

CAUSES OF JOB STRESS IN THE BANKING INDUSTRY; A STUDY OF GUARANTY TRUST BANK PLC, ABAKALIKI, EBONYI STATE, NIGERIA

BY

JOSHUA O. NWEKE
joshuanweke123@gmail.com
Department of Sociology/Anthropology
Faculty of Social Sciences and Humanities,
Ebonyi State University, Abakaliki

Abstract

Job stress is one of the greatest challenges in work organization. It hampers industrial productivity and growth. Previous studies on job stress focus on the nature of stress, types of stress and its implications without much attention on the remote causes of job stress especially in the banking industry. This study therefore, underscores the remote causes of job stress in the banking industry. Guaranty Trust Bank is the focus of this study. This is on the premise that the nature of job demands within the bank is an indication that their employees experience a very serious stress on their jobs. Survey design was adopted. Human Relations theory provided the framework for this study. The questionnaire instrument centered on respondents demographic data and the causes of job stress in the banking industry. In-Depth Interviews were conducted on two banks Managers one from Fidelity Bank PLC and the other from Access Bank PLC. Descriptive statistics were used to analyse quantitative data while qualitative data were content analysed. Results indicate that 57% respondents were females while 43% were males. Excess workloads (96%), not being assigned responsibilities in areas of one's specialization (93%) and struggling to meet up with deadlines on assigned responsibilities (96%) are factors responsible for job stress in the banking industry. The study therefore recommends that employees should be given responsibilities in their areas of specialization and profession. They should also be given minimal workload and targets that they could bear without mush stress. Workers rest hours should also be increased. This would go a long way to reduce job stress and increase productivity in the banking industry.

Keywords: Excess workload, Job stress, Responsibility, Target goals.

Background and Statement of the Problem

The complete absence of stress is death. Stress therefore is inevitable in life. Every human person experience a level of stress. Stress is an ineffective and unhealthy reaction to change. It describes a force, which affects human beings physically, mentally, emotionally, socially and spiritually. It is the body's response to undesirable mental, physical, emotional, social or environmental demands. Stress describes physical trauma, strenuous exercise, metabolic disturbances and anxiety which challenges the body's homeostasis (well being) (Akinboye, Akinboye and Adeyemo 2002).

Job stress is very often a feature that is prominent in work organizations. The banking industry is the worse hit. This has adverse effect on productivity. Job stress can be experienced in any aspect of

work situation such as extremes of heat, noise and light, too much or too little responsibilities. Job stress is associated with underemployment and over loaded with responsibilities outside ones area of specialization (Irene 2005). The problem of job stress is so ubiquitous and so severe that the United Nations has described it as a global epidemic with no occupational spread (Akinboye, Akinboye and Adeyemo 2002).

The major interest of organizational worker is the ability to balance between the demands at workplace and the family responsibilities. The competing demands which are pronounced in work place and personal responsibilities at home often leads to role conflict. In these light, six most important sources of job stress include; occupational demands, role conflict, role ambiguity, heavy workload, under loads, responsibilities for others and lack of social support (Zedeck 1992, and Pasasuman et al 1997).

It is curious to observe that working in a bank is associated with stress. The challenge of meeting up with customers demands coupled with designated task of account balancing, data processing and evaluation of daily activities in the banking sector gives a serious concern. The ability of employees to cope with conflicts arising from their job demands is an issue of great concern. Scholars' attention focused mainly on nature, consequences and coping of job stress with little attention on its causes. Also, the causes of job stress in the banking industry are areas which lack scholarly works. Therefore, this study is designed to fill this lacuna in organizational studies.

Review of Related Literature

The sources of job stress are generally referred to as stressors. Stressors according to Kreitner and Kimicki (2001) are environmental factors that produce stress. He argues that, stressors are prerequisite to experiencing the stress response. Job stress presents itself in many forms, from the confusions about one's role and responsibilities, to the level of supports one gets from co-workers and from other factors like job demand and even individual characteristics of the employees (Salami 2009).

Generally, job stress can arise from either the environment of work, i.e. organizational or situational stress, or from characteristics of the workers themselves i.e. dispositional or personal factors. Extra-organizational stressors; societal and technological changes, family situation, relaxation problems, hard/harsh financial times, race and class discrimination and poor residential condition can cause stress for the employees as well.

