

# OCCUPATIONAL STRESS AND COPING STRATEGIES AMONG FEMALE BANK STAFF IN ENUGU METROPOLIS

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## ABSTRACT

*Stress in work environment is becoming a great issue of concern among women who have to work and also take care of the home. This work is set out to investigate the types of stress women working in the five selected banks face in their work environments. The factors in the working environment that cause stressful situations among the women were looked at. The quantitative methodology was employed using survey instrument. The objectives of the Study are in line with the research questions guiding the study the primary objective of this study is to find out the strategies of coping with occupational stress by women in the five selected banks in Enugu Metropolis: Access Bank, Fidelity Bank, First Bank, UBA and Zenith Bank. The work identified that women face all manners of stress in the five selected banks encountered, factors in the working environment that cause stressful situations among women working in the bank were also identified.*

**Keywords: Occupation; Stress; Coping Strategy; Female Bank Staff; Enugu**

## Introduction

This century has witnessed rising concern in many countries about the growth and consequences of stress. Stress is a widespread phenomenon which has been reviewed in most educational domain because of its effect on human health. It is viewed by Shahsavarani, Ashayeri, Lotfian and Sattari (2013) as any influence of internal and/or surrounding environment on living being which disrupts its homeostasis. The state of stress can determine both the physical and psychological health of an individual. Stress is also a social phenomenon that can negatively affect employees in many work places. It is a common challenge to organization and employee productivity. Its effect on employees is the reason for plethora studies attempting to provide solutions to the problem of occupational stress.

Occupational stress is a type of stress encountered as a result of discharging one's duty in a workplace. It is a pattern of physiological, emotional, cognitive and behavioural reactions to some extremely taxing aspects of work content, work organization and work environment. It is also a term used to define ongoing stress that is related to the workplace (Chowwen, 2013). Irene (2015) observed that occupational stress occurs when workers are presented with work demands that are not matched with their knowledge, skills, abilities and which challenge their ability to cope. It is evident from Irene's definition that job stress is mostly associated with under-employment. Occupational stress has become a serious case in many countries due to

its increasing rate. In fact, in a recent global survey of 1,000 corporations across 15 countries, commissioned by The Regus Group conducted in 2017, it was found that the levels of workplace stress have risen over the last two years. The survey found 6 in 10 workers in significant global economies experienced increased workplace stress.

There are many reasons why occupational stress occurs in workplace: Stress may occur as a result of the responsibilities associated with the work itself, or caused by conditions that are based in the corporate culture or personality conflict in the workplace. Moreover, job related, individual, organizational and environmental factors can influence employees' stress. The job itself including duties, responsibilities, heavy workload, variations in workload, role ambiguity and role conflict can be a source of stress for employees (McGowan, 2001; Michie and Williams, 2003; and Robinson *et al.*, 2003). Based on the available empirical literature and to achieve the stated objectives of the study, the following hypotheses were formulated:

1. Female bankers in their middle age are more likely to experience stress more than the younger women.
2. Women working in the bank with higher qualification are more likely to cope with stress than women with lower qualification.
3. Women who are single are more likely to cope with stress than those who are married.
4. It is likely that the higher the number of children, the high the level of stress for the women working in the bank.
5. **Women who have worked for more than ten years in the bank will more likely cope with stress than those who have worked less than five years.**

Employees may also experience stress when they are presented with work demands and pressures that are not matched with their knowledge and abilities and which challenge their ability to cope. The work environment such as shortage of resources, problems with colleagues and poor management styles can be stressful (Flanagan, 2006; Isikhan *et al.*, 2004; and Steinhardt *et al.*, 2003). Similarly, organizational policies such as long work hours, inadequate training, job insecurity, inadequate salary and lack of career prospects can also be stressful (McCann *et al.*, 2009; Mosadeghrad, 2013; Schmitz *et al.*, 2000).

