

GENDER DIFFERENCES IN THE PERCEPTION AND HANDLING OF OCCUPATIONAL STRESS AMONG WORKERS IN COMMERCIAL BANKS IN IBADAN, NIGERIA

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ABSTRACT

Occupational stress is common among workers in many organizations, especially individuals that work in extremely rigorous and demanding institutions like the bank. Thus, the study was aimed at investigating gender differences in the perception and handling of Occupational stress among bank workers in Ibadan metropolis. The theory of job demands-control (support) was used as the theoretical framework for this study. Data was obtained through quantitative research methods, in detecting the levels of stress within the organization, the perceptions of workers concerning their jobs and working environments, stress management techniques and job control. Purposive sampling method was used to select 300 respondents from 15 commercial banks within Ibadan metropolis. Findings from the study showed that there is gender difference in the way bank workers handle occupational stress and the coping mechanisms adopted. In testing the hypotheses, with a t-value 3.205, it was identified that male and female workers perceived stress similarly while the t-test results showed that respondents did not have adequate control over their jobs although in comparing the both genders, the males had more control over their jobs than female workers. In view of these findings, the paper recommends that banking institutions should create and encourage their workers to participate in recreational activities and events. The paper also recommends that bank workers should seek social support from friends and family members as coping mechanism rather than succumbing to negative coping mechanisms like smoking and consuming alcohol.

Key Words: *Occupational stress, stress perception, coping mechanisms.*

INTRODUCTION AND BACKGROUND

Occupational stress has become a global phenomenon with its effects in all countries and across professions. Stress is a person's reaction to events and it can be positive or negative depending upon how that person reacts. This is in line with Qadoos, Ayesha, Tayyab, Toqueer & Hafiz (2015)'s view that stress can manifest itself in both a positive and a negative way. Stress is said to be positive when a situation offers an opportunity for one to gain something, eustress is the term used to describe positive stress. It is negative when stress is associated with heart disease, alcoholism and a host of other social, physical, organizational and emotional problems, distress is the term used to describe negative stress. It is the general wear and tear of the body machines that take place due to extra demands put on it either physically or mentally (Enekwe, Agu, & Eziedo, 2014). The term occupational stress is used to define ongoing stress that is related to the workplace. The stress may have to do with responsibilities associated with the work itself, or caused by conditions that are based in the corporate culture or personality

conflict. If unchecked, occupational stress can eventually affect both physical and emotional wellbeing and overall job performance of the employee, thereby affecting the organization. According to a World Health Organization report (WHO, 2013), workplace pressure is unavoidable due to the demands of the present day work environment. In fact, pressure can be viewed as acceptable by individual workers and may even keep them alert and motivated on the job. However, when the pressure becomes excessive or unmanageable, it leads to stress which can destabilize the health of the employee and negatively affect business/organizational performance. Specifically, occupational stress can affect the employee's health when the workplace stressors exceed an employee's ability to have control over or cope with the stress. Occupational stress is a plague that must be curbed due to its ill effects on the organization and the individual. According to Punekar, Deodhar & Sankaran, (2008) and the International Labor Organization (ILO), the consequences of occupational stress could cost a country up to 10% of its Gross National Product (GNP). Within their interactions, man tries to modify his environment whereas his environment actually modifies him and in the process, man experiences a kind of tension or stress (Enekwe et. al., 2014).

In a study published in *The Busy Lifestyle Magazine* in the November 18, 2017 edition, titled "6 surprising statistics about stress around the world", data was collected over a period of 8 years (2009-2016) from the United States of America, United Kingdom, France, Australia, Japan and European Union to determine how stressed workers are, stress statistics by gender showed that female stress level was 5.3 on a scale of 10 while male reported stress level was 4.9 on a scale of 10. The findings in the study identified workload pressures, lack of job control, tight deadlines and too much responsibility, lack of managerial support as major stressors among workers. However, statistics show that stress affects every age and gender regardless of employment category; whether you are a manager or a messenger. According to a WHO report on stress in the workplace (WHO, 2013), stress occurs when pressure gets out of hands or something significantly changes in the support and resources available to the employee to complete their work. In this perspective, work related stress becomes apparent when there is a mismatch, poor management, reduced or limited control over work processes, or a lack of support from colleagues and supervisors. In Nigeria and many developing countries, occupational stress and pressure at workplace have become a way of life, no thanks to the rigors workers go through daily to making ends meet under extremely harsh conditions, especially in situations where workers are either being underpaid or owed salaries. According to the National Bureau of Statistics (NBS) on unemployment and underemployment rate in Nigeria, the unemployment rate increased from 18.8% in the third quarter of 2017 to 23.1% in the third quarter of 2018 as unemployed population rose to 20.9 million in third quarter of 2018 from 17.6 million in fourth quarter of 2017. Out of the 20.9 classified as unemployed or under employed, 9.7 million did absolutely nothing, out of which 9% were previously employed but lost their jobs at a point in the past. The overarching effect of the soaring unemployment rate in Nigeria is that, as more people are being relieved of their jobs, the few that are still working struggle to keep their jobs, thereby resulting to substandard output and occupational stress which is quite rampant in developing countries.

