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Effect of Work – Related Stress on Job Effectiveness of Female Bank Workers

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Abstract:

This research examined the influence of marital status and work-related stress on job effectiveness of female bank workers. A sample 137 female bank workers were purposively and conveniently selected from all banks situated in the Cape Coast and Takoradi municipalities, Ghana. Data were collected by the use of questionnaire and were statistically analyzed by the use of regression analysis. A key finding is that, the two variables marital status and over all stress affects job effectiveness negatively. This brings to bare the sources of stress among female bank workers in the study, which is an illumination of what literature seems to suggest that female bankers who experience positive stress tend to be those who perform maximally on their job. It was recommended that the various banking institutions must provide some stress relieving packages for their employees to reduce stressful situations experience by their workers. It is recommended that all banks must get counsellor(s) so that they can run workshops on stress and stress management for bankers and most especially female bankers at their workplaces. It is hoped that when bankers are informed about stress and how to manage these stressors in their personal lives and at work, they would be able to cope with stress in a much better way. A further recommendation is made with regards to the various banking institutions should provide good catering services to their employees to ensure their employees eat a balanced diet and to save the employee time from going out of the banking halls in search for food.

Keywords: Stressors, marital status, job effectiveness and female bankers

1. Introduction

Work plays a powerful role in people's lives and exerts an important influence on their well-being. Bentil (2009) observed that employment can be exciting and challenging for many individuals, it can also be a tremendous source of stress. Consequently, as work makes more and more demand on time and energy, individuals are increasingly exposed to both positive and negative aspects of occupational stress. 'Stressful life can affect the female bankers' responds through activities of the sympathetic nervous system and the hypothalamic-pituitary-adrenal axis, which may in turn affect the cardiovascular, metabolic and immune system of the female bank worker. Stress is one of the burning issues that organizations have to deal so that employees can comfortably produce quality work. Lahey (2012) indicates that no one is free from stress, and that irrespective of one's social, economic and political status, one will still experience some amount of stress. The cost of stress in the United States has been estimated to be as high as \$300 billion a year. <http://www.highbeam.com/doc/1G1-13817739.html/print?>. Retrieved on June 13th, 2013.

According to Melinda, Ellen and Jeanne (2008), stress is the biological responses to events that threaten to overwhelm the individual capacity to cope satisfactorily in the environment. They opined that stress is encountered by the female banker in her everyday life. In further explanation by Imeokparia and Ediagbonya (2013), stress is a powerful neurochemicals and hormones that prepare one for action to fight or flee if one does not take action, the stress responses can lead to health problems. Stress is defined as structural imbalance within the individual as a result of deficiency or shortfall in the individual's expectation (Imeokparia & Ediagbonya 2013). Layeh (2012) considers stress as any event or circumstance that strain or exceeds an individual ability to cope. Stress occurs when an individual is confronted by a situation that they perceive as overwhelming and cannot cope up with. The numerous definitions are indication that female bank workers who are also family members experience a great deal of stress in the various places they might find themselves at a point in time.

With the above definitions, it appears, the definition of stress defies a unified or universally accepted definition, and that every researcher tries to explain and describe the stress situation as it pertains in a particular individual and its environment. People often use the term stress to describe negative situations but it must be noted that this is not always true.

Strumpfer (1983) distinguished between good and bad stress. Good or positive stress denotes a pleasant and facilitating form of stress and can be exemplified in the employee who thrives in a competitive or demanding work environment albeit stressful. It is necessary for functioning and should be accepted as part of life since it motivates, focuses energy, is short-term, is perceived as within our coping abilities, feels exciting, improves performance. Bad or distress on the other hand refers to harmful unpleasant demands on the individual such as anxiety, fear of not being capable decreases performance and can lead to physical and mental problems.

1.1. Sources of Occupational Stress

Every circumstance or events that threaten to disrupt people's daily functioning and causes them to make adjustments are the sources of stress. These sources of stress are called "Stressors". Occupational stress is caused by lack of resources and equipment; work schedules (such as working late or overtime and organizational climate are considered as contributors to employee's stress. Research has shown that organizational change, such as downsizing, implementation of new equipment or plant and restructuring, can and often does lead to stress and increases in injury/illness (Rees & Redfern, 2000; Savery & Luks, 2001; Morris et al., 2006).

In a study conducted by Sharpley and associates (1996) on university staff in Monash University, Australia, which is not different from the situations in Ghana, the most commonly reported sources of job stress were (in order of frequency): "lack of regular feedback about how well I am doing my job"; "lack of promotion opportunities"; "uncertainty about how amalgamations will influence me"; "overwork"; "being expected to do too much in too little time"; "lack of necessary equipment and/or infrastructure support". (Fairbrother & Warn, 2003; Mansor et al., 2003). Job insecurity and lack of opportunity for growth, advancement, or promotion; rapid changes for which workers are unprepared for, are other aspects of occupational stress. Unpleasant or dangerous physical conditions such as crowding, noise, air pollution, or ergonomic problems (Smith, 2000; Fairbrother & Warn, 2003; Mansor et al., 2003; Reskin, 2008) as well as unrealistic dead-lines are known to cause occupational stress (Rees & Redfern, 2000; Johnson et al., 2005; LeGrande, 2008).

