
The Inter-relationship between Organisational Culture and
Workplace Stress: An Empirical Study of the Nigerian Banking
Sector

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ABSTRACT

The aim of this research is to further the boundary of knowledge and understanding of workplace stress by empirically investigating if there is an interrelationship between organisational culture and stress in the workplace. The study is an initial attempt to build a bridge between two concepts, namely workplace stress and organisational culture. Both concepts have been well researched in isolation but no comprehensive, detailed study exists that treats the concepts interactively.

The literature review (Ivancevich and Ganster, 1987; Bartlett, 1998) reveals that despite the large number of increasingly sophisticated studies, theoretical conceptualizations, complex methodologies and statistical techniques, there is still a lack of progress in understanding what stress entails and the nature of the relationship between the antecedent elements of the stress process and the consequent outcomes (Shafer and Fals-Stewart, 1991). In order to further understand the stress process, this study focuses on Newton's (1995) suggestion that there is a need to move towards a language of stress that is less individualistic and more concerned with the wider social and power relations of the workplace that reflect and shape individual stressful experiences. It empirically investigates organisational culture as an antecedent of workplace stress.

The research is based on the experiences of employees and human resource managers of ten banks in Lagos, Nigeria. It combines qualitative and quantitative data collection methodology including semi-structured interviews, a structured questionnaire survey and case studies and is divided into three different stages. Stage one involves a focus group discussion with highly experienced managers, management consultants and academics to explore the issue of workplace stress in Nigeria. Stage two involves questionnaire surveys of the organisational culture and workplace stress within the targeted banks. The results from this stage are analysed statistically using both correlation analyses and multiple regression analyses. Stage three involves detailed case studies of five of the initial ten banks. The case studies involved initial in-depth telephone interviews with human resource managers of the responding banks. The results of the interviews were then triangulated with the quantitative questionnaire

survey to interpret and exemplify the research findings. The findings suggest that there is an inter-relationship between organisational culture and workplace stress. Additionally, they suggest that specific organisational culture types may cause workplace stress in organisations. The findings also provide evidence that both organisational characteristics and individual employee characteristics influence workplace stress.

Although this study is only an exploratory investigation and, therefore has numerous limitations, it has been able to demonstrate the usefulness of the instrument and questionnaires developed by others by applying them in an alternative cultural setting (Nigeria). Also, it is expected that the findings from this study will be beneficial to organisations by informing them, for example of the relationship between organisational culture and stress and of the particular cultures that can promote stress in the workplace.

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DEDICATION

**THIS THESIS IS DEDICATED TO THE LOVING MEMORY
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SUPPORT**

CHAPTER ONE

INTRODUCTION

Work, is by its very nature, about violence-to the spirit as well as to the body. It is about ulcers as well as accidents, about shouting matches as well as fistfights, about nervous breakdowns as well as kicking the dog around. It is, above all (or beneath all), about daily humiliations. To survive the day is triumph enough for the walking wounded among the great many of us”

Studs Terkel (1975: 11)

1.1 INTRODUCTION TO THE RESEARCH AREA

In recent years, physicians, social scientists, employees, employers and the public-at-large have grown increasingly conscious of work-related health problems. These problems range from purely physical ailments to those that are primarily psychosocial in nature (Barley and Knight, 1992).

Among the former are diseases such as asbestosis and mercury poisoning whose aetiologies involve exposure to environmental toxins (Nelkin and Brown, 1984) as well as functional ailments such as eye strain and cervico-brachial syndrome whose causes are more diffuse (Hunting, Laubli, and Grandjean, 1981). At the psychosocial end of the spectrum reside problems such as drug abuse, alcoholism, and chronic depression that are largely behavioural or emotional in nature (Barley and Knight, 1992). Yet no work-related malady has attracted more attention than occupationally induced stress, a condition said to lie somewhere between a purely physical and a purely psychosocial ailment (Cooper and Marshall, 1976; Barley and Knight, 1992).

Stress has become the fabric of everyday life; a facet of modern living, that society cannot escape from (Rees, 1997). The stress of everyday life shows itself in many ways; an angry snapped reply to an innocent question; a pounding headache at the end of a hard day at work, the driver drumming his/her fingers on the steering wheel in a traffic jam (Phillips, 1998) and so on. Treating stress has turned into a multi-million

pound industry (Phillips, 1998). There is now a growing industry in instant cures for the stress of modern life. These include medical remedies, psychological therapies, alternative approaches such as aromatherapy and laughter therapy and more extreme approaches such as 'dropping out' and following alternative lifestyles.

A wide range of consumer products is also being marketed as potentially offering stress relief. These include bubble baths (aromatherapy baths) and electric massagers (Jones and Bright, 2001). In addition, there are a large number of self-help books that seek to help people to cure themselves (for example, books on finding 'inner peace'). While most of these books treat stress as something that is bad for an individual, an alternative approach can also be discerned suggesting that stress can be a positive force that can be utilised to improve performance (Jones and Bright, 2001).

Stress as it was originally conceived in the 1950s, is a pervasive and essential part of life. According to Selye (1976), stress is a reaction of individuals to demands (stressors) imposed upon them by their environment and it plays a positive role by triggering the mobilisation of adaptive responses. Contrary to popular belief, stress can be associated with both pleasant and unpleasant events and only becomes problematic when it remains unresolved as a consequence of lapses in the individual's adaptive capacity (Faulkner and Partiar, 1997). When this happens, the individual becomes disorganised, disoriented and therefore less able to cope, and stress related health problems may result (Faulkner and Patiar, 1997).

1.2 THE RESEARCH PROBLEM

Among events and situations in one's life, the workplace stands out as a potentially important source of stress because of the amount of time that is spent in this setting. The stress inducing features of the workplace go beyond simply the time involved. With the financial security and opportunities for advancement of individuals being dependent upon their performance, the pressure to perform often makes the work situation potentially very stressful. This situation is made worse by the increased competition that has led to a need for greater productivity, resulting in organisations

downsizing, outsourcing, and developing less secure employment contracts (Cooper, 1998).

The causes of stress are complex. There is often an inseparable combination of work and domestic factors, a company merger for instance, at the same time as the break-up of a relationship, and the problem is balancing the two (Armson, 1997). Events in the workplace can affect social relations both within and beyond the environment and this can have a bearing on how well individuals cope with the demands that face them. Conversely, relationships in the non-work situation can impinge on the individual's ability to cope in the work environment (Faulkner and Patiar, 1997; Hart and Wearing, 1995).

As the individual's livelihood is dependent upon his or her performance in the workplace, any event that can be construed as reflecting deficiencies in his/her performance can place increased pressure on them (Faulkner and Patiar, 1997). Also, his/her identity and self-esteem is influenced by workplace status and a large proportion of social interactions are also often workplace based. At the same time, however, relationships in the non-work situation can exacerbate problems in the work situations and vice versa (Hart and Wearing, 1995). The concern of the workplace and private lives of the individuals therefore often overlap and merge with each other, and the identification of sources of stress is complicated by this.

However, stress in the workplace can have both positive and negative effects on individuals, and the organisations in which they work, just as it does in everyday life. It affects organisational and individual performance by virtue of its role in motivating adaptive behaviour (Faulkner and Patiar, 1997).

In this regard all individuals within the organisation require a moderate level of stress. So long as stress levels remain within manageable limits, it assists organisational effectiveness, keeps individuals alert, ensures a capability of functioning effectively and provides some purpose in their lives (French and Caplan, 1973). Studies have shown that, if stress can be properly managed, it has positive effects on the performance of individuals and the organisations alike (for example, Fisher, 1985).

However, the “if properly managed” caveat is critical because, excessive unresolved stress can have counter-productive negative effects which are felt at both the individual and organisational levels (Faulkner and Patiar, 1997). This is because workers who feel stressed will not perform to their fullest potential and their health may be adversely affected, thus lowering productivity levels (Ho, 1997).

The problems associated with stress at work appear to be acute (McHugh, 1993). The costs of managing it are growing as the very nature of work is dramatically changing (Cooper, 1998). Stress is now the second most frequent cause of absenteeism, after the common cold, (Phillips, 1998), and litigation by people who feel they have been put in a stressful situation is on the increase.

From an international perspective, it has been estimated that the cost of stress to for example Australian organisations is costing a total of A\$90 million per year (Deloitte & Touche, 1999). To American organisations, it is in the region of \$150 million per year (Karasek and Theorell, 1990). In the UK, It is estimated that 200 million days are lost through sickness absence (Confederation of British Industry, 1999). It has also been estimated that up to sixty percent of all work absence world-wide is caused by stress-related disorders (Kearns, 1986).

Furthermore, according to Cooper (1998) over twenty one percent of all male absences and forty-five percent of all premature deaths at work are due to heart and circulatory disease, in which stress plays a significant role. Many behavioural responses to stress such as cigarette smoking, poor dietary habits, physical inactivity, and/or escapist drinking have also been found to be risk factors for cardiovascular disease (Davidson and Sutherland, 1992). Thus as a consequence, stress is regarded as both directly and indirectly implicated as a causal factor in the aetiology of heart disease.

However, the costs of work-related stress have been found to extend beyond coronary heart disease. It has been associated with everything from the common cold to cancer (Johnson and Indvik, 1996). It has been suggested that the more stressed people are, the higher their chances of getting sick, as it is probably the biggest factor in lowering people’s resistance to disease (Montague, 1998).

Stress exacts a toll on employers by increasing absenteeism, job turnover (Gupta and Beehr, 1979), decreasing productivity / performance (Jamal, 1984), and reducing job satisfaction (Beehr, 1978). It is a costly business expense that affects both employee health and company profits (Lind and Otte, 1994).

The question then is why has stress, suggested to be the spice of everyday life, essential to growth, development and change, become such a problem in the work environment? What is the cause of stress in work organisations? And why is it that employees in one organisation or department feel more stressed than employees in a similar organisation or department? Various attempts have been made in the literature to answer these questions, and to find out why there is stress in organisations at all. The state of researches on stress in organisations was described in terms of eight assertions by Kahn and Byosiere as early as in 1992. Not much has changed since. Their assertions are:

- The field is rapidly expanding; during the past decades the accessible bibliography of research on organisational stress has grown from perhaps a hundred to several thousand references.
- Some of this growth is said to reflect the recognition of organisational stress as a research domain defined by the intersection of two previously separate lines of work organisational research concerned with the effects of organisational demands on individual well-being, and stress research concerned with the source or context in which the stressors arise and the responses occur.
- Like the field of research as a whole, the field of organisational stress is marked by vigorous disagreements about models and theories, beginning with the definition of stress itself.
- On close examination, however, these disagreements are said to be more involved with terminology and research priorities than with major substance. Beneath this level of dispute, substantial agreement exists on the major categories of variables relevant to understanding stress and its effects in organisational settings.
- Research on organisational stress shows a considerable divergence between methodological precept and example that is between preaching and practice. For

example, the importance of obtaining both objective and subjective measures of organisational stresses and responses to them is often asserted but seldom enacted.

- Research on organisational stress has concentrated on the consequences of stressful situations and has neglected the causes of those situations. In other words, stress has been treated overwhelmingly as a dependent variable rather than an intervening variable or independent variable. As a result too little is known about the organisational and extra organisational factors that generate stressful stimuli.
- Organisational theory and research have been too little concerned with organisational and interpersonal factors that might serve as moderators, buffers, or even antidotes to stresses and their effects.
- Finally, concomitant with the surge of research activity in the field of organisational stress has come a flood of practitioner activity in the field of stress reduction and stress management. This activity has been little informed by current research, and it has contributed little in the way of tested results. Practitioners who offer advice and service for dealing with organisational stress emphasise methods intended to increase host resistance rather than to decrease the imposition of stress on individuals.

Moreover, the methods used were seldom tested, and the methods used by a given practitioner seldom varied. When the remedy is thus constant regardless of the illness, one must consider the possibility that it reflects the enthusiasm of the practitioner rather than the needs of the patient. In short, the mutual enhancement of research and practice is more a potentiality rather than a fact in the field of organisational stressors.

From these assertions, Kahn and Byosiere (1992) concluded that too little is known about organisational and extraorganisational factors that generate stressful stimuli. One possible antecedent of workplace stress that has remained relatively free of empirical investigation is organisational culture. Such an omission is surprising in view of large importance given to culture in recent organisational writings (Brown, 1995; Tushman and O'Reilly, 1997; Zimmerman and Tregoe, 1997). Although, various writers have given differing precise definitions of organisational culture, often influenced by their particular disciplinary origins a widely accepted definition was given by Schein (1985, p9). He defined culture as: "The pattern of basic assumptions

that a given group has invented, discovered or developed in learning to cope with its problems of external adaptation and internal integration, and have worked well enough to be considered valid, and therefore, to be taught to new members as the correct way to perceive, think and feel in relation to these problems”.

Prominent organisational culture writers such as Deal and Kennedy (1982) and Peters and Waterman (1982) have suggested that organisational culture could exert considerable influence on the functioning of organisations. The lack of attention given to the possible influence of organisational culture on workplace stress in previous studies has highlighted a significant issue that requires further investigation. Essentially, to further understand the stress process in the work organisation, this research focuses on organisational culture as an antecedent of workplace stress.

1.2.1 ORGANISATIONAL CULTURE AS AN ANTECEDENT OF WORKPLACE STRESS

Management scholars have recognised the sociocultural environment as one of the most influential factors that explain the behaviours of individuals and groups in organisations (Sagie and Aycan, 2003). Enhanced workplace diversity and the globalisation of business activity have made it more than scientific curiosity, but a strategic necessity, to understand the ways in which culture impacts behaviour in organisational settings.

Being part of an organisation entails being part of its culture. How people interact in the organisation and the basic assumptions they make are part of the organisation culture (Stoner et. al, 1994). The organisational culture then develops as a result of interaction between the individual and the organisation (Schein, 1985). Studies on employees' perceptions and descriptions of their organisations have suggested that workplace stress revolve around three distinct aspects of organisational function and culture: the organisation as a task environment, as a problem-solving environment, and as a development environment (Cox and Leiter, 1992). The available evidence suggests that if the organisation is perceived to be poor in respect to these environments, then this is likely to be associated with increased levels of stress. On the other hand, if the organisation is perceived to be good in these respects then the

relationship between the experience of stress and the report of symptoms of ill health is attenuated (Cox and Kuk, 1991).

Much of the effects of organisation function and culture are transmitted through the behaviour of managers and supervisors. Management behaviour and supervisory styles have a substantial impact on the well being of workers (Cox et. al., 2000). The organisational value systems may also have a profound effect on employee work attitudes and behaviour (Vandenberghe and Peiro, 1999). For example, Sheridan (1992) found in a six-year longitudinal study that culture emphasising interpersonal relationships were more likely to produce lower turnover rates than other cultures.

The culture within an organisation can therefore influence the kind of relationships amongst employees; between employees and management and it can influence the values and practices within the organisation.

1.2.2 RESEARCH ENVIRONMENT: BANKS IN NIGERIA

While the relevance of stress in the workplace to the health and well-being of individuals has been recognised (Cooper et. al., 1988), little attention has been given to the incidence of this problem in developing / emerging economies. This is despite the globalisation of industries and the obvious relevance of stress to relatively fluid situations where much depends on inter-personal relations. Even less attention has been given to work induced stress specifically in service industries (Zohar, 1994). Much of the research on workplace stress has focused on blue-collar workers in manufacturing industries and on people in professional or managerial positions (Burke, 1988; Akinnusi, 1995).

World attention is frequently focused on Africa and African countries, usually at times of crisis. Generally as noted by Jones (1988) there is a dearth of empirical data (as opposed to the abundant supply of prescriptions and anecdotes) concerning African organisations and their management. Even now, more than a decade after he made the observation, not much has changed. Most workplace stress studies are based in the Western context. There is little research evidence pertaining to the incidence and nature of workplace stress in emerging economies or developing countries of Africa.

However, the increased international business activities and emphasis on globalisation, and, the fact that uncritical adaptation of practices and techniques evolved in the context of Western cultural values may not be effective in other socio-cultural environments mandate the need for such studies. A basic management reality in today's economic world is that businesses operate in a highly interdependent global economy and the 142 developing countries (Austin, 1990) are significant actors in the international arena. They are buyers, suppliers, competitors and capital users and they are where most of the future growths of global organisations will come in the next several decades (Harvey et. al. 2003). It is important therefore to recognise the magnitude and significance of these roles and the economic importance of the developing countries.

Africa is of particular interest because of the immense market potential it holds for the West (Walumbwa and Lawler, 2003). Most developing countries of Africa and Nigeria in particular have had a tumultuous past, thereby contributing to the need for more current information or knowledge on organisation behaviour in these countries (Anakwe, 2002). Various writers on organisation theory have offered analytical and conceptual frameworks while identifying the limitations of concepts formulated in the west (for example: Blunt and Jones, 1992; Kamoche, 1993, 1997).

Empirical studies have assessed the actual organisational realities that enhance our understanding of management practice and organisation science (for example: Munene, 1991; Kamoche, 1992, 1997). These studies include topics like selection and training, culture and the impact of political interference in organisations. The current research argues that there is a need for conceptual models that not only recognise the uniqueness of the African organisational context but which are sufficiently located within an appropriate milieu.

