

SOCIAL WORK RESPONSE TO STRESS AND EMPLOYEES' HEALTH STATUS IN BANKING INDUSTRY: AN ANALYSIS OF THEIR COPING MEASURES

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Abstract

This research determined stress factors and their implications on the health of employees; the coping strategies adopted by the employers and employees and social work response to the stress management in banking industry. The study adopted a descriptive survey design of ex-post facto. Random sampling technique was used to select three banks in Ogun State. The banks are Keystone Bank, Guarantee Trust Bank and Zenith Bank. The entire population of the study comprises of 150 management staff and security personnel. A questionnaire tagged "Banking Industry Stress Scale" demonstrated high internal consistency of Cronbach alpha of .72 in this study. Frequency counts and percentages were used to analyse the data. The result revealed that role overload (61.3%) and workload (55.3%) were the major factors that contribute to the increase in the level of stress. It further found out that majority of the employees (86.7%) respondents perceived that work stress affects their health, (67.3%) perceived that work stress was the major cause of the illness they had in the past. Stress management training, work leave for staffs, regular exercise, sharing responsibilities with spouses, observing break periods were perceived as the significant steps that should be taken to help the bank employees cope with stress. It also proffered multidisciplinary interventions and collaborations.

Key words: Stress, Health, Banking Industry, Employees, Coping measures

Introduction

Stress is an inevitable feature of work and personal life. Where some organisations experience low stress environment, others experience high stress environment that may place their employees at a health risk. Job stress becomes an important agenda for

managers, managements and scholars. According to Tella, Akodu and Fasuba, (2009), more than 156,000 cases of repetitive stress injuries are reported yearly in which 80% occur in service jobs such as banking industry. It is estimated that the cost of work-related ill-health and the associated

productivity loss will reach around 4–5% of GDP (African Newsletter on Occupational Health and Safety, 2014). There is considerable evidence that most managers and employees report work related stress and indecent environment in which they work, which enhances their stress (Hasebur, 2013). Stress can affect the physical and emotional wellbeing of an individual if not managed effectively. Specifically, occupational stress can affect a persons' health when the work place stressor exceed an employees' ability to control or cope with the stress (Muhammad 2011). Workplace stress has been identified as an Occupational Hazard and Safety risk throughout the world, including Nigeria (Esseien, 2014). The report of International Labour Organization (ILO, 2008) showed that an additional 160 million people suffer from work related stress which manifest in the employee's behaviour in form of depression, anxiety, headache, frustration, fatigue, aggression, alcoholism and loss of concentration. In fact, the effects of occupational stress are felt seriously in countries like Japan, China and United States.

Work overload, expected work pace, long working hours, difficult work schedules, role conflict, and uncertainty regarding job security, poor interpersonal relationships and unpleasant working conditions are some of the stressors which employees of commercial banks go through (Harish and Rachita, 2013; Hasebur, 2013; Mohd, 2013). With the growth in service sector, especially in the banking sector, workload and pressure on bankers is increasing. This pressure as well as other factors in banks can result in high level of stress among employees which will have adverse impact, not only on the profit and the productivity of banks, but also on the health of the bankers. However, working conditions can be

stressful for some people but normal for others, depending on individual personality and coping styles.

According to Ganesh and Deivanai (2015), stress over a long period of time leads to degenerative diseases of the heart, kidney, blood vessel and high blood pressure which can result to hypertension. Hypertension is one of the most important risk factors for cardiovascular disease. Hypertension has several risk factors of which sedentary lifestyle and mental stress are major components. Bank employees undergo varying levels of mental stress to reduce the possibility of manual error and are thus more prone to chronic disease like hypertension (Newstorm, 2010).