If not properly managed, stress can yield a lot of unpleasant results ranging from sickness (physical or mental) to death. It is not uncommon for people who appear to be in good health to suddenly drop dead. Many of these deaths are credited to "sudden illnesses". What many people do not know is that some of these people have inserted themselves into severe series of stressful situations as a result of their gender roles and expectations thus leading to a buildup of stress levels that in turn leads to death. In an attempt to balance the demands of family and the demands of work, there arises an imbalance that leads to workers to either place their work over their family or their family over work thus causing work-family conflict.

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). However, the situation could be worse for female employees, regardless of whether they are married or not. Findings from a study carried out by Undieet. al(2018) on Job stress and employee performance showed that pressure induced stress, workload induced stress and target induced stress are related to employee performance in the Nigerian banking industry. Nigerian Bankers have been known to face unrealistic targets that tend to trigger stress, making them prone to occupational stress. In time past, many people wished to become bankers because they were well-paid and respected, but recent trends in the Nigerian banking industry reflect the opposite. Nigerian bank workers feel stressed for a variety of reasons. Chief among them is the fear of losing their jobs. It is common place for banks to engage in sudden and unexpected “down-sizing” or right-sizing. This fear of losing their jobs can cause them to feel stressed at all times or most of the time. Also, many bankers, especially marketing staff are given ridiculous targets to meet with possibility of termination if they fail. Another reason why bankers feel stressed is the fact that many of them are simply overworked. It is not uncommon for a banker to perform the duties of five different people. The long working hours act as stressors for bank workers. The banking hall usually closes at 4pm. However, this does not imply that the bankers are free to go home. Rather, there are meetings upon meetings that are held at the close of work that could keep them in the office till 8 or even 9pm. This is especially so with the embracing of out-sourcing policy or use of contract staff. Many banks employ contract workers that are immediately made to feel inferior to the senior staff.

In Nigerian banks, there are usually busy settings that are often crowded and noisy. Generally, bank workers face a lot of pressure from customers which could be in form of opening of accounts, complaints about the Automated Teller Machine (ATM) which is prone to malfunctions due to environmental factors like power failure, pressure when the network is faulty or undergoing upgrade, pressure when customers’ accounts are hacked by fraudsters and all sorts of technical factors. Studies have shown that both male and female bank workers experience stress. A study was conducted on Stress by Das and Srivastav (2015) among employees of Public Sector Banks in Asansol, West Bengal, India to determine if there are significant differences in employees level of work stress with regards to gender, age and other demographic factors like education qualification, job pessimism, work experience, frequency of anger, difficulty to concentrate and sleeping. The findings of this study showed that there was no statistically significant difference in the level of work stress by demographic factors (age, gender, status, education qualification, job pessimism). However, when work life is mixed with family life, there are distorted responsibilities, especially when one has to combine the traditional role of a woman with that of a worker in a banking job with all its demands. African women naturally have the role of care givers, so outside being bankers; they are also expected to handle their responsibilities at home; as a wife, mother and caregiver. Oftentimes, the responsibilities in the home interfere with workplace responsibilities, and when such occurs constantly, the employee’s job performance with regards to meeting set targets or attending to other customers may begin to wane. Distorted responsibility can lead to stress when meeting one set of expectations makes it difficult to meet other expectations (Effiong, 2013; Ismail and Hong, 2011; Odunze, 2015). For women in the Nigerian banking industry, distorted responsibility is a major issue. Findings in a related study on occupational stress and its associated risks, conducted by Essien (2014), among female employees of Commercial Banks in Nigeria showed that female employees of commercial banks who were exposed to excessive work-overload have more than 10 times chances of being stressed than female employees who did not complain of work- loading. Chovwen (2013), argued commercial bank workers in Nigeria are more exposed to occupational stress as they must contend with a host of precipitating factors such as excessive and unpredictable work schedule occasioned by an ever increasing competition in the industry as well as a virtual disappearance of job security.