Organizational Stresses

Causes of organizational stress are reviewed under the following headings:

- 1. Job Demand and Work Load:** Some jobs, especially banking, requires excessive speed, output or concentration, accuracy, long working hours, impossible deadlines, ethical dilemmas, and these come as work overload. The implication is that employees have more work than they can handle. In a given situation where employees believe that they lack the required skills or abilities to perform a given job, they even are given a qualitative overload. Salami (2009) states that job underload or underutilization occurs when workers feel that their knowledge, skills or energy are not fully utilized, or when jobs are boring and monotonous. Both of these stressors are unpleasant and research findings suggest that both can lead to high levels of stress. Krietner et al (2001) and

Robbins et al (2009) argue that security fall under this category. Banking work is highly unsecured, and employees are hardly satisfied when they realized that their future is not secured, and this will have adverse effects on the families.

2. **Role Ambiguity:** This is a source of job stress that occurs when job or task requirements are not clearly outlined or when workers are unsure of their responsibilities and duties. Robbins et al (2009) confirm this when they stated that role ambiguity is created when role expectations are not clearly understood and the employee is not sure of what he or she is to do. Ambiguity in roles arise when individuals are certain about several matters relating to their jobs; the scope of their responsibilities, what is expected of them, how to divide their time between varieties. Most people dislike such uncertainties and find them quite stressful. Role ambiguity can 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. These, according to Lovullo and Thomas (2000) have a negative effect on families of employees.
3. **Role Conflicts:** When an employee has to play different roles simultaneously at work, e.g., being an accountant, a cashier and a cash collector at the same time, or when role at work conflicts with his or her family roles, then role conflicts occurs and this can cause stress. For Robbins et al (2009) role conflicts create expectations that may be hard to reconcile or satisfy. Cooper et al (1988) posits that responsibility has also been found to be a potential stressor associated with role in the work environment and family.

Organizational Structural Stressors: Ogundele (2006) states that stress occurs as a result of physical conditions in work environment ranging from noise, heat, poor lighting, staff rules and regulations, poor reward systems, lack of freedom and even lack of clear career path. Similarly, Robbins et al (2009) include design of individual job (autonomy, task variety, degree of automation). Working in an overcrowded room or in a visible location where noise and interruptions are constant can increase anxiety and stress. When employees lack adequate opportunities to participate in decision making process, they feel that their behaviours are unduly restricted and they are not included in office consultations (Repetti, 1998). This gives rise to stress at work.

Organizational Changes: Major changes in banking sector in recent times can be a major source of stress. Some common changes that may lead to job stress include company-wide re-organizations, mergers or acquisitions, changes in company policy, and managerial personnel changes. Again, recent work force cutbacks in the banking sector have no doubt resulted in greater pressures on the remaining workforce with increasing workload which result in stress (Krietner et al 2001).

Interpersonal Stress: These are pressures created by other employees. Lack of social support from colleagues and poor interpersonal relationships can cause stress at work. Relationships at work with supervisors, colleagues and subordinates have been identified as potential stressors. Faris et al (1990) as cited in Salami (2009) maintains that organizational politics and struggles over power can be an important source of stress in the work place.

Personal Factors:

Source of stress from personal factors according to Robbins et al (2009) include family issues, personal economic problems and inherent personal characteristics like perception, personality dispositions, lack of social support and also job experiences (Dickerson and Kemeng 2004 and Robbins et al 2009).

In summary, Akinboye, Akinboye and Adeyemo (2002) affirm that the following factors are responsible for job stress in the workplace: low pay, promotion problems, threat of redundancy, job insecurity, change in working hours, feeling of lack of control, lack of job satisfaction, office politics, employee lack of control, career development and achievement factors, conflict at work, heavy workload, new management techniques, long hours of working, work shifts, sensory factors such as noise, sexual harassment, factors of the job itself, ageism, meeting deadlines, long hours of meeting, burn out, traumas, poor social skills, low emotional intelligence, lack of control and powerlessness, frustrations, poor supervisory skills, bullying at work, lack of recognition, autocratic leadership, organizational structure, home-work interface and concept changes at work.

Theoretical framework

The theoretical framework adopted for this study is human relations theory by Elton Mayo. Several experiments were undertaken by Elton Mayo at the Hawthorne plant in the USA in the 1930s. In his study, he discovered that if company or management took an interest in employees and cared for them, it had a positive effect on their motivation to work.

