

# OCCUPATIONAL STRESS AND ITS ASSOCIATED RISK FACTORS AMONG FEMALE EMPLOYEES OF COMMERCIAL BANKS IN NIGERIA

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## ABSTRACT

*This study examines occupational stress and its associated risk factors among employees of commercial banks in Akwa Ibom State, South- South, Nigeria. Cross – sectional survey research design was adopted and study population consisted of 785 female employees of the 18 commercial banks in the study area. Researchers developed questionnaire was used in data collection. This questionnaire was presented to experts for both construct and content validation. The instrument was also tested for reliability using Cronbach Alpha and reliability coefficient of 0.72 was obtained which is an indication that the instrument is reliable. Sample of 9 commercial banks were selected by simple random sampling while stratified random sampling was used in selecting the 395 female employees from the selected 9 commercial banks. The selected 9 commercial banks represents 50% of the total number of banks while the 395 employees selected also represents 50% of the total population of employees of commercial banks in the study area. Of the 395 copies of the questionnaire administered to the respondents, 272 copies (75%) were retrieved. Frequencies and percentages as well as multiple logistic regressions were used to analyse the data. Results shows that work-overloading have a significant positive influence on occupational stress ( $p < 0.01$ ), while the effect of job insecurity and employees' exposure to risk were statistically insignificant ( $p > 0.05$ ). Finding also shows that female employees of commercial banks who were exposed to excessive work-overload have more than 10 times chances of being stressed than female employees who did not complain of work- loading. Based on these findings, it was recommended that managements of commercial banks should recruit more employees and utilize effective job sharing and rotation strategies to avoid employees work-overloading. Removing unrealistic targets and giving attractive interest on deposits would avoid exposing female employees to risk through deposit mobilization because risk engender workplace stress and is detrimental to the health of both the employees and the organization.*

**Keywords:** *Occupational Stress, Work Overloading, Multiple Logistics Regression, Odd Ratios.*

## INTRODUCTION

Occupational stress has been identified as an occupational hazard and safety risk throughout the world, including Nigeria (National Institute of Occupational Safety and Health,

NIOSH, 2007). The International Labour Organization's (ILO) report (2008) shows that an additional 160 million new people suffer from work related stress. This manifests in employee's behaviour in the form of depression, anxiety, headache, frustration, fatigue, aggression, alcoholism, and loss of concentration. This has adversely affected many organizations in terms of absenteeism, labour turnover and diminished productivity. Although all occupations have their peculiar stressors, some occupations are inherently more stressful than others. In Nigeria, for instance, banking job has been identified as a very stressful occupation owing to long working hours, stiff competition, unstable banking policies, regulatory bottlenecks and difficult customers (Akinnusi, 2005).

The high level of workplace stress faced by bank workers especially the female employees are worrisome coupled with the stress of taking care of the family especially the married staff. Female bank employees in Akwa Ibom State just like other female employees in other states of the federation, work more than 10 hours every day mobilizing deposits and marketing clients in order to meet set targets. Those in operations unit for instance resume work early and close late. Unfortunately, many commercial banks do not compensate workers for the extra time spent at work and when they even do, it is not always commensurate with the extra hours they might have put into the work. Experience has shown that the married ones are not finding this easy as often time they do complain about not having enough time to look after their children and husbands and that they are unable to fulfil family obligations. While the unmarried ones on the other hand are not left out of this as most of them do express displeasure for not having time for their parents, siblings, and friends as well as not being able to meet with various other social activities. Some of them would have resigned from their job but because of the massive unemployment in the country, they are left with no option.

Despite this high level of occupational stress among these employees, evidence is unclear whether commercial banks in Nigeria have crises intervention programmes or implement employee assisted programmes to complement employee's personal efforts. Therefore, the non-existence of a systematic approach to deal with stress in banks would suggest that there are a large number of organizations that pay lip-service to stress problems. Although many longitudinal studies exist on occupational stress particularly its effects on organizations and workers' behaviour generally, few exist on female gender in organizations, and among the few, none seems to identify the specific factors responsible for female employees' stress conditions in the banking sector and what coping strategies have been or should be adopted to moderate the stressed conditions.

