

UNIVERSITY OF CAPE COAST

MANAGEMENT OF EMPLOYEE STRESS IN FINANCIAL
INSTITUTIONS: A CASE STUDY OF GHANA COMMERCIAL BANK
BRANCHES IN CAPE COAST

ERIC AMAR

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BRANCHES CAPE COAST

BY

ERIC AMAR

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Administration of the Faculty of Education, University of Cape Coast,
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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is as a result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature..... Date.....

Name: Eric Amar

Supervisor's Declaration

I hereby declare that the preparation and presentation of this dissertation were supervised in accordance with the guidance on supervision of dissertations laid down by the University of Cape Coast.

Supervisor's Signature..... Date.....

Name: Mr. S. K. Atakpa

ABSTRACT

The aim of the study was to determine the extent to which staff of Ghana Commercial Bank Limited branches in the Cape Coast Municipality experience job-related stress, the behavioural manifestations of stress and the coping strategies adopted by staff at the work place.

A sample of sixty-eight respondents was drawn from staff of the branches in the Cape Coast Municipality. The research design used for the study was a descriptive survey. The research instrument used was the questionnaire.

The major findings of the study indicated the presence of stress in the form of emotions, occupational and physiological at the Ghana Commercial Bank Limited branches in the Cape Coast Municipality. They impatient, withdraw from people, and became disgusted when others were perfect on their jobs.

On the coping strategies adopted by staff, the findings revealed that the staff used time management techniques, consulted colleagues when faced difficult situations, listened to music, and exercised regularly. It is, therefore, recommended to the management of the banks to organise workshops for counsellors to make staff aware of the many factors that are potential stressors and how to manage all types of stress associated with working in financial institutions.

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DEDICATION

This work is dedicated to the AMAR family.

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CHAPTER ONE

INTRODUCTION

Background to the Study

There is no single definition of stress as it comprises a wide collection of physical and psychological symptoms that result from difficulties experienced while attempting to adapt to an environment. Stress has both positive and negative effects. One important part of our life, which causes a great deal of stress, is our work. Minor illnesses such as headaches, anxiety and fatigue as well as major illnesses such as heart attacks, ulcers and high blood pressure are far more frequent in people who experience high levels of stress than in those who do not. For organizations like Ghana Commercial Bank Limited, consequences of stress range from absenteeism and job dissatisfaction to high turnover rates. Unhappy, anxious or over stressed employees are not only going to be unable to achieve high performance in their jobs, they may take more time off work for sickness and may even decide to change their jobs. To this end, the cost to the organization could really be substantial. The ability to deal appropriately with stress will not only enhance individual self-development but can also have an enormous impact on the entire organization.

Blasé (1982) posits that employers in the industrialized countries are paying greater attention than before to the effects of stress on their staff especially on those in key management positions.

Stress in the worker and its effects on productivity at the workplace cannot be overemphasized. Amuzu-Kpeglo (1998) explains stress as a pressure or worry resulting from mental or physical distress or difficult circumstances. In simple terms, stress can be described as the negative physical reactions that occur in individuals as a result of their being unable to cope with the demands made on them.

It seems when the negative psychological and physical reactions manifest in the worker, it is associated with sickness, and frustration begins to set in (Weiten,1986). This kind of situation in which the worker unfortunately finds himself affects his or her performance generally. Though these realizations are quite apparent, most managers sometimes wonder why they should spend time dealing with an employee whose problems, they think, are personal or domestically related. The conviction is that an employee cannot bring his problems with him to the workplace. The situation is worsened when those concerned are not prepared to admit that they are having problems. They therefore tend to suppress such anxieties when they come to work. Often, such cases become common features when the worker complains of sickness and attempts to apply for sick leave.

Ideally, it is important for the well being of the manager or the leader to take sufficient time out to listen to a stressed employee's story. What to consider in managing stress may depend on the environmental factors. Whatever be the enormity of stress, the responsibility of the manager is to assure the worker of how to overcome such problems.

According to Cooper (1978), intrinsic job factors, role in organizations, career development, poor relationship with colleagues and not being able to take part in decision-making in the organization are organizational stressors. It is important to emphasize that stress causes suffering, reduction in work quality and quantity. To ensure sustainable productivity level of the worker, it is advisable the employer investigates into the cause of stress and if possible finds preventive measures to it.

Reports from some researchers in the banking institutions identified the presence of stress as: high levels of sicknesses and absenteeism; failure to meet targets on submission of returns; increased error rates; increased number of internal conflicts between individuals; and loss of interest in active work.

Statement of the Problem

Conditions that create stress in any organization are both internal and external. It seems occupational stresses at Ghana Commercial Bank Limited branches and other organisations are major factors that cannot be avoided, making progress at times is very difficult. The reality is that workers, irrespective of their status, will have to face such challenges.

It seems such happenings in the working environment of Ghana Commercial Bank Limited are persistent and if workers do not realize this as a big challenge they face during working hours, then job satisfaction and productivity will continue to be in danger. Understanding the effects of stress to any organisation and the ability of staff in managing stress is very important.

Purpose of the Study

The purpose of the research was to investigate the extent to which staff of Ghana Commercial Bank Limited branches in the Cape Coast Municipality show job-related stress. It was also to find out the characteristics and manifestations of job-stressors. Finally, the study sought to find out the best strategies that the staff use to manage these stresses at the work place.

Research Questions

The study sought to answer the following questions:

- 1) What are the characteristics of stress among bankers during working hours?
- 2) What are the manifestations of stress in bankers during hours?
- 3) What management strategies do bankers adopt to overcome stress?

Significance of the Study

The study is expected to unearth problems associated with stress at Ghana Commercial Bank Limited branches in the Cape Coast Municipality and thereby ensure that the data discovered through systematic analysis is available to guide important decision and programmes in financial institutions.

The findings of this study would afford management of Ghana Commercial Bank Limited branches in the Cape Coast Municipality the opportunity to plan for induction courses for all bank staff to be aware of the nature of the task and how to control stress and other related problems that might confront them generally.

Additionally, the study would be useful to banking officials, policy makers and administrators, as reference source and to those practitioners who wish to identify areas where support or materials are needed for managing stress in banking practices. Finally, the findings of the study would be very beneficial to educational administrators whose subordinates work very long hours and under stressful conditions. It would help them know characteristics of stress and how to manage stress when their subordinates show the characteristics.

Delimitations of the Study

Many areas need in-depth study on job-related stress but in a research like this, it was impossible to involve all areas. The study was therefore, delimited to stress among workers of Ghana Commercial Bank Limited branches in the Cape Coast Municipality. The study involved only those staff who had worked for at least two years at the bank. The list of such staff was collected from the human resource outfit in the two branches to ascertain that they were the only staff who were involved in the study. The study also sought data on only areas such as characteristics of stress, manifestations and strategies to manage stress at the bank.

Definition of Terms

1. Burn out – it is an uncorrected administrative job stress
2. Characteristics of stress – they are the signs of stressors in the staff of the bankers
3. Coping strategies – they are actions that the bankers take in response to a stressor
4. Encounter stresses – they are stressors which arise as a result of conflicts

5. Stress – it is a great displeasure caused by a difficult situation or condition
6. Situational stresses – these are stressors that arise from the environment in which a person lives or an individual's circumstances
7. Time stresses – these are stressors which arise from too little time to do too much

Organization of the Study

The study is structured into five chapters. Each chapter is divided into a number of sub-sections. The first chapter deals with the introduction of the study. It has the following sub-sections: background to the study, statement of the problem, purpose of the study, research questions, significance of the study, delimitations of the study, definition of terms and organization of the study.

Chapter Two of the study deals with the review of related literature. It provides an overview of the work of some earlier writers. The review is organized under the following sub-heading; The concept of stress, major types of stress; sources of stress; effects of stress; symptoms of stress; stress management strategies; relationship between and job performance; and stress in financial institutions.

Chapter Three deals with the methodology of the study. This chapter commences with an introduction followed by the research design, population, sample and sampling procedure, the research instrument, validation of the instrument, data collection procedure and data analysis plan.

Chapter Four of the study deals with the results of the study. It begins with the overview of methodology employed for the study. A description of the presentation and methods of analysis of the data collected followed by summary of the findings. Chapter Five, which is the final chapter, presents a summary of the research findings together with conclusions and recommendations for improvement and areas for further research.

CHAPTER TWO

LITERATURE REVIEW

The review of related literature involves systematic identification and analysis of documents which contain information related to the research problem. These documents include research reports and books, periodicals and reviews. The literature review makes the researcher aware of what has already been done and what needs to be done in the area under investigation.

This chapter concerns itself with the contribution of other researchers on the issues of managing stress and their application. It is organized into sub-topics which form the basis of full component of the related literature. The overview comments on the concept of stress and its theoretical perspectives, including types of stress, sources of stress, and effects of stress. It also examines the stress management strategies and relationship between stress and job performance. Finally, the discourse discusses the behavioural manifestations of stress at the commercial banks.

The Concept of Stress

The term stress has been defined differently by different researchers. Selye (1964) defines stress as a non-specific reaction of the body as a result of demand made on it to adapt. Falloon, Laporta, Fadden and Graham-Hole (1993) define stress as an individual's response to threat. They believe that these responses may be psychological, physiological and behavioural or a combination of all the three.

Caplan, Cobb, French, Harrison and Pinneau (1976) see stress as any condition of the environment, which poses threat to the individual. Cole (1997) defines stress as the adverse psychological and physical reactions that occur in an individual as a result of their being unable to cope with the demand being made on them.

Furthermore, another point of view referred to as the transactional model of stress championed by Holroyd and Lazarus (1982), Lazarus and Folkman, (1984) emphasis that the experience of stress is highly personal and subjective, depending on how people appraise the events they encounter.

From the above, it can be concluded that the term stress can be regarded as one of the concepts that defies a single universal definition. However, a commonly recognized one is the interaction model of stress by Lazarus and Folkman (1984). It suggests that there are three (3) key components involved:

- i. The situation and demands: This could include financial problems, arguments, changes in work circumstances. These are events, hassles or changes that occur in our external environment that may be physical or psychological. They are sometimes referred to as stressors.
- ii. Our subjective appraisal of the situation: Appraisal of the situation refers to how we interpret the situation or demand. For example, an event occurs where person A may see it as stressful while person B does not. Thus, person A will probably have a reaction to the stressful situation either physiological or emotional.

- iii. Our perceived resources for meeting the demands: Resources refer to our ability to cope with the demand or stressor in dealing with possible or real problems.

In everyday terms, a person may realize that a situation is likely to be stressful, feel apprehensive about it, try to find ways to avoid dealing with it, and find that his or her blood pressure, heart rate, and adrenal hormones are all higher than usual. However, no two persons react in exactly the same way to the same stress. There is substantial variation in the patterns of stress responses, even when the stresses are of similar nature, such as the death of a parent. It is likely that each person's response to stress is multi-determined with bio-genetic factors such as personality, conditioning to past experiences, coping skills and being prepared for an expected occurrence, all determining the individual's actions in response to the specific stress (Cooper, 1986).

Although patterns of stress responses vary widely from person to person, each individual tends to develop his or her own characteristic pattern. Where that response is excessive, it may lead to a mental or physical disorder, such as a peptic ulcer or a depressive disorder, or a maladaptive psychosocial response, such as an aggressive outburst or self-destructive action (Cooper, 1986). Health problems are more likely to be triggered when a person is highly vulnerable to a specific disorder. This may be because of an inherited weakness or previous episodes of a major illness or current poor health status.

It is postulated that in the risk of stress-related episodes impairment is increased where stress exceeds an individual's vulnerability threshold. The

level of this threshold is determined by the person's overall vulnerability at any point in time. Exceeding this threshold is associated with a high risk of impaired health. Ironically, some stressful events are positive in nature. Weiten (1986) opines that even positive events may result unpleasant sensations of stress. An outstanding achievement, a marital reconciliation or even pieces of good news can place some strain on any one.

Selye (1979) who devoted his professional life to studying stress, points to four variations of stress; Over-stress – this is a situation where we have too much to deal with; under-stress – boredom and lack of self-realization; bad stress – unpleasant experiences and good stress – positive experiences. Selye recommends that human beings try to strike a balance between these four variations. This requires avoiding too much stress for lengthy periods yet not timidly running from every unpleasant experience because conquering difficulties lead to growth and pleasure and perhaps less frustration with stress.

Some Major Types of Stress

Some major types of stress have been identified. The first, "Time stress" generally results from having too much to do in too little time. These are the most common and most pervasive sources of stress faced by management personnel in corporations (Mintzberg, 1973; Carlson 1951; Seyle, 1964). One reason for time stressor is that our present culture is extremely time conscious and continues to be even more so year by year. This fascination with time makes it an important source of stress. A variety of researchers, for example, have studied the relationship between role overload and chronic time pressure,

on the one hand, and psychological and physiological dysfunction on the other hand (Caplan & French, 1982; Kahn, 1964). They found significant relationship between the presence of time stressors and job dissatisfaction, tension, perceived threat, heart rate, cholesterol levels, skin resistance, and other factors. When experienced on a daily basis, time stressors can be highly detrimental.