When stress becomes excessive, employees develop various symptoms that can harm their health and even threaten their ability to cope with the environment. Work related psychological disorders are among ten leading health disorders in the United States according to the National Institute for Occupational Safety and Health (NIHOSH, 2005). The most common physiological distress is depression, burnout and psychosomatic disorder. In a comparative study by Aguwa, Nduka and Arinze-Onyia, (2013) on the prevalence of burnout among health workers and bankers, it was found out that there was high prevalence of burnout among bankers and health workers in the study area. It was concluded that efforts should be made by the management, especially the Human Relations Department, to put in place policies to reduce the risk of burnout in work places and there should be assessment of workplace stressor, especially among the vulnerable groups, and that measures should be put in place to mitigate them.

Individuals and organizations can buffer the ill effect of stress by enhancing coping

strategies such as exercising regularly, eating healthy diet and taking time to relax. Physical activities (such as exercise and sports) would enhance recovery from stress because they bring about a sense of mastery that would enhance well-being (Wido, Arnold and Evangelia, 2014). By effective time management, the employees can achieve their targets timely and can meet work pressures and, thus, avoid stress; do hard work; strive to achieve one's goals but do not do it to the harm of one's family, health, or peer. Also, exercise is needed and it will help in effective blood circulation, keeps one fit, diverts mind from work pressures and encourage a healthy lifestyle. There is also the need to take regular sleep, drink plenty of water and have healthy eating habits. Equally, undertaking relaxation techniques such as yoga, listening to music and meditation will help coping with stress (Chandrasekar, 2011).

The employees should also have optimistic approach about their work. They should avoid connections with negative approach. They should have self-awareness, self-confidence and self-control at workplace. The employees should build social support. They should have close connections with trustworthy persons who can listen to their problems and boost their confidence level. This social network will help the employees to overcome stress. Employee counselling is a very good strategy to overcome employee's stress. Through counselling, employees can become aware of their strengths and how to develop those strengths; their weaknesses and how to eliminate them; and they can develop strategies for changing their behaviour. Employees should also be given career counselling which helps in reducing their ambiguities with regard to career and finding a fun way to release stress, such as, cracking

jokes, playing tennis, golf, etc (Akintayo, 2012).

The Social Work professionals work collaboratively with medical and public health professionals to enhance the well-being of staff in the work place. Industrial social work practitioners provide both social and mental health services that promote work and life balance as well as alleviate the ill health and dysfunctional coping mechanism of work related stress.

It is on the basis of these mastery strategies of stress management by employers and employees of banking industry that this research was conceived to appraise the effect of stress and coping mechanisms on the health status of employees within the banking industry and proffer possible Social Work interventions.

Research Questions

1. What are the factors that contribute to the increase in stress level among employees in the banking industry?
2. Does job stress have any effect on the health of employees in the banking industry?
3. What coping measures does the management adopt to help the employees cope with stress?
4. What are the coping strategies adopted by the employees to cope with stress?

Methodology

This research adopted a descriptive study design of *ex-post facto* which is a sub-set of the survey research method. This research was carried out in Keystone Bank, Guarantee Trust Bank and Zenith Bank located in Abeokuta South Local Government Area in Abeokuta, Ogun state, Nigeria. In all, the entire population of the banks which comprises of staff, management staff and

security personnel which is 150 were used for the study.

Simple random sampling technique was used to select the banks for the study. This random sampling technique was conducted in such a way that every bank has the chance of been selected and selection of one bank did not affect the selection of another bank. The sample was determined by balloting. The eighteen banks in Abeokuta were divided into group of six with three banks in each group. The groups were labelled one to six and put in a polythene bag. The group of banks labelled 5 was picked and it consists of Zenith Bank, Guarantee Trust Bank and Keystone Bank.