In this regard, the research responds to the gaps in the literature by focusing on the Nigerian Banking Industry. First, because of the researcher's familiarity with that country and second, Nigeria is among the fifty-four developing countries that were considered to be emerging economies by the International Finance Corporation (IFC)

in 1999 (Hoskisson et. al., 2000). Also, Nigeria was selected for this research because it has been used in other researches and is widely accepted as a representative of developing economies (Arthur et. al, 1995; Akaah, Dadzie and Riordan, 1988). English is the official language for education, commerce, and trade, thus selecting it precluded the need to translate the research questionnaires.

The banking industry is second only to the oil industry in importance in the Nigerian economy and plays a major role in the domestic economy. Therefore, this study was intended mainly to add to body of theory and also to contribute to assessing the effectiveness of the organisational culture within the Nigerian banks, its' relation to workplace stress and specifically to help the decision makers in the Nigerian banks to understand the issue of workplace stress and how it can affect the productivity of employees.

The results of this study may help the specialised and training agencies in the country to study workplace stress and solve other human factor needs in their human resource development programmes. The researcher also hopes that this study would encourage researchers in Nigeria to pay more attention to, and focus their research on, the neglected area of organisational behaviour. Unlike in developed countries where empirical research lends support to the assertion of elevated stress levels (Panchal and Cartwright, 2001), there have been very few published studies conducted in this area in Nigeria. Also, there are no serious studies to be found on workplace stress among Nigerian employees (managers and non-managers). It is hoped therefore that this study would shed some light on this neglected and important subject.

1.4 RESEARCH AIM AND OBJECTIVES

1.4.1 AIM

Although there are a large number of increasingly sophisticated studies, theoretical conceptualisations, complex methodologies and statistical techniques on workplace stress, for example Bartlett, (1998). Several researchers have pointed out that there is still a lack of progress in understanding what stress entails (for example, Bartlett, 1998), and in understanding the nature of the relationship between antecedent

elements of the stress process and the consequent outcomes (Shafer and Fals-Stewart, 1991).

Perhaps the fact that so much research has been published and there are still so many questions to be answered provides a good reason why it should be necessary to further study and understand the phenomenon of stress in the workplace. Also, the likelihood that stress can lead to ill health, which can lead to consequences for the organisation, provides another reason why it is important to study stress (Bartlett, 1998). Thus, it is necessary, to be able to develop ways either to reduce the levels of stress to which individuals are exposed and to reduce the impact of such exposure on health, this will have benefits both in terms of reducing lost productivity due to absence from work through stress-related illnesses and in terms of the cost of providing medical care to treat such illnesses (Bartlett, 1998).

It is also best to move towards a language of stress that is less individualistic and more concerned with the wider social and power relations of the workplace that reflect and shape individual stressful experiences (Newton, 1995). The most important instrument for actively reducing the stress within an organisation is the identification of the primary causes of stress and the categorisation of the fundamental problems facing each person within the workplace (Ramsdale, 1995).

Identifying these primary causes of workplace stress, Ramsdale (1995) suggests might then help management set about addressing them and reducing the level of stress for those working in the organisation. Having dealt with the primary causes of workplace stress, the management may then build general stress reduction measures into the management process, which will help contain workplace stress within the organisation, on an ongoing basis.

Following these suggestions and especially Newton's (1995) that there is a need to move towards a language of stress that is less individualistic and more concerned with the wider social and power relations of the workplace that reflect and shape individual stressful experiences. The present study aimed to extend the current literature base

and enhance our understanding of workplace stress by attempting to build a model, which integrated organisational culture as an antecedent of workplace stress.

The main aim of this study was therefore to further the boundary of knowledge and empirically investigate if there is an inter-relationship between organisational culture and workplace stress. The study proposed that the underlying work-related values manifested in terms of working relationships with others and working conditions within organisations could cause strain and pressure for the workforce, this can result in consequences for both the individual and the organisation as a whole. The organisational culture can cause stress amongst its members and these can subsequently be manifested on the organisation in terms of both affective reactions (job satisfaction, tension and anxiety) and behavioural reactions (high employee turnover, high rate of absenteeism, poor organisational performance).

1.4.2 RESEARCH OBJECTIVES

As mentioned this thesis set out to investigate the interrelationship between organisational culture and workplace stress. Specifically, the objectives of this thesis were: a) to describe and explain the concepts of organisational culture and workplace stress, b) to find out the types of general organisational culture in the research environment, c) to determine whether the type of cultures in organisations and their central underlying assumptions is associated with workplace stress, d) to determine whether employees' perception of workplace stress is associated with the individuals' personal characteristics, d) to try and build a model which can be used in understanding the relationship between culture and workplace stress.

1.5 RESEARCH METHODOLOGY AND DESIGN

The main aim of this research as stated in the previous section was to empirically investigate if there is an inter-relationship between organisational culture and workplace stress. The concern of the research is with the meaning which organisational employees assign to their social world as they seek to maintain membership of an organisation (Harris and Ogbonna, 1998) and how this is related to perceived workplace stress. Thus, it is argued, to identify culture, the views and

interpretations of organisational members must be understood. It has been suggested that the ideal method for this kind of research is to embark on a longitudinal study (Pettigrew, 1979; Harris and Ogbonna, 1998) or to adopt a “native view” (Gregory, 1983; Harris and Ogbonna, 1998).

However, constraints on time, resources and particularly access make this type of research difficult. Hence it was necessary to limit the scope of the research. The research was based on a specific industry to restrain variations that can be contributed by extraneous variables such as market and environmental peculiarities present in inter-industry studies (Becker and Gerhart, 1996). It involved a three-stage approach that was a combination of a focus group discussion, a survey relying on quantitative data and case studies relying on qualitative data.

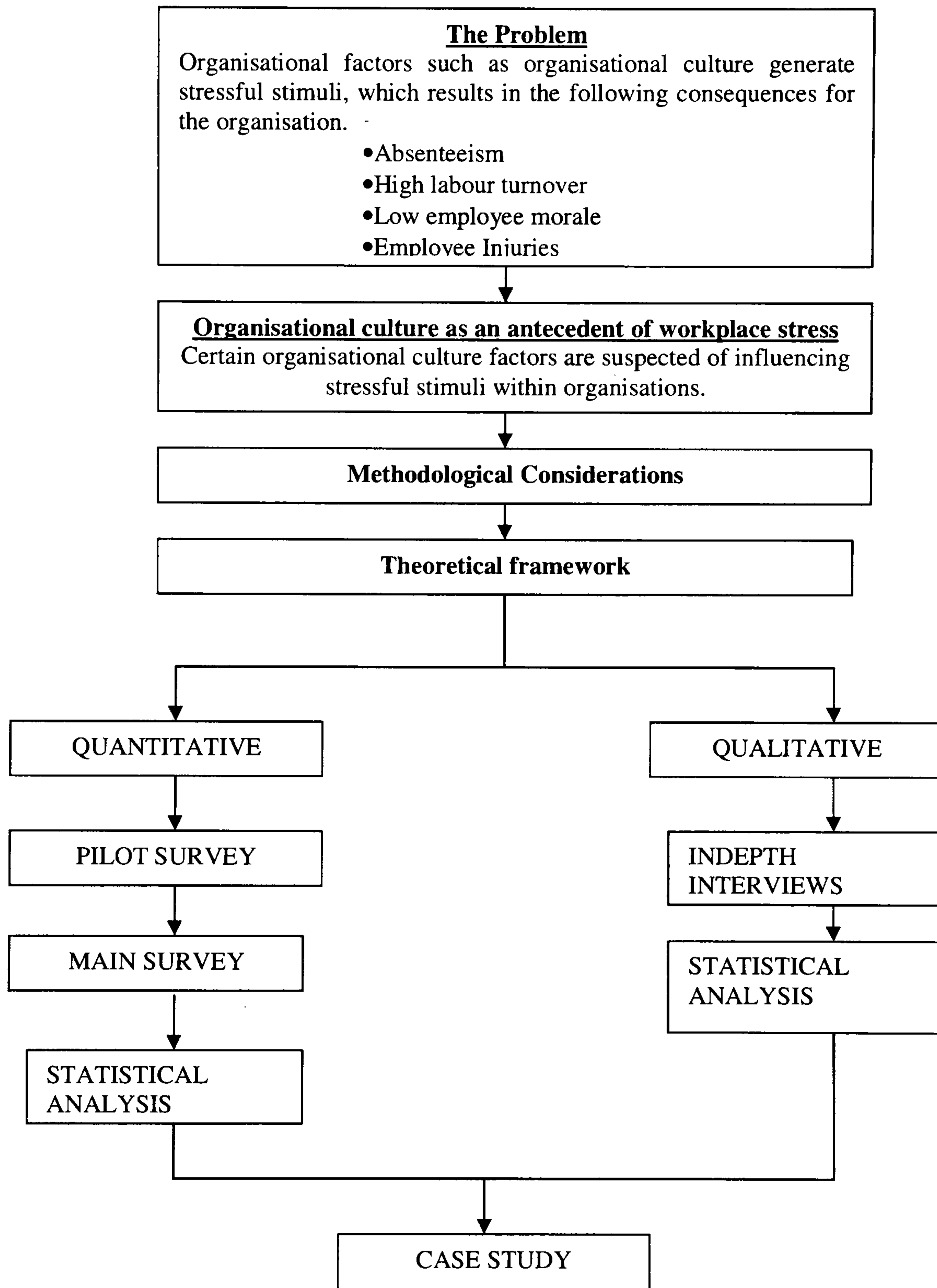
The first stage of the research involved a focus group discussion with highly experienced managers, management consultants and academics to discuss the issue of workplace stress in Nigeria. This was considered necessary to explore the local meanings of the phenomena of workplace stress and the interactions that created these meanings. Also, this stage offered the possibility of stimulating the development of new understandings about the variety and depth with which organisational members experience such important organisational phenomena like workplace stress. It was also believed that this stage would help the researcher to gather information about the research that is exploratory, illuminating and enlightening, without inhibiting the respondents.

The data presented in the research was collected in the second stage; this involved questionnaire surveys of the organisational culture and of workplace stress. The data were analysed by using statistical methods such as descriptive and inferential statistics and multiple regression analysis. The third and last stage of the research involved detailed case studies of five banks. The case studies were based on in-depth telephone interviews with the human resource managers of the responding banks and on the quantitative surveys.

The interviews were semi-structured to allow for consistency but the questions were open-ended such that participants were encouraged to describe and explain views using their own language. The interviews were recorded by using comprehensive written notes. The transcripts of the interviews were analysed by using cross case pattern search using the grounded theory, this enabled the researcher to look beyond the initial impressions and see evidence through multiple lenses (Eisenhardt, 1989). Rather than report exhaustive case studies of each bank, the research presents representative illustrations to demonstrate consistency of views between the organisations studied.

The methodology of this research is further discussed in chapter four. Fig 1.1 acts as a template which helps to guide the understanding of the research design, methodological procedures and other implications involved in the study.

FIG 1.1 THE INTER-RELATIONSHIP BETWEEN ORGANISATIONAL CULTURE AND WORKPLACE STRESS



1.6 SCOPE OF THE RESEARCH

Research on organisations in advancing economies is important to promote their capabilities to participate effectively in the new hypercompetitive globalised business environment (Makridakis et. al., 1997; Joiner, 2001). Thus, a cross-section of bank employees (management and non-management) of ten commercial banks in Lagos, the main commercial centre of Nigeria were selected to test the research hypotheses as Nigeria can be classified as an advancing economy.

The setting for the research was the fifty one commercial banks headquarters located in the state of Lagos, Nigeria (see chapter five). The banks, using the Nigerian Banking Directory as the sampling frame are divided into — 3 large-sized banks (assets greater than £50 million), 33 medium-sized banks (assets between £5 million and £50 million pounds), and 8 small-sized banks (assets less than £5 million). At the time of the survey, the banks between them employed 47,991 bank employees (Nigerian Banking, Finance and Commerce, 2001). Out of this number 25,490 (53.1%) were employed by the large-sized banks, 20,859 (43.5%) by the medium-sized banks and 1,642 (3.4%) by the small-sized banks.

The literature review of work-related studies conducted in Nigeria indicated that there have been no serious theoretical and empirical studies in work-place stress. With the exception of one or two comparable studies focused on executive stress, no comprehensive study, such as this study, addressing workplace stress within the banking industry in Nigeria has been published to date.

Although this study focused on the entire Nigerian Banking Industry, only a sample of ten banks was selected. The inability to use more than ten banks in this study arises from the difficulty involved in obtaining the required information from most banks, since the required information were considered rather confidential and consequently classified.

Also, the difficulties encountered were due to the fact that data collection in emerging economies is a difficult task, as there is little tradition of independent enquiry (Adair, 1995 and Wright et. al, 2002). Asking questions in any form is viewed with suspicion

(Wright and Hoa, 2000). What happens in organisations is considered to be the result of relationships. Hence, this makes it unlikely that strangers will respond to academic enquiry (Wright et. al., 2000). Without connections, little data are likely to be gathered (Berrell and Wright, 1999, Shi and Wright, 1999).

In spite of these limitations, it is hoped that the deductions and conclusion arrived at by analysing employees of the ten banks will prove true for a large majority of organisations in Nigeria.

1.6.1 STRUCTURE OF RESEARCH

The thread of enquiry of this research progressed as follows. Having in mind that the main aim of this research was to investigate if there is an inter-relationship between organisational culture and work place stress, it was necessary to review the relevant literature on both workplace stress and organisational culture.

Chapter two focuses on the issues and problems of workplace stress and an examination was made of how the concept of stress emerged. Chapter three discusses the issues and concept of organisational culture. The chapter examined various theoretical models of organisational culture. The theoretical framework for this study was examined here with the intention of assisting with the underlying principle of this study. The intention was that these two chapters would set the background for the research question and for the various analyses in this research.

Chapter four presents the methodological considerations taken into account when studying the inter-relationship between organisational culture and workplace stress. The methodology for the study specified what information was gathered, from where, and what methods of data collection and analysis were employed. The chapter gives details of samples, procedures, and measurement tools.

Chapter five discusses the Nigerian Banking Industry: the sector on which the study is based. The intention here is to describe the industry where the research population was taken. The issues and problems of the banking industry are outlined here. Specific

attention was paid to the institutional and organisational structure that emerged after the government deregulated the sector.

Consideration is given to the issues and problems faced by the industry, and also the criticisms of the industry performance. Chapter six is the hypotheses testing chapter. The hypotheses generated for the study were tested here using correlation coefficients and standard multiple regression analysis.

Chapter seven provides the discussion of the case studies using qualitative approach and specifically the grounded theory and interpreting and exemplifying the empirical findings.

Chapter eight presents the discussion of the research findings and chapter nine presents the overview of the research journey. It begins with a summary of the research aim and findings and follows on to reflecting the key findings, and finally reflecting on the limitations and the implications of the research findings for management.

CHAPTER TWO

WORKPLACE STRESS

2.1 CHAPTER INTRODUCTION

As the pace of organisational change accelerates due to increased competition and globalisation, which has led to a need for greater productivity, resulting in organisations downsizing, outsourcing, and developing less secure employment contracts. Workplace stress has assumed greater importance for employers as their risk of being held legally liable for damages to stressed employees increases. Stress at work is increasingly recognised as a serious health hazard, and its costs are substantial (Torkelson and Muhonen, 2003). As a result, this growing concern about work stress has stimulated efforts to understand the different sources of stress at work and its consequences (Harris, 1995; Spielberger & Reheiser, 1995). The influence of the work environment on work stress and the opportunity to further develop research in this area will be a core focus of this chapter.

As this review shows, many studies have been conducted in this area, and work stress research is promoting a rich debate concerning theory, constructs and their relationships (Harris, 1995; Jones & kinman, 2001). In order to understand the stress construct, this chapter reviewed the stress literature to establish a conceptual framework from which to study workplace stress. The chapter begins by providing a contextual setting of the debates into the area of workplace stress and then develops to explore various models that have been used in understanding the stress construct. In exploring the notion of workplace stress, the chapter notes that much of the research in the area has focused both on the implications of the effect of stress and into the theoretical underpinning and measurement of the stress concept. The chapter also notes that there is a lot of confusion on whether research into work stress should focus

more on the objective features of the environment that cause workplace stress or on the individual's subjective appraisal of environmental demands.

The chapter discusses various work stressors suggested in the literature ranging from factors intrinsic to the job, to the organisation's structure and climate. A key theme present in the chapter is the intricate web of factors to consider when examining the concept of workplace stress. The chapter ends with a discussion of the role of the work environment in the stress process.

2.2 PERCEPTIONS OF STRESS

Stress is considered the reality of today's workplace (Beal 2001). A very popular topic; even lay people are quite able to identify with the concept. This high level of interest and popularity however, is not always positive. There are various researchers that are not so sure there is stress at all and have a problem with the concept.

Stress in the literature has been suggested to be something that is not naturally occurring but a manufactured concept which is a product of cultural expectations (for example, Pollock 1988; Barley and Knight, 1992; Averil, 1989; Jones and Bright, 2001). Pollock (1988) argues that the common perception that people have of stress as 'an integral part of their daily lives', is due to the efforts of social scientists who have been spectacularly successful in popularising stress theories.