The second type of stress is the “Encounter stress” which results from interpersonal interactions. Most people have experienced the debilitating effects of a quarrel with a friend, roommate, or spouse; or of trying to work with an employee or supervisor with whom there has been an interpersonal conflict; or of trying to accomplish a task in a group that is divided by lack of trust and cohesion. Each of these stressors results from some kind of conflict interpersonal encounter. Encounter stressors are especially common for managers. They generally arise from three types of conflicts: role conflicts, in which roles performed by group members are incompatible; issue conflicts, in which disagreement exists over how to define or solve a problem; and interaction conflicts, in which individuals fail to get along well because of mutual antagonism (Hammer & Organ, 1978). Encounter stressors more frequently affect managers with responsibility for people rather than equipment. The highest levels of encounter stress exists among managers who interact frequently with other people and have responsibility for individuals in the work place (Caplan, & French, 1982). Poor relationships with others cause particularly high levels of stress.

The third category of stress is the “Situational stress”. This arises from the environment in which a person lives or from an individual’s circumstances. One of the most common forms of situational stress is unfavourable working condition. For the banker, these will include long hours, and isolation from the family and friends at home. One of the most well researched links between situational stressors and negative consequences involve rapid change, particularly the effects of changes in life events (Wolff, Wolf, & Hare, 1950; Holmes & Rahe, 1970). Since changes in some events were thought to be more stressful than others: a scaling method – “The Social Readjustment Rating Scale” (SRRS) was used to assign weights to each life event. Numerous studies among a variety of cultures, age groups and occupations have confirmed the relative weights in the SRRS which generally hold true regardless of culture, age or occupation.

The fourth category; “Anticipatory Stress” includes potentially disagreeable events that threaten to occur - unpleasant things that have not yet happened, but might happen. Stress results from the anticipation or fear of the event. Fear of failure or fear of embarrassment is a common anticipatory stressor. Anxieties about retirement and losing vitality during middle age have been identified by Levinson (1978) and Hall (1976) as common stress producers as well.

Sources of Stress

There are a countless variety of events that may be stressful for one person or another. To arrive at a better understanding of stress, attempt has been

made to classify and organize the main sources of stress. An enormous variety of events create stress.

Traumatic events such as natural disasters, that is, floods, earthquakes, disasters caused by other human beings such as being taken hostage, military combat, an air raid, catastrophic accidents (car or plane crash), physical assaults (torture, rape and attempted murder), are situations of exceptional danger that are outside the range of usual experience and which produce severe symptoms of stress in nearly everybody who undergoes them and require extensive and prolonged adaptive efforts (Weiten, 1986).

Atkinson (1990) further states that while the immediate reaction is due to the severity of the catastrophe and the degree of expectation, a common behavioural pattern has been observed and this is known as disaster syndrome. Also experiencing a traumatic event that is beyond the normal range of human suffering can have a profound and prolonged effect on the individual. This is known as post traumatic stress disorder. This may develop immediately after the disaster, or it may be brought on by some minor stresses weeks or even months later and it may last a long time.

Weiten (1986) throws light on the symptoms of the delayed stress–response syndrome. He reports, amongst others, that victims tend to be troubled by great guilt, dejection, paranoia, nightmares and intrusive thoughts. Not all of us experience traumatic events but most of us go through many eventful changes and encounter persistent difficulties in the course of our lives. Major changes that disrupt or threaten to disrupt people’s usual activities are known as life

events. These include normal and even happy life-stage transitions such as graduation, marriage, and the birth of a first child or retirement. Life events can also include divorce, illness or injury, job promotion or demotion and a change in career. Life events whether positive or negative in nature require substantial readjustments in behaviour and these readjustments can be stressful. New parents for instance must make adjustment to care for their first baby, career-plans and work schedules are disrupted, sleeping patterns are altered, and they must rearrange their schedules and responsibilities and must typically decrease their social activities.

Weiten (1986) asserts that major life events can produce chronic difficulties as well, although difficulties can exist independently of events. Chronic difficulties are problems that cause individuals to make adjustments more or less continually in the course of daily life. Poverty, marital troubles, crowded living conditions, urban noise, job and academic pressures, continuous ill-health and many others pose problems requiring adaptation. The wear and tear on individuals experiencing such demands can be considerable especially when they have no control over the situation.

Another set of stress producing stimuli occurring on a daily basis is termed 'daily hassles'. According to Darley, Gluksberg and Kinchila (1991), these can be the irritating, frustrating and distressing minor demands people face in their everyday lives. Such experience might include exposure to an inconsiderate smoker, the appearance of unexpected company, rush hour commuting, worries about the rising cost of food and housing, concerns about

the future, feelings of loneliness and fear of rejection. These, though minor, can produce demands that tax a person's abilities to cope.

Selye (1979) asserts that frustration is a major source of stress. Frustration has been defined as the blocking of some motivated behaviour; a situation resulting from unsuccessful pursuit of some goal. In a nutshell, frustration occurs when one wants something and cannot have it. Human beings have to deal with frustration virtually everyday. Most of the frustrations people go through are brief and insignificant but they can be a major source of chronic stress.

According to Weiten (1986), the two most common sources of significant frustrations are failure and loss. It is typical for us to set high goals for ourselves in most of our endeavours and our inability to attain such goals makes us see ourselves as failures. Losses may be especially frustrating because we are deprived of something we are accustomed to having. The loss of one's spouse through death and the loss of one's physical capabilities through injury are examples of very frustrating losses that usually produce very severe stress.

In general terms, anytime an obstacle prevents us from doing something or attaining some goal, we experience frustration. For example, an everyday obstacle in urban cities like Accra and Kumasi is the traffic jam. Though this obstacle has become routine in nature, one study (Novaco, 1979) found that subjects who had difficulty commuting to work tended to display a relatively poor mood and higher blood pressure. It is significant to note that frustration may be self-imposed in that we frequently erect barriers to success ourselves. If

a student chooses not to study adequately for an examination and then experiences frustration when he fails, he would have created his own frustration. Similarly, if one's absenteeism at work prevents him from having a promotion that he wanted badly, he would have created the obstacle that blocks his path. Extra workload and other duties could bring stress to workers (Chan & Hui, 1994).

Kalish (1966), on the other hand, sees frustration as caused by personal inadequacies, natural conditions or man-made conditions. He asserts that conditions beyond our control can keep us from achieving a desired goal. For instance, a fire started by lightning can destroy hundreds of acres of timberland and homes, also fog can delay the return home of thousands of airline passengers. Even though the difference between a delayed flight and the destruction of homes is obvious, both can however cause frustration. Personal inadequacies can also lead to frustration. A lady, for instance, may never win a beauty contest no matter how intelligent or charming and how good her dress seems to be.

There are man-made conditions that create frustration. Man is often his worst enemy. Man creates wars and the resulting pain, death and frustration. Atkinson (1990) has described these as traumatic events which produce stress. Teachers produce frustration for their students when the former fail to make the teaching and learning processes an enjoyable activity. However, restriction on hitting a person when one is angry may be frustrating for the angered party, but bliss for the person about to be hit (Kalish, 1966).

Change has been identified as a major source of stress. There is evidence that change, in itself, whether it is welcomed or not, may be stressful. Holmes (1979), Holmes and Rahe (1967), and Rahe (1979) set out to explore the relation between stressful life events and the development of illness. Theorizing that stress might make people more susceptible to physical illness, they interviewed thousands of tuberculosis patients to find out what kinds of events preceded the onset of their disease. Surprisingly, the events that the Tuberculosis patients cited frequently were not uniformly negative. There were plenty of the expected aversive events, such as death of one's spouse, personal injury, and loss of one's job, but there were also many neutral and seemingly positive events, such as marriage, gaining a new family member, and outstanding personal achievements. (Weiten, 1986).

One would wonder why positive events such as getting married or taking a vacation should produce stress. According to Holmes (1979), it is because they produce change. He asserts that any disruption of our daily routine causes stress. Thus, changes in personal relationships, changes at work, changes in finances, and so forth can be stressful even when they are apparently changes for the better. Studies of personal histories suggest that physical and emotional disorders tend to cluster around periods of major changes (Atkinson, 1990). This is because such changes subject a person to a variety of new demands.

Pressure, which is another stress provoking stimulus, involves expectations and demands that people behave in a certain manner. Generally, there are two kinds of pressure: the pressure to perform and the pressure to

conform. Most people are under pressure that involves expectations for a high level of performance in some endeavour. For example, sales people are under pressure to move merchandise, athletes to perform to fans' expectations, professors to publish, and radio announcers to speak flawlessly. Although people usually think of others putting pressure on them, the pressure to perform is often self-imposed. Thus, one may put pressure on oneself to get better grades in school or work harder at one's job (Weiten, 1986).

In addition to this pressure to perform, there is also a great deal of pressure to conform to others' expectations. Bank staff are expected to wear suits and ties, immigrant workers abroad are expected to send money home regularly for the upkeep of their poor relations in the developing countries and adults are expected to get themselves married by the time they are thirty years old. This pressure to conform often overlaps with or generates conflict because in most cases other people's expectations often do not coincide with our own and even though we want to be ourselves, we still want to be liked by others. Thus, we find ourselves in conflict about how to behave.

Unresolved conflicts are another source of stress. Like frustration, conflict is an unavoidable feature of everyday life. The question "should I?" or "shouldn't I?" come up countless times in our lives. Conflict occurs whenever one has to decide between two or more incompatible motivational tendencies or struggle with incompatibility in beliefs or values.

Atkinson (1990) sees conflict arising when two inner needs or motives are in opposition. Conflicts that are the most pervasive and difficult to resolve

generally occur between these motives. In times of stress, we may want to resort to the dependence characteristic of childhood, to have someone take care of us and solve our problems. However, most people are taught that the ability to stand on their own and to assume responsibilities is a mark of maturity. Intimacy versus isolation is another motive. The desire to be close to another person and to share the innermost thoughts and emotions may conflict with the fear of being hurt or rejected if one is to expose too much of oneself. Yet, another area has to do with co-operation versus competition. There is much emphasis being placed on competition and success in our society. Competition begins in early childhood among siblings, continues through school and culminates in business and professional rivalry. At the same time, we are urged to be co-operative and to help others.

Finally, Atkinson (1990) talks of impulse expression versus moral standards. Impulses must be regulated in some degree in all societies and much of childhood learning should involve internalizing the cultural restrictions placed on innate impulses. Sex and aggression are two areas in which impulses frequently conflict with moral standards and this can generate feelings of guilt.

Miller (1959) researching into the domain of conflict, came out with the notion that when behavioural impulses are competing, conflict can be differentiated into three basic types: approach/approach, avoidance/ avoidance, and approach avoidance. In an approach/approach conflict, one has approach tendencies towards two attractive goals but one is limited to choosing only one of them. For example, a young man has a free afternoon; should he play tennis

or basketball? Among the three types of conflict, the approach/approach variety tends to be the least stressful because whichever alternative one chooses, one has a reasonably happy ending. Because of this pleasant reality, it is not difficult to make the choice. Nonetheless, approach/approach conflicts centering on important issues may sometimes be difficult to resolve.

In an avoidance/avoidance conflict, one is caught between two repelling, unattractive or undesirable alternatives. One wants to avoid both outcomes, but a choice has to be made by all means. For example, one has very painful backaches; should he submit to surgery, which he dreads or should he continue to tolerate the pain. Because this type of conflict is very unpleasant it tends to be very stressful.

The next type of conflict is the approach/avoidance conflict. Here, one has both approach and avoidance tendencies toward a single goal that has both good and bad aspects. For example, one is offered a promotion and cannot decide whether to accept it; on the good side of the ledger, it will mean a large increase in pay; on the bad side, it will require a lot of travel, which he hates. Many decisions in life involve this approach/avoidance conflicts. They are quite common, quite difficult to resolve and potentially very stressful.

There seems to be a wide variety of life experiences which results in some form of stress, fear, anxiety or psychosomatic illness. It would be convenient if life were simpler but it is not. Perhaps some theories will help review the ways one might become stressed and anxious. One of the theories is the Environmental factors and processes theory. The theory explains that

changes, such as sudden trauma, several big crises, or many small daily hassles cause stress. Also, events such as barriers and conflicts that prevent the changes and goals we want create stress. Having little control over our lives, for instance, being “on the assembly line” instead of being the boss, contrary to popular belief often increases stress and illness. Furthermore, many environmental factors including excessive or impossible demands, noise, boring or lonely work, stupid rules, and unpleasant people cause stress. Finally conflicts in our interpersonal relationships cause stress directly and can eventually cause anxieties and emotional disorders in the banking service(Atkinson, 1990).

