

Occupational Stress as Correlates of Behavioural Outcomes among Female Employees of Commercial Banks in Nigeria

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Abstract This study examines occupational stress as a predictor of behavioural outcomes among employees of commercial banks in Akwa Ibom State, South-South, Nigeria. The study is a cross-sectional survey design which examines whether occupational stress could result to behavioural outcomes like depression, absenteeism and fatigue among employees of commercial banks. Researcher developed questionnaire was used to obtain data from the respondents and the target population consisted of female employees in the 18 commercial banks in the Akwa Ibom State. Simple random sampling was used in selecting 9 of these 18 banks and the selection of the 365 respondents was through stratified random sampling. This sample represents 45.5% of the population. The instrument used in data collection, "Occupational Stress and Behavioural Outcomes Questionnaire" was primary developed for this study. This instrument was validated by experts in Organizational Psychology and Industrial Sociology. The reliability of the instrument was tested using Cronbach Alpha and reliability coefficient of 0.82 was obtained. Frequency and percentages as well as multiple logistic regression model was used to analyze the data. The results of analysis showed that occupational stress has a significant influence on behavioural outcomes like fatigue among employees of commercial banks. The result obtained for depression and absenteeism were not statistically significant. Therefore, the study recommends that management of commercial banks should avoid overworking female employees as this can adversely affect their health and could also affect their productivity. Stress management mechanisms and programmes should also be put in place so as to moderate the effects of occupational stress.

Keywords Occupational Stress, Behavioural Outcome, Fatigue, Depression, Absenteeism

1. Introduction

Workplace stress has been identified as an occupational hazard and safety risk throughout the world, including Nigeria (National Institute of Occupational Safety and Health, NIOSH, 2007). The International Labour Organization's (ILO) report (2008) shows that an additional 160 million new people suffer from work related stress. Stress manifests in employee's behaviour in the form of depression, anxiety, headache, frustration, fatigue, aggression, alcoholism, and loss of concentration. In fact, the effects of occupational stress are felt seriously in countries like Japan, China and United States that, it is named the "disease of 20th Century". Therefore removing the negative effects of workplace stress implies improving employees' physical and mental health as well as increasing organizational efficiency.

In Nigeria, for example, just like any other countries of the

world, a large number of women have entered the corporate sector, particularly banks. Majority of them have proved their capacities and potentials in Departments like Risk Management and Compliance, Human Resources and Relationship Management, Research and Statistics as well as Marketing. In spite of all these, many of them face stresses, obstacles and challenges posed by the job conditions. For instance, marketing executives in banks especially women are given targets to meet, failure which is accompanied by serious reprimand and in most cases sack threat. This therefore exposes female bank workers to undue pressure and risk. Those in the operation units work more than 10hrs daily balancing account and sometimes are made to work on Saturdays. All these, affect the socio-behavioural and psychological wellbeing of the workers. Evidence shows anxiety, depression, fatigue, irritability, ulcer, back/muscular pain and headache to be common among bank workers in Nigeria.

Occupational stress if not properly handled by management or effectively controlled by victims often produce physical, psychological or behavioural responses. Cole (1995) enumerates the following as responses to stress; physiological symptoms which include increased heart beat,

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tensed muscles, high blood pressure, ingestion, gastric ulcers, and back pain. Stress is also likely to manifest in less serious infections, allergies and physical disorders. Also, occupational stress can also result to psychological symptoms which can manifest in the form of fear, anxiety (phobias, obsessions), depression, tension, boredom, irritability, and job dissatisfaction. Occupational stress has also been identified to results to motor-behavioural symptoms. These manifest in generalised changes in behaviour such as loss of appetite, increased cigarette smoking, alcohol consumption, sleeplessness, aggressiveness, committal of excessive errors, intolerance, and despair.

However, many longitudinal studies exist on occupational stress particularly its effects on organizations and workers' behaviour generally; few exist on female gender in organizations, and among the few less study have been conducted on the effect of banking work on employee's psycho-behavioural domain. This study examines the behavioural outcomes of occupational stress among female employees of commercial banks in Nigeria. Therefore, bridging the intellectual gap that exists in the literature particularly those on gender occupational studies make this study highly imperative.

2. Theoretical Review

2.1. 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 identify their job as being important, adopt variety of skills to perform their tasks, control over the work process and are proportionately rewarded, they tend to perceive and feel their job 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.

