

**INFLUENCE OF MARITAL STATUS AND WORK ROLE ON JOB STRESS AMONG
FEMALE BANK WORKERS**

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Abstract

This study investigated the influence of marital status and work role on job stress among female bankers. 177 (one hundred seventy-seven) participants comprising 89 operational and 88 marketing female bankers between the ages of 24 to 42 years ($M = 31.04$; $SD = 4.20$ years). They were sampled using purposive sampling technique. A 15 – item Job Related Tension inventory (JTI) developed by Kahn et al. (1964) was used in collecting the data. A cross – sectional was adopted while 2x2 ANOVA F-test for unequal sample was applied as a statistics in testing the hypotheses. The result revealed that marital status $F(1, 173) = .243, p > .622$ and work role $F(1, 173) = 3.244, p > .073$ had no significant influence on female bankers' job stress manifestation. The findings were discussed considering the fact that banking as a profession is inherently stressful. Based on the outcomes, it was concluded that marital status and work role had no remarkable influence on job stress manifestation among female bankers. It was recommended that employers in the banking sector should take steps towards identifying factors that contribute to job stress in the banking sector and controlling them.

Keywords: Marital Status, Work Role, Job Stress, Female, Bank Workers

Introduction

Over the years there has been an influx of women into the workforce. This is due to the far reaching changes in employment opportunities for women all over the world and Nigeria in particular. The bank sector in Nigeria has experienced this change with increasing number of women entering the banking profession in recent years. According to the 1991 census, Nigerian women represent almost 50% of the Nigerian population of which an increasing number of them seek employment in the labor market, particularly in the banking and financial services industry (Imoukhuede, 2001, Olagbegi & Afolabi, 2004) and more female employees are gradually moving to management and decision-making levels (Opeke, 2002)

As women increasingly gain occupational mobility, they are not only exposed to the same physical hazards of work environment as men but also exposed to the pressures created by multiple role demands and conflicting expectations. By fulfilling their economic needs, employment has no doubt made women independent with an identifiable social status but it has also made them to juggle between two main domains of life; work and family (Malhotra & Sachdeva, 2005). They have stepped into workplaces but the role responsibilities of women still remain the same, that is, a woman may be a top executive, still the “nurturing” or “care giving” roles are considered much a part of feminine roles. Since, they are socialized to be the caretaker of others, consequently these women employees face the difficulties of balancing home and work related issues resulting in job stress (Erkutly & Chapra, 2006), and hence the study on job stress as it affects female bankers as the prevalence of job stress among this group cannot be overemphasized.

Banking is an inherently stressful profession with long working hours, stiff competition, ethical dilemmas, regulatory bottlenecks and demanding customers. Moreover, the Central Bank of Nigeria (CBN) introduced a consolidation programme as part of its over-sight functions of the banking industry as a result of failed banks saga of the late 90s. Though, the bank consolidation programme in Nigeria has helped stabilize and reposition the banking industry, it is not without some challenges for the banks, the regulatory agencies, and their employees especially women (Ogunleye, 2005, Ojedokun, 2008).

For banks, consolidation has increased inter-bank competition, demands for high returns on investment, a need to retain highly skilled employees, and a bid to avoid the sanctions of the monitoring and regulatory agencies. Consequently, there is a shift from transaction based model to sales/service model (Ojedokun, 2008) and this has put bank employees especially women under pressure. Today, the sales model adopted by banks puts a lot of pressure on the employees to perform, as higher targets are set to justify their pay. For example, more than before, Nigerian banks hinge confirmation of appointment, promotion, recognition, and remuneration of an employee on how well he/she met job targets. High job targets in the bank sector may increase demand/time pressure on employees and may have implications for the health and well-being of such employees due to job stress as noted by (Jamshed, Khattak, Khan, Muhammad & Amjad, 2011) resulting in employees withdrawing either psychologically, physically, or by leaving the job entirely (Dupre & Day, 2007).

Job stress has been documented as one of the most important workplace health hazards for employees in developed and developing countries (Paul, 2002, Danna & Griffin, 2002) as cited in Rehman, Khan, Afzal, Akhter and Ali (2010), hence this present study on job stress among female bankers because of the stress they are exposed to on daily basis.