Another theory explaining the causes of stress is the constitutional or physiological processes. According to this theory, the human body has different ways of responding to stress; one quick responding nerve-hormonal system involving adrenaline, another long-lasting system involving cortisol, and perhaps others. These systems not only determine the intensity of our anxiety reactions but also our attitudes, energy level, depression, and physical health after the stressful events are over. As individuals, our nervous system differ, there is therefore the need to learn the different skills needed in coping with the various different causes of stress.

Another important theory to consider is the cognitive learning processes. This has been explained as follows by the Psychological Self-Help Association in America cited in Atkinson (1990):

- i. Seeing others afraid and being warned of real or non-existent dangers can

make us afraid under certain conditions. This include seeing a movie on TV or reading a book or perhaps just fantasizing a danger.

- ii. Some people have learned to see things negatively; they have a mental set that causes them to see threats and personal failure when others do not. Of course, seeing the situation as negative (terrible), unpredictable, uncontrollable, or ambiguous is stressful.
- iii. Many long-lasting personality factors (neuroticism, pessimism, distrust, lack of flexibility and confidence) are related to stress, decision-making, and physiological responses.
- iv. Having a negative self-concept - expecting to be nervous and a loser – generates stress.
- v. Irrational ideas about how things “should be” or “must be” can cause stress when we perceive that life is not unfolding as we think it should.
- vi. Believing that we are helpless, that we cannot handle the situation causes stress.
- vii. Drawing faulty conclusions from our observations, such as scary ideas, like “they don’t like me” or “I am inferior to them”, or having unreasonable fantasies of awful consequences increase our fears and restrict our activities.
- viii. Rushing yourself to excel and/or failing to achieve a desired goal and one’s ideal lead to stress.
- ix. Assigning fault for bad events, ie. placing blame on self or on others, causes stress and anger.

- x. Realizing we may have been wrong but wanting to be right stresses most of us. Careful, logical decision-makers are usually calm; people who have learned to be indecisive worriers or quick impulsive risk-takers are tense.
- xi. The ideas of dying, of losing relationships and things we value, of having a meaningless life, etc. scare us.

Effects of Stress

Stress can affect you both immediately (acute stress) and over time (chronic stress). When you are faced with an immediate threat or stressful situation, such as narrowly avoiding automobile crash, or having an intense argument with a co-worker, your body responds immediately to the threat by releasing chemicals that make it tense, alert, and ready for action,. This is known as the stress response or the fight-or-flight response (Spielberger, 1976). Your body stays alert until your mind tells you that the situation has passed. Then your brain signals an “all clear” to your body, which stops producing the chemicals that caused the physical reaction and you gradually return to normal. The chemicals take 30 to 60 minutes to leave your system, so if you become stressed again within that time, your body won’t recover between the two stressful events.

According to Spielberger (1976), acute stress can cause problems when your body doesn’t fully recover from a stress reaction. This can happen for different reasons.

- i. Your brain may fail to give the “all clear” signal, for reasons we do not yet understand.
- ii. You may find yourself in so many stressful situations during the day that you are spending most of your time stressed, even though your body may return to normal between each stressful period.

Tension may be the first result of stress that you recognize and is an early sign that you might not be recovering from acute stress. Tense muscles are tight and feel “hard” to the touch. A tense mind makes you feel jumpy, irritable, and unable to concentrate. This could be your signal to do something about stress, both for your immediate comfort and to prevent the long-term effects of stress.

Acute stress generally is not very harmful, as long as it doesn’t happen too often and your body has a chance to return to normal. However, it can trigger an abnormal heartbeat (arrhythmia) and even a heart attack in those with heart disease. Chronic stress can be the result of many instances of acute stress or a life condition, such as a difficult job situation or chronic disease. In people with higher levels of chronic stress, the stress response stays on longer, contributing to their physical stress. Overtime, chronic stress affects the cardiovascular system, the nervous system, and the immune system. For example, chronic stress can lead to high blood pressure and make you susceptible to infection and affect many diseases, such as depression, heart disease, and asthma. Chronic stress may also result in memory loss.

Although these effects have great deal of intuitive plausibility, there are not much research data on them. In general, the effect of stress on interpersonal behaviour has not attracted much attention. However, researchers working with Vietnam veterans suffering from the delayed stress response syndrome (also called “post traumatic stress disorder”) have observed disruptions in social functioning with some regularity (Blank, 1982; Shatan, 1978). These disruptions include feelings of alienation, difficulties in relating to spouses and friends, and impairments in the capacity to love and trust others.

Whatever else the management of an institution or a company does and however much money it spends on high technology equipment, nothing will improve the institution’s efficiency and profitability more than reducing the employees exposure to stress and learning how to get the best out of the workers. An institution’s biggest hidden asset is the people it employs. Stress has an effect on industrial efficiency and corporate profits in a number of quite specific ways. These are all closely interlinked.

First and perhaps most obviously, there is the effect that stress has on the individual. This is expressed by Coleman (1993) when he wrote that he doubts if there is a single illness known to humanity that is not recognized as either directly or indirectly exacerbated by stress. Secondly, workers who are stressed by their jobs are likely to be inefficient and incompetent. When one considers the amount of money that has to be spent in recruiting new employees, training them and providing them with, for example, uniforms, then one begins to realize just how expensive this aspect of stress can be.

A moderately common effect of stress is impairment of one's mental functioning. When one is not under stress, thinking is rational, logical and flexible and one is able to put his thoughts in sequence in order to solve problems and to communicate effectively with others. Under stress, however, the ability to organize thoughts in a logical and coherent way is impaired.

Mandler (1979) opines that under this condition, one's focus of attention is narrowed, and flexibility in thinking reduced, leaving one with poor concentration and less effective memory storage. Such effects, he says, are far from inevitable. Students who for instance are especially prone to examination anxiety tend to worry about possible failure and about their own inadequacies. This, in turn, interferes with thinking during the examination (Gaudry and Spielberger, 1971; Spielberger, 1976).

The ability to concentrate is lessened under stress. The person is distracted both by obsessive thoughts and by external stimuli. It is as if the person were continually on guard for any sign of danger. Poor concentration impairs the individual's performance and problem-solving ability. People under stress are often confused and forgetful. Stress induced forgetfulness is probably due to an impaired ability to transfer information from short term to long term memory. Under stress, the rehearsal process appears to be disrupted leading to frequent confusion about the sequence of events (Selye, 1979).

Severe stress can leave people dazed and confused (Horowitz, 1979). In this country, people tend to feel emotionally numb, and they respond in a flat apathetic fashion to events around them. They often stare into space and have

difficulty maintaining a coherent train of thought. Their behaviour has an automatic, rigid, stereotyped quality. Fortunately, this kind of disorientation is usually found in extreme situations involving overwhelming stress. It is common to see shock among people who have just been through a major disaster, such as a fire, a flood or an earthquake.

Burnout, is a stress-related syndrome that has been described by (Pines, Aronson, and Kafry, 1981). They maintain that burnout constitutes a state of physical, emotional and mental exhaustion. The physical exhaustion includes chronic fatigue, weakness, and low energy. The emotional exhaustion refers to feeling hopeless, trapped and emotionally drained. The mental exhaustion is manifested in highly negative attitudes toward oneself, work and life in general. Considerable debate exists about the exact causes of the burnout syndrome, but there is plenty of agreement that it is a consequence of chronic stress

Physical problems and illness is another effect of stress. The existence of a connection between stress and certain kinds of physical illness has long been recognised. Examples of illness that have long been viewed as stress-related are asthma, hypertension, migraine/headaches and ulcers. However, only a handful of theorists anticipated the discovery in the 1970's that stress may play a role in the development of a wide range of diseases previously thought to be organic in origin. Currently, there is evidence that suggests that stress may be related to the onset of tuberculosis, arthritis, diabetes, leukaemia and even cancer, not to mention minor problems such as colds, stomach-aches and backaches (Holmes & Masuda 1974; Rahe & Arthur, 1978). Though stress

is only one of several factors operating in a complex developmental process, it can have a rather intimidating impact on the quality of our lives.

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 images may occur during waking 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, 1962). Due to the fact that we are less able to suppress our dreaming images than our waking 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 measurement of stress have allowed psychologists to verify their belief that stress might be a key factor in the causation of many kinds of psychological problems and mental illness repeatedly in empirical research (Barret, Rose & Klerman, 1979). According to Weiten (1986), it is clear that stress may contribute to poor academic performance, insomnia, sexual difficulties, drug abuse, excessive anxiety, nervousness, dejection and depression. Stress may also contribute to the development of neurotic disorders, depressive disorders, personality disorders, schizophrenic disorders and suicide attempts. Sarason (1975) found that students with high test anxiety do more poorly during examinations, especially important tests, than less anxious peers, but they profit more from the teacher's

hints, suggestions, and advice about taking the test. Selye (1976) observed that males with sexual anxiety had difficulty perceiving the difference between warm, friendly, approachable women and cold, aloof ones. Constant and deep feelings of anxiety are among the most serious consequences of long-term exposure to stress. There are two types of anxiety: objective anxiety caused by external stress events, and “neurotic” anxiety that arises within the individual.

Performance at work typically deteriorates when individuals experience protracted exposure to high levels of stress. The direction of a person’s response is difficult to predict. Some tension, tiredness and anxiety often lead to outburst of hostility and aggression. Workers become oversensitive to criticism and increasingly unable to relate to friends and working colleagues. Sleep patterns alter and daytime tiredness ensues.

In the banking system if all these manifest in the course of executing duties in any worker, there is the likelihood that operational distortions will set in. There is therefore the need to learn skills which will enable workers to cope with the stress they encounter. It is easier to pinpoint the harmful effects of stress but difficult to pinpoint the beneficial effects. This is due to the fact that the negative effects of stress dominate the literature. This notwithstanding, it must be emphasized that stress can exert positive effects.

Weiten (1986) asserts that we would probably experience a suffocating level of boredom if we live a stress free existence. Indeed life would be very dull if life is devoid of challenge. Suefeld (1979) asserts that an intermediate level of stimulation and challenge tends to be optimal for most people. Although

most people think of stress as being caused by stimulus overload, it is clear that under-load can be extremely unpleasant as well. Research on “restricted environments” in which challenge is decidedly absent indicates that this tends to be an aversive state. Thus, man seems to have a fundamental need to be challenged to some extent.

Also, personal growth that basically refers to movement toward greater psychological health is most often promoted by stress. It is possible for us to develop new skills, learn new insights and acquire new strengths sometimes when we are under stress. In other words, the adaptation process initiated by stress may often lead to personal changes that are changes for the better. Confronting and conquering a stressful challenge may lead to improvement in specific coping abilities and to favourable alterations in one’s self concept. For example, a break-up with a girl-friend or a boyfriend frequently leads individuals to change aspects of their behaviour that they find unsatisfactory.

Finally, today’s stress can “inoculate” us so that we are less affected by tomorrow’s stress. If stress experience is moderate in intensity and does not overwhelm us, it may increase our subsequent stress tolerance (Epstein, 1983, Janis, 1983). Thus, a fellow who has previously endured business setbacks may be much better prepared than most people to deal with the fact that the bank is about to foreclose on his home. In the light of the negative effects that stress can have, improved stress tolerance is a desirable outcome.

There are many theories that attempt to explain the effect of anxiety and depression on cognition; here we concentrate on three of the most influential

theories. These theories refer to both state anxiety and trait anxiety. “State Anxiety” refers to the level of anxiety one is experiencing at any given time. “Trait anxiety” refers to the stable characteristic of an individual to experience anxiety; an individual with high trait anxiety is likely to feel anxious much more often than an individual with low anxiety.

The first of the theories is Beck’s (1976) schema theory of depression and anxiety. This is based upon an approach to memory that can be traced back to Bartlett (1932). Essentially a schema is a memory store that contains a series of related pieces of information. Beck and Emery (1985) define a cognitive schema as an integrated structure or body of information that is stored in an individual’s long-term memory. Beck suggested that our schemas can affect the way we process new information, and they can direct additional resources toward new information that is congruent with existing schemas. Schema-consistent information is thus more likely to be detected, encoded and processed through elaboration. Information that is not consistent might be ignored, or else will be processed shallowly and will be forgotten more easily.

According to Beck’s theory, individuals who suffer from high trait anxiety have maladaptive schemas that direct resources towards rapid and efficient detection and processing of threat – related information. The more this occurs, the more information becomes incorporated into the “potential threat” schema until the individual interprets ambiguous information as threatening. In a similar fashion, depressed people have schemas that influence them to process information in a negative way. Thus, even trivially negative events might

assume a disproportionate significance due to the selective processing of the negative material contained in the event.