In the banking sector, bank management views workers as industrial machines which could be manipulated to achieve organizational goal. Each employee is given a target to achieve within a specific period of time without minding whether such individual has the capacity to deliver the given target. Therefore, the heavy workload that is functional in the banking sector tends to neglect the humanness in productivity. It negates the ideologies and principles of work norms, ethics and values. Banking ethics undermines the fact that workers are essentially stimulated by sentiments like fairness and the right to work. Bank managements are interested in the logic of cost and efficiency (Anugwom 2002).

The human relations theory argues in other words that the a priori mechanistic conceptualization of workers in Taylor's Scientific Management theory does injustice to the un-questionability of the humanness of the worker. It sees social interaction and work group solidarity and not monetary rewards as primary motivators at work place (Anugwom 2010). In this light, the standpoint of human relations theory is that when managers take great interest in employees, they will feel more valued and empowered to perform. The implication is that employees work as a team. Employees will be more highly productive when they are managed, consulted and their welfare not taken for granted.

Research Design

The design adopted for this study is survey. Questionnaire instrument of survey is utilized in data generation. In addition, in-depth interviews were conducted on stakeholders in the banking industry.

Population of the Study

All employees of Guarantee Trust Bank Abakaliki PLC constitute the study population. They were 28 in number as at 2014. These constitute only the professional staff of the bank. The population is made up of both junior and senior staff.

Sample Size and techniques

The entire population of staff of the organization under study makes up the sample size. By implication, the sample size is made up of 28 staff of the bank. Since the entire population constitute the sample, census techniques was adopted in data generation from all the respondents (workers). To compliment the sample of 28 respondents, two (2) branch managers of other commercial banks were interviewed. Those purposely selected for these interviews were the former branch Manager of Fidelity Bank PLC, Abakaliki and the current branch Manager of Access Bank PLC, Abakaliki.

Methods of data collection

Two major methods were used to generate data for this work. There were primary and secondary sources of data collection. The primary source was through the use of the questionnaire. The unstructured type of questionnaire schedule was used to ensure flexibility in data generation (Obikeze 1990). Two in-depth interviews were also conducted on stakeholders in the banking industry.

Secondary data relevant to this work were sourced from the libraries and other documents that deal on organizational and job stress.

Data analysis and processing

Respondents' responses to the questions in the questionnaire schedule were analysed quantitatively using frequency distribution tables and per cent ages. Qualitatively, data generated as they affect opinions of respondents and review of related literature received content analysis.

Results and Discussion

The entire questionnaire distributed to respondents was returned. The return rate was 100%. Therefore, the analysis of this study rests on data generated from 28 respondents. This analysis is organized in two sections. Section 'A' deals with demographic characteristics of respondents while section 'B' handles causes of job stress.

Section A

4.0: Demographic Characteristics of Respondents

Information was sourced concerning respondents' sex, lengths of service and educational qualifications. Data on respondents' sex are presented in table 4.0.1.

Table 4.0.1: Respondents distribution by sex

Sex	Frequency	Per cent age
Female	16	57
Male	12	43
		100

Source: Field Survey 2014.

Data in table 4.0.1 indicates that 57% respondents were females while 43% were males. Result shows that there were more female employees in the banking industry than male. This is contrary to the position of Udegbe (1997) that women reproductive roles, socio-cultural beliefs, education, glass ceiling barrier are some of the likely reasons for the imbalance of women in the formal work sector. Reasons for this variation may not be farfetched. In the banking industry, what faces it is more of employees' ability to bring customers that will pull funds into the bank. It is believed that the feminine gender poses characters of attraction and conviction more than the masculine gender. That is the more reason why the masculine gender is less than the feminine gender in bank employment ratio.

Information on respondents' marital status is presented in table 4.0.2.

Table 4.0.2: Distribution of respondents by their marital status

Marital status	Frequency	Per cent age
Married	13	46
Single	9	32
Divorced/ separated	6	22
Total	28	100

Source: Field survey 2014.

Result in table 4.0.2 indicates that 46% respondents were married while 32% were single. In addition, 18% were divorced/ separated. This is an indication that the numbers of married employees were greater in population than those who were not married. One strong indication is that a high per cent age of respondents were divorced or separated. This is a sign that stress at work could lead to the inability of spouses to meet up with their family responsibilities that could result in high rate of divorce/ broken homes. Data was also generated on respondents' length of service. See table 4.0.3.