### **Theoretical Framework**

Understanding of occupational stress and coping strategies is based on some existing theories. The stress and coping theory and Role Conflict theory are adopted for explanations of issues under study. This study will be guided by the stress and coping theory by Lazarus and Folkman (1994). The theory states that the everyday life of individuals is plagued with different levels of stress and the management of this stressful life situations demand relentless efforts which are both cognitive and behavioural. This theory emphasized that the adoption of an ineffective coping strategies has the tendency to increase an individual's stress level and in much the same way effective coping mechanisms result in low stress level. In this regard, coping theory has a crucial place in this study since the main aim of this thesis is to investigate bank workers' experiences of stress and the coping strategies they adopt to deal with these stressors.

Role conflict theory is commonly used in occupational stress research. It was propounded by

Kahn, Wolfe, Quinn, Snoek, & Rosenthal in 1964. The theory suggests that, *ceteris paribus*, individuals encounter more stressors and experience increased stress and strain when they endure some form of role conflict. Role conflict can be a result of a mismatch between the demands of an individual's environment and the individual's ability to fulfill the role requirements. Role conflict may also result from the competing requirements of different roles. This theory emphasizes the complex relationships that occur between an individual's characteristics and those of the individual's social and organizational environment. Therefore, to further inform our understanding of the potential effects of biological sex and gender on the experience of job stress, it is important to consider not only the individuals' biological sex, but also his or her gender, socially prescribed gender roles directly resulting from the his or her biological sex and gender-related work-role demands. This approach is not entirely novel as some work has investigated how gender roles interact with work roles to produce conflict and subsequent negative outcomes for individuals. The gender role conflict construct, however, was developed to understand what happens when men experience conflict because of their prescribed gender role, and how this affects them and others. Following the lead of gender researchers, we develop comprehensive theory that considers both men's and women's sex, gender, gendered work-role expectations, the potential conflicts (e.g., gender role conflict) that may arise and represent stressors, and how these stressors may result in stress-related outcomes.

### **The Problem**

Global competitive processes and technological innovation have transformed work organization, working relations and employment patterns, contributing to the increase of work-related stress. According to American Institute of Stress (2017), 80% of workers globally, feel stress on their job and nearly half say they need help in learning how to cope with stress; 42% say their co-workers need such help. Moreover, occupational stress has been found to be associated with high mortality rate among employees (Ongori & Agolla, 2018). Occupational stress often shows high dissatisfaction among the employees, job mobility, burnout, poor work performance and less effective interpersonal relations at work (Manshor, Rodrigue, and Chong, 2013). Much attention has not been given to the specific type of effect / symptom that can be associated with a particular kind of stress situation at workplace.

According to researchers at University College in London, stressful work conditions, including long work hours, can double the employee's risk of depression. In Nigeria, banking job has been found to be stressful due to long working hours, serious competition, regulatory policies, fear of job redundancy, layoffs due to an uncertain economy, increased demands for overtime due to staff cutbacks and many others. Having long working hours, even at the desk, can have serious repercussions for one's physical and mental health. For example; research has shown that, those who spend four or more hours sitting per day have a 125 percent increase in heart disease risk, and a 50 percent increased risk of death from any cause (Berkowitz & Clark, 2014). In the case of bank job, most of the employees spend more than six hours sitting and working in a day. In addition, an increased levels of job stress as assessed by the perception of having little control but lots of demands have been demonstrated to be

associated with increased rates of heart attack, hypertension, and other disorders and this could be more detrimental to women. However, in recent years, more females are employed in the banks despite the stressful nature of bank job and its associated health problems.

Different studies have revealed the nature of stress that female bank employees may experience. A study by Adegboyega, Okesina and Hammed (2017) found that women bankers experience stress as a result of transfer to other branches far from home, competition arising among colleagues and many deadlines to meet, excessive work load and work demand; problematic customer relations; co-worker's relationship; family and work life balance, struggle to adapt to new changes which may arise as technological innovations, and other associated job risks. How women employees cope with such stressful sources have remained dormant in research. Despite this observation, *previous studies have dwelt much on examining the causes of job stress with little attention on coping strategies. Even the available works on job stress and coping strategies focused on other work sectors leaving the banking sector unattended to. In few studies that dwelt on job stress and coping strategies among bank employees, the focus was on the entire bank employees. Thus, there are inadequate studies on strategies of coping with occupational stress by women, especially, in Enugu metropolis. This study, therefore, will interrogate the strategies of coping with occupational stress by women in the five selected banks in Enugu Metropolis: Access Bank, Fidelity Bank, First Bank, UBA and Zenith Bank. This current study will add to knowledge by investigating particular kinds of stress that can be linked to a given stress condition and offer suggestions on how they can be mitigated. Based on the foregoing, this study seeks to examine strategies of coping with occupational stress by women in the five selected banks in Enugu metropolis.*