The next theory is Bower's theory. It draws from the semantic associative network model (Bower, 1981). According to this model every unit of information is stored within memory as a node (that is, a location in a network). Through learned associations between related units of information, related nodes become connected in a network. When an individual is exposed to external stimuli that are closely related to a node, that node will pass a critical threshold level of activation. An activated node will spread activation to any connected nodes, although these too must exceed a threshold level before they become activated.

Bower (1981) argued that anxiety provokes a bias towards detection of threat-related stimuli, and also that, while in an anxious state, more information will be processed as being threat-related. Bower's theory derives from the assumption that emotions are also stored as nodes in the associative network. When a person is feeling anxious, this will activate the anxiety node and this in turn will spread activation to related nodes. Environmental stimuli present when the anxiety node is activated will become connected to the anxiety node. Bower suggests that individuals who suffer from high trait anxiety experience a greater base level of activation in their anxiety node. In such people, it takes little to trigger activation of the anxiety node and, as a result, it takes little to trigger other nodes associated with anxiety.

The third theory is the Eysenck's processing efficiency theory. Eysenck (1982, 1992) has proposed a slightly different approach to explain and predict the effects of anxiety on cognition. Eysenck argued that state anxiety is determined by two factors: the situation (the stressor), and the individual's level of trait anxiety. Eysenck argues that state anxiety levels critically determine current task performance because state anxiety in the form of worry occupies valuable cognitive processing resources. Drawing on Baddeley's (1990) working memory model, Eysenck suggests that worrying uses up attentional resources that comprise the 'central executive' component of the working memory system, and possibly also the 'articulatory loop' component.

A key aspect of this theory is that there will not be a simple linear relationship between state anxiety levels and performance. Eysenck argues that when processing on some primary task is under threat due to a stressor, the individual can increase their levels of effort in order to maintain performance levels. This additional effort takes the form of using additional processing resources. For this reason, anxiety can impair processing efficiency more than it impairs performance effectiveness. Eysenck suggests that individuals with high trait anxiety are likely to be better at applying these extra resources. This may be due partly to a greater concern with performing poorly and partly to a heightened awareness of the mismatch between desired and actual performance. In one sense you could say that anxious people are better performing under stressful conditions than non-anxious people, as they are used to doing it.

However, it is important to remember that the anxious person is putting in more effort just to maintain performance comparable to that of a non-anxious person. The anxious person is a bit like a person who has to run to just keep up with their very fast walking companion. When the fast walking person then begins running, the anxious person cannot run any faster and is left behind. In cognitive terms, when the anxious individual encounters further anxiety-inducing stimuli, they may not have the resources to increase effort any further and so performance deteriorates, whereas the non-anxious person confronted by the same stimuli, probably has enough spare resources to increase effort and maintain performance.

More recently, Eysenck (1997) has further developed the model to account for the different attentional and interpretative biases observed in different groups of people defined by their levels of trait anxiety and social desirability. Four different groups of individuals were identified by Weinberger, Schwartz and Davidson (1979) along the dimensions of trait, anxiety and social desirability. Those low on social desirability and anxiety were classified as low anxious, those high on trait anxiety but low on social desirability were classified as high anxious. Those high on both of these dimensions were classified as defensive and high anxious. Repressors were defined as having low trait anxiety and high social desirability.

Essentially this new model of trait anxiety proposes that high anxious individuals will exaggerate the degree of threat inherent in any threat-related stimuli. In contrast repressors will tend to minimize the degree of threat inherent in threat-related stimuli.

The common feature of these models is that stressors are represented in memory, and the processing of new information is biased by either the presence of stressor, or the memory of it. In all of the models, attention is influenced by stressors which in turn influence what is processed. So, in general terms, stress affects both intentional and memorial cognitive processes.

Symptoms of Stress

It has been realized that when workers are depressed, they become withdrawn and they are not able to cope with what they are going through. Berkum (1962) asserts that some people tend to suffer nightmares, dreams charged with frightening and visual images. Selye (1976) also believes that workers who are stressed up feel pains such as frequent headaches and heart troubles.

Lexcroft Consulting (2005) indicate that stressors manifest themselves in individuals in many ways and the figure below shows four main ways that they show in individuals.

Physical signs	Mental signs	Emotional signs	Behaviour signs
Headaches	Indecision	Irritability	Unsociability
Indigestion	Failing Memory	More Suspicious	Restlessness
Palpitation	Loss of concentration	More Gloomy, Depressed	Loss of interest in active work
Breathlessness	Tunnel vision	More Fussy	Unable to sleep or Insomnia
Nausea-Feeling sick	Bad Dream or Night mares	Feelings of Tension	Drinking more alcohol
Muscle twitching	Worrying	Drained, no enthusiasm	Smoking more
Constant tiredness	Muddled thinking	Under attack	Taking work home more
Vague aches and pains	Making mistakes	Cynical, humour	Too busy to relax
Skin rashes and Allergies	Less intuitive	Panic Attacks	Not looking after oneself
Weight Gain	Less Sensitive	Feeling nervous, apprehensive	Lying
Excessive Sweating	Persistent negative thoughts	Feeling of hopelessness	Anti-Social behaviour

Figure 1 : Symptoms of Stress

The information in the above figure indicates that individuals under stressful conditions exhibit physical signs such as excessive sweating, breathlessness muscle twitching and others. Under such conditions they exhibit mental signs like worrying, less intuitive persistent negative thoughts, loss of concentration and many more.

On emotional signs, people under stressful conditions show panic attacks, feeling hopelessness, more fussy, gloomy and depressed. For behavioural signs, they tend to show anti-social behaviour, restlessness, unable to sleep and many others. If the above manifestations of stress are only the tips of the iceberg, then the organization is plagued with a range of symptoms depicting dissatisfaction with work.

Stress Management Strategies

Although there is lack of consensus about the correct definition or conceptualization of stress, the different models are useful because they can serve as a means of informing how stress affects both workers and employers and how best each can cope with it. Just as there are many sources of stress, there are many possibilities for its management, and all require work towards change. To manage stress or to study the coping process, Lazarus and Folkman (1984) developed procedure for measuring copying style. One outcome of these studies is the distinction between two general types of copying: Problem focused and Emotion focused. Problem focused coping is aimed at actively solving a given problem while emotion-focused is directed towards reducing emotional distress. It is important to point out that some types of copying strategies appear to possess both emotion-focused and problem-focused elements.

The notion that leisure may act as a means of coping with stress and maintaining good health is not a recent idea in the leisure research community. Leisure theorists (Caldwell & Smith, 1988; Weissinger & Iso-Ahola, 1984) suggested that dispositions associated with leisure experiences have the potential

to help reduce or buffer the negative effects of stress experienced on one's health and well-being. Driver, Tinsley and Manfreda (1991) observed that leisure motives such as relaxation, compression, escapism and independence, have stress-reducing properties, whereas Hull and Micheal (1995) showed that stress reduction appears to result when people recreate in the natural environment. However, the mechanism or the processes by which leisure may operate as a means of coping with stress and maintaining good health and well-being were not explained sufficiently.

Coleman and Iso-Ahola (1993) developed a leisure and health model in which two major functions of leisure act as a buffer to help reduce the negative impact of stress on one's physical and mental health by integrating the social psychological literature on stress and coping with the leisure literature. To date, studies have reported only limited or mixed evidence for the buffer hypothesis (Caltabiano, 1995; Coleman, 1993; Iso-Ahola & Park, 1996; Iwasaki & Mannuel, 2000; Strauss-Blasche, Ekmekcioglus & Marktl, 2002; and Zuzanek, Robbinson & Iwasaki, 1998).

Another focus of leisure and stress-coping research emerged in 1993 that examined the type of leisure activity in its contribution of coping with stress. Caltabiano (1995) examined perceived capacity of leisure activity to reduce stress and came out with these three major activities (outdoor-active sport, social and cultural-hobbies leisure) He contend that they have the potential to reduce stress. Patterson and Coleman (1996) investigated the type of leisure activity people would engage in, for example, "do something physical active", "do

something quiet and peaceful” during useful times, in comparison to during stress free times. Their analysis identified several groups of individuals, for example, serious activities, restful support seekers based on differences in the likelihood to engage in specific types of leisure for coping with stress.

More recently, Trenberth, Dewe and Walkey (1999) found that leisure that was passive and allowed for recuperation was more important as a means of managing stress than active and challenging leisure. A key recent development in research on leisure, stress and copying is Iwaski and Mannell’s (2000) conceptualization called hierarchical dimension of leisure-stress coping. Extending Coleman and Iso-Ahola’s (1993) leisure and health model, they identified various dimensions and sub-dimensions of leisure coping at different levels. At the most general level, leisure coping beliefs are distinguished from leisure coping strategies. Leisure coping beliefs represent enduring dispositional coping styles generated from the engagement in leisure, while leisure coping strategies refer to situation specific coping behaviours and cognitions through leisure.

Another important theoretical development represents a recent proposition paper by Kleiber, Hutchinson and Williams (2002). They proposed four major functions of leisure in transcending negative life events. Two of them deal with leisure as ways of coping for self-protective devices, whereas the other two functions consider leisure as a means of adjustment to negative life events. The latter adjustment functions focus on the role of leisure in restoring ones valued self that is continuous with the past, as well as in transforming oneself to

grow through finding new opportunities and perspectives. For example, in the wake of negative life events (even traumatic events), leisure may help them find new meanings and directions in life.

The role of leisure as a vehicle for positive transformation of self while experiencing stressor is attractive and should be given more attention. Another important contribution is that Kleiber et al (2002) have introduced the idea of leisure as ways of long-term adjustment to major negative life events rather than just ways of coping with immediate or day-to-day stressors.

A growing body of research supports a modest yet consistent relationship between stress, psychological variables and organizational outcomes in those employed. One plausible tacit is to understand the relationship between stress and organizational consequences. For example, role uncertainty and conflict, poor communication, heavy duty job demands, poor support systems, inadequate training, inter-personal conflict and the inability to reach aspired career goals is to explore the role of potential mediating variables that may either directly or indirectly affect the stress-stain relationship. Nonetheless, it is striking that many individuals remain healthy during fairly stressful conditions. This is believed to be a consequence of resistance resources that somehow compensate for the potential crippling effects of stress provoking events (Antonovsky, 1979).

Stress management and coping in occupational settings have shown that stress management courses can help individuals to more effectively cope with occupational stressors. However, what we do not know is whether these stress

management courses produce long-term behavioral changes in adaptive coping of those who have participated. Rowe (1998) asserts that there should be both short-term and long-term therapy for stress. This is because short-term treatment alone does not lead to behavioural changes. It is apparent that most people do not have the basic skills to change their ineffective behaviours. Many people lack the basic skills to manage our highly stressful society and may take years to master new behavioral management skills. There is therefore the need to explore both short and long-term approaches to behavioural change relative to occupational burnout and focus upon the teaching of skills to manage stress.

Periodic refreshing courses and follow-up assessment to a large extent are necessary for long-term changes in behaviour; even though short-term approaches are certainly effective. Skill training includes time management and conflict reduction and strategies for developing leadership, delegation and communication styles. A practical way to manage stress is to better control one's use of time. The basic principle behind Time Management is to decide what tasks are important, and then do those things first. Thus, one would list all the activities one wants to accomplish each week or day, then rate them A (must be performed) B (should he perform) or C (optional). One then structures one's time to ensure one does the A-level items. If time remains then devote it to B-level items and then the C-level items.

To be truly effective, time management should include making sure one is clear about what is expected of oneself and saying no to activities that are not required or that one feels cannot fit into the schedule. This requires being

realistic about making promises. Improving time management skills can give people a greater sense of control. Furthermore, because time management emphasizes focusing on the most important task, it provides the satisfaction of accomplishing worthwhile goals.

More recently, emphasis has shifted towards biofeedback technology as the universally effective healing tool. Biofeedback technology is a procedure that measures physiological response and gives an individual immediate activity. Biofeedback, according to proponents of this theory, has been used in the treatment of a wide variety of stress-related problems including headaches, gastrointestinal distress, hypertension, insomnia, cardiovascular problems, Raynaud's disease, dental problems and reduction of bodily stress. However, it is indicated that:

- a. The therapeutic rationale for biofeedback remains unclear, that is, it cannot explain how general relaxation presumably induced by biofeedback, may affect specific target symptoms of the variety of conditions for which biofeedback has been predicted.
- b. Moreover, the simplest and least expensive relaxation methods seem no less effective than biofeedback or other more complex relaxation forms like autogenic training, hypnosis and yoga which require more specialized training which most people will generally not possess.
- c. It has become apparent that biofeedback works only within the context of a total effective therapy programme.

d. Biofeedback training is very expensive. Common biofeedback instruments include an electromyography, which measures muscle activity, temperature trainer, which measures skin temperature and galvanic skin response which measure electrical skin conductance. These instruments are expensive to obtain and therefore makes it very expensive.

