

UNIVERSITY OF CAPE COAST

THE IMPACT OF STRESS ON JOB EFFECTIVENESS AND HOME
INTERACTION AMONG CAREER WOMEN IN THE BANKING
INSTITUTIONS IN CAPE COAST AND TAKORADI MUNICIPALITIES

JOSEPHINE ANTERKYI BENTIL

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BY

JOSEPHINE ANTERKYI BENTIL

Thesis submitted to the Department of Educational Foundations of the Faculty of Education, University of Cape Coast, in partial fulfillment of the requirements for the award of master of Philosophy degree in Guidance and Counselling.

MAY, 2009

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's signature: Date:

Name: Josephine Anterkyi Bentil

Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature: Date:

Name: Dr. Fredrick Ocansey

Co-Supervisor's Signature: Date:

Name: Rev. Otopa Antiri

ABSTRACT

Research on the influence of work stress on the mental health of many workers like medical officers, air traffic controllers, nurses and teachers have been given some attention or recognition by the researcher on stress. However in Ghana one group of workers who seem to have been neglected is female bankers. The researcher decided to find out the impact of stress on job effectiveness and home interaction among career women in the banking institutions in the Cape Coast and Takoradi municipalities’

A sample of one hundred and sixty (160) female bankers were obtained through the purposive sampling was used for this study. A questionnaire designed by the researcher was used to collect the data.

Both quantitative and qualitative analyses were employed for the study. The study revealed that in terms of effect of work related stress on the family interaction of female bankers in both Cape Coast and Takoradi Municipalities on marital status, age and number of children were significant. Again the study revealed that female bankers were normally not able to combine their work and home duties.

The study also revealed the most stress symptoms reported by the female bankers are; have no concentration at work, unable to meet deadlines, unable to sleep, worry a lot and become easily irritated. On coping strategies the study also revealed that while most female bankers preferred “talking to a colleague” and going for a short walk as stress coping strategies at work, at home they preferred “relaxing, and “try to balance their diet’, as stress coping strategies.

Based on the above, it is recommended that the various banking institutions must provide some stress relieving packages in place for their employees to reduce stress experienced by their workers.

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DEDICATION

To my children, Elsie, Emmet and Emily-Lucy Bentil

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CHAPTER ONE

INTRODUCTION

Background to the Study

Work plays a powerful role in people's lives and exerts an important influence on their well-being. Long (1988), says since the 1960's, paid work has occupied an increasing portion of most people's lives. Although employment can be an exciting challenge for many individuals, it can also be a tremendous source of stress. Consequently, as work makes more and more demands on time and energy, individuals are increasingly exposed to both positive and negative aspects of employment. For instance, uncertainty in workplace can cause high level of stress. Laurer (1998), observes that people are pressured to accomplish more and more in less time.

The researcher observed a female banker in the early 2000's who worked with the bank of Ghana in Kumasi in the Ashanti Region of Ghana. She went to work very early between 6.00 am to 7.00 am, and came back very late when her children were asleep. Her children and husband were left at the mercy of a house help who was just older than the children. The situation got to a stage where some of her children became wayward and the house help became a wife to her husband. The banker ended up being divorced due to the fact that she could not manage her home properly owing to the nature of her work.

In view of the above, the researcher conducted an informal interview among some female bankers in the Accra Metropolis and came out with the following

observations; that there is a high rate of divorce among women bankers due to the nature of their work, that some have fewer children or no child; that the causes of stress among most of the women bankers were heavy traffic jams to work place, meeting tight schedules and pressure from serving large number of customers.

It seems there are a lot of circumstances that brings about stress in the lives of all human beings as individuals experience some amount of stress occasionally. Workers may be stressed when their relationships with their spouses is not going well or when they must meet deadline in the performance of their work duties. It appears stress has become a popular topic in our rapidly growing societies. For instance, due to the developmental needs of the country, the individual have to take up two or more jobs to satisfy their growing needs (i.e. working and going for further studies at the same time).

According to Solomon, Kavanaugh, Goerthals and Crides (1993) stress can be defined as a disruption of one's normal psychological and physiological functioning that occurs when a challenge threatens one's ability to cope adequately. The cost of stress in terms of human suffering, social and occupational impairment, and illness are enormous. But people's reactions to stressful event differ widely; some people when faced with stressful events develop serious psychological or physical problems, whereas others faced with the same stressful event have no problem and may even find the event challenging and interesting. Stress is not necessarily negative for ones performance.

With the introduction of Financial Sector Adjustment Programme (FINSAP), whose main purpose is to reform and strengthen the Ghanaian

Financial System, much pressure has been brought to bear on the Ghanaian bank workers. FINSAP specifically sought to;

1. enhance the soundness of banks by improving the regulatory framework and strengthening bank supervision.
2. restructure financially distressed banks through the infusion of new capital and management expertise and
3. improve resource mobilization and increase the efficiency of credit allocation by the banking systems (Institute of Statistical Social and Economic Research – ISSER – 1994: p 38-39)

The restructuring of the banks as spelt out in FINSAP document especially the aspect of restructuring with the infusion of capital and management has brought in its wake downsizing (reducing the workforce) with the possible effect of stress on the remaining or the retained staff as they have to do extra work to meet the requirement of the banks status.

It seems work-related stress affects the woman banker's output as well as her interaction with her immediate family members at home. This is given credence by Leep and Crino (1989) when they pointed out that, stress at home probably adds to stress on the job and vice versa. When this happens, not only does a worker experience an enormous amount of stress but the very foundation of the family unit may be threatened, which in turn might affect the society at large.

Based on the above, the researcher seeks to find out the impact of stress on the job effectiveness and home interaction among career women in the banking institutions. The researcher is of the opinion that a study on whether work – related stress has any impact on the family interaction and job

effectiveness of the women bankers is necessary in our increasingly growing society.

Statement of the Problem

It appears stress is a universal phenomenon which affects every individual at a point in time. The introduction of the use of computers in all the working sectors, which obviously include the banking institutions of the country and the world as a whole with regards to Y2K (millennium bug) compliance which seeks among other things to transform this country into a developed country by the year 2010.

The introduction of Financial Sector Adjustment Programme in 1994 and Computers in early 2000 has brought hardships on the workers of the various banking institutions, in the sense that it has increased the job description of the individual bank worker, and retained workers had to do extra work to meet the requirements of the bank status. One has to enter a transaction both electronically in a computer and manually in a book.

Bank workers have to undergo some kind of training overnight to be able to use computers in their daily transactions to be abreast with the changing trends. In order to achieve this computer literacy, bankers have to stay on late after work to learn the processes involved or use their private time to do that, which result in women bankers undergoing so much stress to the extent that they may not be able to perform effectively and efficiently at work and also manage their various homes properly.

It seems research on the impact of stress on job effectiveness and home interaction among career women in the banking institution has not received much attention. Women bankers unlike their male counterparts are and home

makers as well; consequently they go through much stress in managing the two institutions.

Some banks have even given targets to their employees to meet within a certain limited time, which is a burden to the workers and therefore increase their level of stress. (For instance banks who engage in susu collections). There seems to have been some research on stress on workers such as nurses and army in Ghana as well as Nigeria but not on bankers.

According to Akuamoah-Boateng (1997) and Akinnawo (1991, 1997) little or no attention has been given to those who work in the banks in terms of how they manage stress. Populampo (1997) states that it seems no particular work have been done on the impact of work-related stress on the family life of workers in general and for that matter female banker in particular.

Badu-Addo (1998) researched into the influence of work related stress on the nuclear family interaction of both female and male bankers in the Kumasi Metropolis but very little is known about the impact of stress on job effectiveness and home interaction among career women in particular.

Available literature presupposes that research on the impact of stress on job effectiveness and home interaction of the woman banker in this country is lacking. The changing nature of the world of work, coupled with the upsurge in its complexity and pressure on workers to perform maximally and creditably demand a careful look at stress on job effectiveness and home interaction among career women bankers. It is against this background that the researcher examined the impact of stress on job effectiveness and home interaction among career women in the banking institutions in Cape Coast and Takoradi Municipalities.

Purpose of the Study

The purpose of the study is to investigate:

1. The extent to which work-related stress have impact on the home interactions of the female bank workers.
2. whether work-related stress affects the output of female bank workers.
3. whether job status have any influence on the level of stress experienced by female bank worker.
4. whether work-related stress experienced by the female banker depends on the number of children they have.
5. whether worker-related stress experienced by the female bank worker is influenced by their ages.
6. whether the female bank worker employs any strategies to cope with the stress they experience.
7. what strategies can be used to manage stress among women bank workers.

Research Questions

The following research questions were raised for this study:

1. What stressors are predominantly experienced by female bank workers?
2. What coping strategies do the female bank workers employ when stressed up at work?
3. What do women bankers consider as indicators of job effectiveness?
4. To what extent does the work-related stress affect the home interaction of the female bank worker?

5. To what extent does the impact of work-related stress on female bankers vary by the number of children one have?
6. To what extent does the impact of work-related stress on female bank workers vary by their marital status?
7. What strategies do women bankers use to cope or manage with the work-related stress?
8. What stress symptoms are predominant among women bank workers?

Hypotheses

The following null hypotheses were formulated to be tested in this study.

- There is no significant effect of marital status and work-related stress on job effectiveness.
- There is no significant influence of job status and work-related stress on job effectiveness of women bank worker.
- There is no significant influence on age and work-related stress on home interaction among women bank workers.

Significance of the Study

The findings of the study would be relevant to a significant number of people and institutions. It will underscore the Ministry of Education on the need to include issues related to stress as well as its consequence on the family in the guidance and counselling curriculum of senior secondary and tertiary institutions. This will enable Guidance and Counselling coordinators in our educational institutions especially to give students a broader view of what to expect in the world of work.

It would help women bank workers to be aware of with the kind of stress they are to expect on the job, and more importantly, how they will be able to combine their work and family relationships effectively. Moreso, management and banking institutions in Ghana would be guided as to the kind of stress relieving packages for their workers who might be experiencing fatigue resulting, instead of blaming them for poor or low output.

Furthermore, it is envisaged that a body like the Trade Union Congress (TUC) will endeavour to seek better conditions of service for its workers if it turns out that most of the banking staff undergo stress that adversely affect their family interaction as well as their mental and physical health. This is because according to Freidman and Roseman (1970), stress is a potential source for both anxiety and frustration each of which is capable of breaking down the body's physiological and psychological well-being over time.

Finally, the findings will also serve as a guide for career and marriage counsellors to help their clients to improve upon their interrelationships with the immediate family members and spouses. Counsellors could use the findings to inform the husbands and children of women bankers on how to handle or treat these women when they return home from work tired and stressed up.

Delimitation of the Study

A study of this nature should have taken the researcher throughout all the banks in the country, but due to a number of constrains, the study was confined to women bankers in Cape Coast and Takoradi municipalities. It involves all the orthodox banks including rural banks in the targeted areas. This has limited its generalisability-potential accordingly. Emphasis regarding

the respondents was placed on women banking staff, that is from cashier up to the top management and also all women employees of the bank it however excludes service personnel who help in diverse ways in the day-to-day activities of the bank.

The researcher focused on career women in the banking institutions and not the men, there has been a number of research works on stress management among men and women. It has been proven that married women experience greater psychological distress than their male counterparts regardless of employment status (Aneshensel, Frasrichs & Clarh, 1981; Covernan 1989; Gove & Mangoine, 1983; Moen, 1992).The scope of the problem was further limited to the stressors among women bankers specifically stress on their job effectiveness and home interaction as well as the coping strategies they employ to deal with the stress that manifest among them at both workplace and home.

Definition of Terms

Some terms and expressions need operational definition for the purpose of the study.

Banking Institution: Banking institution is seen as an organisation that deals with lending of money and accepting deposits in the form of cheque or cash from individual customers for safe-keeping.

Career: Career is the sequence of occupations, jobs and position one occupies throughout a person's life time.

Career woman: The woman banker.

Coping Strategies: Refers to the means by which the woman banker reduces the impact of stress in order to perform effectively.

Home Interaction: It means the verbal and non-verbal communication between the woman bank worker and her immediate family at home.

Job effectiveness: It is how well the bankers are able to execute their daily work allocations.

Work-related stress: Work related stress is the harmful physical and emotional responses that occurs when the requirement of the job do not match the capabilities, resources or needs of the woman bank worker.

Stress: It is the physiological and psychological responses to events that upset one's personal balance in some way at the work-place.

Stressors: It is considered as any environmental conditions that place a physical or mental demand on a career woman banker (for instance daily hassle, pressure to adjust to a new job or position etc).

CHAPTER TWO

LITERATURE REVIEW

The following literature was reviewed due to its relevance to the topic under study. It was gathered from journals, abstracts and textbooks in Psychology, Guidance and Counselling. For the purpose of this study the review has been broken down into the following sub-headings.

Theoretical Review

- The concept of stress
- Sources of stress
- Management strategies of stress.

Empirical Review

- Stress among women and family interaction
- Multiple role of career women
- Work place stress and job effectiveness.
- The effect of stress

Theoretical Review

The Concept Stress

The concept of stress has been studied for more than hundred years. Stress was in the past studied by physicians, how they described the relationship between certain personality patterns and subsequent diseases. Wolf and Wolf (1943), observed that there were changes in stomach activity

which were linked to emotional changes, and that for a particular patient, there was a relationship between physiological changes and emotional changes Ross and Altmear,(1994). 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, it became known as stress as we call it today.