Unarguably, both male and female bank workers in Nigeria experience a certain level of occupational stress. However, the way both gender perceive and handle occupational stress varies. While men are said to choose a fight or flight situation in response to stress, women reach out for support. This study examined gender differences in the effect of occupational stress on workers in the Banking industry in Nigeria and is geared towards the identification of gender differences in the causes of work place stress for male and female bank workers, also to identify the techniques with which they cope with stress and to suggest means to reduce the occupational stress. While a lot has been done concerning occupational stress, not so much has been done in terms of comparing the differences in the stress perceptions of male and females, as well as the stress coping mechanisms of males and female workers. This study sought to fill that gap in knowledge by examining the causes of occupational stress among bank workers and examining how male and female workers perceive and handle occupational stress.

Study Hypotheses

H₀1: Male and female workers do not perceive stress similarly

H₀2: Male workers handle stress better than female workers

BRIEF LITERATURE REVIEW

Occupational Stress and stressors

Many stressors have been identified within the work environment, and their levels of effect on the employees also depend not just on the extent to which they are present, but also on the context in which they appear. For instance, while doctors, nurses and other hospital personnel may be stressed up because of the existence of exposure to contagious diseases in their patients, bank workers may be stressed up by the presence of very difficult customer(s), work overload, fear of not meeting target as well as fear of losing their jobs. Depending on the type of operation and services carried out in different types of organizations, there are different types of job stressors. In the banking industry, notable causes of stress for the employees have been highlighted by numerous researchers like Balarabe 2004; Agulana, 2007; Adeoye and Durosaro, 2010; Dar, Akmal, Nassemand Khan, 2011; Nazim and Shahid, 2012; Ashfaq and Ramzan, 2013. These highlighted stressors include role ambiguity, role overload, role boundary, distorted responsibility, the physical environment amongst other things.

Gender and perception of occupational stress

The Perceived Occupational stress refers to the employees' evaluation of the degree to which employees view their workplace as being stressful (Arogundade and Lawal, 2016). With the use of the Job Demands, Control and Support Model, a study was conducted by Rivera-Torres, Araque-Padilla & Montero-Simo (2013), to ascertain whether or not there were differences between the perceived work risks and the causes of occupational stress for both gender. The study was conducted to discern if there were any differences, between the ways which male and female workers perceive occupational risks and how they both reach work stress. The results from this study showed that having autonomy over their work helped to reduce the stress they felt at work. Thus implying male and female workers experienced reduced stress levels due to more control over work. However, the male workers experienced occupational stress due to the enormity of their work demands (qualitative). The female workers were stressed by both quantitative and qualitative (psychological and intellectual) work demands. The common stressors for male and female workers were the quantitative demands of the job. It also identified that female workers experienced more stress in trying to prove their equality to their male counterparts and that this stress particular to them can be alleviated through adequate social support. The word perception in this context, involves the process where individuals make meaning of their environment by understanding and managing their sensory impressions. In

other words, employees react to stimuli in accordance with what they are fed by their sensory impressions.

In another study conducted by Yahaya, et al (1996), occupational stress and coping strategies among employees in selected banks in Nigeria was examined. The result of a t-test statistical analysis in the study revealed that male and female bankers were not significantly different in stress experience, but respondents of different marital status (single and divorced) were significantly different. They also found that male and female, married and single respondents (bankers) were significantly different in their coping strategies.

Occupational stress and Job performance

Stress has been recognized as a phenomenon that does not only have psychological effects on individuals, but also on their behaviors and as well as their cognitive levels (Robbins, 2006). This is why it has become an important issue for business managers and practitioners in organizations, as it has been proven to have various effects on not just their employees, but also on their performance, commitment, satisfaction and intentions to want to quit their jobs.

