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Contextualising workplace stress: the experience of bank employees in Nigeria

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Abstract

This article draws attention to the contextual dimensions to workplace stress and advocates the need for more sociological research. In a study of ten banking organizations in Nigeria, quantitative data are captured using a survey instrument and qualitative data are collected through a series of semi-structured interviews. This dual methods approach is used to investigate workplace stress and a key finding is that employee experience of stress reflects both individual characteristics as well as more collective qualities that are shaped by contextual factors. We conclude that too much emphasis is placed on individual-based programmes for managing stress and that more attention needs to be given to broader contextual issues in managing the conditions in which workplace stress is experienced.

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CONTEXTUALIZING WORKPLACE STRESS: THE EXPERIENCE OF BANK EMPLOYEES IN NIGERIA

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Abstract: This article draws attention to the contextual dimensions to workplace stress and advocates the need for more sociological research. In a study of ten banking organizations in Nigeria, quantitative data are captured using a survey instrument and qualitative data are collected through a series of semi-structured interviews. This dual methods approach is used to investigate workplace stress and a key finding is that employee experience of stress reflects both individual characteristics as well as more collective qualities that are shaped by contextual factors. We conclude that too much emphasis is placed on individual-based programmes for managing stress and that more attention needs to be given to broader contextual issues in managing the conditions in which workplace stress is experienced.

Keywords: stress, banking, Nigeria, contextual, culture, employee experience.

Introduction

The emphasis in the stress management literature has been on individual techniques and practices for reducing levels of stress in the workplace. The individual has been the focus of attention and the psychological dimensions of stress has been the primary focus of research. Newton (1995) suggests however, that there is a need to counter-balance these social-psychological studies with sociological and critical management research concerned with the wider social and power relations of the workplace. Our empirical study is based in a developing country where contextual socio-political issues and structural-economic conditions impact upon operational practice and workplace stress. Limited telecommunication networks, skill levels and educational attainment of staff, governmental policies and world events, all combine to create a very different business environment to comparable banking organizations in more highly industrialised countries (see, Mahdi and Dawson, 2007). Findings from our study support the suggestion by Newton (1995) for the need to move beyond a focus on the individual to a wider sociological concern with the environment (context) within which work takes place. Whilst we support the view the individual employee characteristics influence

workplace stress, we are critical of approaches that focus on the individual and ignore cultural considerations in developing stress management programmes. We contend that too often these programmes tackle factors that are symptomatic of stress rather than dealing with the underlying root causes that are often embedded within the culture of workplace relations. As such, we conclude that there is a need to develop more contextually-based strategies for alleviating workplace stress and that these might be incorporated into a more fully integrated set of human resource policies that are sensitive to operational conditions (history, culture, power relations, and the politics of workplace environments) and the more strategic business objectives.

The many colours of workplace stress

Averil (1989) argues that it is the professionalism of stress treatments (including the growth in professional psychology) that have created an environment where the study and experience of stress has become 'legitimized', and one where 'it is now more acceptable to admit to being stressed than it is to deny it' (Averil, 1989: 30). This growth in popularity has resulted in a plethora of definitions and considerable misunderstanding and confusion over the concept of 'stress'. As Sutherland and Cooper (2000) point out, the use of the word stress is now so common that it is used interchangeably to refer to a state or condition, a symptom, or the cause of a state or a symptom. In many ways, stress has become the easy explanation for all ills (a 'whipping boy') that serves to obfuscate rather than clarify employee experience of work. For these reasons, Jones and Bright (2001) suggest that whilst this concept may have been useful in the past, today it is more of a hindrance than an aid to insightful analysis and understanding. Although they note criticisms of the term, the stress concept maintains a tenacious hold and part of its appeal may be its versatility in that various definitions and approaches can be adopted to locate the source of physical and psychological problems. Trade unions, for example, can blame work condition and employers may look to an individual's inability to cope.

Attempts to define stress have been many and varied (see, Kilty and Bond, 1982; Mills 1982). Stress may refer to external influences acting on individuals (Selye, 1976), physiological reactions to such influences (Mayer 2000), psychological interpretation of both the external influences and the

