

Workplace Stress and Employee Performance Among Female Workers in Nigerian Banks

Benson Emmanuel, PhD

Department of Banking and Finance, Federal University Otuoke
besonemmanuel2014@gmail.com

Felix O. Oloda PhD

Department of Business Administration, Federal University Otuoke
felixoluwatayo@yahoo.com

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ABSTRACT

This work looked at effect of workplace stress on employee performance among female workers in Nigerian Banks with special reference to United Bank For Africa and First Bank Nigeria plc all in Makurdi Metropolis. The framework provided an indication of how we managed stress and its effect on employee performance. The objective of this study is to determine the effect of acute stress on the performance of female workers in Nigeria Banks, determine the effect of Episodic stress on the performance of female workers in Nigeria Banks and examine the effects of chronic stress on the performance of female workers in Nigeria Banks. A survey research design was adopted for this study and the study was conducted using the sample size of ninety nine (99) selected among the female Bankers of the study area. The method of data collection for this study are documentary studies and data collection through carefully implemented questionnaire. Results of the field work were presented in tables and analysed with multiple regression analysis with the help of SPSS. Cronbach's alpha statistical tool was adopted to test the validity as well as reliability of the data. The findings reveals that stress is considered as a major determinant in the performance of female workers in the Nigeria Banks. And also that there is significant relationship between workplace stress and employees performance. Recommendations were provided based on the result of the findings that problem focused coping is aimed at reducing the demands of the stressful situation or expanding resources to deal with it.

1.0 INTRODUCTION

1.1 Background of the study

More than 50 years ago, Hans Selye suggested that stress was a common factor in causing disease. In our time, his theory has been studied and confirmed (Melgosa, 2008). Leaders in high positions, executives, teachers, professionals, secretaries, manual labourers, housewives, teenagers and children, even animals, experience the effects of stress. Those who do not learn to control stress will pay with

their health and peace of mind. It has become a vital, therefore, to study stress as a concept and as a phenomenon that needs to be understood, controlled, and harnessed.

Stress refers to the process by which an individual perceives and responds to certain events in his environment, (called stressors) that he appraises as threatening or challenging to him, (Myers and Santrock in Akpoo and Kembe, 2009). Considering the fact that the workplace is hardly a place for fun or jamboree, an ideal, stress-free workplace, though desirable, is hardly achievable, both for economic and realistic/practical reasons. According to Mambula (2009), “We have been conditioned to think of stress and problems as bad things that should be avoided when possible and overcome when unavoidable. But stress and problems are the stuff of life. We can’t go through life without stressful experiences and difficult problems”.

However, the prevailing levels of workplace stress experienced by present day female workers, combined with the stress of carrying out her traditional duties on the home front, is very alarming and various forms of intervention have become necessary. While certain workplace stress is normal, excessive stress can interfere with productivity, and could even impact the physical and emotional health of the worker; which in turn affects the organization in various ways, and the society as a whole. According to the National Institute for Occupational Safety and Health, “The nature of work is changing at whirlwind speed. Perhaps now more than ever before, job stress poses a threat to the health of workers”.

There is no atmosphere without some percentage of stress directed at the employee, especially the female employee. Stress could generate from factors that are internal or external to the organization. Even when the organization tries to create an atmosphere of peace and harmony so that workplace activities can go on with minimum conflict, there seems to be no organization which is completely free of stress. However, the female Nigerian worker seems to be facing a greater degree of workplace stress than her male colleagues. The Nigerian woman is fast becoming a force to reckon with in the Nigerian workplace and her special needs should not be neglected. Women now constitute a sizeable percentage of the Nigerian workforce; female in Nigeria was last measured at 42.44 in 2013, according to the World Bank (Trading Economics, 2015). Female labor force as a percentage of the total shows the extent to which women are active in the labor force.