Several studies have also found out that occupational stress have negative effects on the overall performance of employees, considering the various factors involved and specifically to the employee's job satisfaction. According to a study by Dar et. al (2010), Job performance can be viewed as the degree to which an individual is able to accomplish the task assigned to him successfully, subject to the normal constraints of reasonable utilization of the available resources. Employees are very important assets for their organizations. Adeoye and Durosaro (2010), observed that a good performance of the employees of an organization leads towards a good organizational performance thus ultimately making an organization more successful and effective and vice versa. Studies have shown that occupational stress has influence on the way employee task is carried out successfully or otherwise. Therefore, it is important to study the effect of gender on how bank workers perceive and handle occupational stress and how it affects overall employee productivity. This is very important especially among bank workers because the result of this study can be used as benchmarks by other organizations and the recommendations can be relevant for further studies

Theoretical Position

The study adopted the job demands, control and support theory as occupational stress is viewed mainly from the standpoint of the individual's handling of work demands. The Nigerian Banking Industry is target driven and as such employees are often saddled with sometimes unrealistic targets that cannot be met (Undie et. al 2018). Job Demand-Control (Support) Theory propounded by American Sociologist, Robert Karasek (1979) postulates that occupational stress arises as a result of the relationship between job control and psychological job demands. According to the theory, employees, who have demanding jobs, experience a lot of stress if they cannot decide when they do the work. In other words, occupational stress arises from low control and high demand work situations. As a result of their workloads, unrealistic targets and long working hours, bank workers in Nigeria have little or no control over their jobs, which makes it difficult for them to take a break when they feel like it. Therefore, it is reasonable to expect consequences on the psycho-physical well-being of employees (Van Hal, 2015;Frasquilho et al., 2016).

In the words of Karasek (1979), "psychological strain results not from a single aspect of the work environment, but from the joint effects of the demands of a work situation and the range of decision-making freedom available to the worker facing those demands". The demands of the job generate stress, but allowing the worker some measure of control over the job reduces the level of stress. Job control refers to the extent to which a worker can make decisions concerning

his/her job and how it should be done. Workers can cope with high levels of stress caused by job demands by increasing the level of control they have over the work. Job control according to Karasek (1979) is divided into two, namely: decision authority and skill control. Decision authority refers to the extent to which a worker is allowed to make decisions concerning his job while skill control refers to the level of skill a worker is allowed to utilize in performing his duties. If it is possible for the bank workers to regulate the work themselves, they can often handle the workload more adequately and they are more motivated.

Once stress sets in, the employee needs support to cope. According to Lin et al (1979), social support is the type of support made available to individuals due to their relationships with the society, individuals and other groups. The support gotten from co-workers and supervisors are referred to as work-based sources of social support, while the support gotten from friends and family members is known as non-work based support (Terry et al., 1993). Studies have shown that social support reduces the effects of occupational stress arising from work demands (Beehr et al, 1990). Peeters and Le Blanc (2001), identified four types of social support namely emotional support, informational support, instrumental support and appraisal support. The emotional support refers to the care and attention gotten from family, friends and co-workers. Informational support is the support arising from obtaining information. Instrumental support involves making available visible aids for the handling of occupational stress. Appraisal support involves obtaining information concerning one's work performance for the purpose of self-evaluation.

METHODOLOGY

The study was conducted among workers in fifteen(15) commercial banks in Ibadan, Oyo State. Ibadan is the capital and most populous city in Oyo state and it's located in south western Nigeria. Bordered by Lagos, Ogun and Osun states, Ibadan is a prominent transit point between the coastal region and the areas in the hinterland of the country. With a population of over 3 million, Ibadan is the third most populous city in Nigeria after Kano. The principal inhabitants of the city are the Yoruba. Like most cities in the country, there are quite a large number of commercial banks in Ibadan metropolis, with branches scattered all round the city.

As the focus of this study is gender and stress, it was imperative to get equal numbers of both sexes to ensure better comparison and results. Three hundred (300) workers from fifteen (15) commercial banks in Ibadan were selected for the study by a multi stage sampling. Fifteen bank branches were selected by simple random sampling at the first stage of sampling, while the employees were selected by stratified random sampling. Both primary and secondary sources of data collection were employed and utilized. The primary sources of data collection emanated from the questionnaires that were administered on respondents. A shortened stress evaluation scale (ASSET), a tool of work stress measurement was used in detecting the levels of stress within the organization, the perceptions of workers concerning their jobs and working environments, stress management techniques, state of their health, whether or not they feel the demands of the job are too much for them, whether they believe they possess the skills required for their job, whether they feel they are adequately rewarded for their duties, among others. The perceived stress scale was also utilized in order to determine how both gender perceive stress and stressful situations. Secondary data was collected from the internet, books, journals and Bank periodicals. The data or collected from the questionnaires was analyzed using Statistical Packages for Social Sciences (SPSS). Content analysis was used for the information generated from the interviews and open-ended questions.

