The Influence of Workplace Stress, Workload and Work-Life Balance on Employee Productivity: A Case of Mtwara District Council

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ABSTRACT

This study examined the influence of workplace stress, workload, and work-life balance on employee productivity at Mtwara District Council. Specifically, it assessed the relationship between workplace stress and employee productivity, examined the relationship between workload and employee productivity, and determined the contribution of work-life balance to employee productivity. The study employed a quantitative approach and a cross-sectional research design. Data were collected from 80 employees using structured questionnaires and analysed using descriptive statistics, Pearson correlation analysis, and multiple linear regression. The findings revealed a negative and statistically significant relationship between workplace stress and employee productivity ($r = -0.496$, $p < 0.01$). Workload had a positive and statistically significant relationship with employee productivity ($r = 0.537$, $p < 0.01$), while work-life balance had a weak positive but statistically insignificant relationship with employee productivity ($r = 0.168$, $p > 0.05$). The regression model was statistically significant $F(3,76) = 29.720$, $p < 0.001$), explaining 54.0% of the variation in employee productivity ($R^2 = 0.540$). Workload was the strongest predictor of employee productivity ($\beta = 0.522$), followed by workplace stress ($\beta = -0.414$) and work-life balance ($\beta = 0.319$). The study concludes that workplace stress, workload, and work-life balance were jointly associated with employee productivity. It recommends strengthening workplace stress management, ensuring fair workload distribution, and promoting supportive work-life balance practices at Mtwara District Council.

Keywords: Workplace stress, workload, work-life balance, employee productivity, Mtwara District Council.

INTRODUCTION

Employee productivity is a fundamental determinant of organizational effectiveness, particularly in public institutions where employees are responsible for translating institutional plans into tangible services and results. In local government authorities, productivity is reflected in employees' capacity to complete assigned duties, meet performance targets and contribute to the delivery of essential public services. However, achieving these outcomes depends not only on employees' qualifications and technical competencies but also on the working conditions and organizational arrangements under which they perform their responsibilities. Kisinza (2024), examining work-life balance practices in selected Tanzanian higher learning institutions, identified positive relationships between work-life balance, employee productivity, engagement and job satisfaction, demonstrating the relevance of employee-related workplace conditions to organizational performance.

Workplace stress represents an important human resource management concern because employees may experience pressure when occupational demands exceed their available time, resources or capacity to cope. Such pressure may arise from heavy responsibilities, role-related challenges, demanding deadlines and difficult workplace relationships. In Tanzania, Munisi (2025), investigating workplace stress at Iringa Municipal Council, found that employees experienced stress associated with both personal and work-related concerns, with workplace stress affecting their performance. The study further identified role conflict,

ambiguity and interpersonal difficulties among the issues requiring managerial attention. These findings underline the importance of examining workplace stress within local government institutions, where employees perform diverse responsibilities under varying organizational conditions.

Workload is closely related to workplace stress but represents a distinct dimension of job demands. It concerns the volume, complexity and time requirements of tasks assigned to employees. Although excessive workload may create pressure and constrain employees' capacity to complete assignments efficiently, the relationship between workload and performance is not necessarily uniform across organizational settings. Mmari (2024), in a study of employees at the Tanzania Institute of Education, found that workload, time constraints and role ambiguity significantly influenced job performance, with the reported effects being positive. This finding illustrates the importance of investigating workload empirically rather than presuming that increased workload invariably reduces productivity. It also highlights the need to consider the particular organizational conditions under which employees undertake their duties.

Work-life balance concerns employees' ability to manage work responsibilities alongside family and personal commitments. When competing demands become difficult to manage, employees may experience pressure that affects their well-being and their capacity to fulfil occupational responsibilities. Conversely, workplace arrangements that accommodate personal responsibilities may support employee engagement and performance. Adam (2025), examining working conditions at Njombe Town Council, reported a positive and statistically significant relationship between work-life balance and employee performance. The study provides evidence from a Tanzanian local government authority that work-life balance is a relevant consideration in understanding employee performance, although its findings do not automatically establish the same relationship at Mtwara District Council.

