Prevalence and Causes of Stress among Employees in Tanzanian Local Government Authorities: An Experience from Chemba District Council

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Abstract

Workplace stress has increasingly been reported to be an issue of concern in the global, regional and local workforce. Several studies have contributed to knowledge on stress especially on effects of stress in several specific sectors leaving prevalence level and causes of stress with scanty information. This paper applied Conservation of Resources (COR) theory to address two study objectives mainly; to determine the prevalence of stress among employees and to examine the causes of stress among employees at Chemba District Council. The study employed a Cross-sectional research design and collected data from 14 key informants and from 60 respondents through interview and questionnaire methods respectively. The study collected both qualitative data and quantitative data which were analysed by content analysis method and descriptive statistics method respectively. The findings reveal that a good number of employees accounting to 80% have at least experienced stress whereby, huge workload, work deadlines, family challenges, financial challenges and job insecurity are significantly causing stress among employees at Chemba District Council. It is concluded that, the revealed prevalence of stress among employees as a result of several stressors needs supportive policies and mental health initiatives to address adverse effects. It is recommended that Chemba District Council should implement stress management programs like workshops, mindfulness training and relaxation techniques to help employees cope with stress.

Keywords: Workplace Stress, Stress Prevalence, Causes of Stress; Stress Management

1.0 INTRODUCTION

In respect of International Labour Organization (ILO), stress has become a big issue among employees in the global workforce in recent decades (Citaristi, 2022). The prevalence level of stress is in a significant intensity and magnitude. Globally, over 25% of the workforce experience stress symptoms like mental illnesses, depression and anxiety (Shabani et al., 2023). In respect of the Conservation of Resources (COR) theory developed by Hobfoll (1989), individuals strive to acquire, protect, and retain resources, and the loss or lack of resources can lead to stress (Su & Li, 2025). According to the COR theory, these resources can be categorized into four main types: objects (tangible and material resources), conditions (favourable circumstances and opportunities), personal characteristics (skills and traits), and energies (physical and psychological energy) (Hobfoll, 1989). In this case, the COR theory remains the relevant theory in studying the prevalence and causes of stress among employees of Chemba District Council. Also, the COR theory has been recently used in stress related studies of Su & Li, (2025); Merino et al., (2021) and that of Asadullah et al., (2024) as well as Peck, (2021).

There is an alarming intensity and magnitude of stress in the global workforce covering developed countries and African countries including Tanzania. In respect of developed countries stress has been revealed to exist. For example, the European Agency for Safety and Health at Work (EU-OSHA) reports that workrelated stress affects approximately 22% of workers in Europe (Broughton et al., 2022). Yearly, the European Union states incur a loss of 185 to 269 billion Euros and 50% to 60% lost workdays due to work-related stress (Esitikot et al., 2024). The economic costs associated with job stress in the U.S. are estimated to be over \$300 billion annually (Punnett, 2022). It is added by Ramos et al., (2021) that immigrant workers face significant occupational health and safety concerns which contributes to stress in struggling to get recovery in the United States. Rasool et al., (2020) confirm that 65.3% of Chinese workers were facing occupational stress by 2017 while Xi et al., (2019) added that in China 23.9 to 68.8% of healthcare workers are exposed to work-related stress due to huge workload. Badu et al., (2020) confirm the existence of workplace stress among the nursing workforce in Australia. A report by the Japanese Ministry of Health, Labour and Welfare indicates that approximately 20% of workers in Japan experience high levels of stress (Ozawa et al., 2023).