physiological reactions (Code and Langan-Fox, 2001; Selye, 1983), and adverse behavioural reactions exhibited in work, or social situations, or both (Richmond and Kehoe, 1999; Vasse et al., 1998). Within the literature, there is a lack of agreement about how to define stress. One of the main reasons given for this lack of agreement, is the fact that there are many disciplines involved in stress research, such as biology, psychology, sociology, physiology and epidemiology (for example, Buunk et. al., 1998). Many contemporary studies seeking to understand stress, however, are based on Lazarus and Folkman's (1984) transactional perspective, which describes stress as a process where strain occurs when demands in the environment are perceived to exceed the resources of the individual. In this article, we adopt elements of Lazarus and Folkman's (1984) position in recognising that stress is the result of a particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her well-being. That is, stress is viewed as residing neither solely in the individual nor in the environment but in the transaction between the two. Although our emphasis in this article rests on the contextual and perceptual influences on stress in the workplace, the individual and psychological dimensions are recognised and have been discussed in further detail elsewhere (Oke, 2006). For the purposes of this article however, we examine the workplace experience of stress of banking employees in Nigeria; but first, we discuss some of the major workplace stressors that have been identified in the literature.

Stressor in the workplace: the lived experience

Stressors vary, they may be in the form of day-to-day worries, major events, or prolonged problematic work situations (Bhagat and Bailey, 1987), or they may arise from certain ideas, thoughts and perceptions that evoke negative emotions (for example, the idea that one may not reach the position that one aspires to) (Buunk and Janssen, 1992). This reasoning suggests that many occupations have their own characteristic stressors. For example, female managers may experience stressors such as sexual harassment, sex discrimination, and a denial of access to challenging assignments (Burke, 1996). Taking this into account, several occupational stress models have been proposed that focus on organisational dimensions that are considered common causes of stress. One useful model has been developed by Marshall and Cooper (1979) who locate workplace stressors under six broad categories

comprising: factors intrinsic to the job; role in the organisation; relationships at work; career development and achievement; organizational structure and climate; and the home-work interface.

Factors intrinsic to the job include the physical demands of work and the distress caused by environmental factors, such as, noise, vibration, extremes of temperature, workload (both quantitative and qualitative), work hours (including shift work), the effects of technological changes, and exposure to risks and hazards. Stress emanating from one's role in the organization has been widely recognised (Cooper and Marshall, 1976) and may stem from certain, often-unspecified expectations about which behaviours are and which behaviours are not acceptable. Role conflict can occur, for example, when expectations and demands are difficult to meet, or are mutually incompatible (Buunk et. al, 1998). Stress arising from unclear goals and/or objectives - role ambiguity - can ultimately lead to job dissatisfaction, lack of confidence, feelings of futility, a lowered sense of self-esteem, depression, low motivation to work, increased blood pressure and pulse rate, and intentions to leave the job (Margolis et. al., 1974). Responsibility has also been found to be a potential stressor associated with one's role in the organisation. Cooper et al., (1988) make a distinction between two basic types of responsibility: responsibility for people and responsibility for things (such as, budgets, equipment, and buildings); for some workers, responsibility for other people's lives and safety is a major source of stress (Sutherland and Cooper, 1988).

Relationships at work with superiors, colleagues, and subordinates have been identified as potential stressors. Studies have found that mistrust of co-workers is related to high role ambiguity, poor communication, low job satisfaction, and poor psychological well-being (Danna and Griffin, 1999). Strong emotions, such as workplace jealousy and envy amongst employees, have been blamed for pathological outcomes such as workplace violence and harassment (Vecchio, 1995). Poor working relationships among co-workers in an organisation are a potential source of stress at work; but as work group cohesiveness increases, anxiety about work-related matters decreases. Relationships among co-workers can provide valuable social support and this can ease job strain. McLean (1979) suggests that social support in the form of group cohesion and interpersonal trust is associated with

decreased levels of perceived job stress and better health. With respect to career development and achievement, the pressures associated with starting, developing and maintaining a career, a mismatch in expectations, feeling undervalued and frustration in attaining a sense of achievement are all common 'career stressors' (Sutherland and Cooper, 2000). The organizational structure and climate of the working environment influences employee experiences of stress. For example, organisational workers sometimes complain that they do not have a sense of belonging, lack adequate opportunities to participate, feel their behaviour is unduly restricted and are not included in office communications and consultations (Cooper, Cooper and Eaker, 1988).

According to Sutherland and Cooper (2000), it is not possible to obtain a complete stress profile by looking only at sources of stress in the workplace as there is a need to also examine the home-work interface. This includes the personal life events that might have an effect upon performance, efficiency, well-being and adjustments at work (Sutherland and Cooper, 2000). Managing the interface between one's job and various roles and responsibilities off the job is considered as another potential source of stress (Cooper et. al., 2001). Changes in family structures, increased participation by women in the workforce, and technological changes that enable job tasks to be performed in a variety of locations have blurred the boundaries between work and home life, and this in turn has created the potential for conflict to occur between on-the-job and off-the-job roles (Cooper et al., 2001).