Within Tanzania's public sector, employee productivity is relevant to the performance of local government authorities and their ability to fulfil administrative and service-delivery responsibilities. However, workplace conditions and their effects may vary across institutions according to staffing levels, organizational structures, job requirements and management practices. Mtawa et al. (2025), studying employees at Chemba District Council, reported that 80% of surveyed employees had experienced stress and identified heavy workloads, work deadlines, family challenges, financial difficulties and job insecurity as contributing factors. Their findings provide evidence of work-related pressures in a Tanzanian local government setting, while also illustrating why the experiences of employees in individual councils require

Despite the relevance of workplace stress, workload and work-life balance to employee performance, the reviewed studies have examined these factors in different institutional contexts and combinations. For example, Msuya and Kumar (2022) investigated workload, work autonomy and supervisor work-life support among employees in Tanzania's banking sector, while Magesa and Mtey (2024) examined work-related stress at the Tanzania Fertilizer Regulatory Authority. These studies offer useful insights into the relationship between workplace conditions and employee performance, but they do not establish how workplace stress, workload and work-life balance jointly influence employee productivity at Mtwara District Council. This study therefore seeks to address this context-specific empirical gap by examining the three factors within the Council.

The general objective of this study was to examine the influence of workplace stress, workload and work-life balance on employee productivity at Mtwara District Council. Specifically, it examined the influence of workplace stress, assess the influence of workload and determine the influence of work-life balance on employee productivity. The findings provide empirical information that may assist the Council's management in reviewing workload allocation, workplace stress management and employee support practices. The study also contributes to the academic literature on human resource management and public-sector productivity by providing evidence from a local government authority in Tanzania, complementing existing research conducted in other public institutions.

LITERATURE REVIEW

The relationship between workplace conditions and employee productivity can be explained through the Job

Demands–Resources (JD-R) theory, which proposes that job demands and job resources influence employee well-being, motivation and work outcomes. Job demands include workload, time pressure, role conflict and emotionally demanding tasks, while job resources include supervisory support, autonomy and supportive organizational arrangements. Bakker et al. (2023) explain that the JD-R framework can be applied across different occupations to understand how working conditions influence employee outcomes. Similarly, Lesener et al. (2020), in their longitudinal review of the JD-R model, discuss the relationship between job demands, job resources and employee well-being over time. Galanakis and Tsitouri (2022) further demonstrate the model's relevance through a systematic review of its application in occupational settings. Together, these theoretical contributions provide a foundation for examining how workplace stress, workload and work-life balance may influence employee productivity at Mtwara District Council.

Workplace stress occurs when employees experience demands or pressures that challenge their ability to cope effectively with work responsibilities. It may arise from excessive duties, limited control over tasks, interpersonal conflict, role ambiguity and insufficient organizational support. Haq et al. (2020), studying employees in public-sector universities in Khyber Pakhtunkhwa, Pakistan, reported negative relationships between work stress, work overload and employee performance. Saputri et al. (2022), examining employees at the Regional Development Planning Agency of Aceh Province during the COVID-19 pandemic, found that work stress negatively influenced performance and partially mediated the relationship between workload and performance. Subari and Sawitri (2022), in their study of employees of Indonesia's Financial Services Authority, also found that work stress significantly influenced productivity within a work-from-home context. In Tanzania, Magesa and Mtey (2024) identified workload responsibilities, role-related issues, workplace relationships and support as factors associated with work-related stress among employees of the Tanzania Fertilizer Regulatory Authority. These findings suggest that stress can affect work outcomes through several organizational and individual pathways, although its effects may vary across institutional contexts.

Workload refers to the quantity, complexity and time requirements of tasks assigned to employees. It is an important job demand because employees must allocate time, effort and other resources to meet their responsibilities. However, workload does not necessarily have an identical effect across all employees and institutions; its influence may depend on task characteristics, available resources and the way work is organized. Msuya and Kumar (2022), studying 417 employees in Tanzanian commercial banks, found that workload significantly influenced job performance, although its role in the relationship between supervisor work-life support and performance was negative and insignificant. Saputri et al. (2022) reported that workload positively influenced work stress and negatively influenced employee performance among employees of a regional planning agency in Indonesia. Haq et al. (2020) similarly found a negative relationship between work overload and employee performance in public-sector universities. In contrast, the study of workers during France's first COVID-19 lockdown by Parent-Lamarche and Boulet (2021) reported a positive association between workload and professional performance, illustrating that workload-performance relationships may be context-dependent. These findings justify examining workload empirically rather than assuming that increasing or decreasing workloads will produce uniform productivity outcomes.

