

Stress and Coping Techniques of Female Bank Staff in Kogi State, Nigeria

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Abstract - Stress refers to pressure, tension or worries arising from problematic situations in an individual's life, this study investigates stress and coping techniques of female bank staff in Kogi State, Nigeria. The research design adopted for this study is the descriptive survey. A total of 586 respondents were randomly selected from various banks in Kogi state, Nigeria. And were given copies of the stress and coping techniques of female bankers in Kogi State, questionnaire to fill, the questionnaire which was patterned after a Four-point Likert Type scoring procedure format. The data which emanated from the respondents was analysed by Analysis of Variance (ANOVA). The result showed that when a female bank staff is being transferred to other branches far from home, competition among colleagues and many deadlines to meet were the sources of stress and eating of adequate balance diet, taking out time to visit a friend and doing periodic health check-up as the coping techniques of female bank staff. It was recommended that the banks management should endeavour to employ more staff probably on part-time basis to ease the target set for the staff, counselling unit should also be provided in the banking industry to help the staff and management in understanding stress and how to cope with it. Counsellors in the banking sector could equip the staff with stress reduction techniques or strategies and how to adjust working between conditions in banks. Married staff most especially the women should be exempted from spending long hours at work.

Keywords: Stress, Coping Techniques, Female Bank Staff

INTRODUCTION

There has been an influx of women into the labour force; this is due to the far reaching changes in employment opportunities for women all over the

world and Nigeria in particular. The banking sector in Nigeria has experienced changes in the increment number of women entering the profession in recent years. The demand and challenges of everyday such as job, economic conditions, marriage, desire to survive and others appears to be part of the stressors of life. Man's response to a particular stressful situation determines whether the stress is good or bad. Chitty [1] looked at stress as all the responses the body makes while striving to maintain equilibrium and deal with the demands of life. Stress appears to be a silent killer which does not weigh people down in a day, therefore people seems to be careless about it or manage it the way it should. This is in agreement with the discovery of Gorman [2] who admitted that unremitting stress does damage to the immune system and can reduce individual's life span.

There have been instances in the bank whereby a female banker slum after stressful activities, in spite of the advance technological tools in place. At one point or the other, everyone suffers from stress [3]. According to the Oxford Advanced Learner's Dictionary 6th Edition [4], stress refers to pressure, tension or worries arising from problematic situations in an individual's life. Where the incidence of such stress is traceable to a job or work situation, it is known as job stress [5]. Bamidele [5] further observed that stress can be identified with almost any aspect of a job or work situation such as extremes of noise and light, or much or too little responsibility etc.

Adeoye [6] observed that many studies carried out in Europe and America show that stress is common in many occupational fields which include teaching, law enforcement and many skilled and unskilled jobs in factories. Cognitive-relational theory defines stress as 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 [7].

Appraisals are determined simultaneously by perceiving environmental demands and personal resources. They can change over time due to coping effectiveness, altered requirements, or improvements in personal abilities. The individual is partly restricted in his or her coping capabilities, striving for a positive outcome of the situation in order to gain or to restore his or her well-being. Rather, threat is a relational property concerning the match between perceived coping capabilities and potentially hurtful aspects of the environment [8].

Banks prefer to employ young ladies to married women. These young ladies were employed on temporary basis and are laid off when they cannot meet their targets and the desire of every employer is optimum productivity and this can only be achieved when the employees work at their best with a free mind set devoid of trouble. Banks no longer recruit graduates that are more than 25 years of age in this advanced technological age depending on the bank; this is to enable such an individual to work effectively and be productive especially in the operation or marketing unit [9].

Female staffs are always at the front wheel of getting more customers to bank and that is why some among them are victim of sexual harassment because many customers do not mind their status [10]. Most of the newly employed female bankers are not aware of the dead trap in the bank so long as they got the job but the moment they enter they get frustrated because of the tasking nature of the job in the bank. Moreso, risk of thieves, overpaying customers, wrong posting of money into accounts, Atm balancing stress, risk of contacting any disease like the deadly Ebola virus also causes stress and tension on banking employees because they are also at risk.

