

## Predominantly Stressors and Their Management Strategies Among Female Bankers

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### Abstract

This research was aimed at examining the predominantly stressors and strategies employed by female Bank workers to manage them. A sample 137 female Bank workers were purposively and conveniently selected from all the 19 banks of which 8 are situated in the Cape Coast and 11 are in the Takoradi Metropolis, Ghana. Data were collected by the use of questionnaire and were statistically analyzed by the use of means, standard deviation and simple frequencies. A key finding is that, most of the female Bankers are really affected with a lot of everyday life stressors. It is recommended that guidance co-coordinators and counsellors if any must provide the needed necessary information on how stress can influence one's interaction and how it can be managed. This information will not be only geared towards career information about financial sector with particular reference to the Banking Institutions but other sectors of the Ghanaian economy. It is recommended that the Ministry of Employment and Social Welfare must impress upon the Employers' Association of Ghana, to take the issue of stress on employees very seriously, thus employers putting in place stress relieving packages and programmes for their workers to reduce the stress being experienced by female Bankers in particular and all workers in general. Lastly, the study revealed that majority of the Bankers especially the female Bankers had no idea about the work hazards. Based on this, it is recommended that students who wish to be in the financial sector particularly should be encouraged by school counsellors to find out more about job requirements and their hazards, including stress in the Banking sector in particular and other sectors in general. In this way, they will be appropriately informed before they finally make a choice as regards their future career probably in the field of Banking.

**Keywords:** Stress, management of stress and predominant stressors

### Introduction

According to Prentice (1996) stress is derived from the Latin word "stringer", meaning to "draw tight". It was sometimes called tension, anxiety, frustration, but as more research was carried out, and it became known as stress as we call it today. Stress is essentially for survival. The chemicals it triggers help us to cope with the difficulty, but too much stress can cause health problems.

Although certain kinds of events such as the death of a loved one, having a baby, moving to a nice house, being promoted or participation in combat during a war are universally stressful, other situations may or may not be stressful to a particular person (Vorvick, 2016). For people to consider an event to be stressful they must perceive it as threatening, involving major changes, and must lack the resources to deal with it effectively (Vorvick). Persistently negative response can have a detrimental effect on the individual health and happiness. Dunham (1992) defines stress as "a process of behavioural, emotional, mental and physical reactions caused by prolonged, increasing or new pressures which are significantly greater than coping resources."

Acute stress is often caused by thinking about the pressures of events that have recently occurred, or upcoming demands in the near future. For example, if you have recently been involved in an argument that has caused upset or have an upcoming interview or deadline to meet, might all trigger stress but will be reduced once the event is over. A person with too many commitments and poor organization can find themselves displaying episodic stress. <http://www.apa.org/helpcentre/stress-kinds.aspx>

Solomon et al, (1993) identified three separate components that together make up what is meant by stress. The first component is the stressful event. A stressful event is, simply, any situation that the individual perceive as threatening. The second component is the individual's perception or appraisal of an event. An event will be appraised as threatening if it challenges important personal goals and taxes one's ability to cope. A third component of stress is the stress reaction which includes the disruptive emotion of anxiety, cognitive disruptions such as poor concentration and impaired thinking, and signs of physiological disruption such as shortness of breath, cold and clammy hands, and heart palpitations. With regards to the above, Solomon et al. (1993 p. 545) defined stress as "a pattern of disruptive psychological and physiological functioning that occurs when an environmental event is appraised as a threat to important goals and taxes one's ability to cope".

However, Myers (2001) indicated that stress is a process by which one perceives and responds to certain events, and that no two persons react in exactly the same way to the same stress situations. There is a substantial variation in the pattern of stress responses, even when the stressors are of a similar nature, such as the death of a spouse. It is likely that individual's response to stress is multi-determined, with biogenetic factors such as personality, conditioning to past events, coping skills and being prepared for an expected concurrence, all

determining the individual's actions in response to the specific stress. Thus, an individual may react to a stressor by producing excess stomach acid leading to heartburns, while another person may react to a similar stressor by becoming quiet, reserved and socially withdrawn, and yet another with the feelings of frustration and another person may also not experience any undue reaction to the situation at all. In short each individual develops his or her own characteristics of dealing with a stressful situation.

