

# Stress and Coping Strategies among Bankers in the Tema Metropolis

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## Abstract

The nature of work of bankers and family life may most often expose them to high level of stress which has the potential of affecting their productive capacity. This study therefore sought to find out the stress and coping strategies of bankers in Tema. This study adopted a mixed method to investigate the nature of stress and the coping strategies adopted by Bankers in the Tema Metropolis. Data for the study were collected from the field using interview schedules and questionnaires. Findings from the study show the existence of high level of stress among the Bankers. The sources of stress among the bankers range from the upbringing of their children, their families to the nature of their work. In terms of coping strategies of stress, it was revealed that the respondents indulge in religious activities, exercises, share with friends, use medicinal therapies, counseling and social gathering. The need for appropriate mechanisms to be put in place by the managements of the banks to address the counseling needs of employees is indicated by the findings. Also, organization of seminars for employees to help broaden their minds on stress coping strategies as well as to keep them abreast with the changing trend of issues is very essential to help reduce their stress levels.

**Keywords:** Stress, Coping, bankers

## Introduction

Several crises have engulfed societies in the world at this time and age along with most employees having a hard time to cope with the stress in the work place (World Health Organization (WHO), 2005). Most time of employees are often spent in the office than in their homes. These employees become more exhausted after those long hours of work (WHO, 2005). However, stress is considered a normal part of any organization; regardless of positions and salary level in the company.

When people experience work-related stress, they often feel tensed and distressed. Due to globalization and changes in the nature of work, people in developing countries have to deal with increasing work-related stress (WHO, 2005). World Health Organization (2005) states that most people in industrialized countries have devised stress coping and management strategies and are becoming more aware of the effects of work-related stress. However, in developing countries, this may not be the case.

The inability of organizations to commit resources towards protecting their workers from work-related stress underwrites the high level of stress among workers in most developing countries (Houtman & Jettinghoff, 2007). In addition, most developing countries do not have policies in relation to psychosocial risks and work-related stress. The absence these policies provide a fertile ground for organizations and companies not to commit resources towards putting in place effective control strategies to deal with these issues (WHO, 2003). The situation is made worse by the lack of occupational health services coverage. WHO (2003) estimates that globally only 5-10% of the workers in developing countries and 20-50% of the workers in industrialized countries (with a few exceptions) have access to adequate occupational health services. Work-related psychosocial issues are rarely dealt by these even where they are available.

In Ghana, several nationwide surveys have indicated that, about 58% of the workforces in organizations suffer from stress related problems (The Weekly Mirror, 2006). According to Sackey and Sanda (2009), pressures at work, coupled with demands of family have increased the occupational stressors of employees of financial institutions in Ghana and thereby increasing their chances of developing psychological ailments. This means that stress can be a killer of many organizations in Ghana of which Banks in the Tema Metropolis is no exception. However, it must be pointed that whilst in the developed countries occupational stress has long become a serious health issue both in terms of the individual's mental and physical wellbeing and of the financial consequences to employers and governments, it does not appear to evoke equal attention in developing countries such as Ghana.

Despite the fact that there are apparent indications of stress in bankers in Ghana, these indications are not well defined by evidence. In fact, no work on the subject as it relates to Banks in the Tema Metropolis has been sighted. The issue is that, there may be stress in bankers but just how much of it? Which stressors are the most common and what stress management or reduction strategies are commonly adopted by victims? In order to

effectively fight any problem an awareness of its causes, outcomes and possible solutions is very important. It is against this background that this research sought to examine the stress and coping strategies among bank employees in the Tema Metropolis.

### **Theoretical Framework**

This study was guided by the theory of coping and stress by Lazarus and Folkman (1994). The theory states that the everyday life of individuals are plagued with different levels of stress and the management of this stressful life situations demand relentless efforts which are both cognitive and behavioural (Lazarus & Folkman, 1984). This theory emphasized that the adoption of an ineffective coping strategies have the tendency to increase an individual's stress level and in much the same way effective coping mechanisms result in low stress level (Schwarzer & Knoll, 2003). In this regard, coping theory has a crucial place in this study since the main aim of this thesis is to investigate bank workers' experiences of stress and the coping strategies they adopt to deal with these stressors.

### **Methodology**

This study was conducted in the Tema Metropolis of the Greater-Accra region. It shares boundaries with the Accra Metropolis to the west, the Ashaiman municipality to the north-west, Dangme West District to the north-east and the Gulf of Guinea to the south. The Metropolis is concentrated with most of the major factories and banking institutions in Ghana.