Women in workplaces generally experience and express stress-related problems more than men (for example, Kauppinen, Kumpulainen, Houtman, & Copsey, 2003; Giuffrida, Iunes, & Savedoff, 2001). Responsibilities at work may conflict with family responsibilities such as care for a sick child or an elderly relative, or commitments to family and friends. Spill-over effects between work and home responsibilities showed to be one of the best predictors of psychological strain among women workers across hierarchical levels and sectors (Cedillo & Scarone, 2005). According to Sutherland and Cooper (2000), it is not possible to obtain a complete stress profile by looking only at sources of stress in the workplace as there is a need to also examine the home-work interface. This includes the personal life events that might have an effect upon performance, efficiency, well-being and adjustments at work (Sutherland & Cooper, 2000). Managing the interface between one's job and various roles and responsibilities off the job is considered as another potential source of stress (Cooper, Dewe, & O'Driscoll, 2001). At workplace, stress related to the work role performed by the employee in the organization is one of the important determinants of successful adjustment and subsequent performance of an employee. For instances, in the banking industry there are several work role an employee has to be assigned to. These can be in the operations (that is, the teller unit, cashier, bulk counting etc.) or in the marketing (customer service, micar etc.). The stress induced due to roles performed by individuals as employees has been a potent organizational stressor (Kahn, Wolfe, Quinn, & Snoek, 1964; Srivastava, 2007) the outcomes of which have been found to be costly to the organization (Fisher & Gitelson, 1983). Marital status is one of the individual differences that affect workers' perceptions and interpretations of events around them and contributes to workers' experience of stress. Osmany and Khan (2003) found non-married women with less job stress than married women while Parveen (2009) reported contrasting result. Research (e.g. Kapur, 1974) indicated that women who choose to combine marriage with career face almost a situation of normlessness and they hardly know how to apportion time and resources between these two major responsibilities, thus experience of stress. To this end, this study was designed to investigate the influence of work role and marital status on job stress among female bankers.

Theoretical Review

Role Stress Theory

Roles describe the behavioral patterns and expectations of individuals in complex systems, and the process through which work roles create the experience of stress and well-being. There is substantial support for the role stress model, with large effect sizes reported on the effect of role stressors on measures of strain (Jackson & Schuler, 1985, Ortqvist & Wincent, 2006, Sauter, Murphy, & Hurrell, 1990). Stress arising from roles especially unclear and conflicting roles can lead to intentions to leave the job because of stress from responsibilities (Margolis et. al., 1974). Thus, the roles female bank workers play in the organization and home especially when married can constitute stress to them due to the multiple and conflicting responsibilities they shoulder daily.

Method

Participants

A total of 177 participants comprising 89 operational female bankers and 88 marketing female bankers (46 operational married female bankers and 43 operational single female bankers against 42 marketing married female bankers and 46 marketing single female bankers) between the ages of 24 to 42 years ($M = 31.04$, $SD = 4.20$ years) were sampled using purposive sampling technique from five commercial banks (Key Stone Bank, Fidelity Bank, Eco Bank, Skye Bank and Diamond Bank) in Enugu metropolis. Purposive sampling involves selecting participants who are most representative of the population and been identified as useful indicators in the issues involved in the research (Kalton, 1983), due to the nature of the population under study which was a typical case that provided requisite data.

Instrument

The instrument used for the collection of data was Kahn, Quin, Snoek, and Rosenthal (1964)15-item job related tension inventory measuring job stress. The items were directly scored. In establishing the

reliability, Sheridan and Vredenburg (1978) reported a coefficient alpha of .87 while Osaghare (1988) reported a coefficient alpha of .39.

Procedure

A total of 200 copies of the questionnaire were administered within 2 weeks. This administration was carried out in five randomly selected commercial banks (Key Stone Bank, Fidelity Bank, Eco Bank, Skye Bank and Diamond Bank) within Enugu metropolis. Permission was sought from the management of the selected banks at the various branches visited, an agreement was reached in the course of rapport between the researchers and the management of these banks (one after the other) that the administration and collection of the questionnaire will be done by the management in order not to disrupt their work activities.

The researchers trained the management representative on the administration procedure. The copies of the administered questionnaire were collected after 2 days from each of the visited branches of the selected banks. One hundred and seventy seven (88.5%) copies of the questionnaire which were properly completed and returned were used for the data analysis..

Designed/Statistics:

A Cross-sectional survey design was used. A 2x2 Analysis of Variance (ANOVA) F- test with unequal sample size was applied in testing the hypotheses.

Results

Table I: Summary table of means on the Influence of Work Role and Marital Status on Job Stress among Female Bank Workers.

Dependent Variable: Job Stress

Marital status)	Work role	Mean	N
Married	Operational	3.1552	46
	Marketing	2.9529	42
	Total	3.0586	88
Single	Operational	3.0749	43
	Marketing	2.9411	46
	Total	3.0057	89
Total	Operational	3.1164	89
	Marketing	2.9467	88
	Total	3.0320	177

From the table I above, married female bankers obtained a total mean of (X = 3.06) while female bankers who are single obtained a total mean of (X = 3.01). On the same note, female bankers who work under operational section obtained a total mean of (X = 3.12) while those that work under marketing section obtained a total mean of (X = 2.95).

In relation to the hypotheses stated, married operational female bankers obtained the highest group mean of (X = 3.16) followed by single operational female bankers with a mean of (X = 3.07) and married marketing female bankers with a mean of (X = 2.95) and single marketing female bankers obtained the lowest group mean of (X = 2.94). Thus, a high mean indicates the presence of job stress while a lower mean indicates the absence of job stress, however, a mean above the norm (2.81) was the basis for adjudging a participant to be having job stress.