### **Historical Overview of Occupational Stress**

Occupational stress is a universal phenomenon; its history can be traced to the origin of stress itself. **The use of the term stress began with** Canadian physiologist, Hans Selye in 1926. Selye began his stress research while still a medical student and observed that patients with a variety of illnesses had many of the same “non-specific” symptoms that were a common response to stressful stimuli experienced by the body (Fink, 2017). Selye's clinical observations together with experiments on laboratory led to his assertion that prolonged exposure to stress resulted in diseases of adaptation. Hans Selye found that the body's reaction to sustained and excessive stress typically occurs in three major phases. The first is Alarm reaction in which the body's defensive forces are called to arms by the activation of the autonomic. The second is Stage of resistance in which biological adaption is at the maximum level in terms of bodily resources used. Then, Exhaustion, in which bodily resources are depleted and the organism loses its ability to resist so that further exposure to stress can lead to illness and death. Selye's explanation on stress and its causal and resultant effect subsequently lead to the conceptualization of stress and occupational stress. For instance, the World Health Organization (WHO, 2012) defined stress as the reaction people may have when presented with demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. WHO however, explained that occupational stress, if not properly managed, is associated with poor health and well-being, lower productivity and

increased sickness absence.

In recent years, many studies have dwelt on the occupational stress of the employees in different work environment. This is because of its obvious negative effects both on the health of the employees, and work productivity. This is, because, employees' health challenges definitely affect productivity in every organization or company. Occupational stress is dominant in research because of its reoccurring incidence in most work environment. According to the statistics, stress affects about one out of four workers (Senova & Antosova, 2014). Stress involves not only personnel in leadership positions, but it is the problem of everyone at any level. For many organizations and company, addressing the problem of eliminating the stress-associated risks is very advantageous, since the consequences of its impact bring about only financial losses from absenteeism, errors, low performance, accidents of own employees, but also a loss of reputation as a result of poor working conditions, in which company employees must carry out their working activities. In view of this overview, understanding the concepts of occupational stress would be needful in this study.

### **The Concept of Occupational Stress**

There is need to at first define stress in this section before delving to the concept of occupational stress. Stress has been variously defined by different scholars from different fields of studies; however, for organizational scholars like Luthans (2011), stress is an adaptive response to an external situation that results in physical, psychological, and/or behavioral deviations for organizational participants. The definition emphasizes the following:

1. Stress is a reaction to a situation or event, not the situation or event itself;
2. Stress emphasizes individual differences; and
3. External situations arise from job demands.

The above three stress dimensions are the foundation upon which the identification of stress indicators in the operationalization of occupational stress in this study was made. Moreover, Isaac and Krishnaveni (2013) stated that stress is an output of two variables such as the perception of pressure and the response of the body to the psychological perception and which deals with different systems, metabolism to muscles to memory. Stress as defined by Cheung (2016) is a condition of worry that crops up from a genuine or apparent demand that requires a change in behaviour. Yeboah-Kordee, Amponsah-Tawiah, Adu and Ashie (2018) explained that stress is a displeasing emotional state, which is said to happen when there have been extended, increasing or new forces that are considerably superior to the coping resources. According to World Health Organization (2019), occupational stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope.

Stress occurs in a wide range area but it is most frequently associated with occupational work. Thus, stress is referred to as occupational stress when it is traceable to a particular job or