There is an influx of banks and a continued expansion of their range of services for customers in the metropolis as a result of its industrialised nature. The expansion in their services and their customer base are likely to increase the demand on employees if there is no improvement in their numerical strength and capacity. This can therefore pose a high level of stress on the workers hence the choice of this study area.

The design for this study was a descriptive analytical survey. Both qualitative and quantitative methods were employed in this study. These methods provided more emphasis on interpretation and providing complete views, looking at contexts, environmental immersions and a depth of understanding of concepts. The goal of using the two was to draw from the strengths of both approaches. This provided an in-depth knowledge and a better understanding of the research problem.

A sample size of 50 people was interviewed. The 50 respondents included 5 branch managers, 5 credit/Retail managers, 5 Operations managers, 5 personal bankers, 20 customer representatives, 4 chief Cashiers (Vault Tellers), 3 Secretaries, and 3 messengers.

A multi-stage sampling technique was used to select the sampling units for the study. Three main stages were involved in the sampling selection: Banks, Branches and individual respondents. First, the banks were stratified into two: indigenous Ghanaian banks and foreign banks. Two banks were selected from each stratum purposively. Secondly, the branches of each sampled bank in the metropolis were totally enumerated for the study. At the final stage of the sampling process, the list of employees of the sampled banks was compiled and a simple random sampling procedure was used to select the respondents for the study. This procedure gave each element in the population an equal chance of appearing in the sample. This procedure gave every individual from each category- branches, branch managers, credit/Retail managers, operations managers, personal bankers, customer representatives, Chief Cashier (Vault Tellers), Secretary, and messengers - an equal and independent chance of being included in the sample. Generally, multi-stage sampling, simple random sampling technique and total enumeration are the sampling techniques used to sample the respondents for the study.

Data were collected through questionnaires and interview guide. The quantitative data collected from the field were edited, coded, and analyzed using SPSS version 16. The qualitative data on the other hand were transcribed, organized according to themes and used to support the quantitative information

### **Results**

#### **Socio Demographic Background of Respondents**

The analysis of the demographic data of respondents was aimed at looking at social and economic background of the respondents necessary.

**Table 1 Socio-Demographic Characteristics of Respondents**

	Frequency	Percentage
<b>Sex</b>		
Male	17	34.0
Female	33	66.6
<b>Total</b>	<b>50</b>	<b>100.0</b>
<b>Age</b>		
26 - 35	23	46.0
36 - 45	15	30.0
46 and above	12	24.0
<b>Total</b>	<b>50</b>	<b>100.0</b>
<b>Marital Status</b>		
Single	12	24.0
Married	38	76.0
<b>Total</b>	<b>50</b>	<b>100.0</b>
<b>Educational Background</b>		
Diploma/Polytechnic	23	46.0
1 <sup>st</sup> Degree	20	40.0
ACCA	7	14.0
<b>Total</b>	<b>50</b>	<b>100.0</b>

Table 1 above presents the socio-demographic profile of the survey participants. As depicted, females constitute around 66.0% of all survey respondents. With respect to the distribution of the ages of the participants of the study, it is evident that approximately 46.0% of the respondents were within the 26 - 35 age group while 24.0% were 46 years and above. In terms of the respondents' marital status, the table shows that 76.0% of the respondents were married while 24.0% were single. It is also clear that 46.0% of the respondents had diplomas while only 14.0% had ACCA.

**Table 2 The number of Hours Respondents spend working Within a Week**

	Frequency	Percentage
40 – 55 hours	32	64
56 hours & above	18	36
<b>Total</b>	<b>50</b>	<b>100</b>

Almost all of the respondents work 40 or more hours within a week. From table 2 above, majority of the subjects for the study representing 32 (64%) work between 40 and 55 hours a week while the remaining 18 (36%) work 56 hours and above.

In an interview with one of the managers she exclaimed that:

*We report at work at 8 am and at times leave the office at 7 to 8pm daily. We work for about 60 hours every week and those who are not lucky and embarks on Saturday banking in their branches work more than the 60 hours I have already mentioned ... (Manager 1).*

A secretary also reiterated this by indicating that *"We spend most of our time in the office. We spend about 80% of our time in the office"* (Secretary 1).

**Table 3 Whether Respondents are Happy With Their Working Environment**

	Frequency	Percentage
Yes	41	82
No	9	18
<b>Total</b>	<b>50</b>	<b>100</b>

Table 4.6 above shows that majority of the respondent that is 41(82%) were happy with their working environment while 9 (18%) were not happy with their working environment.