It is therefore pertinent to note that any shortcomings in the performance of the female workforce would have considerable impact on the Nation’s economy. Employee stress in the workplace has been noted to have adverse consequences on socio-economic and cultural development in a growing economy like that of Nigeria; the issue of stress in relation to female workers needs to be addressed as it has the ability to ruin the country’s industrial and organizational life thus affecting the growth of the economy. Hence this study examines what causes stress among female workers within an organization, the corresponding effects on female employees’ performance in Nigeria Banks.

In line with the above, the following objectives are to be achieve;

- I. Determine the effect of acute stress on the performance of female workers in Nigeria Banks.
- II. Determine the effect of Episodic stress on the performance of female workers in Nigeria Banks.
- III. Examine the effects of chronic stress on the performance of female workers in Nigeria Banks

Following the objectives of the study, the following hypotheses are stated;

H₀₁: There is no significant relationship between the acute stress and female workers performance in Nigerian Banks.

H₀₂: Episodic stress has no significant effect on female performance in the Nigeria Banks.

H₀₃: Chronic stress has no significant effect on female workers performance in Nigeria Banks.

2.0 LITERATURE REVIEW

2.1 Conceptual Framework

The concept of Stress

Just like any other phenomenon or terminology, the word stress is void of a single universally accepted definition. It has been defined by different scholars to mean so many different things. According to the online Learner's Dictionary, "stress is a state of mental tension and worry caused by problems in your life, work, etc". Sharma (2007) defined stress as "anything that causes duress to a person". According to the Free Medical Dictionary, "Stress is defined as an organism's total response to environmental demands or pressures". When stress was first studied in the 1950s, the term was used to denote both the causes and the experienced effects of these pressures. More recently, however, the word stressor has been used for the stimulus that provokes a stress response.

Stress can be positive or negative. Unfortunately, only its negative side tends to be emphasized. Webster's definitions show that stress does not always carry negative connotations: One definition for the verbal form is "to subject to physical stress". As a noun, the most succinct definition is "the state or condition of strain and especially of intense strain."

According to Melgosa(2008), stress simply means "being subjected to external forces or pressures, and can be either positive or negative depending upon the effect of the external force." However, often the underlying negative meaning associated with "distress" is attached to the word. Tying stress to the idea of a constraining force which causes distress or suffering seems much more common. In the daily usage of the word "stress", people tend to refer only to this negative aspect; it is used to indicate an emotional state of being which is so intense that it hinders our ability to function properly.

In a medical or biological context a stressor is a physical (such as fear of something dangerous), mental, or emotional (such as worry over your family or job) factor that causes bodily or mental tension. Stressors can be external (from the environment, psychological, or social situations) or internal (illness, or from a medical procedure). Stress is the body's way of responding to any kind of demand. It can be caused by both good and bad experiences. When people feel stressed by something going on around them, their bodies react by releasing chemicals into the blood. These chemicals give people more energy and strength, which can be a good thing if their stress is caused by physical danger. But this can also be a bad thing, if their stress is in response to something emotional and there is no outlet for this extra energy and strength. Identifying what may be causing one's stress is often the first step in learning how to better deal with stress (www.medicinenet.com).

Stress management can be complicated and confusing because there are different types of stress. Under this heading, we shall look at types of stress according to Mills, Reiss, and Dombeck as published in

www.sevencounties.org. According to them, "Stress is not always a bad thing. Stress is simply the body's response to changes that create taxing demands."

Scholars like Dr. Lazarus (building on Dr. Selye's work) suggested that there is a difference between **eustress**, which is a term for positive stress, and **distress**, which refers to negative stress (MentalHelpNet, 2008). In daily life, we often use the term "stress" to describe negative situations.

The American Psychological Association (2015) analyses types of stress as follows, Acute Stress, Episodic Acute Stress and Chronic Stress:

Workplace Stress

Work is a source of satisfaction, pride and fulfillment for many people. But almost every job also causes stress, especially when it touches human relationships (Melgosa, 2008). "Workplace stress" is the harmful physical and emotional responses that can happen when there is a conflict between job demands on the employee and the amount of control an employee has over meeting these demands (OHS, 2012). In general, the combination of high demands in a job and a low amount of control over the situation can lead to stress.