occupation. Therefore, occupational stress describes stress encountered in work environment. Mark (2014) defined occupational stress as a workplace chronic disease that has a negative impact on individual's performance. This definition however, failed to distinguish stress from occupational stress. In the opinion of Isaac and Krishnaveni (2018), occupational stress is a common phenomenon that is pervasive in every industry. There are many stressors within the work environment, and their levels of effect on the employees also depend not just on the extent to which they are present, but also on the context in which they appear. For instance, while employees in a hotel may be stressed up because of the presence of strange and fearful faces who lodged in the hotel, employees in a hospital setting may get stressed from the existence or level of exposure to contagious diseases in their patients, while employees of a bank working in a branch may be stressed up by the presence of very difficult customer(s) or role overload, and fear of not meeting target. There are therefore, different types of job stressors for different types of firms, depending on their activities and operation. In a bank, notable causes of stress for the employees have been highlighted by numerous researchers (Adeoye and Durosaro, 2010; Agulana, 2017; Balarebe 2004; Dar, Akmal, Nassemand Khan, 2011; Nazim and Shahid, 2012; Ashfaq and Ramzan, 2013) to include role ambiguity, role overload, role boundary, distorted responsibility, the physical environment amongst other things.

The work stress in the banking industry is becoming prevalent in research, especially in developed countries. Work stress occurs in bank because of the effects on one's understanding of one's working atmosphere, strengths, opportunities, potential, threats and limitations, while performing a designated role. In Nigeria, banking job has been identified as a stressful occupation owing to long working hours, stiff competition, unstable banking policies, regulatory bottlenecks and difficult customers (Akinnusi, 2005). Essien (2014) explained that, the situation could be worse for female employees because majority of them are married or single parents who combine both domestic and household responsibilities with that of the so demanding banking schedules. Explaining further, Essien pointed out that the pressure of work for female bank employees, particularly those at the Customer Service Units and cashiers at payment counters, who most often, have to overlabour themselves to attend to their customers.

### **Work Related Stress among Women in Banks**

There is evidence of stress among women working in the banks. A study on the banking sector employees by Malik (2011) highlighted some major stressors among employees of private and public banks which include role overload, role conflict, role authority and lack of support from senior level employees. Similarly, Ismail and Hong (2011) posited that lack of job clarity and predictability is the reason for role ambiguity; it is the most common factor in any working environment that affects job performance. In the same line of thought, Uwegbu (2012) argued that role ambiguity is higher in the financial industry due to the job requirements which means that employees ought to perform different set of tasks daily. The author further explained that role conflict arises when an employee faces conflict between their work demands and to accomplish the work given. This conflict affects the employee's

work performance as a feeling of unhappiness with their work emerges (Ismail & Hong, 2011). Vivek and **Janakiraman (2013)** explained that employees working in the financial sector, particularly, bank employees are very prone to stress due to the nature of their job, such as, their long working hours per day. The author however, posited that, women working in the bank are more affected because of both their responsibilities at home and in the bank which they cannot ignore. Gyan and Baffoe (2014) explained that the sources of stress among the women working in the bank range from the upbringing of their children, their families to the nature of their work. The authors further pointed out that most bankers, due to the work overload and time pressure they face, are unable to manage work life with family life which cause some serious social problems. More so, Isaac and Krishnavena (2018) affirmed that women working in the bank are mostly affected with overload, responsibility, lack of participation, unreasonable work pressure, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions and poor results. Explaining further on the impact of stress on employees, the authors argued that:

In the banking sector stress is an inevitable factor and most of the employees, both male and female, experienced the occupational stress as an unproductive factor. The bank employees face a great amount of stress while performing their duty. As individuals, they cannot ignore their personal duties and social obligations. The profession demands more than the performance of assigned duties. It results in stress, which is an uncomfortable emotion experienced, often with unpredictable changes, in physiological and behavioral changes (Isaac & Krishnavena, 2018).

In the opinion of **Adegboyega, Okesina and Hammed (2017)**, *a female bank staff may experience stress as a result of being transferred to other branches far from home, competition among colleagues and many deadlines to meet.* Ugwu (2018) pointed out that *women working in the bank experience stress as a result of demand of inter role performance, role stagnation, role expectation, conflict of role, role erosion, role overload, role isolation, personal inadequacy, role ambiguity, role distance and resource inadequacy.* There are some other occupational stresses encountered by women, however, each of the stress can be determined by different factors.