More so, the stress associated with dealing with large sums of cash and strict policies regarding achievement of targets can be carried from the work-role to the family role, thus resulting in work and family conflict. The spousal relationship is also at risk due to lack of time, all these are all piled up in her head and some other unspoken words will keep her at the edge of her seat because she's thinking on how to get each of this solved without hurting herself. When an individual's feel that too many demands of one domain are unmet, they experience work-family conflict. Bank as a pillar of the economy, plays a predominant role in the economic development of the country. Therefore, the employers and/or management cannot ignore the influence of stress in attaining the organizational set goals. It is here that a comparative

investigation of the reasons of stress among the female bank staff is needed and its coping techniques.

Nigeria women are fast becoming a force to reckon with in the world of work and female bankers cannot be neglected because they constitute a sizeable proportion of Nigeria women whose impact can certainly be felt. Stress has negative effects on individual and the family's productive activities, the society, the nation and the entire world are not left out of the dire consequence of stress on mankind. Stress in particular is an issue that cannot be totally eradicated in human race; it can however be minimized and managed to enable effective and efficient productivity in all human endeavours.

According to Adeoye and Afolabi [11], stress is deleterious to the female bankers because it can cause a lot of damage irrespective of their status (married, singles and the devoiced or separated), which in some cases can lead to loss of live. Abiri and Daramola [12] stated that there is no way a research can be carried out until a problem is recognized, deliberated upon and formulated in a useful way. Working in the bank is stressful which can potentially influence female anxiety level [13]. In a study conducted by Narayanan, Marion and Spector [14] they found that interpersonal conflict played a greater role in causing job stress for women than men. Okorie-Uguru [15] also reported that highly stressful situations generate a lot of symptoms to indicate its presence while task is being performed such symptoms' like low self esteem; defective judgment, loss of memory and inability to concentrate and loss of perspective.

OBJECTIVES OF THE STUDY

This study aimed to determine the sources of stress among female bank staff in Kogi State, Nigeria; and the coping techniques employed by female bank staff in Kogi State, Nigeria

RESEARCH HYPOTHESIS

1. There is no significant difference in the sources of stress among female bank staff in Kogi State on the basis of age.
2. There is no significant difference in the coping techniques employed by female bank staff in Kogi State on the basis of age.
3. There is no significant difference in the source of stress among female bank staff in Kogi State on the basis of marital status.
4. There is no significant difference in the coping techniques employed by female bank staff in Kogi State on the basis of marital status.

METHODS

The research being a quantitative type adopted the descriptive survey design in information gathering. Descriptive survey method refers to studies carried out that involve careful examination of the nature, characteristics, types and kinds of a particular phenomenon. The population for this study comprises all the female bank staff in Kogi State, according to the statistics obtained from the biometric data compilation of the Central Bank of Nigeria, Kogi State Branch, female bankers' takes 60% of 8,304 out of the population of the bank staff in the State which equals to 5000 female bank staff.

The target population for this study therefore consists of selected female bank staff in the selected Local Government Areas from the senatorial districts in the State. The sample for this study was 586 based on five percent (5%) margin of error at 99% confidence level. Purposive and cluster sampling procedures was used in selecting 586 female bank staff in order to have fair representation of the respondents for the study. At stage one, purposive sampling was used to select three Local Government Areas each from the 3 Senatorial Districts. At stage two, purposive sampling was also used to select fifteen banks from the selected local government areas of the three 3 senatorial districts. Finally, at stage three cluster sampling method was used to select female bank staff from the chosen banks. Cluster sampling technique is a sampling technique where the entire population is divided into groups or cluster and a random sample of the cluster are selected.

The researchers employed both descriptive and inferential statistical methods to analyze the data collected for the study. Percentages were used for the demographic data. The research questions 1 and 2 were analysed using mean rating and ranking order. Analysis of Variance (ANOVA) was used to test hypotheses 1, 2, 3 and 4. All hypotheses were tested at 0.05 alpha level of significance.

RESULTS

Table 1. Distribution of Respondents by Age and Marital Status (n=586)

Variables	f	%
Age		
18-25 years	249	42.5
26-33 years	151	25.8
32-41 years	162	27.6
42 years & above	24	4.1

Table 1 (cont). Distribution of Respondents by Age and Marital Status (n=586)

Marital Status	f	%
Single	283	48.3
Married	218	37.2
Separated	57	9.7
Divorced	28	4.8

Table 1 shows that 586 respondents participated in this study. The revealed that the age bracket 18- 25 years are more than the other groups. Most of the respondents are single (48.3%), while (37.2%) were married, others were separated and divorced.