Stress in the workplace can have many origins or come from one single event. It can impact on both employees and employers alike. As stated by the Canadian Mental Health Association in OHS fact sheet (2012):

Fear of job redundancy, layoffs due to an uncertain economy, increased demands for overtime due to staff cutbacks act as negative stressors. Employees who start to feel the "pressure to perform" can get caught in a downward spiral of increasing effort to meet rising expectations with no increase in job satisfaction. The relentless requirement to work at optimum performance takes its toll in job dissatisfaction, employee turnover, reduced efficiency, illness and even death. Absenteeism, illness, alcoholism, "petty internal politics", bad or snap decisions, indifference and apathy, lack of motivation or creativity are all by-products of an over stressed workplace.

A certain amount of the right kind of stress can energize us and motivate us to do a good job. But when the demands are excessive, don't match an employee's abilities, or when there's little control or support, stress can have a negative effect (Pfizer, 2015).

The most common cause of stress in the workplace is lack of time and excessive workloads, followed by poor interpersonal relations and the risk of accident and injury.

Depending on the situation, stress can also be caused by a host of other factors such as boredom, repetition, unrealistic deadlines, adapting to change, starting a new job or being in a dead-end job, fear of layoffs, noisy or unsafe work environments, office politics, difficult personality types or even bullies.

In addition to very real external factors, a contributing factor in feeling stressed is one's internal response to outside events. For example, if a worker receives criticism from his/her boss, she/he could interpret that as the boss's dissatisfaction with him/her and become upset or pessimistic about it; or he/she could see it as a positive suggestion to help improve and succeed (Leman, 2002).

Whatever the cause, stress is a very real problem that can lead to a range of physical, emotional and behavioral problems, such as irritability, poor concentration, fatigue, trouble sleeping, anxiety, boredom, back pain, heart disease, digestive problems, high blood pressure, and alcohol or drug abuse. Stress can also compromise your immune system, making you more prone to illness and trigger depression.

Conceptual model

The conceptual model of this research is summarized in the schematic presentation in Fig. 3. The diagram shows the descriptive profile of stress, from its sources to its effects.

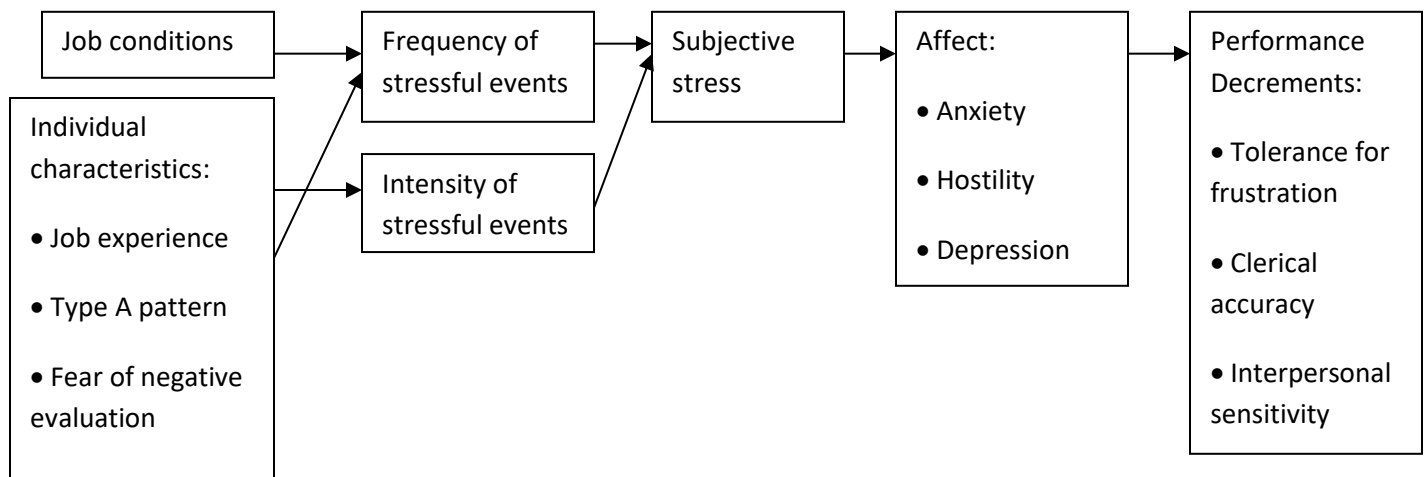


Figure 1: Preliminary model of the causes of occupational stress and its consequences for job Design by: Stephan J. Motowidlo, et al (1986).