FINDINGS AND DISCUSSION

Table 1 :Socio-demographic Distribution of Respondents

| Personal Data of Respondents | Male | Female |
|-------------------------------------|------------------|------------------|
| Gender | | |
| Total | 136(91.4%) | 141(91.7%) |
| Age | | |
| 18-28 | 35(18.5%) | 70(49.6%) |
| 29-39 | 44(42%) | 46(32.6%) |
| 40-50 | 32(39.5%) | 12(8.5%) |
| 51and above | 25(18.3%) | 13(9.2 %) |
| Total | 136(100%) | 141(100%) |
| Marital status | | |
| Single | 52(38.2%) | 56(39.7%) |
| Married | 84(61.8%) | 85(60.2%) |
| Divorcee | 0(0%) | 0(0%) |
| Widow/Widower | 0(0%) | 0(0%) |
| Total | 136(100%) | 141(100%) |
| Qualification | | |
| OND | 12(8.8%) | 19(13.5%) |
| HND | 34(25%) | 33(23.4%) |
| BSc | 72(52.9%) | 79(56.0%) |
| MS.c / equivalent | 18(13.2%) | 10(7.1%) |
| PhD | 0(0.0%) | 0(0.0%) |
| Total | 136(100%) | 141(100%) |
| Religion | | |
| Christianity | 80(58.8%) | 77(54.6%) |
| Islam | 56(41.2%) | 64(45.4%) |
| Traditional | 0(0.0%) | 0(0.0%) |
| Total | 136(100%) | 141(100%) |
| Ethnic Group | | |
| Igbo | 49(36.0%) | 67(47.5%) |
| Hausa/Fulani | 5(3.7%) | 3(2.1%) |
| Yoruba | 82(60.3%) | 71(50.4%) |
| Total | 136(100%) | 141(100%) |
| Income Per month | | |
| 51,000-#100,000 | 28(20.6%) | 19(13.4%) |
| #101,000-#150,000 | 34(25%) | 46(32.6%) |
| #151,000-#200,000 | 50(36.8%) | 42(29.8%) |
| #201,000- #250,000 | 18(13.2%) | 21(15%) |
| #251,000 and above | 6(4.4%) | 13(9.2%) |
| Total | 136(100%) | 141(100%) |
| Years of Experience | | |
| 0-5 years | 23(17%) | 28(19.8%) |
| 6- 10years | 89(63.2%) | 73(51.8%) |
| 10-15 years | 15(11%) | 29(20.6%) |
| 15-20 | 9(6.6%) | 11(7.8%) |
| 20years and above | 0(0.0%) | 0(0.0%) |
| Total | 136(100%) | 141(100%) |
| Department | | |
| Marketing | 49(36.0%) | 59(41.8%) |
| Operations | 87(58.8%) | 73(51.8%) |
| Both | 0(0%) | 9(6.4%) |
| Total | 136(100%) | 141(100%) |

| | | |
|---------------------------------|-----------|-----------|
| Cadre of the Respondents | | |
| Management Staff | 66(48.5%) | 60(42.6%) |
| Non-management Staff | 70(51.5%) | 81(57.4%) |
| Total | 136(100%) | 141(100%) |

Source: Field Survey 2018

Table 1.Socio-Demographic distributions of respondents

Of the 300 questionnaires administered, 136 were retrieved from the male respondents, while 141 were retrieved from the female. A total of 277 copies representing 93% of the administered questionnaires were retrieved. Data presented in Table 1 shows that majority of the male respondents at 37.9% were between the age of 18 and 28 years old, while only 13.7% were aged 51 years and above. The data also shows that majority of the female respondents, at 49.6% were between age 18 and 28 years while only 9.2% were 51 years and above. In summary, the age distribution of the respondents shows that majority of the bank staff were within the age of 18-39 years at 94.4%. The implication of this is that majority of bank workers are at their active age. The data also shows that 38.2% of male respondents were single, while 61.8% were married; none of the respondents were either divorced or widowed. For female respondents, 39.7% were single and 60.3% were married, which implies that most of the employees in the selected banks were married. The distribution of their academic qualifications were as follows; 8.8% of Male respondents had OND certificate, 25% have HND, 52% had B.Sc while 13.2% had M.Sc. or equivalent. For female employees, 13.5% had OND, 23.4% had HND, 56% had BSc. and 7.1% had M.Sc. or equivalent. These findings indicated that more female employees had BSc degrees in the selected banks, which is significant as it shows that more and more women now have access to higher education in Nigeria. Findings on their income reveal that highest income range of the male respondents was N151,000- N200,000 at 36.8%, while the lowest income range is N250,000 and above, at 4.4%. For the female respondents, the highest and lowest income range is N101,000-N150,000 at 32.6% and N251,000 and above at 9.2% respectively. Majority of the Male and female workers have worked for 6-10 years at 63.2% and 51.8% respectively, while none of the respondents had over 20 years of work experience.