Although certain kinds of events such as the death of a loved one or participation in combat during a war are universally stressful, other situations may or may not be stressful to a particular person (Felming, Baum, & Singer 1984; Lazarus & Cohen, 1977). For people to consider an event to be stressful, they must perceive it as threatening and must lack the resources to deal with it effectively (Folkman et al., (1986). Consequently, the same event may at times be stressful and at other times provoke no stressful reaction at all. For instance, a young man might experience stress when he is turned down for a date, if he attributes the refusal to his unattractiveness or unworthiness. But if he attributes it to some factor unrelated to his self-esteem, such as a previous commitment of the woman he asked, the experience of being refused might create no stress at all. Hence, cognitive factors relating to our interpretation of events play an important role in the determination of what is stressful.

The concept has no universally accepted definition but has been explained and described by different researchers and authors in different ways. Dunham (1992: a) (p, 141-147) 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.”

Atkinson, Atkinson, Smith, Bem and Nolen-Hoeksema (1996) acknowledge that stress occurs when people are faced with events they perceive as endangering their physical or psychological well-being. Stress has also been viewed by Durand and Barlow (2005) as what causes the sympathetic nervous system to mobilize over resources for the internal organs to prepare the body for immediate action either flight or fight. Dunham's (1992) definition on the other hand, brings to light the fact that stress is not a one-short event but rather an ongoing process that can affect every part of a person's constitution, if coping resources are not available to arrest the trend. 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". Experiences of stress can be viewed as subjective rather than objective since varied responses will be produced by different individuals, according to how they view the event as either

threatening or not. This further give credence by Akuamoah-Boateng (1997), who defined 'stress as a situation and the state of tension it generates in an individual as a result of his or her perception of that situation as threatening to his or her existence' (p, 3). To Akuamoah-Boateng it is not the situation that causes stress, but rather the reaction of the individual to the situation. An instance will be the reaction of two workers to attend an interview. While one may see it as an end to several years of toil and thus be joyful in attending the interview, the other might be thinking about whether she or he is going to pass or fail the interview; something that may induce stress which may lead to unsatisfactory performance. Schermerhorn Jnr., Hunt and Osborn (1994) pointed out that individual needs, capabilities and personality are properties of the individual that influence how he or she perceives and responds to stress resulting from work and non-work sources. This explains the individual's perception of what his or her immediate need is, the coping resources he or she has at his /her disposal and her very psychological constitution will go a long way to determine how she deals with stress.

Yet another point of view refers to as the transactional model of stress championed by (Lolroyd & Lazarus, 1982; Lazarus & Folkman, 1984), is gradually gaining dominance in psychology. Lazarus (1984). Emphasizes that the experience of stress is highly personal and subjective, depending on how people appraise the events they encounter. In one's everyday life, one may realize that a situation is likely to be stressful, feel apprehensive about it, tries to find ways to avoid dealing with the situation, and finds that one's blood pressure, heart beat, and adrenal hormones are al higher than usual.

However, Myers (2001) agrees with Cooper and Cartwright (1994) 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.

It appears stress has always been an integral part of daily life since prehistoric times. Stress was there when our predecessors were required to fight or flee for their survival. In modern times, stress plays an important role in how successful or unsuccessful we are in our productive work activity, and in general in enjoying our lives. Stress could be beneficial or it could be detrimental. Mcshane and Vonglinow (2000). A beneficial stress or Eustress is that level of stress that motivates, gets you going, makes you creative or acts in a positive way for an individual and/ or an organization. The detrimental stress or Distress; refers to the stress that acts in a dysfunctional way for the individual and or the organization. This can break down person's physical and

mental systems when it persists for a long time. This study will concentrate more on Distress type of stress.

Schermerhorn et al. (1994), assert that stress can reach a destructive state more quickly, for example, when experienced by highly emotional people. They further opined that basic aspects of personality cause some people to experience more stress than others in similar situations.

Psychological symptoms are the emotional and cognitive problems that occur under conditions of job stress (Ross & Almaeir, 1994). These symptoms are feeling of anxiety, sadness, boredom, and irritability, tendency to lose temper, low esteem and depression.

Physiological symptoms are the physical problems that occur under conditions of job stress. These are hypertension, heart diseases, ulcer, insomnia, excessive tiredness, chronic back pain, palpitation, allergies, skin diseases and headaches. It has been difficult to readily define physical symptoms because though there has been a link between certain diseases and work conditions, it is difficult to know the extent to which job stress alone account for the disease.

Behavioural symptoms are characterized by indecision, inability to think clearly, poor concentration, increased alcohol intake and drug use, overeating or under eating, difficulty in getting along with others, loss of productivity and absenteeism. These symptoms were identified and classified by Beehr and Newman, (1978).

Sources of Stress

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. Psychologists have tried to classify and organize the main sources of stress in one's life. Although these attempts present conceptual problems because of the impossibility of classifying stressful events into non-intersecting categories, they are able to agree on the main types of stressful situations one may encounter. 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.

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.

Going back to the classifications of Morris and Maisto (1999),

- **Change:** According to Holmes (1979), positive events such as getting married, taking a vacation or going to school away from home produce stress because they produce change. It is, therefore, evident that disruption of one's daily routine causes stress. Change in personal relationships, change of work, change in finances and so on can be stressful events even when they apparently change for the better.
- **Pressure:** Pressure occurs when one feels forced to speed up, intensify, or change the direction of one's behaviour or live up to a higher standard of performance. Pressure may come from within-as when one pushes oneself to reach personal standards of excellence. This internal pressure may be either constructive or destructive. For instance a worker may feel happy when he or she is able to meet a deadline in the performance of a duty, or it may erode one's self-esteem when one cannot make the head or tail of a given task. Outside demands also cause pressure: We compete for positions, for popularity, for sexual and marital partners, and jobs, in addition, individuals are pressured to live up to the expectations of their family and close friends. People who live and work abroad are expected to send money home regularly for the upkeep of their poor relations in the developing countries.
- **Hassles:** Psychologists (Lazarus et al., 1985; Ruffin, 1993; Whisman & Kwon, 1993), as cited in Morris and Maisto (1999), have pointed

out that much stress is generated non-events or hassles; defined as life's petty annoyances, irritations, and frustrations. Such seemingly minor matters as being stuck in traffic, misplacing car keys, and getting into trivial argument may be as stressful as the major life events. People who have recently suffered a major traumatic event are more likely to be plagued by minor stressor or hassles than those who have not experienced recent trauma.

- **Conflict:** Refers to simultaneous existence of incompatible demands, opportunities, needs, or goals. Conflict occurs when a person must choose between two incompatible or mutually exclusive goals or course of action. We can never resolve conflict completely as we must give up some of our goals and modify some of them. Whatever one does, one is bound to experience some frustration which adds to the stressfulness of conflict. In the 1930s, Kurt Lewin described two opposite tendencies of conflict: approach and avoidance. When something attracts us, we want to approach it; when something frightens us, we try to avoid it. Lewin (1935) as cited in Morris and Maisto (1999) showed how different combinations of these tendencies create three types of conflict: approach/approach conflict, avoidance/avoidance conflict and approach/avoidance conflict.

(A) Approach/approach conflict is a type of tendency where a choice must be made between two attractive or desirable goals. For example, one has a free night should one go to the movies or attend a concert party; a student who has been accepted at two equally desirable universities, neither of which has any significant drawbacks, will experience an approach/approach conflict in

choosing between these two desirable options. The approach/approach variety tends to be the least stressful. Whichever alternative one chooses, one would have a reasonable happy ending. Due to this pleasant reality, it is relatively easy to go ahead and make a choice. However it is sometimes difficult to make a decision on important issues. For instance, if one is torn between accepting one of two appealing jobs or two attractive ladies, it may be very difficult in making a decision.

(B) Avoidance/avoidance conflict is a situation where a choice must be made between two unattractive or threatening goals. In this conflict, one is caught between two parallel or repelling alternatives. When faced with an avoidance/avoidance conflict, people usually try to escape the situation altogether. Many a time people keep on delaying the decision as long as possible, hoping that they would be able to escape the conflict situation. For example one has a painful toothache, should one submit to the tooth extraction, which is fearful. In this case one would delay the tooth extraction to alleviate the pain because one is hopeful that the pain would resolve on its own.

(C) Approach/avoidance conflict is a situation where a person is both attracted and repelled by a single goal. In this conflict, one has both approach and avoidance tendencies towards a single goal that has both good and bad aspects. For instance, one is offered a promotion and cannot decide whether to accept it. It would mean a large increase in pay, but on the other hand the job position would require a lot of travel which one dislikes. Many important decisions involve this type of conflict meanwhile they are quite difficult to resolve and are very stressful but then the tendency to avoid increases more rapidly than the tendency to approach. In this case we approach the goal until

we reach the point at which the tendency to approach equals the tendency to avoid the goal thus if risk is to be taken in order to pursue a desirable outcome, people are likely to find themselves in an approach/avoidance conflict. For example should one risk his marriage in order to pursue his university education? In such a conflict, vacillation becomes a typical behaviour where one tends to go back and forth, that is; one decides to go ahead and then decides not to go ahead again.

- Self-imposed stress: Many a time, people tend to think that stress is something that is imposed from outside by others and their demands. It would, however, seem appropriate to characterize stress as self-imposed. Albert Ellis has proposed that many people carry around a set of irrational, self-defeating beliefs that add unnecessarily to the normal stresses of living, Ellis and Harper, (1975). For example, some people believe “It is essential to be loved or approved by almost everyone for everything I do”. For people who share this belief, any sign of disapproval will be a source of considerable stress. Still others believe “It is disastrous if everything does not go the way I would like”; when things do not go perfectly, such people feel upset, miserable and unhappy.
- Menopause is another most nagging stressor coming from hormonal changes in women’s body is the menopausal phase in one’s life. Women go through a lot of anxiety, tension, worry, emotional suppression, and a lot of physical and mental stress, before and during menopause, even if they are aware of its eventuality. Every woman experiences menopause differently, starting from the age of 30 to 50s.

Signs and symptoms are also very individual. One may breeze through menopause with few symptoms, or may experience a number of physical and emotional changes. Changes such as: Unpredictability of periods, sleep disturbances and night sweats followed by chills (one in four midlife women experience insomnia), women may experience mood swings, be more irritable or be more prone to emotional upset ultimately leading to the predictable result of stress and emotional strain in women.

Management or Coping Strategies of Stress

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). It must be noted, however, that not all behavioural responses to stress constitute coping. For example, aimless wandering and temperamental outbursts are behavioural in nature, but do not constitute as stress and as such coping. More so, coping is an ongoing process, that is, efforts to manage stress are dynamic and are not static, and they change and evolve with passage of time. Coping often entails trial and error process.

One means of dealing with stress that occurs on an unconscious level is the defence mechanisms. It is a situation where one maintains his or her sense of control and self-worth by distorting or denying the actual nature of a situation. For example, one study examined California students who live in dormitories close to a geological fault. Those who live in dormitories that

were rated as being unlikely to withstand an earthquake were significantly more likely to double expert's predictions of an impending earthquake than those who live in safe structures. (Lehman & Taylor, 1988). As cited in Folkman and Lazarus (1984).

Another defence mechanism used to cope with stress is emotional insulation. This is a situation in which a person stops experiencing any emotions at all, thereby remaining unaffected and unmoved by both positive and negative experiences. In general defence mechanisms do not deal with the reality but merely hide the problem. (Aldwin & Revenson, 1987; Campus, 1987; Miller, Brody & Summerton, 1988), specifically put the coping strategies into two categories namely, emotional- focused coping and problem-focused coping.

Emotion-focused coping: this is characterized by the conscious regulation of emotions. For instance, accepting sympathy from others or looking at the bright side of a situation. In contrast, problem-focused coping attempts to manage the stressful problem or stimulus. This is intended to get a person who is experiencing stress to change his or her behaviour or to develop a plan of action to deal with the stress and follow it. People employ both strategies. However, one uses emotion- focused strategies more frequently when one perceives circumstances as being unchangeable and problem-focused approaches more often in situations one sees as relatively modifiable (Folkman & Lazarus, 1984).

Albert Ellis (1973, 2006), Ellis and Harper (1975) sought in their rational-emotive and behavioural therapy to outline an approach to psychotherapy that

course mainly on changing client's outlook of situations. Ellis, using a simple A-B-C sequence to explain his analysis stated that:

- A. Implies activating event that produces the stress. This could be an automobile accident or failure to get a promotion.
- B. Stand for one's belief about the activating event. It is one's reaction to or appraisal of the event which often involves seeing the event as some sort of disaster or catastrophe.
- C. Stand for the emotional upset that appears to be a consequence of the unfortunate event. Thus the reaction to the event we feel angry, anxious, panic-stricken and dejected. Ellis emphasise that a misunderstanding of phase B in this three stage process is the cause of most stressful situations. Rather Ellis maintain that the activating event 'A' does not cause the consequences 'C'. Instead the consequence is caused by B which is our unrealistic appraisal of the event? For one to reduce this catastrophic thinking and unnecessary stress one will have to do two things. First of all it will be necessary to acquire the ability to quickly identify emotional generating irrational modes of thought. This requires a turning into ones emotional fluctuations and sensitivity to the fact that tension is creeping up or anger is beginning to smoulder within. In addition to this vigilance one must be quick at spotting catastrophic thinking and ascertain if the seriousness of the problem is not being exaggerated. Secondly, irrational beliefs will have to be disputed by subjecting them to a tough skeptical scrutiny. This also involves rooting out the premise form which our conclusions are derived. In making this evaluation, a familiarity with the many faulty assumptions that commonly underlie our evaluations of situations is paramount.