### **Determinant Factors of Occupational Stress among Women in the Banking Job**

The result of the studies on factors determining occupational stress among women has been inconsistent in research. This means that, while some scholars believe that age, level of education, marital status, position in the office, number of children are factors determining occupational stress, others refute it. For instance, Neelameghan and Asrafali, (2010), Yasin Bez and Abdurrahim Emhan (2010); Davinder (2011); Yasir and Apoorva (2012) concluded that stress is negatively related to experience, that is, the higher the experience (number of years of service), the lower the stress and vice-versa. This view was refuted by Morris (2014) who argued that there is no relationship between number of years of experience and stress of women working in the bank. Also, a study by O'Neil (2014) found that the age of female bankers determines their level of stress, however, a similar study conducted by Nwuche (2016) discovered that there is no relationship between age of the women working in different

banks and their level of stress. The implication to this finding is inconsistency on the relationship between age and level of occupational stress.

Other studies have shown similar differences in relation to factors determining stress among women working in the bank. **Vivek and Janakiraman (2013)** illustrated that stress is independent of position or gender. The authors argued that neither the position in the office nor gender determine stress, but income. The perception has also been disproved by Nwali (2015) who found that the position in the workplace determines the stress of women working in the banks. Mark (2013) found that employees belonging to clerical cadre face higher stress which was similar to the result of studies conducted by Gaya (2014). The occupational stress was quite higher among managerial bank employees when compared to non-managerial bank employees such as clerks (Showkat, Hussain & Gani, 2012). This finding was disproved by Akingunola, Richard Oreoluwa and Adigun Abel Oludele (2010) who found that the level of stress is higher among executive employees. In another different study, Nazira and Singh (2012) opined that stress mainly depends on employees' roles and responsibilities. This view has been supported by other scholars such as Grall (2014) and Osmond (2016).

In the opinion of Neelamegha and Asrafali (2010), one of the major determinants of stress among women in banking job is level of education. The authors posited that the higher the level of education, the lower the stress of women working in the bank. This view is contrary to the findings of Kahn (2012) that there is no relationship between level of education and occupational stress of female bankers. In another study, Ugwuanyi (2016) discovered that there is a relationship between marital status and occupational stress of women. However, this is contrary to the recent findings of Goffman (2018) that marital status does not determine level of occupational stress among bankers. The outcome of the present study will reveal the factors determining the occupational stress of women in five selected banks (First Bank, Access Bank, Zenith Bank, UBA and Fidelity) in Enugu State.

### **Effects of Occupational Stress on Women in the Bank**

There is much research evidence that occupational stress has effect on the women working in different banks. The International Labour Organization (ILO) in a report to mark World Day for Safety and Health in the year 2008 stated that an additional 160 million new people suffer from work related stress. The physical responses to stress may cause in the banking women rapid breathing, increased heartbeat, sweating, and/or general shakiness of the body especially in the muscles of the arms or legs. Occupational stressors are serious threats to the health and well-being of health care employees. Occupational stress may cause physical, mental and social illness for healthcare professionals. It is associated with the following: chronic fatigue (Van der Ploeg & Kleber, 2003); disordered eating (King *et al.*, 2009), headaches (Schaubroeck & Fink, 1998), increased blood pressure (Melamed *et al.*, 2001), increased risk of cardiovascular diseases (Espnes & Byrne, 2008), and musculoskeletal pains (Eriksen *et al.*, 2003). Occupational stress may also cause psychological distress such as: emotional exhaustion (Coffey and Coleman, 2001; and Imai *et al.*, 2004), mood disturbance (Healy and McKay, 2000), sleeping problems (Piko, 1999), lack of concentration (Shapiro *et*

