

**SOURCES OF OCCUPATIONAL STRESS EXPERIENCED BY WOMEN EMPLOYED  
IN SELECTED BANKS IN ENUGU METROPOLIS**

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## **ABSTRACT**

*The thrust of this work rests on assessment of various sources of occupational stresses that women face as workers in the banking sector of the economy. The banking sector can be explained as the life wire of the modern capitalist economy. This paper is anchored on the demand-control model proposed by Karasek. Analysis was done with the aid of descriptive statistics and regression model. Findings revealed that female employees are passing through a lot of stress in the course of carrying out their assign tasks. Based on the findings, the study recommends that banks should implement policies to reduce excessive workloads for women employees, particularly in high-stress departments like operations and marketing and this be achieved by redistributing tasks, hiring additional staff, or introducing job rotation to prevent burnout and improve work-life balance. Also, it is highly recommended that banks should establish formal support systems such as counselling, mentorship programs, and wellness initiatives to address both the psychological and physical stress faced by women employees. These interventions should focus on managing work-related stress and fostering a healthier work environment.*

*Keywords: Stress, Occupation, Bank, Women, Employees, and Enugu Metropolis.*

## **1.0 INTRODUCTION**

### **1.1 Background to the Study**

Occupational stress has been identified as an occupational hazard and safety risk throughout the world, including Nigeria (National Institute of Occupational Safety and Health, NIOSH, 2017). The International Labour Organization's (ILO) report (2018) shows that an additional 160 million new people suffer from work related stress. This manifests in employee's behaviour in the form of depression, anxiety, headache, frustration, fatigue, aggression, alcoholism, and loss of concentration. This has adversely affected many organizations in terms of absenteeism, labour turnover and diminished productivity. Although all occupations have their peculiar stressors, some occupations are inherently more stressful than others. In Nigeria, for instance, banking job has been identified as a very stressful occupation owing to long working hours, stiff competition, unstable banking policies, regulatory bottlenecks and difficult customers (Akinnusi, 2021).

The high level of workplace stress faced by bank workers especially the female employees are worrisome coupled with the stress of taking care of the family especially the married staff. Female bank employees in Akwa Ibom State just like other female employees in other states of the

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

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

Indeed, several of these studies (Newmen & Beecher; 2018, Kets de Vries, 2021; and Folkman, 2021) were mostly directed at men's experience and as such women's experiences of workplace stress remained relatively ignored; yet women are also confronted daily with unique workplace stressors (sexual harassment, job insecurity and home-work conflict) and with the challenges of coping with them. It was in view of the intractable nature of the problem of occupational stress and the noticeable gaps that exist in the literature, that this study was designed. The study therefore investigated some of the sources of occupational stress among female employees of selected Banks in Enugu Metropolis.

## 1.2 Statement of the Problem

Essiam, Mensah, & Gyamfi, (2021) tells the monetary consequences of work related stress he also says that in their article that an organization work cannot be done under pressure as it could be the reason of the low production, disappointment and bad physical health. A number of factors have effects on employee job satisfaction such as overload of work, separation, wide hours worked, harmless work atmosphere, tough affairs between co-workers and role uncertainty, irritation and shortage of chances or inspiration to development in ones skill level.

Every sector has policies to achieve its objectives. Continuous updating and monitoring of these policies should be essential to keep pace with changing in time to avoid any type of stress on the

part of the employees. To study the work stress of the employees in Banking sector, it is mainly focused on various factors which are directly or indirectly related to the nature of work. These factors include design of tasks, management styles, inter-personal relations, workload, career concerns and environmental conditions. The need for the study is to ascertain specific problems of employees related to job stress and to find out the level of stress. The present study will help to develop more appropriate strategies to minimize the job stress of employees and these could be incorporated into a well-designed set of human resources policies and also helps as one of the sources for the secondary data for future research also. The level of stress faced by employees in Banking sector is not new. During the past few years banking sector have undergone tremendous changes. In a competitive environment, every sector is interested to improve its position to get a strong base for its survival. To attract the customers to large number and to improve the market share as well as profits these sectors adopt various strategies downsizing, excessive working hours, introduction of new technologies, new plans, etc. Due to these factors the employees are experiencing high level of stress and it has become their integral part of living. Stress at work can be a real problem to the organization as well as for its workers. Good management and good work organization are the best forms of stress prevention. This study is helpful in assessing the extent of stress experienced by women employees in banking sectors.

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 female bank workers in Nigeria.