According to her:

'While distress of various kinds is assuredly an integral part of the 'human condition', why should it necessarily be considered pathogenic, rather than, for example, as has been the case elsewhere, an act of God, a spur to intense creative activity, a necessary test of moral fibre, or even simply as the norm?' (p.382)

She also argues that 'stress' is not something naturally occurring in the world, but a manufactured concept which has by now become a 'social fact' (p.390)

This view on stress has however been described as an extreme view, as it is argued by (Jones and Bright, 2001) that it is hard to believe that the concept would have so captured the public imagination were it not something that they could easily relate to

and recognise. To researchers such as Newton (1995) however, 'stress' is not the invention of social scientists, but rather what 'social scientists feed off and feed into the existing social landscape' (p.50). This is generally considered as a 'double hermeneutic', whereby through the publication of work on stress, social scientists encourage the popular adoption of the concept and as a result alter the phenomenon they set out to study (Barley and Knight, 1992; Jones and Bright, 2001). Averil (1989) however, argues that it is the professionalism of stress treatments (including the growth in professional psychology) together with a general view of stress as ennobling which have created an environment where an interest in stress can flourish. Stress, due to these circumstances has become legitimized; it is now more acceptable to admit to being stressed than it is to deny it' (p.30).

This popularity of the stress problem has resulted in the incorrect usage of the word; 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 (Sutherland and Cooper, 2000). The popularity has also led to the fact that the term 'stress' is now blamed for all ills. It is now seen as the cause of all problems. It has become a 'whipping boy' and is certainly misunderstood.

In spite of this popularity, and the fact that the concept of 'stress' has become fashionable, some researchers have questioned the usefulness of the construct. Examples of criticisms of the term in the literature include:

The 'stress concept' was heuristically valuable in the past, but is no longer necessary, and it is in some ways hampering in the present (Jones and Bright, 2001).

The inclusive label, 'stress', contributes little to an analysis of the mechanism that may underline or determine the organism's response. In fact, such labelling, which is descriptive rather than explanatory, may actually impede conceptual and empirical advances by its implicit assumption of an equivalence of stimuli, fostering the reductionist search for simple one-cause explanation. (Ader, 1981, p.312)

Pollock suggests that the term itself has become so vacuous that it represents an obstacle rather than an aid to research, and that further investigation of the

relationships which the stress theory attempts to elucidate would get on better without it (Pollock, 1988, p.390).

According to an article in a Belgian newspaper however, one must look at the word [stress] with much circumspection and when one says that one person out of two encounters an episode of stress at least once a week, it must be understood... that this means nothing. And that we have to be suspicious of these figures that serve to feed the businesses of these merchants of the temple of modern times who would be very much at pains to demonstrate the efficiency of the anti-stress methods they market. (Le soir, Belgian newspaper, 1997).

The word has had this ambiguity all along. 'Stress' began life as a variant on 'distress' in the 14th century. It meant the experience of physical hardship, starvation, torture, and pain. These days, however, the term is bandied around so imprecisely that we are almost back with the medieval definition, in which 'stress' simply meant 'hardship'. It will be interesting to see how language adapts to recent scientific developments, which insist that 'stress' is actually good for us (Morrish, the Sunday Telegraph, 1996)

Jones and Bright (2001), however, suggest that despite the criticisms of the term, the stress concept has a tenacious hold on the society and is likely to be around for some time to come. 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 wherever is most convenient. Trade unions can blame work condition and, employers may look to individual inability to cope.

This thesis supports the above statement by Jones and Bright (2001) and takes the view that stress is not a myth but a reality of today's changing workplace. Accordingly, it is thought necessary that before delving deeper into the concept, it is essential to understand what the construct entails. The following section therefore focuses on understanding the construct.

2.3 UNDERSTANDING THE CONSTRUCT OF STRESS

As workplace stress is the main focus of this thesis, it is important to understand what is meant by 'stress'. Hans Selye (1964) is often regarded as the originator of the physiological concept of stress, as he was the first to use the term "stress" to describe a set of physical and psychological responses to adverse conditions or influences. According to Selye (1976) stress was originally the syndrome of just being sick, and covered the stereotypical response of an organism to a wide range of chemical, biological, or physical stimuli. In seeking a term to cover this typical response, Selye suggested the word "stress", which was then commonly used in engineering for a force which caused deformation in bodies.

Unfortunately, as argued by Le Fevre et. al. (2003), this term was not properly used, it should have been more properly applied to the various stimuli applied to organisms. In their opinion, the term "strain", which in engineering refers to the manifestation of stress in an actual body, or the deformation of a material under a stress is more appropriate for the resulting responses. Since the early use of the term, there has been continuing confusion and disagreement on the current nomenclature in the field (Levi, 1998). It is still virtually impossible to write or read about stress without observing that there is little agreement as to how 'stress' should be defined (Kahn and Byosiere, 1992), or that there is no general theory of stress (Schabracq, Cooper, and Winnubst, 1996).

As a result of this confusion, numerous attempts have been made in the literature to abandon the use of the term on the grounds that it is an abstraction which does not correspond to clinical reality. This is because researchers believe that there is confusion between the stimulus ('stressor', according to Selye), the response, the non-specific component of that response ('stress' according to Selye), and the stimulus-response interaction. Selye (1976) however, countered that stress is admittedly an abstraction and not easy to define, but these according to him are faults it shares with many other terms that are none the less indispensable in biology, for example; life, death, health, and disease.

What then is stress? Attempts to define stress have been many and varied in the literature. Selye (1976) defined it as the lowest common denominator in an organism's reactions to every conceivable kind of stressor exposure, challenge and demand or, in other words, the stereotypy, the general features in the organism's reaction to all kinds of stress. Stress is the non-specific response of the body to any demand made upon it (Selye, 1976), it is the response to internal or external processes which reach levels that push physical or psychological capacities to, or beyond, their limit (Cooper et. al, 1988). According to Levi (1998), stress is an abstraction and it is very difficult to observe it, since Selye does not base his definition on the entire reaction but only on its non-specific features, those that are common to all types of loads and demands.

Another way to define and describe the phenomenon 'stress' is by referring to what Selye used to call 'the rate of wear and tear in the organism'. "Stress" as used this way, may refer to external influences acting on individuals, (commonly known as Selye's stressors), 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).

Other definitions used to describe stress in the literature are summarised in the following table.

Table 2.1 Definition of Stress

Scholar	Argument
Mills (1982)	Stress is our inner reactions to things that happen to us, and demands that are placed on us. We experience stress when we are anxious, worried, ashamed or angry.
Bond and Kilty (1982)	Stress is a total body-mind response to a situation in which strong emotions are being suppressed in an attempt to cope with the situation, and in which there are conflicts of thoughts, wants and needs.
McGrath (1976)	Stress is the result of an interaction of person and environment, which forces on the person a demand, a constraint, or an opportunity for behaviour.
Selye (1975)	Stress is the non-specific response of the body to any demand made upon it.
Cooper et. al. (1988)	Stress is the response to internal or external processes which reach levels that push physical or psychological capacities to, or beyond their limit.

From the above definitions, it can be argued that there is a lack of agreement about how to define stress in the literature. One of the main reasons given for this lack of agreement in the literature (for example, Buunk et. al., 1998) is the fact that there are many disciplines involved in stress research, such as biology, psychology, sociology, physiology and epidemiology. 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.

This study adopts Lazarus and Folkman's (1984) definition of stress, which states that stress, is 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.

This, as Lazarus makes clear, "offers a very different perspective on work stress, and stress in general, from what has been traditional" (Lazarus, 1991, p.6). It means that

the individual and the environment must be thought of as transacting together, rather than taking the traditional approach, where each is seen as a separate entity to be manipulated independently (Lazarus, 1991). Here, Lazarus distinguished between stressful antecedent conditions (“stressors”) and how these are cognitively appraised by a particular person (“threat”), taking into account the individual’s coping resources.

Anxiety, anger, or both are evoked when a stressor is perceived as threatening, and these emotional reactions are more intense when the person does not have the resources needed to cope effectively with them (Vagg and Spielberger, 1998). As this thesis is based on the inter-relationship between organisational culture and workplace stress, the review does not consider the contextual issues of coping behaviour. The effects of individual coping behaviour have been thoroughly reviewed in the literature (for reviews, see Buunk et. al., 1998; Frydenberg and Lewis, 2002; Ganster and Schaubroeck, 1991; Siu, Lu and Cooper, 1999). The effect of individual coping behaviour is a large topic, grounded in literatures and disciplines different from the ones forming the basis of this review. Before going into stressful antecedent conditions (stressors) as indicated by Lazarus above, it is considered essential to first understand the construct of well-being referred to in Lazarus and Folkman’s definition of workplace stress. Accordingly, the next section looks briefly at the concept of well-being.

2.4 STRESS AND INDIVIDUAL WELL-BEING

In Lazarus and Folkman’s (1984) definition of workplace stress adopted in this study, the relationship between the person and the environment may be appraised by a person as taxing or exceeding his or her resources and endangering his or her well-being. Well-being according to the Encarta World English dictionary (1999) is a good, healthy, or comfortable state.

The mundane as well as more exceptional experiences at work affect individual employees in several ways, ranging from depression and despair to elation and work satisfaction (for example, Warr, 1987; Diener, 1984). Central in this analysis is workplace stress, a concept which is said to be an overarching rubric encompassing the adaptation of individuals to their environment, and feelings of distress resulting in

various physiological, behavioural and psychological consequences (Quick et. al. 1997). In the stress literature, one may differentiate between the stressor, the stress response, and the stress outcome, which is referred to as distress or strain (Quick et. al., 1997; Jones and Bright, 2001).

Work load, unethical behaviour by colleagues, social exclusion, time pressure, downsizing, and organisation change programs, are examples of commonly identified stressors at work, bringing about the stress response, exemplified by a generalized, patterned unconscious mobilization of the body's natural energy as observed by Jones and Bright (2001). Manifestations of this stress response are: an elevated heart rate, increased respiration, a dry mouth and increased alertness (De Dreu, et. al., 2005). These manifestations reflect the individual's readiness to cope with a stressful situation, and as such can be seen as highly functional (De Dreu et. al., 2005). When the stressor continues to be present and these manifestations continue to be in effect, psychic and physical exhaustion may lead to deteriorated health and well-being. Well being according to Diener, Lucas, & Oishi, (2002) is a subjective experience and can be defined as a person's cognitive and affective evaluations of his or her life and as such it refers to the extent that a person feels healthy, satisfied with, and even happy about life (Rainey, 1995; Richardsen, Burke, & Leiter, 1992; Van Dierendonck et. al. 1994).

There is, however, a lot of debate in the philosophical literature as to whether theories of well being are subjective or objective. Subjective theories see individual well-being as determined by one's attitudes of favour and disfavour. The theories see one's task as to determine whether some particular thing or activity is good for one and for one to pay attention to one's own preferences and attitudes of favour and disfavour (Varelius, 2004). Objective theories however, deny this kind of determination. Instead of concentrating on these kinds of subjective states, objective theories usually make well-being dependent on such objective issues as whether a thing or an activity satisfies human needs or realises the human nature (Varelius, 2004).

Often, objective theories provide a list of things and activities that are considered to be good for a person, for example, moral goodness, rational activity, the development of

one's abilities, having children and being a good parent, knowledge and the awareness of true beauty and so on. These objective theories maintain that a life is good for the person who is living it only when it contains these particular elements (Varelius, 2004). Importantly, an objective theory of well-being denies that there is a necessary connection between what an agent desires or has a pro-attitude towards and what is good for a person, and maintains that something can be directly and immediately good for a person although that person does not regard it favourably. In addition to this desire or pro-attitude independence requirement, Varelius (2004) further suggests that a theory of well-being needs to satisfy at least one of two further kinds of requirements in order to qualify as an objective theory of well-being. That is what is considered to be prudentially good must either (1) be regarded as good intersubjectively or (2) be good in a (stronger) realist sense. Thus, if in addition to fulfilling the desire independence condition, a theory of well-being satisfies either the requirement of intersubjectivity or the requirement of realism (or both), and then the theory qualifies as an objective theory of well-being.

Essentially, in addition to prudential value and well-being, in everyday common language as well as in philosophical literature, there are several notions available for evaluating how well a life is going for the person who is living it, including happiness, welfare, contentment, satisfaction, flourishing and so on. None of these concepts have commonly accepted precise meanings and, partly as a consequence of this, the exact relationships between them remain unclear. However, since the concept of workplace stress is the central importance of this review, the relationship between well-being and workplace stress will now be discussed briefly.

In the present research, prolonged exposure to stressors at work is deemed to be detrimental to individuals and have a strong effect on the well-being of individuals. That is, will have an effect on the extent to which a person feels healthy, satisfied with, and even be happy about life (Rainey, 1995; Richardsen, Burke, & Leiter, 1992; Van Dierendonck et. al. 1994; Dijkstra, van Dierendonck and Evers, 2005). This may result in such behavioural consequences as absenteeism, accident proneness, or drug abuse, and psychological consequences as depression, psychosomatic complaints, and burnout, or medical consequences such as heart disease (Quick et. al., 1997).

Stressful antecedents (stressors) are seen as being detrimental to individuals in the work environment. Accordingly, the following section reviews different types of stressors that may be present in the workplace using Marshall and Cooper's (1979) general model (fig.2.1) which conceptualises stressors as falling within the six broad categories discussed in the next section.

2.5 STRESSORS AT WORK

There are many definitions and conceptualisations of stressors in the literature. Stressors have been described as; stimuli that are unpleasant, stimuli that lead to a stress reaction, stimuli that result in a strong attempt to adapt to every problem that a person needs to solve, and every situation that requires a major adaptation. With the view of stress as an emotion, a stressor is considered as every event, situation or cognition that may evoke a negative emotion in an individual.

This definition implies that every stressor is only a stressor in a probabilistic sense, there are few events or situations that will lead to negative emotions in everybody under all conditions (Buunk et. al., 1998). A second implication of the definition is that the nature of stressors may strongly vary; they may be day-to-day worries, major events, or prolonged problematic work situations (Bhagat and Bailey, 1987).

A third implication is that stressors may be certain ideas, thoughts and perceptions that evoke negative emotions. A typical example of such stressors is formed by mid-career problems, such as the idea that one may not reach the position that one aspires to, or the idea of almost belonging to the older generation in the organisation (Buunk and Janssen, 1992).

This reasoning suggests that many occupations have their own characteristic stressors. This is illustrated by the following examples. Female managers may experience typical stressors such as sexual harassment, sex discrimination, and a denial of access to challenging assignments (Burke, 1996). Keenan and Newton (1985) asked engineers which stressful events they had experienced. The most frequent experience

was the situation that one's time or efforts were wasted, immediately followed by interpersonal conflicts and qualitative underload.

Several occupational stress models have been proposed within the literature that has focused on organisational dimensions that are considered common causes of stress. In this thesis, the comprehensive model developed by Marshall and Cooper (1979), which conceptualises workplace stressors as falling within six broad categories, is reviewed (see Figure 2.1 below). These categories have been further differentiated by Cooper et. al. (2001) and are described below to organise further discussions on stressors in the workplace. These stressor categories are: factors intrinsic to the job, role in the organisation, relationships with other people, career development and achievement, organisational structure and climate and the home-work interface.

2.5.1 FACTORS INTRINSIC TO THE JOB

These are stressors associated with the performance of specific tasks that make up an individual's job, sometimes referred to as task content factors (Kahn and Byosiere, 1992), as well as work environment and work-scheduling factors (Cooper et al, 2001). They include variables such as the level of job complexity, the variety of tasks performed, the amount of discretion and control that individuals have over the pace and timing of their work, and the physical environment in which the work is performed.

These stressors also include the physical demands of work surroundings and the distress caused by 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. A variety of intrinsic job factors that are potentially stressful include: work overload or underload, shift work, long hours, travel, risk and danger, new technology, and the quality of the physical working environment. Glowinkowski and Cooper (1986) note that work overload or underload can lower self-esteem and increase smoking and various physical and psychological problems. Smith et. al.,(1995) found that jobs high on demand but low in decision latitude are sources of stress, as are some jobs that do have high decision

making latitude but deal with a multitude of variables simultaneously (for example: police, air traffic controllers, and nurses).

Also, it was found in a longitudinal study of male and female bus drivers by Rydstedt et. al., (1998) that changes in workload influenced spillover of fatigue from work to leisure, perceived effort at work, and psychosomatic symptoms.

2.5.2 ROLE IN THE ORGANISATION

Of the many job condition factors proposed as sources of stress at work, role stress has been widely recognised as an antecedent of occupational stress (for example, Cooper & Marshall, 1976). Roles encompass the behaviours and demands that are associated with the job an individual performs (Cooper et. al., 2001). Occupational stress can be due to the particular role the individual worker plays within the organisation. For example, in an organisation, there are certain, often-unspecified expectations about which behaviours are and which behaviours are not acceptable in a certain position.