Table 2. Mean and Rank Order of Sources of Stress among Female Bank staff

I experience stress when:	Mean Rank
1. transferred to other branches far from my home	3.60 1 st
2. competition arises among colleagues	3.53 2 nd
3. there are many deadlines to meet	3.52 3 rd
4. given unrealistic time limits for assigned task	3.48 4 th
5. there are so many targets to be met	3.46 5 th
6. fear of making mistakes that can lead to serious consequences arises	3.44 6 th
7. assigned difficult task	3.30 7 th
8. dealing with difficult customers/colleagues at work	3.22 8 th
9. I experience discrimination and favouritism	3.20 9 th
10. thinking of job insecurity	3.09 10 th

Table 2 presents the mean and rank order of sources of stress experienced by female Bankers. The table shows that all the 10 items have mean scores that are above 2.50, hence, all the factors contained in the instrument are sources of stress for female bankers in Kogi State. However, the major sources of stress experience by the respondents are when "transferred to other branches far from home", 'competition arises among colleagues' and 'there are many deadlines to meet. This is indicated by items 10 (with mean score of 3.60), 8 (with mean score 3.53) and 6 (with mean score of 3.52). They are the top three ranked items, 1st, 2nd and 3rd respectively.

Table 3 shows that all the 10 items have mean scores that are above 2.50, hence, all the strategies are employed by the female bankers to cope with stress. However, the most common strategies are 'eating adequate food (balance diet)', 'taking out time to visit a friend' and 'doing periodic health check-up'. This is indicated by items 2 (with mean score of 3.60), 5 (with mean score 3.57) and 7 (with mean scores of 3.55). They are the top three ranked items, 1st, 2nd and 3rd respectively.

Table 3: Mean and Rank Order on Coping techniques of Female Bank staff

I employ the following coping strategies	Mean	Rank
1. eating adequate food (balance diet)	3.60	1 st
2. taking out time to visit a friend	3.57	2 nd
3. doing periodic health check-up	3.55	3 rd
4. seeking assistance from counsellor	3.54	4 th
5. practicing relaxation techniques	3.47	5 th
6. replacing all irrational thoughts with rational or logical thoughts	3.39	6 th
7. engaging in regular exercise	3.38	7 th
8. taking adequate time to rest when off-duty	3.35	8 th
9. sleeping early at night to avoid rush-hour preparations later in the morning	3.25	9 th
10. listening to music	3.22	10 th

Hypothesis One: *There is no significant difference in the sources of stress experienced by female bank staff in Kogi State on the basis of age.*

Table 4: ANOVA Comparing the Difference in Sources of Stress Experienced by Respondents Based on Age

Source	df	SS	MS	Cal. F-ratio
Between group	3	771.669	257.223	7.06*
Within group	582	21219.253	36.459	
Total	585	21990.922		

* Significant, $p < 0.05$; Critical F-ratio=2.60

Table 4 shows that the calculated F-ratio of 7.06 is greater than the critical F-ratio of 2.60. Therefore, the hypothesis is rejected.

Table 5. Duncan Multiple Range Test Identifying the Magnitude of Difference in the Sources of Stress Experienced by Respondents on the Basis of Age

Duncan Grouping	N	Mean	Group	Age
A	249	63.59	1	18-25 years
A	161	63.63	1	26-33 years
B	16	61.03	2	32-41 years
C	241	62.29	3	42 years & above

Table 5 presents the DMRT to show the magnitude of difference in respondents' responses on the basis of age. The table shows that the mean scores of group 1 (63.59 and 63.63) are greater than the mean scores of group 2 and 3 (61.03 and 62.29) respectively. This indicates that the age group of 26-33 and 18-25 are similar in sources of stress and subscribed more to the sources of stress in the instrument than other groups.

Hypothesis Two: *There is no significant difference in the coping techniques employed by female bank staff in Kogi State on the basis of age.*

Table 6: ANOVA Comparing the Difference in Coping Strategies Employed by Respondents Based on Age

Source	df	SS	MS	Cal. F-ratio	Crit. F-ratio
Between group	3	99.369	33.123	0.91	2.60
Within group	582	21091.64	36.240		
Total	585	21191.01			

Table 6 shows that the calculated F-ratio of 0.91 is less than the critical F-ratio of 2.60. Therefore, the hypothesis is not rejected.