### **Sources of Stress (Stressors)**

Morris and Maisto (1999), explain sources of stress as major life changes typically that brings strong emotion, and even joy and elation that can arouse the body and begin to take a toll on its resources. Major life events can also be stressful because any new experience requires some adjustment. There are many events that are stressful for one person or another. Morris and Maisto (1999) classify the sources of stress into seven fundamental categories and these are change, pressure, frustration, conflict, hassles, self-imposed stress and individual differences. Morris and Maisto (1999) identify five common sources of frustration in American life and these may hold for Ghana too. These are; Delays: delays are annoying because American culture puts great stock in the value of time. Secondly, lack of resources is frustrating to Americans who cannot afford the new cars or lavish vacations and that is no difference from Ghanaian female workers. Thirdly, losses, such as the end of a love affair or a cherished friendship, causes frustration because they often make us feel helpless, unimportant, or worthless. Further, failure generates intense frustration and accompanying guilt, in our competitive society. For instance one sets a goal and is unable to achieve it, one feels responsible for his or her own or someone else's pain and disappointment. Lastly, discrimination also frustrates us; being denied opportunities or recognition simply because of one's sex, age, religion or skin colour is immensely frustrating.

### **Management Strategies of Stress among Female Bankers**

Stress is a normal part of living. Hans Selye (1956) noted, to avoid stress totally, a person would probably have to cease living. But then, too much stress can take its toll on both physical and psychological health of the individual. Management refers to the behavioural effort put to master, reduce or tolerate the demands created by stressful transactions (Folkman & Lazarus, 1984). However, being aware of how you react to stress can help reduce the negative feelings and effects of stress and to manage more effectively (Vorvick, 2015). One coping strategy that has been found to be constructive and healthy for the body is exercise. Physical exercise is a highly effective technique for reducing stress (Davidson & Schwartz, 1976) as cited in Morris and Maisto (1999), opines that stress and exercise are known to produce almost identical physiological arousal. However exercise reduces tension because exercise induced arousal is voluntary. The individual undergoing exercise controls arousal levels by actively deciding on when to be active and when to relax. The voluntary nature of exercise in this situation provides a sense of mastery and self-control that is lacking in stress-induced arousal which is involuntary. Regular vigorous exercise is followed by a relaxation. This "rebound" relaxation must last for several hours, during which time it blocks any stress induced arousal.

Morris and Maisto (1999) asserts that physical exercise place the individual in control of his or her physiological activity, promotes a sense of mastery over stress reactions, and also produces a post exercise state of relaxation. A common way of exercising is walking, for instance, walking briskly or slowly around the block and taking a walk with friends. Weiten (1986) suggests that one's food intake patterns may affect one's ability to withstand the ravages of stress. Moreover, the energy needed to solve the challenges of life is gotten from the essential nutrients found in ones food.

One most commonly and highly predictable reaction of individuals under stress is to seek out the company of others, (Selye, 1956). The help obtained from other individuals when coping with stress is called social support. Social support comes in three major forms, each of which performs a crucial function. One form consists of giving the individual information and practical problem-solving guidance in dealing with stressful situations. Laughter is also another means of coping with stress.

Adopting a humours view towards life's situations can take the edge off everyday stressor. Not being too serious or in a constant alert mode helps maintain the equanimity of one's mind and promote a clear thinking. Being able to laugh is the smartest way to ward off stress effects. A sense of humour allows one to price and appreciate the incongruities of life and provides moments of delight. The emotions one experience directly affects ones immune system, and the positive emotions can create neurochemical changes that buffer the immunosuppressive effects of stress. Laughter or putting up a smiling face can do the following against stress:

- ❖ Laughter lowers blood pressure and reduces hypertension
- ❖ It produces good cardiac conditioning especially for those who are unable to perform physical exercise
- ❖ It cleanses the lungs and body tissues of accumulated stale air as it empties more air than it takes in. this is beneficial for patients suffering from emphysema and other respiratory ailments
- ❖ It increases muscle flexion, relaxation and fluent blood circulation in ones' body
- ❖ Laughter triggers the release of endorphins- body's natural painkillers

❖ It produces a general sense of well-being and positive atmosphere for you and those around you.