*al.*, 2005), depression (Cho *et al.*, 2008), anxiety (Bussing and Hoge, 2004); and suicidal ideation (O'Connor *et al.*, 2000). On the organizational level, occupational stress is linked to employee performance (Abu Al Rub, 2004). Stress decreases attention, concentration and decision-making and judgement skills (Shapiro *et al.*, 2005). A strong inverse relationship was found between occupational stress and employees' quality of working life (Machin *et al.*, 2004; and Mosadeghrad *et al.*, 2011), morale (Machin *et al.*, 2004), motivation (de Jonge *et al.*, 2001), job satisfaction (Flanagan and Flanagan, 2002; Grunfeld *et al.*, 2000; and Redfern *et al.*, 2002) and organisational commitment (Khatibi *et al.*, 2009; and Lambert and Paoline, 2008). Occupational stress also may lead to increased burnout and physical, mental and emotional exhaustion (Spickard *et al.*, 2002), absenteeism (Eriksen *et al.*, 2003; and Machin *et al.*, 2004) and intention to leave workplace (Chou-Kang *et al.*, 2005; and Mosadeghrad, 2013). Occupational stress is also negatively related to quality of care due to loss of compassion for patients and increased incidences of mistakes and practice errors (Engström *et al.*, 2006; Teng *et al.*, 2010). Moreover, psychological stress responses occur in the form of changes in emotions and cognition make up of victims. Excessive stress on workers could result in psychological disorders (such as depression, anxiety, irritation), emotional strain (dissatisfaction, fatigue and tension) and cognitive impairment (loss of concentration and memory problems). On the basis of research by the National Institute for Occupational Safety and Health (NIOSH), and many other organizations, it is widely believed that job stress increases the risk for the development of back and upper- extremity musculoskeletal disorders and increases the risk of cardiovascular disease.

### **The Coping Strategies of Women in Banks**

Data from Federal Ministry Women Affairs and Social Welfare (2008) show that women constitute about 43 per cent of the workforce in banks in Nigeria, it therefore startles ones imagination how they endure the high levels of stress posed to them by banking tasks. This section discusses coping strategies of occupational stress. Essien (2014) expressed the view that annual leave and getting assistance from colleagues are most widely used organizational and personal coping strategies in the bank. The author further noted that physical activity and getting assistance from colleagues as well as annual leave and job rotation significantly reduced occupational stress among female employees. Other coping strategies adopted by female bank employees include chatting with colleagues and laughter, watching television, listening to music, walking around the banking hall, listening to music, drinking water and chewing gum. Jane (2015) pointed out that some bank employees in order to cope with stress associated with working in the bank, indulge in religious activities, exercises, share with friends, use medicinal therapies, counseling and social gathering. The need for appropriate mechanisms to be put in place by the managements of the banks to address the counseling needs of employees is indicated by the findings. Also, organization of seminars for employees to help broaden their minds on stress coping strategies as well as to keep them abreast with the changing trend of issues is very essential to help reduce their stress levels. In the same line of thought, Nweke (2015) found that stress on the job reduces when; employees do physical exercises like juggling, aerobic and regular visit to the gym, employees are allowed to have more control over their jobs, when employees are allowed to handle family issues in-between their duties (61%), allowed to work in their areas of specialization, when employees have

conducive working environment, when employees have job security, without placing deadlines on employees job delivery, employees receive in-service training to keep them abreast of new trends on their jobs, and leaves are granted to employees. **Adegboyega, Okesina and Hammed (2017) emphasized that** eating of adequate balance diet, taking out time to visit a friend and doing periodic health check-up as the coping techniques of female bank staff. Moreover, Priya (2017) identified eight coping strategies for women- time management, physical relaxation, entertainment, optimistic approach, adequate rest, temporary relaxation, diversion and decentralization. This review has shown that there are a lot of coping strategies adopted by women in order to reduce stress.

### **Review of Empirical Studies**

**Priya (2017)** identified the stress coping mechanisms adopted by both private and public sector banking employees for downsize the stress. The data collected from 400 bank employees of both private and public sector banking employees of Perambalur District, have been used to identify the stress coping mechanisms adopted by the respondents. The factor analysis has been applied for grouping of the variables. The findings indicate eight coping dimensions- Time management, Physical relaxation, Entertainment, Optimistic Approach, Adequate rest, Temporary Relaxation, Diversion and Decentralization. Further the results indicate that private and public sector banks significantly differ on coping dimensions. Umesh (2016) explored the occupational stress among selected female bank employees working in the middle level hierarchy cadre of Indian Bank (Public Sector) and ICICI (Private Sector) in the southern Malabar region of Kerala State, India. For this purpose, 30 female employees from different branches of Indian Bank (Public Sector) in the southern Malabar region and 30 female employees from different branches of ICICI Bank (Private Sector) in the southern Malabar region were selected exclusively working in the middle level hierarchy cadre like as Officers, Assistant Managers etc. The Occupational Stress Index developed by Srivastava and Sing (1983) was used to assess the level of occupational stress among the female bank employees. Interview schedule was adopted to collect the primary data from the female employees. After the information technology revolution, the banking sector had under gone rapid and striking changes like CORE banking system, introduction of NEFT, RTGS, SWIFT etc., and the LPG (Liberalization, Privatization, Globalization) impact, increased competition due to the entrance of new generation private banks and introduction of new technologies. Due to these changes, the female employees in the banking sector are experiencing a higher level of stress as they are supposed to do double role, play double character, one in profession life and another in personal life! Unpredictable economy, pressure to maintain profitability and increased responsibilities are main causes of stress. Different variables like job design, physical environment, role ambiguity, interpersonal relationship of female employees, authority and power, role overload and social support are discussed in this study. The study will be useful to draw policy changes in the related field.