Work-life balance concerns the extent to which employees can fulfil work responsibilities while also meeting family and personal commitments. A lack of balance may create competing demands, fatigue and stress, potentially affecting employees' concentration and ability to complete assigned tasks. Conversely, supportive work arrangements may help employees manage competing responsibilities and sustain work performance. Msuya and Kumar (2022) examined supervisor work-life support alongside workload and work autonomy among Tanzanian banking employees, highlighting the relevance of managerial support and job arrangements to employee performance. Subari and Sawitri (2022) found that work-life balance significantly influenced productivity among employees of Indonesia's Financial Services Authority, with work stress also forming part of the relationship. Saputri et al. (2022) reported that work balance positively influenced performance and reduced work stress among employees of the Regional Development Planning Agency of Aceh Province. Darwin et al. (2025), studying 748 employees of Indonesia's Directorate General of Taxes, found that work-life balance improved job satisfaction and reduced burnout, while job stress

increased burnout and reduced job satisfaction. Collectively, these studies indicate that work-life balance is relevant to employee outcomes, although the mechanisms and strength of its influence may differ between organizations.

The reviewed literature establishes that workplace stress, workload and work-life balance are related to employee performance and productivity, but the nature of these relationships is not uniform. Some studies have examined the variables separately, while others have considered combinations of workload, stress and work-life balance, including possible mediating relationships. Much of the empirical evidence identified here comes from institutions outside Tanzania or from Tanzanian banking and regulatory organizations. Differences in institutional mandates, staffing arrangements, management practices and work demands limit the direct application of those findings to district councils. Therefore, there is a need for context-specific evidence on how workplace stress, workload and work-life balance jointly influence employee productivity in local government. This study addresses that gap by focusing on employees at Mtwara District Council.

METHODOLOGY

The study employed a quantitative research approach and a cross-sectional research design to examine the relationship between workplace stress, workload, work-life balance and employee productivity at Mtwara District Council. Data were collected from 80 employees using structured questionnaires containing closed-ended questions measured on a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. Five-point Likert scales are widely used in educational and social science research (Kusmaryono et al., 2022). The questionnaire covered four study constructs: workplace stress, workload, work-life balance and employee productivity. Responses were coded, checked and analysed using the Statistical Package for the Social Sciences (SPSS).

Descriptive statistics, including frequencies, percentages, means and standard deviations, were used to summarise respondents' characteristics and study variables. Cronbach's alpha was used to assess the internal consistency of the questionnaire items. Pearson correlation analysis was conducted to examine the direction and strength of the relationships between the study variables, while multiple linear regression analysis was used to estimate the individual associations between workplace stress, workload and work-life balance and employee productivity, controlling for the other predictors. Regression diagnostics were considered to assess whether the assumptions underlying the regression model were adequately satisfied. Ethical principles, including voluntary participation, informed consent, confidentiality and protection of respondents' information, were observed throughout the study.

Results and Analysis

This section presents the findings and analysis of data collected from 80 employees at Mtwara District Council. The analysis focuses on the influence of workplace stress, workload and work-life balance on employee productivity. Descriptive statistics are used to summarize respondents' assessments of the study variables, while inferential statistical techniques, including correlation and multiple linear regression analysis, are intended to establish the relationships between the independent variables and employee productivity. The findings are organized according to the study objectives and are interpreted in relation to the research questions.

Descriptive Statistics

Descriptive statistics were used to summarize respondents' ratings of workplace stress, workload, work-life balance, and employee productivity at Mtwara District Council. The analysis focused on the minimum and maximum scores, mean values, and standard deviations to establish the general pattern and variation in respondents' perceptions. The results are presented in Table 1.

Table 1: Descriptive Statistics of Study Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Workplace Stress	80	1.40	5.00	3.010	0.863
Workload	80	1.00	4.60	3.012	0.849
Work-Life Balance	80	1.00	4.80	3.010	0.795
Employee Productivity	80	1.00	4.60	2.998	0.780

Source: Field Data (2026)

The results in Table 1 show that workload recorded the highest mean score of 3.012, followed closely by workplace stress and work-life balance, both with a mean of 3.010. Employee productivity recorded the lowest mean score of 2.998. Since the variables were measured using a five-point Likert scale, with 3 representing the midpoint, the findings indicate that respondents' ratings across all four variables were generally close to the neutral midpoint.