Based on individual roles in the organisation, Ross and Altmaier (1994) propose four sets of role characteristics. These are:

1. Role conflict
2. Role overload
3. Role underload
4. Role ambiguity

2.5.2.1 ROLE CONFLICT

An individual's activities within an organisation are a function of what role(s) he or she occupies in it. A role can be defined as the set of expectations that others have of a role incumbent's behaviour. Role conflict occurs when expectations and demands are difficult to meet, or are mutually incompatible (Buunk et. al, 1998).

Role conflict exists when an individual is torn by the conflicting demands of other members in the organisation; doing tasks that are not perceived to be part of the job or by being involved with a job that conflicts with personal values or beliefs. Stress is caused by the inability to meet various expectations or demands. Van Sell et. al. (1981) found that individuals who suffered more role conflict had lower job

satisfaction and higher job tension. Further, in a group of nurse managers, Baglioni, Cooper, and Hingley (1990) found a potential role conflict between patient care goals and managerial goals.

Quick and Quick (1984) identified four different types of role conflict:

1. Person-role conflict: The individual will like to do the task differently from that suggested by the job description (that is, there is a tension between the needs and values of the person and the demands and expectations from the environment {Buunk et. al., 1998})
2. Intrasender conflict: This happens when a boss communicates expectations, which are incompatible, e.g. the individual receives an assignment without sufficient personnel to complete the task successfully (that is, different expectations and demands from the same person {Buunk et. al., 1998}).
3. Intersender conflict: The individual is asked to behave in such a manner that one person will be pleased with the result, while others will not be (different demands from different persons).
4. Inter-role conflict: When a person occupies two or more roles that may have conflicting expectations or requirements.

2.5.2.2 ROLE OVERLOAD

The individual is assigned more work than can be effectively handled (that is, expectations from different roles that are difficult to combine such as the role of parent and that of employee). Role overload might be compared with what happens to an electrical system in an engine. If there is too much electricity in the system, it will become overloaded and the entire engine might malfunction. An individual in a work group might malfunction where there is too much work to be done (Ross and Altmaier, 1994). The concept of too much work can be further divided into quantitative role overload, which occurs when the individual does not have enough time to complete all of the work that is required of a job (French and Caplan, 1973) and qualitative role overload, in which too much work is not associated with time but instead involves not having adequate skills for a particular job. Qualitative role

overload occurs when employees do not believe they can perform adequately with the effort or skills they possess.

2.5.2.3 ROLE UNDERLOAD

On the other hand, role underload occurs when employees have too much ability for the jobs they hold. Underload may also affect one's psychological well-being. Boredom in the daily routine, as a result of too little to do, may result in inattentiveness. This is potentially hazardous if the employee fails to respond appropriately, for example in an emergency (Davidson and Veno, 1980).

2.5.2.4 ROLE AMBIGUITY

An additional source of stress may be present in the work place when an individual does not have adequate information in order to carry out the task, or does not understand or realise the expectations associated with that particular role. Role ambiguity arises because the individual does not have a clear picture about his work objectives, his co-workers expectations of him, and the scope and responsibilities of his job.

Stress arising from unclear goals and/or objectives 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 intention to leave the job (Margolis et. al. 1974). Kahn et. al (1964) found that workers who suffered from role ambiguity were more likely to experience lower job satisfaction, a greater incidence of job-related tension, greater feelings of futility and lower levels of self-confidence.

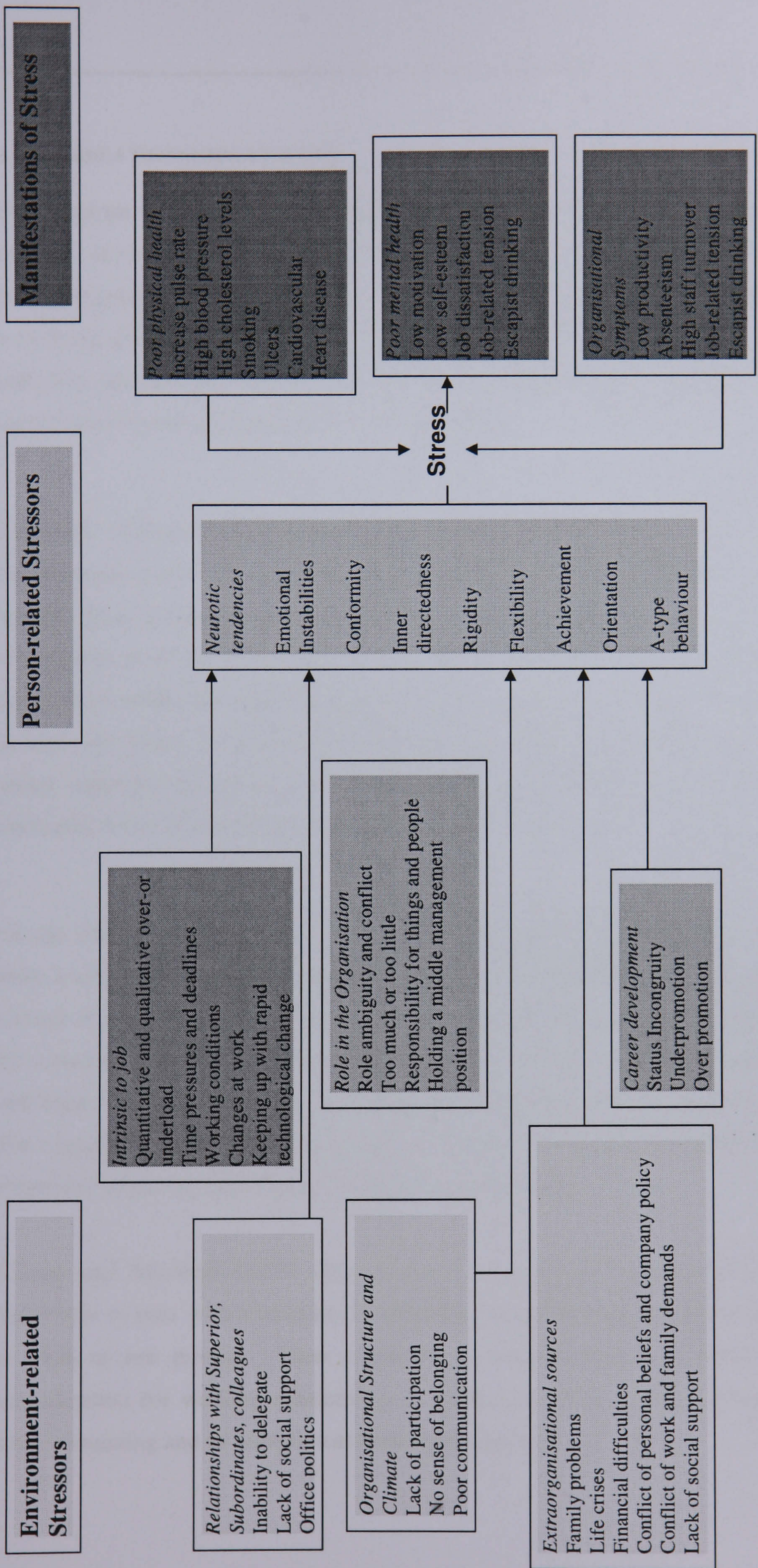
Frone et. al., (1995) found that job involvement moderated the relationship between role ambiguity and physical health, role ambiguity and heavy alcohol use, and work pressure and heavy alcohol use, with high levels of involvement having an exacerbating affect. Important areas of role ambiguity are the scope of one's responsibilities, the question of whose expectations should be met, and the question of how one is appreciated by others (Buunk et. al, 1998). There is a wide range of situations that can create role ambiguity. Ivancevich and Matteson (1980) highlight

such factors as the first job, a promotion, a transfer, a new boss, a new company or a change in the existing structure of the organisation. This, as a result, leads the worker to have a low motivation to work and increases the intention to leave the job (Cooper et. al, 1988).

2.5.3 RESPONSIBILITY

Responsibility has been found to be another potential stressor associated with one's role in the organisation. Cooper et al., (1988) made a distinction between two basic types of responsibility: responsibility for people (e.g., in a supervisory capacity) and responsibility for things (such as budgets, equipment, and buildings). Responsibility for people has been found to be particularly more stressful and significantly more likely to lead to cardiovascular diseases (French, 1975). Being responsible for people usually requires spending more time interacting with others, attending meetings and attempting to meet deadlines. The higher the executive's position in the organisation, the more responsible for others he/she will be and hence the greater is the chance for him to be exposed to workplace stress.

For some workers, responsibility for other people's lives and safety is a major source of stress. An offshore drilling crew recognises the consequences of making a mistake, the need to work as a team and to watch over the new employee. A mistake by the petroleum engineer on the oil rig can result in a blow out or explosion, which could cause large-scale injury or death, including the total loss of the drilling rig itself (Sutherland and Cooper, 1988). The impact of responsibility for others in care-giving roles has also been examined. For example, in a study of U.S. dentists, Cooper et. al., (1978) found that a high level of conflict originating from the dentist's idealized caring/healing and the actuality of their infliction of pain during dental procedures was a major predictor of abnormally high blood pressure.



Source: "Work Experiences of Middle and Senior Managers: The Pressure and Satisfaction" by J. Marshall and C. Cooper, 1979

2.5.4 RELATIONSHIPS AT WORK

Relationships 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).

Employee relationships offering support and attachment have very positive effects. For example studies show that negative interpersonal relations and the absence of support from colleagues and superiors can be a major stressor for many workers (Narayanan et. al., 1999; Cooper et. al., 2001). Conversely, having social support from others within the organisation can directly alleviate psychological strain (Beehr & McGrath, 1992). McLean (1979) further suggests that social support in the form of group cohesion, interpersonal trust, and liking for a supervisor is associated with decreased levels of perceived job stress and better health.

On the other hand, it has been noticed that inconsiderate or nonsupportive behaviour from a supervisor contributes significantly to feelings of job pressure (McLean, 1979; Cooper et al., 2001) and close supervision and rigid performance monitoring can also be stressful (O'Driscoll & Beehr, 1994, Cooper et al., 2001). Abrasive personalities and leadership style have also been identified as potential sources of stress at work. For example, Levinson (1978) noticed that people with abrasive personalities cause distress to others by ignoring their feelings and sensibilities.

Cooper and Marshall (1978) observe that it is necessary to understand that the supervisor or boss with a technical or scientific background may regard relationships at work as low priority. Their orientation is towards things, not people and so consideration for working relationships is viewed as trivial, molly-coddling, petty, time-consuming and an impediment to doing the job well.

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, interpersonal trust and liking for a supervisor is associated with decreased levels of perceived job stress and better health. Although contemporary managers are putting more emphasis on empowerment and are learning to delegate and govern participation of co-workers, participatory management can create potentially stressful situations especially when there is resentment on the part of managers on the matter of erosion of formal power.

2.5.5 CONFLICT AT WORK

Interpersonal stressors have been found to be one of the most detrimental job stressors (Jex and Beehr, 1991). As an example, in Jex and Beehr (1991) examination of the work of Newton and Keenan (1987), who asked young engineers to describe stressful incidents on the job as well as their reactions to these incidents. Interestingly, they found the most common stressors mentioned were “time-wasters” and interpersonal conflict. Parkes (1986) also used a similar strategy to classify stressful incidents among female nursing students and found the most important stressors to be insecurity about knowledge and skills and, again, interpersonal conflict.

Smith and Sulsky (1995) surveyed over 600 people in a variety of occupations from three different organisations and found that almost 25% of the respondents nominated interpersonal issues as their most bothersome job stressor. In their examination of daily stressors, Bolger et. al., (1989) found that interpersonal conflicts are by far the most upsetting of all daily stressors, accounting for more than 80% of the explained variance in daily mood. Their results also revealed that conflicts with friends, neighbours, and co-workers are more distressing than those with family members.

Conflict emerges when an individual or group perceives an interdependent other individual or group to oppose one’s own interests, beliefs, values, or perceptions of reality (for example, De Dreu, Harick, & Van Vianen, 1999). The mere experience of

discord, divergence of interests, perceptions, values, and beliefs is emotional and likely to elicit anger, disgust, and fear, to threaten one's self esteem (Frone, 2000), and to require cognitive resources to cope with the situation. It follows that being in conflict with someone at work brings about feelings of unpleasantness and all kinds of other stress responses (for example, McEwen, 1998; Quick et al., 1997).

From the above we may conclude that conflict acts as a major stressor. According to Buunk et. al., (1998), however, conflict at work is not necessarily about another person's behaviour. Somebody else's appearance or opinions may lead to interpersonal conflicts. Stokols (1992) argued that conflict-prone organisations exist where the physical arrangements and social conditions predispose the members of the organisation towards chronic conflict and health problems. Such organisations are characterised by, among others, an absence of shared goals, rigid ideologies, competitive coalitions, little participation in organisational decision making, an anomalous and turbulent environment, a relatively unstable role structure and membership, an ambiguous allocation of space and territory in the organisation, and inadequate environmental resources for meeting organisational goals.

2.5.6 CAREER DEVELOPMENT AND ACHIEVEMENT

In addition to 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 common 'career stressors' (Sutherland and Cooper, 2000). The ability to use and develop skills is a significant predictor of self-esteem (Margolis et. al., 1974). Lack of promotion is a potential source of stress for the individual who has mastered a job, but does not gain recognition such as advancement, or a chance to develop his or her skills. Lack of stimulation and challenge will add to the stress of being passed over for promotion.

Whilst needs and expectations about career opportunities vary as a function of career stage, the structure of the organisation has also been found to be a major force in shaping employee career paths (Sutherland and Cooper, 2000). The previously

recognised 'pyramid' shape of the organisational structure has become a rare exception. Many individuals now find themselves employed in a company with much flatter hierarchical structure as layers and steps have been removed from the career ladder. Restricted opportunities for promotion and job insecurity, which result from changes to the organisational structure and downsizing, are potent sources of stress.

Employees are now discovering that career movement (if it happens), has changed from clearly defined paths, to one based on proof of performance, efficiency and visible commitment (Simpson, 1998). However, it has been suggested that stress is experienced by some individuals because their expectation of 'career' have not kept up with the pace of the industry. It no longer matches the reality of work life in the new millennium.

For example, Hellesoy et al., (1985) identified 'limited career opportunity' as a source of stress among offshore platform workers in Norway. However, whilst 29% of respondents were dissatisfied about their chances of promotion, a third of workers were neither satisfied nor dissatisfied with their promotion prospects. This may be seen to suggest that these workers had no expectations regarding upward career movement in the organisation. This is an important observation, since under-promotion will only be a source of stress when expectations are not met. Nevertheless, disruptive behaviour, poor morale and poor interpersonal relationships are associated with actual disparity between actual status within the organisation and expectations.

Further, noting that past research has found that paid employment can have beneficial consequences for psychological well-being for men and women, Adelman (1987) investigated the facets of paid employment that led to this effect. She found that even though patterns differed between men and women, overall results indicated that occupational characteristics (personal income, complexity, and control) are related to psychological well-being (happiness, self confidence, and lack of vulnerability to negative experiences) in employed men and women even after accounting for the effects of age and education.

2.5.7 ORGANISATIONAL STRUCTURE AND CLIMATE

Simply being part of an organisation has been found to present threats to an individual's sense of freedom, autonomy and identity (Cooper and Marshall, 1978; Sutherland and Cooper, 2000). How the employees perceive the culture, customs and climate of the organisation are important in the understanding of potential sources of stress resulting from being in the organisation (Sutherland and Cooper, 1988).

The structure and climate of the organisation determine the way it treats its people, and exposure to these sources of stress is associated with negative psychological mood, escapist drinking and heavy smoking (Sutherland and Cooper, 2000). Increased control and opportunity to participate have recognised benefits in terms of improved performance, lower staff turnover, improved levels of mental and physical well being and accident reduction (Sutherland and Cooper, 1991). 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).

Increased opportunity to participate has been seen to result in improved performance, lower staff turnover and improved levels of mental and physical well being (Margolis, et al., 1974). Further, sources of stress relating to organisational structure and climate may actually result from organisational culture and management style (Cooper and Cartwright, 1994). According to Danna and Griffin (1999), these sources include the lack of participation and effective consultation, poor communication, politics, and the consequences of downsizing (for example, major restructuring, ambiguous work environments, and individual cultural congruence).

Blanchard (1993) discussed how a "bad boss" can make people sick by subjecting them to unnecessary stress by behaving unpredictably, eroding workers' sense of self-confidence and self-worth, placing workers in win-lose situations, or providing too much or too little stimulation. Macroeconomic forces such as massive federal deficits, increased foreign competition, trade imbalances and then-weak U.S. dollar led to strong organisations merging with other companies and less successful companies restricting their holdings, with resultant changes in employees' jobs and increases in employee

layoffs or terminations (Kuhnert and Palmer, 1991). This, no doubt, equates to very insecure and stressful work environments that research has shown to have detrimental effects on workers' health, as well as threats to workers' identity and self worth (Danna and Griffin, 1999).

2.5.8 HOME-WORK INTERFACE

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. The interface that exists between work, home and social life needs to be considered as well. This includes the personal life events that might have an effect upon performance, efficiency, well-being and adjustment 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 the job and life off the job for many workers and have created the potential for conflict to occur between the job and off-job roles (Cooper et al., 2001).

