
**ASSESSING STRATEGIES FOR MANAGING WORK RELATED STRESS AT
BARCLAYS BANK LIMITED, TAKORADI**

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ABSTRACT: *The study assesses strategies for managing work related stress at Barclays Bank Limited, Takoradi. Employees who are under stress in work may cost a lot of money and time for the organisation. Excessive work-related stress can harm the physical and emotional well-being of the employees. The study design was a survey. It assesses strategies for managing work-related stress at Barclays Bank Limited, Takoradi. Primary data was gathered from thirty (30) employees of the bank. The data for this study was collected using questionnaires. Convenience sampling method was used for the employees. To effectively complete the analysis of the data, descriptive analytical tools like tables and percentages were used to analyse the data. The findings of this study revealed that the banking profession was stressful. It was found that majority of the respondents associated pressure with stress at work. The outcome showed that employees practiced relaxation techniques to cope with, or prevent stress and anxiety. The results showed that employees felt stressed because of long working hours. It is recommended that stress awareness programmes should be instituted to build knowledge and awareness of stress. Awareness sessions should be conducted in a non-threatening environment and should provide employees with current information on the nature, signs, causes and symptoms of stress.*

KEYWORD: Stressors, Strategies, Job, Employment, Management, Schedule

INTRODUCTION

Stress affects individuals and organizations in numerous ways. Work-related stress is a mounting concern for employees and employers especially in Ghana. Employees who are under stress in work may cost a lot of money and time for the organization. Excessive work-related stress can harm the physical and emotional well-being of the employee (Allie, 1996). Work-related stress has been associated with a number of other ill-health outcomes, such as cardiovascular disease (Kivimäki, 2002), musculoskeletal disorders, particularly back problems (Hoogendoorn, 2000). Stress at work is also thought to be a main cost to companies and countries in a wider sense, as it affects output, notably through absenteeism and pre-absenteeism (that is, the practice of attending work even when employees feel too ill to be able to work effectively).

The word “stress” is one of the most often used words today. We live in a world developing quick, requiring constant adaptation. Technology is changing, so are social habits, values, social structures and people. Everybody has to cope with those changes, not only individuals, but organizations and governments as well (Thompson, 2002). Besides, Stress has become a

significant term in everyday language to most individuals found in industrial societies (Wainwright & Calnan, 2002). Stress costs corporations all over the world large sums of money and on an individual level it affect physical and psychological well being of the employee. All employment generates stress and strain to some degree (Koeske & Kirk, 1993) and people tend to associate stress with something bad (Luthans, 2002) A certain amount of stress is not automatically bad for the employee working in an organization and can enhance job performance (Luthans, 2002). Stress experienced as a result of job-related stressful events, such as getting a new supervisor or being involuntarily transferred, often resulted in individuals obtaining more information about their job resulting in new and better ways of doing their work (Weiss, Ilgen, & Sharbaugh, 1982). Employee working in job such as in sales, journalism, or television and who are under time pressures often benefit from mid levels of stress. The managing of work related stress is a real issue and any organization that seeks to establish and maintain the best state of physical, mental and social well-being of its employees needs to have policies and procedures that comprehensively address health and safety issues. These policies will include strategies to manage stress, based on the needs of the organizations and its members, and will have to be regularly reviewed and evaluated.

Statement of the Problem

Today, commercial banks have come to recognize the importance of comfort in the workplace in order to maintain quality personnel, increase productivity and sustain a competitive edge. The pressure to be productive and the associated stress employees are experiencing, is proving to be a major source of risk for most commercial banks particularly Barclays, Takoradi Branch. The researcher through frequent visit to the bank observed that the bank appears to operate in a stressful environment as the employees work under extreme deadlines and work schedules. The stressful experience is intensified if no help is available from employees or supervisors at work. Therefore, social isolation and lack of cooperation increase the risk of prolonged stress at work. The purpose of this study therefore assesses the strategies for managing work related stress at Barclays Bank Limited, Takoradi.

Objectives of the Study

The main objective of the study is to assess strategies for managing work related stress at Barclays Bank Limited, Takoradi.

Specifically, the study seeks:

- (i) To identify some stressors at Barclays, Takoradi.
- (ii) To examine the causes of stress for employees at Barclays, Takoradi.
- (iii) To examine the strategies employees use to cope with their identified stressors.
- (iv) To identify the challenges of employee in managing work related stress.

Research Questions

Based on the research objectives the following questions were answered:

- (i) What are the stressors at Barclays, Takoradi?
- (ii) What are the causes of stress for employees in Barclays Bank Limited, Takoradi?
- (iii) What strategies employees use to cope with their identified stressors?
- (iv) What are the challenges of employee in managing work related stress?

