

Occupational Stress and Coping Strategies among Female Employees of Commercial Banks in Nigeria

Essien, Blessing Stephen (PhD)

Department of Sociology and Anthropology

University of Uyo, Uyo,

Akwa Ibom State, Nigeria

essienblessing99@yahoo.com

Abstract

This study examines different form of coping strategies adopted by female employees of commercial banks in Akwa Ibom State, South- South, Nigeria. The cross- sectional descriptive survey design was adopted and various coping strategies as they influence occupational stress were examined. Occupational stress and coping strategy questionnaire was used in data collection. Employees' adoption of both organizational and personal coping strategies was assessed. The population consist of 785 female employees of the 18 commercial banks in the Akwa Ibom State. Nine (9) commercial banks were selected randomly by simple random sampling while 365 female employees from the selected banks were randomly selected using stratified random sampling. Occupational Stress and Coping Strategies Questionnaire was developed to elicit data from the respondents. Of the 365 copies of the questionnaire administered, 272 copies were retrieved. Descriptive data were analyzed using frequency and simple percentages while multiple logistic regressions analysis was conducted on the study's formulated hypotheses. The results of the analysis showed annual leave and getting assistance from colleagues as the most widely used organizational and personal coping strategies respectively. Result of multiple logistic regression analysis revealed that physical activity and getting assistance from colleagues as well as annual leave and job rotation significantly reduced occupational stress while lunch breaks and listening to music while on duty were insignificant. Therefore, there is need for management in commercial banks to increase the level of social support among female employees. Also, sporting/ games facilities such as gym, chess, scrabble, Crèche, Restaurant, Staff bus and Staff quarters should be provided for use by employees so as to assist them cope with occupational stress.

Keywords: Occupational Stress, Coping Strategies, Annual Leave, Job Rotation

Introduction

In Nigeria, banking has been identified as a stressful occupation owing to long working hours, stiff competition, unstable banking policies, regulatory bottlenecks and difficult customers (Akinnusi, 2005). The situation could be worse for female employees as often time the majority of them are married or single

parents and may be stressed at home before workplace demands begin. The pressure of work for female bank workers particularly those at the Customer Service Units and cashiers at payment counters predominantly some days when there are network problems for customers to utilize automated teller machines (ATM) for balance enquiries, withdrawals and other transactions need not be over emphasized.

Data from Federal Ministry Women Affairs and Social Welfare (2008) shows 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. The implication of this is a workforce who felt overloaded and exposed to undue occupational risk, pressure and stress. Consequent upon these have been some physical and psychological effects of the stress on the behaviour of the female bankers, for example anxiety, depression, irritability and fatigue. Oreoluwa & Oludele (2010), Gbajabiamila (2010) and Epum (2010) and are of the view therefore that if the situation continues, it will not promote diversity in the industry, will worsen the socio-economic conditions of female bankers in Nigeria, and will exacerbate the deplorable unemployment crisis the country is already facing.

However, there are a number of coping strategies available in commercial banks which could be used adequately to address the stress problems its employees are facing especially the women, but evidence is hazy whether commercial banks encourage their employees by implementing these strategies. This is so as female bank employees working in the State are always seen chatting with colleagues, walking around the banking hall, listening to music, drinking water and chewing gum as personal ways of dealing with their workplace stress.

Also, literature is not specific whether commercial banks in Nigeria have crises intervention programmes or implement employees assisted programmes in the workplace since they are meant to serve daily needs of the employees. Hence, until commercial banks develop stress management and coping strategies to complement the personal ones adopted by bank employees general and female staff specifically, coping with stress will continue to pose greater challenges to bank employees. Nevertheless, numerous studies have been carried out on workplace stressors in the banking industry generally, but none seems to

exist on the stressors specific to the female employees of the sector. Indeed, several of these studies (Newmen & Beecher; 2008, Kets de Vries, 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 coping and the noticeable gaps that exist in the literature, that this study was designed. It line with this that this study examine coping strategies that is usually adopted by female employees of commercial banks as well as the coping strategies that reduce occupational stress.

Review of Related Concepts and Literatures

Effects of Occupational Stress on Women

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. This takes their toll on human lives, business performance, economy and the environment (Adeyemi, 2002). Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. It may cause subtle manifestation of morbidity that can affect personal well being and productivity (Khan, Wolfe, Quinn & Snoek, 2004). The effects of stress on individuals and workers in particular are legion especially, occupational stress not properly handled by management or effectively controlled by victims often produce physical, psychological or behavioural responses.