Indeed, several of these studies (Newmen & Beecher; 2008, Kets de Vries, 2005; and Folkman, 2005) were mostly directed at men's experience and as such women's experiences of workplace stress remained relatively ignored; yet women are also confronted daily with unique workplace stressors (sexual harassment, job insecurity and home-work conflict) and with the challenges of coping with them. It was in view of the intractable nature of the problem of

occupational stress and the noticeable gaps that exist in the literature, that this study was designed. The study therefore investigated some of the factors that could engender occupational stress and among employees of commercial banks in Akwa Ibom State, South- South, Nigeria.

## **REVIEW OF RELATED LITERATURES**

### **Concept of Occupational Stress**

Occupational stress occurs when there is discrepancy between the demands of the workplace and an individual's ability to carry out and complete these demands (NIOSH, 2001). Akinleye & Hassan (2004) see it as the inability to cope with the pressures in a job, because of poor fit between someone's abilities and job requirements and conditions which affects an individual's productivity, effectiveness, personal health and quality of work. Occupational stress has attracted considerable attention in recent times especially within the context of organizational behaviour (Kazmi & Khan, 2008). This is so because of the positive and negative consequences associated with it. For instance, Halt (2000) indicates that occupational stress has harmful psychological and physiological effects on employees. Occupational stress could cause employees turnover and absenteeism. Occupational stress experienced by one employee can affect the safety of other employees and controlling dysfunctional stress (distress), individuals and organizations can be managed effectively. Conditions of stress have been viewed as being damaging to performance (distress) but as also being capable of improving performance if properly managed (Oke & Dawson, 2008).

In view of these adverse effects of occupational stress on psychological and physical wellbeing of the employees, several occupational stress models have been proposed that focus on organisational dimensions that are considered common causes of stress. Raitoharju (2009) considers such variables as job content, working conditions, employment conditions, and social relations at work as common denominators leading to workplace stress. While Marshal & Cooper (2003), locate workplace stressors under six broad categories comprising: factors intrinsic to the job; role in the organization; relationships at work; career development and achievement; organizational structure and climate; and home-work interface. The categories of factors considered as common causes of occupational stress is categorised into four: job content (work over /under load, complex work, monotonous work, too much responsibility and conflicting/ambiguous demands), working conditions (poor conditions work posture, physically demanding work), employment conditions (poor career prospects, flexible labour contract, low pay job insecurity) and social relations at work (poor leadership, low social support, low participation in decision making liberty and discrimination).

## Theoretical Review

### The Demand - Control - Support Model

The demand-control-support model was developed by R. J. Vandenberg, K. Park, D. M. DeJoy, M. G. Wilson & C. S. Griffin-Blake (2002). The Demand -Control-Support Model emphasizes the role of work content as the major source of workplace stress. Work content here is divided into two components: worker's perceptions regarding the tasks that need to be completed in performing the job (job demands), and worker's perceptions about the degree of control or discretion they have in performing the job tasks (job control). These two constructs are thought to interact with one another in affecting the amount of strain experienced by employees. The strongest levels of occupational stress were expected to occur in situations where there were extremely high demands, and very low control. Social support as a third component of this model is thought not to eradicate strain, but to act as a buffer against the negative effects of stress by fulfilling specific needs. It includes assistance from colleagues, supervisors, friends and spouses as well as relatives. Social support fulfils the basic needs of providing practical help, advice, and information or emotional comfort. In addition, social support serves to reduce the importance of the perception that a situation is stressful and tranquilize the neuro-endocrine system so that people are less reactive to perceived stress as well as facilitate healthy behaviours, such as exercising or getting sufficient rest. Research tends to be very supportive of the Demand - Control- Support Model in view of its effectiveness in predicting psychological strain and cardiovascular disease risk (Haynes & Feinleib, 2005; LaCroix 2009).

The demand- control- support model has significant implications for this study. It attributes workplace stress to excessive demands made on the individual worker by an organization. It identifies work control and social support as factors that could mitigate the effects of stress. The model suggests that, the higher organizational demands but lesser organizational support the greater the chances of a worker's stress. Hence, excessive organizational demands should be counterbalanced with social supports. Therefore, matching work place demands with necessary support such as training, positive reward and motivation positively affect the level of stress experienced by a worker. In other words, workers role expectations should take into consideration a worker's values, motivation skills, and abilities.