Causes of Occupational Stress among Respondents

Table 2.1: Distribution of respondent’s perceptions of causes of stress among bank workers

| Items | SA | A | NS | D | SD |
|--|------------|-----------|----------|----------|----------|
| I work longer hours than I want to | 115(41.5) | 82(29.6) | 26(9.4) | 35(12.6) | 19(6.9) |
| My job is insecure | 118(42.6) | 84(30.3) | 24(8.7) | 42(15.2) | 9(3.2) |
| My physical working conditions are unpleasant | 137(49.5) | 118(42.6) | 8(2.9) | 5(1.8) | 9(3.2) |
| I work unsociable hours e.g. weekends, public holidays | 108(39.0) | 82(29.6) | 33(11.9) | 49(17.7) | 5(1.8) |
| My work interferes with my home and personal life | 135(48.7) | 86(49.1) | 26(9.3) | 26(9.3) | 4(1.4) |
| I am given unrealistic deadlines | 137(49.5) | 118(42.6) | 8(2.9) | 5(1.8) | 9(3.2) |
| My boss bullies and intimidates me | 108(39.0) | 82(29.6) | 33(11.9) | 49(17.7) | 5(1.8) |
| I am given unmanageable workloads | 179(64.6) | 96(34.7) | 0 | 1(0.4) | 1(0.4) |
| I have to deal with difficult clients/customers | 145(52.3) | 86(31.0) | 6(2.2) | 11(3.9) | 29(10.5) |
| My work is dull and repetitive | 109(39.4)7 | 109(39.4) | 7(2.5) | 19(6.9) | 33(11.9) |

Source: Field Survey (2017)

Table 2.2: Mean and Standard Distribution of respondent’s perceptions of causes of stress among bank workers

| Gender | Male | | Female | |
|--|------|------|--------|------|
| | Mean | SD | Mean | SD |
| I work longer hours than I want to | 4.10 | 0.98 | 4.30 | 0.15 |
| My job is insecure | 2.95 | 0.46 | 2.73 | 0.31 |
| My physical working conditions are unpleasant | 3.47 | 1.61 | 3.38 | 1.32 |
| I work unsociable hours e.g. weekends, public holidays | 3.30 | 1.76 | 3.33 | 1.68 |
| My work interferes with my home and personal life | 4.07 | 3.53 | 4.25 | 3.79 |
| I am given unrealistic deadlines | 1.09 | 1.11 | 1.03 | 0.41 |
| My boss bullies and intimidates me | 4.00 | 4.46 | 4.20 | 5.60 |
| I am given unmanageable workloads | 1.23 | 0.83 | 1.55 | 5.60 |
| I have to deal with difficult clients/customers | 2.30 | 1.70 | 2.40 | 0.72 |
| My work is dull and repetitive | 3.55 | 1.00 | 3.50 | 0.68 |

Source: Field Survey 2018

Tables 2.1 and 2.2 show the distribution of respondents’ perceptions of causes of stress among bank workers. Findings in this study shows that female workers were stressed due to working longer hours than they would prefer to, while job insecurity was a cause of occupational stress for the males with a mean of 2.95 than the female workers with a mean of 2.73. A mean of 3.47, compared to 3.38 for females shows that more male workers felt they had unpleasant working conditions. Working during unsociable hours like weekends and public holidays caused the female workers to feel more stressed as the mean obtained for females was 3.33 whilst that for the male workers was 3.30. The next significant factor was the question concerning the interference of work with home and personal life. The female employees obtained higher mean of 4.25 than their male counterparts with a mean of 4.07. The male workers experienced higher occupational stress as a result of being given unrealistic deadlines with a mean of 1.09 while the mean for the female bankers was 1.03. The result further shows that with a mean of 4.20 for the female workers, they experience more bullying and intimidation from their bosses than their male counterparts with a mean of 4.00. The results also show that male workers experience more stress as a result of dull and repetitive nature of their work with a mean of 3.55 than their female counterparts with a mean of 3.50. Being assigned unmanageable workloads cause the female workers to feel more stressed with a mean of 1.55 than the males with a mean of 1.23. Dealing with difficult customers caused the female workers to be more stressed than the male workers with a mean of 2.40 against the males with a mean of 2.30.