RESEARCH METHODOLOGY

The research employs a survey research design where data was collected from the employees. This type of research design was appropriate since it gave the researcher a chance to collect primary data from the bank. Out of a population of thirty-five (35) employees at Barclays, Takoradi, the sample size of the study was a total of thirty (30) employees. A questionnaire is one of the most widely used data collection instrument. It provides an effective way of collecting responses from a large number of respondents beyond the physical reach of the researcher prior to a quantitative analysis. The researcher used questionnaires to carry out the study. The instrument greatly assisted in gathering the required information for the study. The researcher also used both primary and secondary data for this work. Primary data was collected in order to solicit responses directly from the field. The secondary data were gathered from newspapers, journals, books, internet and the website of Barclays Ghana Limited. To effectively complete an analysis of the data, descriptive analytical tools like tables and percentages were used to analyze the data. The primary data collected through questionnaires were labelled and coded for easy access and presentation. The analysed data were discussed within the context of the literature review.

Significance of the Study

Becoming aware of possible causes of stress for employees and the coping behaviors they utilize would be significant for many reasons. This study would aid both the management and employees of the bank understand work related stress and the strategies of managing them at work. The study would provide an insight into reducing employee stress. In addition, this study would provide business organizations, policy makers and civil society with the strategies employees use to cope with their identified stressors. It would also serve as a reference and guidance material for researchers.

Limitation of the Study

This study centered on the assessment of strategies for managing work related stress in Barclays Bank Limited. As a result, the study primarily was conducted at Takoradi, in the Western Region of Ghana. Problems are bound to happen in any research action. Even though it was firmly explained to employees that the study was merely for academic purpose, some employees were unhelpful in answering the questionnaires.

LITERATURE REVIEW

Definition of Stress

According to Schultz (2003), stress is a state that occurs in a person, when the perceived demands facing an individual exceed that person's ability to deal with those demands. Stress can be anything that upsets our ability to maintain critical variables, which can either be social, psychological, spiritual or biological in nature, within acceptable limits (Schomer, 2001). Job-related stress is an uncommon feeling experienced by an individual who is required to change a desired behaviour as a result of opportunities, constraints or demands related to important work objectives. It is perceived as a weakness or vulnerability or an inability to handle pressure at work (Brewer, 1995). Like Schomer (2001), Powell (1990) viewed stress as a broad class of problems differentiated from other problem areas, as it deals with any demands which tax the system, which may be a

physiological system, a social system, or psychological system and the response of that system. This theory also corresponds with that of Buelens' (2002) who viewed stress as an adaptive response, mediated by individual characteristics and/ or psychological process that is a consequence of any external action, situation or event that places special physical and / or psychological demands upon a person. Considering the above definitions, it can be concluded that stress is a condition which develops when the demands made on people exceed their adaptive or coping abilities. These demands can be physical, social, or psychological demands.

Positive Stress

In its positive aspect, stress may help a person concentrate, focus and perform, and can often help a person to reach peak efficiency. Many people, in fact work better when under pressure. When the challenge has been met, they take time to relax and enjoy their achievements. This relaxation response then allows them to build up physical and emotional reserves to meet the next challenge (Brewer, 1995).

Negative Stress

Stress becomes negative when a person stays geared up and does not or cannot relax after meeting a challenge. When stress becomes a constant, ongoing cycle, health and well-being may suffer. Negative stress has been linked with many physical ailments - from tension headaches to heart attacks. According to Powell (1990), there are two types of stress, namely: eustress and distress. **Eustress** refers to the level of stress which motivates a person to perform well, solve problems, be creative, and grow in confidence. Eustress can be experienced when a person's perceived ability to cope outweighs his or her perceived demands (Looker & Gregson, 1997). The eustress situation gives rise to a feeling of confidence, of being in control and being able to tackle and handle tasks, challenges and demands. The stress response is activated by just the right amount to provide the alertness with the mental and physical performance required to be productive and creative. **Distress** is where a person's performance deteriorates, the adaptive bodily functioning becomes disrupted, the response, whether physiological, cognitive, emotional, or behavioural becomes maladaptive. According to Looker & Gregson (1997), distress may also arise from having too few demands to stimulate a person, resulting in boredom and frustration. In this case the perceived ability to cope outweighs the demands. Having too little to do or too few demanding tasks can be just as distressful as having too much to do or tackling complex jobs. It is therefore evident that eustress is regarded as positive stress and distress as negative stress.

Causes of Work-Related Stress

Wherever several people get together on a regular basis, tension becomes a possibility. Personalities can clash and roles within a group can be unclear and consequently adversely influence the effectiveness of the group as a whole (Peiffer, 1996). The common causes of work-related stress will be discussed under four major types; namely: individual-level stressors, group-level stressors, organizational stressors, and extra-organizational stressors.