### **1.3 Objectives of the Study**

- i. To identify the main factors related to Occupational stress.
- ii. To analyse how stress factors affect women employees in Banking sector
- iii. To study the relationship between stress and the variables that creates stress.
- iv. To identify the measures to be taken to reduce Occupational stress.

## **2.0 LITERATURE REVIEW**

## 2.1 Concept of Stress

It is well recognized that stress is a complex and dynamic process (Lazarus, 2019). Stress can be defined as the imbalance between people's perceived environmental demands and their perceived ability to cope with these demands. Stress is recognized to be predominantly subjective in nature, rather than an objective phenomenon. A comprehensive understanding of stress involves assessing each important facet of the stress process (Lazarus, 2019). This includes the key environmental and personal antecedents (e.g., demands, resources), the intervening processes (e.g., coping, personality), indicators of the immediate stress response (e.g., subjective experience of psychological distress), and the longer-term consequences of stress for individuals and the workplace (e.g., physical health, commitment to the organization). It is now recognized that a complete understanding of stress in the workplace, requires understanding the positive experiences and emotions staff experience at work, in addition to the negative experiences and emotions.

However, excess amounts of stress can lead to a lack of productivity, a loss of confidence, and the inability to perform routine tasks. As a result, quality employees lose their enthusiasm for their work and eventually withdraw from the company. When left unchecked, occupational stress can lead to emotional and physical disorders that began to impact personal as well as professional lives. The individual may develop a level of tension that interferes with sleep, making relaxation outside the workplace impossible. Over a time, period of this stress can trigger emotional disorders such as anxiety, depression and in some cases various phobias that further inhibit the ability to enjoy any aspect of living.

According to Bhatt (2022) there is potential for stress when an environmental situation is perceived as presenting a demand which threatens to exceed the person's capabilities and resources to meet it. The concept is often conceived as pressure from the environment, then as strain within the person (Faisal, Noor & Khair, 2019). This indicates that stress is an adaptive response, mediated by individual differences and/or psychological processes that are a consequence of any external (environmental) action, situation, or event that places excessive psychological and/or physical demands on a person. Therefore, it is likely that more stress could be perceived in some situations than others and in some individuals than others. Literature has shown that stress can undermine the achievement of goals both for individuals and for organizations (Faisal, Noor & Khair, 2019). Stress related to occupation is referred to as occupational stress.

In Nigeria, banking jobs are often associated with stress due to factors such as long working hours, intense competition, regulatory policies, job insecurity, layoffs resulting from economic uncertainty, increased overtime demands due to staff reductions, among others. Prolonged sitting, even at a desk, can have severe implications for both physical and mental health. For instance, research indicates that individuals who spend four or more hours sitting per day experience a 125% increase in the risk of heart disease and a 50% increase in the risk of death from any cause (Berkowitz & Clark, 2022). In the case of banking jobs, employees typically spend longer hours sitting and working each day. Furthermore, heightened levels of job stress, characterized by

perceptions of having little control but facing numerous demands, have been associated with increased rates of physio-psychosocial disorders, which may have more detrimental effects on women.

### **Sources of Occupational Stress**

Occupational stress in the banking sector can arise from various sources, encompassing job-related factors, organizational dynamics, interpersonal relationships, and external pressures. Here are some common sources of occupational stress for women employed in banks within the Enugu Metropolis. In many pieces of literature, the sources of occupational stress have been divided into three general categories and they can be identified and are related to the individual, organization factors and environment. According to Amiri (2019), individual sources include role conflict, role ambiguity, conflict in personal goals, unexpected personal events and economic issues. The author noted that organizational sources include organizational structure, processes and policies as well as communication factors, job requirements, physical conditions of workplace and organizational life stages. Environmental sources include economic, political and technological factors. Job demands including perceptual, physical, and psychological requirements of a job have been identified as the critical sources of occupational stress that often lead to emotional and physical damage and reduced employees job performance (Fernet et al., 2021). Some authors observed that job demands that are stressful are related to heavy workloads, tight deadlines, and demanding performance targets (Orisa-Ubi & Offiah, 2023). These demands appear to be common stressors in the banking sector. Women may experience stress due to the pressure to meet sales quotas, process transactions efficiently, and handle multiple tasks simultaneously.