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. Girdano and Everly (1979) stated in 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.

It stands to reason therefore that one's food consumption should be balanced. This involves not consuming more calories that one expends, but rather consuming a balanced variety of foods consisting of fats, proteins vitamins, fiber, carbohydrates and minerals; one must avoid the consumption

of excessive fats, cholesterol, sugar, and salt which brings about a lot of sickness that in the long run creates stressful situation in an individual.

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, (Caplan, 1981). One form consists of giving the individual information and practical problem-solving guidance in dealing with stressful situations.

A second form of social support consists of giving care, affection and nurturing. This form of social support helps to maintain self esteem and bolsters confidence. Social support can provide encouragement that helps on to be able to master the stressful situation and reassurance that one's life will return to normal. The importance of social support in moderating the impact of stressful life event is inconsiderable. Recent studies from LA Rocco, House and French 1982 and Wilcox 1981) as cited in Morris and Maisto (1999), suggests that social support can serve as a sort of protective buffer to minimize the wear and tear of stress. This 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. Cobb (1973) considered social support to include the exchange of information leading a person to believe that she/he was cared for and solved, esteemed that valued or part of a network having mutual obligations.

A low level of social support is associated with psychological distress (Andrew, Tenants, Hewson & Vaillant, 1978, Gore, 1978; and Theorell, 1976), as cited in Solomon et al. (1993) on psychosomatic complaints and physiological indices of stress, most of these studies focused on the quantity of social support (e.g. number of friends, membership in clubs and organizations); however a few studies examined the quality of social support (e.g. satisfaction with friendships perceived assistance from others) and have found quality of support to be positively correlated with adequacy of psychological functioning.

Laughter is also another means of coping with stress. Adopting a humorous 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 immunio-suppressive effects of stress.

Laughter 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

One other way of 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 confereential 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.

Learning to be assertive can help reduce stress. Practicing to be a little assertive or learning to say "no" when required can prevent one form taking up extra tasks which can eat into ones precious time and energy. You often come across a housewife at home or an executive in an office putting oneself under unwelcome stress by taking more than what one can handle.

Moreso, a change in attitude such as simple modifications of habits, thought, and behaviour patterns often go a long way in reducing stress and tension. Practicing to let go or making a conscious choice by not to become angry or upset over trivial issues saves a lot of mental and physical energy. One must develop positive attitudes towards stressful situation in life. One must give up negative mental traits such as fear, anger and revengeful

attitudes, which actually germinates stress. Try to revert to holistic relaxation and personal growth techniques such as mediation, breathing and exercises, to remodel ones lifestyles.

Katz de Vries (1984) and Burke (1988), suggest that new workers who have a good socialization experience at their work place such as good orientation, tend to experience lower level of stress. Therefore, offering training programs for employees in an organization is key to increase performance and to reduce stress.

This is because new technology, which demands new skills, keeps surfacing and there is the need for the worker to be abreast with modern trends. According to McGoldrick and Cooper (1985) older workers did experience some stress due to the fact that, they had to struggle and compete with younger workers who had been informed on new technology. Training programmes in the form of seminars and workshops serve to reduce some of the fears induce stress.

Workers in the financial institution would benefit immensely if workshops and seminars are organized from time to time on new structures, working trends and procedures.

Workers who receive training and regular feedback from their employers at the workplace seem to undergo low level of stress (Ross & Altmear, 1994). This encourages the employee to identify his or her strength and weakness and then try to improve upon them.

If workers are adequately rewarded they feel motivated to work even harder to increase productivity. On the other hand, if employees are not well rewarded, they feel their efforts are not appreciated by management and as

such experience some form of stress, most especially when management keeps criticizing any work done by an employee.

Mchshane and Von Glonow (2000) report that many companies have introduced work/life initiatives to help employees do their work effectively i.e. help employees to balance their work and non work roles. Most of these programmes began as ‘family-friendly’ benefits that provided a more flexible workplace for employees (particularly women) with children. Family-friendly and work/ life initiative has remove or educe the stressor that cause time-based conflict.

Two recent studies reported that employees who participated in work/life programme were significantly more satisfied with their job and experience lower level of stress in balancing work, family and personal life. They came out with five most common family-friendly and work/life initiatives and theses are; flexitime, job sharing, telecommuting, personal leave, and child care facilities.

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 a growing evidence tat employees are more productive with this arrangement and experience a healthier balance between work and non-work roles.

Furthermore, provision of personal level programmes; governments in the United States, Canada, Australia, and several other countries including Ghana requires employers to provide paid or unpaid maternity leave. Work/life employers must offer extended or partially paid maternity, paternity personal leaves to care for a new family (new babies) it is evident that most employees are using personal leave to care for elderly parents and other relatives who need assistance.

Lastly, childcare facilities; on-site child care centres have existed since World War II, when women worked in war factories. Today, childcare facilities can be found in many companies and organisational set-ups. Nearby child care facilities saves parents time and worry and might allow them to spend a little time with children during working hours.

Morris and Miasto (1999), opines that direct coping could be classified into the three basic choices these are; confrontation, compromise or withdrawal, when one is threatened, frustrated, or in conflicting situation.

Confrontation is a situation where one faces a stressful situation forthrightly, acknowledging to oneself that there is a problem for which a solution must be found, thus attacking the problem one has, and pushing resolutely towards one's goals. This may involve learning skills, enlisting other people's help or just trying harder to achieve your aims.

Confrontation may take the form of expressing anger. Anger may be effective, especially if an individual have been unfairly treated and that individual expresses the anger with restraint instead of exploding in rage.

The second choice is compromise. One of the most common and effective means of coping directly with conflict or frustration. Often time

some recognize that he/she cannot have everything he/she wants and that one cannot expect others to do just one would like to him/her. In such situation, one may decide to settle for less than what one originally sought.

The final choice has to do with withdrawal. It is often, looked at as a refusal to face problems. It is sometimes a positive and realistic response, such as when one realize his/her, adversary is more powerful than he/she is, or that there is not any one can effectively change oneself, alter the situation, or reach a compromise, and that any form of aggression would be self- destructive.

Another most effective means of neutralizing a stressful situation is by relaxation. 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.

Solomon et al (1993) opine that in deep relaxation, the skeletal muscles become loose and supple, and both the automatic nervous system and the endocrine system are at low level of performance. The relaxation method can be used to controlling method for stress induced arousal. This could be acquired mostly through constant practice. There are countless techniques for learning the relaxation response. Some of these are hypnosis, meditation and progressive relaxation.

In hypnosis, deep relaxation is achieved by direct suggestion and by the use of relaxation mental images. A person who has learned the appropriate

suggestions and image from a hypnotist can then apply the same methods for self relaxation. One of the most important techniques for coping or controlling the level of stress in meditation.

Meditation is a state of mind reaching harmony between you and the universe. An example is yoga. Meditation does not have to be sophisticated in nature. It can be done either while you work, play sports etc., it controls the level of stress to achieve a healthy living. Benson (1975), as cited in Solomon et al (1993), opine that continued practice in deep relaxation with either hypnotic or meditative techniques often produces an altered state of consciousness in which the person feels temporarily removed from the immediate environment or world.

According to Benson (1975) as cited Solomon et al. (1993). Progressive relaxation involves alternately tensing and replacing each of the major muscles of the body. This method first teaches the person to recognize the difference between tension and relaxation and then to voluntarily enter a state of deep relaxation. Our bodies are intimately involved in or in response to stress.

Literature available on stress suggests that the wear and tear of stress may be injurious to our health, but if it is used routinely in stress management it could be very beneficial. Progressive relaxation appears to enhance immune system functioning (Green, Green, and Sanitorio, 1988) as cited in Solomon et al (1993). Progressive relaxation may combat the immunosuppression produced by stressful life events. The following exercise may help you appreciate the pleasant feelings produced by progressive relaxation.

“While seated, place your right hand on your right knee and close your eyes. Make a fist with your right hand. Focus your attention on the cramped

sensations in your right hand and forearm for about 5 seconds, and then relax by letting your fingers extend slowly. Feel the contrast as the tension flows out and pleasant feelings of relaxation flows in. After repeating these two or three times, you may begin to notice a warm, heavy, or tingling sensation as the hand and forearm become deeply relaxed”. Continual practice allows the subject to become accustomed to feelings of response and to develop less stressful attitude.

Another relaxation technique is controlled breathing. One’s state of relaxation is associated with deep, long breaths. We can induce relaxation by intentionally trying to create this breathing pattern. First, one takes a long clearing breath in which air in the lung is blown out through the mouth. Deep breath lasting as long as ten (10) seconds then replace short, shallow breaths. This relaxation techniques seem to have effect in controlling the kinds of pains that are stress related, such as headache or facial pain (Turk et al. 1979; Weisenberg, 1977) as cited in Obisi (1999).

Constructive coping strategy, another technique to be discussed is anticipatory coping. This involves developing and practicing skills that can be applied in future stressful events. Skill such as gaining information, developing a plan of action and self- monitoring.

First of all one must acquire as much information as possible about an impending stressor. For instance, in preparing for an interview or an examination, it is helpful to know what kind of panel one would be facing and their expectations. In acquiring the information, it becomes the basis for developing a plan of action suitable for meeting the stressor demands. To develop a plan of action the person must first anticipate the demands to be

placed up him/her and the practice responses to these demands. (Martin & Poland 1980). Gaining information in advance and preparing can help to reduce the imbalance between demand and abilities in a stressful event. Despite the above, some degrees of stress reaction are still likely to be experienced.

Obisi, (1999), agrees with the above authors that, relaxation is a good therapy for stress management. According to her, if one rest enough at night as a form of relaxation, one usually come forth with renewed energy and fresh determination to push ahead with life. A woman once said “every one of us needs a vacation everyday; and we can have it no matter how busy we are, if we will take our daily vacation as seriously and as inevitable as we take our meal”. She further stated that there are some tension we cannot avoid under the conditions of life today and the necessity of earning a living or caring for a family.

She therefore suggested that after a hard day’s job, each night, one should make a list of what has made him/her nervous during the day and then ask himself or herself, was it really worthwhile getting excited about it?. This implies that one should try as much as possible to clear his or her mind from all sorts of unnecessary worries to relax one’s mind and body. Most people who often find themselves fatigued with fears and anxieties would be better off if they would allow relaxation, fun, excitement, emulation to enter into their lives. Occasionally during the day, take a short break; you can be alone in your office; in a quiet moment or have about 30 minutes rest or sleep. You will not believe that this short break can work wonders in your body; soon it will keep your mind balanced, ready to deal with other important thing for the

day. No wonder some workers and executives who know the secret always have specific time they attend to their customers and visitors.

Empirical Review

Stress among women and family interaction

Working mothers may be perceived as less dedicated to their families, less affectionate, more selfish less sensitive to the needs of others. (Etugh and Nekolny 1990), on the other hand, they may be viewed as more competent, independent, responsible, influential reliable, stable, successful in their job and personally ratified. This perhaps explains why women experience discrimination in different forms in the work place (Rowe, 1990, Udegbe and Omare, 1994). No doubt, in recent times, more women are entering the workforce at professional and at higher entry points than in the past.

Women, in these days, have a lot of balancing to do between home and workplace, including balancing social and personal requirements. The issues of maternity, parenthood, conditions at home and workplace, family and social support often blight women's lives in the long run. The issue gender has generated a lot of interest especially in these times, when the role of women have changed in the society as a result of family and work simultaneously (Smith, 1979). Studies in the United States show that 60% of all mothers are employed by the time the youngest child is four (4) years old. It also shows that half of all mothers of children less than a year old work outside the home (Hayghe, 1986).

Researchers have found that men and women do not differ on their level of work-family conflict (Blanchardfields, Chen & Herbert, 1987; Duxburg & Higgins 1991; Frone & Rice 1987, Wallace, 1991) as cited in

Ross and Altmeyer (1994). It was found that women usually reported feeling more conflict than men. Fagenson (1993) as cited in Barnett and Hyde (2001). Reported that women who choose to do both work outside the home and have families, find that this can be a very stressful personal strategy without help from their families, organization or both. These women experience a great deal of conflict at home and on the job as a result of dual careers. Wortman, Biernat and Lang (1991) in their study on the role overload of women with school children, observed that women report on a daily basis (with an average of two or three times a week) the conflict they experience between their work and family responsibilities. The study further indicated the effect of spill over (influence of one domain on another) on women's work. Wortman et al (1991) were of the view that due to the involvement of women in family responsibilities they were more prone to experiencing negative effect from the spill over. It was reported that women's job overload was associated with increased marital strain and dissatisfaction.

Social and work stress: Sociological researches assert that family structure affects performance and employee attendance either directly or interactively. Family demands and family attitudes were found to influence the absence frequency at workplaces. Experiencing a high level of burnout was associated with increased absenteeism if employees had children under six living at home or reported having difficulty with their child care arrangements.

There is a strong relationship between social support and mental stress and trauma in women. It relates to a woman's help seeking attitude, social networks, kinship networks, and support networks. Besides these factors,

adapting to a new workplace culture and reformation trends in job sectors, affect men and women alike.