Individual Level Stressors

According to Buelens (2002), individual-level stressors are directly associated with a person's work responsibility. They may be caused by:

A. An Increase in Job Demands.

- **Role Conflict:** Role conflict occurs when two conflicting demands compete with one another and the employee is unable to fulfil both sets of expectations. For an example, having to work on Saturday when your religion requires you in church (Schultz, 2003).
- **Role Ambiguity:** Role ambiguity refers to unclear or confusing expectations about job duties, demands put upon an employee by different people colleagues and customers, level of authority, social expectations and related job factors.
- **Perceived Environmental Control:** According to Buelens (2002), if the organization is in a negative economic situation or there is a perceived probability that negative changes will occur over the next three years, employees experience feelings of low self esteem. The insecurities may lead to higher job exhaustion and higher absence rates later on.
- **Interpersonal demands:** The most stressful factor for many employees remains the interpersonal demands required to maintain effective customer and collegial relationships. These interactional factors include lack of sensitivity and critical work attitudes of colleagues, autocratic leader behaviour, team pressure to conform and diversity issues (Schultz, 2003).
- **Work Overload or Underload:** Stress can occur from under or overstimulation. Good performers are often loaded with additional responsibilities due to their competence. At a certain point, the weight and demands of the task render them incapable of performing actively. On the other hand, workers may feel that their work is boring, their skills are underutilized and they are forced to stretch their jobs into an eight hour period. Over a period of time they fail to respond to minor maintenance tasks and become job dissatisfied, alienated or depressed (Schultz, 2003).
- **Monotony.** There may be lack of variety in occupation or wearisome uniformity.

Group-Level Stressors

Group-level stressors are caused by group dynamics and managerial behavior (Buelens, 2002). According to Bergh and Theron (2003), group dynamics refer to the psychological dynamic phenomena in groups – the psychological influences that the group has on members and members on each other and the group.

The three common explanations for group dynamics are:

- People bring unfulfilled family needs into the group. For an example, if one was not loved enough by his or her mother, and now, without realizing it, expect the group to give him or her that love that was missed out.
- Sometimes people have unresolved and unconscious conflicts that they bring into the group. A person raised by a strict parent may unconsciously get angry quickly with the group leader.
- One may also enter into competition and power struggles with team members as he or she consciously associate them with his or her parents or brothers/sisters.

Organizational Stressors

These include issues of culture, structure, technology and introduction of change in work conditions (Buelens, 2002). Organizational culture, for instance, a high-pressure environment that places chronic work demands on employees fuels the stress response. Many organizations still have mechanistic and bureaucratic structures. This inhibits employee flexibility, risk taking and career development, causing frustrations (Schultz, 2003). Other job design factors such as severe

time constraints, lack of clear objectives, complex problems, lack of intellectual demands, repetitive routine work, unpopular decision making, and lack of creative opportunity are possible organizational stressors. Poor physical working conditions such as noise, lighting problems, temperature, and workstation design also have a negative effect on the stress levels of employees. The increased use of technology is another source of organizational stress (Buelens, 2002). Some people are technophobic and therefore anxious and fearful about using computer related technology. On the flip side, other people are so drawn to the use of electronic mail and Internet that they developed an addiction called Internet Addiction Disorder. According to Schultz (2003), change and job insecurity are stressful for employees. These changes may include restructuring, downsizing, acquisitions, closures, and retrenchments. All of the above leave the survivors facing job loss, extra work demands and anxiety about the next wave of change.

The Consequences of Stress

In organizations where stress levels are high, there is likely to be growing dissatisfaction and resentment from workers and a high labour turnover. Stress causes agitation, annoyance and aggression, which in turn lead to poor industrial relations and conflict between employees. Excessive stress causes forgetfulness and diminished concentration, which in turn increases carelessness. Accident rates have been shown to rise in an organization where stress levels are too high. According to Schomer (2001), in the long term, the effects of stress on an organization will be extremely costly. The costs of stress to the organization may include the following; lost work days, hospitalization, outpatient care, providing psychiatric care and counseling, down time due to accidents, litigation, staff turnover, reduced performance, lack of motivation, loss of morale, sabotage and theft. Stress can also result in a broad spectrum of physical, emotional, behavioural, cognitive and occupational consequences.

Physical Consequences

Buelens (2002) and Markham (1989) agree that stress negatively affects our physical health. Stress contributes to the following health problems: breathlessness and/or palpitations, nausea and vomiting, headaches/migraine, asthma, anxiety attacks, insomnia, neck or backache, constant tiredness, chronic indigestion, constipation or diarrhea, high blood pressure, strokes, heart disease, cancer, loss of appetite or increase in appetite, and dizzy spells.

Physiological responses begin in the brain and spread to organs throughout the body. Catecholamines from the adrenal medulla cause the kidneys to raise blood pressure and the liver to release sugar into the blood stream. The pituitary gland stimulates the release of corticosteroids, which help to reduce stress but, if left in the system for a prolonged period of time, suppress the immune system (Schomer, 2001). These responses are adaptive for dealing with stress in the form of fight or flight but this response is rarely useful in an urban work environment. Instead, the accumulation of stress products in the body is immunosuppressive, playing a part in degenerative processes and the already listed diseases.

Behavioural Consequences

According to Hatvany (1996), the following are the signs which may point to a behavioural problem in the organization:

a) Work Performance

- Reduction in output or productivity.
- Increase in wastage and error rates.
- Poor decision making.
- Deterioration in planning and control of work.

b) Staff attitude and Behavior

- Loss of motivation and commitment.
- Staff working increasingly long hours but for diminishing returns.
- Erratic or poor time keeping.

c) Relationships at Work

- Tension and conflict between colleagues.
- Poor relationship with clients.
- Increase in industrial relations or disciplinary problems.

