

Mental Health and Stress among Female Bankers: Counselling Implications

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Abstract

This study examined the mental health and stress of female bankers and the counselling implications. The study made use of three research questions and two null hypotheses tested at 0.05 level of significance. It employed the survey research design. The population used was all female bankers in commercial banks in Akwa Ibom State and the sample size was 300 female bankers. A researcher-made instrument titled “Mental Health and Stress Questionnaire (MHSQ)” was used for data collection. The findings indicated that stress affects mental health irrespective of age status and years of experience. The two null hypotheses were retained as mental health of female bankers in relation to stress is not influenced by age and years of experience. The counselling implication was that banking jobs induce stress on female bankers and as such guidance and counselling should be sought from experts for more productivity and effectiveness on the banking jobs and their personal-social lives.

Keywords: mental, health, stress, female, bankers, counselling

Introduction

Man’s existence, generally fathomed in wealth or needs acquisition and the sustainability of this, is accompanied by challenges that induce stress. It is evident that the realities in the Nigerian economy create openings for series of stressors that could endanger the health of an individual. Individual indulges in activities that are beneficial to their lives and the sustenance of such for longevity.

It is observed that most women are propelled into labour market by complex forces of education and the need to acquire a new status, personal freedom and structural characteristics of the environment. However, the choices made by women are dictated by the perception of work, viewed as a real necessity, given the experiences of their social expectations. According to Berker (2010), to attend to responsibilities and become stable emotionally and physically is incorporated into mental health.

There is no doubt that everyone wants to enjoy a high level of mental health. This includes both emotional stability and maturity of character and also the strength to witness stress inherent in living in today’s society without undue physical or psychological discomfort. Mental health therefore implies the ability to judge reality accurately and see things in long range rather than short term values. Mental health demands the presence of an affectionate conscience, realistic and independent, and at the same time a practical code by which to live. In a simple term, mental health is seen in satisfaction of needs such as hunger, thirst, sex, self-assertiveness, self-esteem and self-actualization (Richards, Campania & Muse-Burke, 2010).

Health is in three dimensions: the physical, mental (emotional) and social (moral) which are all merged and reflective in physical appearance. A feeling of physical wellbeing makes possible intellectual alertness, enthusiasm, a disposition and a desire to live, to achieve and to be happy. Not all individuals in good physical health have positive mental health. However, physical health such as pleasing personality, wholesome development resulting in a well-adjusted individual significantly contributes to mental health (Bertolote, 2014). The ascension of individual in any capacity is synonymous with challenges, enabling the inevitable stressors to be encumbered on individuals; therefore a critical and objective strategies are to be applied, hence counselling. According to Giddens in Mcleod (2012), individuals in this post-modern world are reflectively aware of choices open to them around identity, therefore, counselling is a way of reflectively choosing an identity.

The fragmented and alienated society makes many people to lack emotional and social support systems, thus counselling helps individuals to understand and clarify their views; learn to reach their self-determined goals through meaningful well informed choices and resolution of problems that come from emotional or interpersonal nature. The researcher observed that many bankers especially the female bankers, are devoid of mental health as they relate negatively or unpleasantly with customers. The transaction on money requires a positive mental health that would account for efficiency. Mental health requires emotional stability and maturity of character to inhibit stress.

Theoretically, Glasser (1965) of reality therapy states that mental health is synonymous with responsibility. This responsibility is the ability to fulfil needs in such a way that others are not deprived of fulfilling theirs. A responsible person is one who does what gives him a feeling of self-worth and a feeling that he is worthwhile to other persons. Maslow's (1943) needs theory listed five hierarchies of human needs which have tremendous effect on mental health; they are psychological needs, safety needs, need for love, esteem and self-actualization needs; thus the satisfaction of these five needs enhance mental health.

It is pertinent that personal and social adaptation of an individual is to curb stress through the ability to face confrontational problems realistically, make choices intelligently, cope with one's emotions maturely and skilfully, work efficiently and live effectively; find satisfaction, success and happiness in carrying out roles to be able to contribute to the improvement of the society and often seeking helpful counsel (Udoh & Ajala, 2005). Stress management involves changing the stressful situation when you can, changing one's reaction in situations, taking care of oneself and making time for rest and relaxation.

The following factors are helpful in stress management.

- Physical activity plays a key role in reducing and preventing the effect of stress.
- Social engagements should be curtailed
- Take control of the environment

- Alter the situation-change ways of communication and operation in daily living to non-affective ones.
- Manage time better
- Adapt to stressors – view stressful situations from a more positive perspective.
- Adjust standards – perfection is major source of stress – instead set reasonable standard for self and others.
- Accept the things that cannot be changed
- Make time for fun and relaxation, most importantly keep sense of humour
- Adapt a healthy lifestyles

Statement of the problem

The banking atmosphere mostly reflects a picture of poor mental health due to stress from urgent deadlines to meet target of the bank, the long hours of working in the bank from 7:00am to almost 8:00pm, especially for workers in the sensitive areas; co-worker making careless mistakes; workloads; dealing with rude customers, or illiterate customers that need much attention when there is a long queue to be serviced; health challenge that inhibits proper functioning; poor interpersonal relation due to lack of training or capacity building on the job and more so, ill personality that is devoid of all sense of socialization, knowledge and etiquettes in the job. The unpleasant situations that emanate from the bank through many female bankers therefore prompted this study on mental health and stress management.