Further, managing stress is to prioritize your tasks; one must prioritize the task at hand to reduce the challenges in completing them. Putting time and energy to important tasks and breaking big task into smaller steps makes things easier. Organize your daily activities, organize your desk, avoid excessive interruptions, delegates responsibility when need be, it is not necessary to answer every single telephone call, communicate upwardly and downwardly, avoid confessional discussions and finally one can make the boss aware of one's workload to avoid excessive assignment with unrealistic timetables, which creates a job burnout situations.

Other coping strategies are: Flexitime is where employers allow employees to decide when to begin and end their workday so that they can more easily balance personal and work activities. Job sharing: thus splitting a career position between two people so they experience less time –base stress between work and family. Telecommuting: That is performing work at home or another location away from the office, usually with a computer or other telecommunications connections to the office. There is growing evidence that employees are more productive with this arrangement and experience a healthier balance between work and non-work roles. Lastly, the most effective means of neutralizing a stressful situation is by relaxation. According to Robson, Segal, Segal and Smith (2017), relaxation can slow down the system and help you to relax. Relaxation is the counterpoint to stress. When one is relaxed, his/her body's in the state of low arousal, which stands to suggest that one is less susceptible to reaching to stress. Relaxation training, sometimes called deep relaxation is also a constructive coping strategy.

Deep relaxation is one end of a continuum of physiological arousal state that stretches from the high arousal state of the stress reaction, through the quiet state of ordinary relaxation to a state of extremely low arousal. Deep breathing is great for managing stress levels and mood. Or, try a quick meditation session. Meditation is a period of time where you detach from the current situation. Exercise is another great option. Maybe spend part of your lunch break at the gym de-stressing from your job. <https://www.lakeviewhealth.com/resources/mental-health/how-to-deal-with-stress-at-work/> Further, the individuals can manage stress by removing or changing the sources of stress, alter the way you view or perceive a stressful event, lower the impact that stress might have on your body. Therefore, the purpose of this research was to investigate the predominant stressors among female Bankers and what coping strategies do they employ in alleviating the experience stressors at the Banking Institutions the Cape Coast and Takoradi Municipalities of Ghana..

### Research questions

1. What stressors are predominantly experienced by female Bank workers in the Takoradi and Cape Coast Metropolis?
2. What strategies do women Bankers use to cope or manage with the work-related stress at work?

### 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, Twenty (20) 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 predominant stressors of the female Bankers. 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. Nine (9) items were also coded as Yes (a) or No (b) were designed determine the coping strategies being employed by the female Bankers to alleviate or reduce the stress the experience. The instrument was administered to 137 female Bankers in person. The items yielded a Cronbach alpha value of 0.83.

## Results and discussion

Table 1

Descriptive statistics on stressors predominantly reported by female bankers regarding the effective performance of their duties as bankers

Stress	N	Mean (M)	(SD)
1. Traveling to work and traffic jams make me tired	137	3.3723	0.77656
2. Lack of personal transport creates discomfort for me	137	2.726	0.83780
3. Solving family problems creates problem for me	137	2.6204	0.87558
4. I perform two/more roles that are in conflict with each other	137	2.9562	0.62859
5. I often receive contradictory messages from the people I work with	137	2.0511	0.70001
6. I sometimes feel uncertain in about my job duties and performance expectations	137	1.9489	0.72071
7. My workload is heavy	137	3.1752	0.76598
8. My task involves decision making, monitoring/exchanging going information with others	137	2.7664	0.86825
9. I do not have control over work activities and work environment	137	1.8686	0.61617
10. I sometimes encounter sexual harassment in the work place	137	2.0292	0.78536
11. I sometimes face workplace violence and aggression	137	2.0657	0.68818
12. I sometimes have conflict with co-workers and client	137	2.4891	1.82353
13. I feel insecure about my job	137	1.6934	0.65935
14. There is an excessive noise at where I work	137	2.0000	0.66421
15. There is lack of privacy in my work place	137	2.9270	0.80106
16. I get very little support from my co-workers	137	1.886	0.76521
17. I am always hard pressed to finish my work schedules on time to enable me go home in time	137	3.3212	0.776521
18. I am unsure as the future of my job	137	3.3212	0.72694
19. I find my work schedule rather interesting	137	2.8613	0.71270
20. I feel irritated when I have to cook after a hard day's work	137	2.9781	0.79026