Results

Demographic and Socio-Economic Characteristics

Table 1: Frequency and percentage of demographic distribution

Variable	Frequency	Percentage (%)
Gender		
Male	92	61.3
Female	58	38.7
Age		
20-35	108	72.0
36-50	38	25.3
51 and above	4	2.7
Level of education		
O'SSCE/WASSCE	1	0.7
OND	4	2.7
HND	12	8.0
Degree level	97	64.7
Masters level	36	24.0
Work status		
Junior staff	86	57.3
Senior staff	64	42.7
Marital status		
Single	90	60.0
Married	60	40.0

A twenty-seven self developed questionnaire tagged "Banking Industry Stress Scale" (BISS) was used for the study. To establish the reliability of the instrument, a pilot test was conducted, using 20 respondents from another bank that did not form part of the sample. Cronbach's Alpha reliability method was used. The Cronbach's Alpha was computed and this yielded reliability co-efficiency (r) of 0.72. The instrument was, therefore, deemed highly reliable and good enough for use for the present study. The data collected through the questionnaire were analyzed, using descriptive statistics of frequency counts and percentages.

Table 1 show that 92(61.3%) respondents were male while the remaining 58(38.7%) respondents were female. The reason for more male than female can be explained by the strenuous aspect of banking job. The age distribution of the respondents reveals that 108(72.0%) and 38(52.3%) fell in the 20-35 and 36-50 age brackets respectively and the remaining 4(2.7%) were 51 and above. Also, majority of the staff are young because the job is stressful and demanding. On level of education 1(0.7%) respondent was O'SSCE/WASSCE holder, 4(2.7%) were OND holders, 12(8.0%) respondents were HND holders, 97(64.7%) were BSc holders

and the remaining 36(24.0%) respondents were Masters Degree holders. Majority of the staff are Degree holders because by the nature of their work, well educated employees are required. The work status of the respondents reveals that 86(57.3%) were junior members of staff while the remaining 64(42.7%) were senior members of staffs. The marital status shows that 90(60%) respondents were single while the remaining 60(40%) respondents were married.

Research questions 1: What are the factors that contribute to the increase in stress level among employees in the banking industry?

Table 2: Frequency and percentage distribution of factors that contribute to job stress

Variable		Frequency	Percentage(%)
Workload	Yes	83	55.3
	No	67	44.7
	Total	150	100.0
Role overload	Yes	92	61.3
	No	58	38.7
	Total	150	100.0
Role ambiguity	Yes	54	36.0
	No	96	64.0
	Total	150	100.0
Role insufficiency	Yes	17	11.3
	No	133	88.7
	Total	150	100.0

From the table above, 83(55.3%) respondents agreed that workload contributes to job stress while 67(44.7%) respondents disagreed that workload contributes to job stress. On the other hand,

92(61.3%) respondents agreed that role overload contributes to job stress while the remaining 58(38.7%) disagreed to that. Furthermore, 54(36.0%) respondents agreed that role ambiguity is one of the

factors that contributes to job stress while the remaining 96(64.0%) had contrary opinion. In another instance, 17(11.3%) respondents agreed that role insufficiency is one of the factors that contributes to job

stress while the remaining 133(88.7%) respondents disagreed.

Research question 2: Does job stress have any effect on the health of employees in the banking industry?

Table 3: Frequency and percentage distribution of effect of stress on health of bankers

Reponses	Frequency	Percentage
Yes	130	86.7
No	19	12.7
I don't know	1	0.7
Total	150	100.0

The table above shows that 130(86.7%) respondents perceived that work stress affects their health. 19(12.7%) respondents perceived that work stress does not affect their health while the remaining 1(0.7%) respondents do not know if work stress does or does not affect their health.