This inter-role conflict has consistently been linked to psychological stress (Frone, Russell and Cooper, 1992; Cooper et al., 2001). Recent surveys have also found that overworking can be related to marital conflicts. Interestingly, and contrary to popular belief that women with families are most pressed from demands at home, one such survey found that it was men, single and dual earners without kids, that were the most likely to consider changing jobs because of work/life conflicts (Caudron, 1997).

Furthermore, evidence exists suggesting that the transmission or "spillover" of work stress is unidimensional in marital relationships with the direction flowing from the man to the woman, especially when men have high strain jobs, that is, high demand-low work support (Jones and Fletcher, 1993). This is consistent with the findings by Fletcher (1988) that work stress affects psychological health, physical health, life expectancy, and marital satisfaction of married partners.

After considering various stressors that may be encountered in the workplace, what follows is a review of various perspectives of stress, to help explain the ways in which stress is perceived and operationalised. It is also important to understand the origins and evolution of the various models of stress, and how they have influenced attempts to manage stress in the workplace.

2.6 MODELS OF WORKPLACE STRESS

There are several models and theories that have been used in the literature to explain the phenomenon of workplace stress. These include such models as: Selye's General Adaptation Syndrome (Selye, 1976), Cannon's work that underlies Selye's proposition (for example., Cannon, 1935), and Lazarus transactional model of stress (Lazarus, 1966). These models have exerted an influence on the general direction that job stress researchers have taken (Ganster and Schaubroeck, 1991). Each of these models provides a different paradigm for approaching the problem of work-related stress. Selye's model directs the investigator to focus more on the objective features of the environment, whereas Lazarus' model directs one to focus on the individual's subjective appraisal of environmental demands.

Although these earlier models affect how researchers conceptualize the general problem of work stress, they have been criticised for failing to provide specific guidance as to what particular features of work are apt to be most important (Ganster and Schaubroeck, 1991). However, according to LeFevre et. al., (2003), despite the shortcomings, the models are believed to be prevalent and central to the literature on workplace stress and are accepted as representative of the range of theories in that they tend to emphasise different sources and interactional models for the induction of stress, and different outcome measures for the management of stressors.

Out of these models, two theoretical models that have dominated the literature on stress and two of the newer models on stress are reviewed here. These are:

1. The Person-environment fit model (French, Caplan, & Harrison, 1982; Edwards et. al., 1998).

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2. The job demands –job decision latitude model (Karasek, 1979).

The other models reviewed are:

3. Cybernetic theory (Cummings and Cooper, 1998).
4. Control theory (Spector, 1998).

These models were chosen as they are believed to be prevalent and central to the literature on workplace stress. Moreover, they are representative of the range of theories in that they tend to emphasise different sources and interactional models for the induction of stress, and different outcome measures for the management of stressors (Le Fevre et. al, 2003).

2.6.1 THE PERSON-ENVIRONMENT FIT MODEL (P-E Fit Model)

This is one of the most frequently cited models of workplace stress. The model deals with how characteristics of the person affect well being (Caplan, 1983). It is based on the view that behaviour is a function of both the person and the environment. It postulates that a lack of fit between the person and his or her immediate environment can lead to unmet individual needs or unmet job demands, and thus to experiences of stress (Eulberg, et al, 1988). Responses to stress would therefore include those activities that reduce misfit in a manner that better allows for the individual needs to be adequately met.

The P-E fit model has roots in the descriptions of motivational processes of Lewin (1951) and is embodied in many models of organisational behaviour (for example, Hackman & Oldham, 1980; Lofquist & Dawis, 1969). Its prominence in the sphere of workplace stress can be traced to French and his colleagues (French et. al., 1982), who have elaborated the model over the years and have been connected to much of the empirical work assessing its validity (Caplan et al., 1975; French et. al., 1982). The basic tenet of the theory is that the degree of fit between the individual and the job environment determines the stressfulness (or strain) that is experienced.

According to Edwards et. al. (1998), in person-environment fit (P-E fit) model, stress and stressors are not defined in terms of either the individual or the environment, but rather in terms of the degree to which there is “misfit” between the two. According to Le Fevre et. al., (2003), the P-E fit theory incorporates three basic distinctions. The first and most basic type of misfit is that between the person, their abilities and needs, their environment and the demands it makes on them and that which their environment supplies to them.

The second distinction, according to Edwards et. al. (1998) is the misfit between the subjective and the objective representations of the person and their environment. The subjective representation includes the person’s perceptions of themselves and their environment, and the objective representation includes the person and the environment as they actually exist. Work by Harrison (1985) suggested that objective P-E fit had little relationship to stress unless the individual had a clearly accurate self-assessment and good contact with reality, thus yielding primacy to subjective fit as the main determinant of stressors and resultant stress.

The third distinction, in P-E fit theory according to Le Fevre et. al.(2003) incorporates two types of P-E fit, or misfit and may be considered a sub-set of the first major distinction. The first type of fit or misfit is that between the demands the environment places on the individual in terms of job requirements, role, and group norms, and their abilities to fulfil those demands in terms of their skill, energy, training and time perceptions. The second is the fit or misfit between the needs of the individual in terms of their physiological and psychological requirements, and the ability of the environment to supply those needs in terms of extrinsic rewards such as pay and conditions and intrinsic reward, such as involvement and ability to achieve.

According to the P-E fit theory therefore, when there is a mismatch between the person and their environment (in any of the above constructs), stressors exist and stress results. The P-E fit theory leads to three basic relationships between stressors and stress.

In term of demand-ability dichotomy, as demand exceeds ability, stress is likely to increase. As demand reduces below the individual’s ability to deliver, stress may

decrease or increase. This may depend on whether or not environmental demands go down to a level that causes boredom and inhibits the individual's ability to fulfil high-level needs (Le Fevre, et al., 2003).

In terms of needs-supplies dichotomy, stress is likely to be at a low level where the environmental supply exceeds the individual's needs. Conversely, stress tends to increase as the individual's needs progressively fail to be met, either because their needs are increasing or because their environment's ability to supply is reducing. The final relationship is a combination of the demand-ability and needs-supplies constructs, in that there appears to be an area of minimal stress in which individual's needs are met and their abilities are over-stretched. Outside this area stress increases.

This relationship is hypothesised by Kulka (1979) to lead to three potential models. As Edwards et. al. (1998) stated, these models indicate that P-E misfit is a cumulative and continuous stressor so that stress increases as P-E misfit increases. Although this Kulka's model may appear to contradict Yerkes Dodson Law, according to Certo (2003), it should be remembered that, as usually quoted, the inverted U shape of Yerkes Dodson law refers to performance increasing as stressors (usually interpreted to mean some external pressure or demand) increase, until some maximum tolerable value of stress is exceeded. At that point performance decreases. If one accepts the premise that increasing stress beyond optimal levels is related to a resultant decrease in performance, then the two models do seem to be in agreement. Yerkes and Dodson's (1908) construction, as usually interpreted in current literature, does suggest that lack of outside pressure results in lowered performance.

P-E fit theory thus suggests that a lack of fit may result in physiological stress, or psychological stress, or both. These stresses are likely to be expressed as physical symptoms such as raised blood pressure, raised serum cholesterol, and lowered immunity, and psychological symptoms including sleep disturbances, anxiety, panic attacks, dysphoria, and restlessness (Edwards et. al., 1998). These stresses may result in behavioural changes of the kind frequently monitored in stress management interventions such as increased absenteeism (Murphy and Sorensen, 1988), insurance claims (Heeringa, 1996), and use of health care services (Code and Langan-Fox,

2001). Good P-E fit may, however, confer positive health benefits (Edwards and Cooper, 1988; Harrison, 1978, 1985).

A second outcome set of P-E fit theory consists of the individual's potential reactions to misfit, which can be characterised as either coping or defence (Le Fevre et. al, 2003). Coping reactions consist of actions taken to reduce the misfit by altering either the person or the environment (for example, training to increase skills or negotiating some change in the objective environment itself). Defence reactions consist of cognitive restructuring of the subjective person, or environment, or both, (for example, repression, projection, denial), (French et al., 1974). Coping and defence are both potentially adaptive, neither being necessarily better or more effective than the other (Edwards et al., 1998).

However, the theory of person-environment fit has been criticised for being too general. According to Jones and Bright (2001), it is not clear exactly what variables in the person are critical and what features of the environment they should match. The theory however has some support, where researchers have focused on specific relationships for which hypotheses can be formed. For example, Chelmers et. al. (1985) found that university administrators whose personal style fitted features of the environment (defined according to Fiedler's {1967} contingency model of leadership effectiveness) experienced less stress and fewer health problems.

Furthermore, Eulberg et. al (1988) evaluated this model of workplace stress and compared it to a number of other theoretical approaches. They concluded that in addressing broad conceptual issues, the model suffers from lack of clarity and specificity and is essentially not falsifiable. A model in the same tradition but one that has much greater claims to specificity and testability according to Jones and Bright (2001) is the 'Job demands and decision latitude model' of Karasek reviewed below.

2.6.2 THE JOB DEMANDS / DECISION LATITUDE MODEL

This model is known variously as the job demands-job decision latitude model, the decision latitude model, or the demands-control model (Karasek, 1979) or the job-strain model (Belkic et. al., 2004). It is one of the most well known and influential approaches to occupational stress (Jones and Bright, 2001). It is most widely used for evaluating the psychosocial work environment (Belkic et. al., 2004). It is sometimes regarded as a form of person-environment fit approach (Edwards and Cooper, 1990), though this is rather misleading since its core measures focus on essentially environmental features (Jones and Bright, 2001). It focuses on only two main constructs that can vary independently in the work environment (Ganster and Schaubroeck, 1991). These are job demands and job decision latitude.

Job demands are defined as psychological stressors, such as requirements for working fast and hard, having a great deal to do, not having enough time, and having conflicting demands. It must be stressed however, that these are psychological demands and not physical ones. Thus a fast and hectic workplace may impose physical requirements that lead to fatigue, but the stress-related outcomes predicted by the model are related to the psychological effects of this workplace (for example, the anxiety associated with the need to maintain the work pace and the associated consequences of failing to complete the work).

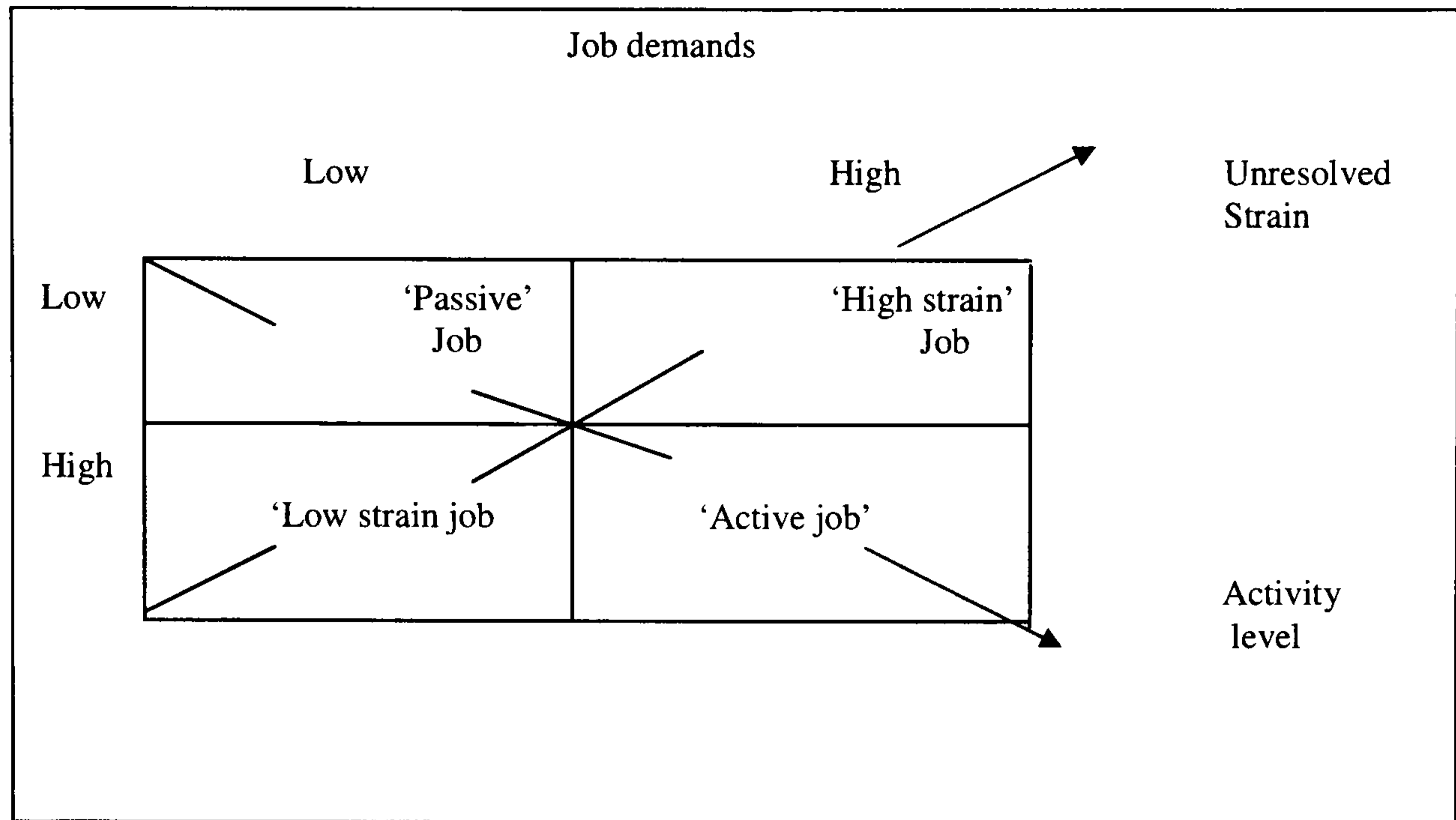
Job decision latitude comprises two components: the worker's authority to make decisions on the job (decision authority), and the variety of skills used by the worker on the job (skill discretion). Operationally, these two components are combined into one measure of decision latitude, or control (Ganster and Schaubroeck, 1991). Karasek (1979) derived this model from empirical research in the work place, and postulates that psychological strain (understood to be the state of being stressed) results from the joint effects of the demands of a work situation and the control available to the worker facing those demands. Karasek considers that the effects of job demands are moderated by decision latitude (which, roughly speaking means the same as discretion or control).

The model predicts that a combination of high job demand and low levels of job control would lead to high levels of psychological and physical strain – a ‘high strain’ job. By contrast, low levels of demand and high levels of control would be ‘low strain’ jobs. High job demands combined with a high level of control make for ‘active jobs’ that are not unduly stressful because they allow the individual to develop protective behaviours (such as delegation). Jobs with low demands and low control on the other hand tend to be passive, resulting in learned helplessness and reduced activity. Active and passive jobs are regarded as intermediate on terms of strain and are comparatively rarely researched. A central feature of the model is the interactive (or moderated) effect, whereby a high level of demands coupled with low levels of control leads to a disproportionate amount of strain.

Figure 2.2 identifies the types of jobs that are thought to result from the various combinations of demands and control. The basic components of the two dimensions are summarized in Table 2.1. A third dimension, social isolation, was later added to the model, with the worst situation being “iso-strain”: high demands, low decision-making latitude, plus lack of social support (Johnson and Hall, 1988).

According to Wheeler and Lyon (1992), this model effectively recognises the relationship between the subjective experience of stress and the social conditions that may give rise to it. Karasek’s definition asserts that individuals who work in high demand/low control jobs are likely to report the highest frequency of stress symptoms and have the highest levels of stress-related illnesses just as low demand/low control jobs can lead to passivity and boredom.

Fig 2.2: Karasek's demand-control model.



Source: Jones and Bright (2001)

Table 2.2 Basic components of the job-demand model.

Component	Demand
Job Demands	
Psychological job demands	<ul style="list-style-type: none">• Job requires very hard work• Job requires very fast work• Job requires excessive work• Job involves conflicting demands• Job involves not having enough time to get the work done
Decision Latitude	
Skill discretion	<ul style="list-style-type: none">• Job requires learning new things• Job provides opportunities to develop one's skills.• Job requires a high level of skill• Job requires creativity• Job entails a variety of things to do• Job does not involve a lot of repetitive work
Decision authority	<ul style="list-style-type: none">• Job allows making one's own decision• Job provides a lot of freedom as to how the work gets done.• Job provides a lot of say on the job• Job allows taking part in decisions affecting oneself

Source: Belkic et. al. (2004)

Much of Karasek's work has focused on demonstrating that there are increased risks of cardiovascular diseases among those employed in 'high strain' jobs. However, the model has also been used to predict the more immediate impact on psychological well-being and job satisfaction.

This approach may help to explain why high levels of heart diseases are often found in the lower levels of organisational hierarchies in studies of a range of organisations (Marmot et al., 1991). While there are clearly stressors associated with senior positions, these are suggested to be mitigated by greater control and ability to delegate. One clear practical implication of this model is that it suggests that work could be made less stressful, without reducing demand, merely by increasing control. Indeed Karasek's own research (Karasek, 1990) has shown that where people had experienced company reorganisations in which they participated, and which resulted in increased job control, they showed lower levels of symptoms (including depression, exhaustion, heart problems, dizziness and headaches).