Just like in developed countries, workplace stress also exists in African countries. For example, in Nigeria over 70% of employees were reported to experience work-related stress by 2021 (Esitikot *et al.*, 2024). For the case of Ghana, Kploanyi *et al.*, (2020) reported that in a telecommunication company in Accra,

Ghana, several employees (accounting to 32.8%) were suffering from stress. In the context of Kenya, by 2020 most of university lecturers (accounting to 84.3%) at Jomo Kenyatta University of Agriculture and Technology (JKUAT) experienced stress (Kinuthia et al., 2022). Also, Ssenyonga & Hecker (2021) report the prevalence of stress among teachers of Ugandan public secondary schools while Mathews et al., (2022) report occurrence of occupational stress amongst female academics at Universities of Technology (UoT) in South Africa. In the context of Zimbabwe, during the Covid-19 era 52.6% of nurses were exposed to stress as a result of high workload and 6.3% of doctors were affected with stress after listening to news publishing statistics about doctors affected with Covid-19 (Nestor et al., 2021). The prevalence of stress among workers extends to Tanzania. Masath, (2022) reports that over 30% of Tanzanian teachers are suffering from job stress related to professional attitude. Employees at Kasulu District in Kigoma region experience stress prevalence of over 54.5% of all employees (Mfuru et al., 2024). These results on prevalence of stress conform to Conservation of Resources (COR) theory as employees may continue working under stress to avoid losing a job and other resources.

In respect of causes of stress there are several literatures. Starting with developed countries, Rasool et al (2020) found that work place violence in the vicinity of Karachi, Lahore, and Islamabad in Pakistan increased stress among employees in the health sector. Badu et al., (2020) studied the workplace stress among the nursing workforce in Australia and found that nurses experience moderate to high levels of stress as a result of several factors including family commitments. Sabri & Aw (2020) studies found that financial literacy positively influenced financial behaviour which eventually negatively affected the occurrence of stress among employees in Malaysia. In African countries, Nwobodo, (2023) found that most of employees' stress in Nigerian hospitals is a result of work overload, monotonous tasks, lack of resources, and unfavourable physical or psychological work environment. Ssenyonga & Hecker (2021) conducted a study in Ugandan public secondary schools and findings pinpointed that teaching difficulties and feelings of pressure at work contributed to teachers' stress in public secondary schools of Uganda. Mathews et al., (2022) assessed the causes of stress amongst female academicians at Universities of Technology (UoT) in South Africa. The study revealed that workload and performance management, as well as family were the causes of stress among employees.

Previous studies in Tanzania on stress have remarkably contributed to knowledge on stress. For example, Masath, (2022) dealt with professional attitude and stress level to only teachers in Tanzania whereas teachers disliked their jobs. Mazwile (2024) documented the effects of stress on job performance in Kalambo District

Council, whereby stress led to diminished productivity, reduced morale and increased absenteeism rate among employees. Mligiliche *et al.*, (2022) concentrated on the causes of work stress for health workers only in Kilimanjaro whereas the causes of stress for health workers were insecurity and lack of protective equipment. Munisi, (2024) accounted for effects of workplace stress on employees' job performance at Iringa Municipal Council. However, there is scant information on prevalence and causes of stress among employees of different departments of local government authorities particularly at Chemba District Council. Therefore, this study applied Conservation of Resources (COR) theory to address two objectives: to determine the prevalence of stress among employees and to examine the causes of stress among employees at Chemba District Council.

2.0 METHODOLOGY

The study was conducted at Chemba District Council in Dodoma region of Tanzania. The reason for its selection is due to being confirmed that employees at LGAs of Tanzania experience stress (Mkele, 2024). For this reason, any LGA could have potential respondents with information about stress. The study adopted cross-sectional research design because it is known to collect data from different persons at a single point of time to meet short time duration (Spector, 2019). The study employed a mixed research approach whereby quantitative approach was mostly used supported with qualitative approach. The mixed approach was used because it allows the problem to be studied both inductively and deductively for more validity of findings (Hay, 2016).

The study used interview method with interview guide tools developed by the author due to being recommended to get supplementary qualitative information from key informants (Hay, 2016). The study used questionnaire method with questionnaire tools developed by the author due to being recommended to successfully collect quantitative data from many respondents in a short time (Hay, 2016). The study used 14 key informants who were heads of departments and human resource officers by observing saturation point which is said to occur at around 12 (Guest, 2006). These were selected due to being responsible for employees' wellbeing solving several problems among employees including stress management. The study used only 60 respondents who were employees at Chemba District Council head office.