From this analysis, it is clear that there is an ongoing interaction between social and contextual factors and the individual and group in that influence employee experiences of work stress and that these experiences can be further shaped by factors residing outside the organization within the home and broader community. National culture, community relations, family histories and so forth, can all influence individual and group sense making which in turn influences how employees perceive the culture and customs of working organizations. As such, broader cultural beliefs, values and practices can increase the number of stressors that an individual is exposed to. Each culture defines what constitutes 'success' (as opposed to 'failure'), 'prestige' (as opposed to 'loss of face'), 'good

behaviour' (as opposed to 'bad'), and what constitutes 'good news' (as opposed to bad tidings), and there is considerable variation between these in different societies. Nevertheless, within each society, individuals try to reach the defined goals, levels of prestige and standards of behaviour that the cultural group expects of its members. Failure to reach these goals (even if these goals seem absurd to members of another society) may result in frustration, anxiety, and depression (Helman, 1994). Context is therefore critical not only to understanding stress, but to making sense of individual and groups perceptions and experiences of workplace stress in different organizational, sectoral and national contexts. In order to more fully understand and assess the construct of workplace stress, there is a need to take into account the working conditions that produce job strain, how specific stressors are perceived and appraised, and the emotional reactions and coping skills of employees. We contend therefore that the socio-cultural context is a key influential factor and that within organizations this consists of collective schemas or social representations that are often referred to as organisational culture. The organisational culture represents the 'living stage' on which stress is experienced and made sense of in our daily working lives.

Researching Banking Organizations in Lagos: Data Collection and Analysis

The setting for our research into workplace stress was the fifty-one commercial banks headquarters located in the state of Lagos, the largest metropolitan city in Nigeria. Although this study focused on the entire Nigerian Banking Industry, a sample of ten banks was selected and two sets of questionnaires were administered to 500 individuals in these ten banks. Prior to the distribution a pilot test was conducted to ensure consistency in meaning and to clarify various aspects of the research tool in relation to the research population under the environmental conditions in which the main field work took place. Only slight modifications were necessary since English is the language of communication and transaction in Nigeria. Each survey contained a cover letter explaining the purpose of the study. The survey was administered to employees in the selected banks through a delegated member of that bank. An average of 50 sets of questionnaires was distributed to each bank. Participation was anonymous and the respondents were asked to sign over the seal of the return

envelopes. Of the 500 surveys, 315 were completed and returned with 300 usable surveys being retained for data analysis. This provided a response rate of 60 percent (see Table 1 for summary).

In order to determine the nature of association among the various variables, descriptive statistics such as percentages and frequencies were used to present the main characteristics of the sample. To explore workplace stress, both regression analysis and bivariate correlations were conducted with the total sample. Bivariate correlations were used to test how variables of interest were related and the likelihood of relationships occurring. Regression analysis allowed assessment of the relationship between the dependent variable (workplace stress) and several independent variables referred to here as moderators of workplace stress (demographic factors of employees) and predictors of workplace stress (stressors).

To test the research hypotheses, correlations were computed between the composite scores for: workplace stress, organisational culture, sociability, solidarity, age, educational level, number of years at the bank, level of job, relationships at work, rate of absenteeism, labour turnover, and gender. Culture was measured using a five-point scale ranging from 1 (strongly disagree) to 5 (strongly agree). Respondents were asked nineteen questions based on the Corporate Character Questionnaire (CCQ) developed by Goffee and Jones (1998) that identifies four types of culture based on the degree of sociability and solidarity (namely: networked culture, fragmented culture, mercenary culture and communal culture). The Occupational Stress Indicator (OSI) instrument developed by Cooper et al. (1988) provided an appropriate well tested tool for exploring the incidence and dimensions of work related stress in the banking environment.

Results indicated that workplace stress had a weak inverse relationship with culture (-0.24), a positive relationship with age (0.22), an inverse relationship with education level (-0.01) and a weak positive relationship with number of years working in the bank (0.05). These findings indicate that negative perceptions of the culture within organisations contribute to workplace stress. They suggests that the more self-reported workplace stress, the older the subjects are, but the less the educational level and

the longer the length of employment within the bank. However, at the same time moderate relationships were indicated between workplace stress and subjects level of job. Further analysis of the data revealed significant negative relationships between self-reported perception of culture and age -0.22 and years spent at the bank -0.25, with a negative but significant correlation between culture and relationships at work -0.39 (p<0.01) and labour turnover -0.51 (p<0.01). Self-reported perceptions of culture were found to have a positive relationship with education level 0.15, a positive and significant relationships with absenteeism 0.47 (p<0.01), and a negative significant relationship with labour turnover -0.51 (p< 0.01).