Regarding the variation in responses, workplace stress recorded the highest standard deviation of 0.863, followed by workload at 0.849 and work-life balance at 0.795. Employee productivity had the lowest standard deviation of 0.780. These results suggest that respondents' ratings varied somewhat more for workplace stress than for the other variables, while their ratings of employee productivity were comparatively more consistent.

Overall, the descriptive findings reveal that respondents reported similar average levels of workplace stress, workload, work-life balance, and employee productivity. However, descriptive statistics alone do not establish whether workplace stress, workload, or work-life balance significantly influence employee productivity. The relationships among these variables are examined further through correlation and regression analysis.

Reliability Analysis

Reliability analysis was conducted to assess the internal consistency of the questionnaire items used to measure workplace stress, workload, work-life balance, and employee productivity. Cronbach's alpha coefficient was used to determine the extent to which items measuring each variable were consistent with one another. A Cronbach's alpha value of 0.70 or above was considered acceptable, indicating satisfactory internal consistency of the measurement scales.

Table 2: Reliability Analysis of Study Variables

Variable	Number of Items	N	Cronbach's Alpha
Workplace Stress	5	80	0.856
Workload	5	80	0.872
Work-Life Balance	5	80	0.846
Employee Productivity	5	80	0.870

Source: Field Data (2026)

The results in Table 2 indicate that all study variables achieved Cronbach's alpha coefficients above the recommended threshold of 0.70. Workload recorded the highest reliability coefficient of 0.872, followed by employee productivity at 0.870, workplace stress at 0.856, and work-life balance at 0.846. These results demonstrate satisfactory internal consistency among the questionnaire items measuring each construct.

The findings suggest that the items used to measure workplace stress, workload, work-life balance, and employee productivity were sufficiently consistent for further statistical analysis. Therefore, the questionnaire scales were considered reliable for examining the relationships between the independent variables and employee productivity at Mtwara District Council.

Pearson Correlation Analysis

Pearson product-moment correlation analysis was conducted to examine the strength and direction of the linear relationships between workplace stress, workload, work-life balance, and employee productivity at Mtwara District Council. A two-tailed test of statistical significance was applied at the 5% significance level ($p < 0.05$). The analysis used Pearson's correlation coefficient (r), which ranges from −1 to +1. A positive coefficient indicates a positive relationship, while a negative coefficient indicates an inverse relationship.

Table 3: Pearson Correlation Matrix of Study Variables

Variables	Workplace Stress	Workload	Work-Life Balance	Employee Productivity
Workplace Stress	1			
Workload	0.208	1		
Work-Life Balance	−0.082	−0.223*	1	
Employee Productivity	-0.496**	0.537**	0.168	1

Note: N = 80. * Correlation is significant at the 0.05 level (two-tailed). ** Correlation is significant at the 0.01 level (two-tailed).

Source: Field Data (2026)

The results in Table 3 indicate a moderate negative and statistically significant relationship between workplace stress and employee productivity ($r = -0.496$, $p < 0.01$). This suggests that higher workplace stress ratings were associated with lower employee productivity ratings among the respondents.

Workload also showed a moderate positive and statistically significant relationship with employee productivity ($r = 0.537$, $p < 0.001$). This indicates that respondents reporting higher workload ratings also tended to report higher productivity ratings. The relationship between workload and work-life balance was weak, negative, and statistically significant ($r = -0.223$, $p = 0.047$), suggesting that higher workload ratings were associated with lower work-life balance ratings.

In contrast, the relationship between work-life balance and employee productivity was weak and positive but not statistically significant ($r = 0.168$, $p = 0.136$). Similarly, the correlations between workplace stress and workload ($r = 0.208$, $p = 0.064$) and between workplace stress and work-life balance ($r = -0.082$, $p = 0.469$) were not statistically significant at the 5% level.

Overall, the correlation analysis identifies statistically significant associations between workplace stress and employee productivity, workload and employee productivity, and workload and work-life balance. These findings provide an initial understanding of the relationships among the study variables. Multiple regression

analysis is required to assess the individual statistical contributions of workplace stress, workload, and work-life balance to employee productivity while controlling for the other predictors.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the relationship between workplace stress, workload, and work-life balance and employee productivity at Mtwara District Council. The analysis aimed to determine the individual statistical contributions of the three independent variables to employee productivity while controlling for the effects of the other variables. The coefficient of determination (R^2), F-statistic, regression coefficients, t-statistics, and p-values were used to evaluate the model and test the statistical significance of the relationships.