Burish (1981) advocated that it is doubtful that biofeedback or any relaxation strategy alone would have permanent stress-reducing effects. Although relaxation remains the only empirically documented anti-stress procedure to date, according to Lazarus and Mayne (1990), it will not resolve difficult problems, cure arcane physiological disorders or supply requisite interpersonal skills. In short, relaxation is no substitute for sane living practices: Good nutrition, exercise and basic satisfaction with life are infinitely more important for general health (Belloc & Breslow, 1972).

At the other extreme of simplistic relaxation application are those perhaps more typical, complex interventions characterized by a kind of grab-bag mentality in which variety of procedures are combined under guise of eclecticism and flexibility. For instance, Murphy and Tosi (1989) favour comprehensive multivariate approaches for multifaceted problems. In their presentation they advocated using extensive computerized biofeedback modalities monitoring muscular tension, skin temperature, perspiration rate and breathing patterns as well as cardiovascular changes in blood volume, pulse and heart rate to assess anxiety levels.

The critics of the biofeedback strategy however offered no integrative schema incorporating such multiple strategies into a model for intervention, when to use what approach, how effective each is relative to the others in terms of leverage and appropriateness under various conditions or indicating an order of priority nor is there indication how these diverse strategies necessarily flow from the complex and elaborate assessment form used.

Cognitive coping strategies are other techniques in managing stress. These refer to ways of dealing with stress using our minds. Cognitive coping strategies are good ways to combat stress-producing thoughts. As Shakespeare's Hamlet said, there is nothing either good or bad but thinking makes it so, people often use these cognitive ways to coping with stress, but making people more conscious will increase their efficiency and effectiveness. The relationship between thoughts and feelings has been well documented by cognitive psychologists (Beck, 1976; Ellis, 1984). People need to be informed about how their thoughts (Covert behaviour) contribute to stressful feelings. Negative thoughts include expecting failure, putting oneself down, feeling of inadequacy.

Using positive language and statements, often referred to as positive affirmation, is useful for building confidence and challenging negative thoughts. This work best when they are realistic and tailored to ones needs and goals. Visualizing positive things like the way one would like a stress event to develop, such as a meeting, a job assignment, likewise visualizing pleasant or serene

scenery such as beaches, mountains, every time stress enables one to control stress.

Employees often experience different levels of stress in the same situation because they perceive it differently. Consequently, stress can be minimized by changing perception of the situation. This does not mean we should ignore risks or other stressors, rather, we can strengthen our self-efficacy and self-esteem so that job challenges are not perceived as threatening (Selye, 1976).

A major component of stress management involves the maintenance of a healthy lifestyle. There is good evidence to support the idea that proper diet and exercise is the most effective way to protect people from the long-term effects of stress. Regular exercise, even of short duration, improves the functioning of the body (muscles, lungs.) as well as psychological functioning (better concentration, feeling good about self.) Even 30 minutes cumulative daily moderate exercise improves health.

An excess intake of certain foods can encourage stress symptoms. Items that contain stimulants such as caffeine affect the sympathetic nervous system which can bring on stress responses such as irritability or jitteriness. To help manage stress, it is important to limit our intake of caffeine (coke, coffee, tea, chocolate) and large amounts of sugar in a short time span. Like exercise, regular meals are the key to managing stress. Skipping meals is not a healthy option. Sometimes, people try to cope with the symptoms of stress rather than

dealing with the stress itself using alcohols to relax or taking sleeping tablets to help with sleeplessness (Selye, 1976).

To prevent being caught up in the vicious circle of stress, which leads to even higher levels of stress, one needs: rest, to renew his energy: recreation, to provide pleasure and fulfillment; and relationships, as a source of support and perspective (Butter & Hope, 1995). In general, people have to aim to make life style decisions that attempt to eliminate distresses, modify stressful behaviours and increase healthy behaviours. We therefore have control over our attitude unlike some other aspects of our life.

Because people are less vulnerable to stress, if they have a strong social support system, building and maintaining such a system also can help people manage stress. Developing a social support system to help with the routine stresses organizational life requires committing time to family and friends. Social support from co-workers, supervisors, family, friends and others is one of the more effective stress management practices. Social support reduces stress in at least three ways. First, employees improve their perception that they are valued and worthy. This in turn increases their self-esteem and perceived ability to cope with the stressor. Second, social support provides information to help employees interpret, comprehend and possibly remove the stressor. For instance, social support might reduce a new employee's stress because co-workers describe ways to handle difficult customers. Finally, emotional support from others can directly help to buffer the stress experience. This point reflects

the idea that people seek out and benefit from the emotional support of others when they face threatening situations.

Social support is an important way to cope with stress that everyone can practice by maintaining friendships. This includes helping others when they need a little support from the stressors of life. Organizations can facilitate social support by providing opportunities for social interaction among employees as well as their families. People in leadership roles also need to practice a supportive leadership style when employees work under stressful conditions and need this social support.

Organizations recognize that they can improve performance by reducing the amount of work-related stress employee's experience. Ways to do this include improving work environment and clarifying roles. In addition, the organization can support employees' efforts to cope with stress by offering wellness programmes which are designed to promote employee health and well-being. Examples are squash and badminton games, advertisement on no smoking, exercise and alcohol. However, an ethical issue with regard to wellness programmes is whether the employer has the right to have input in what employees eat, or drink, whether they smoke and how much they exercise. For some employers, getting involved simply makes good sense whenever they believe improving wellness boosts the bottom line, which is the performance of staff (Meichenbaum, 1977).

The organization's culture can help employees manage stress by limiting stress, strengthening coping skills, and providing shared values and beliefs.

Such a culture recognizes that employees are human being in need of rest, social support, and a good laugh once in a while.

People who work incessantly, pushing themselves for 52 weeks a year, quickly become jaded and tired. They may think that they are still working well but too often they are merely following a long established pattern. All sparkle and enthusiasm disappears. As a general rule, employers must ensure that employees take their annual leaves or holidays, this is an ideal scenario for a healthy life-style.

Another constructive coping mechanism is anticipatory coping. This involves developing and practicing skills that can be applied in future stressful situations. Important skills include gaining information, developing a plan of action and self – monitoring.

A first step in anticipatory coping is to acquire as much information as possible about an impending stressor. In preparing for an interview for instance, it is helpful to know what kind of panel one would be facing and its expectations. Gaining information provides a basis for developing a plan of action suitable for meeting stressor demands. To develop a plan of action the person must first anticipate the demands to be placed upon him or her and then practice responses to these demands (Eysenck, 1982).

One way of anticipating demands is to imagine being in the stressful situation in as realistic a way as possible. Visualizing the situation from the beginning to the end allows an individual to anticipate possible difficulties.

Once these difficulties have been identified, the person can then practice or rehearse appropriate responses.

Advance information and preparation can do much to reduce the imbalance between demands and abilities in a stressful situation. Nevertheless, some degree of stress reaction is still likely. Therefore, practice in self-monitoring is the ability first to recognize and then to control signs of a stress reaction.

The first step in this process is to learn to interpret negative emotions, cognitive inefficiency and physiological arousal as components of a stress reaction. Feelings of anxiety, racing heart and poor concentration are signs that stress is mounting. Once this is recognized, one can take steps to reduce the stress reaction. The person may be able to employ a brief form of the relaxation response or engage in some reassuring appraisals of the situation. In turn, blocking stress reactions by such means frees the person to confront stressor demands more efficiently and effectively (Meichenbaum, 1977).

One of the most common sources of stress is the feeling of job insecurity. With so much downsizing, re-engineering, and other similar jargon used by organizations to get rid of employees, it is natural that many employees will be concerned with losing their job. There are several recommendations in order to control this anxiety feeling. The first recommendation is to do a good job, secondly is to become an important asset of your organization by being versatile and adaptable, knowledgeable in all the areas of your job. Take the initiative to do what is needed at work.

Another approach to defeat the feeling of job insecurity is to prepare yourself for self-employment. The job, like it is known today is on its way to extinction. More and more, there will be less “job” available in the market where the employee will have the security and treatment of the classical job. Companies will be hiring independent contractors more and more to provide all kinds of services. They will be hiring ex-employees as part-time workers to reduce overheads, etc. an early plan developed by you to operate under this new environment will prepare you to survive and to overcome this feeling of anxiety.

Set up yourself for self-employment by taking a course or two in marketing, finance or entrepreneurship. At home, set up yourself with a fax machine, a personal computer, a printer and a copier, and look around for opportunities. Network with others and talk to others who have followed that road.

Another recommendation to secure your job is to train and continuously educate yourself. This demands a serious sacrifice of hours that could be spent some other way. With the recent changes of technology it is important that professionals prepare themselves continuously to remain abreast of the recent technology development and not become obsolete (Meichenbaum, 1977).

In the event that, having done the best you can in a job, but the outlook of job security is still pale, it is recommendable that you look for a job while you are still employed. It is easier to get a job being employed rather than getting a job while you are out in the street.

Distinguish yourself from the pack; Work harder when the cat is away; give credit to the group; be aware of the boss who is feeling professionally threatened and be supportive. In general and at work, it is important that you make your boss look good. In assignments, go that extra mile in doing your job.

Finally, at the end of the workday leave work in the office. Make a very definite separation between work and home. Enjoy life at home and start your evening with a different perspective completely disconnected from work. More than likely, the following day, things at work will still be the same and those stresses will be there waiting for you, however, your temporary shift of environment has given you a fresh mind to look at things differently and more effectively (Guide to stress management, 1971).

Relationship between Stress and Job Performance

For almost a century, psychologists have known that there is a relationship between stress and performance (Yerkes & Dodson, 1908). When stress levels are too high or too low, performance suffers. Optimum performance is most likely to occur when stress is at its moderate level. Since stress levels are rarely too low in today's workplace, the researcher will confine his comments to high levels of stress. With regard to high levels of stress, people become easily distracted and often ruminate about the stress that they are experiencing. This leads to cognitive impairments-the inability to focus your thoughts on the job at hand. This, of course, leads to lowered levels of performance. Neuman and Neuman (1990) postulate that job demands,

constraints and other job related events or circumstances can interfere with one's role accomplishment.

In addition to the cognitive impairment noted above, persistent stress has been linked to health problems, substance abuse, lowered levels of patience, violation of politeness norms and increased incidence of aggression (Tedeschi & Felson, 1994). Apart from the cost directly related to workplace aggression, work related stress impacts the organization in other ways. According to the American Institute of Stress, an estimated one million workers are absent on an average workday because of stress-related complaints. Stress is said to be responsible for more than half of the 500,000,000 workdays lost annually because of absenteeism. Job stress is estimated to cost US industry \$300 billion annually, as assessed by absenteeism, diminished productivity, employee turnover, direct medical, legal and insurance fees, and workplace violence.

A calm, rational, controlled and sensitive approach is usually called for in dealing with most difficult problems at work. Our social inter relationships are just too complex to withstand the damage that an aggressive approach causes without negative consequences, while a passive and withdrawn response to stress means that we can fail to assert our rights when we should. The relationship between stress or pressure and performance is well summarized in one of the oldest and most important ideas in stress management, the "Inverted-U" relationship between pressure and performance. This is shown figure 2. The Inverted-U relationship focuses on peoples' performance of a task.

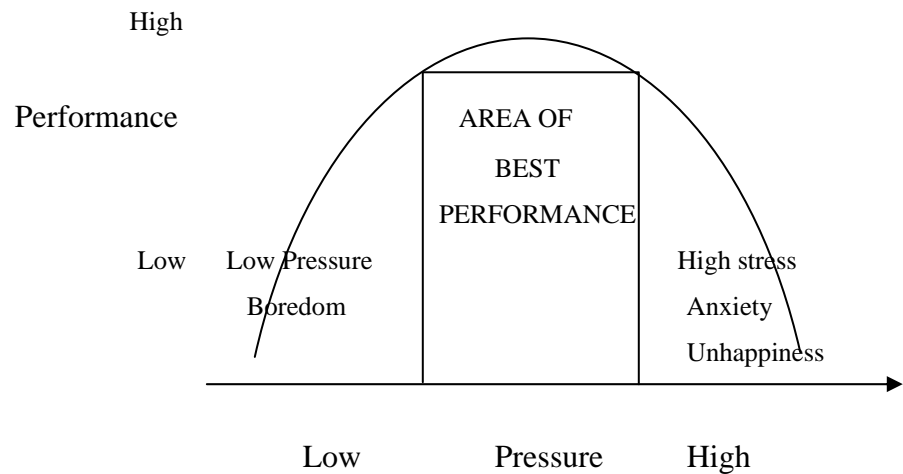


Figure 2: The Inverted-U Relationship between Pressure and Performance

The left hand side of the figure is easy to explain for pragmatic reasons. When there is very little pressure on us to carry out an important task, there is little incentive for us to focus energy and attention on it. This is particularly the case when there may be other, more urgent, or more interesting, tasks competing for attention.