While this study shows convincing evidence in terms of the importance of control, it does not consider other aspects of the model and, in particular, the notion that there is a statistical interaction effect between demand and control (Jones and Bright, 2001). Many researchers, using a variety of different research methodologies have attempted to test the full model, yet few have found the predicted interaction between demand and control. In general, it seems to be the case that the evidence is stronger for the importance of control than it is for the full model (Ganster and Fusilier, 1989; Jones and Fletcher, 1996).

Karasek's narrow focus on demand and control and the interactions between the two has meant that this is a model that is relatively easily testable and has straightforward practical implications. However, while it is a highly influential theory in terms of promoting research, the model has had limited impact on practice. This may be because its key variables are too general and non-specific to suggest practical interventions and they also fail to incorporate many important factors such as job insecurity or aspects of new technology as suggested by Jones et al., (1998).

An attempt was made by Wall and colleagues (Wall et al., 1990) to develop a more practical theory to guide research and interventions. Building on Karasek's model, Wall et al. suggest that it is important to distinguish between two quite different forms of control over how to do the work, timing control (control over the timing of work) and boundary control (control over a range of peripheral activities, e.g. machine maintenance or ordering supplies). Similarly, they distinguish between two different types of cognitive demand; that associated with monitoring of machines and that associated with problem solving (Wall et al., 1990). They have produced a range of specific measures applicable to industrial jobs (Jackson et al., 1993).

These measures are aimed at being useful both for theory of development and for applied research and can be applied to test Karasek's hypothesis. For example, Wall et al. (1996) suggest that Karasek's predicted interaction effect is seldom demonstrated because the decision latitude measure used lacks specificity. They compared a measure of timing and method control with the conventional decision latitude measure in a study that aimed to predict psychological strain. They found a significant interaction effect with demand for the specific measure but not for the conventional measure. They pointed out that other studies finding interaction effects had also used more focused measures than Karasek's concepts (for example, Dwyer and Ganster, 1991; Fox, Dwyer and Ganster, 1993).

Other researchers have sought to extend Karasek's approach to take into account individual differences such as personality, which have been shown to be complicated in work stress (Jones and Bright, 2001). For example, Parkes (1991) in a study of civil servants found that the interactive demand-control model predicted anxiety for people with external locus of control but not for those with internal locus of control. Furthermore, its very nature as a model focusing on job design means Karasek's approach ignores issues related to how individuals differ in their appraisal of job characteristics.

2.6.3 THE CYBERNETIC MODEL OF STRESS

The cybernetic model of stress is derived from the framework and concepts of cybernetics or systems control (Cummings and Cooper, 1998). Cybernetics is concerned with the use of information and feedback to control purposeful behaviour. The basic premise of this theory is that behaviour is directed at reducing deviations from a specific goal-state: it is the deviations from the goal-state itself that direct the behaviour of the system, rather than some predetermined internal mechanism that aims blindly. This perspective has been widely used in the biological, physical, and social sciences to explain how systems (that is organisms or plants) adjust or adapt their actions to cope with disturbances from goal achievement.

The theory is based on the idea that systems, in this case individuals, seek to maintain some equilibrium state, and will act to re-establish equilibrium when some external force disturbs it. The idea of people adapting is however not new in the stress field. Starting with the pioneering work of Cannon (1935) into the homeostatic processes operating to maintain the organism's equilibrium, much of the theory and research related to stress has followed (often implicitly) a cybernetic framework (for example, McGrath, 1976) and also in the general adaptation syndrome of Selye (1964,1983).

Although this has drawn attention to the organism-environment interaction, or the person-environment (P-E) fit, the systematic application of cybernetic concepts has been relatively uneven among the disciplines studying stress (i.e. medicine, psychology, management, and sociology). This makes it difficult to compare the different concepts of stress, or to integrate the variety of research findings into a coherent theory. This latter difficulty is especially troublesome in the organisational stress field, where empiricism has far outstripped theory building (Cooper and Payne, 1991).

A more formal application of cybernetic theory would greatly help theorizing and research in organisational stress. Considerable research has shown that individuals must cope with a variety of potential stresses in the work environment (Sauter and Murphy, 1995). Cybernetic theory provides a comprehensive portrayal of this person-environment interaction. The theory has the potential to add to an understanding of

occupational stress with its emphasis on the temporal path of stressor and stress development. Its inclusion of the idea of perceived threat (Edwards et. al, 1998) as a source of stress, as well as the common assessments of the objective environment and subjective assessments of current situations used in P-E fit models (Edwards et. al., 1998), also expands the definition of stress and may allow for the inclusion of the eustress concept. Eustress can be defined as a pleasant or curative stress. By acknowledging the role of perception in the assessment of both the desired state and current reality, cybernetic theory permits individuals to react differently to situations that are objectively similar (Le Fevre et al., 2003). For example, one individual may perceive a wide gap between the desired state and current reality, which would induce stress, while another may perceive a narrow or even no gap. For the second individual this may represent a eustressful situation, for the first individual, distress.

When cybernetic principles are applied to living systems they can be used to illustrate how organisms seek to maintain homeostasis against conditions that tend to disrupt it (Le Fevre et. al., 2003). Such considerations are said to be relevant to an individual's reaction to stress. Cybernetic theory could also be applied to organisational systems themselves. This application has implications for occupational stress measurement and management, as it suggests that occupational stress can act on the organisational environment by influencing the forces that constitute the organisation's social structure (Lewin, 1951).

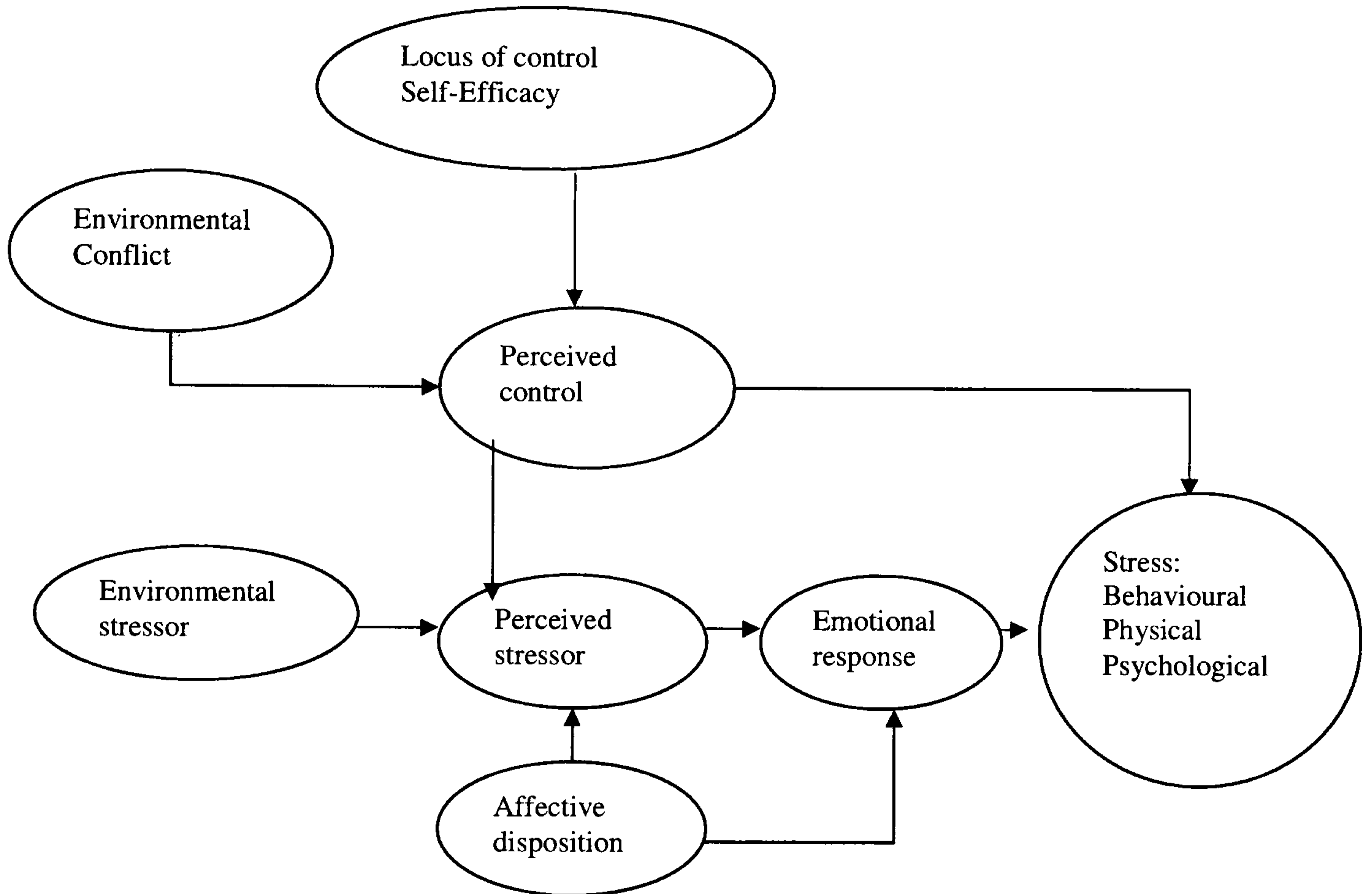
2.6.4 THE CONTROL MODEL OF OCCUPATIONAL STRESS

Control theory (Spector, 1998) is based on the idea that the degree to which the individual perceives they have control over the variables that have potential to cause stress in their environment effects the likelihood that they will experience stress. This is shown in figure 2.2 below. Control may be defined as the ability of the individual to make choices between two or more alternatives

Control has served a central role in many theories of job stress, as well as other areas of organisational research (Ganster and Fusilier, 1989). It has been implicated as a potential cause of both physical health and psychological well being (for example,

Evans and Carrère, 1991). A more complex moderator role has also been suggested in the control/demands model (Karasek, 1979), whereby control buffers the negative effects of job stressors

Figure 2.3 Control Theory



Note: Locus of control and self-efficacy are shown as moderating perception of control which, with the individual's affective disposition, influences their perception of the "stressor" (stress). Affective disposition, through the experienced emotional response, and perceived control then both affect the stress experienced by the individual.

Source: Le Fevre et al (2003)

2.7 RECONCEPTUALIZING THEORY ON WORKPLACE STRESS

The above models of stress in the workplace focus both on the implications of the effect of stress on employee performance, commitment, health and satisfaction; and on social science research into the theoretical underpinning and measurement of the stress concept. The importance of stress in today's world is evident from these studies. They show that stress at work affects employees' behaviour in adverse ways. These prevailing conceptions of workplace stress however, have both merit and limitations, and appear to be complementary and overlapping rather than contradictory frameworks for understanding stress in the workplace.

Cooper and his colleagues (Cooper & Cartwright, 1994; Cooper et. al., 1994; Cooper & Marshall, 1978; Cooper, Sloan, & Williams, 1988) noted a number of limitations in some theories of stress and have been especially critical of the PE-Fit model. A major problem with most theory of workplace stress according to Vagg and Spielberger (1998) resides in how occupational stress and strain are defined and measured. When theoretical concepts are ambiguous or undifferentiated, it is difficult to know exactly what aspects of workplace stress and strain are being measured. Due to this, Jackson and Schuler (1985) recommend that research on workplace stress focus on the development of good diagnostic tools for pinpointing specific aspects about one's job that are ambiguous or conflicting. In a similar vein, Murphy and Hurrell (1987) call on the construction of generic questionnaires or core sets of questions to facilitate comparing stress levels in various occupational groups.

A comprehensive assessment of workplace stress will therefore require taking into account the working conditions that produce job strain, how specific stressors events are perceived and appraised, and the emotional reactions and coping skills of the individual worker (Vagg and Spielberger, 1998). Example of such models are the comprehensive model of occupational stress and health developed at the University of Michigan Institute of Social research, which focuses on the diverse factors and complex relationships associated with work and health (reviewed in the following section) and Michie and West's (2004) Evidence-based Framework, which considers empirical evidence for links between some key organisational influences and staff

performance, health and well-being. Michie and West's (2004) model integrated four elements of organisational levels into a model of people management and performance. The model focuses on people and their performance as the key to an organisation's effectiveness and proposed that the effectiveness of an organisation is influenced by the following four components and their interactions.

1. Context

The context of an organisation here includes its culture and climate, and inter-group relations. Organisation culture includes shared meanings, values, attitudes and beliefs of its members (Schein, 1992). Manifestations of culture include: hierarchy, job descriptions, informal practices and norms, espouse values and rituals, stories and jokes and jargon (Michie and West, 2004).

2. People management

In this model, people management describes those aspects of management that are intended to affect directly those who work within the organisation. This includes the management of culture, communication practices, the encouragement of social activities and leadership.

3. Psychological consequences for employees

According to this model, there are various ways in which the work situation affects people. The way a job is designed and people are managed influences employees' emotional and physical well-being, their attitudes to work and the organisation, and their performance and behaviour at work.

4. Employee behaviour

Employee behaviour here includes levels of absenteeism and rate of turnover, errors and near misses, and employee performance. Recent research and theories distinguish between 'task performance' and 'contextual performance' (for example, Van Scotter and Motowidlo, 1996). Task performance includes behaviours focused on the core technical activities involved in a job, while contextual performance refers to discretionary activities outside core job performance such as participating in voluntary committees, co-operating with and

helping co-workers or those in other departments, exerting effort over and above the basic job requirements and promoting the department or organisation.

In short, contextual performance refers to those largely invisible aspects of work behaviours that do not constitute core job performance but that contributes to the performance of the organisation and create the glue that binds the organisational community together.

2.8 A COMPREHENSIVE MODEL OF OCCUPATIONAL STRESS AND HEALTH (Figure 2.4)

The model considered in this thesis for the development of a conceptual framework is a comprehensive model of occupational stress and health developed at the University of Michigan Institute for Social Research (French & Kahn, 1962; House, 1981; Israel & Schurman, 1990; Katz & Kahn, 1978; Israel et. al., 1996). This model provides a useful framework for understanding the diverse factors and complex relationships associated with work and health (Israel, et. al. 1996). In accordance with this model, workplace stress is a complex and dynamic process in which stressors, perceived stress, short-term responses and modifying factors all affect each other and long-term health outcomes (figure.2.4).

As depicted in the figure, employees experience objective conditions that are part of the psychosocial and physical environment. These conditions are referred to as stressors if they are likely to be perceived as harmful, threatening, or bothersome (Lazarus and Folkman, 1984). These stressors may include major life events, daily hassles, chronic strains, ambient environment, and cataclysmic events (Israel & Schurman, 1990). These stressors according to Israel et. al. (1996) do not necessarily result in negative outcomes; rather their effects depend in part on the extent to which stressors are perceived as stressful by the people involved. In addition, the short-term responses to perceived stress may vary and include the following reactions: physiological (elevated blood pressure), psychological (tenseness), and behavioural (alcohol use, exercise, and use of protective equipment).

Israel et. al. (1996) further explained that in situations in which perceived stress and short-term responses continue over time, they may affect enduring health outcomes, such as cardiovascular disease, anxiety disorder, or alcoholism. However in this model, Israel et. al (1996) argued that a number of modifying factors may directly affect the relationship of these components to each other. They suggested that as a result of the interplay among these factors, no objective stressor is likely to have the same effect on everyone exposed to it; rather, certain individual or situational factors modify how an individual experiences the stress process (categorised in figure 2.4 according to social, psychological, biophysical, behavioural, and genetic variables).