Regarding sampling, the list of all employees at Chemba District Council head offices formed the sampling frame for this study while unit of analysis was individual employees. The sample size was 60 employees obtained through the

formula of Yamane (1967) which is: $n = \frac{N}{1+N(e)2}$ whereas N was target population (150) and e was marginal error (0.1) while n was the required sample size. A simple random sampling method was used to select respondents and purposive sampling was used to get key informants. Under the help of the statistical package for social science (SPSS) version 26.0, the descriptive statistics method of data analysis was used to analyse quantitative data collected from 60 respondents and content analysis method mainly thematic analysis was used for analysing qualitative data collected by interview from 14 key informants. This thematic analysis was done by reading massive information, coding, identifying themes and making interpretation.

3.0 FINDINGS AND DISCUSSION

3.1 Demographic Characteristics of the Respondents

This section presents the demographic attributes of respondents involved in the study at the Chemba District Council, focusing on gender, marital status, age, education level and length of service. These characteristics provide insights into the composition of the workforce and their potential implications for stress among employees. For example, in Table 1, 68.3% of respondents were married suggesting that most of them have family responsibilities, which may have implications for their work-life balance and stress levels. Many respondents accounting to 50% had been employed at the Chemba District Council for 6 to 10 years. This suggests that there is a section of the workforce with more experienced employees who may have developed better stress-coping strategies.

Table 5: Demographic characteristics of the respondents (n=60)

Demographic characteristics	Categories	Frequency	Percentage (%)	
Gender	Male	38	63.3	
	Female	22	36.7	
Marital Status	Single	19	31.7	
	Married	41	68.3	
Age	21 - 30	29	48.3	
	31 - 40	25	41.7	
	41 - 50	5	8.3	
	51 - 60	1	1.7	
Education Level	Secondary	2	3.3	
	Certificate	2	3.3	
	Diploma	15	25.0	
	Bachelor	38	63.3	
	Master	3	5.0	
Length of Service at Chemba DC	1 - 5	20	33.3	
	6 - 10	30	50.0	
	11 - 15	10	16.7	
	Above 15	00	00	

3.2 Prevalence of stress among employees

The study determined the prevalence of employees to experience stress during work days. The data were collected from employees in the scale of Never, Very Rarely, Rarely, Frequently and Very Frequently as presented in Table 2:

Table 2: Prevalence of stress among employees at Chemba District Council (n=60)

Stress Prevalence Levels	Frequency (F)	Percentage (%)	
Never	12	20	
Very Rarely	18	30	
Rarely	20	33 11.7	
Frequently	07		
Very Frequently	03	05	
	60	100	

Based on the data on prevalence of stress among employees it shows that there are stressed employees at Chemba District Council as explained here:

The findings suggest that only 20% of employees at Chemba District Council are free from stress during work days. The majority of employees (63%) at Chemba District Council experience stress either rarely or very rarely, while a smaller proportion (17%) frequently or very frequently experience stress. This indicates that the overall prevalence of stress among employees is relatively low although 80% of employees are not free from stress but only 20% have never experienced stress. The relatively low percentage of prevalence of stress among employees reported by the respondents implies that Chemba District Council has the ability to manage and mitigate work-related stress among its employees. However, even low levels of stress can have cumulative negative effects on employee well-being and several other adverse results over time.