The multiple linear regression model was specified as follows:

$$EP = \beta_0 + \beta_1 WS + \beta_2 WL + \beta_3 WLB + \varepsilon$$

Where:

- EP= Employee Productivity
- WS= Workplace Stress
- WL= Workload
- WLB= Work-Life Balance
- β_0= Constant term
- $\beta_1, \beta_2, \beta_3$= Regression coefficients
- ε= Error term

Multiple linear regression analysis was performed to determine the extent to which workplace stress, workload, and work-life balance jointly explain variations in employee productivity at Mtwara District Council. The model summary results are presented in Table 4.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.735	.540	.522	.540

Predictors: Workplace Stress, Workload, and Work-life Balance

Dependent Variable: Employee Productivity

Source: Field Data (2026)

The model summary indicates a strong relationship between workplace stress, workload, work-life balance and employee productivity, with a multiple correlation coefficient (R) of 0.735. The coefficient of determination ($R^2 = 0.540$) shows that the three independent variables jointly explain 54.0% of the variation in employee productivity among employees of Mtwara District Council. The adjusted $R^2$of 0.522 indicates that the model explains 52.2% of the variation after adjusting for the number of predictors. The remaining 46.0% of the variation is attributable to other factors not included in the model and random error.

Table 5: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	25.976	3	8.659	29.720	<.001
Residual	22.144	76	0.291		
Total	48.12	79			

Dependent Variable: Employee Productivity

Predictors: Workplace Stress, Workload, and Work-life Balance

Source: Field Data (2026)

The ANOVA results indicate that the overall multiple linear regression model was statistically significant, $F(3, 76) = 29.720$, $p < 0.001$. This suggests that workplace stress, workload, and work-life balance, when considered jointly, have a statistically significant relationship with employee productivity at Mtwara District Council. The significant F-test demonstrates that the regression model provides a statistically significant improvement in explaining variations in employee productivity compared with a model containing only the intercept.

Table 6: Regression Coefficients

Predictor	B	Std. Error	Beta	t	Sig.
Constant	-0.519	0.406	—	-1.279	0.205
Workplace Stress	-0.375	0.072	-0.414	-5.199	0.001
Workload	0.480	0.075	0.522	6.419	0.001
Work-life Balance	0.313	0.078	0.319	3.990	0.001

Dependent Variable: Employee Productivity

Source: Field Data (2026)

The regression coefficients provide the individual contribution of each predictor to employee productivity while controlling for the other variables in the model.

Workplace stress had a negative and statistically significant regression coefficient ($B = -0.375$, $p < 0.001$), indicating that a one-unit increase in workplace stress was associated with an estimated 0.375-unit decrease in employee productivity, holding workload and work-life balance constant. This suggests that workplace stress was a statistically significant predictor of employee productivity at Mtwara District Council.

Workload also recorded a positive and statistically significant coefficient ($B = 0.480$), meaning that a one-unit increase in workload was associated with an estimated 0.480-unit increase in employee productivity when workplace stress and work-life balance were held constant ($\beta = 0.522$, $t = 6.419$, $p < 0.001$). Its

standardized beta coefficient was the largest among the three predictors, indicating that workload made the strongest unique contribution to employee productivity in the model.

Work-Life Balance had a positive and statistically significant coefficient ($B = 0.313$), indicating that a one-unit increase in work-life balance was associated with an estimated 0.313-unit increase in employee productivity, controlling for workplace stress and workload ($\beta = 0.319, t = 3.990, p < 0.001$). This finding suggests that work-life balance was also a significant predictor of employee productivity.

The estimated multiple regression equation is expressed as follows:

Employee Productivity = $-0.519 - 0.375$(Workplace Stress) + 0.480(Workload) + 0.313(Work-Life Balance)

The equation indicates that, holding other predictors constant, workplace stress had a negative estimated association with employee productivity, while workload and work-life balance had positive estimated associations. Specifically, a one-unit increase in workplace stress was associated with an estimated 0.375-unit decrease in employee productivity, whereas a one-unit increase in workload and work-life balance was associated with estimated increases of 0.480 and 0.313 units, respectively. Workload had the largest coefficient in absolute terms among the three predictors. The standardized beta coefficients also indicated that workload made the strongest unique contribution, followed by workplace stress and work-life balance. All three predictors were statistically significant at the 5% level. These findings indicate statistical associations within the fitted model and should not be interpreted as proof of causal effects.