## RESEARCH METHODOLOGY

This study adopted a cross-sectional survey design. Cross- sectional research design allows the researcher to assess the issue of occupational stress and its associated risk factors among female employees of commercial banks. This study was carried out in Akwa Ibom State, South-South Nigeria. The population of this study comprised 785 female employees of commercial banks in Akwa Ibom State. Sample of three hundred and sixty five (365) female employees of nine (9) commercial banks in Akwa Ibom State were selected using multi- stage sampling technique. At the first stage of sampling, simple random sampling was used to select random sample of 9

commercial banks from the list of 18 commercial banks in the state as at the time of this study. Second, stratified random sampling was used in selecting the employees. The Nine (9) selected banks were: Sterling Bank, Skye Bank, Zenith Bank, Access Bank, FCMB, Guaranty Trust Bank, Diamond Bank, UBA, and Wema Bank.

Data were obtained primarily through a structured questionnaire developed by the researcher. The questionnaire was titled "Occupational Stress and its Risk Factors Questionnaire" (OSARFQ). The validity of the questionnaire was assessed through experts' opinions. Copies of the questionnaire were presented to two independent assessors in test and measurement and Organizational Psychology for construct and content validation. The suggestions were effected before the instrument was administered. Also, reliability of the instrument was also assessed by administering thirty (30) copies of the questionnaire to thirty (30) respondents in other financial institutions in the neighbouring Cross River State who were believed to have similar occupational stress experience. The resulting data were then subjected to Cronbach Alpha reliability analysis and a reliability coefficient of 0.72 was obtained and hence the instrument was adjudged to be reliable.

The researcher personally distributed the research questionnaire with the help of two research assistants. The cooperation of bank managers especially Heads of Operation and Marketing as well as female workers in the Customer Service Units of the sampled banks helped in facilitating the administration of the instrument. Both descriptive and inferential statistics were used to analyse data for this study. Descriptive statistics such as percentages and frequency counts were used particularly in presenting the background characteristics of the respondents. The multiple logistic regression model was used to test the research hypotheses. To facilitate data analysis, the Statistical Package for Social Sciences (SPSS 20.0) was used. The multiple logistic regression model was considered suitable for the analysis because of the fact that the model has the ability to test the influence of either continuous or categorical variable(s) on a dichotomous dependent variable as in the case of this study.

The multiple logistic regression model is stated as:

$$\ln \left( \frac{p_i}{1-p_i} \right) = \beta_0 + \beta_1 X_1 + \dots + \beta_p X_p + \varepsilon_i$$

Where  $p_i$  is the probability,  $X_1, X_2, \dots, X_p$  are the independent variables.

The model can also be expressed as:

$$f(Y=y) = \frac{e^{\beta_0 + \beta_1 X_1 + \dots + \beta_p X_p}}{1 + e^{\beta_0 + \beta_1 X_1 + \dots + \beta_p X_p}}$$

## RESULTS

**Table 1: Questionnaire Administration and Return of the Questionnaire**

Questionnaire	Number	Percentage (%)
Number of questionnaires Retrieved	272	75
Number of Questionnaire not Returned	93	25
Total	365	100

A total of three hundred and sixty-five (365) copies of questionnaire were administered to female employees of thirty-nine (39) branches of nine (9) commercial banks in Akwa Ibom State. Out of the 365 copies of the questionnaire administered, 272 copies were retrieved (75%) and 93 copies (25%) were not filled. The 272 copies of the questionnaire correctly filled and returned indicates a high response rate (75%).

**Table 2: Demographics Characteristics of the Respondents**

Demographic Variables	No. of Respondents	Percentage (%)
<b>Age</b>		
21-25	34	13
26-30	136	50
31-35	47	17
36-40	42	15
41-45	6	2
46-50	3	1
51-55	2	1
56-60	2	1
Total	272	100
<b>Married Status</b>		
Married	131	48
Single	138	50
Widow	2	1
Divorced	1	1
Total	272	100
<b>Academic Qualification</b>		
WASC/Equivalent	5	2
Diploma/ NCE	44	16
B.Sc. / Equivalent	180	66
Post graduate Degrees	30	11

