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Job Stress and Marital Quality among Married Women Bankers in Ilorin Metropolis

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Abstract: *This paper examines the impacts of job stress on marital quality among married women bankers in some selected banks in Ilorin metropolis. A total of 296 married women working in commercial banks in Ilorin, Kwara State Nigeria, participated in this study. Data was collected through the use of questionnaires while multiple regression analysis was used to determine the relationship between job stress and marital quality. The results from the analysis obtained showed that working hours, heavy work load and inequality at work on marital quality was significant. The study found that job stress does predict marital quality. The paper concluded that married women bankers experienced tremendous stressors from the job and family, and these stressors may have negative consequences on their marital quality and relationships. Therefore, the paper recommended that there is the need for vast improvement and inclusion of the variety of women's need in work-family policies or initiatives.*

Keywords: stress; stressors; married women bankers; family; marital quality.

Introduction

Marital quality is an overall evaluation of the state of one's marriage and a reflection of marital happiness and function (Schoen et al, 2002) and women's roles in marriage are nearly always more demanding than their husbands', especially for employed women who encounter additional responsibilities (being wife, mother, homemaker, and employee). Because women and men usually are differently socialized, the emotional expectations of women are often not met by men. Everyday stress in modern life can affect all aspects of human life including family and marital relationships. Stress significantly determines marital quality and the development of close relationships (Neff & Karney, 2004; Story & Bradbury, 2004). Stress in couples has a mutual influence; the stress of one partner can affect the other one if he/she cannot cope adequately with it. Work stress has negative effects on the workers' well-being and on effectiveness of the organizations (Cory, 2007; Roberts & Levenson, 2001).

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Married women bankers encounter many stressors in their jobs. They are faced with severe suffering, emergency situations, and shift work, combined with a very high level of responsibility. Investigations of job stress in married women bankers reported that customers' complaints, time pressure, heavy workload, inadequate salary, and inequality at work are perceived as major sources of stress among married women bankers (Adeb-Saeedi, 2002; Mosadeghrad, Ferlie, & Rosenberg, 2011). Such stressors can lead to physical and psychological symptoms, and failures at work. The results of several investigations revealed that a stressful job situation can affect married women's quality of life and marital relationships (Hamaideh, 2012). Job stress can reduce the time that partners spend together and the time that they are emotionally available; it can negatively affect sexual interest, activities, and satisfaction, reduce the frequency of shared experiences, the amount and intensity of shared emotions, and reduce the feeling of "we-ness" (Bodenmann, 2000), which may hamper the level of productivity. It is against this background that this paper critically examines and reviews some empirical and theoretical works on the impacts of job stress on the marital quality among the married working women in the banking sector.

Pearlin (1989) suggests that contextual factors such as role strain trigger the stress process. Lazarus (1985) suggested that felt stress outcomes are a consequence of situational demands, including role strain, acting in concert with perceptions or appraisals of the extent of the potential threat of the stress, and coping strategies selected to minimize or eliminate the stress. According to Lazarus (1991), when an individual faces a stressful event, two processes, cognitive appraisal and coping are employed. Both of these processes serve as powerful mediators in reports of emotional outcomes.

Because career married women are under tremendous stress, often dealing with extreme measures of role overload (Emmons *et al.*, 1990), stress and coping theory provides a solid foundation for a conceptual model to examine the effects of this role overload. The theory in this paper examines both individual and relational coping strategies and resources, using the relational outcome, marital quality. In this way, the theoretical assumptions follows the basic underlying principles of stress and coping theory, as well as extends it beyond individual coping strategies such as problem-focused and emotion-focused coping typically used, to include relational coping. By doing so, this paper answers the call for research to consider the personal and social context of coping with stressful circumstances (Schaefer & Moos, 1992).

Nigeria currently operates a fairly open banking system. The Central Bank of Nigeria (CBN) is at the apex of the banking system and it is 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 (Oke & Patrick, 2008). The stiff competition among banks in the industry has led to an increase in banking services, therefore resulting in changes manifesting in the form 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. Therefore, employees have 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, centralized, authoritarian, and non-consultative (Mordi, Mmieh & Ojo, 2013).

Methodology

The study adopted a descriptive survey research design and employed questionnaires in collecting data to determine the relationship between job stress and marital quality among the married women bankers Ilorin, Kwara state. The population for this study consisted of the married women bankers in Ilorin metropolis. A total of 343 married women bankers participated in this study, out of which 296 correctly filled and returned the questionnaires. Data was then analyzed using multiple regression analysis, to determine the relationship between job stress and marital quality.

Results

Table 1: Job Characteristics of the Respondents.

Number of days worked	frequency	Percentage
5 days	12	4.05
6 days	203	68.58
7 days	81	27.37
Total	296	100
No of working hours per day	frequency	Percentage
5-6 hours	08	2.70
7-8 hours	13	4.39
9-10 hours	269	90.88
Others	06	2.03
Total	296	100
Respondent's department	Frequency	Percentage
Customer service	46	15.54
Operations	33	11.15
Brand services	21	7.09
Internal control	30	10.14
Cash and teller	129	43.58
Marketing	24	8.11
Other department	13	4.39
Total	296	100

Source: Authors' research (2015).