Hypothesis Three: *There is no significant difference in the sources of stress experienced by female bank staff in Kogi State on the basis of marital status.*

Table 7: ANOVA Comparing the Difference in Sources of Stress Experienced by Respondents Based on Marital Status

Source	df	SS	MS	Cal. F-ratio
Between group	3	433.707	144.569	3.90*
Within group	582	21557.21	37.040	
Total	585	21990.92		

* Significant, $p < 0.05$; Critical F-ratio=2.60

Table 7 shows that the calculated F-ratio of 3.90 is greater than the critical F-ratio of 2.60. Therefore, the hypothesis is rejected.

Table 8. DMRT Identifying the Magnitude of Difference in the Sources of Stress Experienced by Respondents Based on Marital Status

Duncan Grouping	N	Mean	Group	Marital Status
A	57	63.72	1	Separated
B	283	63.53	2	Single
C	28	62.39	3	Divorced
D	218	61.77	4	Married

Table 8 presents the DMRT to show the magnitude of difference in respondents' responses on the basis of marital status. The table shows that the mean scores of group 1 and 2 (63.72 and 63.53) are greater than the mean scores (62.39 and 61.77) of group 3 and 4 respectively. This indicates that the marital groups were differ in their sources of stress.

Hypothesis Four: *There is no significant difference in the coping techniques employed by female bank staff in Kogi State on the basis of marital status.*

Table 9. ANOVA Comparing the Difference in Coping Strategies Employed by Respondents Based on Marital Status

Source	Df	SS	MS	Cal. F-ratio
Between group	3	517.971	172.657	4.86*
Within group	582	20673.039	35.521	
Total	585	21191.010		

* Significant, $p < 0.05$; Critical F-ratio: 2.60

Table 9 shows that the calculated F-ratio of 4.86 is greater than the critical F-ratio of 2.60. Therefore, the hypothesis is rejected.

Table 10. MRT Identifying the Magnitude of Difference in the Coping Strategies Employed by Respondents Based on Marital Status

Duncan grouping	N	Mean	Group	Marital Status
A	218	65.00	1	Separated
B	283	64.00	2	Divorced
C	57	64.21	3	Married
D	28	60.61	4	Single

Table 10 presents the DMRT to show the magnitude of difference in respondents' responses on the basis of marital status. The table shows that the mean scores of group 1 (64.21 and 64.) respectively are greater than the mean score of group 2 (63.80) and (60.61) of group 3 respectively. This indicates that responses of respondents who are married and divorced contributed to the difference noted in the sources of stress on marital status.

DISCUSSION

The major findings of this study revealed that female bank staff in Kogi State experience stress as a result of transfer to other branches far from home, competition arising among colleagues and many deadlines to meet, long distance between work place and home is probable of inducing stress on individual given the bad conditions of most Nigerian roads and traffic hold up that one may experience stress while going to or returning from work.

Considering the rate at which adult-learners (i.e. employed old people) are enrolling for HND, undergraduate, postgraduate and professional programmes as well as their enthusiastic attitudes and behaviours towards customers or clients in order to get promotion at work, considering the procedure for promotion in banking industry which is tasking and the enthusiasm of the staff especially the females, to attain higher level, competition often become unhealthy and may thus pose stress to female bankers.

This in line with the view of Ouyang [16] that high instability and severe competition in the banking sector is leading to increased stress levels on employee. The banking industry in this contemporary time usually set standard to be met for their staff, otherwise, they may lose their jobs. For example, staff in the marketing unit is usually given specific targets to meet in terms of the number of customers and the amount of deposits that should be accrued within a specified period of time. This team of staff will then spread out on the streets looking for customers in order to fulfil the demands of the bank and to secure their jobs. These are enough to induce stress of female bank staff in Kogi State.