Professional certificates	13	5
Total	272	100
<b>Distance to Workplace</b>		
1-2kms	61	22
3-4kms	131	48
5kms -6kms	68	25
7kms and above	12	5
Total	272	100
<b>Year of Experience</b>		
1-5yrs	171	63
6-10yrs	71	26
11-15yrs	12	4
16-20yrs	10	4
21-25yrs	3	1
26-30yrs	3	1
31-35yr	2	1
Total	272	100

Table 2 shows the distribution of the demographics of the respondents. The results shows that a large proportion or 50% (136) were between 26-30 years, followed by those between 31-35 years old (47) or 17 per cent. Those between 36-40 years of age were 42 that is, 15 per cent. Six respondents representing 2 per cent were between 41-45 age brackets. Those between 46-50 age brackets were 3(1%). While 2 respondents (1%) were between 51-55 and 56-60 age brackets respectively. It can therefore be concluded that commercial banks employ young female staff than older ones. This might be due to the fact that the young female employees are assumed to be smarter, dynamic and economically viable than the older ones and essentially so because banking nowadays involve high competition and beautiful and elegant ladies are required for marketing of clients, mobilization of deposits and other banking services. Also, majority of the respondents were single(50%), had First degree(66%), most of them have to cover between 3-4 kilometres before getting to their work place(48%) and they have been working for 1 – 5 years (63%).

**Table 3: Distribution of Respondents By Job Characteristics**

<b>Demographic Variables</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Access Bank	30	11
Diamond Bank	25	9
FCMB	50	18
Guaranty Trust Bank	12	5
Skye Bank	20	7
Sterling Bank	17	6
UBA	59	22
WEMA	14	5
Zenith Bank	45	17
Total	272	100
<b>Department</b>		
Marketing	126	46
Operations	142	52
Both	4	2
Total	272	272
<b>Cadre of the Respondents</b>		
Management Staff	54	20
Non-management Staff	218	80
Total	272	272
<b>Distribution of Management Staff</b>		
Senior manager	5	9
Deputy manager	19	35
Assistant manager	30	56
Total	54	100
<b>Distribution of Non-Management Staff</b>		
Senior Exe. Officer	18	8
Junior Exe. Officer	124	57
Junior Officer I	39	18
Junior Officer II	22	10
Junior Officer III	15	7
Total	218	100

Table 3 shows the distribution of the respondents by banks name, department and staff cadre. The result reveals that 11% of the respondents were of Access bank, 9% were of Diamond bank,

18%, 5%, 6%, 22%, 5% and 17% were from FCMB, Guaranty Trust, Skye, Sterling, UBA, Wema and Zenith Bank respectively. The table further reveals that UBA had the highest composition of female employees for this study while Guaranty Trust Bank had the least. This is due to the fact that UBA is a first generation bank and have a higher number of branches in the study area while Guaranty Trust Bank has only one branch in Akwa Ibom State. Results also reveal that the larger percentage of the respondents works in operation (52%) 52.2% of them work in operations department and are non- management staff (80%). Furthermore, of the management staff sampled, 10% were senior managers, 35% were deputy manager and 56% were assistant managers. For non-management staff, it was 8%, 57%, 18%, 10% and 7% were Senior Executive Officer, Junior Executive Officer, Junior Officer I, Junior Officer II and Junior Officer III.

**Table 4: Influence of Work Overloading, Job Insecurity and Exposure to Risk on Workplace Stress Among Female Employees of Commercial Banks in Akwa Ibom State (Odd ratios and 96% Confidence Interval).**

Risk factors	$\beta$	S.E	Wald Statistic	df	OR (95% C.I)	p -value
Work overloading (Yes/No)	2.377	0.358	44.011	1	10.7 (5.338-21.745)	<0.001***
Job insecurity (Yes/No)	-0.050	0.401	0.015	1	0.95(0.434-2.088)	0.901 <sup>Ns</sup>
Exposure to risk (Yes/No)	0.114	0.440	0.067	1	1.12 (0.473-2.653)	0.796 <sup>Ns</sup>
Constant	-2.99	0.494	0.365	1		

\*\*\*p<0.001, significant at 0.1%, Ns, p>0.05, not significant at 5%. df = degrees of freedom, 1.

The logistic regression model showing the influence of work overloading, job insecurity and exposure to risk on workplace stress among female employees of commercial banks in Akwa Ibom State.

$$\ln \left( \frac{p_i}{1-p_i} \right) = -2.99 + 2.377 X_1 - 0.050 X_2 + 0.114 X_3$$

Where  $X_1$  = work overloading,  $X_2$  = job insecurity and  $X_3$  = exposure to risk.