From the table 1, several parameters were used to access the number of days worked per week in the bank studied. The number of work days varied between 5 and 7 days. 4.05 percent of the respondents worked for 5 days, 68.58 percent worked for 6 days, while 27.37 percent worked for 7

days. This points to the notion that a few of the employees were deprived of the needed rest and private time by working round the week. The scheduling of hours plays a significant role in marital quality. Generally, research suggest that traditional Monday through Friday daytime jobs led to greater marital satisfaction and stability than do other schedules (NHNRC,2006). Aside the working days, a number of hours worked were also a strong indicator of the practices in the banking sector. A total of 2.70 percent of the respondent indicated they work 5-6 hours daily; 4.39% worked between 7-8 hours on a typical work day. 90.88 percent of the respondent worked between 9 and 10 hours, while 2.03 percent worked more than 11 hours. Work hour is very significant when referring to the level of work stress or an individual is experiencing because this directly or indirectly affect some other area of an individual life. The fact remains that spending more time on the job is associated with an increase in marital discomfort (NHNRC, 2006).

Table 2: Summary of Regression of Job of Married Bankers on Marital Quality.

Model	R	R ²	Adjusted R	Standard error of the estimated
1	.519	.339	.345	4.2103

Source of variance	Sum of square	Df	Mean square	F	p
Regression	18051.743	5	3610.3486	41.506	0.001
Residual	17351.418	290	59.8324		
Total	35403.161	295			

Significant at 0.01 level.

Table 2 shows a combine influence of the five independent variables (working day, working hours; heavy work load, customer complaint and inequality at work predicting the marital quality among the married bankers in Ilorin metropolis, gave a coefficient of multiple regression (R) of 0.519 and a multiple regression (R²) of 0.339, adjusted R² =0.345, also indicated in the tables is the analysis of variance for the multiple regression which produce F. ratio (f,295) =41.516 and found to be significant at 0.05level.

The result obtained show that the joint and relative effect of working days, working hours, heavy work load, customer complaint, and inequality at work on marital quality was significant (f,5,295) =41.516; R=0.519; R²=0.345; adjusted R²=0.345; p < 0.5). Based on the above result, it can be inferred that job stress does predict marital quality.

Findings

The results of this study are in line with the studies of Rogers and May (2003) who reported that increase in marital satisfaction correlated with lower job stress. Married women bankers are confronted with many stressors at work, such as high levels of responsibility (Laranjeira, 2011). Long working hours (i.e. more than 48 hours a week) are associated with increased errors, workplace injuries and health problems (Sparks et al, 1997). Cooper, (1998) argued that a long working hours culture, heavy workloads and lack of flexibility in the use of time provoke stressful conflicts between work and private life for many career married women, and this is likely to have negative impact on organizations. This stress can threaten the physical health, mental health, and marital relationships of married women bankers (Peimanpak, et al, 2013; Wu et al, 2011). Women experience multiple-role stress that can affect their marital, parental, and occupational situations (Kandel, Davies, & Raveis, 1985). Career married women who are exposed to stressful work reported more marital dissatisfaction and less marital support (Crouter, Bumpus, Head, & McHale, 2001; Hughes & Galinsky, 1994). Stress negatively impacts marital satisfaction in three ways: it influences couple communication, decreases the time spent together, and increases health problems (Bodenmann, 2005).

Also, Rogers and May (2003), investigated process of spillover between marital quality and job satisfaction among married individuals. Results indicated that increase in marital satisfaction was significantly related to a decline in job satisfaction. They emphasized that processes operate similarly for married women and married men. Also the result of the study conducted by Fieldler et al, (2000) on the relationship between domestic-based stress and pilot's perceptions of their effectiveness in the cockpit and in the office showed that the effects of domestic stress carry over to the pilot's work directly influence work stress and indirectly affect pilot's perception of their flying performance. In addition, Cousineau, Hall, Rosik, and Hall (2007) found that job performance was positively correlated with the trait of group – orientation on the 16 personality factor (16 PF) and negatively correlated with marital distress.

Research focusing on the role context in marriage has revealed that the more distressing elements of the environment – elements contributing to one's level of stress – are associated with negative marital processes and outcomes, a phenomenon often referred to as stress spillover (Brock and Lawrence, 2008). Beauregard (2006) argued that as the employee experienced much of the conflict between work and family their stress increases and their productivity also decreases.

Conclusion

Women's priorities are always centered around their family first but the demands of work are such that they always do not get to spend quality time as they desire with their children. Their marital life is under tension, women are of the opinion that the needs of children cannot be suspended for several years. If work demands become heavy, the fact remain that marital roles cannot be shelved or neglected for long also. Tension between the two boundaries will require a compromise, women, will

take the choice of keeping their family rather than work. It can be concluded that various factors contribute to stressful experiences of women in the Nigerian banking sector. It has been argued that the banking sector is a non-traditional female field, but presently, it has the fast growing inclusion of women in the work force. The dynamics of the Nigerian banking sector with reference to time schedule in the work place and its resultant effect on employee retention and the necessity in the demands for a better policy as per the wide range of unmet work-life balance needs of women in the banking sector. There is the need for vast improvement and inclusion of the variety of women's need in work-family policies or initiative.

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