Coping Mechanism Used By the Respondents to Handle Occupational Stress

Table 3.1: Distribution of respondents views on coping mechanisms

| Coping mechanism | Always | Very Often | Sometimes | Rarely | Never | Total N (%) |
|---|-----------|------------|-----------|----------|----------|-------------|
| I engage in physical exercise | 125(46) | 86(31) | 39(14) | 14(5) | 13(5) | 277(100) |
| I drink alcohol | 142(52) | 89(32) | 35(13) | 8(3) | 3(1) | 277(100) |
| I smoke cigarette/marijuana | 4(1.3) | 2(0.7) | 0(0) | 0(0) | 271(98) | 277(100) |
| I meditate | 200(74) | 43(16) | 12(4) | 1(1) | 2(1) | 277(100) |
| I pray | 151(54.5) | 73(26.4) | 27(9.7) | 14(5.0) | 12(4.3) | 277(100) |
| I discuss my work stress with friends/colleagues/spouse | 57(20.5) | 64(23.1) | 110(39.7) | 24(8.7) | 22(7.9) | 277(100) |
| I do not tell anybody about the stress I experience at work | 76(28) | 50(18) | 111(41) | 9(3) | 7(3) | 277(100) |
| I isolate myself from others | 30(10.8) | 51(18) | 136(50) | 31(11.1) | 29(10.1) | 277(100) |
| I hang out with colleagues/friends outside of work | 103(38) | 94(33) | 64(24) | 10(3.7) | 6(2) | 277(100) |
| I eat healthy | 137(51) | 77(28) | 51(19) | 5(1.8) | 7(3) | 277(100) |

Source: Field Survey 2018

Table 3.2 Comparison of difference in stress coping mechanisms of male and female workers

| Gender | Male N=136 | | Female N=141 | |
|---|------------|------|--------------|------|
| | Mean | SD | Mean | SD |
| I engage in physical exercise | 5.72 | 2.26 | 5.68 | 2.09 |
| I drink alcohol | 4.81 | 2.29 | 4.35 | 2.07 |
| I smoke cigarette/marijuana | 4.66 | 0.76 | 4.57 | 0.72 |
| I meditate | 4.27 | 0.53 | 4.35 | 0.44 |
| I pray | 3.42 | 0.81 | 3.45 | 0.94 |
| I discuss my work stress with friends/colleagues/spouse | 3.30 | 0.59 | 3.38 | 0.54 |
| I do not tell anybody about the stress I experience at work | 3.13 | 0.65 | 3.08 | 0.68 |
| I isolate myself from others | 3.00 | 0.59 | 3.06 | 0.51 |
| I hang out with colleagues/friends outside of work | 2.41 | 0.84 | 2.24 | 0.79 |
| I eat healthy | 2.22 | 0.46 | 2.18 | 0.38 |

Source: Field Survey 2018

Findings in Table 3.1 indicates that out of 277 bank employees sampled, majority of the respondents at 46% engaged in physical exercise always, while 5% never engaged in physical exercise. Also, 52% of respondents consumed alcohol as means of coping mechanisms while 13% sometimes did. Majority of respondents at 98% never smoked cigarette/marijuana as a means of coping mechanisms from occupational stress, about 74% of respondents used meditation as a means of coping mechanisms while 56% used prayers as a strategy for coping with occupational stress. The results further indicate that 83.3 % discussed their work stress with friends/colleagues/spouse to reduce stress while the remaining 16.7% rarely or never did. Reports from Table 3.2 for mean deviation further indicates that more male bank workers respond to occupational stress by engaging in physical exercises, drinking alcohol, taking cigarettes and marijuana, hanging out with colleagues and eating healthy. However, for the female bank workers, they mostly cope by meditating, praying, discussing with friends and colleagues and sometimes isolating themselves.

Hypotheses Testing

Ho1: Male and female workers do not perceive stress similarly

Table 4.1: Summary table of t-test showing the comparison of the female and male bank workers

| Variable | N | Mean | Std. D | t-critical | t-value | P | Remarks |
|----------|-----|-------|--------|------------|---------|--------|---------|
| Male | 136 | 38.02 | 7.804 | 1.645 | 3.205 | <.0.05 | Sig. |
| Female | 141 | 42.48 | 8.824 | | | | |

Result as shown in Table 4.1 revealed that female bank worker perceive stress similarly to their male counterparts. The hypothesis was rejected as the result of the study indicated that male and female workers perceive stress similarly. Findings from this study equally showed that bank workers perceive stress similarly regardless of gender. This finding is also in consonance with the previous findings of Compos and Williams (1990) who found that women reported similar symptoms of stress like men.