3. Research Methodology

The cross-sectional survey design was adopted and the scope of this study covered all commercial banks in Akwa Ibom State, South-South Nigeria. The population of this study comprised 785 female employees of commercial banks in 18 commercial banks in Akwa Ibom State. Three hundred and sixty five (365) female employees of nine (9) commercial banks in Akwa Ibom State were selected as a representation of the total population of the study. Simple random sampling was used to select 9 commercial banks from the list of 18 commercial banks in the State and then Stratified Random Sampling was used in selecting the female 365 employees. The selected banks were Sterling Bank, Skye Bank, Zenith Bank, Access Bank, First City Monument Bank (FCMB), Guaranty Trust Bank (GTB), Diamond Bank, United Bank for Africa (UBA), and Wema Bank.

The instrument used for data collection was a self developed questionnaire titled "Occupational Stress and Employees Psycho-Behavioural Outcomes Questionnaire". The validity of this instrument was assessed through expert opinions. Copies of the questionnaire were presented to two independent assessors in Test and Measurement and Organizational psychology in the University of Uyo, Uyo, Akwa Ibom State. They made necessary corrections and these corrections were effected before the instrument was administered. Furthermore, the instrument was tested for reliability by administering thirty (30) copies of the questionnaire to thirty (30) respondents in other financial institutions in the neighbouring Cross River State who were believed to have similar occupational stress experience. The resulting data were then subjected to Cronbach Alpha reliability analysis and result yielded reliability coefficient of 0.82 which is an indication that the instrument is reliable.

Moreover, this instrument was personally distributed to the respondents in conjunction with the help of research assistants who were deployed to assist in the administration of the instrument. The cooperation of bank managers especially Heads of Operation and Marketing as well as female employees at the Customer Service Units in the sampled banks helped in facilitating the administration of the instrument. Frequency and simple percentages and multiple logistic regression model were used to analyse the data. The Statistical Package for Social Sciences (SPSS 20.0) was used to facilitate data analysis and all hypotheses were tested at 0.05 level of significance.

4. Results

Three hundred and thirty-five (365) copies of the questionnaire was administered of which 272 copies (75%) were retrieved. The results in Table 1 show that 131(48%) women, almost half were married and 138 (50%), 2(1%) and 1(1%) were single, widowed and divorced respectively. Two percent (2%) were WASC/Equivalent certificate holders,

16% were National Diploma or National Certification of Education holders while 66%, 11% and 5% hold B.Sc. Degree, Postgraduate Degrees and Professional Certificates respectively. The distribution of their work experience is as follows; 63% have worked for 1-5 years, 26% have worked for 6-10 years and 11% have worked for more than 5 years. Therefore, the majority of the respondents were single (50%) and have worked for 1-5 years (63%) in their respective commercial banks.

Table 1. Demographics Characteristics of the Respondents

Demographic Variables	No. of Respondents	Percentage (%)
Married Status		
Married	131	48
Single	138	50
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
11-15yrs	12	4
16-20yrs	10	4
21-25yrs	3	1
26-30yrs	3	1
31-35yr	2	1
Total	272	100
Bank Name		
Access Bank	30	11
Diamond Bank	25	9
FCMB	50	18
Guaranty Trust Bank	12	5
Skye Bank	20	7
Sterling Bank	17	6
UBA	59	22
WEMA	14	5
Zenith Bank	45	17
Total	272	100
Cadre of the Respondents		
Management Staff	54	20
Non-management Staff	218	80
Total	272	272

Table 2. Distribution of respondents on the effects of occupational stress on women's workplace behaviour

Items	Yes (%)	No (%)	No Response (%)
Does occupational stress have physical and psychological effects on the behaviour of women employees in banks?	245(90.1)	16(5.9)	11(4.0)
Can stress make you stay away from work?			
Aside from stress, which other factors can make you stay away from work?	100(36.8)	167(61.4)	5((1.8)
i. sickness of self			
ii. burial ceremony of relative	224(82.4)	43(15.8)	5(1.8)
iii. marriage ceremony of self	47(17.3)	218(80.1)	7(2.6)
iv. interview for a better job	235(86.4)	28(10.3)	9(3.3)
Have you ever been depressed as a result of job stress?	49(18.0)	214(78.7)	9(3.3)
Which other factor can make you depressed aside stress?			
i. Death of spouse or relative			
ii. Failure in interview for better job	245(90.1)	23(8.5)	4(1.5)
iii. Inability to meet family obligations	222(81.6)	40(14.7)	10(3.7)
iv. Conflict with boss or spouse	235(86.4)	31(11.4)	6(2.2)
Have you ever experienced fatigue as a result of stress posed by your job?	242(89.0)	22(8.1)	8(2.9)
Other than stress, what other factors can make you have fatigue?	239(87.9)	30(11.0)	3(1.1)
i. Not getting enough sleep	244(89.7)	16(5.9)	12(4.4)
ii. Not eating balanced diet	40(14.7)	219(80.5)	13(4.8)
iii. Taking alcohol or drugs	231(84.9)	41(15.1)	-
Is stressing the cause of women's labour turnover in banks?	181(66.5)	65(23.9)	26(9.6)