In order to assess the combined predictive power of these antecedent variables for workplace stress in the proposed conceptual model, a multiple regression analysis was conducted using both predictors and moderators of workplace stress. The regression was a good fit, $R^2 = 98\%$, $R^2_{adj} = 59\%$, indicating that workplace stress within organisations can be predicted and that the content and culture of organizations are important determinants of stress. However, whilst our findings align with other psychological studies of stress, they also point to the need for more sociological and contextual research in this area. In the final section, we discuss some of the implications of this for more contextual studies of stress at work.

Banking developments in Nigeria: towards a contextual understanding of workplace stress

Nigeria currently operates a fairly open banking system. At the time of the research, the sector comprised the Central Bank of Nigeria (CBN), over 89 domestic and foreign banks with branches, agencies and other outlets throughout the country. The CBN is at the apex of the banking system and it is primarily responsible for formulating and monitoring the banking system to ensure that operators comply with monetary, credit and foreign exchange guidelines. Over the last decade, developments in information technology have changed the banking landscape in Nigeria, especially in terms of efficiency, effectiveness and commercial practice. The stiff competition amongst banks in the industry has led to an increase in banking services, ranging from an increase in the number of online services to the provision of debit and credit cards. These changes have also resulted in the

manifestation of a system of work that is western in orientation, with a focus on individual responsibility and accountability. Work is more impersonal, task oriented, uses close supervision and operates within a strict disciplinary code; as such, there is very little autonomy and decision-making power. This system of management is representative of a post colonial heritage, in which there is little room for worker initiative. The system is risk averse, hierarchical, centralised, authoritarian, and non-consultative.

This new form of work organization is very different from the collectivist nature of the traditional African society where the head of the group is the father who is expected to cater to the members' livelihood and provide remuneration, even though the work relationship is non-contractual. For bank employees, being part of this new type of work organisation can threaten their individual sense of freedom, autonomy and identity, and their lack of participation in work activities can result in negative psychological moods. Security of employment is no longer assured and the peculiar organisational culture resulting from this, coupled with other environmental factors, such as, life expectancy and an absence of property ownership, make workplace stress prevalent. As one interviewee commented:

> Workplace stress is perhaps one of the weaknesses of the Nigerian work environment as a whole. Its' increase in the workforce is probably due to the economic recession in the country which has led to market-shares and fortunes of banks and non-bank institutions to be depleted. Downsizing and the poor supply and state of infrastructural facilities such as roads and telecommunication which are abysmal, have also made the problem widespread!

The results from our study suggest that workplace stress is shaped by the context within which work takes place. Data indicates that pressures at the workplace have become greater over recent years due to legislative changes and other demands on the organisational environment. Empirical evidence suggests that the size and market share of the bank organization (external context), as well as the reporting and command structures, management styles and so forth (internal context), all affect

employment practices and relationships within the organisation. Although on an individual level our findings demonstrate how a high level of workplace stress can be attributed to age, gender, job level, job function, educational level, and the years spent with an organisation, contextual factors are also shown to have a key influence on employee perceptions and experience of stress.

We found that differences in individual levels of stress were attributable to the different underlying assumptions of the host culture, and the way that these supported or conflicted with the different aspirations of employees and their perceptions of what the organization should be. We also noted how organizational cultures that are higher in sociability than solidarity can lead to workplace stress due to the fact that a culture high in sociability may in some instances cause social liability, such as excessive job demands, and create an insidiously political environment (see also, Nikkilä, 2004). Although we recognise that both organisational characteristics and individual characteristics influence workplace stress, we contend that far too great an emphasis has been placed on psychological models that address individual attributes. These psychological models tend to inadequately address the subjective experience of employees. They neglect to account for the fact that acute individual events increasingly overlap with environmental demands (Dooley and Van de Ven, 1999). Our findings reveal a high level of workplace stress in the Nigerian banking industry where fragmented organizational cultures were commonly perceived to exist. Work practices were generally low in solidarity and low in sociability, with a focus on individual job tasks, whereas employees also saw themselves as more collectivist in nature. Individuals in this region are said to be 'being-oriented', meaning that they work only as much as needed to be able to live (Adler, 1995). Consequently, organisational systems that subscribe to foreign and traditional patterns of operation (Anakwe, 2002) often conflict with the contextual and/or traditional ways of doing things and as such, contribute to confusion and ambivalence among bank employees (Anakwe, 2002).