Table 4.0.3: Distribution of respondents by length of service in the bank

Years put in service	Frequency	Per cent age
Between 1 month and 3 years plus 11 months	11	39
Between 4 years and 6 years plus 11 months	6	21
Between 7 years and 9 years plus 11 months	5	19
Between 10 years and above	6	21
Total	28	100

Source: Field work 2014

Table 4.0.3 shows that 11(39%) respondents had worked between one year and 3 years plus 11 months in GTB Abakaliki, 6 (21%) respondents had worked between 4 years and 6 years plus 11 months, 5 (19%) respondents had put in between 7 years and 9 years plus 11 months in service while 6 (21%) of the total sampled population had worked between 10 years and above. The implication is that majority of the staff were new in the banking industry. They constitute 39% of the total population sampled.

Information on respondents' educational qualification was sought. Data gathered on this are presented in table 4.0.4.

Table 4. 0. 4: Distribution of respondents by academic qualifications.

Level of education	Frequency	Per cent age
B. Sc/HND	15	54
M.Sc degree and above	7	25
Professional Certificate	5	17
OND	1	4
Total	28	100

Source: Field work 2014

Table 4.0.4 shows that 15(54%) respondents had B.Sc and HND certificates, 7(25%) respondents had their Masters Degrees, 5(17%) respondents had professional certificates like Institute of Chartered Accountant of Nigeria (ICAN) and so forth while 1 (4%) respondents had OND certificates. This means that greater number of respondents sampled had their Degrees and HND certificates.

Section B

4.1: Causes of Job Stress

This study sought to discover the factors responsible for job stress in the banking industry. Information generated from respondents on this are contained in table 4.1.1.

Table 4.1.1: Respondents reactions on the causes of job stress in the banking industry

Causes of job stress	Certified	Not certified
Giving employees too much work load	27(96%)	1 (4%)
Not being assigned jobs in ones area of specialization	26 (93%)	2 (7%)
Not giving employees opportunity to contribute to management decisions	14 (50%)	14 (50%)
Struggling to meet up with deadlines on assigned duties	27 (96%)	1 (4%)
Short rest/recreational periods	18 (64%)	10 (36%)
Overtime	26 (93%)	2 (7%)
Good pay package	9 (32%)	19 (68%)

Source: Field work 2014

Data in table 4.1.1 reveal causes of job stress in the banking industry. Respondents were of the general view that job stress is caused when workers are given excess workload. This was the position of 96% respondents while 4% respondents stated otherwise.

Not being assigned responsibilities in areas of one's specialization is another cause of job stress. This is the views of 93% respondents. Those on the contrary were only 7%. This implies that employees whose job schedules are not within their fields of specialization experience stress on their jobs more than those who handle jobs in their areas of profession or specialization. That is, it

could be difficult for them to cope with the intricacies that are inherent with their assigned jobs if they do not have mastery of the required skills to perform.

Job stress arises when employees do not contribute in decision making in organizations. This is the position of 50% respondents. Also 50% respondents stated otherwise. From this result, it cannot be concluded that job stress occurs as a result of employees non participation in decision making in the banking industry. However, Repetti, (1998) in his opinion affirms that when employees lack adequate opportunities to participate in decision making process, they feel that their behaviours are unduly restricted and are not included in office consultations. This gives rise to stress at work.

However, stress also occurs among employees when they struggle to meet up with deadline giving to them to deliver their assigned jobs. This is the position of 96% respondents while 4% respondents were on the contrary. From this result, it is certain that in banks each professional staff is given a target. Some employees who are in the marketing unit are giving targets of the amount of money to pull into the bank through their ability to convince people to bank or carryout transaction with the bank. This is usually one of the major prerequisites required from bank employees to qualify for their appointments to be confirmed. Therefore, to hit the target means to secure one's appointment. To lose the target means to stand the risk of losing one's job. In agreement with this position, a former branch Manager of Fidelity Bank PLC at Abakaliki in an in-depth interview lamented when this issue was raised before him in an interview. His words;

Yes it is true that bank workers are given targets. You have a minimum limit of some millions of naira as monthly turn over for a specific period before your appointment is confirmed especially those in the marketing unit. As a branch manager, I was given a target to deliver. I struggled to deliver but could not because it was very high.

