

Impact of Work – Related Stress and Marital Status on Job Effectiveness of Female Bank Workers

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Abstract

This research was aimed at examining the influence of marital status and work-related stress on job effectiveness of female bank workers. A sample 137 female bank workers were purposively and conveniently selected from all 19 banks of which 8 were in Cape Coast the remaining 11 in Takoradi municipalities respectively. Data were collected by the use of questionnaire because the respondents could read and write, and were statistically analyzed by the use of ANOVA, means and standard deviation and regression. The study revealed that female Bankers who are divorced and married are slightly but significantly affected by work place stress while others (singles and widows) were not affected. This probably shows that the female Bankers' marital status does not significantly contribute to the work-related stress they would experience. A key finding is that, the two variables marital status and over all stress affects job effectiveness negatively. It was recommended that the various banking institutions must provide some stress relieving packages for their divorced and married employees to reduce stressful situations experience by these workers. The study also revealed that the female Bankers are able to meet their work deadline through the help from their co-workers, through the use of some software that facilitate their work, also they maintain a sound health and therefore do not experience much stress. This invariably is an indication that the female Bankers do not experience much stress due to the fact that their co-workers avail themselves to the female Bankers in times of need to be effective on their job. It was therefore, recommended that all Banking Institutions should have a Counsellor (s) to further run workshops on occupational stress for Bankers and most especially female Bankers at their workplaces since their stressful situation are being shifted to their co-workers who renders them help when the need arise to be effective at their jobs.

Keywords: Female Bankers, Job effectiveness, Work-related stress, Stressors

Introduction

Work plays a powerful role in people's lives and exerts an important influence on their well-being. Bentil (2016) observed that employment can be an exciting and challenging for many individuals, and can also be a tremendous source of stress. Consequently, as work makes more and more demand on time and energy, individuals are increasingly exposed to both positive and negative aspects of occupational stress. Stressful life can affect the female bankers' responses through activities the sympathetic nervous system and the hypothalamic-pituitary-adrenal axis, which may in turn affect the cardiovascular, the metabolic and immune system of the female bank worker. Stress has been the subject of active research for at least six decades (Cooper & Dewe, 2004). It appears stress is a universal phenomenon which affects every individual at a point in time. Lahey (2012) indicates that no one is free from stress, and that irrespective of one's social, economical and political status, one will still experience some amount of stress. The cost of stress in the United States has been estimated to be as high as \$60 billion a year (<http://www.highbeam.com/doc/1G1-13817739.html/print?> Retrieved on June 13th, 2013).

According to Oyerinde (2004), stress is the biological responses to events that threaten to overwhelm the individual capacity to cope satisfactorily in the environment. Oniyangi (2006) opined that stress is encountered by the female banker in her everyday life. In further explanation to Oyerinde, Melinda, Ellen, Jeanne and Robert (2008) as cited by Imeokparia and Edigbonya (2013), stress as a powerful neurochemicals and hormones that prepare one for action to fight or flee if one don't take action, the stress responses can lead to health problems. Stress is defined as structural imbalance within the individual as a result of deficiency or shortfall in the individual's expectation (Imeokparia & Edigbonya 2013). Layeh (2012) considers stress as any event or circumstance that strain or exceeds an individual ability to cope. Stress occurs when an individual is confronted by a situation that they perceive as overwhelming and cannot cope up with. The numerous definitions are indication that female bank workers who are also family members experience a great deal of stress in the various places they might find themselves at a point in time.

With the above definitions, it appears, the definition of stress defies a unified or universally accepted definition, and that every researcher tries to explain and describe the stress situation as it pertains in a particular individual and its environment. People often use the term stress to describe negative situations but it must be noted that this is not always true. Strumpfer (1983) distinguished between good and bad stress. Good or positive stress denotes a pleasant and facilitating form of stress and can be exemplified in the employee who thrives in a competitive or demanding work environment albeit stressful. It is necessary for functioning and

should be accepted as part of life since it motivates, focuses energy, is short-term, is perceived as within our coping abilities, feels exciting, improves performance. Bad or distress on the other hand refers to harmful unpleasant demands on the individual such as anxiety, fear of not being capable decreases performance and can lead to physical and mental problems.