A respondent in an interview indicated that *"We may not be happy with the nature of our work but since it is our work, we are coping ..."* (Secretary 2)

## Challenges Faced by Bank Employees With Regard to Their Family

**Table 4: Family-related Challenges of Respondents**

Stressors	Yes		No	
	Freq.	%	Freq.	%
1. Ability to spend quality time with family	11	22.0	39	78.0
2. Ability to cater for children's social needs	7	14.0	43	86.0
3. Satisfied with the up-bringing of children	22	44.0	28	56.0
4. Family is supportive	20	40.0	28	56.0
5. Conflict in marriage	4	8.0	46	92.0
6. Satisfy spouse sexually	36	72.0	14	28.0

On the challenges faced by the respondents with regards to their family, table 4 above indicates the following: 78% of the respondents (n = 39) asserted that they do not spend quality time with their family; 86% of the respondents (n = 43) were agreed that they were unable to meet the social needs of their wards.

This was confirmed in an interview with a secretary who indicated that

*We stay home in the office for a long time that at times by the time you get home your kids may be asleep and in the morning too due to traffic you leave the office before they wake up. You can only interact with them during weekends...* (Secretary 1)

With respect to the upbringing of respondents' children, 56% of the respondents (n = 28) were not satisfied with the upbringing of their children; and 72% of the respondents (36) affirmed that they satisfy their spouses sexually.

Again, as depicted in table 4 above, 92% of the respondents (n = 46) indicated that they had no conflict in their marriages. Despite the fact that most members of their families do not give them problems as asserted by many, they were not supportive in their banking work. From the study 56.0% of the respondents (n = 28) indicated that their family members were not supportive. The high levels of stress and burnout experienced by executives can be attributed to growing attrition rates, high levels of loneliness and lack of intimacy with those closest to them, a frequently impoverished relationship with colleagues and, at times, abusive relationship. Support from family members is a key ingredient in overcoming stress in one's life (Khattak et al., 2011). Bankers' lack of support from family members is a source of stress and for them to overcome this they need to be aware of the level of stress in their lives. They must put appropriate boundaries in place to allow time for themselves and their family.

This was supported by a manager in an interview when she said:

*if you don't have an understanding husband, there is no peace in the house, often quarreling as if you intentionally come home late or you intentionally don't want to help in the house. Some of my subordinates have made complains concerning this to me.* (Manager 1)

Another credit officer reaffirmed this by stating that:

*hmmmm, as I talk to you now my home is breaking because of the nature of my work ... my husband is having a girlfriend and as a result gives me no support in the house. To be frank I haven't seen them but I have been receiving calls from some of the few friends I have about the way they've been moving about in town. This really affects me a lot whenever I receive such calls in the office ...* (C.O1)

### The Nature of Work-Related Challenges Faced by bank Employees.

Success and progress can be achieved with the assistance of goal-oriented, discerning, purpose driven, proactive, educated, intelligent, and above all supportive colleagues and working environment. Morale and job satisfaction are also important factors determining how individuals perform their jobs and commit themselves to their work.

**Table 5: Work Related Challenges of Respondents**

Stressor	Yes		No	
	Freq.	%	Freq.	%
1. Control over work	13	26.0	37	74.0
2. Work under pressure	48	96.0	2	4.0
3. Competitive at work	29	58.0	21	42.0
4. Relax at work	5	10.0	44	88.0
5. Feeling of helplessness	17	34.0	33	66.0
6. Conflict with co-workers	3	6.0	47	94.0
7. Poor relationship with clients	19	38.0	30	60.0

On the challenges faced by the respondents with regards to their work, table 5 above indicates the

following: First, 74% of the respondents (n = 37) agreed that they had no control over their work. Workers control over the work they do has a greater repercussion of the level of stress associated with the work. A manager in an interview confirmed this by stating that:

*Employees have no control over their work schedules and transfers. Transfers for instance, it is the personnel's duty to transfer one to a different place, the worker has no control over where he or she wants to be transferred to. If you are lucky you can be transferred to a less busy branch but if you are not lucky you can be transferred to branch which is more busier than where you used to be... (Manager 2).*

Another respondent strengthen this argument by indicating that:

*We don't go on break. In the early hours of the day that is around 9 am, we spend some few minutes to take a breakfast. With respect to lunch, if you are two on a desk, one can take about five to ten minutes to find something to eat so that when he / she is done he comes back to replace the other so that he/she can also get something to eat ... (Secretary 2).*

Again, as depicted in the table 58% of the respondents (n = 29) agreed that they were competitive at work; 88.0% of the respondents (n = 44) claimed that they do not feel relaxed at work; 94% of the respondents (n = 47) asserted they have cordial relationship with their co-workers; 60% of the respondents (n = 30) agreed that they have good relationship with their clients; and 82% of the respondents (n = 41) asserted that they were satisfied with their work as bankers.