Multiple Roles of Career Women

In traditional African society the roles of women are bringing forth children and servitude. Ironically, the traditional educational system in Africa does not ensure that the woman like her male counterpart is equally given such adequate education as to prepare her for her role in the society.

The only education given thus prepares the girls in domestic duties, farm work local trading, cultural activities, fetching water and wood, home keeping and childcare. In most cases as shown above, the role of the women revolves around the home (Aremu and Adeyoju, 1999), as cited in Salami (2005).

However, with western education and civilization, African women like those in the western world, are gradually encroaching into professions such as teaching and civil services that were formally meant for or dominated by men in the last two decades. (Aremu and Adeyoju, 1999; Folbre, 1994, Udegbe, 2003), as cited in Salami (2005).

MaCraden and Weitzman (1997), Segal and Lea (1992) and Aremu and Adeyoju (1999), as cited in Salami et al. (2005) have reported that the last two decade had witnessed dramatic rise in the women work force participation, saying that more women than men have entered the world of work. 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.

With regards to the above trend more women are performing multiple roles thus as homemakers, social workers and taking executives positions. That is, they perform both family and work roles. (Jalivand, 2000; Kossek & Ozeki, 1998; McCracken & Weitzman 1997), as cited in Salami et al. There is no doubt that there would be conflict between work and family roles which are being played by the women. This is the result of conflicting role pressures between jobs and family that are incompatible which makes participation in one role more difficult by virtue of participation in the other.

Multiple roles could generate stress among the women in the sense that they are expected to be active participants in the work force and yet their desire to be involved in family 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.

Due to the fact that multiple roles can lead to stress, brings to mind the fact that within the Ghanaian banking establishment not only may the roles of the bankers have increased as result of reducing the number of workers of many banks.

More ominously role ambiguities which are reported as one of the causes of work-related stress among banking women may exacerbate stress being already experienced by the women bankers.

Further, it is believed that overload at home, argument with spouse and arguments with children in one day have significant effect on work- related stress the following day. Certain situation could be particularly stressful when it involves interpersonal conflicts because poor relations with supervisors and or co-workers may hamper access to work- related resources and status recognition at workplace. Thus interpersonal conflicts at the workplace may have a carryover effects on the family roles by lowering family interaction and satisfaction. 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).

The roles of parents have generally been conceived of as a measure of role demand that account for distress among women in general and career women in particular.

This is because motherhood has generally been found to have a negative impact on the mental health of women (Ross, Morowsky & Goldstein 1990, Ross and Huber 1985)as cited in Lennon and Rosenfield (1992) reported the negative consequences of children for mental health among career women. They found out that career married women with younger children experience high rate of distress than their “childless” counterparts. Several studies accounts that working mothers with children have divided attention. (Davidson & Cooper 1980: 48; Sayles & Strauss 1977:206). As cited in Lennon and Rosenfield (1992). They were of the opinion that if for instance, a married woman was called upon in her workplace to attend a training

programme, leaving the husband and family always breeds stress, thus requiring a lot of concentration, physical presence and commitment.

In a sample of over 5000 British working women, Martin and Roberts (1984 a), found that married career women with children under 16 years were more depressed than other married career women.

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.

Balancing work and family roles is an ongoing process that poses daily challenges to employees with families. While seeking to perform maximally at work and in the family, employees in dual career families as well as single parented families are more prone to stress stemming from inter-role conflict.

Countless study has confirmed the importance of family responsibility in raising the stress level with which individuals have to contend. This is particularly true in families in which both partners work, as well as in single-parent families' file. /// A / what is workplace stress. htm (2001) studies bothering on the challenges that employees face in their bid to combine work and family role includes those of (Salami, 2005; Hassan, 2003 and Thomas & Ganster, 1995) they boarders on work life balance, work/ Family conflict, organizational conflict and employee health.

Markus (1990), from his study found out that working women contribute immensely, economically to the well- being of the family. More importantly, he revealed that women's employment enhanced greater family

prestige or stability because of the reputation attached to, or derive from working.

Workplace Stress and Job Effectiveness

Stress at work is a relatively new phenomenon of modern lifestyle. The nature of work has gone through drastic changes over the last century and it is still changing at whirlwind speed. These have touched almost all professions, starting from an artist to a surgeon, or a commercial pilot to a sales executive. With changes comes stress, inevitably. Job stress poses a threat to physical health of the individual workers in relation work related stress could be described as the kind of distress that affects the performance of one's work. Ross and Altmaeir (1994) define occupational or work stress as the 'interaction of work conditions with the characteristics of the workers such that the conditions of work exceed the ability of the worker to cope with them'

Job stress is a chronic disease caused by conditions in the workplace that negatively affect an individual's performance and or overall well-being of the individual body and mind. This is supported by Schermerhorn et al (1994:32) who opine that work-related stress arises from many sources.

Unrealistic task demand or high demand for performance; situations in which people are asked to do too much in the light of the available time or their abilities or ask to do too little and are left without sufficient challenge. Thus an unrealistic expectation, especially in the time of corporate reorganizations, which, sometimes, puts unhealthy and unreasonable pressures on the employee, can be a tremendous source of stress and suffering. Increased workload, extremely long work hours and intense pressure to perform at peak levels all the time for the same pay, can actually leave an employee physically

and emotionally drained. Excessive travel and too much time away from family also contribute to an employee's stressors. Mcshane and VonGlinow (2000) reports that role conflict as a situation whereby people experience competing demands such as having job duties that are incompatible with their personal values or receiving contradictory message from different people.

Role ambiguities have been defined as a 'job situation in which there are inadequate or misleading pieces of information about how an individual is expected to do his or her work' (Beehr, 1985a) as cited in Ross and Aitmaier (1994). This situation is not only experienced by new employees but also old or veteran employee, who are moved from one role or department to another in an area where there is not enough information on how to go about the job, Schuter (1980) states that the individual loses a sense of certainty and predictability in their work role in such situations.

Further, role overload has been identified as a source of occupational stress which occurs when an individual is not able to complete the work that is part of a particular job. Role overload (too much work) can be classified into two categories; the first is quantitative role overload, this occurs when the individual does not have enough time to complete a given job (French & Caplan, 1973). The second is qualitative role overload; it occurs when employees do not believe they can perform adequately with the effort or skills they possess.

Another role characteristic related to being stressed in a particular job occurs when a person's skills are underutilized. It is said to present when employees have too much ability for the jobs they hold. It is more often characterized by constraint.

Role conflict has been studied as another factor that could affect perceived stress at work. It exist whenever compliance with one set of role pressures make compliance with another set of role pressures impossible (Beehr, 1985a; Ivancevich & Matteson, 1980) identified four types of role conflict and these are; Intersender role conflict is a situation in which expectations, pressures, or demands from one person conflict with the demands of another person. The second one is intrasender role conflict which occurs when the same member of the role asks an employee to perform activities which are mutually exclusive or incompatible.

Thirdly, person-role conflict happens when the demands of an individual's work roles conflict with the individual's personal values and lastly is inter role conflict which results when an employee experiences conflict between the expectations and demands of people at work and the expectations and demands of people outside of work.

Moreso, another workplace stress could be attributing to physical quality. The physical quality of work stress has been defined as 'physical conditions that surrounds an individual' (Rose & Altmear, 1994, 56). Mcshane and VonGlinow (2000) for instance, extreme low or high temperature, loud noise, polluted air, little or excessive lighting, according to Ross and Altmear (1994), are some of the factors that induce stress, if the physical safety of workers is not maintained.

Technology: situation where the expansion of technology in terms of computers, pagers, cell phones, fax machines and the internet has resulted in heightened expectations for productivity, speed and efficiency, increasing pressure on the individual worker to constantly operate at peak performance

levels. Workers working with heavy machinery are under constant stress to remain alert. In this case the worker and their family members live under constant mental stress. There is also the constant pressure to keep up with technological breakthroughs and improvisations, forcing employees to learn new software all the times.

Job insecurity: situations where organized workplaces are going through metamorphic changes under intense economic transformations and consequent pressures. Reorganizations, takeovers, mergers, downsizing and other changes have become major stressors for employees, as companies try to live up to the competition to survive. These reformations have put demand on everyone, from a CEO to mere executive.

Interpersonal conflicts: it has been suggested that there is a link between job stress and the type of relationships that exist between employees and co-workers at the workplace. Katz de Vries (1984) identified three types of relationships within work groups and relationships with supervisors or leaders.

Another type of relationship is the relationship with customers or clients. Relationships with co-workers and the relationship within work groups are very important for the optimum work out of the employee. Poor relationships between works lead to low trust, low supportiveness, low interest and unwillingness to listen and be emphatic (French and Caplan, 1973). Women bankers may have such experiences in their interaction with other co-workers. Such a situation does not augur well for the worker and there is a tendency for a breakdown in communication which is an important tool at the workplace.

When workers have good communication, it provides social support and the level of job stress is reduced (Katz de Vries, 1984) psychologists, have observed that the type of relationship that exists between workers and their supervisors is tied to the amount of stress experienced by workers. Much as workers get stressed up, supervisors also do experience occupational stress as a result of the workers attitude for which they feel responsible and also of equipment, budgets, paperwork (Ivancevich & Matteson, 1980). If the stress experienced by supervisors is not properly handled, it can spill over to the employees. It is therefore necessary for intervention programmes to be instituted at the workplace to address these stressful situations. The relationship between workers and customers is a possible source of stress experienced by workers. This is because employees feel it is their responsibility to help their customers. For instance nurses, bankers', fire fighters and counsellors are more prone to job stress. Other serious interpersonal stressors are the rising wave of physical violence and aggression in the workplace. The U.S bureau of justice statistics reports that more than 1,000 employees are murdered at work each year in the United States, consequently more than 2 million people experience some form of violence at work each year. This includes assaults, rape and threats using a weapon (e.g. robberies) this could be a stressor for those who experience the violence. Mschance and Vonglinow (2000). Similarly, the threat of a bank robbery is a major stressor for employees in most the financial institution in Ghana currently, therefore, the possibility of knowing robbery can occur in a stressor.

Finally, occupational territory has been connected to occupational stress and is explained by Ivanceich and Matterson (1980) as the personal

space within which an employee works. It has been observed that, when there is poor group cohesion amongst workers within a workplace, the employees could experience some level of stress.

According to ERIC digest, (2007) work plays a powerful role in people's lives and exerts an important influence on their well being. Since the 1960s, paid work has occupied an increasing proportion of most people's lives. Although employment can be an existing challenge for many individuals; it can also be a tremendous source of stress. Newspaper headlines worldwide have heralded an unprecedented concern about the detrimental effects of work stress. The United Nations World Labour Report attributes the source of stress to work places that are unstable impersonal and hostile. Lack of control over work, the workplace, and employment status have been identified both as sources of stress and as a critical health risk for some workers. Employees who are unable to exert control over their lives at work are more likely to experience work - related stress and therefore more likely to have impaired health (Sutton & Kahn, 1984 & Sauter et al 1989). Many studies have found that heavy job demand, and low control, or decreased decision latitude lead to job dissatisfaction, mental strain and cardiovascular disease.

Mcshane and VonGlinow (2000) opine that workplace organizational stressors come in many forms; downsizing (reducing the number of employees) is a stressor not only for those who lose their jobs, but for the survivors as well. Specifically, survivors experience higher workloads; increase job insecurity; and the loss of friends at work. Restructuring, privatization, mergers, and other forms of organization are stressful because

employees face increased job insecurity, uncertain work demands, and new forms of interpersonal conflicts.

The Effects of Stress

Most stressful experience probably does not have long- range impact. Most people struggle with minor stress every day. Sometimes, however, it is assumed when the stress is severe or when many stressful demands begin to multiply, it is possible for victims to experience some form of strain that may have long- term consequences. Besides, it would be inappropriate to conclude that stress is a universal negative experience; it must be placed on record that stress can have beneficial effects (Weiten, 1986). There is some evidence that stress can affect a person's health and social relations in a number of ways. In general, the effect of stress on interpersonal behaviour has not attracted much attention. Behaviourally, people under stress may be more likely to engage in unhealthful activities, such as consuming alcohol, smoking coffee (Bear et al, 1987; Conway et al., 1981). One may be careless under stress and therefore prone to accidents, Lewenstein, (1991). Most often stressful situations produce emotional reactions ranging from exhilaration (when events are demanding but manageable) to common emotions of anxiety, anger and discouragement if the stressful situation continues, one's emotions may switch back and forth among any for these, depending on the success of one's coping efforts. (Gaudrys & Spielberger; 1971; Spielberger 1976) as cited in Weiten (1986). One becomes so distracted by these negative thoughts that one fails to follow instructions and neglect or misinterpret obvious information provided by the questions.

People who live through events that are beyond the normal range of human suffering, for instance natural disasters such as Hurricanes Katrina and Rita, rape, kidnapping, etc sometimes develop a severe set of anxiety- related symptoms called post- traumatic stress disorders (PTSD). People under such situations feel numb to the world, with lack of estrangement from others.

Others also experience the terrifying events exactly as it happened in memories and dreams. For example PTSD affected about one- sixth of the Vietnam War veterans, and almost half of the war veterans still have memories about the war that they cannot forget. These memories continue to torment them after more than half a century (Gelman, 1994). However, researchers working with Vietnam veterans suffering from the delayed stress response syndrome have observed disruption in social functioning with some regularity (Blank 1982: Shatan, 1978). These disruptions include feelings of alienation, difficulties in relating to spouses and friends, and impairment in the capacity to love and trust other people.