Similarly, Amiri (2023) found role characteristics such as role ambiguity, role overload, role weakness and role incompatibility as occupational stressors in the workplace. Others stressors in the workplace which were identified by the author include role ambiguity, excessive role, role incompatibility, job traits, interpersonal relationships, organizational structure, human resource management approach, technology and material characteristics. These sources of stress are likely to have negative consequences on performance of employee particularly those who work over lengthy hours, lacking the necessary skills for their position and those who are discriminated and harassed. Dealing with difficult customers, managing complaints, and resolving conflicts can be sources of stress for women working in customer-related positions within banks could be linked with customer service challenges (Orisa-Ubi & Offiah, 2023). The authors observed that women working in customer service units encounter verbal abuse, hostility, demands from clients, leading to emotional strain and burnout.

Lack of organizational support has also been indicated in literature as a critical source of stress. According to Murtaza et al. (2021), occupational stress arising from lack of organizational support include factors intrinsic to the job itself such as position held in the organization, relationships at work, organizational structure, poor interpersonal relations, unfair management practices, poor



organizational climate and type of occupation. A job holder is also expected to be given commensurate autonomy to be in control. This is because limited autonomy and decision-making authority in job tasks and processes can contribute to feelings of frustration and helplessness among female bank employees. Micromanagement, rigid policies, and bureaucratic procedures from management or supervisors may impede women's sense of empowerment and job satisfaction. These sources of occupational stress portend severe consequences on the performance of women employed in commercial banks in Nigeria. In addition, poor work environment such as physical discomfort, noise, and inadequate facilities in the workplace can contribute to stress among female bank employees.

According to (Marjrashi et al., 2021), poor lighting, uncomfortable seating, and overcrowded workspaces may affect women's physical health and productivity. Other sources of occupational stress as highlighted by the National Institute for Occupational Safety and Health (NIOSH) (2018) are financial aspects of the job, work-life conflict, poor training, lack of opportunities for advancement, absence of strategic leadership and ineffective communication. The institute identified work-life imbalance as a source of stress. Balancing work commitments with personal and family responsibilities can be challenging for women in the banking sector, especially those with caregiving responsibilities. This could be due to the long working hours, inflexible schedules, and limited time off. These challenges may hinder women's ability to achieve work-life balance and maintain overall well-being on one hand. On another hand, balancing work commitments with personal and family responsibilities can be challenging for women in the banking sector, especially those with caregiving responsibilities. Furthermore, long working hours, inflexible schedules, and limited time off may hinder women's ability to achieve work-life balance and maintain overall well-being. Marjrashi et al. (2021) also attested to poor working condition, extended working hours, work overload, position in workplace, lack of task control, role ambiguity, workplace conflict and sexual harassment as sources of stress that cut across a variety of occupations. The presence of stressors emanating from these sources are not without consequences.

Among the many factors that fall under the wide category of occupational stress include poor management techniques, the demands of the job and many others. According to Campbell and James (2022), Organizational restructuring, mergers and acquisitions in the banking sector can create uncertainty and disruption in the workplace, leading to stress among female employees. The consequences of these developments such as changes in leadership, policies, and procedures may result in resistance, anxiety, and decreased morale within banks. Employees feeling of being unappreciated may also increase the level of job stress leading to inability to think clearly and the tendency to be slow at work, causing poor performance. According to Murali et al. (2017), worker stress is also connected with emotional weariness, unfavourable self-evaluations, and low self-esteem.

Discomfort among female employees has consequences. Meier et al. (2022) noted that disputes among employees can hinder achievement of organizational objectives. A similar study by Kakar

(2017) also noted that workers' experience of tension or antagonism in the workplace can diminish performance and reduced satisfaction with condition of service. To achieve effectiveness, therefore, it is important for employees to effectively handle intragroup conflict effectively (Benitez et al., 2018). Individuals who are prone to instigating conflicts within their social groups are those who do not keep to moral norms or stray from expected behaviors. Therefore, workplace conflicts, gossip, and interpersonal tensions can create a hostile or toxic work environment, impacting women's psychological well-being and job satisfaction. Bullying, harassment, and discrimination based on gender, race, or age may also exacerbate stress and undermine women's confidence and performance.

In addition to various forms of discomforts on the job, job dissatisfaction is another source of occupational stress. According to Amran et al. (2019), there is a positive correlation between employee satisfaction with the work environment and their performance. Dissatisfaction with job roles, career advancement opportunities, and compensation packages can contribute to stress and disengagement among female bank employees. In addition, lack of recognition, limited growth prospects, and unequal treatment may erode women's motivation and commitment to their jobs. This suggests that higher levels of employee satisfaction can lead to a reduction in workplace stress.