This model presumes that:

- (a) Subjective stress leads to affective states such as anxiety, hostility, depression and decrements in aspects of job performance.
- (b) Stress is caused by specific events that occur at work. The more frequent and the more intensely stressful the events are for an individual, the greater the level of subjective stress.

Job conditions partly determine the frequency with which these events occur. Individual characteristics such as job experience, Type A behavior pattern and fear of negative evaluation also determine their frequency as well as the intensity of their stressfulness for individuals. The model presumes also that subjective stress generates anxiety, hostility, and depression which, in turn, affect components of performance such as tolerance for frustration, clerical accuracy, interpersonal sensitivity, and altruism.

2.2 Theoretical Framework

The Transactional theory of Stress

The transactional theory defines stress as arising from the appraisal that particular environmental demands are about to tax individual resources, thus threatening well-being (Holroyd & Lazarus, 1982). This definition of stress encompasses a number of themes that capture the transactional nature of stress and those processes that best express the nature of that transaction. These themes involve the following:

- Stress is a product of the transaction between the individual and the environment.
- The authority and power of the transaction lies in the process of appraisal that binds the person and the environment and, it is this “relational meaning” (Lazarus, 1999, 2001) that the person constructs from the transaction and that lies at the heart of the stress process.
- There are two types of appraisal—primary and secondary. It is through these appraisals that the focus is shifted to what people think and do in a stressful encounter, representing a process-oriented approach (Lazarus, 1999, 2001). This reflects the “the changing person–environment relationship” (Lazarus, 1990, p. 4), and provides an insight into the nature of the stress process itself.
- It is the appraisal process that offers a causal pathway—a bridge to those discrete emotions that best express the nature of the stress experience (Lazarus, 2001; Lazarus & Cohen-Charash, 2001).

As noted above, there are two types of appraisal (Lazarus, 1999). The first describes primary appraisal. This is where the person acknowledges that there is something at stake (Lazarus, 2001). The idea of whether “anything is at stake” is, as Lazarus (1999) points out, fundamental and it is where the person asks, for example, “do I have a goal at stake, or are any on my core values engaged or threatened?” “It is where the person considers the significance of the encounter and evaluates it in terms of its personal meaning. Lazarus identifies three types of primary appraisals: **harm/loss** —something that has already occurred; **threat** —the possibilities of some harm in the future; and **challenge** —where the person engages with the demand. Later, Lazarus (2001) added another appraisal that he described as **benefit**, where individuals search for the benefit in a demanding encounter. Negatively and positively toned appraisals are associated with different types of emotions, and they provide the pathway through which as much emphasis can now be given to positive emotions as has been given to negative emotions (Dewe et al., 2010). It is these appraisals that operate as the “cognitive underpinnings” for coping as they are part of “an active search for information and meaning on which to predicate action” (Lazarus, 1999).

It is secondary appraisal where the focus turns to “what can be done about it” (Lazarus, 1999). This is where the person evaluates the availability of coping resources (Lazarus, 2001). While much debate surrounds the definition of coping (Dewe et al., 2010), the definition put forward by Lazarus describes coping in terms of a process that embraces the “constantly changing cognitive and behavioural efforts a person makes to manage specific external or internal demands that are appraised as taxing or exceeding the resources of the person” (Lazarus, 1999).