Muhammad, Nasir, Ayaz and Muhammad (2011) conducted a study with the title occupational Stress among Bank Employees. The study focused on private and nationalized bank employees from Lucknow city in India. It considered occupational stress as a dependent variable while the independent variables comprised of: Role overload, Role ambiguity, Role conflict, Unreasonable group, Responsibility for persons, under

participation, Powerlessness, Poor peer relation, intrinsic impoverishment, Low status, Strenuous working condition and Unprofitability. The study sought to estimate the relationship between the dependent variable and the independent variables. Results indicated that the correlation between independent variables and occupational stress is positive and negatively correlated with various components of occupational stress. It was concluded that private bank employees had high occupational stress rather than nationalized bank employees. **Renji and Krishnaveni (2018)** analyzed turbulence, heavy workload and long working hours that have become the norm in the industry. Different elements of stress led to a decline in personal health, relations with colleagues and dissatisfaction with life itself, which affected efficiency and productivity. The study revealed that both the male and female respondents were affected with overload, responsibility, lack of participation, unreasonable work pressure, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions and poor results. The level of significance ( $p < .05$ ) and the available scores were more than the significance value, except the values of role ambiguity and role conflict.

Yeboah-Kordee, Tawiah, Adu and Ashie (2018) sought to discover the potential sources of occupational stress in the Ghanaian Banking Sector and their impact on employee performance. The quantitative methodology was employed using survey instrument. Convenience sampling was used to select four top performing banks listed in the Ghana club 100 rankings. Approximately 320 respondents were selected for the study. Occupational stress had a negative significant relationship with employee performance. However occupational role was positively related with employee performance, on the other hand, personal strain was found to be a potential source of occupational stress for bankers which reduced their ability to perform. Coping strategy served as a moderator that reduced the influence of occupational stress on bankers' performance. The study concludes that, the impacts of occupational stress on bankers' performance are not necessarily negative; this is also seen to be very important in the workplace.

### **Recommendations**

Bank workers are prone to stress on several accounts which bother largely on the long working hours they spend at work every day, thus there is need for staff to run shift. Bankers' usual working hours in Nigeria are from 8:00am to 4:00pm with an hour break. Bankers, however, do not close from work completely when it is 4:00pm even after serving all the customers who may be at the banking halls after closing hours, they would continue to account for the day's transaction after the customers have left this also has to change. There is evidence of lack of administrative support; excessive work load and work demand; problematic customer relations; co-worker's relationship; family and work life balance, struggle to adapt to new changes which may arise as technological innovations, and other associated job risks women need real administrative support. A considerable reduction of employees by some banks seems to have intensified the volume of work for those who remained, as well as for new employees. These collective challenges often portray banking job as one that is very stressful, management of banks should employ more people.

## Conclusion

The banking sector is one of the sectors that make much demand on their workers; this demand requires the workers to be committed to work processes in order to remain competitive and productive. The workers are subjected to a lot of stress which impacts much on their health and general psychological wellbeing. This explains why many people resign from their jobs. It equally explains why people withdraw from bank jobs despite the juicy pay in the sector. A longitudinal national statistics from studies of different occupation groups showed that banking sector employees are more prone to stress. This report is anticipated going by the nature of the banking job as well as the competition and tedious policies regulating many banking sectors in some countries. For instance, increased automation and advancement of IT and development of new products to meet the challenges of today's society may have a significant impact on the banks' employees and as well cause stress on them.

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