In the banking sector, deficiencies in administrative support from managers, work overload and time pressure, poor relationship with customers and coworkers, and work life balance cause stress which in turn lessen employee performance. According to Manu (2022) causes of stress are numerous including cuts in staff, change at work, long work hours, lack of supervision, insufficient training, improper working conditions, too heavy responsibilities and poor relations with colleagues. A lack of supervision, insufficient training, improper working conditions, and too heavy responsibilities could be linked to role ambiguity. Ambiguity surrounding job roles, responsibilities and performance expectations can lead to confusion and stress among female bank employees. Unclear job descriptions, frequent role changes, and conflicting priorities may hinder job satisfaction and performance among female employees. McGann, et al., (2022) proposed that stress related to job can be regularly restrained because of its probable threats to both group and individual performance. The authors suggest that concerns about job stability, layoffs, and restructuring within the banking industry can contribute to feelings of uncertainty and anxiety among female employees. Economic downturns, technological advancements, and market fluctuations may also exacerbate fears of job loss and financial insecurity. Addressing these sources of occupational stress requires a multifaceted approach that involves organizational support, leadership intervention, and individual coping strategies. By identifying and mitigating these stressors, banks can create a healthier and more supportive work environment for women, promoting employee well-being and organizational success.

## 2.2 Theoretical Framework



The demand-control model proposed by Karasek in 1979 is concerned with the joint effects of job demands and job control on worker's well-being. While job demand is subdivided into the workload, work hazards, physical and emotional demands, and role conflict, job control relates to substantive complexity of work, administrative control, control of outcomes, skill discretion, supervision, decision authority, and ideological control (Muntaner & Schoenbach, 2017). Based on these dimensions of demand and control, jobs have been classified into four categories namely, high-strain jobs, low-strain jobs, active jobs, and passive jobs (Landsbergis. 2019). These types of jobs have been identified with corresponding strain and possible control levels. While high-strain jobs are those of high demand but low control, low-strain jobs are those of low demand but high control. Furthermore, active jobs are those of high demand but high control, while passive jobs are those of low demand and low control. Based on these propositions, the main thesis of this theory is that psychological distress is predicted by high demand/low control combinations.

The thesis of the demand-control model proposed by Karasek is related to the current study. The theory implies that an increase in control is positively correlated with job demands among female staff of the banks. Presumably, several changes in the banking job such as contents, time, management approaches and customer pressures suggest key work demands encountered by female bank workers in the work environment. Similarly, job satisfaction levels among the female bank workers could also be associated with critical change processes in the banks. On the other hand, perception of control can also be linked to personality and demographic factors of the female commercial bank workers in Enugu Metropolis.

### 3.0 METHODOLOGY

The technique used in analysing and estimating the time series data collected is Linear Regression using the ordinary least squares regression techniques. (OLS) the study is interested in cause-and-effect relationship and since secondary data is available, regression is best suited for the analysis.

#### 3.1 Model Specification

The regression analysis was employed to determine the outcome of the relationship between occupational stress and female employee's experience. The traditional regression formula and its implicit forms are represented below:

$$\text{OCCSTR} = f(\text{FEMEMPEXP})$$

$$\text{OCCSTR}_t = \beta_0 + \beta_1 \text{FEMEMPEXP}_t + \varepsilon$$

Where:

$$\text{OCCSTR} = \text{Occupational Stress}$$

FEMEMPEXP = Female employee's experience

$\beta_1$  = Coefficient of the predictor variables

$\varepsilon$  = error term

$t$  = time covered by the study (2011 to 2020)

#### 4.0 DATA ANALYSES

This section presents the results of the descriptive statistics and regression model on the sources of stress and female employee's experience in selected banks in Enugu Metropolis.

**Table 4.1: Descriptive statistics**

	OCCSTR	FEMEMPEXP
Mean	4.22E+09	8.29E+10
Median	1.75E+09	5.30E+10
Maximum	1.74E+10	2.06E+11
Minimum	4.50E+08	5.63E+09
Std. Dev.	5.01E+09	7.58E+10
Skewness	1.369819	0.444725
Kurtosis	3.624033	1.580629
Jarque-Bera	6.579199	2.338113
Probability	0.037269	0.310660
Sum	8.44E+10	1.66E+12
Sum Sq. Dev.	4.78E+20	1.09E+23
Observations	20	20

**Source:** *Researcher' computation (2024) Using Eviews 8.0*

The result of the descriptive statistics in Table 4.1 shows the statistics of twenty (20) recorded observations from Female employees' experience in selected banks in Enugu Metropolis. It shows that FEMEMPEXP has a mean value of 8.29E+10, while its standard deviation is 7.58E+10, it has a Jarque- Bera value of 2.338113.OCCSTR which is the main variable of interest as it is the dependent variable, has mean value of 4.22E+09and a standard deviation of 5.01E+09. Both variables exhibited positive skewness.

