employee needs to be a generalist, assuming multiple roles and tasks at the same time. For example, in a small retail setting, a given employee may wait on customers, handle complaints, work with vendors to order merchandise, stock shelves, bill customers, set up displays, clean the show room and trouble-shoot equipment failures. This is different from in larger businesses, there are often no customer service departments, maintenance people, or accounts receivable departments to handle the multiple tasks. Rather, small business employees are presented with multiple tasks and roles and will likely perceive unusually high levels of demands. The result may be high levels of stress. In addition, it may be difficult to adequately train new employees to handle these multiple roles, since the resources needed may be in short supply (e.g., vocation pre-education; knowledgeable employees who could provide the training may be occupied with other tasks). Similarly, the complexity of the tasks to be performed by the new employees may be too great to facilitate "quick learning." Thus, the new employee is likely to feel even greater levels of job demand than other seasoned employees. Without adjust experience, new employees may experience greater levels of stress in maintaining their job performance (Matteson & Ivancevich, 1987). On the other hand, greater control also usually results in less stress (Leigh, Lucas & Woodman, 1988), but in small business environments the overload may be too great.

## **Staffing**

As was mentioned, many small businesses are understaffed compared with large organizations (Thornton,

1995). Seasonal demand fluctuations, shrinking profit margins, lack of capital to adequately staff the workplace, and insufficient knowledge of human resource needs, less people hired, and smaller payrolls all occur in small businesses. Survival is a key point in new business settings. Understaffing places employees in both task and role overload situations on a daily basis, therefore increasing levels of perceived demand and levels of stress. Moreover, increasing loads often bring increased levels of uncertainty.

The small business owner often believes that the business cannot afford to hire more employees. Although this may be true in the short run, many businesses cannot afford to be understaffed in the long term. High levels of employee stress and low levels of employee satisfaction can interfere with the business's ability to consistently deliver high quality products or services. Customer expectations are also increasing at alarming rates. The organization that fails to deliver their products or services faster, better, cheaper, would have higher levels of risk of losing their customer base. While this cycle may begin with decreased revenues, it often leads to decreased expenditures on staffing, which leads to further decreased revenue, and soon can become a vicious cycle.

### **Previous Experience**

Generally, past successes with a task or role tend to reduce stress, and past failures tend to increase it. However, Arendt, (1990), Harris & Berger, (1987) suggest that increases in the number of prior experiences, regardless of their quality also can reduce stress. Therefore, we would expect an experienced salesperson to encounter less stress when working with a new client than a newly hired salesperson. This may hold true regardless of the task or role in the small business environment-although this needs to be tested further as results to whether the previous experience was good or bad.

### **Personal Stress**

The major sources of stress that are often not addressed in the small business literature are problems employees bring with them to the job. Employees might encounter different of life change events such as the death of a spouse or parents, a recent marriage, a break up with a spouse or divorce, a serious physical illness, or the birth of a child. etc. No matter whether positive or negative, these events can call for readjustment, that may be stressful. The seven most stressful events in our lives, in descending order, are death of a spouse, divorce,

marital separation, a jail term, death of a close family member, personal injury or illness, marriage, and or being fired from work (Holmes & Rahe, 1967). There experience may even be more stressful for employees in small businesses.

### **Role conflict emotional exhaustion**

There are several typologies of role conflict. The most popular typology used in organizational research is that of Kahn et al. (1964) and Katz and Kahn (1966, 1978). This typology forms the basis for Rizzo, House, and Lirtzman's (1970) role conflict instrument. This instrument is the most widely used measure of role conflict in organizational research (Fisher & Gitelson, 1983; Jackson & Schuler, 1985; Van Sell, Brief, & Schuler, 1981); such wide usage may indicate at least a passive acceptance and support of Kahn and colleagues' definitions.

There are four types of role conflicts in the Katz and Kahn framework. Intrasender conflict occurs when incompatible expectations are received from a single role sender. Intersender conflict consists of incompatible expectations from two or more role senders. The third form of role conflict occurs when the focal person's own role expectations are in disagreement with those of one or more role senders. This form is called person- role conflict. Finally, interrole conflict exists when pressures from one role conflict interface with those from another role. The common element in all four forms of role conflict seem to be the "simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make more difficult compliance with the other" (Kahn et al., 1964, p215). The experience of role conflict is connected with many of the same strain outcomes used as dependent variables in stress research: tension, work-related satisfactions, intent to turnover, job performance problem( Fisher & Gitelson, 1983), emotional exhaustion and depression and somatic complaints (Ganster, Fusilier, & Mayes, 1986).

## **CONCLUSIONS AND RECOMMENDATIONS**

One would think that work stress levels are higher in small businesses than in large enterprises. Employees and managers in such settings need to handle many things in a day. These busy days may accumulate day by day if attention is not given to job stress. The prices associated with these schedules may be high. Job stress can be costly to the owner, the employees, the customers, and the business itself. Simply ignoring stress

management or making it a low priority may result in such undesirable outcomes as reduced productivity, work performance, poor worker morale, and even increased legal expenses. In order to prevent these situations, small business owners and managers should implement workable strategies to improve and reduce stress in small business environments. Paying attention to both employees, and the jobs that they are being asked to do, may provide significant benefits for the health of both the workers and the organization. Stress prevention and control training may be another issue. Not only employees but also the high level manager or owner should learn how to face the stress: control, change or let go.

Many people spend time trying to control things they have no control over. The frustration this causes leaves no time or energy to control the things they can control. Don't waste time on worrying and obsessing. When you are stressed out, determine whether you can control the situation or change it. If you can't, learn to let go. Learning to let go is a process you can learn. However, by controlling your thoughts, you can control your emotions, which can bring your stress level down, changing your mind set to focus on the positive, not the negative. You will remain stressed out if you continuously focus on the negative, which is really the problem. Instead, if you focus on the solution, you must develop a positive framework of ideas. This not only increases your confidence but also makes you a motivational problem solver (Lieberman, 1997).

The present review attempted to identify some of the main factors that might cause employees to feel stress in small business work environments. If one can solve employee stress problems in such settings, one may be able to increase employee work performance. Providing good customer service and making profits for the company are critical for all organizations, but perhaps especially so for small business settings.

Therefore, well-established human resource management methods and practices may be key points for small businesses. Given the competitive nature of small business environment and the importance of producing and delivering high-quality products and services, it is essential that such businesses take a proactive position to reduce employee stress, identifying the sources and then implementing techniques to eliminate these sources. Such a key factors as role conflict, work-family conflict, role ambiguity, gender differences, in handling multiple roles, technological changes, levels of control in decision-making, burnout, overload, etc. may be especially related to stress. It will be important to further examine these key points in small business settings.

Future research we might also evaluate employee stress by comparing. One sample group from large enterprises and another sample group from small business companies on some of these key variables. Of course, one would have to choose what types of small businesses to examine. Since there are so many different industries in small business, with each industry having their own cultures and company cultures within these groups, some limitations may be apparent from the start in such a study. Clearly, the need for further information in this area is evident.

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