Source: Field data, 2009

N/B: M= Mean and SD= standard Deviation

From Table 1, the first five predominant stressors reported by the female Bank workers as being the most stressful were; travelling to work and traffic jams make me feel tired, "my workload is heavy", "am always hard pressed to finish my work schedules on time to enable me go home in time", "I feel irritated when I have to cook after a hard day's work," and "There is lack of privacy in my workplace". As already indicated 'travelling to work and traffic jams makes me feel tired' was the first most predominant stressful experience reported by the female Bankers. This is not surprising because several workers now own cars owing to the soft interest rate on loans for the acquisition of cars at the various banking institutions in the country. The purchasing of cars by an average worker has brought about congestion on the existing roads in the country which has even led to the expansion of most roads and construction of a lot of by-passes. These female bank workers who are supposed to reach the workplace by 7.30am need to start their daily journey to work more than an hour before or be caught in the traffic jams and be late to work. This creates a lot of stress among these female Bank workers and may affect their performance at the early part of their days work. Morris and Maisto (1999) confirm that being stuck in traffic may be as stressful as the major life events. Secondly, "my workload is heavy" with the M = of 3.175 and a SD of 0.7659 thus the female bankers strongly agreeing to the fact that their work load is heavy, turns to be the second most stressful stressor reported by female Bankers. Banking institution are set up to make maximum profit on their transaction, therefore they employ just few hands in handling the affairs of the Bank. This makes the individual worker is job allocation so heavy that one would have to work extra hard to meet deadlines. Schermerhorn et al (1994) report that increase in workload, extremely long work hours and intense pressure to perform at peak levels can be a tremendous source of stress and suffering to the female bankers. This practice hinders the Banker performance, since it does not create the serene atmosphere for working. The third most predominant stressor was "always hard pressed to finish my work schedules on time to enable me go home in time". It had M of 3.3212 and a SD of 0.72697. It was revealed that most of the female Bankers relied on home support system. It came as no surprise when the female bankers strongly agreed to that fact that they are always hard pressed to finish their work schedule on time to enable them go home in time. This confirms Selye (1979); French (1980) and Wilco (1981) who asserted that social support can serve as a sort of protective buffer to minimize the wear and tear of stress. This is so, because most of the female bank workers are both career women and home makers as well and have a lot of work to do between the home and workplace. It has been revealed by the study that most of the female Bankers are married with at least one child.

The female Bankers start experiencing stress when their children are below the age of eight and have no reliable person to take care of them when they are back home from school each day. This situation normally affects their work output since most of the time they would be absent minded and have low concentration on their work. This situation consequently could result in the female Banker not finishing her daily allocation of work but would be in a hurry to reach home early to take care of her children and husband. The situation could be very frustrating and stressful.

“I feel irritated when I have to cook after a hard day’s work” is the third most predominant stressor reported by female Banker. With M of 2.9781 and a SD of 0.9037 most of the female Bankers agreed to the assertion that they feel irritated when they have to cook after a hard day’s work. In most situations these female Bankers work late into the day and are very tired, therefore to cater for the family in terms of cooking after the hard day’s work becomes a very difficult task for them. This has resulted in most of the female Bankers resorting to “house help” to do their house chores for them. This attitude of resorting to the keeping of “house helps” has broken the marriages of many female Bankers. This is because their husbands at certain points lose track of the fact of their wives performs dual roles, rather think that their wives are ineffective and incapable of taking care of the home and therefore resort to marry the house helps or people the husbands think can take good care of the children and home.