Table 2 shows the distribution of respondents on the effects of occupational stress on female employees' behaviour. According to the data, more than two thirds of the respondents 245 (90.1%) were of the opinion that occupational stress has some behavioural (physical and psychological) effects on female employees. More than half (167 or 61.4%) of the respondents indicated that they could not stay away from work as a result of occupational stress, while 100 (3.8%) respondents suggested they could. This shows that female employees' absence from work may not be as a result of workplace stress, but due to some other factors. Furthermore, the data indicate that many of the

respondents rather reported sickness (224 or 82.4%) and their marriage ceremony (235 or 86.4%) as factors that could cause their absence from work. Moreover, responses for absenteeism as a result of burial ceremony of relative and job interview were low, 47 or 17.3% and 49 or 18.0% respectively.

In the same vein, more than half (214 or 78.7%) of the respondents reported that occupational stress does not make them depressed. Rather 245 (90.1%) respondents reported that death of their spouse or relative could make them depressed. Two hundred and twenty-two (81.6%) respondents reported failure in an interview for a better job. Two hundred and thirty-five (86.4%) respondents reported inability for them to meet family obligations, and 242 (89.0%) respondents indicated that conflict between their bosses or spouses could make them depressed.

However, majority (239 or 87%) of the respondents reported that occupational stress causes fatigue among them. But, may not be the only reason. Factors such as not having enough sleep and taking too much alcohol were identified by 244 (89.7%) and 231 (84.9%) respondents respectively could influence women's fatigue at the workplace. In addition, 181 (66.5%) respondents against 65 (23.9%) reported that occupational stress was the cause of female labour turnover in the banking sector. Other effects of occupational stress on the behaviour of female employees identified by the respondents and their percentage distribution are found in Table 3. They include sickness, unfriendliness and anger, tiredness, making errors, unbalanced, lack of self confidence, mindlessness, miscarriages of pregnancy, nagging, lateness to duty, frustration, aggressiveness, selfishness, unproductiveness and being moody.

Table 3. Behavioural effects of occupational stress on female employees in commercial banks

Effect	No. of respondents	Percentage
Sickness		
Unfriendliness	117	43.0
Anger	80	29.4
Tired /sleepy	16	5.9
Making mistakes/errors	4	1.5
Unstable	5	1.8
Loss self confidence	2	0.7
Mindlessness	2	0.7
Miscarriages	6	2.2
Nagging	9	3.3
Home behaviour	2	0.7
Lateness to work	2	0.7
Frustration	12	4.4
Aggressiveness	2	0.7
Labour turnover	1	0.4
Less caring	1	0.4
Unproductiveness	1	0.4
Moody		
Total	272	100

Table 3 shows the behavioural effects of occupational stress on the behaviour of female employees of commercial banks as identified by the respondents. The identified behavioural effects of occupational stress include sickness, unfriendliness, anger, tiredness, making errors, unbalanced, loss of self confidence, mindlessness, nagging, miscarriages, lateness to duty, frustration, aggressiveness, selfishness, unproductiveness and being moody.

The result obtained can be written in logistic regression model form as:

$$\ln\left(\frac{P_i}{1-P_i}\right) = -1.468 + 0.005X_1 + 1.280X_2 + 0.207X_3 + 0.968X_4 + 0.112X_5$$

Where: X_1, X_2, X_3, X_4 and X_5 , denotes occupational stress, sickness of employee, burial ceremony of friends or relatives, marriage ceremony of employee, and interview for a better job respectively.