Cognitive Consequences

Work-related cognitive stress consequences are usually associated with poor decision-making, lack of concentration, and forgetfulness (Buelens, 2002). Schafer (2000) agreed that sometimes stressful situations produce a lack of concentration, poor memory, fuzzy or illogical thinking, inward preoccupation or confusion. He uses an example of assembly line workers. After doing the same type of a job for several years, the assembly line workers may become board, dull, and intellectually stifled. These people may be victims of intellectual distress from under stimulation rather than from overload. It can therefore be concluded that distressed thinking can be associated with a distressed body.

Specific Occupational Consequences Associated with Stress**a) Burnout**

Burnout is a condition of emotional exhaustion and negative attitudes (Buelens, 2002). Schultz (2003) further expand on this theory by defining occupational burnout as a condition where the employee's coping resources have been consumed by work and life demands, to the point of poor job performance and exhaustion. Dessler (1997) looks at a different angle and mention that burnout involves a total depletion of physical and mental resources caused by excessive striving to reach an unrealistic work-related goal. It can therefore be concluded that burnout is the result of too much job stress, especially when that stress is combined with a preoccupation of attaining unattainable work-related goals.

b) Aggression

According to Chapman & O'Neill, (1999) aggression is always a consequence of frustration. The occurrence of aggressive behaviour always presupposes the existence of frustration and the existence of frustration always leads to some form of aggression. Frustration can be defined as an interference with the occurrence of an instigated-goal response to its proper time in the behaviour sequence. Whenever a barrier is interposed between persons and their desired goals, an extra amount of energy is immobilised. Such energy mobilization, if continued and unsuccessful, tends to flow over into generalised destructive behaviour. The strength of the instigation to aggression can be expected to vary with (1) the strength of instigation to the frustrated response; (2) the degree of interference with the frustrated response; and (3) the number of frustrated response-sequences.

Schultz (2003) identified the following four aggressive ways of reaction:

- **Verbal Aggression:** A person may verbally lash out at another person. This is most common in workplace meetings and group discussions.
- **Physical Aggression:** Involving violence towards others and sometimes damage to work equipment.
- **Internalized Aggression:** Occurring when the hurt and frustration repress the feelings that a person have, leading to an explosion of emotions at a later stage. Later, depression and anxiety may occur.
- **Corporate Aggression:** Referring to aggression towards the company a person works for. This may not really be directed to colleagues or peers, but rather at the company itself. An employee may develop a negative external locus of control against the company and end up with counterproductive anger.

Strategies for Managing Work Related Stress

Primary Stress Management Strategies

Primary stress management strategies is concerned with taking action to change or eliminate sources of stress inherent in the work environment and thus reduce their negative impact on the individual. This approach to stress depicts stress as the consequences of the “lack of fit” between the needs and demands of the individual in his/her environment. The focus of primary stress management strategies is in adapting the environment to “fit” the individual (Manshor, Fontaine & Choy, 2003). Rice (1992:) mentions a useful range of possible strategies to reduce and manage work related stress: redesign the task; redesign the work environment; establish flexible work schedules; encourage participative management; include the employee in career development; analyze work roles and establish goals; provide social support and feedback; build cohesive teams; establish fair employment policies; and share the rewards.

Work Environment

This strategy refers to the current work environment and how redesigning the work environment can help to reduce primary stress management. There is no significant research that redesigning the work environment can reduce stress and help with the management of work related stress this change can be directly synthesized (Cooper & Cartwright, 1997).

Work load and Work Place

Demands (both physical and mental) should be adequate with the capabilities and resources of workers, avoiding underload as well as overload. Provisions should be made to allow recovery from demanding tasks or from increased control by workers over characteristics such as work pace of demanding tasks (Cooper & Cartwright, 1997; McShane & Von Glinow, 2000).

Work Schedule

Work schedules should be compatible with demands and responsibilities outside the job. Flexi-time, a compressed work week, and job sharing are examples of positive steps in this direction. When schedules involve rotating shifts, the rate of rotation should be stable and predictable (Cooper & Cartwright, 1997; Rice, 1992).

The Home-Work Connection

Most people think of home as a sanctuary, a place that is private and quiet and where one can be alone. It is a retreat that allows rebuilding and regrouping of inner strengths to meet outside demands. When pressure invades that sanctuary, however, it may magnify the effects of stress at work. Denise Rousseau (1978) provided evidence of spill over from events at work to events at

home. Rousseau believes that work experiences are positively related to non-work experiences. If a person has a job that diminishes self-esteem and produces low satisfaction, that person will have similar experiences in social life.

Job content

Job tasks should be designed to have meaning and provide stimulation and an opportunity to use skills. Job rotation or increasing the scope of work activities is a way to improve narrow, fragmented work activities that fail to meet these criteria (Cooper & Cartwright, 1997; Rice, 1992).