The structure and culture of work organization were found to be a source of workplace stress for more than 50% of respondents, such factors as: lack of consultation and communication, inadequate or poor quality of training, staff shortages and unsettling turnover rates, were all found to be contributing

factors to the high levels of stress. Other factors, such as: too much work to do, the need to keep up with new techniques, new technological challenges, having to work long hours, ambiguity in the nature of the job, conflicting job tasks, lack of social support, a lack of encouragement from superiors, feeling isolated, unclear promotion prospects, spouse's attitude towards career, and an absence of stability and dependability in home life, were all found to contribute to the high levels of workplace stress in these group of respondents.

Differences in the level of workplace stress were also attributed to national cultural differences and the fact that the work environment for these groups of respondents was under constant change. Employees all noted concerns about the political environment, the weak economy and an unpredictable stock market. A general finding from the research is that the uncertainty arising from so many changes in the banking environment has been detrimental to the quality of working life. In this regard, changes in the sociocultural environment are influencing the behaviours of individuals and groups in organisations (Sagie and Aycan, 2003). Taken as a whole, the emergent picture from the research confirms the importance of context to understanding employee experience of workplace stress. The history of operations, familial background and sectoral expectations, as well as national priorities and political uncertainties, all combined in further shaping a local operating culture that set the values and norms for individual and group behaviour. Giving sense to experience and making sense of the world of work, were closely aligned with these inner and outer contextual processes, and ongoing inter-relationships with other significant individuals and groups. In this way, the experience of workplace stress also depends on the way the person makes sense and perceives of their work situation. In view of the potential link between organisational culture and workplace stress, our research findings highlight the need for organizations to be culturally sensitive in managing working environments. We also suggest that no one cultural type or model of operation is intrinsically better than any other, nor is it possible to manage culture in any simple prescriptive way. Cultures are complex and not easily managed or understood (see, Alvesson and Sveningsoon, 2008). We contend that contexts and cultures vary both across and within organizations, and are not static but dynamic entities. However, a more sensitive understanding of culture and the context within which stress is

occurring provides useful insight and opportunities to tackle issues of workplace stress, especially in situations where it is resulting in problems of productivity loss, staff absenteeism and low morale.

Conclusion

In this article we have set out to present a more contextual and sociological perspective on workplace stress. We contend that too much emphasis has been placed on individual-based accounts that seek solutions in programmes that can alter and manage the coping strategies and behaviour of individual employees. In our study of workplace stress among Nigerian banking employees, we found that the socio-political economic context of developing countries, the local history and culture of Nigerian communities, as well as workplace cultures and employer expectations, all influenced individual and group sense making in their perceptions and attitudes towards workplace stress. While we recognise the importance of individual characteristics and of the interplay between these and contextual conditions, our focus has been on the importance of culture and perceptions of work in forwarding a more contextual understanding of workplace stress.

Although one would expect that organizations would recognise that workplace stress reduces employee well-being, and that excessive or sustained work pressures can lead to stress, awareness was surprisingly absent in our study. Our results suggest that few organizations, especially in developing countries, have fully addressed the issue of workplace stress or its management, even though many admit that workplace stress is a problem. The non-existence of a systematic approach to address this issue or its underlying causes suggests that there are a large number of organizations that simply pay lip-service to such a problem. From these results, few participating organizations perceive a direct relationship between context (history, culture and power relations at work) and workplace stress, and the implications of this for employee productivity and organisational performance. Unless a more proactive and contextually aware programme for managing these issues are developed then there is unlikely to be any alleviation of this problem in the foreseeable future.

Table 1:   *Demographic Profile of respondents (N=300)*

Demographic Composition	Frequency	Percentage
GENDER		
Male	188	62.7
Female	112	37.3
Age		
30 or below	71	23.7
31-40	149	49.7
41-50	70	23.3
51-above	10	3.3
Marital Status		
Single	87	29.0
Married	204	68.0
Divorced	3	1.0
Others	6	2.0
Education		
Secondary	5	1.7
College/University	151	50.3
Post Graduate	109	36.3
Others	35	11.7
No of Years with Present Bank		
5 years or below	126	42.0
6-10	80	26.7
11-15	34	11.3
16-20	20	6.7
21 or above	40	13.3
Job function		
Administration	28	9.3
Treasury/Retail	22	7.3
Corporate Banking	110	36.7
Legal	13	4.3
Operations	42	14.0
Finance	28	9.3
Others	57	19.0
Level of Job		
Top management	10	3.3
Middle management	80	26.7
Junior management/officer	143	47.7
Junior employee	67	22.3

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