#### **How bank Employees cope with all the Challenges they face.**

**Table 6 Respondents' Mostly Adopted Coping Strategies of Stress**

Strategies	Frequency	Percentage
Pray	16	32.0
Share	4	8.0
Keep them to myself	22	44.0
Work out with exercise	8	16.0
<b>Total</b>	<b>50</b>	<b>100</b>

Table 6 above shows the stress management strategies respondents mostly adopt. From table 6 above 44% of the respondents (n = 22) indicated that they keep stressful situations to themselves, while 8% of the respondents (n = 4) indicated that they share with colleagues, friends and family members whenever they are confronted with stressful situations.

**Table 7 Strategies Respondents Adopt to Reduce Physical Stress**

	Frequency	Percentage
Walking	24	72.7
Swimming	9	27.3
<b>Total</b>	<b>33</b>	<b>100</b>

Table 7 above depicts the physical stress management strategies respondents adopt. It is evident from the table that majority (72.2%) of the respondents (n = 24) resort to walking whenever they are physically stressed out. A secretary in an interview threw more light on the use of walking as stress management strategy during national holidays by stating that "*once a while management organize health walks on holidays to help us manage our stress levels...*" (Secretary 1).

**Table 8 Medicinal Therapies Respondents Adopt to Reduce Stress**

	Frequency	Percentage
Sleeping Pill	29	80.6
Mood Altering Drugs	7	19.4
<b>Total</b>	<b>36</b>	<b>100</b>

Table 8 above depicts the medicinal therapies respondents use to reduce stress. It is evidently clear from table 8 above that majority (80.6%) of the respondents (n = 29) use sleeping pills whenever they find it difficult sleeping as a result of stress.

**Table 9 Social Support System or Strategy Respondents Adopt to Manage Stress**

	Frequency	Percentage
Work in Group	20	42.6
Attend social gathering	23	48.9
Take counseling	4	8.5
<b>Total</b>	<b>47</b>	<b>100</b>

Table 9 above shows the social support systems respondents rely on to manage their stress. It is evident from table 9 above that 42.6% of the respondents (n = 20) work in groups to manage their stress; 48.9% of the respondents (n = 23) asserted that they attend social gatherings to help reduce stress; and 8.5% of the respondents (n = 4) indicated that they go for counseling to manage their stress. A respondent in an interview reiterated the reliance on social support and activities to manage stress by indicating that:

*Ocasionally, I go to the beach with my children and family, visit friends, attend social gatherings such as parties and wedding. Aside these visitations which are ocassional, often on Saturdays after house chores we take our children out to recreational centres and watch them play. These outings help me to manage my stress. (Manager 3)*

### Discussion of Findings

This section encompasses the discussion of the major findings of the study per the objectives of the study in line with relevant literature.

It was found from the study that all bankers work for long hours. It was revealed that the bankers in the Tema Metropolis work for more than 40 hours a week. This finding is in line with Caruso (2006) who found that most executives work for long working hours. He further indicated that the risks of working for long hours are theorized to stem from less time to recover from work, longer exposure to workplace hazards, and less time to attend to non-work responsibilities. Risks to workers include sleep deprivation, poor recovery from work, decrements in neuro-cognitive and physiological functioning, illnesses, adverse reproductive outcomes, and injuries. Park, Kim, Chung and Hisanaga (2001) and Spurgeon et al (1997) argue that long hours act as a direct stressor and also an indirect stressor on employees.

Again, the study found that bankers face several challenges ranging from the home to personal factors. In terms of family or home stressors, it was found that due to the nature of the work of bankers, they are unable to spend quality time with their families. Their inability to spend quality time with their families invariably leads to their inability to meet the social needs of their children. This constitutes a great stressor in the lives of bankers.

With respect to the upbringing of respondents' children, it was found that majority of the respondents were not satisfied with the upbringing of their children. This presupposes that because of the absence of these bankers in the house, they often rely on househelps who inculcate their subculture in the children. Hence, the children adopting attitudes and lifestyles that parents may not like their children to exhibit. This finding is consistent with Reichel and Neumann's (1993) finding that parents' absence in the house creates the avenue for children to do whatever the like. They further found that long working hours do not allow parents to shape the life of their children.