Secondary Stress Management Strategies

Secondary stress management strategies are essentially concerned with the prompt detection and management of experienced stress by increasing awareness and improving the stress management skills of the individual through training and educational activities. Individual factors can alter or modify the way employees exposed to work related stressors perceive and react to this environment. Each individual has their own personal stress threshold, which is why some people thrive in a certain setting and others suffer. This threshold will vary between individuals and across different situations and life stages. Some key factor variables that influence an individual's vulnerability to stress include their personality, their coping strategies, age, gender, attitudes, training, past experience, and the degree of social support available from family, friends and work colleagues. Secondary stress management strategies can focus on developing self awareness and providing individuals with a number of basic relaxation techniques. Health promotion activities and lifestyle enhancement and modification programmes also fall into this category (Williams & Spur, 2007).

Tertiary Stress Management Strategies

Tertiary stress management strategies is concerned with the treatment, rehabilitation and recovery process of those individuals who have suffered or are suffering from serious ill health as a result of stress. Intervention strategies at the tertiary level typically involve the provision of counselling services for employee problems in the work or personal domain. Such services are either provided by in-house counsellors or outside agencies in the form of an employee assistance programme (EAP), wellness and stress management programmes.

Wellness Programmes

Wellness programmes fall under the occupational health care programme for workers. The focus is on the improvement of emotional, physical and spiritual wellness of employees (Cooper & Cartwright, 1997; Potgieter, 1996). Emotional wellness is defined as a stage of complete well-being and not only the lack of symptomatic behaviour of employees (Matlala, 1999). Salutogenic (healthy) workplace behaviour is synonymous with the current concept of "wellness", a term that refers to a conscious behavioural strategy that will optimize all areas of the employee's life, including work, family, self, intellectual and social domains. Some characteristics of salutogenic work behaviour are goal directedness, productivity, acceptance of responsibility, dynamics, flexibility, initiative, concentration and creativity (Potgieter, 1996).

Employee Assistance Programmes (EAPs)

EAPs provide counselling, information and/or referral to appropriate counselling treatment and support services. Originally introduced in the United States of America (USA) to tackle alcohol related problems, the concept of workplace counselling has since assumed a significantly wider focus. Such services are confidential and usually provide a 24-hour telephone contact line. Employees are able to voluntarily access these services or in some cases are referred by their occupational health function. The implementation of comprehensive systems and procedures to facilitate and monitor the rehabilitation and return to work of employees who have suffered a stress-related illness is another aspect of tertiary stress management strategies (Arthur, 2000; Clarke & Cooper, 2000).

There is evidence to suggest that counselling is effective in improving the psychological well-being of employees and has considerable cost benefits. Based on reports published in the USA, figures typically show savings to investment rates of anywhere from 3:1 to 15:1. Such reports have not been without criticism, particularly as schemes are increasingly being evaluated by the “managed care” companies responsible for their implementation and who frequently are under contract to deliver a preset dollar and/or rand saving. However, evidence from established counselling programmes which have been rigorously evaluated, such as those introduced by Kennecott in the USA and the United Kingdom (UK) Post Office, resulted in a reduction of absenteeism in one year of approximately 60%. However, there was no improvement in levels of employee job satisfaction and organizational commitment. Like stress management programmes, counselling services can be particularly effective in helping employees deal with workplace stressors that cannot be changed and non-work related stress (i.e. bereavement, marital breakdown, etc.), but which nevertheless tend to spill over into work life (Clarke & Cooper, 2000).

Stress Management Programmes

Traumatic events such as job loss, armed robberies, serious accidents and sexual harassment require immediate and professional intervention that aims to reduce the negative impact of traumatic experiences on employees. Stress management programmes are developed in organizations to acquaint the employees with various techniques such as meditation, yoga, relaxation training and managing of lifestyle (Stephens & Long, 2000).

Coping Strategies

Psychologists have spent considerable effort in describing and categorizing different coping strategies, some of which are thought to be successful and adaptive and others not. These strategies are stress-specific concepts; hence they tend to be better predictors of occupational stress than broadband stress concepts. One distinction made by Folkman & Lazarus (1980) was between problem-focused coping (aimed at problem-solving or doing something to alter the source of stress) and emotion-focused coping (aimed at reducing or managing the emotional distress that is associated with a particular set of circumstances). Others has pointed out that this distinction is too simple. Thus, Carver, Scherer & Weintraub (1989) distinguished between the two types of coping as follows: some emotion-focused responses involve denial, others involve positive reinterpretation of events and still others involve the seeking out of social support. Similarly, problem-focused coping can potentially involve several distinct activities, such as planning, taking direct action, seeking assistance, screening out particular activities, and sometimes stopping acting

for an extended period (Furnham, 2005; Mak & Mueller, 2000). Many studies have shown how coping styles and behaviors mediate between various variables. Similarly, Patterson and McCubblin (1987) noted how 12 coping strategies in adolescents were clearly related to substance use and abuse. The 15 strategies outlined by Carver (1989) are: positive reinterpretation and growth; active coping; planning; seeking social support for emotional problems; seeking social support for instrumental problems; suppression of competing activities; religion; acceptance; mental disengagement; focus on/venting emotion; behavioural disengagement; denial; restraint coping; alcohol abuse; and humour. It is argued that, for various reasons, individuals tend to adapt and habitually use a few of these coping patterns, which may or may not be successful. However, it does appear that people can be taught or trained to relinquish less successful coping strategies and adopt others (Furnham, 2005).