The physical responses to stress include rapid breathing, increased heartbeat, sweating, and/or general shakiness of the body especially in the muscles of the arms or legs. However, when stressors are long lasting, these responses are the beginning of a long lasting sequence of bodily reaction. Selye (1971) observed that the longer the sequences of physical responses occur in a consistent and very general pattern, it begins with alarm reaction through resistance and eventually exhaustion. This he described as the General Adaptation Syndrome (GAS). It has been reported that when catecholamine and corticosteroids which help fight stressors during the resistance stage, remain at high levels for an extended time, they tend to promote

such illnesses as cold, flu, arthritis, high blood pressure, and heart disease (Butts, DeJoy, Schaffer, Wilson & Vandenberg, 2009). Pines & Eronso (2009), found a link between stress and heart disease. They contended that high level of stress may results into diabetes, ulcers, high blood pressure and arteriosclerosis. Others include depression, irritation, anxiety, and fatigue.

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) NIOSH, (1999). Study also suggests that psychologically demanding jobs that allow employees little control over the work process increase the risk of cardiovascular disease (Minas, 2000). 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 (NIOSH, 2001).

Organizational Coping Strategies

Organizations may have different reasons for wanting to implement stress management initiatives. One reason may be the need to reduce the costs to the organization of stress-related illness, absenteeism and staff turnover. It may be a humanitarian desire to improve working conditions. There may be regulations in place regarding the listing and assessing of workplace hazards, including hazards to mental health such as psychological stress, and to provide a safe working environment. An organization might wish to be seen as caring and as looking after their employees in order to raise morale or improve the company image as well. A final reason for wanting to make these changes may simply be to follow current trends, where other such organizations are introducing stress management intervention (Grimshaw, 2004). Whatever the reason, the issue of workplace stress can no longer be ignored, and it is necessary for changes to be made where unhealthy work environments exist. This calls for stress intervention and management strategies.

There are a broad range of interventions that can be used to manage stress in the workplace. These include interventions that aim to change the individual, the individual's relationship with the organization, and the organization. Three broad aims of stress management interventions include: Prevention through

control of hazards by design and worker training to reduce the likelihood of workers experiencing stress, timely reaction to improve the ability of managers to recognize and deal with problems as they arise and rehabilitation which often involves offering enhanced support such as counselling to help distressed workers cope and recover (Grimshaw, 2004).

The Job Characteristics Model

The job characteristics model proposed by Richard Hackman & Greg Oldham in the 1990s built on job enlargement and enrichment approaches. Hackman & Oldham (1996) sought to provide a detailed and accurate account of the effects of job design on motivation, performance, job satisfaction, stress, and other important aspects of organizational behaviour. According to Hackman & Oldham's (1996) job characteristics model, any job has five core dimensions that impact intrinsic motivation and induce or reduce workers stress perception. They include: skill variety, task identity, task significance, autonomy and feedback. The higher a job scores on each dimension, the higher the level of intrinsic motivation and less stress. Hackman & Oldham (1996) contend that, skill variety refers to the extent to which a job requires a worker to use a number of different skills, abilities, or talents. Workers are intrinsically motivated by jobs that are high on skill variety. Because workers equally adopt variety of skills to perform their tasks they tend to perceive them as less stressful. Job characteristics model is significant to this study. The model has identified critical areas to be considered when jobs are to be redesigned. Jobs that are high on the five core dimensions of skill variety, task identity, task significance, autonomy and feedback are essentially the ones that would motivate workers and will bring about less stressful conditions. The job characteristic model can be represented with the figure below.