Work overload is one of the main causes of stress in employees. McQuerrey (2015) states that an employee tasked with excessive workload may feel increased pressure to perform herculean task, resulting in emotional stressors including depression and blood pressure. The attitude of various employees is different towards workload. Some comfortably manage it at the work place while for some it becomes difficult to manage. Eden (2002) indicated that getting stuck in traffic jam causes everyday stress.

The above causes of job stress, if not resolved immediately will bring about job ineffectiveness among female bank workers in the banking institutions in Ghana and the reverse is true.

1.2. Impact of Stress Levels on Job Effectiveness

Job effectiveness is the total output that employees give to the organization, which it recognizes. It is the sum total of abilities, opportunities and motivation, Seller and Damas (2002). Some of the effects of stress are; unable to concentrate to work, unable to meet deadlines, unable to sleep, become easily irritated, become absent minded and easily forget, worry a lot and loss of appetite.

Consequently, nervousness, depression, excessive anxiety, personality disorders, cognitive impairment, hyperactive, impulsive, and unhealthy eating behaviour increase vulnerability to cancer. All these are the negative effects of stress which impedes or reduces the job effectiveness of female bank workers. Weiten (1986) agree that one's food intake patterns may affect one's ability to work properly, which in the long run affect productivity. More so the energy needed to solve the challenges of life is gotten from the essential nutrients found in one's food. It therefore stands to reason that one's food composition should be balanced and must be eaten at the right time.

1.3. Marital Status and Levels of Stress

Professional women, in these days, have a lot of balancing to do between home and workplace, including balancing social, marital and personal requirement, Salami (2005). There is no doubt that there would be conflict between work and marital roles which are being played by the female bankers. This is the result of conflicting role pressures between jobs and marital roles that are incompatible which makes participation in one role more difficult by virtue of participation in the other. Multiple roles could generate stress among the female bankers in the sense that they are expected to be active participants in the work force and yet their desire to be involved in marital role had not diminished over the years.

Having many tasks to perform at work and at home could invariably lead to role overload, which produces multiple stressor, (Salami, 2005). Although marriage and paid employment together have beneficial outcomes on the average individual, there are some women for whom the consequences of multiple role involvement are less. It is believed that overload at home, argument with spouse and arguments with children in one day have significant effect on job effectiveness the following day.

In a study carried out by Alarape and Afolabi (2001) show that married women experience greater psychological distress than men regardless of employment status. Swanson- Kauffman (1987) also found out in a study that for combination of work and home roles is more stressful for married women than for men. Furthermore, Swanson- Kauffman, (1987) when comparing female and male managers and professionals found that women reported higher level of stress and stressors.

Lahey indicated that stress affects every individual and that irrespective of one's social, economic or political status one will experience some amount of stress and this is the cause for concern, as it is feared that female bankers who experience some amount of stress may inadvertently pass this negative feeling to their job. This calls for greater attention to stressful situations in order to identify the causes of job effectiveness among female bank workers in order to address them properly. However, not much has been done in terms of research on effect of work-related stress and marital status on job effectiveness, especially within the banking institutions and most especially in the developing countries. Stress is known to have a tremendous effect on female banker's job output.

Again, it is evident that few studies concentrate on the root sources of job stress among bankers and studies tried mostly reported other stress symptoms exhibited by bankers leaving the embryonic variables. This study was conducted among female bankers in the banking institutions, because, substantial evidence indicates that women experience greater work overload and are more likely to develop stress than their men counterparts. (Salami, 2005). Several studies have reported a significant difference in stress levels between men and women. Results from these research show that married women experience greater psychological distress than the

men regardless of their employment status (Alarape & Afolabi, 2001). The current study, therefore sought to explore how the stressors, sources of work stress and work-related stress and marital status of female bank workers affects their job effectiveness.

1.4. Research Questions

1. Which stressors are predominantly experienced by female bank workers?
2. To what extent does the impact of work-related stress on female bank workers vary by their marital status?
3. What is the Impact of stress levels on female bankers' job effectiveness?

1.5. Significance of the Study

Stress is one of the pervasive problems of an organization. For an institution to prosper, it is Pre-requisite that its employees work in a stress free ambiance. It leads to decrease in employees' efficiency, increase in absenteeism and turnover. This study is to contribute to the general body of knowledge and research work in the area of Guidance and Counselling pertaining to the effect of work-related stress and marital status on job effectiveness of female bank workers in Ghana. It also serves as a reference point for female bankers to be aware of the kind of stress they are expected on the job, and more importantly; how they will be able to combine their work and their marital life respectively.