The study also revealed that the most common coping techniques employed by the bank staff in Kogi State in coping with stress are eating of adequate balance diet, taking out time to visit a friend and doing periodic health check-up. This follows that the respondents have positive coping techniques in coping with stress because eating balance diet comprises the food containing diverse and healthful ingredients to promote a good health. This finding is in line with the study of Somer [17], that persons who maintain a healthy diet are usually more unlikely to experience occupational stress. Dau-Benmier [18] also stated that good diet, exercise are beneficial coping strategies for stress. Taking out time to visit a friend and doing periodic health check-up is also positive methods in dealing with stress. Oniye [19] maintained that the use of anti-depressive behaviours is one of the manifestations of adjustment strategies that bankers can use to cope with stress such as talking and calling up a friend.

The first hypothesis revealed that there is significant difference in the sources of stress expounded by female bank staff in Kogi State on the basis of age. This indicates that age reflects difference in the sources of stress expounded by female bankers. The finding of this study supports the results of Anitha-Devi [9] who discovered that younger individuals experience more role stress than the older people due to their quest for success in life.

The second hypothesis revealed that there is no significant difference in the coping techniques employed by female bank staff in Kogi State on the basis of age. This implies that age has no influence on the coping strategies employed by female bankers. This negate the view of Seligman [20] which stressed that experiencing stress over a long period of time can produce a feeling of helplessness. As a result of this people may stop striving for goals. This condition is

called learned helplessness.

Hypothesis three indicated that there is significant difference in the sources of stress experienced by female bank staff in Kogi State on the basis of marital status. This implies that female bankers are different in the sources of stress they experienced based on marital status. The same finding was discovered in the study of Marcelino, Cerveira, Carvallo, Costa, Lopes and Calad [21] where increased burnout among married people was reported.

Hypothesis four revealed that there is significant difference in the coping techniques employed by female bank staff in Kogi State on the basis of marital status. This indicates that marital status of respondents influences their coping strategies with stress. The finding of this study is in line with that of Yahaya, Opekun and Idowu [22] which stressed that male and female, and married and single respondents (bankers) were significantly different in their coping strategies.

CONCLUSION

Female bank staff in Kogi State experienced stress as a result of transfer to other branches far from home, competition arises among colleagues and many deadlines to meet. The most common coping techniques employed by the bank staff in Kogi State are eating of adequate balance diet, taking out time to visit a friend and doing periodic health check-up. There is a significant difference in the sources of stress experienced by female bank staff in Kogi State on the bases of age and marital status. There is no significant difference in the coping techniques employed by female bank staff in Kogi State on the bases of age while significant difference was found on the basis of marital status.

IMPLICATIONS FOR COUNSELLING PRACTICE

Counselling is very crucial in ameliorating any kind of work-related stress an individual may be going through. It is against this background that counselling services should be provided in all banking sectors so as to inform the authorities on the effects high work demand and expectations on the staff, and how it may affect the productivity and profitability of the industry.

Counselling existence in the banking sector will also prove effective in the area of staff transfer from one branch to another. Counsellors in banking sectors could help the management to understand the extent to which distance between home and work place pose stress on bank staff. In addition, counsellors could help understand the consequences that distance may

have on individuals and on the rate of productivity of the industry at large. Hence, consideration should be given to workers that desire to be transferred by providing them with adequate accommodation near the branch in which they desire to be transferred to.

Counsellors in training, who may eventually find themselves in the banking sector either as counsellors or psychologists, should be prepared towards the likely challenges they may encounter in the banking industry. They must understand how to cope with stress inducing factors and how to help their colleagues cope with stress.

RECOMMENDATION

Bank management should endeavour to employ more staff probably on part-time basis to ease the target set for the staff. The bank management should also ensure that staff promotion is regularly reviewed. The bank management should also endeavour to consider the living distance of their staff to the bank location. Adequate accommodation should thus be provided for the staffs that are transferred far from their homes to avoid stress.

Break period of bank staff should be elongated so that they may be able to rest well to perform their duties effectively. Medical unit/staff welfare unit should be provided near the bank location. This will help in attending to emergency cases that may arise among staff in the course of discharging their duties.

Counselling unit should also be provided in the banking industry to help the staff and management in understanding stress and how to cope with it. Married staff most especially the women should be exempted from spending long hours at work. This will help them to be able to perform excellently at work as well as fulfilling the marital roles.

This study used only quantitative method of data collection; future researchers may consider including qualitative method such as: interview and Focus Group Discussion (FGD) in order to have more robust data.

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