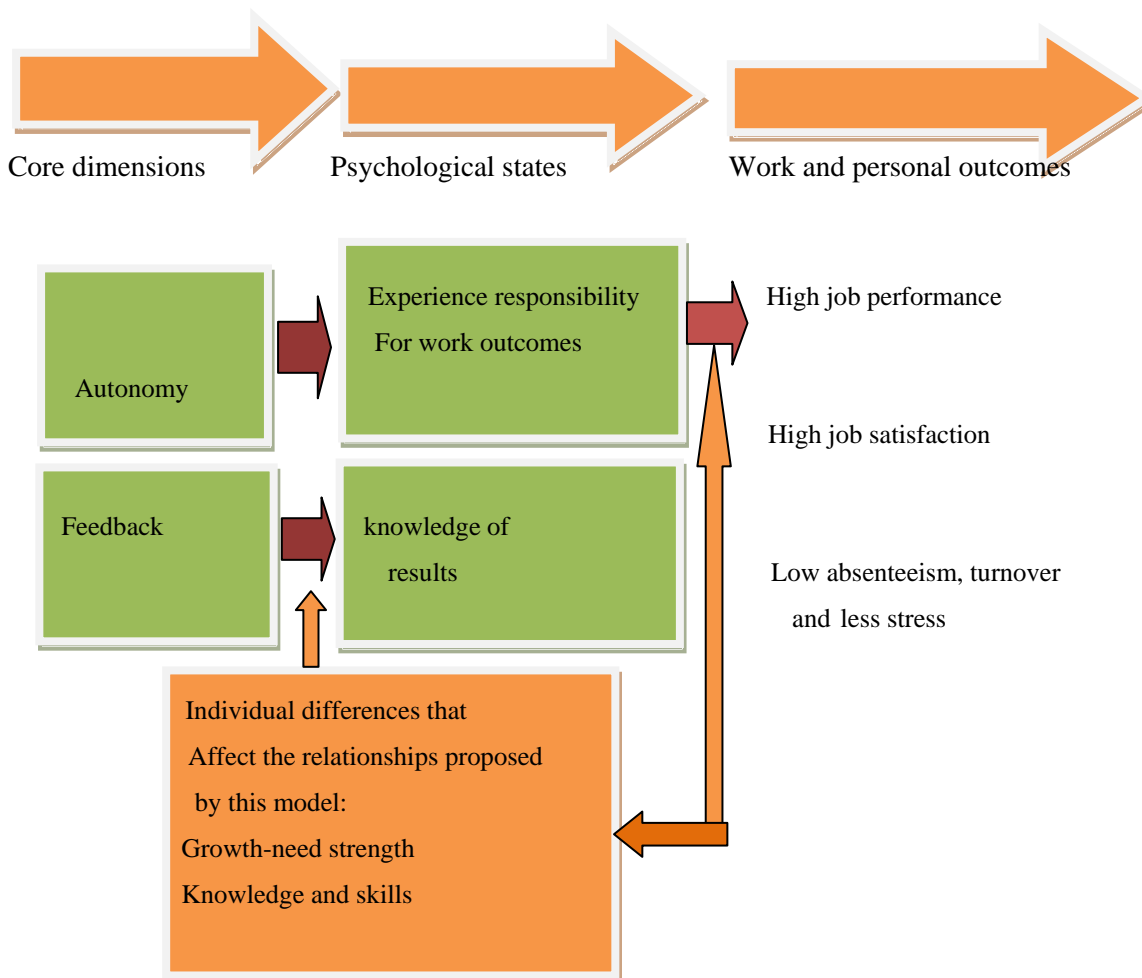


Fig 1: The job characteristics model

Source: Adapted from J. R. Hackman and G. R. Oldham, *Work Redesign*, 1980, Addison-Wesley Publishing Co., Inc., Reading MA.

Methodology of the Study

Research design: This study adopted a cross-sectional survey research design. The independent variables were not manipulated but are rather measured the way they occurred as it is usually seen in a survey design.

Research area: The study was carried out in Akwa Ibom State, South-South Nigeria. Akwa Ibom State was carved out of Cross River State in 1987. This study area has a total of 18 commercial banks.

Population of the Study: The population of this study comprised 785 female employees spread across the 18 commercial banks in Akwa Ibom State.

Sample size and sampling procedure: Three hundred and sixty five (365) female employees working in nine (9) commercial banks in Akwa Ibom State were selected by multi- stage sampling. At the first stage of sampling, sample of 9 commercial banks were selected by simple random sampling and then the employees were selected by stratified random sampling.

Instrumentation: The instrument used for data collection is self developed questionnaire titled “Occupational Stress and Coping Strategies Questionnaire, OSCSQ”. This was primary developed for the purpose of this study. The individual coping strategies captured in the questionnaire include exercise, listening to music, colleague assistance, eating or drinking, and chatting with colleagues assistance while the organization coping strategies assessed were canteen service, television, counselling, relaxation training, annual leave, job rotation, lunch breaks and job sharing.