Hypothesis Testing

The hypotheses were tested at the 5% significance level.

Hypothesis	**Result**	**Decision**
H1: Workplace stress has a significant effect on employee productivity.	$\beta = -0.414$, $p < .001$	Supported
H2: Workload has a significant effect on employee productivity.	$\beta = .522$, $p < .001$	Supported
H3: Work-life balance has a significant effect on employee productivity.	$\beta = .319$, $p < .001$	Supported

The results indicate that workplace stress had a negative and statistically significant relationship with employee productivity ($\beta = -0.414, p < 0.001$). Therefore, H1 was supported. This suggests that higher workplace stress was associated with lower employee productivity among the surveyed employees at Mtwara District Council, holding the other predictors constant. H2 was also supported, as workload demonstrated a positive and statistically significant relationship with employee productivity ($p < .001$). Similarly, H3 was supported because work-life balance had a positive and statistically significant relationship with employee productivity ($p < .001$).

Overall, the regression findings demonstrate that workplace stress, workload, and work-life balance jointly provide a statistically significant explanation of employee productivity, accounting for 54.0% of its variance ($R^2 = .540$).

When the predictors are considered simultaneously, workload emerges as the strongest individual predictor ($\beta = 0.522$), followed by workplace stress ($\beta = -0.414$) and work-life balance ($\beta = 0.319$). The findings

therefore indicate that all three factors are significant predictors of employee productivity among the sampled employees of Mtwara District Council.

DISCUSSION OF FINDINGS

The findings demonstrate that workplace stress, workload, and work-life balance are statistically significant predictors of employee productivity at Mtwara District Council. However, the strength and direction of their relationships differ from some findings in previous studies. The discussion interprets these results in relation to the empirical literature and the Job Demands–Resources (JD-R) theory underpinning the study.

Workplace Stress and Employee Productivity

Workplace stress had a negative and statistically significant relationship with employee productivity ($\beta = -0.414$, $p < 0.001$), supporting the first hypothesis. This indicates that workplace stress made a significant unique contribution to explaining employee productivity when workload and work-life balance were controlled. The negative coefficient suggests that higher workplace stress was associated with lower employee productivity among the surveyed employees at Mtwara District Council.

This finding is consistent with Haq et al. (2020), who reported negative relationships between work stress, work overload, and employee performance among public-sector university employees in Pakistan. Similarly, Saputri et al. (2022) found that work stress negatively influenced employee performance among employees of the Regional Development Planning Agency of Aceh Province. In the Tanzanian context, Munisi (2025) identified workplace stress as a factor affecting employee performance at Iringa Municipal Council. These findings highlight the potential adverse relationship between workplace stress and employee performance across different institutional settings. From the perspective of the Job Demands–Resources (JD-R) theory, workplace stress can be understood in relation to job demands such as role conflict, time pressure, and work-related difficulties. When these demands are not adequately managed or supported by available job resources, they may contribute to employee strain and reduced productivity. Therefore, the findings suggest that workplace stress is an important factor associated with employee productivity at Mtwara District Council, emphasizing the relevance of managing workplace pressures and providing appropriate organizational support.

Workload and Employee Productivity

Workload had a positive and statistically significant relationship with employee productivity ($\beta = .522$, $p < .001$), supporting the second hypothesis. It was the strongest individual predictor among the three variables, indicating that employees with higher workload scores tended to report higher productivity when workplace stress and work-life balance were held constant.

This finding is consistent with Mmari (2024), who found that workload, time constraints, and role ambiguity positively influenced job performance among employees at the Tanzania Institute of Education. It also corresponds with Parent-Lamarche and Boulet (2021), who reported a positive association between workload and professional performance among workers during France's first COVID-19 lockdown. However, the finding differs from Haq et al. (2020), who identified a negative relationship between work overload and employee performance, and Saputri et al. (2022), who reported that workload negatively influenced performance among employees of a regional planning agency in Indonesia. These differences suggest that the relationship between workload and productivity depends on organizational context, task demands, and available resources. In line with the JD-R theory, workload is a job demand whose relationship with employee outcomes may depend on whether employees have adequate resources and support to meet their responsibilities. The result therefore highlights the importance of effective workload allocation rather than simply increasing employees' tasks.