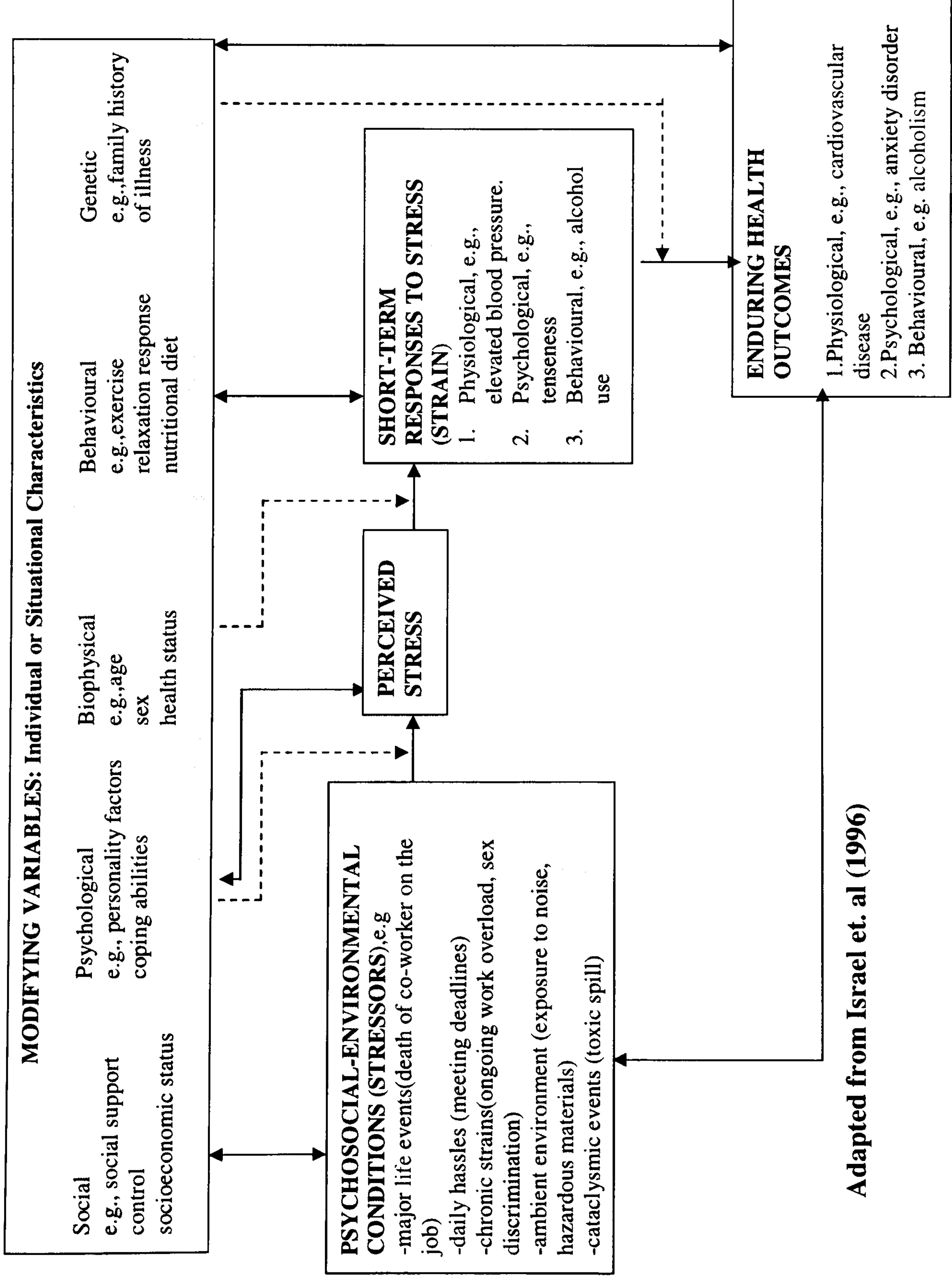
As indicated by the two-way arrows and feedback loops in the figure, the model indicates that while stressors may have a direct effect on perceived stress, this in turn may have a direct effect on short-term and then long-term health outcomes, objective stressors may also have a direct effect on enduring health outcomes. The model also indicates that social support, a modifying variable may have a direct impact on short-term responses to stress, one's short-term responses may affect the nature and extent of social relationships. The model also indicates that social support may buffer the relationships between perceived stress and short-term responses. This model although focused on the individual is applicable at group, organisation, community, and societal levels (Israel et. al. 1994).

This thesis adapted Israel et. al (1996) model (see figure 2.4) in order to study organisational culture as an antecedent of workplace stress. This model was chosen due to its integrative nature, in that it considers stressors in the environment, the stressed individual, modifying factors that can either increase or decrease the experience of stress, short-term responses to stress and enduring health outcomes.

Moreover, the model was chosen because it has been previously empirically tested in the literature (for example; Cooper & Marshall, 1976; Israel, Baker, Goldenhar, Heaney, and Schurman, 1996).

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Fig 2.4: Comprehensive Model of Occupational Stress and Health



2.9 NATURE OF THE WORKPLACE STRESS-ORGANISATIONAL CULTURE RELATIONSHIP

The notion of 'work stress' is said to be conceptually difficult to define and many researchers have argued on the lack of clarity and robustness of both definition and theory (for example, Briner, 1999). Its prevalence and impact on work organisations however cannot be disputed, so many models of workplace stress have been developed in the literature as a result of this. Considering that work occupies a central place in the lives of many individuals, it is not surprising that situations and events at work are capable of evoking strong negative emotions both on the individual and in the achievement of organisational goals. As discussed earlier, stress-related symptoms (either mental or physical) render the employee unfit for work and the negative consequences eventually start the clock for disaster. The first symptoms of employee stress will make its appearance when job performance and productivity levels are suffering and when the organisation experiences a rise in absenteeism and labour turnover.

The literature suggests that the organisation has a personality, to the extent that the above factors may be seen as the way the organisation treats its members. Human functioning presupposes a continuous interaction between individuals and their more or less stable environment, which is to a decisive degree of a man-made nature. In order to survive, people adapt to the characteristics of their environment and the constraints that these impose upon them. Management scholars are increasingly recognising the importance of this sociocultural environment as one of the most influential factors that explain the behaviours of individuals and groups in organisations (Sagie and Aycan, 2003).

Such an environment is said to consist of a set of collective schemas or social representations, which are regarded as the building blocks of their common psychological reality (Schabracq et al. 1991). These social representations are recognised as experiential and linguistic structures of a collective nature, which encompass meanings, images and templates of objects, events and processes, as well as templates of procedures for dealing in adaptive ways with these objects, events and

processes (Schabracq, et al., 1988). As such, social representations are of an intentional, action-orientated nature, in so far as they mediate and determine the ways in which people deal with their actual environment. People then tend to recognise these representations, and they serve as mediums of communication.

In a work environment, these social representations amount to what is called the organisational culture (Shabracq et. al. 1988). This culture represents living style, which may have come into being after adjustments to the environment and people (Lieh-Ching Chang, 2005). This culture is said to determine how things are done in the organisation, what form they take and what people say or think about them (Shabracq et. al, 1988). People learn to think and perceive in terms of the social representations prevailing in the culture. They learn to fulfil jobs in a way that is acceptable to the organisation and learn to experience this way of functioning as their own. This organisational culture includes shared meanings, values, attitudes and beliefs of its members (Schein. 1992).

The perceptions of this work environment by employees can take on personal meaning and motivational or emotional significance for employees (Brown and Leigh, 1996). For example, the perception of organisational culture has been associated with the organisational performance (Michie and West, 2004). And there is evidence that employees' perceptions of a motivating and involving organisational culture are positively related to supervisory ratings of organisational performance (Brown and Leigh, 1996). Also, studies have observed that the dominant cultural orientation of health care organisations is associated with particular aspects of performance (Gerowitz et. al., 1996; Gerowitz 1998).

It is believed that when employees perceive the potential for satisfying their psychological needs in the workplace, they engage themselves more completely and invest greater time and effort in the organisation's work (Kahn, 1990; Pfeffer, 1994). Such processes lead to greater organisational productivity and competitiveness. As Brown and Leigh (1996) suggest, when employees perceive the organisational climate positively (i.e. as consistent with their own values and self-interests), they are likely to

identify their personal goals with those of the organisation and to invest greater effort pursuing them.

These seem to suggest that the organisation culture matters, especially in the aspects of performance stressed by the culture of the organisations, which were those aspects of performance on which the organisations performed best. Mannion et. al. (2003) found a significant relationship between culture, NHS trust characteristics and various aspects of performance, as well as evidence of a variety of mechanisms through which these associations were mediated.

Links have therefore been suggested between work factors and employee outcomes of work performance and absenteeism/turnover. A number of factors related to the nature of organisations and jobs within them have been found to impact upon employee health – both psychological and physical. Williams et. al. (1998) found that such factors for example lead health care workers to experience higher levels of ill health, and associated sickness absence than in equivalent occupational groups

As suggested from Lazarus and Folkman's (1984) definition of workplace stress, there has to be a transaction between the individual and their environment for there to be stress. From this point of view, how employees perceive the culture and customs of the organisation is important in their perceptions of potential sources of stress resulting from being in the organisation. Research shows that in societies, certain cultural beliefs, values and practices can increase the number of stressors that an individual is exposed to (Helman, 1996). 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.

In 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, 1996). Some beliefs can be directly stressful, such as the belief that one has been 'cursed' or 'hexed' by a powerful person against whom there is little defence. Other cultural values that may

induce stress in a society are an emphasis on war-like activities, or intense competition for marriage partners, money, goods or prestige. The unequal distribution of wealth in a society, based on its 'economic culture', is usually stressful to its poorer members, whose lives are a daily struggle for survival, but economic privileges too, sometimes involve high levels of stress, due to competitiveness and fear of the poor. In its effect upon the health of the individual therefore, there are both negative and positive sides to belief (Helman, 1996). Those beliefs and behaviours which contribute to stress, and which are acquired by growing up within a particular society, can therefore be regarded as culturally induced stress.

Researchers such as Hofstede (1980) further emphasises this in his studies on national culture that different countries have different cultures and that this can influence people's beliefs and ways of doing things. Based on these assumptions, organisations within different culture will have different work-related values and basic assumptions governing them. Sometimes the basic assumptions of the organisation's culture, just like the national culture, will carry the seeds of workplace stress in them (Cox, 1991). The organisation itself can cause increased workplace stress. As the literature indicates some organisations have a reputation for being wonderful places to work while others are known for their poor environments (Cooper, Cooper and Eaker, 1988). This seems to indicate that organisational issues play a role when it comes to workplace stress.

Organisations that pay attention to the needs of their employees are said to encounter a more satisfied work force and a more positive work environment. For example, issues like professional development, employee benefits, and the level of administrative support can have a direct bearing on how people approach their work tasks. It is therefore important to consider the work environment when looking at the levels of stress. A non-supportive work environment can make all of the other challenges seem that much greater. Likewise, an environment that fosters care and a sense of teamwork can make the daily stresses of work seem far more manageable.

2.10 CONCLUSION

This chapter has highlighted the opportunities open to researchers to further develop an understanding of the important role of the work environment on workplace stress. The chapter provided a review and examination of the construct of workplace stress, and discussed various sources of stress in the workplace and the different assumptions and theories that have been used to study the construct. It however noted that these theories have focused both on the implications of the effect of stress on employee performance, commitment, health and satisfaction; and on social science research into the theoretical underpinning and measurement of the stress concept. Although the importance of stress in today's world is evident from these theories and they show that stress at work affects employees' behaviours in adverse ways, the theories have been criticised for having both merit and limitations, in that they appear to be complementary and overlapping rather than contradictory frameworks for understanding stress in the work place.

A major problem with these theories resides in how occupational stress and strain are measured (Vagg and Spielberger, 1998). According to Vagg and Spielberger (1998), when theoretical concepts are ambiguous or undifferentiated, it is difficult to know exactly what aspects of workplace stress and strain are defined and measured. These researchers therefore recommend that researches on work stress should focus on the development of good diagnostic tools which pinpoints specific aspects that are ambiguous or conflicting. There is therefore scope in expanding further the boundary of knowledge on workplace stress by including the construction of generic questionnaires or core sets of questions to facilitate comparison of stress levels in various occupational groups.

To understand and assess the construct of workplace stress, the chapter noted the 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 the individual worker. The chapter went further to discuss the importance of the work environment by noting that the sociocultural environment is one of the most influential factors that explain the behaviours of individuals and groups in organisations. This kind of work environment consists of collective schemas or social

representations which are called the organisational culture. The organisational culture represents living style, which may have come into being after adjustments to the environment and people. It is said to determine how things are done in the organisation, what form they take and what people say or think about them. People also learn to think and perceive in terms of the prevailing social representations.

The perceptions of the work environment however, can also take on personal meaning and motivational or emotional significance for employees. It was therefore suggested that when employees perceive the potential for satisfying their psychological needs in the workplace, they engage themselves more completely and invest greater time and effort in the organisation's work. Such processes have been found to lead to greater productivity and competitiveness. This, as noted in the chapter, therefore indicates a link between the basic assumptions of the organisation's culture and workplace stress, that is, organisational issues play a vital role in workplace stress.

Consequently, as suggested by Lazarus and Folkman's (1984) definition of workplace stress, there has to be a transaction between the individual and their environment for there to be stress. From this point of view how employees perceive the culture and customs of the organisation is important in their perceptions of potential sources of stress resulting from being in the organisation. There is thus a need to understand more about the nature of the relationship between organisational culture and workplace stress.

The following chapter continues this discussion and delves into the literature on organisational culture, and explores its role as both a departure from the mainstream of contemporary organisational behaviour studies, and a continuation and elaboration of long-established traditions in the literature. The chapter argues that on the one hand, organisational culture is a departure from preoccupation with the formal and rational aspects of organisations, and on the other hand, it is a reworking of many of the concerns of established perspectives, which focused on group dynamics, power and politics. The central types of assumptions in an organisational culture and the scholarly perspectives in organisational culture research are also discussed.

CHAPTER THREE

ORGANISATIONAL CULTURE

3.1 CHAPTER INTRODUCTION

In the latter part of the 20th century, the importance of work and organisational factors as determinants for the outcome of both organisational attitudes and behaviour were emphasized as never before, by scientists, managers and politicians (Hult, 2005). Organisational and workplace characteristics and perceived work rewards are now viewed by both practitioners and academics as important predictors in a majority of studies and writings on organisational attitudes and behaviour.

One of the dominant characteristics of the organisation has been found to be the organisation culture, it is claimed to be so important to the organisation that it may be the one decisive influence for the survival or fall of the organisation (Hofstede, 1998). The organisation culture is considered important and has been adopted as a central theme in theorising by scholars from different fields in organisational research. It has been linked to other organisational behaviour areas such as, marketing (Berthon et. al., 2001), accounting and finance (Goddard, 1997) and human resource management (Harris and Ogbonna, 2001).

In extending the current literature on workplace stress therefore, this thesis considers organisational culture as an antecedent of workplace stress. From the preceding chapter, organisational culture is considered as the social representation which determines how things are done in the organisation, what form they take and what people say or think about them (Shabracq et. al., 1988). From this point of view, it is

believed in this literature that employees' perception of culture and customs of the organisation will affect their perception of stressors and the consequence workplace stress that results from being in the organisation. Accordingly, in order to understand organisational culture, this chapter reviews the organisational culture literature in order to establish a context from which to study its relationship with workplace stress.

The chapter begins by providing a contextual setting into the role of organisational culture in organisational theory. In exploring the notion of organisational culture, the chapter considers the relationship between organisational culture and organisational climate, a concept widely considered in the literature as an overlapping concept of culture (Michie and West, 2004). The chapter discusses different perspectives on culture and ends with a development of an exploratory model of workplace stress, thereby integrating organisational culture and workplace stress.

3.2 ORGANISATIONAL CULTURE AND ORGANISATIONAL THEORY

Organisational culture is at the same time both a radical departure from the mainstream of contemporary organisational behaviour studies, and a continuation and elaboration of long-established traditions. On the one hand, it is a departure from preoccupation with the formal and rational aspects of organisations, and on the other hand, it is a reworking of many of the concerns of established perspectives focused on group dynamics, power and politics. The growing body of scholarly work conducted under the banner of culture research is testament both to disillusionment with standard approaches and excitement, that a new and more fruitful means of understanding organisations has evolved (Brown, 1998). The view that organisations are like miniature societies with unique configurations of heroes, myths, beliefs and values has proved popular with practitioners as well as academics.

The last four decades have therefore seen a revolution in ways of viewing organisations and thinking about the roles of managers and company leaders. Central to this revolution has been the shift away from the mechanistic perceptions of

organisations that dominated “scientific management” in the first half of the last century. This perspective emphasized the efficient working of the system, fixing parts that were not fully effective, and often reduced the individual to a replaceable small cog in a big machine (Hawkins, 1997).

In the post-war years, The Tavistock Institute’s development of sociotechnical approaches and the American human relations school showed the complexities of the human aspects of organisations and the centrality of workforce motivation to ensuring effective development of an enterprise (Hawkins, 1997). The human relations perspective drew its inspiration from earlier anthropological and sociological work on culture associated with groups and societies (for example; Geertz, 1973). It developed on the basis of new theories of motivation and group dynamics, and adopted a frame of reference which emphasised that organisations exist to serve human needs (Brown, 1998). Human relations theorists viewed the informal, nonmaterial, interpersonal, and moral bases of cooperation and commitment as perhaps more important than the formal, material, and instrumental controls stressed by scientific management.

Attention to organisational culture lost ground as organisational science, and social science in general, became increasingly quantitative. To the extent that research on organisational culture survived, its focus shifted to its more measurable aspects, particularly employees’ attitudes and perceptions and/or observable organisational conditions thought to correspond to employee perceptions (that is, the level of individual involvement, the degree of delegation, the extent of social distance as implied by status differences, and the amount of coordination across units). This research referred to as organisational climate studies, was prominent during the 1960s and 1970s (Denison, 1990). The renewed interest in organisational culture that emerged in the 1970s, led to a whole new school of organisational thinking on both sides of the Atlantic.

It saw organisations as cultures rather than as machines, and drew heavily on the discipline of anthropology for both its methodology and its intellectual framework. Anthropologists provided definitional frames for analysing cultures. For example,

Herskowitz (1948) viewed culture as: “a construct describing the total body of belief, behaviour, knowledge, sanctions, values, and goals that make up the way of life of a people”. Geertz (1973) added to this by describing culture as: “a historically transmitted pattern of meanings embodied in symbols, a system of inherited conceptions expressed in symbolic forms by means of which men communicate, perpetuate and develop their knowledge about, and attitudes towards life”.