Validity and reliability of the Instrument: This Occupational Stress and Coping Strategies Questionnaire was validated by two experts in the Department of Psychology, University of Uyo and two experts in Test and Measurement, in the Department of Educational Foundation, University of Uyo, Uyo, Akwa Ibom State. This instrument was also tested for reliability by administering 25 copies of the questionnaire to 25 male employees of commercial banks and the data obtained was subjected to Cronbach Alpha reliability analysis and reliability coefficient of 0.80 was obtained which showed that the instrument was reliable.

Table 1: Demographics Characteristics of the Respondents

Demographic Variables	No. of Respondents	Percentage (%)
Married Status		
Married	138	50
Single	131	48
Widow	2	1
Divorced	1	1
Total	272	100
Age		
21-25	34	13
26-30	136	50
31-35	47	17
36-40	42	15
Above 40	13	5
Total	272	100
Academic Qualification		

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
Year of Experience		
1-5yrs	171	63
6-10yrs	71	26
More than 10 years	30	11
Total	272	100
Bank Name	30	11
Access Bank	25	9
Diamond Bank	50	18
FCMB	12	5
Guaranty Trust Bank	20	7
Skye Bank	17	6
Sterling Bank	59	22
UBA	14	5
WEMA	45	17
Zenith Bank	272	100
Total		
Cadre of the Respondents		
Management Staff	54	20
Non-management Staff	218	80
Total	272	272

Of the total 365 copies of the questionnaire administered, 272 copies representing 75% of the administered questionnaire were retrieved. The results in Table 1 show that 131 respondents representing 48% of the respondents were single while 138 (50%) were married, 2(1%) and 1(1%) widowed and divorced respectively. The distributions of their academic qualification were as follows; 2% had WASC/Equivalent certificate, 16% were National Diploma or National Certification of Education holders while 66%, 11% and 5% were B.Sc. holders, postgraduate degree holders and professional certificates holders respectively. Results of the analysis of years of experience, 63% of the respondents have worked for 1-5 years, 26% have worked for 6-10 years and 11% of these employees have worked in their respective banks for more than 5 years. These results show that the majority of the respondents were work with United Bank of Africa (UBA, 22%). Results also reveal that larger percentages of the female employees of commercial banks sampled were non management staff (80%). In summary, these results have shown that most of the respondents were married (50%), those between the age group 26-30 years were 50%. 66% of the respondents have Bachelor

of Science Degrees or Equivalent and 63% of the respondents have worked for/ in these commercial banks for 1- 5 years while 80% of them were non- management staff.

Influence of Organizational Coping Strategies on Occupational Stress

Table 2: Distribution of employees' according to influence of organizational coping strategies on workplace stress

Items	Yes N (%)	No N (%)	No Response N (%)	Total N (%)
Does annual leave reduce you of workplace stress?	252(93)	17(6)	3(1)	272(100)
Does lunch break reduce you of job stress?	68(25)	198(73)	6(2)	272(100)
Does job rotation reduce you of work stress?	237(87)	31(11)	4(2)	272(100)

Table shows the distribution of respondents according to influence of organizational coping strategies on occupational stress. The table indicates that out of 272 female employees sampled, 252(93%), 68(25%) and 237(87%) agree that annual leave, lunch break, job rotation reduce occupational stress. The results show that annual leave and job rotation reduce stress while lunch break does not. This may be so because bank employees are entitled to 30minutes lunch break which is observed based on supervisor's consent and situation of work of the day. If the demand of work is much means therefore that the employee would have to observe break when the work is less. This is mostly observed among the employees at the counter, customer service and bulk counting units

Employees' Rating of Some Organizational Copying Strategies aim at Reducing Occupational Stress

Table 3: Distribution of Female Employees' Rating of some organizational copying strategies aim at reducing occupational stress

Strategy	Very effective N (%)	Fairly effective N (%)	Sometimes N (%)	Almost Never N (%)	Never N (%)	No response N (%)	Total N (%)
Counselling	125(46)	61(22)	39(14)	14(5)	13(5)	20(7)	272(100)
Job rotation	142(52)	65(24)	35(13)	8(3)	3(1)	19(7)	272(100)