I was asked to quit my job because I didn't meet my target. I was expected to have a monthly turnover of hundreds of millions of naira in a very young branch. My target was same with my colleagues in Delta state, Rivers state and other big cities that had more viable economy than Abakaliki in Nigeria. I had no choice than to leave my job because upon all my efforts, I could not meet up with their demands. So I lost my job. (IDI / Male / Former Branch Manager, Fidelity Bank PLC, Abakaliki, 2015).

The above view was corroborated by the Manger in Access Bank PLC at Abakaliki in an in-depth Interview. He states;

The target is for everybody including those who are serving customers in the counter. The essence is that as employees, their ability to serve customers very satisfactorily will help not only to retain those customers but will help to bring more customers to the bank. The implication is that those who were satisfied by their services would likely recruit other customers into the bank. On this basis, the bank has a process of assessing each employee.

To marketers, their targets are usually very high because their major job is to bring in customers at all cost. Failure to hit targets means risking their jobs. Even those of us at the management cadre, we have heavier targets than others. Our ability to meet our targets qualifies us for the yearly appraisal. Our failure to meet the required demand is injurious to our job security. Our job security is tied to our performance at the level of fulfilling our obligations. (IDI / Male /Manger of Access Bank PLC, Abakaliki, 2015)

On short rest period as a cause of job stress, 64% respondents certified this whereas 36% respondents stated otherwise. The implication is that the rest period given to employees is too short. It is only but a very short break period for the staff to eat and get refreshed for another assignment. The shortness of the break period makes it difficult for workers to go out of the bank premises. This is because a lot of jobs are waiting. Customers are on the queue waiting to be attended to. In order to meet up and attend to customers, workers use to rush back to their duty post from their break periods.

It is the opinion of 93% respondents that over time causes job stress while 7% respondent stated otherwise. In the banking industry, overtime is very critical. It is certain by the position of this result that overtime is prominent among bank workers. Confirming this position, a bank Manager in at in-depth interview puts it this way;

There is no single bank worker can run away from overtime. The normal working hours are between 8.00 am and 4pm. Each staff is expected to put in 8 good hours within a day. By 4pm, customers are stopped from coming into the banking halls. The concentration of workers at this level would be to attend to those customers that had entered the banking hall on or before 4pm. After attending to all the customers, that is when the day's work is to be tidied up. Each staff would be expected to summarize his work for the day. There will be unit by unit summary. It is then that, an executive summary of the entire day's branch transactions will be done. This aspect of our work takes us sometimes till 10pm. Therefore, the overtime in our job is between 4pm and the time we are through with the executive summary. We are paid allowances for this extra time but it is not easy. (IDI / Male /Manger of Access Bank PLC, Abakaliki, 2015)

On the issue of good pay package to bank workers as the cause of job stress, 68% respondents refuted this position. This set of respondents was of the opinion that there was no good pay package in the banking industry. To them, the pay was not commensurate with the kind of stress and value of employees input in the bank. The implication is that it is not good pay package that give rise to job stress. Those who stated otherwise were 32% respondents. The position of Akinboye, Akinboye and Adeyemo (2002) gave a summary of factors are responsible for job stress in the workplace. In their submission job stress is a function of low pay, promotion problems, threat of redundancy, job insecurity, change in working hours, feeling of lack of control, lack of job satisfaction, office politics, employee lack of control, career development and achievement factors, conflict at work, heavy workload, new management techniques, long hours of working, work shifts, sensory factors such as noise, sexual harassment, factors of the job itself,, ageism, meeting deadlines, long hours of

meeting, burn out, traumas, poor social skills, low emotional intelligence, lack of control and powerlessness, frustrations, poor supervisory skills, bullying at work, lack of recognition, autocratic leadership, organizational structure, home-work interface and concept changes at work.

Summary

Stress is universal and it is evidence in human life. It is often more pronounced at work. Stress has far reaching negative implications on productivity. Results indicate that a lot of factors give rise to job stress in the banking industry. Workers with excess work load experience job stress more than those whose work loads are minimal. This is evidence in the banking sector. Also, job stress often occurs when employees are assigned duties outside their areas of profession and specialization. At this level, the employees involved may be found floating and struggling to be able to understand the nature of the responsibilities and mechanisms of handling given jobs. In doing this, employees would get tensed up. Confusions may set in if there are no alternatives to the kind of problem employees are assigned address. For instance, if a non accountant bank employee is expected to summarize his daily monetary transactions, this might pose a serious challenge to him/her since the required summary may demand to flow in accordance with the accounting process. This kind of assignment might lead to uncertainties and anxieties among bank workers.