RESULTS AND DISCUSSION

Distribution of Respondents

A total number of thirty (30) questionnaires were distributed to respondents in the chosen area of the study. All the questionnaires were retrieved and the response rate was 100%. The data presented came from the answers to the questions from the questionnaires.

SECTION A: DEMOGRAPHICS INFORMATION

Results Interpretation

Table 4.2.1 Gender Distribution of Respondents

| Gender | Number of Respondent | Percentage % |
|--------|----------------------|--------------|
| Male | 11 | 70% |
| Female | 19 | 30% |
| Total | 30 | 100% |

Source: Field Survey, 2013

Table 4.2.1 shows the gender of respondents. 11 respondents were males representing 37% while 19 respondents were females representing 63%. It can therefore be deduced that majority of the respondents were females.

Table 4.2.2 Age Distribution of Respondents

| Category | Number of Respondent | Percentage % |
|----------------|----------------------|--------------|
| 20-24yrs | 4 | 13.3% |
| 25-29yrs | 8 | 27% |
| 30-34yrs | 10 | 33% |
| 35-39yrs | 5 | 16.7% |
| Above 40 years | 3 | 10% |
| Total | 30 | 100% |

Source: Field Survey, 2013

Table 4.2.2 shows the age distribution of respondents. 4 or 13.3% of respondents were between the ages of 20-24 years, 8 or 27% of respondents were between the ages of 25-29 years, 10 or 33% of respondents were between the ages of 30-34 years, 5 respondents representing 16.5% were between the ages of 35-39 years while 3 or 10% of respondent was above 40 years. It can therefore be observed that majority of the respondents were between the ages of 30-39 years.

Table 4.2.3 Marital Status of Respondents

| Alternative | Number of Respondent | Percentage % |
|-------------|----------------------|--------------|
| Single | 15 | 50% |
| Married | 13 | 43.4% |
| Divorced | 1 | 3.3% |
| Widowed | 1 | 3.3% |
| Total | 30 | 100% |

Source: Field Survey, 2013

Table 4.2.3 shows the marital status of the respondents. 15 respondents were single representing 50%. 13 were married representing 43.4%, 1 respondent representing 2.5% was divorced while 1 respondent representing 2.5% was widowed.

Table 4.2.4 Academic Qualification of Respondents

| Category | Number of Respondent | Percentage % |
|----------------|----------------------|--------------|
| SSSCE | 1 | 3.3% |
| Diploma | 5 | 16.7% |
| HND | 7 | 23.3% |
| Degree | 8 | 26.7% |
| Masters Degree | 3 | 10% |
| Any Other | 6 | 20% |
| Total | 40 | 100% |

Source: Field Survey, 2013

Table 4.2.4 above illustrates that eight respondents representing 26.7% of the sampled population had bachelors' degree. One respondent representing 3.3% of the respondent was SSSCE holder. Five of the respondents representing 16.7% were Diploma holders, 7 respondents representing 23.3% were HND holders. However, 3 of the respondents representing 10% were Master's Degree holders while 6 respondents representing 20% has obtained other qualifications. The results show that majority of the respondents were University Degree holders.

Table 4.2.5 Years of Service

| Category | Number of Respondent | Percentage % |
|---------------|----------------------|--------------|
| 1-3 years | 16 | 53.3% |
| 4-6years | 7 | 23.3% |
| 7-9 years | 5 | 16.7% |
| 9 years above | 2 | 6.7% |
| Total | 40 | 100% |

Source: Field Survey, 2013

Table 4.2.5 depicts the number of years respondents spent working with Barclays. The data showed that majority of respondents have spent less than six years with their current employers. They represent twenty-three percent (23%) of the total sample size. Sixteen respondents representing 53.3% said they have being working with the bank for the past one to three years. Nevertheless, 5 respondents representing 16.7% respondents had served the bank between 7-9 years. Those who worked for nine years and above formed six percent of the total sample. This result probably suggests that employees stayed long with the bank.

SECTION B: IDENTIFY STRESSORS

Table 4.2.6 Banking and Stress

| Category | Number of Respondent | Percentage % |
|-----------|----------------------|--------------|
| Yes | 21 | 70% |
| No | 6 | 20% |
| Undecided | 3 | 10% |
| Total | 30 | 100% |

Source: Field Survey, 2013

From **Table 4.2.6** above, majority of the respondents said that banking as a profession was stressful. This was agreed to by 21 or 70% of respondents as compared to 6 or 20% of the respondents who disagreed. However, 3 respondents representing 10% were undecided. It can be observed that banking profession was stressful.