Lunch break	34(13)	90(33)	93(34)	15(6)	15(6)	25(9)	272(100)
Annual leave	200(74)	43(16)	12(4)	1(1)	2(1)	14(5)	272(100)
Casual leave	151(56)	73(27)	27(10)	2(1)	2(1)	17(6)	272(100)
Canteen service	57(21)	64(24)	110(40)	10(4)	8(3)	23(9)	272(100)
Free Medicare	76(28)	50(18)	111(41)	9(3)	7(3)	19(7)	272(100)
Watching Television	23(9)	44(16)	136(50)	24(8.8)	21(8)	24(9)	272(100)
Lectures	103(38)	68(25)	64(24)	10(3.7)	6(2)	21(8)	272(100)
Job sharing	113(42)	77(28)	51(19)	5(1.8)	7(3)	19(7)	272(100)
Crèche facilities	50(18)	43(16)	81(30)	22(8.1)	40(14)	36(13)	272(100)
Maternity leave	139(51)	24(9)	58(21)	12(4.4)	20(7)	19(7)	272(100)

Table 3 shows the distribution of female employees' rating of some organizational coping strategies aimed at reducing occupational stress. According to the result, 200 respondents (74%) rated annual leave as the most effective strategy in reducing workplace stress for female; followed by casual leave 151 (56%) and job rotation 142 (52.%) , maternity leave(51%) and then counselling 125 (46%). The most fairly effective coping strategy is lunch break (33%). Watching television was viewed to reduce occupational stress sometimes (50%).

Frequency use of some Organizational Coping Strategies aimed at Reducing Occupational Stress

Table 4: Female employees' frequency use of some organizational strategies in reducing workplace stress

Strategy	Very often N (%)	Fairly often N (%)	Sometimes N (%)	Almost never N (%)	Never N (%)	No Response N (%)	Total N (%)
Counselling	81(30)	61(22)	47(17)	28(10)	34(13)	21(8)	272(100)
Job rotation	103(38)	65(24)	48(18)	16(6)	22(8)	18(7)	272(100)
Lunch break	83(31)	74(27)	43(16)	20(7)	31(11)	21(7)	272(100)
Annual leave	158(58)	58(21)	29(11)	4(2)	5(2)	18(7)	272(100)
Casual leave	114(42)	71(26)	40(15)	12(4)	16(6)	19(7)	272(100)
Canteen service	56(21)	71(26)	103(38)	10(4)	12(4)	20(7)	272(100)
Free Medicare	68(25)	40(15)	109(40)	11(4)	21(8)	23(9)	272(100)
Watching Television	34(13)	42(15)	124(46)	24(9)	25(9)	23(9)	272(100)
Lectures	61(22)	67(25)	94(35)	17(6)	9(3)	24(9)	272(100)
Job sharing	92(34)	86(32)	38(14)	17(6)	19(4)	20(7)	272(100)
Crèche facilities	41(15)	25(9)	64(24)	33(12)	80(29)	29(11)	272(100)
Maternity leave	86(32)	29(11)	61(22)	20(7)	55(20)	21(8)	272(100)

Table 4 indicates the distribution of female employees' frequency use of some organizational coping strategies in reducing occupational stress. According to Table 4, 158 respondents (58%) make use of annual

leave very often in reducing occupational stress; this is followed by casual leave (42%). Therefore, annual leave and casual leave are the most often used organizational coping strategies by female employees of commercial banks in Akwa Ibom State.

Influence of Personal Coping Strategies on Occupational Among Female Employees of Commercial Banks.

Table 5: Employees’ responses to influence of personal coping strategies on workplace stress

Personal Coping Strategies	Yes N (%)	No N (%)	No Response N (%)	Total N (%)
Exercising muscle	207(76)	60(22)	5(2)	272(100)
Listening to music	73(27)	192(71)	7(3)	272(100)
Getting assistance from colleagues	242(89)	29(11)	1(0)	272(100)

Results in Table 4 reveal that getting assistance from colleagues is the most widely used coping strategy by female employees of commercial banks in the study area (89%).