Sources of occupational stress

Every circumstance or event that threatens to disrupt people's daily functioning and causes them to make adjustments is the sources of stress. These sources of stress are called "Stressors". Occupational stress is caused by lack of resources and equipment; work schedules (such as working late or overtime and organizational climate are considered as contributors to employees stress. Research has shown that organizational change, such as downsizing, implementation of new equipment or plant and restructuring, can and often does lead to stress and increases in injury/illness (Rees & Redfern, 2000; Savery & Luks, 2001; Morris et al., 2006). In a study conducted by Sharpley and associates (1996) on university staff in Monash University, Australia, which is not different from the situations in Ghana, the most commonly reported sources of job stress were (in order of frequency): "lack of regular feedback about how well I am doing my job"; "lack of promotion opportunities"; "uncertainty about how amalgamations will influence me"; "overwork"; "being expected to do too much in too little time"; "lack of necessary equipment and/or infrastructure support". (Fairbrother & Warn, 2003; Manshor et al., 2003). Job insecurity and lack of opportunity for growth, advancement, or promotion; rapid changes for which workers are unprepared are other aspects of occupational stress. Unpleasant or dangerous physical conditions such as crowding, noise, air pollution, or ergonomic problems (Smith, 2000; Fairbrother & Warn, 2003; Manshor et al., 2003; Reskin, 2008) as well as unrealistic dead-lines are known to cause occupational stress (Rees & Redfern, 2000; Johnson et al., 2005; LeGrande, 2008).

The above causes of job stress, if not resolved immediately will bring about job ineffectiveness among female bank workers in the banking institutions in Ghana and the reverse is true. Consequently, some of the effect of stress are; nervousness, depression, excessive anxiety, personality disorders, cognitive impairment, hyperactive impulsive, increase vulnerability to cancer.

Multiple roles of the Female Banker

Professional women, in these days, have a lot of balancing to do between home and workplace, including balancing social and personal requirements in life.

Traditionally, the role of women revolves around the home, Salami, (2005). However, with western education and civilization, African women like those in the western world, are gradually encroaching into professions such as teaching, banking and other civil services that were formally meant for or dominated by men in the last three decades. (Aremu and Adeyoju, 1999; Folbre, 1994, Udegbe, 1994), as cited in Salami (2005). In Britain, the number of working women as reported, rose by 3 (three) million while the men rose by only 300,000. The above scenario seems to be true of the Ghanaian women (Salami, 2005).

With regards to the above trend more women are performing multiple roles thus as homemakers, wife, social workers and taking executives positions. That is, they perform both marital roles and work roles. (Jalivand, 2000; Kossek & Ozeki, 1998; McCracken & Weitzman 1997), as cited in Salami et al (2005). There is no doubt that there would be conflict between work and marital roles which are being played by the female bankers. This is the result of conflicting role pressures between jobs and marital roles that are incompatible which makes participation in one role more difficult by virtue of participation in the other. Multiple roles such as being a wife and a worker could generate stress among the female bankers in the sense that they are expected to be active participants in the work force and yet their desire to be involved in marital role had not diminished over the years. Having many tasks to perform at work and at home could invariably lead to role overload which produces multiple role stressor (Alarape & Afolabi, 2001; Frone, 2003; Portello & Long 2001 Swanson, 2000) as cited in Salami (2005). Although marriage and paid employment together have beneficial outcomes on the average individual, there are some women for whom the consequences of multiple role involvement are less. It is believed that overload at home, argument with spouse and arguments with children in one day have significant effect on job effectiveness the following day. Studies show that married women experience greater psychological distress than men regardless of employment status (Aneshensel, Frerichs & Clarh, 1981, Coverman 1989a, Gove & Magnoine, 1983; Gove and Geerken 1977 & Moen, 1992) as cited in Alarape and Afolabi (2001). Griffith (1983a) as cited in Swanson- Kauffman (1987) found out in a study that for combination of work and home roles is more stressful for women than for men. Furthermore, Staats and Staats also cited in Swanson- Kauffman, (1987) when comparing female and male managers and professionals found that women reported higher level of stress and stressors.