2.2 An Overview of Previous Research

Numerous surveys and studies confirm that occupational pressures and fears are far and away the leading source of stress for most adults and that these have steadily increased over the past few decades. While there are tons of statistics to support these allegations, how significant they are depends on such things as how the information was obtained (self-report vs. answers to carefully worded questions), the size and demographics of the targeted group, how participants were selected and who sponsored the

study. Some self-serving polls claiming that a particular occupation is “the most stressful” are conducted by unions or organizations in an attempt to get higher wages or better benefits for their members. Others may be conducted to promote a product, such as the “Stress in the Nineties” survey by the maker of a deodorant that found housewives were under more stress than the CEO’s of major corporations. Such a conclusion might be anticipated from telephone calls to residential phones conducted in the afternoon. It is crucial to keep all these caveats in mind when evaluating job stress statistics.

Olaitan, Oyerinde, Obiyemi and Kayode (2009) of the Department of Human Kinetics and Health Education, University of Ilorin, Ilorin, Kwara State, worked on a research titled: Prevalence of Job Stress Among Primary School Teachers in South-West Nigeria. The following is a summary of their work:

The study determined the job stress among primary school teachers In South-west, Nigeria. A total of 624 teachers were chosen as subjects using a multistage sampling technique, and a structure questionnaire was used to gather Information from the subjects. Research hypotheses were formulated and Inferential statistics of test and analysis of variance ANOVA were employed to analyze significant differences at $\alpha = 0.05$ level. The differences were significant only for age and gender. Majority of the teachers have headache as symptom of poor health and majority of them engage in watching TV as a strategy for coping with stress. The major source of stress for the subjects is the society. It was, recommended among others that, teachers working condition should be Improved by planning educational ergonomics and of some social facilities such as: satellite TV; computer connected with Internet; and that the school curriculum should take Into cognizance, sporting activities especially for the teachers which should be given a bit of knowledge in health education so to be able to understand themselves and generate more coping techniques for job stress.

I’m glad to note that these researchers noticed a marked difference in the stress experienced by members of the different genders as that is one of the aspects I intend to zoom in on in this research.

Again, Ebial(2010) of the Department of Psychology, Covenant University, Otta, published a research work titled: Occupational Stress and Psycho-Physiologic Disorder in Nigeria. The following is a summary of his findings:

The paper aimed at finding out if certain occupations are more stressful than others, if there is any difference between organizations in terms of workers Psycho-physiologic disorder and if there is a relationship between stress, health and job satisfaction. The participants in the study were 100 randomly selected organizational workers in South Western Nigeria, ranging between the ages of 25 and 55 years. The Life Experience Survey (LES) test, the General Health Questionnaire (GHQ) and the Job Satisfaction Questionnaire (JSQ) were administered to the participants. The result from the ANOVA test to find out the difference between Bank workers, Police Officers, Health Personnel, Academic Persons and Civil Servants showed there is no difference in their stress levels at $F(4,95)=1.15$ at $P=0.05$ level of significance. ANOVA test performed in finding out if there is a significant difference between the above five organization in terms of Psycho-physiologic symptoms, results a significant difference in the mean which gave $F(4,95) = 2.71$ which is significant at $P=0.01$ and $P=0.05$ level. The Pearson[®] computation to find out the relationship between the five organizations on Life Event Experience stress, general health and job satisfaction found that there is significant relationship between the five

organizations at 0.05 levels. The paper recommends that public and private organizations should endeavor to make the physical environment in organizations better for workers productivity.

Once again, it is my pleasure to note that this researcher discovered no marked difference in the stress levels experienced in the different occupations he studied. This goes to prove the futility of dividing occupations into “more stressful” and “least stressful” as have already been stated in this chapter.

Joseph (2013) of Department of Guidance and Counseling, Faculty of Education, Ekiti State University, Ado – Ekiti, wrote a paper on Work Related Stress. According to him, “Work-related stress has attracted the attention of psychologists and mental practitioners as a result of high rate of suffering from stress.” Drawing from Four European Working Survey (6.35Mb.PDF) carried out in 2005, Tenibiaje noted that 22% of European workers reported lower backache, muscular pain and fatigue owing to stress. Workrelated stress has been associated with a number of other ill-health outcomes, such as cardiovascular diseases (Kivimakiet al 2002), also musculoskeletal disorders particularly back problems (Hoogendoom et al 2000) and neck-shoulder-arm-wrist-hand problems (Arien et al 2001) as well as absence from work (Houtman et al 1999).