Table 6: Multiple Logistics Regression Results of the Influence of Personal Coping Strategies on Occupational Stress among Female Employees of Commercial Banks (Odd Ratios and 95% confidence Interval)

Factors	β	S.E	Wald Statistic	df	OR(95% C.I)	p- value
Physical exercise	-0.946	0.356	7.068	1	0.388(0.193-0.780)	0.008**
Listening to music	-0.732	0.390	3.525	1	0.481(0.224-1.033)	0.060 ^{NS}
Getting assistance from colleagues	-1.218	0.489	6.197	1	0.296(0.113-0.772)	0.013**
Constant	2.059	0.382	29.124	1		

df = degrees of freedom,1, **p<0.01, significant at 1%, OR =Odd Ratio.

Results in Table 6 reveal that significant negative influence of physical exercises, ($\beta = -0.946$, S.E = 0.356, Wald statistic = 7.07, $p < 0.001$), seeking and getting assistance from colleagues ($\beta = -0.1.218$, S.E = 0.498, Wald statistic = 6.197, $p < 0.05$) reduced occupational stress significantly. But listening to music while at work did not significantly reduce occupational stress ($\beta = -0.72$, S.E = 0.390, $p > 0.05$). Furthermore, based on the results of odd ratios, chances of occupational stress among those who exercised or relaxed their muscles is reduced as compared to those who not exercise their muscles (OR = 0.39, C.I = 0.193 – 0.780) and among those who sought and got assistance from colleagues (OR = 0.30, C.I = 0.113-0.772).

Table 7: Multiple Logistics Regression Results of the Influence of Organizational Coping Strategies on Occupational Stress among Female Employees of Commercial Banks (Odd Ratios and 95% confidence Interval)

Factors	β	S.E	Wald test	Df	OR(95% C.I)	P
Annual leave	-1.870	0.585	10.22	1	0.154(0.049-0.485)	0.001 ^{**}
Lunch breaks	0.771	0.417	3.418	1	2.161(0.955-4.892)	0.064 ^{NS}
Job rotation	-1.042	0.460	5.124	1	0.353(0.143-0.870)	0.024 [*]
Constant	1.190	0.173	47.079	1		

df = degrees of freedom; 1, NS, $P > 0.05$, not significant at 5%, * $p < 0.05$, significant at 5% and ** $p < 0.01$, significant at 1%

As summarize in Table 7 annual leave ($\beta = -1.870$, S.E = 0.585, Wald statistic = 10.22, $p < 0.01$), and job rotation ($\beta = -1.042$, S.E = 0.460, Wald statistic = 5.124, $p < 0.05$) showed significant negative influence on occupational stress. Job rotation among female employees of commercial banks showed a significant reduced risk of occupational stress (OR = 0.353, C.I = 0.143 – 0.870). In the same vein, female bank employees who proceed on annual leave have a significantly reduced risk of occupational stress (OR = 0.154, C.I = 0.049 – 0.485). However, that obtained for lunch break was statistically insignificant ($p > 0.05$). Therefore, concluded that while annual leave and job rotation significantly reduced occupational stress among female employees of commercial banks, lunch break does not.

Discussion of the Findings

The study found that of the three personal coping strategies for occupational stress usually adopted by female employees of commercial banks, physical exercise and getting assistance from colleagues significantly reduced occupational stress among female employees of commercial banks. Listening to music on the other hand, shows an insignificant effect on occupational stress. This finding confirms earlier finding by Minas (2000) who found that regular exercise such as jogging, aerobics, swimming, tennis, and walking reduce stress; improve cardiovascular functioning, and enhanced well-being. Equally, seeking help from others (social support) have been confirmed to have a buffering effect on occupational stress. Also, finding which shows that getting assistance from colleagues reduce occupational stress agrees with that of Cohen & Wills (2006) which found that social support of friends, relatives, co-workers, or other people who care and are available to discuss problems, give advice, or just be with can be an effective means of emotion-focused coping.

Moreover, this study also found that organizational coping strategies like annual leave and job rotation showed a significant negative influence on occupational stress. These findings are in consistence with findings by Hackman & Oldham (1996) and Pines & Erinso (2000) earlier discussed in the literature.