#### Table 4.2: Correlation matrix

Covariance Analysis: Ordinary

Sample: 2011 - 2020

Included observations: 20

Covariance

Correlation	FEMEMPEX	
	OCCSTR	P
OCCSTR	2.39E+19	
	1.000000	
FEMEMPEXP	2.28E+20	5.45E+21
	0.630914	1.000000

**Source:** *Researcher' computation (2024) Using Eviews 8.0*

Table 4.2 above shows the association among the variables employed in this study. It shows that the FEMEMPEXP has a high positive correlation with OCCSTR with correlation coefficient value of 0.630914.

**Table 4.3: Regression result**

Dependent Variable: OCCSTR

Method: Least Squares

Sample: 2011 – 2020

Included observations: 20

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.56E+08	1.34E+09	0.562835	0.5805
FEMEMPEXP	0.041759	0.012104	3.450066	0.0029

R-squared	0.398053	Mean dependent var	4.22E+09
Adjusted R-squared	0.364611	S.D. dependent var	5.01E+09
S.E. of regression	4.00E+09	Akaike info criterion	47.15026
Sum squared resid	2.88E+20	Schwarz criterion	47.24983
Log likelihood	-469.5026	Hannan-Quinn criter.	47.16970
F-statistic	11.90296	Durbin-Watson stat	2.142049
Prob (F-statistic)	0.002856		

**Source:** *Researcher' computation (2024) Using Eviews 8.0*

Table 3 above shows the result of ordinary least square (OLS) regression estimate. It has an R-squared value of 0.398053, an indication that about 40% of the systematic variation of INFDEVPO Lon the average, is explained by FEMEMPEXP, while the balancing 60% is captured in the stochastic error term ( $\epsilon_t$ ). This means that the model has a low predictive power. However, after adjusting for degree of freedom, this resulted in an Adjusted R-squared value of 0.364611; an indication that about 36% of the systematic variation of OCCSTR on the average, is explained by FEMEMPEXP, while the balancing 64% is captured in the stochastic error term ( $\epsilon_t$ ). Given an F-statistic value of 11.90296 and Prob (F-statistic) value of 0.002856 the model on the average can be said to be statistically significant at 95% confidence interval. This means that there exists a significant relationship between OCCSTR and FEMEMPEXP.

The results of the estimate show that FEMEMPEXP have absolute t value of 3.450066 and corresponding probability value of 0.0029, hence significant at 95% confidence interval. This means on the average, that there is a significant relationship between OCCSTR and FEMEMPEXP.

## 5.0 CONCLUSION/ RECOMMENDATIONS

### 5.1 Recommendations

Occupational stress is one of the challenges that is militating against women's careers in the banking industry. Occupational stress among women in the banking sector is exacerbated by their dual role at the home front which makes to function as wives, mothers, caregivers, and nurturants coupled with tall and unrealistic targets that are constantly being imposed on them by their organisation in order to remain competitive. Inflexible work hours in the banking industry which

do not take the peculiarity of women into cognizance is a major stressor that has at sundry times resulted in labour turnover among women, especially the married ones.

This study is an empirical investigation of the relationship between occupational stress and female employees' experience in selected banks, Enugu Metropolis. The result of our empirical analysis shows that women who are working in banking sectors pass through a lot of stress.

## 5.2 Recommendations

Based on the findings of the study, the following recommendations are made:

- i. Banks should implement policies to reduce excessive workloads for women employees, particularly in high-stress departments like operations and marketing. This can be achieved by redistributing tasks, hiring additional staff, or introducing job rotation to prevent burnout and improve work-life balance.
- ii. To help women manage the dual demands of work and family, banks should adopt flexible working hours and better leave policies. Providing options like remote work, flexible start and end times, and longer maternity leaves can significantly reduce stress, especially for women with larger household sizes.
- iii. Banks should establish formal support systems such as counselling, mentorship programs, and wellness initiatives to address both the psychological and physical stress faced by women employees. These interventions should focus on managing work-related stress and fostering a healthier work environment.
- iv. Banks should provide regular stress management training for their employees, focusing on time management, conflict resolution, and emotional intelligence. This training should be tailored to meet the unique needs of women employees and help them cope better with occupational stress.

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