The result in Table 4 reveals an insignificant influence of occupational stress on absenteeism (regression coefficient, $\beta = 0.005$, S.E = 0.329, $p > 0.05$) although it was examined to have a positive contribution. Chances of absenteeism among those who were stressed was not significantly higher than those who were not stressed (OR = 1.005, C.I = 0.527 – 1.916, $p > 0.05$). Other possible factors of absenteeism like sickness of employee ($\beta = 1.280$, S.E = 0.366, Wald statistic = 12.211, $p < 0.001$) and marriage ceremony of employee ($\beta = 0.968$, S.E = 0.414, Wald statistic = 5.460, $P = 0.019$, $p < 0.05$) showed a significant positive influence on absenteeism. Moreover, sickness of self (OR = 3.60, C.I = 1.754 – 7.371) and marriage ceremony of self (OR = 2.63, C.I = 1.1169 – 5.932) showed a significance high odds of absenteeism among female employees of commercial banks. Hence, occupational stress does not have a significant influence on absenteeism but conversely, sickness and marriage ceremony of employees were seen to have a significant influence on absenteeism.

The logistic model for this hypothesis was obtained to be:

$$\ln\left(\frac{P_i}{1-P_i}\right) = -2.106 + 0.139X_1 + 1.814X_2 + 0.285X_3 + 1.959X_4 + 0.093X_5$$

Where: X_1, X_2, X_3, X_4 and X_5 represent occupational stress, death of one's spouse, failure in an interview for a better job, inability to fulfil family obligations and conflict between spouse and boss respectively.

The result of multiple logistic regression as shown in Table 5 reveals an insignificant influence of occupational stress on depression ($\beta = 0.139$, S.E = 0.452, Wald statistic = 0.094, $p > 0.05$). The odds of depression among those who were occupationally stressed were not significantly different from those who were not (OR = 1.15, C.I = 0.473 – 2.789). Other factors like death of one's spouse ($\beta = 1.814$, S.E = 0.545, OR = 6.13, C.I = 2.107 – 17.855, $p < 0.01$) and

inability to fulfil family obligations ($\beta = 1.959$, S.E = 0.589, OR = 7.09, C.I = 2.237 – 22.469, $p < 0.01$) showed a significant positive influence on depression. Therefore, occupational stress does not have a significant influence on depression although it has a positive contribution but not significant ($p > 0.05$).

As shown in Table 6, occupational stress shows a significant positive influence on fatigue (S.E = 0.516, Wald statistic = 10.54, $p < 0.01$). The likelihood of fatigue was about 5 times among those who were occupationally stressed (OR = 4.87, C.I = 1.800- 13.170). Other factors like not getting enough sleep ($\beta = 1.788$, S.E = 0.775, Wald statistic = 5.33, OR = 5.98, C.I = 1.309 – 27.305) also reveals a

significant positive influence on fatigue. Factors like not eating balanced diet ($B=0.983$, S.E=0.743, Wald statistic=1.748, OR=2.67, C.I=0.622-11.472), taking too much alcohol (OR = 1.71, C.I = 0.428-6.791) do not show a significant influence on fatigue ($p > 0.05$), (Table 4.33). It can be concluded therefore that occupational stress could result in fatigue among female employees of commercial banks. Other possible factor investigated that could also result in fatigue among female employees was not getting enough sleep. But not eating balanced diet and drinking too much alcohol would not result in fatigue among the female employees of commercial banks.

Table 4. Multiple Logistic Regression Result showing the influence of occupational stress and other possible factors on absenteeism among female employees of commercial banks in Akwa Ibom State (Odd Ratios and 95% Confidence Interval)

Risk factors	Coefficients	S.E	Wald statistic	df	OR(95%C.I)	p- value
Occupational stress (Yes/No)	0.005	0.329	0.000	1	1.005(0.527-1.916)	0.989 ^{NS}
Sickness of self (Yes/No)	1.280	0.366	12.211	1	3.60(1.754-7.371)	<0.001 ^{***}
Burial ceremony of friend or relatives (Yes/No)	0.207	0.229	0.229	1	1.23(0.527-1.916)	0.632 ^{NS}
Marriage ceremony of self (Yes/No)	0.968	0.414	5.460	1	2.63(1.169-5.932)	0.019 [*]
Interview for another job (Yes/No)	0.112	0.539	0.043	1	1.12(0.389-3.220)	0.835 ^{NS}
Constant	-1.468	0.603				

NS, $p > 0.05$, not significant at 5% * $p < 0.05$, significant at 5%, *** $p < 0.001$, significant at 0.01%. df= degree of freedom, 1.