Table 4: Effect of job stress on the health of the employees

Variable		Frequency	Percentage (%)
Headache	Yes	68	45.3
	No	82	54.7
	Total	150	100.0
Back pain	Yes	53	35.3
	No	97	64.7
	Total	150	100.0
Fatigue	Yes	68	45.3
	No	82	54.7
	Total	150	100.0
Hypertension	Yes	108	72.0
	No	20	13.3
	I don't know	22	14.7
	Total	150	100.0
Immune system dysfunction	Yes	106	72.0
	No	22	14.7

	I don't know	22	14.7
	Total	150	100
Alcohol and substance abuse	Yes	104	69.3
	No	26	17.3
	I don't know	20	13.3
	Total	150	100

The table above indicates the effect of job stress on the health of the study participants. 68(45.3%) respondents answered “yes” while the remaining 82(54.7%) answered “no” to effect of job stress on headache. 53(35.3%) respondents answered “yes” while the remaining 97(64.7%) answered “no” to effect of job stress on back pain. 68(45.3%) respondents answered “yes” while the remaining 82(54.7%) respondents answered “no” to job stress resulting in fatigue. Furthermore, 108(72.0%) respondents answered “yes”, 20(13.3%) answered “no” while the

Figure 2: Adverse Effect of Stress on Health

remaining 22(14.7%) said “I don’t know” to if job stress can cause cardiovascular disease. 106(72.0%) respondents answered “yes”, 22(14.7%) answered “no” while the remaining 22(14.7%) answered “I don’t know” to if long time exposure to stress can cause chronic health problem such as immune system dysfunction. 104(69.3%) respondents answered “yes”, 26(17.3%) answered “no” while the remaining 20(13.3%) answered “I don’t know” to if person going through stress can take to substance use and abuse.

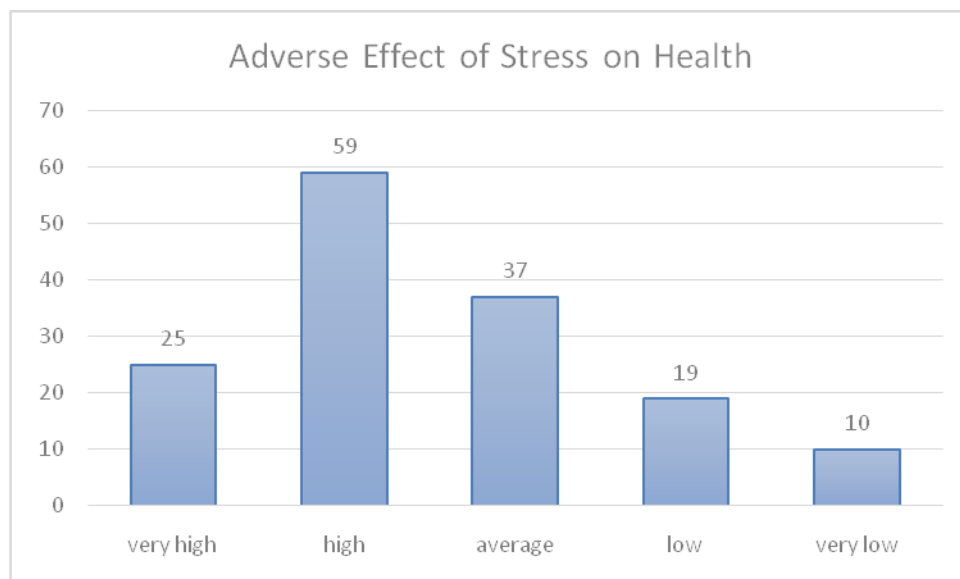


Figure 2 above shows the result for the perception of the respondents on the

adverse effect of stress on their health. 25(16.7%) respondents perceived the answer

to be very high, 59(39.3%) respondents perceived it to be high, 37(24.7%) respondents were on the average, 19(12.7%) respondents perceived it to be low while the

remaining 10(6.7%) respondents perceived it to be very low.

Research question 3: What coping measures does the management adopt to help the employees cope with stress?