Survey estimated that 15 percent of Vietnam veterans have suffered from post- traumatic stress disorders since their discharge (Centres for Disease control, 1988). It reports further that substance abuse, violence and interpersonal problems were common to the veterans. In a study of 713 men who served in Vietnam, 16 percent reported having problems resulting from drinking heavily, such as having trouble at school or work, problems with friends. Sixteen percent have been arrested at least once; and 44 percent said the war memories are fresh on their minds and that they were still trying to forget (Yager, Laufer, and Gallops, 1984).

Cognitive impairment is also an effect of stress. When one is not under stress, thinking is rational, logical and flexible and one is able to put his/her thoughts in sequence in order to solve day- to – day problems and to communicate effectively with others. When faced with serious stressors, one finds it hard to concentrate and to organize ones thoughts logically and coherently.

Chronic stress conditions can lead to various Attention-Deficiency Disorders, (ADD). Individuals with Attention-Deficiency Disorder, predominantly inattentive type exhibit six or more symptoms of inattention and less than six symptoms of hyperactivity- impulsivity. Examples of such behaviours are inattention, distractibility, disorganization, daydreaming, lack of foresight, carelessness, forgetfulness, lack of motivation, lack of persistence and procrastination. Those with the hyperactive- impulsive Type (ADHD) usually exhibit six or more characteristics of hyperactivity- impulsivity and less than six characteristics of inattention, such as fidgeting, restlessness, excessive talking, inappropriate running and climbing, often ‘on the go’ cannot wait, interrupt others and impulsiveness.

Mental image is also another aspect of impairment of cognitive functioning. Images of failure and personal inadequacy often dominate the consciousness of people under stress. Pleasant image may occur during waking-up hours but images are especially prominent during sleep in the form of nightmares, dreams charged with frightening visual images and negative emotions. Emotional arousal tends to temporarily impair one’s mental efficiency (Berkum et al, 1962). Due to the fact that one is less able to

suppress one's dreaming images than one's waking-up images; nightmares are particularly a sensitive index of stress.

Stress can have a dramatic impact on our psychological health. In the last couple of decades, advances in the measure of stress have allowed psychologists to verify their belief that might be a key factor in the causation of many kinds of psychological problems and mental illness repeatedly in empirical research (Baret, Rose, & Klerman, 1979). As cited in Weiten (1986) opines that stress may contribute to poor academic performance, insomnia, drug abuse, sexual difficulties, nervousness, dejection and depression, excessive anxiety. Stress may also contribute to the development of neurotic disorders, suicide attempts, personality disorders, and schizophrenic disorders.

Physical problems and illness is another effect caused by stress. The existence of a connection between stress and certain kinds of physical illness has long been recognized. Examples of illnesses that have long been counted as stress related are hypertension, asthma, migraine, ulcers and headaches. Many people are also hit by cold and or flu after a stressful period in their lives; scientists have long suspected that stress also affects the functioning of the immune system. However, only handful of theorist's antiparty the discovery in the 1970s that stress may play a role in the development of a wide range of diseases previously thought to be organic in origin. A coronary heart disease (CHD) is also a major effect of stress. (CHD is a leading cause of death and disabilities in the United States (McGinnis, 1994) Heredity influence one's risk of developing CHD. Among identical twins the incidence of CHD is closely linked to attitudes towards work, problem in the home and the amount of leisure time available to the individual (Kinglen, 1981).

Generally, life stress and social isolation are significant predictions of mortality among those who suffered heart attacks (Ruberman et al., 1984), as cited in Weiten (1986) reported that prolonged stress may even increase vulnerability to cancer, although stress does not cause cancer, it apparently impairs the immune system so that cancerous cells are better able to establish and spread throughout one's body.

Studies of humans show a link between life stress and incidence of cancer. For example, people who develop cancer generally reported a number of stressful life events in the year before diagnosis (O' Leary, 1990). As cited Weiten. They are also likely to be fatigued and to feel helpless.

Further, the ability to concentrate is lessened under stressful condition where one is distracted both by obsessive thought and by external stimuli. It is as if one were continually looking for signs of danger. Poor concentration impairs the individual's performance and problem-solving ability. People under stress are often confused, irritated and forgetful. Stress induce forgetfulness is probably due to an impaired ability to transfer information from short-term memory to long term memory. Under stressful situation, the rehearsal process to be disrupted leading to frequency confusion about the sequence of event.

As stated earlier, stress is normally looked at as having only detrimental effects. This is due to the fact that the negative effect of stress dominates the literature. This notwithstanding, it must be emphasized that stress can exert some positive effects as well. Thus man seems to have a fundamental need to be challenged to some extent.

Also, personal growth that basically refers to movement towards greater psychological health is most often promoted by stress. It is possible for one to develop new skills, learn new insight and acquire new strengths most often under stress. In other words, the adaptation process initiated by stress may often lead to personal changes that are changes for the better.

Conquering and confronting a stressful challenge may lead to improvement in specific coping abilities and to favourable alterations in one's self-concept. For instance dismissal from work or a break-up with a loved one alone frequently leads individuals to change aspects of their behaviour that they find unsatisfactory.

Research shows that stressors can distort one's spiritual well-being. This leads to self-doubt, jealousy, suspicion, difficulty in interpersonal relationships, to feeling of loneliness, sense of inadequacy and sexual problems are directly linked to one's spiritual disturbances. Stressed out individuals are known to rush into self-injury, suicidal attempt and fatal accidents.

Finally, today's stress may "inoculate" an individual so that one is less affected by future or tomorrow's stress. Epstein, (1983); Janis, (1983) opine that if stress experience is moderate in intensity and does not overwhelm, it may increase one's subsequent stress tolerance.

CHAPTER THREE

METHODOLOGY

This study seeks to examine the impact of stress on job effectiveness and home interaction of the career women in the banking institution in Cape Coast and Takoradi municipalities.

This chapter looks at how the study was conducted. The chapter has been sub-divided into research design, population, sample and sampling procedure, instruments, data collection procedure, pilot testing and data analysis procedures.

Research Design

The researcher used a descriptive survey (both quantitative and qualitative) for this study, so that inferences could be made about characteristics, attitudes and behaviour of the population with respect to the sample size. Osuala (2001) notes that descriptive surveys are versatile and practical, especially to the researcher in that they identify present needs. He further noted that descriptive research is basic for all types of research in assessing the situation as a pre-requisite for conclusions and generalizations. In supporting this view, Fraenkel and Wallen (2003), observed that the purpose of descriptive research is to observe, describe and document aspects of a phenomenon as it naturally occurs. Again, they noted that in descriptive research, the events or conditions either already exist or have occurred and the

researcher merely selects the relevant variables for analysis of their relationship.

According to Best and Kahn (1995), descriptive survey is concerned with the conditions or relationships that exist, such as determining the nature of prevailing conditions, practices and attitudes, opinions that are held, processes that are going on or trends that are developed. Fraenkel and Wallen (2000) also maintain that in descriptive research, accurate description of activities, objects, processes and persons is the objective.

Descriptive survey deals with interpreting the relationship among variables and describing their relationships between or among variables (Fraenkel & Wallen, 2000). In addition, the descriptive survey affords the opportunity to select a sample from the population being studied and then generalizes from the sample of the study (Best & Kahn, 1995; Gay 1990). Descriptive research design is highly regarded by policy makers in the social sciences where large populations are dealt with using questionnaires, which are widely used in educational research since data gathered by way of descriptive survey represents field conditions (Osuala, 1991).

Nevertheless, there are difficulties involved in a descriptive survey, in that it is not in itself comprehensive enough to provide answers to questions and cannot establish cause and effect relationship (Osuala, 1991). Furthermore, according to Leedy (1985), 'one of the most subtly and ineradicable shortcomings of descriptive survey is the presence of bias' (p 132) and especially when one uses questionnaires. These include getting respondents to answer questions thoughtfully and honestly and getting

sufficient number of questionnaires completed and returned so that meaningful analyses can be made Fraenkel and Wallen, (2000).

Despite the shortcomings identified, the descriptive survey design was used because according to Fraenkel and Wallen (2000) the big advantage of the design is the potential to provide a lot of information obtained from quite a large sample of individuals. It was therefore, appropriate to use the descriptive survey to find out the impact of stress on job effectiveness and home interaction of the career women bankers in Ghana.

Population

The researcher's target population for the study was all 1,968 female bankers in the Central and Western Regions of Ghana. The accessible population was made up of 160 women bankers in all the 19 banks in Cape Coast and Takoradi municipalities at that time.

Sample and Sampling Procedure

Sampling involves the process of selecting a portion of the population to represent the entire population (Amedahe, 2004). According to Sarantakos (2005), a sample consists of a careful selected unit that comprises the population. Many researchers use different ways to determine the sample size based on a given confidence level of precision required (Isreal, 1992). The general notion by researchers is that, the larger the sample size, the smaller the sampling errors. Best and Kahn (1998 p.17) assert that sample size depends on the nature of the population, the data to gather, the type of analysis to be done and funds available for the study. Due to constrain of resources and time, it was extremely difficult to cover the entire population. In this direction a

cross- section of the population was sampled for the study. In selecting the banks for the study, the researcher purposively selected Cape Coast and Takoradi banks in the Central and Western Regions of Ghana, due to the fact that they have certain things in common. For example, the work load in terms of the size of customers they serve within a day. Besides, almost all the banks in Ghana are represented in those two regions.

Table 1 present all the banks in the Cape Coast and Takoradi municipalities.

Table 1

Distribution of Women Bankers in the Cape Coast and Takoradi Municipalities

Serial No.	Name of Bank	No. of Women Bankers
1.	Ghana Commercial Bank	26
2.	Agricultural Development Bank	10
3.	National Investment Bank	8
4.	Barclays Bank Gh. Ltd	12
5.	Ecobank	13
6.	Data Bank	7
7.	Societal Generale / Social Security Bank Ltd	8
8.	Kakum Rural Bank	12
9.	Assinmanso Rural Bank	2
10.	Lower Pra Rural Bank	4
11.	Amalgamated Bank	4

Table 1 Continued

Serial No.	Name of Bank	No. of Women Bankers
12.	International Bank	3
13.	Standard Chartered Bank	8
14.	Inter Continental Bank	3
15.	Zenith Bank	2
16.	Merchant Bank	4
17.	Ahantaman Rural Bank	5
18.	Women's World Bank	4
19.	United Bank of Africa	2
Total		137

The sample size, involve all the 137 women bankers in the (19) nineteen banks forming the accessible population as shown in Table 1.

Research Instrument

The instrument that was used in the study was questionnaire. Leedy (1985) and Amedahe (2000) state that questionnaire is widely used for collection of data in educational research and if developed to answer questions, it is very effective for securing factual information about practices, enquiring into opinions and attitudes of the subject.

The questionnaire was developed based on the research questions, the questions were multiple choice and likert type of scale. These close-ended types questions were used because of its advantage over the open-ended type of questions (Amedahe, 2000).

The questionnaire, made up of 44 items was in four parts (See Appendix A). Section A comprises of questions on the work and at work place of respondents (i.e. work schedule, time to report to work and close from work, nature of work and work environment and how they cope or manage work-related stress).

The second part of the questionnaire, which was section B, has to do with the respondent's interactions with husband, children and other relatives and how they cope with home-related stress.

Section C, dwelt on symptoms of being stressed up and the coping strategies used by the individual respondents.

Section D, the final part of the questions was a demographic survey which was administered to obtain information on age, marital status and number of children one has.

The demographic items were placed at the bottom of the questionnaire, since Dillman (1998) as cited in Nitko (2001) states that, it is not necessary or appropriate to start a question with the demography because it puts respondents off in answering the questions before them. This section was to provide background information about the kind of respondents whose views were being sought during the study.

Validity and Reliability of Instrument

The supervisors for this study read through the questionnaire to check the validity, the degree to which empirical evidence and theoretical relationale support the adequacy and appropriateness of inferences and actions based on the scores generated from the instrument. They read through the questionnaire specially to check the construct validity of the instrument.

The questionnaire was tested at Swedru on all the banks. The testing was important because its purpose was to improve upon or enhance the content validity and reliability of the instrument and to further improve upon the questions, format and the scales after careful analysis of the items based on comments passed by respondents concerning the weaknesses, clarity and ambiguity on all aspects of the questionnaire.

Banks in the Swedru District were chosen because of their proximity to Cape Coast and Takoradi and also for the similar attributes they have with banks in Cape Coast and Takoradi (i.e. in terms of qualifications, experiences and work schedule and demands).

The internal consistency of the main study was determined using the Cronbach coefficient alpha. The co-efficient alpha obtained for the pilot test was .835 .

Data Collection Procedure

The questionnaire was personally administered by the researcher to all the 160 respondents in Cape Coast and Takoradi municipalities at the time. The researcher obtained an introductory letter from the Head of Department of Educational Foundations and this helped the researcher to get the needed assistance and co-operation from the respondents. A copy of the letter was delivered to each bank manger in the banks visited.

In each of the banks, the researcher explained the purpose of the study, assured of confidentiality and encouraged maximum participation. This helped the researcher to establish a good rapport with respondents and as a result sought their usual co-operation.

Afterwards, copies of the questionnaire were then given to the respondents and the instructions on how the questionnaires were to be answered were carefully explained to them.