These findings on the prevalence of stress among employees are consistent with Conservation of Resources (COR) theory developed by Hobfoll (1989) which contends that, individuals strive to acquire, protect, and retain resources, and the loss or lack of resources can lead to stress (Su & Li, 2025). The findings also relate with those of previous studies including those of Rasool *et al.*, (2020) who confirmed that 65.3% of Chinese workers were facing occupational stress due to workload in 2017 which led to several shortcomings at the workplace among employees. The study by Kploanyi *et al.*, (2020) in Ghana found that in a telecommunication company in Accra, Ghana several employees accounting to 32.8%) were suffering from stress at their workplace in 2020. The study by Mkumbo, (2014) found the prevalence of stress among Tanzanian employees by 60.4% as the overall prevalence of work-related stress. Also, the study by Mfuru *et al.*, (2024) confirms that employees at Kasulu District in Kigoma region

experienced stress prevalence of over 54.5% of all employees. Therefore, there is high validity of these findings on the prevalence of stress at Chemba District Council as are confirmed to be consistent with other previous studies and the Conservation of Resources (COR) theory developed by Hobfoll (1989).

3.3 Causes of Stress among Employees at Chemba District Council

This study involved investigating the major causes of stress among employees whereby respondents were given questionnaires to fill showing their level of agreement or disagreement in the predetermined items that caused their stress. The responses were to be in the Likert scale of 1=Strongly Disagree (SD), 2=Disagree (D), 3=Neutral (N), 4=Agree (A), 5=Strongly Agree (SA).

Table 3: Causes of Stress among Employees at Chemba DC (n=60)

	Level of Agreement/Disagreement						
Causes of Stress among Employees	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
Huge Workload	12(20%)	03(05%)	09(15%)	35(58%)	1(1.7%)		
Work Deadlines	13(21.7%)	01(1.7%)	04(6.7%)	36(60%)	06(10%)		
Job Insecurity	12(20%)	05(8.3%)	10(16.7%)	31(51%)	02(3.3%)		
Work Place Conflicts	09(15%)	06(10%)	23(38.3%)	20(33.3%)	02(3.3%)		
Family Challenges	12(20%)	06(10%)	06(10%)	35(58.3%)	01(1.7%)		
Pressure from Supervisors	08(13.3%)	06(10%)	17(28.3%)	28(46.7%)	01(1.7%)		
Financial Challenges	08(13.3%)	07(11.7%)	14(23.3%)	16(26.7%)	15(25%)		
Role Ambiguities	03(05%)	16(26.7%)	14(23.3%)	21(35%)	06(10%)		
Pressure from Politicians	05(8.3%)	15(25%)	14(23.3%)	21(35%)	05(8.3%)		

Based on the data from Table 3, it is revealed that there are several causes of stress amongst employees at Chemba District Council. The causes are those accepted by 50% of respondents or more by summing up those who agreed and strongly agreed on the item. The sum of those agreed and strongly agreed makes acceptance of the cause if it accounts for not less than 50%. For more clarity they are pictorially presented:

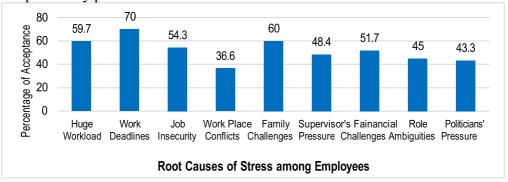


Figure 1: Causes of Stress among Employees at Chemba District Council

From the data presented, it is revealed that there are several causes of stress among employees and the five causes are explained in respect of the most accepted to the least accepted:

3.3.1 Work deadlines

Majority of respondents accounting to 42 (70%) accepted that work deadlines cause stress among employees whereas 36 (60%) agreed and 06 (10%) strongly agreed in their responses. This was positively supported by interviewees. For example, one key informant when asked on work deadline responded that:

"...indeed, work deadlines have become the history of the day at our work place; some of activities come out of our timetable and need to be completed immediately. These works with deadline causes stress to different levels of authorities" (Interviewee 3, 2024).

These descriptive data from respondents collected by questionnaire and narratives from key informants by interview generally support that work deadlines are champions of stress among employees of Chemba District Council. These results imply that work deadlines are among causes of stress among employees at Chemba District Council. This can be associated with several events that need implementation of activities timely. These findings obey the Conservation of Resources (COR) theory which posits that individuals strive to acquire, protect, and retain resources, and the loss or lack of resources can lead to stress and negative outcomes. For this theory work deadlines cause shortage of time resource to complete work in a comfortable environment, then lack of time resource eventually causes stress among employees.