Table 4.2.7 Association with Stress at Work

| Category | Number of Respondent | Percentage % |
|--|----------------------|--------------|
| Pressure | 9 | 30% |
| Not being able to get things done | 8 | 26.7% |
| A decrease in physical and mental strength | 6 | 20% |
| Having too much to do and not enough time to complete it | 3 | 10% |
| Constant decision making | 4 | 13.3% |
| Total | 30 | 100% |

Source: Field Survey, 2013

Table 4.2.7 illustrates the association with stress at work, 9 respondents representing 30% said pressure. 8 of the respondents representing 26.7% indicated not being able to get things done. Six of the respondents representing 20% said decrease in physical and mental strength. 3 respondents representing 10% said having too much to do and not enough time to complete it while 4 respondents representing 13.3% said constant decision making. The results show that majority of the respondents associated pressure with stress at work.

Table 4.2.8 Coping With Work Stressors

| Category | Number of Respondent | Percentage % |
|---------------------|----------------------|--------------|
| Vent to colleague | 9 | 30% |
| Go to a quiet place | 12 | 40% |
| Cry | 6 | 20% |
| Exercise | 3 | 10% |
| Total | 30 | 100% |

Source: Field Survey, 2013

On the question of how employees cope with work stressors, 9 respondents representing 30% vent to colleague. 12 of the respondents representing 40% go to a quiet place. Six of the respondents representing 20% said they cry whereas 3 respondents representing 10% said they exercise. It can be observed that majority of the respondents go away to a quiet place to cope with their work stressors.

Table 4.2.9 Stressors Unique to the Bank's Setting

| Category | Number of Respondent | Percentage % |
|---------------------------------------|----------------------|--------------|
| Severe behavioural problems | 10 | 33.3% |
| Nurturing roles | 5 | 16.7% |
| Employees not knowing work procedures | 15 | 50% |
| Total | 30 | 100% |

Source: Field Survey, 2013

On the question of stressors unique to the bank's setting, 10 respondents representing 33.3% said severe behavioural. 5 of the respondents representing 16.7% said nurturing roles while 15 of the respondents representing 50% said that stressors unique to the bank's setting was employees not knowing work procedures. The results show that employees not knowing work procedures were stressors unique to the bank's setting.

Table 4.2.10 Level of Stress Related to Personal Life

| Category | Number of Respondent | Percentage % |
|-----------|----------------------|--------------|
| Very high | 13 | 43.3% |
| High | 8 | 26.7% |
| Moderate | 9 | 30% |
| Total | 30 | 100% |

Source: Field Survey, 2013

On the question of the level of stress related to personal life, 13 respondents representing 43.3% said it was very high. 8 of the respondents representing 26.7% said it was high while 9 of the respondents representing 30% said it was moderate. This affirms that the level of stress related to the employee's personal life was very high.

Table 4.2.11 Level of Stress Related to Work Life

| Category | Number of Respondent | Percentage % |
|-----------|----------------------|--------------|
| Very high | 15 | 50% |
| High | 7 | 23.3% |
| Moderate | 8 | 26.7% |
| Total | 30 | 100% |

Source: Field Survey, 2013

On the question of the level of stress related to work life, 15 respondents representing 43.3% noted it was very high. 7 of the respondents representing 23.3% indicated it was high whereas 8 of the respondents representing 26.7% mentioned that it was moderate. It can be observed that the level of stress related to the employee's work life was very high.

SECTION C: CAUSES OF STRESS

Table 4.2.12 Causes of Most Stress at Work

| Category | Number of Respondent | Percentage % |
|---|----------------------|--------------|
| Unexpected administrative decisions | 9 | 30% |
| Unrealistic expectations | 13 | 43.3% |
| Conferences/meetings | 5 | 16.7% |
| Administration not being consistent with policies | 3 | 10% |
| Total | 30 | 100% |

Source: Field Survey, 2013

On the question of the causes of most stress at work, 9 respondents representing 30% said unexpected administrative decisions. 13 of the respondents representing 43.3% mentioned unrealistic expectations. Five of the respondents representing 16.7% said conferences/meetings while 3 respondents representing 10% said inconsistency in administrative policies. The results show that the causes of most stress at work was unrealistic bank expectations.

Table 4.2.13 Negative Effects Caused By Stress

| Category | Number of Respondent | Percentage % |
|------------------------|----------------------|--------------|
| Physical problems | 16 | 53.3% |
| Headaches | 10 | 33.3% |
| Physiological problems | 4 | 13.4% |
| Total | 30 | 100% |

Source: Field Survey, 2013

In response to the negative effects caused by stress, 16 respondents representing 53.3% said physical problems, 10 respondents representing 33.3% said headaches whereas 4 of the respondents representing 13.4% said physiological problems. It can be observed that majority of the respondents considered physical problems as the negative effects caused by stress.