Respondents were asked to respond to the questions within two weeks, and handed over to one person identified by the researcher as the leader after which the researcher went for the completed instruments within the stipulated time with the completion rate of approximately 87% (137 out of 160 instruments sent out).

Method of Data Analysis

The questionnaires were all closed-ended type and respondents were expected to respond to all the items. Item 9 was measured on a four point scale.

- a) worried, (b) indifferent (c) not worried and
- d) Not at all worried.

Items 10-19 were measured on a four point scale weighted SA – Strongly agreed =4, A – Agreed =3, D – disagree =2, SD – Strongly disagree =1.

Item 22 was coded a – cordial, b – very cordial, c – not cordial.

Items 26-36 were also a four point scale and weighted SA =4, A =3, D =2 and SA =1.

Items 38 and 40 were coded as yes – a, No – b.

The responses to the questionnaire were coded, edited and scored for the analysis using the research questions and the hypothesis.

Research Question One?

What stressors are predominantly reported by female bank workers? Means and standard deviations were used to analyse the responses to determine the stressors that are predominantly reported by female bankers.

Research Question Two?

What coping strategies do the female bankers employ when stressed up at work .This result was analysed by simple percentages.

Research Question Three?

What do women bankers consider as indicators of job effectiveness? Mean and standard deviation were used to analyse the data.

Research Question Four?

To what extent does work related stress affect the home interaction of the female bank worker? The results were analysed using the mean and standard deviation.

Research Question five?

To what extent does the impact of work-related stress on female bankers vary by the number of children one have? The results were analysed using the means, standard deviations and ANOVA (One-way analysis of variance).

Research Question Six?

To what extent does the impact of work related stress on female bank workers vary by their marital status? The results were analysed using one-way analysis of variance (ANOVA), means and standard deviation.

Research Question Seven?

What strategies do women bankers use to cope with work related stress? Frequencies and simple percentages were used to analyse these data.

Research Question Eight?

What stress symptoms are predominant among female bankers? Frequencies and simple percentages were used to analyse the data.

Hypothesis

1. There is no significant effect of marital status and work related stress on 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.
2. There is no significant influence of job status and work-related stress on job effectiveness of women banker. Mean, standard deviation and ANOVA (one-way analysis of variance) were used to find out if there is a statistically significant relationship between influence of job status and work-related stress on job effectiveness of women bankers.
3. There is no significant influence on age and work-related stress on home interaction among women bankers. This was analysed by using A Pearson`s Product Moment Correlation was used to conduct the analysis.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

This chapter presents the analysis and discussion on the responses of the respondents of the study. The chapter is presented in two main parts. The first section deals with the background information of the respondents, while the second section provides the result and discussion of the main study as related to the research questions and hypothesis. Frequency distribution tables with descriptive statistics such as percentages, means and standard deviations based on the likert scale, were constructed and used to analyse the results of the findings.

RESULTS

Background Information of Respondents

A total of 137 respondents were drawn from 19 banks in the Cape Coast and Takoradi municipalities of the Central and Western Regions of Ghana for the study. Table 2 shows the age distribution of respondents in the study.

Table 2

Age Distribution of Respondents

Age	Frequency	Percentage
20-29 yrs	55	40.1
30- 39 yrs	55	40.1
40-49yrs	14	10.2
50 yrs and above	13	9.5
Total	137	100

Table 2 shows that, out of the 137 respondents, 40.1% were of the ages between 20-29 years. Similarly 40.1% of the respondents were of the age group of 30-39 years 10.2% feel under the ages 40-49 years whilst the rest were 50 years and above.

Table 3 presents the distribution of respondents by their marital status.

Table 3

Marital Status of Respondents

Marital status	Frequency	Percentage
Married	81	59.1
Divorced	16	11.7
Widowed	6	4.4
Never married	34	24.8
Total	137	100.0

Analysis of the responses as indicated in Table 3 shows that majority of the respondents 81 (59.1%) were married.

Table 4 shows the distribution of respondents by the number of their children.

Table 4

Frequency and Percentages Distribution of Respondents by Number of Children

Number of children	Frequency	Percentage
None	38	27.7
One	36	26.3
Two	36	26.3
Three	20	14.6
Four or more	7	5.1
Total	137	100

The results from Table 4 shows that the majority of respondents (28%) had no children while those who had more than four children formed just 5% of the total respondents.

Table 5 presents the distribution of respondents by their locality.

Table 5

Distribution of Respondents by their Locality

Locality	Frequency	Percentage
Cape Coast	47	34.3
Takoradi	90	65.7
Total	137	100.0

Table 5 shows how the respondents were distributed in the Cape Coast and Takoradi municipalities. The table revealed that there were more respondents in Takoradi 66% than in Cape Coast. This is a reflection of the fact that there are more banks in Takoradi than in Cape Coast. This is due to the brisk commercial activities that are carried out in the Takoradi municipality which makes the establishment of commercial banks more viable than in Cape Coast.

Table 6 presents distribution of respondents the positions held.

Table 6

Frequency and Percentage Distribution of Respondents by their Position.

Position	Frequency	Percentage
Cashier	55	40.1
Secretary	22	16.1
Accountant	18	13.1
Computer analyst	12	8.8
Managers	9	6.6
Clerk	21	15.3
Total	137	100.0

Table 6 shows that just a small proportion of the women bankers 6.6% occupy managerial positions in the various banking institutions, whereas large proportions 40% work as cashier.

Discussion

Research question 1

What stressors are predominantly experienced by female bank workers?

This question sought to find out stressors which were predominantly reported by respondents. To determine the female bankers were made to indicate the extent to which they agree or disagree that they experience certain stress indicators in their working life.

Table 7 presents the descriptive statistics on the responses of the female bankers. The items was constructed on a 4- point scale ranging from 4 = Strongly Agreed, 3 = Agreed, 2= Disagreed and 1= Strongly Disagreed. A cut off point based on the scale used on the questionnaire as (Below 2.9 = disagree and 2.9 and above = agree). Table 7 shows the results of the descriptive statistics on stressors predominantly reported by the female bankers.s

Table 7

Descriptive Statistics on Stressors Predominantly Reported by Female**Bankers**

Stressors	N	MEAN	SD
1. Travelling to work and traffic jams make me tired	137	3.3723	.77656
2. Lack of personal transport creates discomfort for me	137	2.7226	.83780
3. Solving family problems creates problems for me	137	2.6204	.87558
4. I perform two /more roles that are in conflict with each other	137	2.9562	.62859
5. I often receive contradictory messages from the people I work with	137	2.0511	.70001
6. I sometimes feel uncertain about my job duties and performance expectations	137	1.9489	.72071
7. My workload is heavy	137	3.1752	.76598
8. My task involves decision making, monitoring/ exchange going information with others	137	2.7664	.86825
9. I do not have control over work activities and work environment	137	1.8686	.61617
10. I sometimes encounter sexual harassment in the work place	137	2.0292	.78536
11. I sometimes face workplace violence and aggression	137	2.0657	.68818

Table 7 Continued

Stressors	N	MEAN	SD
12. I sometimes have conflict with co-workers and clients	137	2.4891	1.82353
13. I feel insecure about my job	137	1.6934	.65935
14. There is an excessive noise at where I work	137	2.0000	.66421
15. There is lack of privacy in my work place	137	2.9270	.80106
16. I get very little support from my co-workers	137	1.8686	.76521
17. I am always hard pressed to finish my work schedules on time to enable me go home in time	137	3.3212	.776521
18. I am unsure as to the future of my job	137	3.3212	.72694
19. I find my work schedule rather interesting	137	2.8613	.71270
20. I feel irritated when I have to cook after a hard day's work	137	2.9781	.79026

From Table 7, 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 .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 institutions 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's 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 a M of 3.3212 and a SD of .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 a M of 2.9781 and a SD of .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 .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 .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 a M of 1.85 and SD of .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 Altmear (1994).

Further, ‘I get very little support from co-workers’ With the M of 1.869 and SD of .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 .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 .664, from Table 7 shows the disagreement from respondents to the fact that there was excessive noise at their workplace. This confirms Ross and Altmear (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.

Research question 2

What coping strategies do the female bankers employ when stressed up at work?

This question is meant to find out the various coping strategies that female bankers use when experiencing stress at the work-place. Respondents were made to respond `yes` or `no` to some suggestions and the responses analysed using frequency and simple percentages.

Table 8 presents the results of responses of frequencies and percentages as to the coping strategies used by the female banker at work.

Table 8

Frequency and Percentage Distribution of Coping Strategies used at the Work – place

Coping strategies at work	Yes		No	
	No	%	No	%
I have a short sleep	19	(13.9%)	118	(86.1%)
I talk to a colleague	91	(66.5%)	46	(33.6%)
I listen to good music	18	(13.1%)	108	(79.8%)
I see the work counsellor	31	(22.6%)	106	(77.4%)

Looking at Table 8, the results from the respondents reveal that just 14% (19) of the female bankers have the chance to rest for a while when undergoing stress at the work place. It is mainly the managers and the secretaries who find themselves in separate offices from the other workers who have this advantage. Therefore, the majority of female bankers who work as cashiers who are always attending to the numerous customers until the banks close its doors to customers do not have any chance of resting. This to a large extent reduces their performance during certain period of the day. This situation sometimes leads the cashiers to over or under pay their clients since they lose concentration. It is generally acknowledged that having a short sleep during stressful period enables the individual to feel very refreshed and could work more effectively.

It was revealed that the most frequently means of coping with the stress the female bankers go through is to talk to a colleague 66.5 % .Talking and

laughing is a means of coping with stress, adopting a humourous view towards life's situations can also take the edge off everyday stressors. To talk increases muscles flexion, relaxation and fluent blood circulation in one's body. Talking and laughing lowers blood pressure and reduce hypertension which seems to be an end result of experiencing too much stress.

Eighteen respondents (13%) listen to music. The female bankers do this by using their mobile telephone to play the music under tone to release tension, and this appears to be the least means of coping with stressor at the banking halls.

Some of the women also go for a short walk 21.2%. This means the female bankers sometimes get up to stretch small. The second most frequently employed coping strategy by the female bankers is to see the work counsellor. This strategy is used by 23% of the total respondents. Probably the female bankers considers the above statements as a form of relaxation, Obisi (1999) agrees that relaxation is a good therapy for stress management.

Research question 3

To what extent does work-related stress affect the job effectiveness of the female bank workers?

This question was asked to determine the extent to which work related stress affects the job effectiveness of the female banker. This aspect was measured on a four-point likert scale based on the following scale points: 4 = strongly agree, 3 = Agree, 2 = disagree and 1 = strongly disagree. The results were interpreted using a cut- off point of less than 3 = disagree and 3 or more = agree. The descriptive statistics on the responses of the female bankers are shown in Table 9.

Table 9 presents the results of the extent to which work- related stress affects the job effectiveness of the female bankers.

Table 9

Descriptive Statistics on indicators the female bankers considers of job effectiveness

Indicators of job effectiveness	N	Mean	SD
1. I find the feedback I receive from my co-worker 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 out 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

Results from respondents as shown in Table 9 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 $M = 2.99$ $SD = 0.64$.

Research Question 4

To what extent does work related stress affect the home interaction of the female bank worker?

This question seeks to find out the extent to which work related stress affects the female bank worker interaction at home with her children, spouse and family members as a whole.

This responses of respondents were measured on a 4-point scale ranging from; Very true = 4, True = 3, untrue = 2 and very untrue = 1. The analysis of the results is shown in Table 10 with cut – off points based on the scale used on the questionnaire (below 2.0 = untrue and 2.0 and above = True)

were used to the interpretations of the responses. Table 10 shows the analysis from the responses of respondents.

Table 10

Descriptive statistics on home interaction among respondents

Home interaction of respondents	N	Mean	SD
1. I have someone who help me in my household duties apart from my partner and children	137	2.93	0.94
2. I find it difficult to cook after a hand days work	137	2.94	0.75
3. I find it difficult to help my children with their home work after the day's work	137	2.68	1.10
4. When I am asked to give money to buy things for the home after work, I get angry because of tiredness	137	2.04	0.70
5. I am unable to do basic household duties after a hard day's work	137	2.66	0.76
6. I get angry when am touched lovingly after work by my partner.	137	2.04	0.88

From the results in Table 10, female bankers' report the extent to which they are not able to interact well with their immediate family members back at home when they return home after a hard day's work. This is probably so because the individual female banker owing to the nature of her work returns home tired and exhausted. Fagenson (1993) reported that women who

choose to do both work outside the home and families find that this can be very stressful.

Research question 5

To what extent, does the impact of work related stress on female bankers vary by the number of children they have?

This question intends to find out if work-related stress on female banker varies in terms of the number of children the female banker have. Mean, standard deviation and ANOVA (one way analysis of 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. The analysis of results is shown in Table 11 with a cut- off point based on the scale used on the questionnaire as (Below 2.5 = disagree and 2.5 and above = agree).Table 11 presents the results of the descriptive statistics showing the number of female bankers and the level of stress as a result.

Table 11

Descriptive statistics on the impact of work-related stress on female bankers varying by the number of children they have.

Number of children	N	Mean	Std deviation
None	40	2.4211	.2968
One	34	2.115	.2672
Two	36	2.4626	.2772
Three	20	2.4891	.2287
Four or more	7	2.4472	.3556

The results from Table 11 revealed that the female bankers' experience some level of stress but the stress levels do not vary in terms of the number of children they have.