As pressure on us increases, we enter the “area of best performance.” Here, we are able to focus on the task and perform well - there is enough pressure on us to focus our attention but not so much that it disrupts our performance. The right hand side of the graph is more complex to explain. As we become uncomfortably stressed, distractions, difficulties, anxieties and negative thinking begin to crowd our thoughts and compete with performance of the task for our attentional capacity. Concentration suffers, and focus narrows as our brain becomes overloaded.

As shown in the figure, this is something of a slippery slope: the more our brain is overloaded, the more our performances suffer. The more our

performance suffers, the more new distractions, difficulties, anxieties and negative thoughts crowd our minds.

Other research has shown that stress reduces people's ability to deal with large amounts of information. Both decision-making and creativity are impaired because people are unable to take account of all the information available. This inability accounts for the common observation that highly stressed people will persist in a course of action even when better alternatives are available. It also explains why anxious people perform best when they are put under little additional stress, while calm people may need additional pressure to produce a good performance (Guide to stress management, 1971).

Stress in Financial Institutions

One key factor in the work situation that can influence the level of stress that an individual and an organization experience is external condition. Changes in external conditions like technological changes cause frequent changes that in turn affect the type of work one does. Those who are not happy with constant changes and their attendant uncertainties are likely to experience stress. Between 1999 and 2002, Ghana Commercial Bank Limited undertook a nationwide computerization of all its branches. The automation of the banks processed timely delivery of services resulted in about 1072 staff being declared redundant (G C B Ltd Report, 2002). The anxiety which staff went through cannot be over emphasized.

Interacting with multitude of customers, each of whom has different problems and makes different demands, require that the staff make quick,

personalistic responses to individuals' request. However, because many of the interactions have implications on the bank's policy and even for new policy formulation, staff are rarely permitted to make the required decisions called for by their customers. Decisions must go through the laid down guidelines and hierarchy while staff are blamed for being uncaring, inept or unwilling to make decisions. Such is the stress-laden environment in which staff of financial institutions find themselves.

In fact, decision-making is programmed and therefore one's initiative and creative thinking are curtailed. Some conceptual blocks cannot be overcome at once. Overcoming them requires practices in thinking in different ways over a long period of time.

Organizations like financial institutions with long working hours, which does not tolerate mistakes, where individual autonomy is restricted, coupled with long bureaucratic procedures tend to have staff experiencing high levels of stress. These descriptions are apt in financial institutions. Long working hours which often involve poor eating habit, inadequate relaxation and deterioration in inter-personal relationship manifests itself in these organizations. Deteriorating interpersonal relationships often lead to outbursts of hostility and aggression. Staff therefore become oversensitive to criticism and increasingly unable to relate to friends and working colleagues.

The banking culture is also extremely time conscious and continues to be even more so year by year. Staffs are compelled to accomplish a large number of tasks in a short time. This fascination with time makes it an important source

of stress. There is always a deadline to submit reports and returns, and this compels administrators to be autocratic in their dealings with staff. This usually leads to clashes creating tense atmosphere at the work place and eventually stress.

Transfer is one of the most stressful and potentially harmful experiences anyone can go through in financial institutions. It can be just as devastating as divorce or bereavement. Even though, the management of the bank recognizes that transfer is an expensive business and therefore makes some financial contribution, the financial cost of moving from the settled place of abode is only one part of the problem since social and personal problems have to be left behind, new schools have to be found for children and the problem of finding a suitable new home may cause endless stress and unhappiness.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter discusses the method that relied on to gather data for the study. It discusses the research design, population, sample and sampling procedure, research instrument, validation of the instrument, data collection procedure and data analysis plan.

Research Design

Descriptive sample survey was used for the study. This method was adopted since it involved collecting data from a number of people in order to answer questions pertaining to the research study. This method is also deemed appropriate since it enables the researcher to infer about the population (in this case, staff of Ghana Commercial Bank Limited branches in Cape Coast Municipality). The usefulness of the descriptive survey for this type of research is supported by Gay (1987). He states that descriptive survey involves the collection of data in order to test hypotheses or to answer questions concerning the current status of the problem.

Population

The target population included all the banking staff mentioned in the Cape Coast Municipality. However, the security personnel and other ancillary staff were excluded because they do not form part of the mainstream banking officials. The accessible population as described and used in the study was

made up of staff of Cape Coast branches of Ghana Commercial Bank Limited who have at least worked for two years at the bank. The branches are the Cape Coast main branch and the University of Cape Coast (UCC) branch. Coincidentally, all the 68 staff who fall within the mainstream banking staff in the two branches had two or more years working experience in the financial industry.

Sample and Sampling Procedure

The sample for the study was derived from the target population. This was made up of 68 workers of the Ghana Commercial Bank Limited in the Cape Coast Municipality who have worked for more than two years with the bank. A total of 68 staff made up of 45 males and 23 females were selected for the study. That is, 30 males and 14 females (48) from the Cape Coast main branch and 15 males and 5 females (20) from the U C C branch thus making the sample size to be 68.

The sampling procedures employed in the study were purposive sampling and census methods. Purposive sampling method was chosen to select all those who had served or worked with the bank for at least two years because they had enough experience and the needed information (Fraenklin & Wallen, 2000) while the census method was used because the number of the personnel who fell in the mainstream banking officials in the two branches in the municipality was not too great and all of them have also had two or more years experience in the industry.

Research Instrument

The research instrument chosen for the study was a set of questionnaire. The questionnaire was developed from the literature review. The section A of the questionnaire indicated biographic data which was made up of 4 items. These are as follows: gender, age, professional/academic qualification, and work experience in Ghana Commercial Bank Limited.

Section B dealt with twelve (12) questions depicting characteristics of stress during working hours. The questions were based on four-point Likert scale type statements. This was weighted as follows: (1) Not typical of me; (2) somewhat typical of me; (3) typical of me; (4) very typical of me. Section C was an 18 item personality checklist with a view to finding out behavioural manifestations of stress experienced by respondents. Section D was made up of twelve (12) items to find out the level of competency in stress management of staff of Ghana Commercial Bank.

Validation of the Instrument

The research instrument was subjected to critical review by some friends who were also graduate students and the researcher's supervisor with the view of ensuring its high validity. After that, the reliability of the instrument was improved by conducting a pilot-test. The questionnaire was piloted-tested on 15 staff of Abura Dunkwa branch of Ghana Commercial Bank Limited using the census method. During the administration of the questionnaire, it was detected that some of the test items were too complex for the respondents to understand and therefore found it difficult to answer some of the questions posed. The

items were reframed in a very simple way to enhance easy understanding. The pilot-testing was done due to Borg and Gall (1983) idea that there is the need to subject a new research instrument to field testing with a population similar to that from which the sample for the study will be taken. After the pilot-test, the instrument was found to be valid and reliable for the study. This was because the reliability co-efficient (r) of 0.78 was considered to be good for the main study.

Data Collection Procedure

An introductory letter was collected from the Institute for Educational Planning and Administration (IEPA). At the preliminary stage, a rapport was established in the branches of the Ghana Commercial Bank Limited in the Cape Coast Municipality. The purpose of the study was explained to the staff of the banks. In the course of explaining the issues, some staff demanded a remuneration package before they would respond to the items. The researcher pleaded with them and rather explained that the work was purely for an academic purpose. This erased all forms of doubts from the respondents.

The instructions for completing the questionnaire explicitly appeared on instrument, therefore no further instructions were needed when distributing the questionnaire. The administration of the questionnaire was done through personal contact, that is, through hand delivery to the respondents. Each of the respondents was then asked to complete the questionnaire, place it in an envelope provided by the researcher and sealed to ensure confidentiality and anonymity. The sealed envelope was put into a box at the area manager's office.

The period set up for the distribution of the questionnaire was two weeks. In all, 68 questionnaires were administered to the respondents. Two weeks was given for all respondents to complete the instrument. The researcher retrieved all the questionnaires with a return rate of 100%.

Data Analysis Plan

The data gathered in the study was analysed using SPSS. The researcher first of all gave serial numbers and coded each questionnaire for easy identification before scoring them. For the biographic data, frequency tables were used to present information on respondents. For appropriate presentation of the results, the research questions were analysed using frequencies and percentages.

Respondents' views in research question 1 were grouped into two, "Very typical" and "Typical" were collapsed into "Typical", "Somehow Typical" and "Not Typical" were also put together as "Not Typical". The second research question was analysed by rating the options 1 (Never), 2 (Sometimes), 2 (Usually) and 4 (Always). For ease of analysis, "Usually" and "Always" were collapsed into "Usually" while "Never" and "Sometimes" remained the same.

The responses to research question 3 were grouped into two where "Strongly Agree" and "Agree" were put together as "Agree" while "Disagree" and "Strongly Disagree" were also collapsed into "Disagree".

CHAPTER FOUR

RESULTS AND DISCUSSION

The aim of the study was to investigate the extent to which staff of Ghana Commercial Bank Limited experienced job-related stress, and the characteristics of job stresses, their manifestations and finally find out strategies they use to manage these stresses at the work place. For easy presentation of the results of the study, this chapter has been divided into two sections. Section one contains biographical description of the sample for the study while section two deals with the results of the data analysis. On the whole, sixty-eight (68) members of staff were used as subjects in the study.

Gender

The issue of gender was given equal weight in the study since it was deemed important by the researcher to include both male and female staff. Table 2 presents the results of gender distribution in the study.

Table 1

Distribution of Respondents by Gender

Gender	Number	Percentage
Male	45	61.2
Female	23	38.8
Total	68	100.0

Table 1 reveals that out of the 68 members of staff who participated in the study, 45 (66.2%) were males while 23(33.8%) were females. This means

that the male were more than the females and that there is no fair representation of gender in this study.

Another characteristic of respondents reckoned with in the study is age.

Table 2 represents the age distribution of the respondents.

Table 2

Distribution of Respondents by Age

Age	Number	Percentage
Below 20	2	2.9
21 – 25	4	5.9
26 – 30	6	8.8
31 – 35	4	5.9
36 – 40	9	13.2
41 – 45	16	20.6
46 – 49	22	32.5
50 & above	7	10.3
Total	68	100

The age range of 46 – 49 rates the highest in the distribution. This therefore indicates that fairly old workers are engaged in the Commercial banks in the municipality. However, the youthful group (below 20) of 2.9% constitutes the minority group. This invariably implies that retirement can easily affect delivery of services in these financial institutions.

Professional / Academic Qualification

Professional and academic qualifications are highly needed in the banking industry and for this reason, there is the need to examine the educational backgrounds of staff of the banks within the municipality. Table 3 describes this data.

Table 3

Distribution of Respondents by Professional/Academic Qualification

Qualification	Number	Percentage
G.C.E 'O' Level/SSSCE	22	32.4
G.C.E 'A' Level	16	23.5
Diploma / HND	16	23.5
Bachelor Degree	11	16.2
Professional Qualification	3	4.4
Total	68	100

Table 3 indicates that a large proportion of staff possess the minimum qualification required to work in a financial institution, that is, GCE 'O' Level/SSSCE. The data reveal that the majority of workers have the required minimum qualification and there is the need to train more human resource in the professional competencies.

Working Experience

Working experience of staff is very important in the efficient operation of financial institutions like the Ghana Commercial Bank Limited as well as any

occupation. Table 4 provides the distribution of respondents by working experience.

Table 4

Distribution of Respondents by Working Experience

Working Experience	Number	Percentage
1 – 5 years	7	10.3
6 – 10 years	3	4.4
11 – 15 years	14	20.5
16 – 20 years	15	22.2
Above 20 years	29	42.6
Total	68	100

From Table 4, the results indicate that a large proportion of workers (42.6%) have worked for over 20 years and are highly experienced. This implies that if they share experiences and ideas with others at the bank, the banks would flourish very well.

Answer to the Research Questions

Research Question 1:

What are the characteristics of stress in bankers during working hours?

The first research question intended to find out from the respondents if they experienced stress and the characteristics of stress showed when they experienced it. Their responses are displayed in Table 5. In the Table, V. T is Very Typical, T is Typical, S. T is Somehow Typical and N. T is Not Typical.

Table 5

Personal Characteristics of Stress among Staff

Item	V.T		T		S.T		N.T		Total	
	N	%	N	%	N	%	N	%	N	%
1 Dissatisfied in doing things	13	19.1	24	35.4	12	17.6	19	27.9	68	100
2 Bring few things to him to perform	7	10.3	16	23.5	18	26.5	27	39.9	68	100
3 Clench, bang or pound fist into palm	4	5.9	2	2.9	5	7.4	5	83.8	68	100
4 Feel impatient when required information from superior for a long time	19	27.9	18	26.5	16	23.5	15	22.1	68	100
5 Walk and eat rapidly	34	50.0	9	13.2	9	13.2	16	23.5	68	100
6 Feel guilty when others accomplish more than I	10	14.7	14	20.6	20	29.4	24	35.3	68	100

The results in Table 5 indicate that majority of the respondents (54.9%) expressed the view that they experienced stress and it shows in being dissatisfied in doing things. This implies that there is lackadaisical attitude delivering services to customers when they are under stress.