Furthermore, it was found from the study that majority of the respondents did not find problems with their family members. Despite the fact that most members of their families did not give them problems they were not supportive in their banking work. This presupposes that most of the respondents lack the needed social support from their families. This finding is supported by Cooper (1983) who found that Interpersonal Factors such as lack of social support system often increase the stress level of workers.

Notwithstanding the home factors that predispose bankers to stress, it was found that factors within the workplace also contribute to stress among bankers. The study found that most of the respondents have no control over their work and as a result of this they are often stressed out. In support of this, Head, Martikainen, Kumari, Kuper & Marmot (2002) found that high job demands and lack of control over job are positively correlated with high stress levels among workers.

Also, it was found from the study that bankers in the Tema Metropolis are often competitive at work due to the proliferation of both local and international financial institutions in the Metropolis. It was clear that workers try to meet the demands of their clients in order to be able provide good service and sustain clients' interests. In the respondents' quest to maintain clients and improve their services increase their stress levels. The study further found that they do not feel relaxed at work. This is supported by Ellison and Matilla (1983) who found that emotional well-being seems to be negatively related to unrealistic expectations and time constraints.

It was again found that an overwhelming majority of the respondents have cordial relationship with their co-workers and clients. According to Steber (1998), work stressors include such as the amount or difficulty of work one must deal with, how well one gets along with fellow workers, the extent to which the worker feels the need to have his or her achievements recognized and the day-to-day irritants and aggravations in the workplace. Finally, it was found that majority of the respondents were satisfied with their work as bankers. This

is supported by Orthner (2007) who argued that in spite of the pressures of job stress and extraordinary demands, most bankers continue to find their work satisfying. In sum, Lazarus, DeLongis, Folkman & Green (1985) indicated that daily Work hassles such as dissatisfaction with the job, problems with one's supervisors and co-workers and not liking one's work duties often lead to high stress level among workers.

The question still remains "How do bankers cope with stress?". From the present study, it was clear that bankers adopt several stress coping and management. These strategies as revealed by the study include indulging in religious activities, exercises, share with friends, medicinal therapies, counseling and social gathering. It was found that the most of the respondents keep stressful situations to themselves while some too often indulge in religious activities.

In terms of physical stress management strategies, it was revealed that most of the respondents resort to walking to work out physical stress. With respect to medicinal therapy, it was found that majority of the respondents rely on sleeping pills. Cumulatively, the social support systems respondents rely on to manage their stress as revealed by the study include working in groups and attending social gatherings. This finding is in line with cooper (1983) that loneliness was a problem for workers who are stressed out. Hence their ability to attend social gathering and also work in groups help in reducing their level of stress.

Reichel, & Neumann, (1993) reported that 'there is a range of different methods of coping that leaders commonly seek to employ: firstly, finding time for relaxation – stepping away from the pressures of work to get fresh air and, hopefully, to recharge the batteries. Again, dealing strategically with the pressures with which one is faced. Delegating tasks and responsibilities, reorganising time and priorities and seeking additional training are all ways to seek to deal with the pressures in the workplace in the hope that the stress will be reduced as a result. Seeking time alone in reflection or intentional times of prayer provide good examples of seeking to build up one's spiritual backbone in order to be able to better deal with the challenges that exist. Finally, seeking support from others. Talking with someone about the issues one is facing is an important method of coping opened to workers.

## Conclusion

Occupational stress has increasingly occupied the attention of both practitioners and researchers alike, especially in developed countries. The indications of stress among bankers are apparent in Ghana but not well-defined by evidence. Bankers are not super-humans with little or no problems. They may be financially sound but are confronted with stressful and social issues which demand the intervention of human service practitioners. They face marital, family, work, financial, psychological and emotional problems which they often try to keep to themselves. This attitude of no sharing their problems with others at times affect them to a large extent.

In sum, findings of this study revealed that most of the bankers have family, work and personal concerns which need to be address to ensure their social, psychological, physical and emotional needs. Most bankers find it difficult spending ample time with their families due to their busy schedules thereby increasing the moral decadence rate of their children. Due to work overload and time pressure the bankers are unable to manage work life with family life which cause some serious social problems. Therefore, there is the need to put in place adequate and proper strategies regarding working hours, interpersonal relationships and supervision of bankers to reduce stress and to better manage the performance of employees in banking sector. The foregoing clearly reveals that bankers really have a lot of concerns ranging from their family life to their work.

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