Conclusion

This study found a strong evidence of the existence of occupational stress in the banking industry in Nigeria. This condition affects female bank employees mostly due to their social location as dual career workers (worker-home keeper). To cope with workplace stress female employees of commercial banks have adopted various strategies. This study found that organizational coping strategies such as job rotation and annual leave have a reducing effect on occupational stress but lunch breaks does not. On the other hand, the study found that female employees in banks adopted personal coping techniques such as colleagues assistance, muscle relaxation exercise example walking around when stressed, drinking much water, watching television, listening to music, chatting with colleagues, and laughter in dealing with occupational stress. The study concludes that although these personal strategies have been used differently by employees in dealing with their stress problems, some of them have been found to have insignificant moderating effect

on occupational stress. Therefore, combination of both organizational and personal coping strategies appears to be the best in dealing with stress challenges.

Recommendations

To effectively reduce occupational stress among employees of commercial banks, the following are recommended.

1. It is imperative that commercial bank managements make provisions for the following facilities in the workplace in view of their strategic role on employees stress reduction. They include: Sporting/games facilities such as gym, chess, scrabble, Crèche, Restaurant, Staff bus and Staff quarters so as to assist employees cope with occupational stress
2. Equally, there is need for commercial banks to increase the level of social support among female bank employees. Some possible strategies may include training Heads of Operations and Business Development Managers on proactive supervision, conflict management and team building; and appropriate use of staff retreats.
3. Banks should explore other unconventional strategies such as muscle relaxation training, meditation, counselling and crises intervention training if they are to ensure a productive workforce and a healthy work organization.
4. Every worker should be encouraged to go for annual leave when appropriate. This will help reduce stressful feelings and emotions by allowing workers to take time off and put their work related stress aside for weeks.
5. Occupational stress committee should be inaugurated in every commercial bank. This committee should include both employees and management and membership should cut across all departments and units who meet on an on-going basis to formulate strategy for improving work situations and work conditions.

References

- Adeyemi, T. (2002). *Playing games with human lives*. This Day Newspaper, November 24, 2002.
- Akinnusi, M. (2005). Stress among a sample of bank executives in Nigeria. *Management in Nigeria*. 31(2) 5-15.

- Butts, M., DeJoy, D., Schaffer, B., Wilson, M. & Vandenberg, R. (2009). Individual reactions to high involvement work processes: Investigating the role of empowerment and perceived organizational support. *Journal of Occupational Health Psychology*. 14 (2) 122-136.
- Cohen, S. & Wills, T. A. (2006). Stress, social support and the buffering hypothesis. *Psychological Bulletin*. 98, 310-357.
- Epum, P. (2010). Implications of Nigeria's banking consolidation and reforms. *Global Banking Journal*, 2nd Quarterly. 6:10-18.
- Federal Ministry of Women Affairs and Social Development (2008). *Nigeria gender statistics book*. Abuja: Government Printing Press
- Gbajabiamila, F. (2010). Banks: turning women to sex slaves. *Nigerian Compass*. <http://www.compassnewspaper.com>. Retrieved 2010-02-15.
- Grimshaw, J. (2004). *Employment and health: Psychological stress in the workplace*. London: The British Library.
- Hackman, J. R. & Oldham, G. R. (1996). Motivation through the design of work: Test of a theory. *Organizational Behaviour and Human Performance*. 16:250-270.
- Kets de Vries, M. F. R. (2005). Organizational stress: A call for management action. *Sloan Management Review*, 20, 3-14.
- Khan, R. L., Wolfe, D. M., Quinn, R. P. & Snoek J. D. (2004). *Organizational stress: Studies in role conflict and ambiguity*. New York: Wiley
- Minas, C. (2000). Stress at work: A sociological perspective. *The Canadian Review of Sociology and Anthropology*. 37 (1): 119-125.
- National Institute of Occupational Safety and Health (1999). Stress at work. *DHHS .NIOSH publication*, No. 99.
- Newmen, J. E. & Beecher, T. A. (2008). Personal and organizational strategies for handling job stress. *Personal Psychology Spring*.1, 1-38.
- Nwagbara, E. N. (2007). *Contemporary issues in industrial sociology*. Lagos: Serenity Printing Publishing Company
- Oreoluwa, A. R. & Oludele, A. A. (2010). Occupational stress and the Nigerian banking industry. *Journal of Economics and Engineering*. 6(2):14-21.
- Pines, G. & Eronso, P. (2009). *Stress live events: Their nature and effects*. New York: Wiley and Sons.
- Selye, H. (1971). *The Stress concept: Past, present, and future, in cooper, C.L.(ed) Stress Research*. New York: John Wiley and Sons.