He went on to divide the risk factors for work related stress into two kinds, as follows: Quantitative and Qualitative demands:

METHODOLOGY

3.1 Research Design

For the purpose of carrying out a sound analysis, and arriving at a reasonable conclusion, survey design will be adopted. It entails the collection of data from cross-section of the study area . Hence, the study will involve a random selection of the categories of female staff across the two Banks.

3.2 Population and Sampling Procedure

The population of this study will comprise of all the female staff of First Bank and UBA in Makurdi which adds up to 99. The break down is shown on the table below;

Table 1: Population of the study

Institution	Junior	Senior	Total
First Bank	37	17	
UBA	32	13	
Total	69	30	99

Sources: Staff enrolment, 2022

3.3 Sample size determination

Since the population of the study is less than 200, census sample method will be adopted whence the population will be equal to the sample size which is 99.

3.4 Data Collection Techniques

The data collection method involved both primary and secondary sources. The primary sources include questionnaire and personal interview methods while the secondary data would include library research, by way of sourcing for materials through textbooks, articles in journals and other relevant publications relating the subject matter.

3.5 Validation and Reliability of Instruments

Validity test was carried out to check the ability of the research instrument to measure the variable it was intended to measure. Both face and content validity was employed.

In conducting the face validation, a fast copy of the contents of the questionnaire was presented to experts in the study area and their observations on the validity of the items on the questionnaire were modified. In the field validation, a pilot survey was conducted on 10% of the sample population within the Banks under study to ascertain their ease of understanding on the clarity of the items on the questionnaire.

To ensure predictability of the internal consistency of the instrument, a pilot study was conducted using fifteen copies of the instrument as recommended by Fink (1999) to determine if the scale consistently reflects the construct it measures by employing the Cronbach's Alpha procedure.

Oppenheim (1992) have suggested that Cronbach's Alpha is the optimum indicator for internal consistency of instruments which do not have right-wrong (binary) marking schemes, and may hence be utilised for both suitable questions and questionnaires adopting scales such as the Likert Scale.

Nunnally and Bernstein (1994) suggests that Cronbach's alpha coefficient values that are equal to or greater than 0.70 are acceptable; whereas Cortina (1993) stated that in scales with a reduced number of items (e.g. six or less) Cronbach's alpha coefficient values of 0.60 and above may, also, be acceptable for internal consistency. This is shown below;

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
EP	96.4500	400.576	.331	.585	.088
AS	100.7500	472.513	.003	.024	.856

ES	100.7500	511.566	.022	.124	.766
CS	99.8000	436.905	.078	.205	.704
QUS	98.4500	483.839	.098	.587	.900

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.892	.922	5

3.6 Variable Specification/ Model Specification

This study models a linear equation to show the relationship between dependent variable (Employee performance) and the independent variable (Stress) as shown below;

$$EP = f(AS, ES, CS) - - - - - 1$$

Where;

- EP = Employee performance
- AS = Acute Stress
- ES = Episode Stress
- CS = Chronic Stress

The above model shows that employee performance is a function of acute stress, chronic stress and episode stress. The model is stated in an implicit form. The explicit form of the model is stated below;

$$EP = b_0 + b_1AS + b_2CS + b_3ES + U \text{ ----- (2)}$$

Where,

- b_0 = Constant
- b_1 = regression coefficient of AS
- b_2 = regression coefficient of CS
- b_3 = regression coefficient of ES

U = Error term.

3.7 Method of Data Analysis

Data will be analyzed by the use of both qualitative and quantitative method of data analysis. Quantitative techniques of data analysis include multiple regression Analysis which will be use to test the hypotheses stated. Simple descriptive statistical tools such as percentages, tables and frequency distribution will also be employed to present qualitative data.