Also, a greater percentage of the respondents (66.2%) said that co-workers were not interested in bringing things to them to perform probably because of the hostile attitude shown during such periods. The co-workers also do not want to be conversing with them. This means that they were not tolerating views of other people when under stress. This would not enable them to get varied opinions, which could be used to solve problems at the work place.

However, it seen in Table 5 that a greater percentage of respondents (91.1%) indicated that it was not typical of them to clench, bang or pound fist into palms when they want to emphasis issues under stressful conditions. It can be deduced from the analysis that the staff of the bankers studied did not exhibit those kinds of behaviours during stressful situations. This would enable them to concentrate more on their work a little bit.

More so, the data in the Table showed that majority of the respondents (54.4%) felt impatient when required to wait when requesting for information from superior. This implies that the banks were impatient when under stress. This could also increase their stress levels if care is not taken.

Furthermore, on the question of walking and eating rapidly, (63.2%) of the majority claimed it was typical of them during working hours. This implies that the level of stress that staffs encounter was very high.

In reacting to the questions as to whether staff feel guilty when others accomplish more than they, (64.7%) reported that this characteristic was not typical of them. It can be deduced from the analysis that there is a cordial

relationship between staff and therefore they take the success of others as a challenge.

The data in Table 6 provide information on occupational characteristics of stress among bankers of Ghana Commercial Bank Limited in the Cape Coast Municipality. Results are presented in Table 7.

Table 6
Occupational Characteristics of Stress

Item	V.T		T		S.T		N.T		Total
	N	%	N	%	N	%	N	%	%
1. Easily get into argument	3	4.4	4	5.9	9	13.2	52	76.5	100
2. Domination of work and family care	21	30.9	19	27.9	14	20.6	14	20.6	100
3. Find disgusting watching others performing tasks they can do	26	38.2	22	32.4	9	13.2	11	16.2	100
4. Getting ahead of the job	27	39.7	22	32.4	9	13.2	10	14.7	100
5. Doing two things simultaneously	11	16.2	10	14.7	11	16.2	36	52.9	100
6. Filling spare time with thoughts and work activities	12	17.7	18	26.5	22	32.4	16	23.5	100

The results in Table 6 show that over 89.7% of the staff claimed getting into argument easily with others was not typical of them. This might be due to the strict code of conduct adhered to by the staff in the delivery of service to customers. This analysis means that staff do not interrupt one another with unnecessary conversations.

With regard to domination of work and family care, 58.8% of the staff said that it was typical of them when they were under stressful conditions. It can be inferred from the data that combining work and family care made staff work under stress. The desire to prioritize these in order of importance can produce demand that a person's ability can not cope. This finding is in line with Chan and Hui (1994) when they stated that extra workload and other duties could bring stress to workers.

As high as 70.6% of the staff indicated that they found it very disgusting watching others perform tasks they could not do better when under stress. This is a clear characteristic of stress human beings exhibit everyday. Even though most of the stress people go through are brief and insignificant, they can be a major source of chronic stress.

Over 72% of the staff claimed that getting ahead of the job was typical of them while 29.4% of them indicated that said they did not exhibit this characteristic. This shows a serious competition which puts a lot of pressure on them. The pressure to get ahead of the job generates the pressure to perform and conform. These in turn generate inner conflict which was an unavoidable feature of everyday life. The finding is in line with Neuman and Neuman

(1990) when they said that job demands, constraints and other job-related events or situations might interfere with individual's role fulfillment.

Further analysis indicated that doing two things simultaneously was not typical of the staff under stress indicated by a high percentage of 69.1%. This shows the sequence entailed in the operation of the banking industry. Finding from the Table indicated that 55.9% of the respondents said the tendency of filling their spare time with thoughts and work activities was not typical of them while (44.2%) confessed that this characteristic was typical of them. This means that the staff use their spare time for other activities which relieved them of stressful situations.

Research Question 2:

What are the manifestations of stress among bankers during working hours?

This research question was posed to find out the various behavioural manifestations of stress among bankers. The manifestations were discussed under the following sub-headings.

1. Behavioural manifestations
2. Emotional manifestations
3. Physical manifestations

The results in Table 7 provide information on behavioural manifestations of stress among staff of Ghana Commercial Bank Limited branches in the Cape Coast Municipality.

Table 7

Behavioural Manifestations of Stress

Item	Never		Sometimes		Usually		Always		Total %
	N	%	N	%	N	%	N	%	
1. Make list of tasks to accomplish each day/week	3	4.4	20	29.4	19	27.9	26	38.2	100
2. Prioritize tasks according to order of importance	5	7.4	20	29.4	13	19.1	30	44.1	100
3. Set deadlines for daily schedule	6	8.8	18	26.5	12	17.6	32	47.1	100
4. Have some time during the day to work uninterrupted	11	16.2	31	45.6	17	25.0	9	13.2	100
5. Accomplish what needs to be done in a particular time	11	16.2	9	13.2	31	45.6	17	25.0	100
6. Procrastination in taking decisions	15	22.1	12	17.6	21	30.9	20	24.4	100

As shown in Table 7, majority of the respondents 45(66%) said that they usually made list of tasks to accomplish each day. Just over 4% representing three respondents indicated that making list of tasks to accomplish each day was never practised. The results show that majority of the bankers write down

activities to be carried out each day. This would ensure effective use of time at the bank which prevents them from stressful conditions.

On the question as to whether tasks were prioritized, 43(63.2%) forming the majority reported that their tasks were prioritized in order of importance. About 7.4% indicated that they did not prioritize task. This implies that prioritizing tasks was mostly done by the bankers. This practice would relieve the staff of working under pressure which could lead to stress.

The results in Table 7 cover opinions of respondents on whether they set deadlines for schedules. Forty-four (44) representing 64% of the respondents set deadlines for daily schedules. Only 8.8% of the respondents said they “never” set deadlines for daily activities. This implies that those bankers gave a period within which their daily tasks should be accomplished. This kind of practice would yield good outcome and it would lead to effective management of stress.

Further investigations showed that 31(45.6%) of respondents “sometimes” worked uninterrupted during the day, whilst (16.2%) reported “never” for this behaviour. The results imply that majority of the bankers sometimes block time to work without any interference during the day. This would enable the staff to concentrate on planned activities of the day.

In addition, 70.6% of the respondents reported that they “usually” accomplished what needed to be done at a particular time. Only 13.2% confessed that they “sometimes” did that. A close observation of the records revealed that the bankers always performed tasks which were more pressing in a

particular time. The implication is that the bankers may work under pressure which can result in stress.

Again, it was revealed in Table 7 that 60.3% of the respondents procrastinated in taking decisions. Only 17.6% said that they sometime did that. It could be seen that the bankers “usually” procrastinated in taking decisions when they were under stress. This can affect management of stress as well as performance at the bank.

Emotional Manifestations of Stress

Data in Table 8 provide views on emotional manifestations of stress. These are presented in Table 8.

Table 8

Emotional Manifestations of Stress

Item	Never		Sometimes		Usually		Always		Total %
	N	%	N	%	N	%	N	%	
1. Intolerant when questioned too much	3	45.6	28	41.2	7	10.3	2	29	100
2. Withdraw from friends and colleagues	24	35.3	35	51.5	5	7.4	4	5.9	100
3. Get nervous during working hours	37	54.4	20	29.4	7	10.3	4	5.9	100
4. Allow myself to worry about things only at a particular time	30	44.1	28	41.2	8	11.8	2	2.9	100

Table 8 continued

Item	Never		Sometimes		Usually		Always		Total %
	N	%	N	%	N	%	N	%	
5. Strive to redefine problems as opportunity for improvement	19	27.9	23	33.8	16	23.5	10	14.7	100
6. Carry out jobs the way I want	29	42.6	29	42.6	6	8.9	4	5.9	100

As displayed in Table 8, majority of the respondents (45.6%) said that they were never intolerant when questioned too much when under stress. Only (13.2%) claimed that they were intolerant when questioned too much. This implies that the bankers tolerated customers with numerous questions. This ensured good rendering of services. This finding supports Lazarus and Folkman (1984) idea that individuals' reaction to stress depend solely on their perception of the event prevailing. Staff at Ghana Commercial Bank Limited branches in the Cape Coast Municipality perceived stressful situations differently.

On the question of withdrawal from friends, majority (51.5%) of the bankers claimed that they withdrew from friends and colleagues under stress. However, 13.3% of them said that they usually withdrew from friends and colleagues when under stress. This means that the bankers did not share their problems with other people and this could increase their stress level as well as their performance.

Another finding also showed that nearly 54.4% of the staff did not get nervous under stressful conditions while over 16% admitted that they usually got nervous under stressful conditions. This means that the work environment and its associate problems did not deter them from performing at the bank.

Table 8 again revealed that 44.1% of the bankers never worried about things when under stress. Only 14.7% say they were worried about things when under stress and 41.2% indicated sometimes for this manifestation. This means that the bankers did brood over certain issues which could put them under stressful situations. The implication is that the staff would not work with clear mind and that may increase their stress level.

Besides, over 33.8% of the bankers reported that they strived to redefine problems as opportunities for improvement when under stressful circumstances whilst 27.9% indicated never for this behaviour. It could be seen from this that the bankers were committed to work.

Additionally, Table 8 summaries the opinions of respondents on whether they carried out jobs the way they wanted. The results in the Table showed that 42.6% representing the majority indicated that they sometimes carried out jobs anyhow when they found themselves under stressful conditions. Only 14.8% however confessed that they usually carried out jobs the way they wanted. The implication is that the job would not be effectively done as expected.

Physiological Manifestations of Stress

Information in Table 9 show physiological manifestation of stress among the bankers. Table 9 presents the results.

Table 9

Physiological Manifestations of Stress among Bankers

Item	Never		Sometimes		Usually		Always		Total
	N	%	N	%	N	%	N	%	%
1. Sweat a lot during working hours	36	52.9	26	38.2	6	8.8	2	2.9	100
2. Lose appetite during working hours	30	44.1	33	48.5	4	5.9	1	1.4	100
3. Leave work schedule and get out	28	41.2	21	30.9	15	22.0	4	5.9	100
4. Unable to concentrate at the office	43	63.2	18	26.5	6	8.9	1	1.4	100
5. Unable to complete tasks on schedule	28	41.2	35	51.5	4	5.9	1	1.4	100
6. No urge to attend to customers	38	55.9	19	27.9	9	13.2	2	2.9	100

When the bankers were asked as to whether they sweat when under stress, 36 out of the 68 bankers representing (52.9%) said they never got sweat when under stress. However, over 38% of the bankers said they sometimes experienced sweating when they were under pressure, while 8.8% of them indicated that they usually got sweat when under stress.

Again, on the question of losing appetite when under stress, 44.1% of the bankers reported that they never lost appetite when under stress, whilst a greater

percentage of the respondents (48.5%) indicated that they sometimes lost appetite when under stress. Only 7.4% of them said they usually lost appetite when they were under stress.

Further investigation showed that 41.2% of them said that they never left work schedule when they were under stress and about 30.9% of them claimed that they sometimes did that when under stressful conditions. Nineteen of them representing 27.9% confessed that they usually left work and got out when under stress. Besides, over 63% of the sample used for the study said that they were unable to concentrate when they were under stress and only 10.3% claimed that they were able to concentrate under stressful situations.

The results in Table 9 also cover opinions of respondents on whether they were unable to complete tasks. Twenty-eight (28) representing 41.2% of the respondents indicated that they never completed tasks when they were under stress. Majority of the respondents (51.5%) said they were sometimes unable to concentrate and 5 or 7.3% confessed that they were unable to do that.

Another question was aimed at whether the bankers had no urge to attend to customers, Table 9 show that while 55.9% responded 'never' and 27.9% indicated 'sometimes', only 16.2% claimed that they usually had no urge to attend to customers whenever they were under stress. The general implication revealed by the study was that majority of the bankers never had physiological problems when under stressful conditions and this could make them have focus on the work. The findings on stress manifestation among staff of Ghana Commercial Bank Limited branches in the Cape Coast Municipality could be a threat to their behavioural, emotional and physiological well being as indicated by Selye (1979) and Weiten (1986).

Research Question 3

What Management Strategies do bankers adopt to overcome stress?

The research question was posed to find from the respondents how they were able to overcome stress in order to achieve their targets, that is, how the bankers managed stress at their work place. Proper management of stress is a skill that can result in efficiency at the banks. The responses are shown in Table 10.