If the female bankers work without any stress, they can deliver better to the customers. More so, management and banking institution in Ghana would be guided as to the kind of stress relieving packages for their workers who might be experiencing fatigue relating (stress) rather than blaming them for poor or low job performance. Therefore, it is important to study the relationship between stress and job effectiveness.

2. Materials and Methods

This study being descriptive in nature utilized survey techniques. This section describes the participants (population and sample) and measures (research instrument and procedure of the data collection and coding).

2.1. Participants

The sample included 137 female bank workers from the entire representative bank in the Cape Coast and Takoradi municipalities in Ghana. All the respondents were conveniently and purposively sampled for the study.

2.2. Measures

The sample responded to a self-reported questionnaire, the 41 items questionnaire with 4-point Likert scale ranging from (4- strongly agreed, 3-Agreed, 2- Disagreed and 1- strongly disagreed) was designed to examine the effects of work – related stress and marital status on job effectiveness of female bankers. The 43 observed variables were grouped into 4 latent scales. Scale one (predominant stress experienced) were made up of 6 items. Scale two (marital status) was made up of 4 items and scale three had 7 items on effects of stress. The cut off points based on mean values were established for interpretation of results. Values below 2.5 were interpreted as disagree and those above 2.5 as agree. The instrument was administered to 137 female bankers in person. The items yielded a Cronbach alpha value of .83.

3. Data Analysis and Results

The first question of the study is about the predominant stressors among female bankers. Table one displays the summary of the descriptive statistics of the predominant stressors reported among female bankers.

	Stress	N	MEAN	SD
1.	Traveling to work and traffic jams make me tired	137	3.3723	.77656
2.	I am always hard pressed to finish my work schedules on time to enable me go home in time	137	3.3212	.776521
3.	I am unsure as the future of my job	137	3.3212	.72694
4.	My workload is heavy	137	3.1752	.76598
5.	I feel irritated when I have to cook after a hard day's work	137	2.9781	.79026
6.	There is lack of privacy in my work place	137	2.9270	.80106

Table 1: Descriptive statistics on stressors predominantly reported by female bankers

As indicated in Table 1, the predominant stressors reported by female bankers are; travelling to work and traffic jams the female bankers feel tired ($M=3.37$, $SD=.78$), most of the female bankers indicated that their workload is heavy with the ($M=3.17$, $SD=.77$), it is worthy to note that they are always hard pressed to finish their work schedules on time to enable them go home in time ($M=3.32$, $SD=.78$), further the female bankers registered their strong feeling of irritation when they have to cook or do household chaos after a hard day's work ($M=2.98$, $SD=.90$) also, the female bankers agreed that they were certainly unsure as to the future of their job with the mean of 3.32 and a standard deviation of .73 and finally the female bankers reported experiencing stress for the lack of privacy at the work place ($M=2.93$, $SD=.80$).

The second research question concerns with what extent does the impact of work-related stress on female bank workers vary by their marital status? Descriptive statistics were computed and the results are shown in Table 2.

Marital Status	N	Mean	Std deviation
Married	81	2.4815	.2929
Divorced	16	2.5217	.1775
Widowed	6	2.4058	.2423
Never married	34	2.4476	.2805

Table 2: Descriptive statistics of the levels of work-related stress in relation to marital status

As indicated in table 2, the female bankers disagree that their work-related stress level has something to do with their marital status. Specifically, those who are married disagree that their work-related stress levels have anything to do with marital status. ($M = 2.4815$, $SD = .2929$). In the same vein, women bankers who never got married also disagreed that their work-related stress level would have nothing to do with their marital status ($M = 2.4476$, $SD = .2805$). Although, the female bankers who were divorced agreed that their overall work-related stress level significantly affect their marital status. ($M = 2.5217$, $SD = .1775$). This probably shows that the female bankers' marital status does not significantly contribute to the level of work-related stress they would experience ($3,136 = 0.268$, $p > 0.05$).

Overall stress	Sum of squares	Df	Mean squares	F	Sig.
Between groups	.093	3	.031	.0402	.752
Within groups	10.223	133	.077		
Total	10.316	136			

Table 3: Results of ANOVA: Relationship between work-related stress and marital status.

As shown in Table 3, the results indicate that there was no statistically significant difference in terms of stress among female bankers based on their marital status.

The third research question of the study concerned the impact of work-related stress on the female bankers.