4.0 RESULTS AND DISCUSSIONS

4.1 Distribution and Collection of Questionnaire

A total of 99 copies of questionnaire were administered to the selected respondents of the study, out of which 99 were returned in analyzable form, thus representing 100% response rate.

TABLE 1: RESULTS AS FROM RESPONSE OF THE QUESTIONNAIRE

Note: Strongly Agree = SA, Agree = A, Neutral = N, Disagree = D, Strongly Disagree = SD

Que.	SA (%)	A (%)	U (%)	SD (%)	D (%)
1.	51.2	21.8	2.7	17.2	7.1
2.	12.2	4	2.5	58.6	22.6
3.	46.6	18.4	5.1	20.3	9.6
4.	49	19.6	3.2	19.9	8.3
5.	23.3	21.1	8.3	29.4	17.9
6.	73.8	14	2.2	7.1	2.9
7.	32.8	19.4	9.1	21.8	16.9
8.	32.8	21.8	9.1	19.4	16.9
9.	52	19	3.4	15.6	10
10.	28.5	23.5	3.9	25.5	18.6
11.	57.1	18.6	2.2	14.2	7.8
12.	3.2	2.9	5.9	61	27
13.	59.1	21.1	3.4	11	5.4
14.	31.1	23.3	11	21.6	13
15.	57.1	18.6	2.2	14.2	7.8

Source: Researcher's computations, 2023.

4.2 Hypotheses testing

The hypotheses formulated at the beginning of this study were tested using Statistical Package for Social Science (SPSS) version 21.0 for windows output. The study sought to establish whether acute stress, episode stress and chronic stress have effect on female Bankers in Nigeria.

H₀₁: There is no significant relationship between acute stress and female workers performance in Nigerian Banks

Table 2(a): Model Summary for AS

Model	R	R Square	Adjusted R Square	Std Error of Estimate
1	0.968	0.937	0.899	.13187

Source: SPSS Printout, 2023

Table 2(b): Coefficients for AS

Model	Unstandardised Coefficient		Standardized Coefficient	T	Sig.
	B	Std Error	Beta		
1(Constant)	.166	1.227		2.845	0.000
AS	.758	.199	.958	3.805	0.013

Source: SPSS Printout, 2023

Adjusted R^2 is called the coefficient of determination and tells us how close the data are to the fitted regression line. Adjusted R^2 is 0.899, that is 89.9% of the variation in employee performance are explained by AS. Table 2(b) further reveals that the relationship between AS and EP is significant ($\beta = .294$, $t = 3.805$, $P < 0.05$). Thus, we reject hypothesis one and conclude that AS have significant effect on employee performance among female *Bankers* in Nigeria.

H₀₂: Episodic stress has no significant effect on female performance in the Nigeria Banks

Table 3(a): Model Summary for ES

Model	R	R Square	Adjusted R Square	Std Error of Estimate
1	0.924	0.853	0.765	.34259

Source: SPSS Printout, 2023

Table 3(b): Coefficients for ES

Model	Unstandardised Coefficient		Standardized Coefficient	T	Sig.
	B	Std Error	Beta		
1(Constant)	.166	1.227		2.845	0.000
ES	0.039	.826	.012	.0471	0.041

Source: SPSS Printout, 2023

Adjusted R^2 is 0.853, that is 85.3% of the variation in employee performance are explained by ES. Table 3b further reveals that the relationship between ES and EP is significant ($b = .039$, $t = .047$, $p < 0.05$). Thus, we reject hypothesis two and conclude that ES have significant effect on employee performance among female workers in Nigeria *Banks*.