Therefore, female bankers irrespective of their work role and marital status showed a significant experience of job stress. It therefore means that female bankers are candidates of job stress.

Table II: Summary table of 2x2 ANOVA on the Influence of Work Role and Marital Status on Job Stress among Female Bank Workers.

Tests of Between-Subjects Effects

Dependent Variable: Job Stress

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	1.421 ^a	3	.474	1.231	.300
Intercept	1623.444	1	1623.444	4.219E3	.000
Marital status	.094	1	.094	.243	.622
Work role	1.248	1	1.248	3.244	.073
Marital status * Work role	.052	1	.052	.135	.714
Error	66.565	173	.385		
Total	1695.187	177			
Corrected Total	67.986	176			

a. R Squared = .021 (Adjusted R Squared = .004)

b. Computed using alpha = .05

From table II above, calculated value of $F(1,173) = .243$, $p > .622$ level of significance, revealed no significant influence of marital status on job stress among female bankers. This indicated that female bankers' marital status had no remarkable influence on their job stress manifestation. Meaning that, job stress among female bankers has no boundary, both the married and single experienced job stress.

Also, calculated value of $F(1,173) = 3.244$, $p > .073$ level of significance, showed no remarkable influence of work role on job stress among female bankers. This indicated that the work role a female banker engages in had no influence on her job stress manifestation as there is no remarkable difference. Meaning that, the work role, whether in the operational or marketing section takes its toll on the female banker's stress level.

Discussion

Marital Status and Job Stress

The outcome of previous studies (e.g. Osmany & Khan, 2003, Jamshed, et al, 2011) are in congruence with the outcome of this present stud which has indicated that marital status had no significant influence on female bankers' experience of job stress. Thus, female bankers experienced job stress irrespective of their marital status.

This outcome has given credence to the view that banking job is an inherently stressful profession with long working hours, stiff competition, ethical dilemmas, regulatory bottlenecks and difficult customers, hence, both married and single female bankers reported having job stress. Despite the fact that the banking sector has a good salary scale and prestige, relatively conducive work environment and corporate culture, all in attempt to cushion off the effect of stress on workers. Thus, an indication that there must be other factors inherent in jobs that produce stress than marital status.

Work Role and Job Stress

Previous findings (e.g. Beehr & Glazer,2005,) support the outcome of this present study which indicated that work role had no significant influence on female bankers experience of job stress. Thus, no differences between operational and marketing female bankers in manifestations of job stress.

However, the non remarkable difference between the two work roles (operational and marketing) was also not surprising. For example, today, Nigerian banks hinge confirmation of appointment, promotion, recognition, and remuneration of an employee on how well he/she met job targets. High job targets may increase demand/time pressure in employees and may have implications for the health and well-being of such employees due to job stress.

When individuals perceive that their work environments are not good, or do not fit well with the needs, wants, and desires that they personally would like fulfilled from work, the discrepancies create diverse stress, which are then hypothesized to affect workers' health and wellbeing. Environmental demands

here include job requirements, role expectations, and group and organizational norms. Countering these demands are the individual's abilities represented through aptitudes, skills, training, time and energy the person uses to meet the demands. The idea is that the larger the discrepancy between person and environment, the greater the likelihood that stress, and a need for coping, will arise.

Again, the consolidation programme by CBN has increased inter-bank competition, demands for high returns on investment, a need to retain highly skilled employees, and a bid to avoid the sanctions of the monitoring and regulatory agencies. Consequently, there is a shift from transaction based model to sales/service model (Ojedokun, 2008). For bank employees in Nigeria, the effect is not less especially on the female bankers. The sales model adopted by banks puts a lot of pressure on the employees to perform, as higher targets are set to justify their pay thereby making them prone to job stress.

Implications of the Findings

The first practical implication in the findings of this study is the detection of job stress. The centrality of job stress points to avenues for reducing turnover intentions of bank workers on the job. By identifying the sources of these stresses, management could concentrate on actions to reduce this negative influence on the female bankers.

The study has also shown that there are little or no variations in the experience of job stress among female bankers irrespective of marital status or the work role they play. Therefore, there is the need for effective management of the stressors inherent in the banking sector by making use of different management strategies by providing policies that will relax the atmosphere of the banking sector.

Employers in the banking sector should beware of losing their best workers as a result of stress, and reduce cost of constant recruitment exercise and training. They should consider creating a job design that will incorporate shift work by employing many persons, means of creating wealth and expansion other than setting high targets for their employees to meet up with.

Conclusion

From the outcomes of this study marital status and work role showed no remarkable influence on the job stress as reported by the participants. This no significant effect showed that there are factors other than the one studied that generate stress among female bank workers. Sparks, Faragher, and Cooper (2001) identified four sources of stress that have become increasingly important as employment conditions change: job security; long work hours; control at work; and, managerial style. To this end, the researcher concluded that marital status and work role had no influence on female bankers' job stress manifestation. Therefore, it becomes imperative to investigate these salient factors that influence job stress among bankers.

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