Research questions

1. What is the mean response of female bankers regarding mental health?
2. What is the mean response of female bankers regarding mental health based on age?
3. What is the mean response of female bankers on mental health based on years of experience?

Hypotheses

Ho1: There is no significant influence of age on the mental health of female bankers.

Ho2: There is no significant influence of years of experience on the mental health of female bankers.

Methodology

The study employed the survey research design. According to Isangedighi (2012), survey research design is used when the researcher is interested in describing the nature of a situation as at the time when the investigation is carried out.

The sample consisted of 300 female bankers from both old and new generation commercial banks of Nigeria in Akwa Ibom State, who were selected with the use of stratified random sampling technique and purposive sampling from the banks situated in the three senatorial zones in Akwa Ibom State.

A self-constructed and validated research instrument titled “Mental Health and Stress Questionnaire (MHSQ)” was used for data collection. It was divided into two parts, A and B. Part A considered demographic data of female bankers such as age and years of experience. The Part B of the questionnaire consisted of mental health as stressors on the job consisting of 22 items. A four point likert rating scale of Strongly Agree, Agree, Disagree and Strongly Disagree was used in measuring the responses of the female bankers. Face validity was ascertained by experts in the field of Psychology and Measurement and Evaluation in the Department of Educational Foundations, University of Uyo, Uyo. The reliability of the instrument was obtained by the use of Cronbach Alpha and the coefficients of 0.76 to 0.81 were obtained. Data obtained was analysed using frequency count, percentage, mean and t-test.

Presentation of results

Research question 1: What is the mean response of female bankers regarding mental health?

Table 1: Responses on mental health of female bankers as it relates to stress

S/N	Item	Agree	%	Disagree	%	Remarks
1	I feel overworked	245	88.3	55	11.6	Agree
2	I feel ill frequently	200	96.8	100	3.2	Agree
3	I am able to meet other responsibilities	180	92.5	120	7.5	Agree
4	I get tired often	262	97.7	38	2.2	Agree
5	This job makes me bored	100	3.5	200	96.5	Disagree
6	I sleep poorly	280	98.1	20	1.9	Agree
7	The job opens me up to reality	200	78.5	100	21.5	Agree
8	I am good at the job	100	6.7	200	93.3	Disagree
9	I often incur financial difficulties	13	9.2	287	90.8	Disagree
10	Am worried of meeting the target	287	82.7	13	17.3	Agree
11	I cannot stand it when a customer is making much demand	109	48.2	201	51.8	Disagree

12	My Boss makes me feel bad	72	22.7	228	77.3	Disagree
13	I need more training on the job	38	11.3	261	88.7	Disagree
14	I am emotionally stable despite the challenges	190	70.2	110	29.8	Agree
15	Illiterate customers get me angry	20	2.8	280	97.2	Disagree
16	My colleague is better on the job than me	20	2.7	280	97.3	Disagree
17	I never envisaged I will be a banker.	45	31.8	255	68.2	Disagree
18	My dreams and aspirations are becoming real gradually	50	27.2	249	72.8	Disagree
19	I feel uneasy without knowing the reason	20	2.7	280	97.2	Disagree
20	I feign to be happy when I am really not	80	18.8	220	81.1	Disagree
21	I feel uncertain about the future	180	67.2	120	32.8	Agree
22	I am able to relax properly on the job and outside the job.	111	21.0	189	78.9	Disagree

The table 1 shows responses of respondents in a percentage ranging from 2.7% to 98.1% on the agree column, while the disagreed column has 1.9% to 97.3% both on the 22 items on mental health as it relates to stress. The agree column is 98.1% which is slightly higher than the disagreed column 97.3%, meaning, stress affect the mental health of female bankers.

Research question 2: What is the mean response of female bankers regarding mental health based on age?

Research questions 3: What is the mean response of female bankers on mental health based on years of experience?