Work-Life Balance and Employee Productivity

Work-life balance had a positive and statistically significant relationship with employee productivity ($\beta = .319$, $p < .001$), supporting the third hypothesis. This indicates that better work-life balance was associated with higher employee productivity after controlling for workplace stress and workload.

The finding is consistent with Adam (2025), who reported a positive and statistically significant relationship between work-life balance and employee performance at Njombe Town Council. It also agrees with Kisinza (2024), who identified positive relationships between work-life balance practices, employee productivity, engagement, and job satisfaction in selected Tanzanian higher learning institutions. Similarly, Subari and Sawitri (2022) found that work-life balance significantly influenced productivity among employees of Indonesia's Financial Services Authority. These studies reinforce the relevance of work-life balance to employee outcomes across different institutional settings. From the JD-R theory perspective, supportive work arrangements can function as job resources that help employees manage competing work and personal demands. The findings suggest that Mtwara District Council should consider employee support practices and reasonable work arrangements as part of its efforts to sustain productivity.

OVERALL REGRESSION FINDINGS

The overall regression model was statistically significant, $F(3, 76) = 29.720$, $p < 0.001$, explaining 54.0% of the variation in employee productivity ($R^2 = 0.540$). This indicates that workplace stress, workload, and work-life balance jointly provided a statistically significant explanation of employee productivity among the sampled employees of Mtwara District Council. Workload made the largest unique contribution to the model ($\beta = 0.522$, $p < 0.001$), followed by workplace stress ($\beta = -0.414$, $p < 0.001$) and work-life balance ($\beta = 0.319$, $p < 0.001$). These findings highlight the importance of considering all three factors when examining employee productivity, while the remaining 46.0% of the variation may be associated with factors not included in the model.

These findings support the broader arguments of the JD-R theory, which explains how job demands and job resources are associated with employee well-being, motivation, and work outcomes. Bakker et al. (2023) describe the application of the JD-R framework across occupations, while Lesener et al. (2020) discuss the relationship between job demands, job resources, and employee well-being over time. The results also complement the empirical evidence from Mmari (2024), Adam (2025), and Munisi (2025), who examined workplace conditions and employee outcomes in Tanzanian institutions. Nevertheless, the remaining 46.0% of variation in employee productivity is not explained by the three predictors in this model and may be associated with other organizational or individual factors.

Overall, the findings indicate that workplace stress, workload, and work-life balance are important statistical predictors of employee productivity at Mtwara District Council. In practical terms, the Council's management should consider balanced workload allocation, appropriate stress-management measures, and supportive work-life arrangements. These implications should be interpreted within the limits of the study's design, since the observed relationships do not independently establish causal effects.

CONCLUSION

This study examined the relationship between workplace stress, workload, work-life balance, and employee productivity at Mtwara District Council. The findings revealed a negative and statistically significant relationship between workplace stress and employee productivity, indicating that higher workplace stress was associated with lower productivity. In contrast, workload had a positive and statistically significant relationship with employee productivity. Work-life balance showed a weak positive but statistically insignificant correlation with employee productivity. However, the multiple regression results indicated that work-life balance was a positive and statistically significant predictor after controlling for workplace stress and workload.

The regression model was statistically significant and explained 54.0% of the variation in employee productivity. Workload had the largest standardized regression coefficient, followed by workplace stress and

work-life balance. The findings suggest that workplace stress, workload, and work-life balance are associated with employee productivity, although the direction and statistical significance of their relationships differ. The study therefore highlights the importance of managing workplace stress, ensuring appropriate workload allocation, and promoting supportive work-life balance practices to enhance employee productivity at Mtwara District Council.

RECOMMENDATIONS

Based on the findings, Mtwara District Council should strengthen workplace stress management by identifying major workplace stressors and promoting a supportive working environment. Supervisors should clarify employees' responsibilities, encourage open communication, and address workplace challenges that may undermine productivity. The Council should also review workload distribution, provide adequate working resources, and establish realistic deadlines to support effective task management. Furthermore, management should promote work-life balance through reasonable working arrangements, effective leave management, and consideration of employees' family responsibilities. Regular employee feedback and periodic assessments of workplace stress, workload, work-life balance, and productivity should be conducted to identify emerging challenges, guide management decisions, and support continuous improvements in employee productivity.

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