Similarly, the findings relate with what was obtained by some former researchers such as Montano et al. (2023), who found several aspects like family commitments, responsibilities, constant transformations, making difficult decisions and the demands of technological development were the sources of stress for education professionals. Also, Mwakasangula & Mwita (2020) mentioned work deadline related stress to have emerged among several teachers in public primary schools of Tanzania whereas high job demand which is almost job deadline was mentioned to have caused stress among employees at the University of Gondar, Northwest Ethiopia (Kabito *et al.*, 2020).

3.3.2 Huge workload

In this context huge workload was among the accepted causes of stress among employees at Chemba District Council as 35 (58%) agreed and 1(1.7%) strongly agreed on the item leading to the total of 36 (59.7%) acceptance of all respondents. This acceptance level is above 50% of all respondents and these results imply that huge workload affects the stability of employees by causing

stress among them. These findings are related with those provided by key informants as a quartet here:

"... Employees are sometimes claiming to have got stress due to huge workload; some jobs at local government authorities are too demanding and normally have deadlines and these contribute much to stress among employees.... (Interviewee 6, 2024).

These findings on huge workload to be the cause of stress as presented by descriptive statistics and narrative form imply that huge workload among employees remain the cause of stress among them and may have great implication on adverse results in human resource management such as employees' turnover and poor performance. The results are related with findings of several previous studies. Mwakasangula & Mwita (2020) found that many teachers in public primary schools in Tanzania were mostly experiencing stress related to huge workload. Similarly, Montano et al. (2023), mentioned huge workload with due deadline to have caused stress among several employees. Nwobodo, (2023) found that most employee stress in Nigerian hospitals is brought on by a work overload because few health workers need to attend several people. Similarly, Piniel (2023) mentioned workload to have contributed a lot to stress among employees at World Vision in Tanzania. Finally, Kabito et al. (2020) studied work-related stress in Ethiopia and found that high job demand was the source of stress among employees at the University of Gondar, Northwest Ethiopia. All these studies have been done in other organizations out of Local Government Authorities and the current study has studied the problem in LGAs at Chemba District Council.

3.3.3 Family challenges

In this aspect, the idea of family challenges was accepted by the majority of respondents accounting to 36 (59.7%) of all respondents and among these 35 (58.3%) agreed and 01 (1.7%) strongly agreed that family challenges stressed employees at Chemba District Council. In this respect, interview was held to key informants and one of the key informants commented that:

"Nowadays family problems are highly stressing our employees at our work place and finally endangering their job performance; for example, those married employees are likely to be highly stressed with family commitments..." (Interviewee 9, 2024).

In this context, both findings from respondents and key informants support that family challenges have progressively been causing stress among employees at Chemba District Council. These results imply that at Chemba District Council most of employees are facing family challenges which significantly lead to stress among them. This is evidenced in the demographic characteristics as most of them are married. The results are slightly related with the Conservation of

Resources (COR) theory which posits that individuals strive to acquire, protect, and retain resources, and the loss or lack of resources can lead to stress and negative outcomes. In this context, employees are struggling to acquire and retain resources at their families to support their livelihood and the situation eventually leads to stress. The results are also related to those of Ozawa *et al.*, (2023) who found that increased working hours increased stress among female employees in Japan as working 60 or more hours per week for females was significantly associated with higher stress compared to working 40–44 (Ozawa *et al.*, 2023). Montano et al. (2023) found that family commitments and responsibilities have been constantly causing stress among employees in several organizations in Cuba. Muasya, (2020) found that most of stress among employees in Kenyan urban schools were the results of bad family consequences. Also, Mazwile (2024) documented several factors including family-related challenges to have contributed to stress among employees of Kalamboa District Council.