Specifically, those who had no child disagree that the number of children they have had nothing to do with their work-related stress ($M = 2.2411$, $SD = 0.2968$). In the same vein, women bankers who indicated they had four or more children also disagreed that the number of children they had, have any influence on their work-related stress ($M = 2.4472$, $SD = 0.3556$). This probably shows that the number of children a female banker may have does not contribute to the level of work-related stress she would experience ($F(4,136) = 0.268$, $p > 0.05$).

Table 12

A one-way analysis of variance (ANOVA) was conducted to find out whether there were differences among female bankers based on the number of children they have.

The result is shown in Table 12 below.

	Sum of squares	df	Mean squares	F	Sig.
Between groups	.083	4	.021	.268	.898
Within groups	10.232	132	.078		
Total	10.316	136			

As indicated in Table 12, the results revealed that, there was no statistically significant difference in terms of stress among female bankers

based on the number of children they have. This contradicts a study carried out by Lennon and Rosenfield (1992) who reported that career women with children experience high rate of distress than their `childless` counter parts. (See Appendix B).

Research Question 6

To what extent does the work- related stress influence the marital status of the female bank worker?

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 13

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

Marital status	N	Mean	Std deviation
Married	81	2.4815	.2929
Divorced	16	2.5217	.1775
Widowed	6	2.4058	.2423
Never married	34	2.4476	.2805

The results of the respondents in Table13, appears to indicate that female bankers disagree that their work-related stress level has something to do with their marital status. Specifically, those who are married disagree that their work-related stress levels has anything to with marital status. (\underline{M} = 2.4815, \underline{SD} = .2929). In the same vein, women bankers who never got married also disagreed that their work-related stress level would have nothing to do with their marital status (\underline{M} =2.4476, \underline{SD} = .2805).Although, the female bankers who were divorced agreed that their overall work-related stress level significantly affect their marital status. (\underline{M} = 2.5217, \underline{SD} = .1775). This probably shows that the female bankers' marital status does not significantly contribute to the level of work-related stress she would experience ($F(3,136) = 0.268, p > 0.05$).

Table 14, a one-way analysis of variance (ANOVA) was conducted to find out whether there were differences among female bankers based on their marital status.

Table 14

Results of ANOVA

Over all stress	Sum of squares	df	Mean squares	F	Sig.
Between groups	.093	3	.031	.0402	.752
Within groups	10.223	133	.077		
Total	10.316	136			

As shown in Table 14, the results indicate that there was no statistically significant difference in terms of stress among female bankers based on their marital status. (See Appendix C).

Research question 7

What strategies do women bankers use to cope with or manage the work-related stress?

This question sought to find out the coping strategies that are used by the female bankers when stressed up. Table 13 presents the result of frequencies and percentages on the coping strategies used by the female bankers when stress out.

Table 15

Frequency and percentage distribution of coping strategies employed by the female banker when stressed out.

Managing strategies	Yes		No	
	N	%	N	%
I take a walk	72	(52.6%)	65	(47%)
I pray	71	(52%)	66	(48.2%)
I relax	111	(81. %)	26	(19. %)
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 Counsellor	23	(16.8%)	114	(83.2%)

Respondents were made to respond `yes` or `no` to some suggestions and responses were analysed using frequency and simple percentages.

From Table 15 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 Sanitorio (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 13, 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 Lazarus (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.

Research question 8

What stress symptoms are predominant among women bankers?

This question was asked to find out the most predominant stress symptoms reported by the women bankers.

Yes or No were used and the responses were analysed by using frequencies and simple percentages. Table 14 presents the result stress symptoms experienced by the female bankers.

Table 16

Stress symptoms experienced by female bankers

Stress symptoms	Yes		No	
	No	%	No	%
I worry a lot	84	(61.3%)	53	(38.7%)
I lose appetite	67	(48.9%)	70	(51.1%)
I am unable to sleep	80	(58. %)	57	(42%)
I weep	11	(8.0%)	126	(92%)
I feel miserable	23	(16.8 %)	114	(83.2%)
I get nervous	33	(24.1%)	104	(75.9%)
I withdraw from friends	53	(38.7 %)	84	(61. 3%)
I have no concentration to work	84	(61.3%)	53	(38.7%)
I am unable to meet deadlines	77	(56%)	60	(44%)
I become easily irritated	76	(55.5%)	61	(44.5%)
I sweat a lot	19	(13.9%)	118	(86. 1%)
I lose sex drive	32	(23.4%)	105	(76 6%)
I eat a lot	8	(5.8 %)	129	(94.2%)
I become absent minded and easily forget	50	(36.5%)	87	(63.5%)

Table 16, indicates that the first and foremost symptoms exhibited by the female bankers are; 'I worry a lot' (61%) and 'I have no concentration to work' (61%), followed by 'I am unable to sleep', (58.4%)` I am unable to meet deadlines` (56.2%), "I become easily irritated" (55.5%) and `I lose appetite` (48.9%).

From the Table 16 above it was realized that the major symptom reported by the female bankers when stressed out are that they worry a lot and have no concentration to work. The findings agree with what was found by Beehr and Newman (1978). Psychological and behavioural stress symptoms classification indicates that behavioural symptoms are characterized by inability to think clearly and poor concentration.

Further, the respondents reported the inability to sleep. Similar finding by Ross and Altmear (1994) support the fact that feeling of anxiety, irritation and depression could lead to inability to sleep as being exhibited by most of the female bankers.

Furthermore, `unable to meet deadlines` which had 77 respondents (56.2%), shows that a sound mind produces maximally but when one's way of thinking is impeded by stress, that person will definitely not meet working deadlines which leads to loss of profit in productivity.

Lastly, one of the major symptoms was `loss of appetite`. This forms 49% of the symptoms experienced by the female bankers. The following are the five least reported stress symptoms among the female bankers, `I eat a lot` (5.8%), `I weep` (8%), `I weep a lot` (13.9%), `I feel miserable` (16.8%) and `I lose sex drive` (23.4%).

In a research carried out by (Clanchard fields, Chen and Herbert, 1997; Duxbury and Higgins 1991; Frone and Rice, 1987, Wallace, 1997), in these studies gender differences were found, women usually reported feeling more conflict than men. Agenson (1993) reported that women who choose to do both work outside the home and have families find that this can be a very stressful personal strategy without help from their families, organizations or both. He contends further that those women pursuing that “has it all” strategy experience a great deal of conflict at home and on the job as a result of dual career or dual role.

Hypothesis one

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 women bankers. The analysis showed an $F(2,136) = 0.647$, $P = 0.525$ at an alpha level of 0.05. See Appendix C. The results revealed that there is no statistically significant difference between women 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; $\text{job effectiveness} = 3.476 - 0.58 \text{ overall stress} - 0.023 \text{ marital status}$. (See Appendix D)

Hypothesis Two

There is no significant influence of job status and work-related stress on job effectiveness of women bankers.

This hypothesis sought to find out whether there was a statistically significant difference among female bankers based on position held or occupied by respondents. The responses of respondents were measured on a 4-point scale ranging from; strongly agreed = 4, agreed =3, disagreed =2 and strongly disagreed =1. The analysis of the results is shown in Table 17 with a cut-off point based on the scale on the questionnaire as (Below 2.5 = disagree and 2.5 and above = agree). Table 17 presents the results of the overall job effectiveness.

Table 17

Overall job effectiveness

Position	N	Mean	Std. Deviation
Cashier	55	3.3212	.36205
Secretary	22	3.3283	.30951
Accountant	18	3.2531	.30442
Computer analyst	12	3.1944	.47644
Manager	9	3.1605	.29975
Clerk	21	3.2910	.31126
Total	137	3.2871	.34501

From Table 17, a one way analysis of variance (ANOVA) was used to conduct the test. However the female bankers stress level has nothing to do with their job status ($F(5,136) = 0.612$ and a p value of 0.691). (See Appendix

E).The result shows that there is no statistically significant difference among female bankers based on their position held. Though, the female bankers reported experiencing some amount of stress, this does not affect their job in terms of their positions. With almost the same mean around 3.2 and standard deviation of about 3.0, the female bankers agreed experiencing some level of stress but it has nothing to do with their job positions.

Hypothesis Three

There is no significant influence on age and work-related stress on home interaction among female bankers and also effect of work-related stress on female bankers' job effectiveness does not significantly depend on the number of children one has.

The hypothesis was to find out whether variables like age and overall stress have a significant relationship with one's home interaction. A Pearson's Product Moment Correlation was used to conduct the analysis. A correlation co-efficient (r) = 0.360 was obtained at 0.05 alpha level ($P < 0.05$), even though weak, there is a significant positive relationship between the female bankers' age and work-related stress. With $r^2 = 0.130$, which means that age and overall stress accounts for about 13% of the variation in overall home interaction among female bankers. (See Appendix F). This contradicts McGoldrick and Cooper (1985) that older workers did experience some stress due to the fact that, they had to struggle and compete with younger workers who had been informed on new technology.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter looks at the summary, conclusions and the necessary recommendations with regards to study.

The survey was an attempt to identify the impact of stress on job effectiveness and home interaction among career women in the banking institutions in Cape Coast and Takoradi municipalities of Ghana. This chapter presents a summary of the findings, conclusions and recommendations that will be useful to female bankers, counselling co-ordinators and managements of banking institutions. It concludes with a few suggestions for further studies on research.

Summary of key findings

Work-related stress has been an issue of grave concern to many researchers. In Ghana, though not much work has been done on work-related stress among bankers and most especially female bankers, it has become increasingly important for such a study to be carried out in Ghana.

A questionnaire survey was used to investigate the sources, and symptoms of stress among the one hundred and thirty-seven female bankers from nineteen banks in the Cape Coast and Takoradi municipalities of Ghana.

Purposive sampling was used in the selection of banks for the study. It was found out that most of the female bankers rely on home support system in managing their homes due to the nature of their work.

The study revealed that, the most predominant stressors reported among the female bankers were; travelling to work and traffic jams, the female bankers performing two or more roles that are in conflict with each other, as most of them were married with children, the female bankers were always hard pressed to finish their work schedules on time to enable them go home in time. Most female bankers also reported having heavy workload.

Female bankers in the study reported that receiving feedback from their co-workers, co-workers providing them with valuable information on how to improve on their job performance, co-workers often helping them whenever they fall behind work schedule, using a software to make their job easy and further, trying to keep a sound health helps the individual female banker to perform their job effectively regardless of the stress they go through.

Conclusions

The researcher was motivated to undertake this study based on the fact that work related stress being experienced by Ghanaian workers in general and female bankers in particular seems to have been given very little attention since it is the belief that monetary rewards may buffer such stress and probably its impact on the home interactions and job effectiveness of the female bankers and other workers.

In conclusion, the impact of work-related stress on the home interaction and job effectiveness of the female bankers in the Cape Coast and Takoradi municipalities is not significant. This is due to the fact that female bankers received help and relevant feed back from their co-workers and have strong support system at the work place and at home.

It was revealed that overall stress and marital status account for only 1% of the variation in job effectiveness among female bankers. It is concluded that the impact of stress on the number of children the female banker, has no significant influences on their job effectiveness and their home interaction.

Recommendations

Banking is an important profession in every country and as such there seem to be an urgent need for bankers to be identified in the study. With regards to the research findings and the conclusions drawn the following recommendation are made;

The studies showed clearly that majority of the female bankers are affected by a variety of work- related stress. Based on this, it is recommended that guidance co-ordinators and counsellors if any must provide the needed necessary information on how work related 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.

The study revealed that the Employers Association of Ghana has no stress relieving packages in place for their employee therefore, it is recommended that the Ministry of Employment and Social Welfare must impress upon the Employers' Association of Ghana, to take the issue of work-related 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.

The research revealed that most of the female bankers are scared of their superiors, it is recommended that management and the directors of the various banks should ensure that, situation such as female bankers being scared of not meeting deadlines given by their bosses, which induces stress, is minimised.

Further, the study revealed that no concession in terms of job description was given to the female banker, for instance the female career bankers carry out the same job obligations as their male counter parts. Even though, majority of them are married and have children to take care of before going to work. It is recommended that the management of the individual banks should endeavour to give some concessions to female married bankers especially those with children of school going age in the form of allowing them to close on time if the need arises. This will go a long way to help female married bankers especially nursing mothers to have more time with their family in order to have peace of mind to work well while at work.

The study revealed that most of the banks have counsellors; it is recommended that all banks must get counsellor(s) so that they can run workshops on stress and stress management for bankers and most especially female bankers at their workplaces. It is hoped that when bankers are informed about stress and how to manage these stressors in their personal lives and at work, they would be able to cope with stress in a much better way.

The study also revealed that most female bankers practise some of stress relieving strategies such as, `talking to co-workers` and `taking a short walk`, it is further recommended that the coping strategies used mostly by female bankers namely, `talking to colleagues`, `going for a short walk` and

‘listening to music’ should be encouraged among bankers and female bankers in particular so as to help them reduce any stress they might be experiencing at the work place which normally leads to over or under payment of monies to clients.

The research revealed that due the pressure the bankers and female bankers in particular experience they do not take their dieting well, majority of the bankers have stomach ulcer as a result. Therefore, it is also recommended that, counsellors should provide in-service programmes emphasizing on diet, proper exercise and relaxation methods. There is also the need for every banking institution to provide counselling services to their employees.