The fifth stressor is “there is lack of privacy in their workplace” this turn out to be the fifth most stressor predominantly reported by the female bankers. With M of 2.3 and SD of 0.80106 most of the female Bankers agree to the assertion that they lack privacy at their various workplaces. For instance the manner in which they are openly sited makes customers feel uncomfortable when transacting business with them, since the next person sited closer by could hear what you are discussing. If the client likes it or not it has become a norm and the client has to go by it. This is in agreement with Ross and Altmieair (1994) and Mcshane and Glinow (2000) who reported that extreme low or high temperature, loud noise, no privacy, and little or excessive lighting are some of the factors that induce stress, if the physical safety of workers are not maintained. Also, Ivancevich and Matterson (1980) also agree with the assertion and explained that personal space within which an employee works for instance when there is poor group cohesion amongst workers within a workplace; the employee could experience some level of stress.

The least reported stressors in the Table were, “I feel insecured about my job”. With the M of 1.6934 and SD of 0.65935. This happen to be the least stressor reported by the female Bankers The female bankers disagree to statement that they feel insecured about their job due to the fact that, before one is employed into the Banking sector, one is expected to have a degree of qualification that is at least diploma and above. Based on the above, hardly will any organizational downsizing or restructuring affect them. This is in contrast to Mcshane and VonGlinow (2000), who opined that workplace or organizational downsizing, restructuring privatization and mergers are a major source of stress to the employee because employee faces increase job insecurity, uncertain work demands and new forms of interpersonal conflicts.

Secondly, “I am unsure as to the future of my job” with M of 1.85 and SD of 0.72694 which means the bankers was in disagreement to the above statement. Concerning job insecurity, it has turn out to be major source of worry and stressful to most female Bank workers due to the frequent takeover downsizing and other challenges, as companies try to live up to expectations, as stated by Ross and Altmieair (1994).

Further, “I get very little support from co-workers” With the M of 1.869 and SD of 0.765 the female Bankers disagree that they receive very little support from their co-workers. The study revealed that co-workers willingly share their expertise and often give a helping hand if an employee falls behind work schedule. This is in consonance with LaRocc, House and French (1980); Wilcox (1981) who suggested that social support can serve as a sort of protective buffer to minimize the wear and tear of stress. The research indicates that the amount and quality of socio economic support available from significant others is a key moderating factor that account for some of the variation in how people are affected by stress.

Furthermore, “I sometimes feel uncertain about my job duties and performance expectations”. The study revealed M of 1.9489 and SD of 0.72071, the female Bankers disagreed to the notion that they sometimes feel uncertain about their job duties and performance expectations. This contradicts Schuter (1980) who asserted that role ambiguities lead the individual to lose sense of certainty and predictability in their work role, which creates a stressful situation for the employee.

Finally, “there is an excessive noise at where I work”, constitutes M of 2.00 and SD of 0.664, from Table 7 shows the disagreement from respondents to the fact that there was excessive noise at their workplace. This confirms Ross and Altmieair (1994) view on physical quality of conditions that surrounds an individual’s such as low or high temperature loud noise are some factors that include stress if the physical safety of workers is not maintained. With the exception of few customers making some frail noise here and there at the Banking hall, the banking institutions have made sure that there is absolutely no noise at the Banking halls even to the extent of prohibiting customers of using cell or mobile phones at the banking halls.

Table 2

A distributive table indicating the various strategies female Bankers use to cope with or manage the stressors at work?