4.5: Stress coping measures by the management

Variables		Frequency	Percentage (%)
Work redesign	Yes	50	33.3
	No	100	66.7
	Total	150	100.0
Stress management training	Yes	91	60.7
	No	59	39.3
	Total	150	100.0
Management development	Yes	25	16.7
	No	125	83.3
	Total	150	100.0
Work leave for staffs when due	Yes	61	40.7
	No	89	59.3
	Total	150	100.0
Early detection	Yes	12	8.0
	No	138	92.0
	Total	150	100.0
I don't know	Yes	1	0.7
	No	149	99.3
	Total	150	100.0

The table above represents the coping measures adopted by the management. The table shows that 50(33.3%) respondents reported “yes” to work redesign while the remaining 100(66.7%) respondents reported “no” to work redesign as a stress coping measure for the management to the staffs. 91(60.7%) respondents reported “yes” while

the remaining 59(39.3%) respondents reported “no” to stress management training as a stress coping measure for the management to the staffs to help them cope with stress. 61(40.7%) respondents reported “yes” while the remaining 89(59.3%) respondents reported “no” to work leave for staffs when due as a stress coping measure

for the management to the members of staff to help them cope with stress. 25(16.7%) respondents reported “yes” while the remaining 125(83.3%) respondents reported “no” to management development as a stress coping measure for the management to the staffs to help them cope with stress. 12(8.0%) respondents reported “yes” while the remaining 138(92.0%) respondents

reported “no” to early detection as a stress coping measure for the managements to the staff. 1(0.7%) respondent reported “I don’t know” to stress coping measures adopted by the management to help the staffs cope with stress.

Research question 4: What are the coping measures adopted by the employees to cope with stress?

Table 4.6: Stress coping measures by the employees

Variables		Frequency	Percentage (%)
Taking breaks	Yes	83	55.3
	No	67	44.7
	Total	150	100.0
Regular exercise	Yes	44	29.3
	No	106	70.7
	Total	150	100.0
Sharing responsibilities with their spouses	Yes	115	76.7
	No	35	23.3
	Total	150	100.0
I don’t know	Yes	5	3.3
	No	145	96.7
	Total	150	100.0

The table above shows the coping measures adopted by the participants. The table shows that 85(55.3%) respondents answered “yes” while the remaining 67(44.7) respondents answered “no” to taking breaks as a stress coping measure adopted by the employees. Furthermore, 44(29.3%) respondents answered “yes” while the remaining 106(70.7%) respondents answered “no” to regular exercise as a stress coping measure adopted by the employees. Also, 35(23.3%) respondents answered “no” while the remaining 115(76.7%) respondents answered “yes” to sharing responsibilities and

problems with their spouses at home for the married bankers as stress coping measure adopted by the employees. Lastly, 5(3.3%) respondents answered “yes” while the remaining 145(96.7%) respondents answered “no” to “I don’t know” the stress coping measures that can be adopted by the employees.

Discussion

The result of research question one which asked for the factors that contribute to job stress among bankers, showed that role overload and workload are the two major

factors that contribute to job stress. The high percentage of role overload and workload shows that banking is a very tasking job where both the junior and the senior staffs attend to different things at the same time and even some of the bankers close very late at night in order to get things done before they leave the bank. The result tallies with the findings of Hasebur, (2013); Muhammad, 2011; and Jamshed, Muhammad, Ayaz, Muhammad and Amjad, (2011) which showed that factors such as heavy work load, role overload, role ambiguity are some of the factors that contribute to job stress in banking industry.

The result of research question two which looked at the effect of stress on the health of the bankers, showed that many respondents acknowledged that job stress can lead to headache. This collaborates with the findings of Thirumoorthi and Venkatesan (2014) that job stress is a contributor to headache among employees. Some also acknowledge that job stress can lead to backache which could be due to sitting at a position for long hours. These findings tally with the findings of Pratibha (2009) which revealed that job stress leads to back pain among employees investigated in his study. A study by Byrne and Geir (2008) collaborates this finding that job stress can lead to cardiovascular disease which a larger proportion of the participants agreed. Some of the participants also agreed that job stress can result to substance and alcohol use and abuse and this calls for substance abuse interventions in the work place.