Table 5. Multiple Logistic Regression showing the influence of occupational stress and other factors on depression among female employees of commercial banks in Akwa Ibom State

Factors	Coefficient (β)	S.E	Wald statistic	df	OR(95%C.I)	p- value
Occupational stress	0.139	0.452	0.094	1	1.15(0.473-1.7890)	0.759 ^{NS}
Death of one's spouse	1.814	0.545	11.072	1	6.13(2.107-17.855)	0.001 ^{**}
Failure in interview for a better job	0.285	0.514	0.309	1	1.33(0.486-3.641)	0.578 ^{NS}
Inability to fulfil family obligations	1.959	0.589	11.074	1	7.09(2.237-22.469)	0.001 ^{**}
Conflict between spouse and boss	0.093	0.701	0.018	1	1.10(0.278-4.336)	0.89 ^{NS}
Constant	-2.106	0.744	8.008	1		

df = degree of freedom; 1, NS $p > 0.05$, not significant, ** $p < 0.01$, significant at 1%.

Table 6. Multiple Logistic Regression showing the influence of occupational stress and other possible factors on fatigue among female employees of commercial banks in Akwa Ibom State (Odd ratios and 95% confidence interval)

Factors	β	S.E	Wald statistic	df	OR(95%C.I)	p-value
Occupational stress (Yes/No)	1.583	0.508	9.718	1	4.87(1.800 – 13.170)	0.002 ^{**}
Not getting enough sleep (Yes/No)	1.788	0.775	5.325	1	5.98(1.309-27.305)	0.021 [*]
Not eating balanced diet (Yes/No)	0.983	0.743	1.748	1	2.67(0.622-11.472)	0.186 ^{NS}
Taking much of alcohol or drug (Yes/No)	0.534	0.705	0.574	1	1.706(0.444-7.133)	0.449 ^{NS}
Constant	-1.511	0.705	4.587	1		

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

5. Discussion of the Findings

5.1. Effect of Occupational Stress on Absenteeism

The result of this study shows an insignificant influence of occupational stress on absenteeism ($p > 0.05$). Occupational stress was found not to influence absenteeism among female employees of commercial banks. Finding also reveals that the chances of absenteeism among female employees who were stressed were not significantly higher than those who were not stressed. However, while this study has found that occupational stress does not directly result in absenteeism of female employees, excessive exposure of female employees to high levels of stress could induce sickness among the employees thereby indirectly resulting in absenteeism; and absenteeism have been found to result in diminished productivity (Freedman & Philips, 2002). Findings from other research has confirmed that job stress not properly handled by management or effectively controlled by the victims often produce physical, psychological or behavioural responses and sickness (Rosch, 2005; NIOSH, 2001). For instance, Leino (2000); Lacroix (2009); MacDonald, Karasek, Punnett & Scharf (2001) have correlated excessive job stress in women with coronary heart disease. Mansfield (2003) had also found an association between job strain and poor physical health, mental health and social functioning. The implication of this is that if occupational stress is allowed to result in sickness and eventually in absenteeism it would increase an employee's medical expenses, leads to a company's compensation claims, diminished productivity, labour turnover and worst still, loss of manpower. This observation had already been noted by Friedman (2001); Fisher (2001); Hinkle & Plummer (2006) earlier discussed in the literature.

5.2. Influence of Occupational Stress on Depression

This study has shown an insignificant influence of occupational stress on depression. The odds of depression of those who experienced occupational stress were not significantly different from those who do not. The study then concludes that occupational stress does not have a significant influence on depression although it has a positive contribution. Therefore, since occupational stress was found not to have a direct influence on depression, other factors could. This study therefore incorporated other risk factors of depression such as death of one spouse, child or relative, over waiting for promotion, inability to fulfil family obligations and conflict between spouse and boss. Finding based on multiple logistic regression results of these factors on depression reveals that death of one spouse, child or relative and inability to fulfil family obligations shows a significant positive influence on depression. Result shows that the chance of depression was more than 6 times among those who may experience loss of spouse, child or relative and more than 7 times among those who perhaps were unable to fulfil family obligations.