3.3.4 Job insecurity

The over 50% of the respondents accounting to 33 (54.3%) accepted that job insecurity have ever caused stress among employees and in these responses 31 (51%) agreed and 02 (3.3%) strongly agreed. This level of agreement implies that among people experiencing stress at Chemba District Council over 50% of them is due to job insecurity. The results from interview with some key informants conform to these data from respondents as one of the respondents said:

"Of course, we sometimes get stressed because of fearing to lose our jobs as our families depend on us; we therefore put great pressure to our lower-level employees in our areas of jurisdiction to make them complete tasks timely something which causes cascading effects of stress..." (Interviewee 11, 2024).

These results generally mean employees remain with fear of losing their jobs and work while stressed. The results imply that, despite the general high job security in government jobs, employees are in great fear of losing their jobs due to not having other alternative economic activities when their current job is lost. This is linked to the Conservation of Resources (COR) theory which posits that individuals strive to acquire, protect and retain resources, and the loss or lack of resources can lead to stress and negative outcomes. In this context, employees become stressed when they struggle to retain their job and avoid losing it. The results are empirically valid as related to available literature like those of Leineweber *et al.* (2022), whose findings indicated that employees experiencing high levels of job insecurity reported elevated stress levels. Piniel (2023) found that workload, job insecurity and lack of autonomy contributed to stress among employees at World Vision in Tanzania. However, this is a private organisation operating in Tanzania and more knowledge on local government sector has been meaningful.

3.3.5 Financial challenges

In respect of financial challenges, the majority of respondents accepted the idea accounting to 31(51.7%) while among them 16 (26.7%) agreed and 15 (25%) strongly agreed on the item. This level of agreement is larger than 50% of all respondents and the results generally imply that financial challenges among employees of Chemba District Council is among the causes of stress among employees. Some key informants had answers which mentioned financial resource to be a source of stress. For example, one key informant commented that:

"...Yes! You cannot work 'stressless' while not being sure of even lunch; it happens we and our assistant remain without enough financial resources at our homes and our expectation go differently and finally remain stressed" (Interviewee 1, 2024).

These results have implication that most of employees at Chemba District Council face financial challenges causing adverse effects to the wellbeing of their families like inability to afford payment of important bills, something which generally leads to stress. These results are supported by the Conservation of Resources (COR) theory which posits that individuals strive to acquire, protect and retain resources, and the loss or lack of resources can lead to stress and negative outcomes. For this theory, lack of financial resources to achieve several requirements among employees at Chemba District Council is confirmed to be the reason for the prevalence of stress among employees. These results are well backed by several preexisting studies including those of Sabri & Aw (2020) who found that there was a connection between financial literacy and financial behavior which had a negative effect on financial stress at workplaces which eventually had a negative effect on workplace productivity among employees in Malaysia. These results contradict with the Conservation of Resources (COR) theory and with several observations in African countries something which called for this current study. Financial challenge is also mentioned by Mkumbo et al., (2023) to have caused stress among First Year students in Arusha Region of Tanzania. This was for those who did not get financial support on time and finally fall under stress due to missing this resource. Also, Shabani., (2023) added that factors contributing to occupational stress in Zimbabwe among employees include workload and lack of resources. These are related with the findings of the current study making them more valid and reliable. Maliki & Pauline (2023) report that in Hanang'i District Council farmers with low financial capabilities suffered from stress in their endevours to produce crops. These results prove that losing or missing financial resource as required remains a main cause of stress to people including employees of Chemba District Council.

4.0 CONCLUSION AND RECOMMENDATIONS

This study highlights that there is significant prevalence of stress among employees at Chemba District Council caused by several stressors like the huge workload, work deadlines, family challenges, financial challenges and job insecurity. The stress might not only be affecting employee performance and job satisfaction but also has broader implications for productivity, retention and overall organizational culture at Chemba District Council hence must be addressed by supportive policies and proactive mental health initiatives.

The study recommends to Chemba District Council's management team in collaboration with human resources to develop and implement comprehensive stress management programs. These programs could include regular stress management workshops, mindfulness training and relaxation techniques to help employees cope with stress.

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