The result of research question three which looked at the coping measures adopted by the management to help the bank staff cope with stress revealed that many of the participants agreed that the management is not doing enough in helping them manage stress in terms of work redesign, stress

management training, work leave, early detection of stressed employees and assisting them through giving them break and replacing them temporally. The management of these banks need to incorporate all the above mentioned coping mechanisms to assist their members of staff in coping with the stress they are exposed to, for improved and greater output. Thus, if effective stress coping measures are not put in place, it will continually deplete the health of the employees, thereby, putting their health and life at greater risk.

The result of research question four which viewed the coping measures adopted by the employees in coping with stress, revealed that greater proportion of the participants are of the view that taking breaks can help the bankers cope with stress. Also, regular exercise can help the bankers cope with stress since exercising help to relax the muscles. Many of the married bankers believed that sharing issues and responsibilities with their spouses helps them to cope with stress. In this vein, Okwaraji and En (2014) obtained similar results of greater burnt-out amongst unmarried nurses in Nigeria. Kawano, (2008); Karatep and Uludag, (2008) and Ahola, and Hakanen, (2007), reported that among dentists where a majority were married, 51% were free of burn-out and 72% were free of signs of depression. It may, therefore, be speculated that when majority of the bank staff are married, there may be less likelihood of job related stress as indicated in this study. It is, however, not enough to be married; marital satisfaction has been found to be more indicative of reduced stress. Thus, while married persons may have higher satisfaction with life and lower blood pressure than single people generally, high marital quality has been associated with lower stress, less depression, and higher satisfaction with life.

However, single people had lower blood pressure compared to people with unsatisfactory or poor quality marriages (Holt-Lunstad, Birmingham and Jones 2008). It can, therefore, be submitted that while work related stress and ensuing symptoms may be reduced if more bankers are married, the quality of the marital relationship is equally important. The emotional support for work related stress that comes with a high quality marriage has been found to reduce the risk for future type 2 diabetes in women (Norberg, Stenlund, Lindahl, Andersson, Eriksson and Weinehall (2007). Women with high marital satisfaction have a stronger recovery process from work and lower cortisol (a stress related hormone) levels (Saxbe., Repetti, and Nishina, 2008).

Conclusion

This study aimed at examining stress, employees' health status, the factors that contribute to stress, the effect of stress on the health of the bankers and the coping measures that can be adopted by both the management and the bank employees. The results showed that workload and role overloads are the major factors that contribute to work stress and that the work stress has an adverse effect on the health of the employees and it can even lure them into the habit of substance abuse. Also, the result revealed that the bank management and the staff themselves are not doing enough in terms of taking proactive measures to cope with the exposed stress.

Recommendations

Based on the findings of this research, some recommendations were made to the management and staff of the banking industry and other health service providers:

- (i) Those banks should encourage employees to be married and provide family friendly work schedules,
- (ii) Social workers should be involved in on - the job marital counselling and relationship and psycho-educational training in banks to promote high quality marital relationships.
- (iii) Since job stress such as workload, role overload and role ambiguity are some of the factors that contribute to job stress, the bank management should look into these issues and devise means whereby, there will be work shift for some of the bankers.
- (iv) The establishment of Occupational Health and Safety Department in the banking industry can help to tackle the issue to job stress. This department will enlighten the employees in ways to cope with stress.
- (v) Industrial Social Work practitioners should be hired or retained by banking industry to provide trainings on work and life balance. Social workers should engage in advocating for policy that reduces work load and better work environment that may reduce work related stress amongst bankers.
- (vi) Social workers may also collaborate with the Bankers Labour Unions to advocate for better compensations for health outcomes of work related stress.
- (vii) Social Workers can also be involved in Substance abuse detection and services in the banking industry. The management should collaborate with any health service providers to bring their services to the bank. This will help the employees to keep up with their medical check-up since the nature of their job seldom permits them to visit the hospital to get them examined. Employees should ensure that they engage in health

education programme organised by the management.

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