H₂: Male workers handle stress better than female workers

Table 4.2: Summary table of t-test showing the comparison of the female and male bank workers

| Variable | N | Mean | Std. D | t-critical | t-value | P | Remarks |
|----------|-----|-------|--------|------------|---------|-------|---------|
| Male | 136 | 83.55 | 12.23 | 1.645 | 0.631 | < .05 | Sig. |
| Female | 141 | 82.04 | 11.59 | | | | |

Source: Field Survey 2018

Table 4.2 reveals that there is a significant difference between male and female stress handling methods in the banking sector (t= 0.631;p<0.05). To this end, the hypothesis was accepted which states that male workers handle stress better than female workers. Comparing means, male workers obtained a higher mean in handling stress (mean= 83.55, S.D= 12.23) than their female workers counterparts in banking sector (mean=88.04, S.D= 11.59). Hence, male workers handle stress better than female workers.

THEORETICAL DISCUSSION OF FINDINGS

In summary, the theoretical discussion of findings is developed within the context of the job demands, control and support theory which is the main theory used to explain this work. The causes of job stress are viewed from the standpoint of an individual's handling of work demands. The findings of this study indicate that female workers experience higher occupational stress as a result of working longer and unsociable hours, intrusion of work in their personal lives, bullying and intimidation by their superiors, unmanageable workloads and dealing with difficult customers. The male respondents on the other hand perceive job insecurity, unpleasant working condition, unrealistic targets and repetitiveness of work as causes of occupational stress. The job demands control and support theory is strongly of the opinion that some of workers experience this type of stress as they do not have control over these factors.

In other words, findings from this study indicate that long working hours is perceived as a cause of occupational stress for bank workers. This finding is in agreement with Job demands theory. It describes stress as a major life event or occurrence that demands "response, adjustment and adaptation" (Standor and Walinger, 2014). This finding further confirms earlier finding by Kannan & Suma (2015) which argues that Stress in banking sector is mostly due to excess of work pressure and work life. Also, according to Hasebur Rahman(2013), spending too much time at work, excessive workloads, family issues, management pressure, mental depression, and job insecurity were some of the major causes of stress for workers in the banking sector.

This finding is also in agreement with the findings by Khattak et al.,(2011) that Bank workers are extremely exhausted at the close of work that all they want to do when they get home is eat and rest in preparation for the next day of work. This is further strengthened by the finding that female bank workers perceive work intrusion in their personal lives as a stressor. This shows clearly that there is an imbalance between work and family life. The implication here is that there is a strain between the roles of the bank workers at home and their job duties in their places of work, especially the female workers who have to combine their work with taking care of their family. Nowadays, most banks also operate half days on Saturdays, thereby increasing the stress. Long working hours can be very stressful for an individual. Tatheer & Atif (2013) found that the causes of job stress include working long hours, inadequate job rewards, workers having little or no control over their jobs, the way the organization does things, role ambiguity among other factors. The findings also confirm 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.

Conclusion and Recommendation

This study sought to determine the gender differences in the perception and handling of occupational stress among workers in Nigerian banking industry. The study found a gender differential in the perception and handling of occupational stress in the banking industry in Nigeria, with the female gender experiencing more occupational stress. The implication of this position is that female bank employees are affected mostly due to their social position both as career workers and home makers. To cope with stress associated with their workplaces, female



employees of commercial banks have adopted various strategies. The study found that female employees in banks adopted personal coping techniques consisting of social support mechanisms such as exercise, chatting with colleagues, and discussing their work stress with their family members. 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. Thus, the onus falls on both the individual and the organization to tackle organizational stress and bring it to manageable levels. According to Sutherland and Cooper (1996), it is better to be “proactive” rather than “reactive”. In other words, it is better to confront the elements of job stress before it starts affecting the workers negatively. However, if workers have already suffered the effects of stress, measures for intervention and elimination of these negative consequences must be implemented.

In view of the findings from this study, banking institutions should create and encourage their workers to participate in recreational activities and events like sports, gym and dinner activities. Bank workers should also seek social support from their friends and family member as a method of stress coping rather than succumbing to negative coping mechanisms like smoking and consuming alcohol. Workers should also be allowed to take time off work when they need to. This is essential for them to cool off from work stress and enable them replenish their inner strength in order to come back feeling better and perform better on their jobs. This is usually in form of annual leaves.

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