Result in Table 4 shows that work overloading has a significant positive influence on occupational stress ( $\beta = 2.377$ , S.E = 0.358, Wald Statistic = 44.011, p<0.001). Result obtained

for job insecurity and exposure to risk were insignificant (p> 0.05) although the exposure to risk contributed positively to occupational stress ( $\beta = 0.114$ , S.E = 0.440, Wald statistic = 0.067, p >

0.05). Respondents who complained of being overloaded with work had more than 10 times chances of being stressed (OR = 10.77, C.I = 5.338 – 21.745). The odds obtained for other risk factors of stress were not significant (OR = 1.12, C.I = 0.473 – 2.653 and (OR = 0.95, C.I = 0.434 – 2.088). Therefore, work overloading has a significant influence on occupational stress.

**Table 5: Distribution of Respondents on the Effects of Occupational Stress on Female Employee's Workplace Behaviour.**

Questionnaire item	Responses		
	Yes(%)	No (%)	No Response (%)
Does occupational stress have physical and psychological effects on the behaviour of women employees in banks?	245(90.1)	16(5.9)	11(4.0)
Can stress make you stay away from work?	100(36.8)	167(61.4)	5((1.8)
Have you ever experienced fatigue as a result of stress posed by your job?	239(87.9)	30(11.0)	3(1.1)
Is stressing the cause of women's labour turnover in banks?	181(66.5)	65(23.9)	26(9.6)

Table 5 shows that occupational stress has physical and psychological effect on the behaviour of the respondents (90%). Results also reveal that occupational stress cannot result to absenteeism from work (61%). This is so because of fear of losing their jobs, they must come to work regardless of whether they were stressed or not. Occupational stress can also result to fatigue (89%).

## DISCUSSION OF THE FINDINGS

The result of this study has shown that work overloading have a significant positive influence on occupational stress ( $p < 0.01$ ), but job security and exposure to risk were insignificant ( $p > 0.05$ ). Finding also shows that female employees of commercial banks who were exposed to excessive work-overload have more than 10 times chances of being stressed than female employees who did not complain of work-loading. Therefore, work over-load is a major occupational stressor among female employees of commercial banks in Akwa Ibom State. This finding is in agreement with that of Oke & Dawson, (2008) in their study of workplace stress experience of bank employees in Nigeria. These findings also agree with that of Dileep, (2010) in his study of job stress of nationalised and non-nationalised bank employees in Maharashtra, India, and Malik, (2011) in his study on occupational stress experienced by private and public bank employees in Quetta City, India. These studies (Dileep, 2010; Malik, 2011) found work overload and longer working hours as major occupational stressors among bank employees.

For instance, Malik (2011) indicated that private bank employees have high workload compared to public bank employees. The employees feel that the work allotted to them is taxing, and beyond their expertise and limit. Dileep (2010) also have observed that the responsibility loads create severe stress among bank workers and managers. This finding therefore, is practically justified as many bank employees in Nigeria especially female have been observed to report to duty early, move from offices to offices and return late, tired and worn out. The workload problem is due to rationalization and downsizing of the workforce taking place in the banking industry, where many commercial banks want to achieve much using fewer hands. The frequent reforms in the industry are observed to impact on the manpower shortage of the industry.

## CONCLUSION

This study has proven that employees of the banking sector in Akwa Ibom State are undergoing a lot of stress. This study has found that work-overloading and exposure to risk through funds mobilization and customer sourcing are the major factors predisposing female employees to stress condition. The study therefore is of the opinion that if the stress problems faced by the female bank employees are to be reduced, then more staff should be recruited, outsourcing practice should be abolished and setting of targets for staff as a measure to secure promotion should be abolished.

## RECOMMENDATIONS

Based on the findings of the results on the issues investigated, the study made the following recommendations:

1. Managements of commercial banks should avoid overloading and exposing female employees to risk because this will engender their workplace stress and stress is detrimental to both the employees and the organization. This they can do through effective work redesign and having stable job policy.
2. There is need for banking organizations to have employee assisted programme and organize stress management training for employees since female employees who cothis will enable them cope with stress.

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