This finding disagrees with the observation of Wilkins &

Beaudet (2004), who believed that workers who experience job strain, job insecurity, physical demands, or low co-worker's support are at risk of psychological distress. The study contends that some of the factors such as job strain, physical demands and social support can be controlled and may not necessarily result in workers depression. However, this finding supports Sumrall's (2005) and Belle's (2005) observations that depression arises from traumatic life situation or circumstances such as divorce, loss of a job, and loss of a loved one which the victim have no control over; since the victims do not cause the loss to themselves, they tend to develop feelings of anger to those who did. If the anger is not expressed to those who are responsible, the anger is turned inward; the victims become angry and depressed. However, depression reveals itself in a person's countenance. A gloomy look, sad face, shoulder droop and withdrawal are some characteristics of a depressive.

5.3. Influence of Occupational Stress on Fatigue among Female Employees of Commercial Banks

The study investigated whether occupational stress influence fatigue among female employees of commercial banks in Akwa Ibom State. The result of the multiple logistic regression shows that occupational stress has a significant positive influence on fatigue ($p < 0.001$). In other words, female employees who experienced occupational stress are likely to experience fatigue. Moreover, the likelihood of fatigue among those who experienced occupational stress was found to be about 5 times higher than their counterparts who were not occupationally stressed. Other possible factors of fatigue investigated were; not getting enough sleep/rest, not eating balanced diet, and taking much alcohol or drugs. Not getting enough sleep/ rest showed a statistical significant positive influence on fatigue ($p < 0.01$) while other possible factors that may result to fatigue did not ($p > 0.05$). These findings support (NIOSH, 1999) report that excessive stress on workers could result in emotional strain such as job dissatisfaction, tension and fatigue.

Equally, finding by Clark (2002) revealed that excessive exposure of employees to stress could result to chronic fatigue otherwise referred to as burnout (Williams, 2002). The implication is that employees who feel burnout are likely to experience feelings of physical exhaustion and propensity towards sickness. Sickness would result in absenteeism, diminished productivity and eventually labour turnover among employees. This therefore suggests that employees should not be over loaded because studies on burnout have related it with fatigue and physical exhaustion resulting from work-overload factor in many organizations (Caplan & Jones, 2005; Chermis, 2001). Where job demand is high on an employee, other employees should be deployed to assist. Management of commercial banks should be sensitive to the mechanism of job rotation, job sharing and rest periods where and when appropriate to forestall fatigue among its employees. It is equally impetus on the employees to be conscious of early signs of fatigue and notification

made known to the superior to nib burnout in the bud. Ultimately, fatigue has been noted to be prevalent among service professionals such as teachers, bankers, health practitioners, and clergy members (Williams, 2002). The finding of this study has confirmed this observation.

6. Conclusions

The study sought to assess whether occupational stress prevalent in the banking industry in Nigeria influence absenteeism, depression and fatigue among the female employees. The study found that, job stress has some behavioural effects among the female employees some of which are fatigue, sickness, and labour turnover. These stress outcomes are discovered to be as a result of high demands, long working hours, work-overloading and job insecurity factors inherent in the Nigerian banking industry. To moderate the stress conditions, job design, job rotation, job sharing and role negotiation should effectively be used to reduce work-overload problem but issue of job insecurity should be addressed through stable employment policies and better conditions of service. Moreover, unfriendly labour practices such as casualization and contract staffing carried out by commercial banks in Nigeria should be addressed through unionization and protest by such workers. Lastly, ensuring the enforcement and implementation of extant labour laws and International Labour Conventions by labour unions and regulatory agencies will also mitigate unhealthy and unfriendly labour practice in the Nigerian banking environment and consequent reduction of employees workplace stress.

7. Recommendations

1. There is a need for commercial banks to have a more effective work design and stable job policy so as to reduce occupational stress.
2. Employee assisted programme and stress management training should be initiated for employees so that they could cope with stress related to their jobs. This could be done by organizing periodic occupational stress workshop. This will provide avenue for employees to vent possible stressors they are faced and what solutions should be given.
3. Counselling service is one other important employee assisted programme that has impacted immensely on modern organizations and improves employees' wellbeing by providing necessary informational and social support on workplace stress management. Therefore, managements of commercial banks should provide counselling service to their employees in view of its importance.
4. There is also need for the introduction of flexible work schedule in banking service just as it is obtainable in

medical service.

5. Sporting/ games facilities such as gym, chess, scrabble, Crèche, restaurant, staff bus and staff quarters should be provided in commercial banks. These can serve as occupational coping strategies for bank employees.

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