Table 10

Stress Management Strategies

Item	Agree		Disagree		Total
	N	%	N	%	%
1. Use effective time management technique	44	64.7	24	35.3	100
2. Maintain regular exercise	47	69.1	21	30.9	100
3. Share frustrations with trusted relatives and colleagues	49	72	19	28	100
4. Practice relaxation technique	50	73.5	18	26.5	100
5. Affirm priorities	49	72	19	28	100
6. Pursue variety of activities outside work place	53	78	15	22	100
7. Meditate without interruption	55	80.9	13	19.1	100
8. Listen to good music	46	67.7	22	32.3	100
9. Consult and listen to others	46	67.7	22	32.3	100
10. Rely on old habits to cope with current situation	30	44.1	38	55.9	100
11. Take alcohol to relax	13	19.1	55	80.9	100
12. Take drug to relax	29	42.7	39	57.3	100

The data findings in Table 10 indicated that staff at the Commercial Bank Limited adopted effective management strategies to deal with stress. On the question of whether the bankers use effective time management technique in coping with stress, a greater percentage (64.7%) of the respondents answered in the affirmative while 35.3% reported that they did not use effective time management technique in coping with stress.

Moreover, in reacting to the question as to whether respondents maintained regular exercise when under stress, a little over 69% of them responded positively whilst 30.9% confessed that they did not maintain regular exercise to solve stressful situations. This finding confirms the stand taking by Caldwell and Smith (1988), Weissinger and Iso-Ahola (1984), and Belloc and Beslow (1972) that dispositions associated with leisure and exercise have potential to help reduce negative effects of stress on one's health and wellbeing.

In addition, when respondents were asked whether they consulted trusted colleagues and relatives when frustrated, 72% of them claimed that they consulted colleagues and relatives. Only 28% of the respondents said they did not do that when under stress. This finding is in line with Driver, Tinsley and Manfredo (1991) postulation that seeking assistance from close relations during stressful situations is a viable means of getting back to their normal life.

A follow up question as to whether temporary relaxation techniques were practised, 50(73.5%) of them responded in the affirmative. About 26.5% of them indicated that they did not practise temporary relaxation technique in coping with stress. With regard to affirming priorities so that less important

things were done later, 72% of the respondents agreed that they affirmed priorities, whilst 28% of them did not affirm priorities in managing stress.

The scores displayed in Table 10 indicated that 53 of the respondents representing 78% pursued a variety of activities outside work place to solve stress and only 22% of them disagreed that they pursued a variety of activities outside work to solve stress. Further analysis revealed that 55(89%) of the respondents meditated inwardly without interruption as means of coping with stress whilst the remaining 19.1% said they could not meditate inwardly without interruption when under stress.

The next question asked concerning coping strategies was whether bankers listened to good music when under stress, 67.7% of the respondents answered in the affirmative whilst 32.3% confessed that they did not listen to music to solve stressful situations. In responding to the question as whether the bankers relied on old habits to cope with current situations, a little over 44% agreed that they relied on old habits to deal with stress, whilst 55.9% of them said they never relied on old habits to deal with current situations.

Another analysis also showed that nearly 33.9% of the participants took alcohol to relax as a means of alleviating stress. The majority (66.2%) reported that they never took alcohol to relax when under stress. Then again, approximately 42.7% of the respondents agreed that they took drugs to relax when under stress. Just over 57% said they never took drugs in coping with stress.

As high as 67.7% of the respondents responded positively to the question of whether they consulted and listened to others as a means of coping with stress. A little over 32% of them said they could not consult and listen to others when under stress.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter deals with summary of the study, conclusions drawn from the findings, recommendations and suggestions for further research.

Overview

The study sought to determine the extent of job related stress among staff of Ghana Commercial Bank Limited branches in the Cape Coast Municipality. The study specifically aimed at finding out the characteristics of stress, the various manifestations of stress and how to overcome stress. The study aimed at answering three research questions.

Descriptive design was used in the study to find out respondents' opinion on stress. The population comprised staff of Ghana Commercial Bank Limited branches in the Cape Coast Municipality. A sample size of 68 staff were used in the study through the use of purposive and census sampling techniques. The questionnaire was pilot-tested at Abura Dunkwa branch of Ghana Commercial Bank Limited using 15 staff. Frequencies and percentages were used to analyse the data and the results were presented in tabular form.

Summary of Main Findings

The followings emerged from the study:

1. The staff of the banks exhibited personal characteristics of stress such as feeling impatient when they had to wait for a long time for information from superiors.
2. They were not found of eating and walking rapidly when under stress and also not clenching, banging or pounding fist when emphasising issues.
3. The staff combined work and family care; they were disgusting watching people perform task they could not do better.
4. The staff prioritized tasks and set deadlines for daily activities. The staff, however, procrastinated decisions.
5. The staff withdrew from friends when they were under stressful conditions. They carried out jobs the way they liked and were worried about things at a particular time.
6. They were not able to concentrate and leave work schedule when under stress.
7. The staff used time management techniques, exercised the body regularly, consulted colleagues and relatives, practised relaxation techniques and affirmed priorities as means of overcoming stress at the work place. They also used the following outside work, taking alcohol and listening to music to cope with stress.

Conclusions

Based on the findings from the study, the following conclusions could be made:

1. That stress among bankers was common among the staff of the bankers. The staff of Ghana Commercial Bank Limited branches in the Cape Coast Municipality exhibited both personal and occupational characteristics of stress. They appeared to be always under stressful situations.
2. These characteristics affected how they worked and it could lead to low productivity of work.
3. It could be also concluded that stress manifested in the staff of the Ghana Commercial Bank Limited branches in Cape Coast in the form of continual, occupational and physiological and due to that they were not able to perform their duties as expected. This could affect the realisation of the goals of the banks.
4. The management strategies for coping with stress by the bankers worked very well for them that is why they have been able to work in the institution for long time.

Recommendations

From the findings and conclusions drawn, the following recommendations are made.

1. On characteristics of stress, the outcome of the study showed that the staff felt impatient when asked to wait for a long time for information from superiors. It is therefore recommended that the management of the bank should organise workshops for counsellors to talk to them about the essence of patience in the service industry.
2. On manifestations of stress, the study revealed that majority of staff procrastinated decisions. It is recommended that staff should be given a time frame within which decisions concerning work should be taken. They need to prioritise tasks, set “due-dates” and work towards them. Activities of staff should be monitored by the management of the bank to prevent staff from procrastinating decisions.
3. The study also revealed that the staff withdrew from friends and colleagues when under stress. It is recommended to the staff to establish new relationships with colleagues and this could serve as potential stress reliever. Management should also organize workshop for the staff to know the need to share personal problems with others during stressful situations.
4. It was also revealed by the study that the staff worry about things and they also work haphazardly when they were stressed up. It is again

recommended that staff should be given counselling services on how to control their emotions as this could help to reduce stress.

5. It was found from the study that the staff lost appetite and they were not able to concentrate when under stressful conditions. It is recommended that the staff should be taught their peak period in order not to go beyond that. Management also need to be aware of staff competence when assigning them work. These could reduce stress on them.
6. It is further recommended that the staff should engage in regular physical activities instead of alcohol as way of reducing stress. Recreational facilities should be provided by the management in the work environment for staff to use during week-ends. Also stress information posters should be regularly issued and displayed at branches for staff to be aware of managing stress since it can go a long way in assisting them to manage stress they encounter in their daily activities.

Suggestions for Further Research

The result of the study indicated that staff of Ghana Commercial Bank Limited in the Cape Coast Municipality are always under stress when at work. There is the need for further study to be conducted to find out the main causes of stress among them. It is further suggested that the study be replicated in other branches of the bank in other regions to confirm or refute the findings of this study.

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APPENDIX A

This study is purely for academic exercise. It is to help find appropriate strategies to be adopted in managing stress at Ghana Commercial Banks Limited branches in the Cape Coast Municipality. You are therefore humbly entreated to provide frank responses to the questionnaire items. The information provided will be treated confidentially.

Thank you.

SECTION A

QUESTIONNAIRE FOR STAFF OF GHANA COMMERCIAL BANK LIMITED BRANCHES IN THE CAPE COAST MUNICIPALITY

Biographical Data

The biographical data consists of the following: Gender, Age, Marital status, Professional/academic qualification, Grade/Designation and work experience in Ghana Commercial Bank Ltd. Please tick () answer to items that best represents your response to each question.

1. Gender: Male () Female ()
2. Age : Below 20 () 21 – 25 () 26 – 30 ()
31 – 35 () 36 – 40 () 41 – 45 ()
45 – 49 () 50 and above ()
3. Professional / Academic qualification
G.C.E. 'O' Level/SSCE ()
G.C.E. 'A' Level ()
Diploma / HND ()
Bachelor's Degree ()

Professional qualification ()

4. Work Experience in Ghana Commercial Bank Ltd.

a. 1 – 5 years ()

b. 6 – 10 years ()

c. 11 – 15 years ()

d. 16 – 20 years ()

e. above 20 years ()

SECTION B

CHARACTERISTICS OF STRESS DURING WORKING HOURS

This section made up of 12 items is designed to help discover the nature and type of stress staff of Ghana Commercial Bank Ltd. in Cape Coast Municipality experience during working hours. Respondents are required to fill in each blank space with the number from the rating scale that is typical of them most of the time, focusing on their general way of behaving and feeling.

The rating of items are described as follows; (1) Not typical of me, (NT); (2) Somewhat typical of me (ST); (3) typical of me (T); (4) very typical of me (VT).

1. I am very satisfied when I do things better than others ()

2. When conversing with others, I bring the theme around things I am interested in ()

3. I frequently clench my fist, bang on table or pound one fist into the palm of another for emphasis ()

4. I feel impatient when I have to wait for long in a queue ()

5. In my daily activities, I walk and eat rapidly ()
6. I feel guilty when I realize that others have accomplished more than me ()
7. I easily get into argument with other ()
8. My work and family care dominates all other aspects of my life ()
9. I find it very disgusting watching others perform tasks I know I can do faster ()
10. Getting ahead in my job is a major personal goal ()
11. I frequently try to do two or more things simultaneously (like talking on the telephone and serving customers) ()
12. I tend to fill my spare time with thoughts and activities related to my work ()

SECTION C

BEHAVIOURAL, EMOTIONAL AND PHYSIOLOGICAL

MANIFESTATIONS OF STRESS

The questionnaire in this section has 18 items which is designed to discover and assess the level of stress among staff of Ghana Commercial Bank Limited. branches in the Cape Coast Municipality. Respondents are entreated to put the appropriate response in the bracket provide “when faced with stressful situation.”

The rating of items are described as follows: (1) Never (N);
(2) sometimes (S); (3) Usually (U); (4) always (A)

1. I make a list of tasks to accomplish each day or week ()

2. I prioritize the tasks I have to do according to their order of importance ()
3. I set deadlines for myself in my daily work schedules ()
4. I have some time during the day when I can work uninterrupted ()
5. I do all what need to be done during a particular day ()
6. I do procrastinate in taking decision on issues and sometimes in completing my daily returns ()
7. I become very intolerant when questioned too much ()
8. I withdraw from friends and colleagues ()
9. I get nervous ()
10. I allow myself to worry about things only at one particular time during the day ()
11. I strive to redefine problems as opportunities for improvement. ()
12. I carry out the job the way I want to ()
13. I sweat a lot ()
14. I lose my appetite ()
15. I leave my work schedule and go out of the office ()
16. I am unable to concentrate at the office ()

SECTION D

MANAGEMENT STRATEGIES TO OVERCOME STRESS

Eliminating sources of stress and developing resiliency to stress are the most desirable stress-management strategies, however, even under ideal circumstances it may be impossible to eliminate all stressors. Individuals must therefore use temporary reactive mechanisms in order to maintain equilibrium.

The items in this section are designed to discover the level of competency in stress management staff of Ghana Commercial Bank Ltd. in Cape Coast Municipality already possess.

Respondents are required to rate the extent to which each of the following statement is apt to them when dealing with stress. The first section of the instrument can be completed by anyone. The second section applies primarily to staff currently serving in managerial position.

The rating of items are described as follows; (1) Strongly Disagree (SD); (2) Disagree (D) (3) Agree (A); (4) Strongly Agree (SA)

1. I use effective time-management methods such as keeping track of my time and prioritizing tasks ()
2. I maintain a regular exercise programme for fitness ()
3. I share my frustrations with trusted relations and colleagues ()
4. I practice several temporary relaxation techniques I know of ()
5. I affirm my priorities so that less important things are done later.
6. I pursue a variety of interest outside of work to maintain balance
7. I meditate or focus my attention inwardly without interruption ()
8. I listen to good music ()
9. I consult and listen to others less ()
10. I rely on old habits to cope with current situations ()
11. I take alcohol to relax ()
12. I take drugs to relax ()
15. I often talk to colleagues on stress management strategies ()

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