Lahey (2012) suggest that stress affects every individual and that irrespective of one's social, economical or political status one will experience some amount of stress and this is the cause for concern, as it is feared that female Bankers who experience some amount of stress may inadvertently pass this negative feelings to their job.

This calls for greater attention to stressful situations in order to identify the causes of job effectiveness among female Bank workers in order to address them properly. However, not much has been done in terms of research on effect of work-related stress and marital status on job effectiveness, especially within the banking institutions and most especially in the developing countries. Stress is known to have a tremendous effects on female Bankers job output. Again, review from literature indicates that few studies concentrate on the root sources job stress among bankers and studies tried mostly reported of the stress symptoms exhibited by bankers leaving the embryonic variables. This study was conducted among female Bankers in the Banking institutions, because, substantial evidence indicates that women experience greater work overload and are more likely to develop stress than their men counterparts.(Salami, 2005). Several studies have reported a significant difference in stress levels between men and women. Results from these research show that married women experience greater psychological distress than the men regardless of their employment status or marital status (Alarape & Afolabi, 2001). The purpose of the study was to examine the extent to which work related stress impacts on female Bankers marital status and the relationship that exists between the sources of work –related stress and job effectiveness

Research Questions

1. To what extent does the impact of work-related stress on female Bank workers in relation to their marital status?
2. What relationships exist between the sources of work related stress and their job effectiveness

Hypothesis

There is no significant effect of marital status and work-related stress on job effectiveness

Methodology

This study being descriptive in nature utilized survey techniques. The sample included 137 female Bank workers from the entire representative of 19 Banks in the Cape Coast and Takoradi municipalities in Ghana. All the respondents were conveniently and purposively sampled for the study. The sample responded to a self-reported questionnaire, The 13 items questionnaire with 4-point likert scale ranging from (4- strongly agreed, 3-Agreed, 2- Disagreed and 1- strongly disagreed) was designed to examine the effects of work – related stress and marital status on job effectiveness of female Bankers. The 13 observed variables were grouped into 2 latent scales. Scale one (marital status) was made up of 4 items and Scale two (job effectiveness) had 9 items. The cut-off points based on mean values were established for interpretation of results, below 2.5 as disagreed and above 2.5 as agreed. The instrument was administered to 137 female Bankers in person. The items yielded a Cronbach alpha value of 0.83.

Results and Discussion

Research Question 1: To what extent does the impact of work-related stress on female Bank workers vary by their marital status?

This question was asked to find out if the overall stress level of the female Bankers varies with regards to their marital status. Mean, standard deviation and ANOVA (One-way analysis variance) were used to analyse the data. The responses of respondents were measured on a 4-point scale ranging from; strongly agreed = 4, agreed = 3, disagreed = 2 and strongly disagreed = 1. A cut- off below 2.5 disagree and 2.5 and above as agree were used for the analysis as shown in Table 13 below. Table 13 represents the results of the impact of overall work-related stress on female Bankers and their marital status.

Table 1

Descriptive statistics on the impact of work-related stress and their marital status

Marital Status	Frequency (N)	Percentage (%)	Mean	Std deviation
Married	81	59.1%	2.5015	0.2929
Divorced	16	11.7%	2.5217	0.1775
Widowed	6	4.4%	2.4058	0.2423
Never married	34	24.8%	2.4476	.2805

Source: Field data, 2009

Analysis of the responses as indicated in Table 1 shows that majority of the respondents 81 (59.1%) were married with the mean above 2.4 and standard deviation of about .29 and above.