Managing strategies	Yes		No	
	N	%	N	%
I take a walk	72	(52.6%)	65	(47%)
I pray	71	(52%)	66	(48.2%)
I listen to good music	95	(69.3%)	42	(30.7%)
I read the Bible	48	(35.0%)	89	(65.0%)
I take alcoholic beverage	7	(5.1%)	130	(94.9%)
I talk to someone about my situation	58	(42.3%)	79	(57.7%)
I exercise my body	46	(33.6%)	91	(66.4%)
I try to balance my diet	89	(65.0%)	48	(35.0%)
I try to see the family counselor	23	(16.8%)	114	(82.2%)

**Source: Field data, 2009**

Respondents were made to respond 'yes' or 'no' to some suggestions and responses were analysed using frequency and simple percentages. From Table 2 above, the most frequent coping strategy employed by the female Bank workers to alleviate their stressful situations was "I relax", of which 111 respondents representing 81% of the respondents reported using whenever they are stressed up. The nature of the bank work is such that the female Bankers feel they need some rest after going through a hectic day's activity of the banking institution. Green, Green and Sanitoro (1988) agree to the fact that progressive relaxation is used to combat stressful life events. Obisi (1999) also confirms that relaxation is a good therapy for stress management. Relaxation in the form of exercise reduces tension, (Davidson and Schwartz 1976). The second most frequently used coping strategy was "I try to balance my diet" which received 65% affirmative responses, Weiten (1986) agree that one's food intake patterns may affect one's ability notwithstanding the averages of stress. More so the energy needed to solve the challenges of life is gotten from the essential nutrients found in one's food. It therefore stands to reason that one's food composition should be balanced. The female Bankers normally balance their diet in order to be healthy and focus to meet the demands from their customers and employers.

From the responses in Table 3, it was observed that most of the female Bankers listen to good music when they are experiencing stress and that 95 of the respondents constituting 81% are in agreement to listening to good music. Music as it is said, is food to the soul and is a strong means of combating stress in ones' life.

Furthermore, 72 responses constituting 52.6% reported taking a short walk when stressed out. Davidson and Schwartz (1976), state that exercise reduces tension. This is followed by "I pray" (52%) since we live in a spiritual realm the female bankers pray to their God to see them through the problems which leads them into the kind of stress they go through. The next most frequently used coping strategy was "I talk to someone about my situation" 42.3% of the female Bankers adopt this coping strategy of alleviate their stressful situation. This is in consonance with the observation of Hirsch (1980) states that having social supports which provide cognitive guidance (e.g. providing advice, information or explanations) was significantly correlated with less stress symptomatology and with better mood. The following are the least coping strategies being employed by the female Bankers. In addition, "I read the Bible" constitute 35%, of the general response; the result revealed that the female Bankers moderately read the bible as a means of alleviating their stressful situations. Finally "I exercise my body" 33.6%, the female bankers try in their small ways to exercise their bodies during their free time thus during the week-ends. Davidson and Schwartz, (1976) support this by their findings that, physical exercise is a highly effective technique for reducing stress. The individual undergoing exercise controls their arousal levels by actively deciding on when to be active and when to relax. "I try to see the family counsellor" and the least among them all is "I take alcoholic beverage". This is in contrast to Folkman and Lazaurus (1980) who state that counterproductive strategies includes striking out at other and excessive in consummatory behaviour such as injudicious pattern of eating, drinking of alcoholic beverages, smoking, using drugs as coping strategies.

### Conclusion and recommendations

The studies showed clearly that majority of the female Bankers are affected by a variety of stress. Based on this, it is recommended that guidance co-coordinators and counsellors if any and if the institution does not have any guidance and Counselling co-coordinator, they should get one at least so that he/she must provide the needed necessary information on how stress can influence one's interaction and how it can be managed such as providing flexitime, relaxation techniques and exercises.

This information will not be only geared towards career information about financial sector with particular reference to the Banking Institutions but other sectors of the Ghanaian economy. It is recommended that the Ministry of Employment and Social Welfare must impress upon the Employers' Association of Ghana, to take

the issue of stress on employees very seriously, thus employers putting in place stress relieving packages and programmes for their workers to reduce the stress being experienced by female Bankers in particular.

Lastly, the study revealed that majority of the Bankers especially the female Bankers had no idea about the work hazards. Based on this, it is recommended that students who wish to be in the financial sector particularly should be encouraged by school counsellors to find out more about job requirements and their hazards, including stress in the Banking sector in particular and other sectors in general. In this way, they will be appropriately informed before they finally make a choice as regards their future career probably in the field of Banking.

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