Table 2: Mean ratings of respondents on mental health as it relates to stress based on age and years of experience

< 5 years of experience			> 5 years of experience	
< 30 years of age			> 30 years of age	
S/N	Mean	Decision	Mean	Decision
1	4.23	Agree	3.08	Agree
2	4.81	Agree	2.80	Disagree
3	4.45	Agree	4.37	Disagree
4	4.00	Agree	3.22	Disagree
5	4.36	Agree	2.92	Disagree
6	3.87	Agree	3.82	Disagree
7	3.82	Agree	3.00	Disagree
8	2.60	Disagree	3.82	Agree
9	4.82	Disagree	3.02	Agree
10	4.82	Agree	3.62	Agree
11	5.20	Agree	2.92	Disagree
12	3.21	Agree	2.42	Disagree
13	5.62	Agree	2.82	Disagree
14	3.82	Agree	4.05	Agree
15	4.22	Agree	3.00	Disagree
16	4.22	Agree	2.02	Disagree
17	4.20	Agree	4.32	Agree
18	2.02	Disagree	4.08	Agree
19	5.03	Agree	2.82	Disagree
20	4.40	Agree	2.82	Disagree
21	3.72	Agree	2.07	Disagree
22	2.02	Disagree	3.25	Agree

In table 2, the female bankers of less than 5 years of experience agreed to 18 items while those that are more than 5 years of experience agreed to 8 items. The result is that stress affects the mental health of the female bankers based on the years of experience on the job. Those who have less than 5 years are much affected.

Also, the female bankers above 30 years of age were not affected by stress, reasons being that they are more mature and more experienced in the day to day living. Thus, the capacity to handle stress on the job and personal life is in a balance; while those below 30 years of age are much affected by stress by agreeing to the items on the instrument.

Ho1: There is no significant influence of age on the mental health of female bankers.

Table 3: t-test Analysis of Mental Health based on the age of the female bankers

Variable	N	Mean	SD	Df	t-cal	t-crit	Decision
<30 years	198	31.07	8.45	298	1.78	1.96	Accept
>30 years	102	28.11	10.00				Ho

Table 3 shows that t-test calculated value of 1.78 is less than the critical-value of 1.96, and as such the null hypothesis is retained. Therefore, mental health of female bankers as it relate to stress is not influenced by their age.

Ho2: There is no significant influence of years of experience on the mental health of female bankers.

Table 4: t-test Analysis of mental health as it relates to stress based on years of experience

Variable	N	Mean	SD	df	t-cal	t-crit	Decision
<5 years	98	72.46	17.08	298	1.68	1.96	Accept
>5 years	201	52.26	15.02				Ho

Table 4 shows that t-cal is 1.68 which is less than the t-critical of 1.96, thus the null hypothesis is retained. It therefore means that there is no significant difference on mental health as it relates to stress based on years of experience. Thus, stress affects the mental health of female bankers irrespective of their years of experience on the job.

Discussion of the findings

The first hypothesis sought to find out if there was a significant difference on mental health as it relates to stress based on the age status of the female bankers in Akwa Ibom State. The result of this study revealed that there was no difference in mental health as it relates to stress based on age of female bankers. The null hypothesis was retained as the calculated t-value was less than the critical t-value. The female bankers experience undue stress which reflects in their mental health through their emotions and sense of responsibility which perhaps is reflective in their workload, urgent deadlines to meet the bank's target, dealing with rude customers and less training on the job for capacity building and other personal-social issues.

The second hypothesis was retained and as such there is no significant difference on female bankers' mental health as it relates to stress based on years of experience; this is as the t-calculated value was less than the t-critical value. However, the answer to the research question 3 indicates that years of experience matters on the banking job, as there is a difference between those that have worked more than 5 years to those that are less than 5 years on the job. Those with greater experience are able to go through workload, deadlines of meeting the targets for the bank, bear co-workers mistakes, take care of rude and illiterate customers and their personal-social lives are lived maturely and more

responsibly. Thus, though challenges arise they are able to cope and make choices from several alternatives while adapting and adjusting socially, physically and mentally.

Counselling implications

Individuals indulge in activities that are beneficial to their livelihoods and the sustenance of these activities are dependent on the kind of job they do. Every job has their challenges that are stressors bound, but the ability to go through these successfully lies in proper guidance and counselling. Counselling is therefore designed to facilitate self-understanding and decisions towards the enhancement of self-image (Bassey, 2017). Counselling is a process whereby individuals are helped to overcome difficulties or challenges encountered in daily living and cope with stress. WHO (2014) states that the well-being of an individual is encouraged in the realization of their abilities, coping with normal stresses of life, productive work and contributes to their community. The female bankers need proper guidance counselling if they must stay healthy in mental state as well as more capacity building on the job. These could harness their personality and have a positive perception on the banking job as much as gain control over their environment.

Conclusion/recommendations

The findings revealed that stress relates to mental health which affects affectionate conscience, realistic nature and independency, the practical code to live a satisfactory life, hence high productivity in organizations such as the banking sectors in Akwa Ibom State. It is thus imperative that attention be given promptly by way of effective counselling and capacity building on the job to the bankers. This would stimulate a conducive banking atmosphere (between bankers and customers) as well as healthy positive personality that will reflect in the social, emotional and mental health. To put simply, the general welfare and wellbeing of the bankers should be taken into consideration for the banking industry to attain a maximum production in a way of meeting the stipulated targets.

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