The results of the respondents in Table1, appears to indicate that female Bankers agree that their work-related stress has something to do with their marital status. Specifically, those who are married agreed that their work-related stress they experience has something to do with marital status. (M = 2.5015, SD = 0.2929). In contrast, female Bankers who never got married also disagreed that their work-related stress has something to do with their marital status (M =2.4476,SD = 0.2805). Further, the female Bankers who were divorced agreed that

their overall work-related stress significantly affect their marital status. ($M = 2.5217$, $SD = 0.1775$). This probably shows that the female Bankers' marital status does not significantly contribute to the work-related stress they would experience ($3,136 = 0.268$, $p > 0.05$).

Respondents views on their marital status and work effectiveness was investigated. Their responses are indicated in Table 2.

Table 2:

A one-way analysis of variance (ANOVA) on differences among female Bankers based on their marital status.

Over all stress	Sum of squares	DF	Mean squares	F	Sig.
Between groups	.093	3	.031	.0402	0.752
Within groups	10.223	133	.077		
Total	10.316	136			

Source: Field data 2009

As shown in Table 2, the results indicate that there was no statistically significant difference in terms of stress among female Bankers based on their marital status.

Table 3

Descriptive statistics on indicators of work-related stress of the female Banker

Stress	M	MEAN	SD
1. I find the feedback I receive from my co-workers very useful	137	3.438	.5670
2. My co-worker provide me with valuable information on how to improve my job performance	137	3.372	.5287
3. My co-workers willingly share their expertise with each other	137	3.329	.5572
4. My co-workers often help me if I fall behind my work schedule	137	2.752	.7552
5. I had an experience outside the bank which is helping me in my duties	137	2.985	.6415
6. I use a software that makes my job easy	137	3.234	.6332
7. I try to keep a sound health to enable me perform my duties effectively	137	3.635	.5127
8. I allocate my working time effectively	137	3.555	.5931
9. I am able to complete my daily duties most of the time	137	3.285	.8130

Source: Field data, 2009

Results from respondents as shown in Table 3 indicate that female Bankers agree to the statement that they find the feedbacks they receive from their co-workers very useful. They also agree that co-workers provide valuable information on how to improve on job performance; co-workers willingly share their expertise with each other; They use software's that make their jobs easy; They try to keep a sound health to enable them perform their duties effectively; They allocate their working time effectively; and They are able to complete their daily duties most of the time. With $M = 2.75$ and $SD = .755$, the female Bank workers disagree to the statement that their co-workers often help them out if they fall behind their work schedule. Further, female Bankers disagree to the statement that, "I had an experience outside the bank which is helping me in my duties" which produced $M = 2.99$ $SD = 0.64$.

Hypothesis

There is no significant effect of marital status and work-related stress on job effectiveness. The hypothesis was formulated to find out whether variables such as marital status and stress experienced at work have any effect on respondents' overall job effectiveness.

Regression analysis was used to find out if there was a statistically significant relationship between marital status, work-related stress and job effectiveness. The analysis of the response shows that marital status and overall stress accounts for only (1%) of the variance in job effectiveness among female Bankers. The analysis showed an $F(2,136) = 0.647$, $P = 0.525$ at an alpha level of 0.05. The results revealed that there is no statistically significant difference between female Bankers, concerning how marital status and overall stress affect job effectiveness. Instead, the two variables, thus, marital status and overall stress affect job effectiveness negatively as illustrated below; job effectiveness= $3.476 - 0.58$ overall stress- 0.023 marital status.

Conclusion

The study sought to investigate how work-related stress affects female Bankers in relation to their marital status as well as the relationship existing between the sources of work-related stress and their job effectiveness. The study revealed that female Bankers who are divorced and married are slightly but significantly affected by work place stress while others (singles and widows) were not affected. This probably shows that the female Bankers' marital status does not significantly contribute to the work-related stress they would experience. On the relationship that exists between sources of work-related stress and their job effectiveness, the study revealed that the female Bankers are able to meet their work deadline through the help of their co-workers, through the use of some software that facilitate their work, also they maintain a sound health and therefore do not experience much

stress. This invariably is an indication that the female Bankers do not experience much stress due to the fact that their co-workers avail themselves to the female Bankers in times of need to be effective on their job.

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