H₀₃: Chronic stress has no significant effect on female workers performance in Nigeria Banks

Table 4(a): Model Summary for CS

Model	R	R Square	Adjusted R Square	Std Error of Estimate
1	0.997	0.993	0.986	.04975

Source: SPSS Printout, 2023

Table 4(b): Coefficients for CS

Model	Unstandardised Coefficient		Standardized Coefficient	T	Sig.
	B	Std Error	Beta		
1(Constant)					
CS					

Model	B	Std Error	Beta	T	Sig.
1(Constant)	.166	1.227		2.845	0.000
CS	0.020	0.191	0.012	0.106	0.020

Source: SPSS Printout, 2023

Adjusted R^2 is 0.997, that is 99.7% of the variation in employee performance are explained by CS. Table 4b further reveals that the relationship between CS and EP is significant ($\beta = .828$, $t = 891$, $P < 0.05$). Thus, we reject hypothesis three and conclude that there is significant relationship between CS and employee performance among female *Bankers* in Nigeria.

4.4 Discussion and Implications of Findings

Evidence abound from this study that the relationship between workplace stress and employee performance effectiveness is significantly negative. That acute stress(AS), episode stress (ES) and chronic stress(CS); as composition of stress have impact on employee performance in Nigeria Banks.

From this study, it shows that reduction in Stress (AS,ES and CS)will improveemployee performance in Nigeria Banks, both for the interviews and the test of hypothesis. The study aggress with that of Kehinde and Banjo (2014) and Ojokwu (2012) which found a negative and significant relationship between stress and employee performance, in that they discovered that organization with less stress have high performance. This study also is in line with that of Bekele and Dashan (2011).

From the study, Banks that have less episode stress enjoins improve performance of it female workers, restructurizing, technical and managerial expertise as well as efficiency in other to reduce episode stress, are watchword to sustain the performance of female workers in the Bank. This study agrees with Obiwum (2011) and Nachmas. (2001) who all found negative and significant relationship between episode stress and employee performance. This also agrees with Okunoye, Bada and Frolick (2007).

The study also reveals that chronic stress have significant effect on employee performancein Banks. This study also agrees with Ochugudu (2011).

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The fast-paced Banking environment has called for more than what the professionals did in the past both in their personal or professional lives, coupled with the fast development of information technology now being introduced in the banking environment. These has turned the environment and information professional a stress high risk profession. It is simply not easy to remove all sources of stress in the Bank and information work-place but the organizational managers can manage stress among their teams which will help to reduce some of its consequences in Nigeria Banks. Such best management practices includes creating efficient human resource management systems, having good understanding of the work-place stress and creating an effective supportive culture for workers.

The study was set out to find out the effect of workplace stress on employee performance among female workers in Nigeria Banks with special interest to First Bank and UBA all in Makurdi. The study was

specifically undertaken to assess the effects of all the dimensions of stress on the performance of female workers in Nigeria Banks.

From the review of related works and analysis of data it is clear that all the dimensions of stress have negative and significant effect on the performance of female workers in the Banks. The study also shows that pressure from management/bosses, poor work environment, excess workload, inadequate support system, challenges in coping with new technology and lack of supervision are some of the causes of job stress among Female bank workers in Nigeria. And that these have negative consequences such as job dissatisfaction, frustration, low productivity, depression, negative job attitude, absenteeism, illness amongst others.

With all these findings, the study has posited that stress have proved to be very indispensable in reducing female performance in Nigeria Banks. This is borne out of the premise that reforms so as to reduce all forms of stress to improve female performance in the Banks. In general, the performance of female workers in Nigeria Banks is still miles away from being satisfactory to the service sector knowing very well that the service sector posits itself as the "nucleus" of other economic activities.

5.2 Recommendations

Since this study has found that job stress may be beneficial to the organization in terms of gingering higher performance, workers who have lower level of stress and show lower performance should be saddled with more responsibilities to expose them to highly challenging jobs to trigger an optimal level of anxiety. As a result of the exposure to challenging tasks, they will develop some feelings of anxiety which may induce an appreciable stress to achieve greater achievement and performance.

In addition to the above recommendation, the following should also be looked into;

1. Conducive working environment should be made for women workers in the Bank
2. Management should avoid overbearing tendencies on women workers in the Bank.
3. Tasks should be assigned staff in such a way as to avoid overload, in fact emphasis should be on division of labour.
4. Adequate staff training should be done prior to the introduction of new technologies.
4. Proper job supervision and support system should be put in place.

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