The study revealed that majority of the female bankers who have children rely on ‘house helps’ which sometimes leads to separation or divorce in marriages and even those who do not engage the services of the ‘house helps’ had to travel a way to leave their children at the crèche before going to work, it is furthermore, recommended that the individual banking institutions establish childcare facilities near the various banks so as to make it possible for nursing mothers or parents a little time with their children during working hours.

It is recommended that the management of the banks organise ‘talk through sessions’ where bankers can bring out the difficulties they face on the job, and further come out with suggestions on how such difficulties could be resolved or managed. This will break the fears that seem to exist among female bankers and their superiors. This, the researcher believes can help reduce the stress that normally comes on the lower ranks.

The study revealed some gaps in marriages and how to manage them. It is believed that, family and marriage counsellors will have some information on how partners support, family size influence home interaction will go along to help individuals under stress cope well with stressful situations both at home and at work.

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 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.

Limitation of the Study

The study, like any other research, had its limitations. A comprehensive study using all banks in Ghana could have been ideal if time limitation and financial constrains had not been an imposition. In that case, the findings would have applied to the whole country. Despite precautions that were taken to reduce or avoid errors in sampling, the study might have been affected by certain events that occurred during the data gathering process. For instance, some of the bankers were on leave when the researcher visited, thus it was possible that the researcher missed out some vital information which they could provide to probably enrich the study. It is also possible that some of the respondents did not take their time to read the questions carefully before completing the copies of the questionnaire.

Some respondents might also not be honest and might have given responses, which did not reflect the reality in the banking institutions or would not portray the actual situations on the ground.

Suggestions for further studies

- The study should be replicated by other researchers to either confirm or reject the findings.
- A replication of the study among female lecturers in the universities in the country would be very useful to determine the impact of stress on job effectiveness and home interaction among career women in the various universities in Ghana
- A study can be conducted on the influence of work- related stress on the output of Ghanaian workers in general
- It would be very helpful if similar studies could be carried out in other regions of Ghana to give a general picture of the impact of stress on female bankers in Ghana in general.
- A study could look at the lifestyle of women bankers and its impact on their health. For instance, it is believe that a sedentary lifestyle, which requires one to sit at a place for long hours, could have negative effect on their health. A follow up of retired bankers could be made to ascertain whether the sedentary nature of the work has had any negative impact on them.

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APPENDICES

APPENDIX A

**DEPARTMENT OF EDUCATIONAL FOUNDATIONS FACULTY OF
EDUCATION UNIVERSITY OF CAPE COAST STUDENTS
QUESTIONNAIRE ON THE IMPACT OF STRESS ON JOB
EFFECTIVENESS AND HOME INTERACTION AMONG CAREER
WOMEN IN THE BANKING INSTITUTIONS WITHIN THE CAPE
COAST AND SEKONDI/TAKORADI MUNICIPALITIES.**

I am an MPhil student in the University of Cape Coast, investigating the impact of stress on job effectiveness and home interaction among career women in the banking institutions in Cape Coast and Takoradi municipalities. You have been selected to provide information, which can contribute immensely in this respect. I should be grateful if you could kindly respond to the attached questionnaire as objectively as possibly for the success of the study. All information would be treated confidentially. Thank you.

SECTION A

Instruction: Please tick () where applicable

1. Age:
 - 20 - 29 yrs
 - 30 - 49 yrs
 - 50 and above yrs

2. Marital status:
 - Married
 - Divorced

Windowed []

Never married []

3. How many children do you have?

None []

One []

Two []

Three []

Four or more []

4. Locality

Cape Coast []

Takoradi []

5. What Position do you hold at your place?

Cashier []

Secretary []

Accountant []

Computer analyst []

Manager []

Clark []

SECTION B: WORK-RELATED STRESS

6. Please, tick (√) where applicable

		Strongly Agree	Agree	Disagree	Strongly Disagree
i	Travelling to work and traffic jams make me tired				
ii	Lack of personal transport creates discomfort for me				
iii	Solving family problems creates problems for me				
iv	I perform two or more roles that are in conflict with each other				
v	I often receive contradictory messages from the people I work with				
vi	I sometimes feel uncertain about my job duties and performance expectations				
vii	My workload is heavy				
viii	My task involves decision making, monitoring or				

	exchanging information with others				
ix	I do not have control over work activities and work environment				
x	I sometimes encounter sexual harassment in the work place				
xi	I sometimes face workplace violence and aggression(e.g., armed robbery)				
xii	I sometimes have conflict with co-workers and clients				
xiii	I feel insecure about my job				
xiv	There is an excessive noise at where I work				
xv	There is poor lightning and ventilation (e.g., poor air quality) at where I work				
xvi	There is lack of privacy in my work place				
xvii	I am always hard pressed to finish my work schedules on time to enable me go home in time				
xviii	I get very little support from my superiors				
xix	I am unsure as to the future of my job				
xx	I find my work schedule rather interesting				
xxi	I find working with my colleagues interesting				
xxii	I feel irritated when I have to cook after a hard day's work				
xxiii	I find it difficult to act as a non banker when I am in the house				

1. Which of the following things do you do when you are stressed up at work usually?

- (a) Sleep []
- (b) talk to a colleague []
- (c) listen to music []
- (d) Go for a short walk []
- (e) See the work counsellor []

2. How many people do you live with apart from your partner and your children?

- (a) 1 []
- (b) 2 []
- (c) 3 []
- (d) More than 3 []
- (e) None []

SECTION C. - JOB EFFECTIVENESS

9. Please tick (√) where applicable

		Strongly Agree	Agree	Disagree	Strongly Disagree
i.	I find the feedback I receive from my co-workers very useful				
ii.	My co-workers provide me with valuable information on how to improve my job performance				
iii.	My co-workers willingly share their expertise with each other				
iv.	My co-workers often help me out if I fall behind my work schedule				
v.	I had an experience outside the bank which is helping me in my duties				
vi.	I use a software that makes my job easy				
vii.	I try to keep a sound health to enable me perform my duties effectively				
viii.	I allocate my working time effectively				
ix.	I am able to complete my daily duties most of the time				

10. I am able to cope with the additional responsibilities of taking care of the home.

- a) Very true []
- b) true []
- c) uncertain []
- c) Not true []
- d) Not at all true []

HOME INTERACTION

Please tick (✓) where applicable

		Very true	True	Untrue	Very untrue
i.	I have someone who helps me in my household duties apart from my partner and children				
ii.	I find it difficult to cook after a hard day's work				
iii.	I find it difficult to help my children with their home work after the day's work				
iv.	When I am asked to give money to buy things for the home after work, I get angry because of tiredness				
v.	I am unable to do basic household duties after work				
vi.	I get angry when am touched lovingly after work by my partner				

SECTION C - SYMPTOM AND COPING STRATEGIES

1.1. Tick (✓) the *symptoms you experience when you are stressed up*

- a. I worry a lot []
- b. I lose appetite []
- c. I lose weight []
- d. I am unable to sleep []
- e. I weep []
- f. I feel miserable []
- g. I get nervous []
- h. I withdraw from friends []
- i. I have no concentration to work []
- j. I am unable to meet deadlines []
- k. I become easily irritated []
- l. I sweat a lot []
- m. I lose sex drive []
- n. I eat a lot []
- o. Become absent minded and easily forgets []

12. Please, tick (✓) as many as applicable against *what you do to cope with a stressful situation*

- | | | |
|-------|--------------------------------------|-----|
| i. | I take a walk | [] |
| ii. | I pray | [] |
| iii. | I relax | [] |
| iv. | I listen to good music | [] |
| v. | I read the bible | [] |
| vi. | I take alcoholic beverage | [] |
| vii. | I talk to someone about my situation | [] |
| viii. | I exercise my body | [] |
| ix. | I sleep | [] |
| x. | I try to balance my diet | [] |
| xi. | I try to see the family counsellor | [] |

Thank you for answering this questionnaire

APPENDIX B

Descriptive Statistics on Stressors Predominantly Reported by Female Bankers.

Stressors	N	MEAN	SD
1. Travelling to work and traffic jams make me tired	137	3.3723	.77656
2. Lack of personal transport creates discomfort for me	137	2.7226	.83780
3. Solving family problems creates problems for me	137	2.6204	.87558
4. I perform two /more roles that are in conflict with each other	137	2.9562	.62859
5. I often receive contradictory messages from the people I work with	137	2.0511	.70001
6. I sometimes feel uncertain about my job duties and performance expectations	137	1.9489	.72071
7. My workload is heavy	137	3.1752	.76598
8. My task involves decision making, monitoring/exchange going information with others	137	2.7664	.86825
9. I do not have control over work activities and work environment	137	1.8686	.61617
10. I sometimes encounter sexual harassment in the work place	137	2.0292	.78536
11. I sometimes face workplace violence and aggression	137	2.0657	.68818
12. I sometimes have conflict with co-workers and clients	137	2.4891	1.82353
13. I feel insecure about my job	137	1.6934	.65935
14. There is an excessive noise at where I	137	2.0000	.66421

work			
15. There is lack of privacy in my work place	137	2.9270	.80106
16. I get very little support from my co-workers	137	1.8686	.76521
17. I am always hard pressed to finish my work schedules on time to enable me go home in time	137	3.3212	.776521
18. I am unsure as to the future of my job	137	3.3212	.72694
19. I find my work schedule rather interesting	137	2.8613	.71270
20. feel irritated when I have to cook after a hard day's work	137	2.9781	.79026

APPENDIX C

Research Question 5

How many children do you have	N	Mean	Std deviation
None	40	2.4211	.2968
One	34	2.115	.2672
Two	36	2.4626	.2772
Three	20	2.4891	.2287
Four or more	7	2.4472	.3556

ANOVA

	Sum of squares	df	Mean squares	F	Sig.
Between groups	.093	3	.031	.0402	.752
Within groups	10.223	133	.077		
Total	10.316	136			

APPENDIX D
Research Question 6

Marital status	N	Mean	Std deviation
Married	81	2.4815	.2929
Divorced	16	2.5217	.1775
Widowed	6	2.4058	.2423
Never married	34	2.4476	.2805

ANOVA

Over all stress						
Over all stress	Sum of squares	df	Mean squares	F	Sig.	
Between groups	.093	3	.031	.0402	.752	
Within groups	10.223	133	.077			
Total	10.316	136				

APPENDIX E

Hypothesis 1: Regression

Descriptive statistics

	Mean	Std. deviation	N
Overall job effective	3.2871	.34501	137
Overall stress	2.4811	.28736	137
Marital status	1.9489	1.27948	137

Model summary

Model	R	R. square	Adjusted R Square	Std. Error of the Estimate	Change statistics				
					R square change	F change	df1	df2	Sig. change
1	.098 ^a	.0.1	-.005	.34591	.010	.647	2	137	526

A. Predictors: (constant). Marital status, Overall Stress

ANOVA^b

Model	Sum of squares	Df	Mean square	f	Sig.
1. Regression	.155	2	.077	.647	.525 ^a
Residual	16.034	134	.120		
Total	16.189	136			

a. Predictors: (constant). Marital status, Overall stress

b. Dependent variable: Overall job effective

Coefficients

Model	Unstandardized coefficients		Standardized coefficients	T	Sig	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
1. (Constant)	3.476	.262		13.246	.000			
Overall stress	-.058	.103	-.048	-.563	.574	-.047	-.049	-.048
Marital status	-.023	.023	-.086	-.997	.321	-.085	-.086	-.086

a. Dependent variable: Overall job effective

APPENDIX F

One-way hypothesis 2

Descriptive

Overall job effective

	Mean	Std. Deviation	std. error	95% confidence interval for means		minimum	maximum
				lower bound	upper bound		
Cashier	3.3212	.36205	.4882	3.2233	3.4191	2.44	4.00
Secretary	3.3283	.30951	.6599	3.1911	3.4655	2.89	4.00
Accountant	3.2531	.3044	.07175	3.1017	3.4045	2.56	3.67
Computer analyst	3.1944	.47644	.13754	2.8917	3.4972	2.44	4.00
Manager	3.1605	.29975	.09992	2.9301	3.3909	2.56	3.67
Clerk	3.2910	.31126	.6792	3.1493	3.4327	2.67	3.78
Total	3.2871	.34501	.2948	3.2288	3.3454	2.44	4.00

ANOVA

OVERALL JOB EFFECTIVE

	Sum of Squares	Df	Mean Square	F	sig.
Between groups	.370	5	.074	.612	.691
Within groups	15.819	131	121		
Total	16.189	136			

APPENDIX G

	Mean	Std deviation	N
Overall home interaction	2.5499	.55842	137
Age	1.6423	.65008	137
Overall stress	2.4811	.28736	137

Correlation

		Overall home interaction	Age	Overall stress
Person correlation	Overall home interaction	1.000	.259	.255
	Age	.259	1.000	.015
	Overall stress	.255	.015	1.000
Sig. (1tailed)	Overall home interaction		.001	.001
	Age	.001		.429
	Overall stress	.001	.429	
N	Overall home interaction	137	137	137
	Age	137	137	137
	Overall stress	137	137	137

Modal summary

M	R	R square	Adjusted R square	Std. error of the estimate	Change statistics				
					R square change	F change	Df 1	Df2	Sig. f change
1	.360a	.130	.117	.52476	.130	10.004	2	134	.000

Predictors (constant). Overall stress, age