Results also show that giving a target or task to accomplish also lead to job stress. Workers inability to meet required targets would likely cause those workers their jobs. In the banking industry, targets are very obligatory and it is part of banks strategy to pull more customers and pull more funds into the bank. In order to realize this, targets are usually useful criteria for workers promotions and work growth. Workers realization of targets means the realization of organizational goal.

Conclusion

Stress is inevitable especially at work. It is more pronounced in the banking industry. The nature of bank work and anticipation therein lead to job stress. Job stress poses a great challenge to workers in the banking industry. This has adverse consequences on workers attitudes, their dispositions and job delivery. There is therefore the need to understand employees' dispositions, skills and capacities before assigning them responsibilities. This will help create confidence in the workers which invariably will lead to increase output and productivity.

Recommendations

From the results of this study, the following recommendations are made;

1. Bank management should give both minimal workload and targets to their employees. This will give employees the opportunity of delivering their targets and on time. This will give employees satisfaction in their jobs.
2. Workers should be assigned duties in their areas of profession and specialization. In doing this, workers will be empowered to develop more professional skills in handling jobs and responsibilities.

References

- Akinboye, J. O., Akinboye D.O and Adeyemo, D.A. (2002). Coping with stress in life and workplace, Ibadan: Stirling-Horden Publishers Nig. Ltd
- Anugwom, Edlyne E. (2002). Work, Occupation and Society, Nsukka: AP Express Publishing Co.
- Anugwom, Edlyne E. (2010). Industrial Sociology Concepts and Characteristics, Nsukka Nigeria: University of Nigeria Press.
- Danna, K; & Griffin, R. W. (1999). Health and Well-being in the Workplace: A review and Synthesis of the Literature. In the *Journal of Management*, 25(3), 357-84.
- Dickerson, S.S., & Kemeng, M.E. (2004). Acute Stressor and Cortisol Responses: a Theoretical Integration and Synthesis of Laboratory Research. *Psychology Bulletin*, 130: 355-391.
- Irene, L.D. (2005). Work related Stress: European Foundation for Improvement of Living and Working Conditions.
- Kreitner, R. Kimicki, A. (2001). Organisational Behaviour. Chicago: Irwin.
- Lovallo, W.R. & Thomas, T.L. (2000). Stress Hormones in Psycho-physiological Research. In: Cacciopo, J. Taainary, L., Bemston, G. (Eds), Handbook of Psychophysiology. 2nd ed. (pp. 342-367). Cambridge, UK.
- McEwan, B.S. (1998). Protective and Damaging effects of stress mediators. *New England Journal of Organisational Behaviour*. Vol. 20, No.1, January pp. 63-73.
- Obikeze, D. S. (1990). Method of Data Analysis in the social and Behavioral Sciences, Enugu: Aut. Century Publishers.
- Ogundele, O.J.K (2006). Management and Organisation: Theory Behaviour Molofin Nominees, Lagos, Nigeria.
- Parasuman, S. & Greenhaus, J.H. (1997). The changing World of Work and Family. In S. Parasurman & J.H. Greenhaus (eds). Integrating Work and Family: Challenges and Choices for a changing world. Westport, CN: Quorum Books.

- Repetti, R.L. (1998). Effects of Daily Workload on Subsequent Behaviour during Marital Interaction: The Role of Social Withdrawal and Spouse Support. *Journal of Personality and Social Psychology*, 57, 651-659.
- Robbins, S.P., T.A., & Sanghi, S. (2009). *Organisational Behaviour* Mumbai, IN: Dorling Kindersley.
- Salami, A.O. et al (2009). *Impact of Job Stress on Managers Performance*. Nigeria: Ladoke Akintola University of Technology, Ogbomoso.
- Udegbe, J.B. (1997). *Gender and leadership positions: images and reality*, Faculty Lecture delivered in the Faculty of the Social Sciences, University of Ibadan, Nigeria.
- Zedeck, S. (1992). *Introduction: Exploring the Domain of Work and Family Conflict in S. Zedeck (Ed), Work, Families and Organisations*. San Francisco CA: Jessey Bass.