Table 4.2.14 Work Long Hours

| Category | Number of Respondent | Percentage % |
|-------------|----------------------|--------------|
| Yes | 18 | 53.3% |
| No | 5 | 33.3% |
| Do not Know | 7 | 13.4% |
| Total | 30 | 100% |

Source: Field Survey, 2013

On the question of whether employees felt stressed because of long work hours, 18 or 53.3 of the respondents were on the agree opinion of yes, 5 or 33.3% indicated no while 7 or 13.4% were undecided. The results show that employees felt stressed because of long work hours.

SECTION D: STRATEGIES USE TO COPE WITH THEIR IDENTIFIED STRESSORS

Table 4.2.15 Trouble of Stress

| Category | Number of Respondent | Percentage % |
|------------------|----------------------|--------------|
| Frequently | 17 | 56.7% |
| Never | 2 | 6.7% |
| Most of the time | 11 | 36.6% |
| Total | 30 | 100% |

Source: Field Survey, 2013

In response to how often employees had trouble coping with the stress or anxiety, 17 or 56.7% of the respondents said frequently, 2 or 6.7% said never while 11 or 36.6% indicated most of the time. The results show that employees frequently had trouble coping with the stress or anxiety.

Table 4.2.16 Techniques of Handling Stress

| Category | Number of Respondent | Percentage % |
|---|----------------------|--------------|
| I practice relaxation techniques | 8 | 26.7% |
| I try to get adequate sleep | 7 | 23.3% |
| I meditate or pray | 6 | 20% |
| I engage in sexual activity to help me relax | 4 | 13.3% |
| I get on the internet for excessive periods of time | 3 | 10% |
| I take no action | 2 | 6.7% |
| Total | 30 | 100% |

Source: Field Survey, 2013

On what actions employees take to cope with or prevent your stress or anxiety, 8 or 26.7% of the respondents practice relaxation techniques, 7 or 23.3% tried to get adequate sleep, 6 or 20% mediate or pray. Four or 13.3% engaged in sexual activity to relax, 3 or 10% used the internet for excessive periods of time whereas 2 or 6.7% took no action. The outcome shows that majority of the employees practiced relaxation techniques to cope or prevent stress or anxiety.

SECTION E: CHALLENGES OF EMPLOYEE IN MANAGING WORK RELATED STRESS

Table 4.2.17 Salary and Stress

| Category | Number of Respondent | Percentage % |
|-----------------|-----------------------------|---------------------|
| Yes | 12 | 40% |
| No | 13 | 43.3% |
| Do not Know | 5 | 16.7% |
| Total | 30 | 100% |

Source: Field Survey, 2013

On the question of whether employees felt stressed because of salary, 12 or 40% of the respondents were on the agree opinion of yes, 1343.3% noted no whereas 5 or 16.7% were undecided. The results show that employees did not felt stressed because of their salaries.

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary of Findings

The study assessed the strategies for managing work related stress at Barclays Bank Limited, Takoradi. Questionnaires were administered to the employees at Barclays Bank Limited, Takoradi. During the study, it was revealed that the banking profession was stressful. It was found that majority of the respondents associated pressure with stress at work. It was revealed that majority of the respondents used a quiet place to cope with their work stressors. It was discovered that the causes of most stress at work were unrealistic bank expectations. The findings of the study were analyzed using descriptive statistics analytical tools such as tables and percentages. The analysis data was discussed within the context of the research objectives and literature review. The findings clearly revealed that majority of the respondents considered physical problems as the negative effects caused by stress. The results showed that employees felt stressed because of long work hours. The results showed that employees frequently had trouble coping with the stress or anxiety. The outcome showed that majority of the employees practiced relaxation techniques to cope or prevent stress or anxiety. Finally, majority of the respondents responded in the affirmative that excessive workloads, meeting set targets and frequent meetings are the challenges in managing their stress.

Conclusion

Today the world is increasingly complex and fast paced, fuelling the potential for stressful situations to emerge and engulf individuals across all aspects of life. Stress and its impact on the individual and the organization are of paramount importance. Majority of the bankers felt that their job is stressful and that stress in return decreases their performance. Work overload, risky job and poor co-worker relations were the major contributors to job stress in bankers. Due to work overload and time pressure the bankers are unable to manage work life with family life which cause some serious social problems. Therefore the overstressed job decreases employee performance and perhaps a chief contributor to employee dissatisfaction. Proper strategies should be made regarding

working hours, interpersonal relationships and supervision of bankers to reduce stress and to better manage the performance of employees in banking sector.

Recommendations

The following recommendations were put forward by the researcher based on the findings: It is recommended that stress awareness should build knowledge. Awareness sessions should be conducted in a non-threatening environment and should provide employees with current information on the nature, signs, causes, and symptoms of stress. A healthy lifestyle within the bank should be encouraged and promoted. Barclays Bank can for example negotiate gym memberships at a special price in order to encourage physical exercise. It is also recommended that seminars and workshops on time management be organised for bankers to help them manage their time effectively to enhance their health.

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