Predictors: (constant). Marital status, Overall stress

ANOVA					
Model	Sum of squares	Df	Mean squares	F	Sig.
1. Regression	.155	2	.077	.647	.525
Residual	16.034	134	.120		
Total	16.189	136			

Table 4

The analysis of the response shows that marital status and overall stress accounts for only (1%) of the variance in job effectiveness among women bankers. The analysis showed an $F(2,136) = 0.647$, $P = 0.525$ at an alpha level of 0.05. The results revealed that there is no statistically significant difference between women bankers, concerning how marital status and overall stress affect job effectiveness.

Effects of stress	Yes		No	
	N	%	N	%
I worry a lot	84	61.3%	53	38.7%
I lose appetite	70	51.1%	67	48.9%
Unable to sleep	80	58%	57	42%
I have no concentration to work	84	61.3%	53	38.7%
I am unable to meet deadlines	77	56%	60	44%
I become easily irritated	76	55.5%	61	44.5%
I become absent minded and easily forget	50	36.5%	87	63.5%

Table 5: Frequencies and percentage distribution of the impact of work-related stress on female bankers

Table 5, indicates that out of 137 respondents who took part in the study, the first and foremost effects of stress experienced by the female bankers are; I worry a lot and I have low concentration to work representing 61.3% respectively. About half of the respondents (56%) said it was true of them not being able to meet deadline given them at work. Equally, (51.1%) of the respondents do not have appetite to eat during working hours due to the nature of their work, in that they are always eager to serve their customers in time. (61.3%) of the female bankers agreed that they have no or little concentration to work and lead them to become easily irritated at the slightest provocation.

4. Discussion

The results suggest that the female bankers strongly agreed to the fact that travelling to work and traffic jam makes them feel tired even before the start of the day's work. This is in agreement with Morris and Maisto (1999) assertion that being stuck in traffic may be

as stressful as a major life event. Also Eden (2002) is in agreement to the above assertion that getting stuck in traffic jam causes everyday stress.

The predominant stressors most of the female bankers indicated, presupposes that the female bankers' workload is heavy and are hard pressed to finish their work schedules on time. Due to this the female bankers easily get irritated on the slightest provocation both at home and at work. This confirms McQuerrey (2015) assertion that an employee tasked with excessive workload may feel increased pressure to perform herculean task, resulting in emotional stressors including depression and blood pressure. With the innovation in products and introduction of new technology which workers are unprepared to engage in, at the various bank recently which lend themselves to downsizing of employees, the female bankers indicated that they were unsure of the future of their job. (Sharpley & associates 1996; Fairbrother & Warn, 2003; Mansoh et al. 2003 & LeGrande, 2008).

The female bankers who are married disagree that their work-related stress level has anything to do with their marital status and their job effectiveness, since they have supporting system both at home and at work. This is in conflict with Salami (2005) who says that there would be conflict between work and marital roles which are being played by the female bankers. Also, it is in disagreement to Alarape and Afolabi (2001) who stated in a study conducted, that married women experience greater psychological stress regardless of employment status. The respondents indicated that they do not have appetite to eat during working hours due to the nature of their work, in that they are always eager and pressured to serve their customers in time. Weiten (1986) explains that the individual food intake pattern is very necessary since the wrongful consideration of food intake may affect one's ability to perform maximally on their job.

5. Conclusion

In sum, the finding of the study is at variance with the topic in the sense that, the female banker work-related stress level does not really impact or affect their marital status. This is in contrast to Salami (2005) who says that there would be conflict between work and marital roles which are being played by the female bankers and also Alarape and Afolabi (2001) who indicated that married women experience greater psychological stress regardless of employment status. This is so because the female bankers seem to have some support system which relieve them off some their responsibilities. Although, the female bankers who are divorced agree that their overall work-related stress level significantly affect their marital status.

6. Recommendation

In order to enhance job effectiveness among female bankers and bank workers as a whole, there is the need for the individual banking institutions to take a second look at consulting the services of a professional counsellor who will run workshops, talks and provide relieving packages on stressors and its effect on employees' personal lives at work and home.

It is hoped that when bankers are informed about stress and its effect on their personal lives, they would be able to cope well with stress in a much better way. The various banks should endeavour to arrange for food from catering services for their employees to save time from moving out of the banking halls in search for food. This will ensure that the employees take in balanced diet at the appropriate time to reduce stress.

The study revealed that no concession in terms of job description was given to the female banker, for instance the female career bankers carry out the same job obligations as their male counter parts. Even though, majority of them are married and have children to take care of before going to work. It is recommended that the management of the individual banks should endeavour to give some concessions to female married bankers especially those with children of school going age in the form of allowing them to close on time if the need arises. This will go a long way to help female married bankers especially nursing mothers to have more time with their family in order to have peace of mind to work well while at work.

The various banks should endeavour to provide their employees with some transport system that will convey the workers at a vantage point to work every morning to ensure early and safe arrival of their employees to avoid early mornings heavy traffic jams to enhance job effectiveness and to increase productivity.

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