The combination of these definitions provides a framework that brings together the external enactments and behaviour of a tribe or organisation as well as the internal cognitive constructs and values of the collective group (Hawkins, 1997).

The 1970s saw the gradual development of the academic field of organisational culture, but it was in the 1980s that the field became popularised and entered the language and constructs of organisational managers. This popularisation has been attributed to the publication of four seminal books:

- Ouchi’s (1981) ‘Theory Z: How American Business Can Meet the Japanese Challenge’.
- Pascale and Athos’s (1982) ‘The Art of Japanese Management: Applications for American Executives’.
- Deal and Kennedy’s (1982) ‘Corporate Cultures: The Rites and Rituals of Corporate Life’.
- ‘In Search of Excellence’ by Peters and Waterman (1982). Peters and Waterman’s work linked the status of being an excellent company with the organisation’s ability to create a strong unifying culture with a “shared vision”.

Another book following in the same footsteps was ‘Images of Organisation’ by Gareth Morgan (1997). This book looked at organisations through a number of metaphorical lenses, which included machines, cultures, organisms, brains, political systems, and psychic prisons. The author showed how each lens revealed different elements of the organisation’s life and hid others. Morgan (1997) argued that any organisational analysis, whether by a chief executive, a consultant, or an academic researcher, needed to use a number of different perspectives. He gave a clear account of the culture perspective on organisations, and his demonstrations of the importance

of the metaphorical frame through which reality is viewed, and his advocacy of polyocularity (using multiple lenses to view reality) have had an important impact on the field.

Over the years, the concept of organisational culture has become more polyocular and holistic, viewing many different but related aspects of organisational life. It encompasses the dimensions, from rituals to reward systems, from formal communication to daily enactments, and from organisational symbols to the shared belief systems across work groups.

Although the introduction of culture into the field of organisation theory generally is credited to Pettigrew in 1979, its presence in the social sciences-most notably, in sociology and anthropology - is ubiquitous and almost as old as the disciplines themselves (Pettigrew, 1979). This long history has seen a proliferation of definitions and conceptualisations of culture. Organisational culture has now become established as a dominant concept in organisational theory. It is now widely adopted by scholars from different fields of organisational research as a central theme of theorising. For example, as stated earlier, in marketing (Berthon, Pitt and Ewing, 2001), in accounting and finance (Goddard, 1997) and human resource management (Harris and Ogbonna, 2001). One of the main reasons is due to the fact that “an organisation’s culture is so important to the organisation that, in the long run, it may be the one decisive influence for the survival or fall of the organisation...” (Hofstede, 1998).

The organisational culture also matters in the process of decision making, this according to Schein (1999) is due to the fact that decisions made without awareness of the operative cultural forces may have unanticipated and undesirable consequences in the organisation. Schein (1985, 1996), however cautions that researchers have underestimated the extent to which culture contributes to the effectiveness of an organisation, as either an asset or a liability, and as the explanatory construct underlying numerous organisational phenomena.

Before discussing the context of organisational culture further, the next section will give a brief overview of the distinction between organisational culture and organisational climate. Organisational climate is widely regarded as an overlapping

concept to organisational culture. It describes how employees experience organisations and attach shared meanings to their perceptions of it, focusing on the processes, practices and behaviours which are rewarded and supported in an organisation (James et al., 1990).

3.3 ORGANISATIONAL CULTURE AND CLIMATE

In the 1970s, much research was undertaken under the title of organisational climate, which resulted in several debates on the concept (Guldenmund, 2000). Gradually, during the 1980s, the term culture replaced the term climate in this same type of research. This has eventually led to organisational culture replacing organisational climate as the umbrella term in management studies (Hale, 2000). This is said to be perhaps due to the popularity of organisational culture studies based upon quantitative research methods for which earlier climate researches were popular (Ashkanasy et al., 2000).

The successive development of these concepts as opposed to a parallel development has resulted in confusion between the terms 'culture' and 'climate' in the literature, resulting in them being used interchangeably (Glendon and Stanton, 2000). Glendon and Stanton (2000), while admitting that there is a relationship and some overlap between the terms, suggested that they are different constructs. According to them, organisational climate refers to the perceived quality of an organisation's internal environment. It is a more superficial concept than organisational culture, describing aspects of an organisation's current state. Their distinction follows in the footsteps of other earlier researchers such as Ekvall (1983).

Ekvall divides an organisation's social system into: (1) organisational culture, beliefs and values about people, work, the organisation and the community that are shared by most members within the organisation; (2) social structure, especially the informal organisation; (3) organisational climate, common characteristics of behaviour and expression of feelings by organisational members; and (4) work relations, especially

the nature of the relationship between management and employees. He argues that all four segments are mutually related but distinguishable.

Glick (1985) also considers the distinction between culture and climate in terms of an applied methodology, particularly because the two concepts stem from different disciplines. He argues that research on organisational climate developed primarily from social psychological framework, while culture is rooted firmly in anthropology. Evidently, both disciplines contribute different research paradigms, the former a more quantitative approach while the latter uses mainly qualitative techniques to study its research objects (Guldenmund, 2000). Moreover, research on culture is argued by Glick (1985) to be much more focused on the dynamic processes at work in an organisational culture, continuously creating and shaping it. In addition, Glick considers culture research as succeeding climate research. Although, initially distinguishing climate from culture, he concludes that the minor substantive differences between culture and climate may prove to be more apparent than real.

Finally, in differentiating between culture and climate, the broad construct initially envisioned by researchers about what the term organisational climate signified has been restricted gradually to attitudinal or 'psychological' phenomenon within an organisation, which is how it was initially operationalised (Guldenmund, 2000). The present thesis therefore supports the literature which suggests that the term organisational climate was coined to refer to a global, integrating concept underlying most organisational events and processes (Guldenmund, 2000). Nowadays, this same concept is referred to as the term organisational culture, whereas the term organisational climate has come to mean more and more the overt manifestation of culture within an organisation.

Climate therefore follows naturally from culture or, put another way, organisational culture expresses itself through organisational climate (Guldenmund, 2000).

This is also clear from the way in which both concepts are currently operationalised and assessed - assuming that the particular researcher still distinguishes between the two. Current literature consists of articles that apply quantitative research methods to the study of culture, making them virtually indistinguishable from researches in older

and the now neglected tradition of organisational climate (Denison, 1996). It is now becoming difficult to distinguish some of the new culture research from the earlier climate paradigm on the basis of either the substantive phenomenon or the methods and epistemology (Denison, 1996), thereby suggesting that the two research traditions are differences in interpretations rather than phenomenon, and climate surveys might provide a snapshot of selected aspects of organisational culture (Glendon and Stanton, 2000).

Having differentiated between the organisational climate and organisational culture constructs, the following section dwells more deeply into the concept of organisational culture by exploring different definitions of organisational culture in the literature. The reason for this as suggested by Guldenmund (2000) is that the definition of a hypothetical construct, in this case organisation culture sets the stage for ensuing research, that is, it is the basis for hypotheses, research paradigms and interpretations of the findings. It demarcates the boundaries of the concept and focuses the research.

3.4 THE CONCEPT OF ORGANISATIONAL CULTURE

The concept of organisational culture has increasingly entered both the popular literature and the sphere of more serious empirical studies as a way of looking at, and thinking about, the behaviour of, and in, organisations (Ott, 1989). It is generally considered to be, at its deepest level (Schein, 1999), a cognitive phenomenon, “the collective programming of the mind” (Hofstede, 1998) and the basic assumptions and beliefs that are shared by members of an organisation, that operate unconsciously (Schein, 1985). However, though organisational culture may reside in the collective minds of organisational members, it is thought to be manifested in tangible ways, such as behaviours, throughout the organisation (Detert, Schroeder and Mauriel, 2000).

In an effort to understand the complexity of the organisation’s culture, researchers have utilised a wide variety of culture definitions and have attempted to identify the

components that comprise an organisation's culture. Most definitions in the literature have in common the view that culture consists of some combination of artefacts (also called practices, expressive symbols, or forms), values and beliefs, and underlying assumptions that organisational members share about appropriate behaviour (Detert, Schroeder and Mauriel, 2000).

Values that are held by members of the organisation is one of the most common descriptions of organisational culture in the literature. Hofstede et. al. (1990) picture organisational culture as an onion, containing a series of layers, with values comprising the core of the onion. Trice and Beyer (1993) however, believe that values are part of the substance of organisational cultures, or the basic ideology undergirding a culture. According to Hofstede et. al., (1990), it is believed that it is possible to examine the values that are held within an organisational culture. Other researchers have also taken a direct approach to clarify what organisational culture is and one of the common approaches is to identify artefacts of a culture, such as the unique symbols, heroes, rites and rituals, myths, ceremonies, and sagas of an organisation, and then to explore, to a greater or lesser extent, the deeper meanings of these artefacts.

From the above, it can be concluded that there is no single, widely agreed upon conception or definition of culture, nor a general theoretical synthesis which could further advance understanding of the topic. There is however some consensus on what constitutes culture. The literature assumes there are some commonalities across descriptions of organisational culture (for example, Campbell, 2005). First, regarding the genesis of organisational culture, each organisation is presumed to have a unique culture, because the culture developed probably as a function of the unique history of the organisation (Detert, et. al., 2000), implying that an understanding of culture must come from the perspective of the organisation's members and in their own words, since outsiders would not know the organisation's unique perspective (Trice and Beyer, 1993).

A second commonality in descriptions of organisational cultures is that organisational culture is generally believed to reside in the mental activity of the

organisational members, but is exhibited in their behaviour and attitudes (Detert, et. al., 2000). This implies that culture has a cognitive component, which Trice and Beyer (1993) call the substance of culture, and a behavioural/attitudinal component, or manifestation, which Trice and Beyer (1993) call the form of culture. Hofstede, Bond, and Luk (1993) refer to the cognitive component of culture as the psychological culture of the organisation and claim, like Trice and Beyer, that psychological culture is a central influence on behaviour. The form that a culture takes, argues Campbell (2005) is based upon the substance, or cognitive aspects, of culture, so that an understanding of the substance of a culture would be a necessary precursor to an understanding of the form of culture.

There is however no exact agreement as to what comprises the substance of a culture. Suggestions as to the components of culture have included beliefs, values and norms (Trice and Beyer, 1993); symbols, heroes, rituals, and values (Hofstede et. al., 1990); and beliefs, norms, values and premises (Payne, 1991). One commonality here is the notion that organisational values are a core part of organisational substance. A perspective that however differs is that of Schein (1985). According to him, basic assumptions are the core of an organisation's culture with values forming the next level of the culture.

Schein's conceptualisation is widely regarded in the literature as one of the most well known conceptualisations of organisational culture (for example, Harris and Ogbonna, 2002) and is adopted in this thesis. The main belief behind the adoption of Schein's model is the idea that culture consists of some combination of artefacts (also called practices, expressive symbols, or forms), values and beliefs, and underlying assumptions that organisational members share about appropriate behaviour as observed by Detert, et. al. (2000). Accordingly, the next section looks at Schein's model of organisational culture.

3.5 SCHEIN'S MODEL OF ORGANISATIONAL CULTURE

Schein (1997) proposed three fundamental levels at which culture manifests itself: observable artefacts, values and basic underlying assumptions (see figure 3.1). Schein (1997) stated “these levels range from the very tangible overt manifestations that one can see and feel to the deeply embedded, unconscious basic assumptions that are defined as the essence of culture”. This followed from his formal definition of culture as “a pattern of basic assumptions invented, discovered or developed by a given group, as it learns to cope with problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, is to be taught to new members entering the organisation as the correct way to perceive, think, and feel in relation to those problems”. This definition identifies that culture is to do with groups of people collectively (not individuals alone), who through their experiences together, day by day in the work environment, will build a picture of what the organisation is all about and how it undertakes its purpose. Whilst the context part of Schein's definition (that is, how culture is created and the group aspects) is generally accepted, whether culture is “patterns of basic assumptions” has been open to debate.

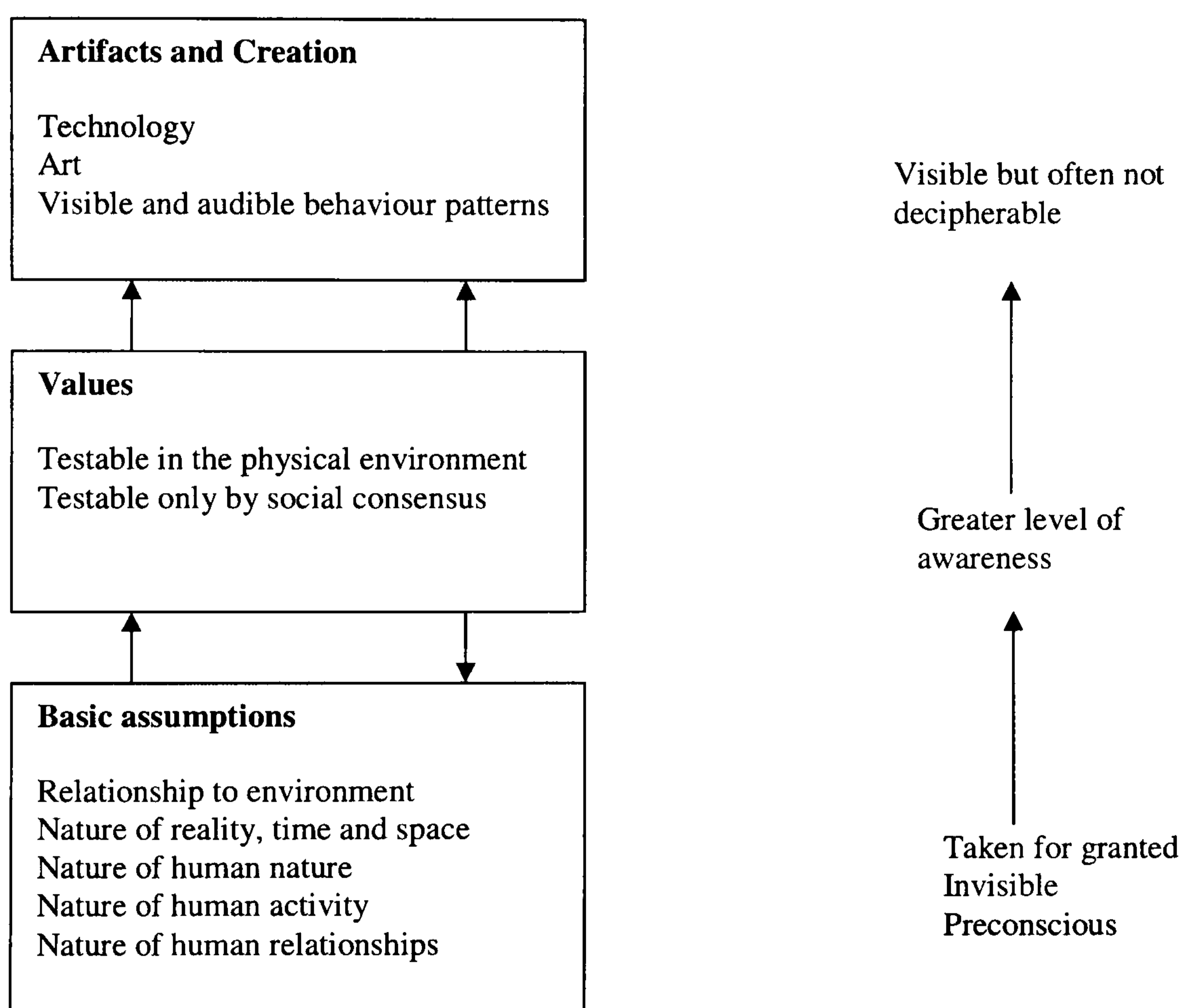
These basic assumptions are described as unconscious, taken-for-granted beliefs, perceptions, thoughts, and feelings about the environment, reality, truth, time, human nature, and relationships (Van Muijen, 1998). These assumptions are described by Van Muijen (1998) as non-confrontable, non-debatable, and hence very powerful determinants of human behaviour in the organisation.

To Schein, these basic assumptions hold the key to understanding a culture. They are the beliefs, values and ethical and moral codes and ideologies that have become so ingrained that they have dropped out of the conscious mind (Naidoo, 2002).

Ott (1989) contend that many organisational behaviours are predetermined by the patterns of basic assumptions existing in the organisation. Over time these behaviours become underlying and unquestioned - the reasons for “the way we do things here”. They become so basic and pervasive that they are unquestioningly accepted as truth (Naidoo, 2002). This view is also supported by Krefting and Frost's (1985) assertion

that whilst culture is a social construction, members of an organisational culture often view it as objective reality.

Fig. 3.1 Levels of culture and their interaction (source: Legge, 1994).



Consequently culture may act as blinkers, limiting the number of alternatives and the variables that are available to employees to deal with organisational and other issues. Thus, the definition of organisational culture proposed in this thesis is the pattern of shared basic assumptions about human relationships, which when applied to Goffee and Jones' (1998) model include basic underlying assumptions about the nature human of relationships within organisations.

Schein (1997) has attempted to explain how shared values or beliefs may form and how they may then become basic underlying assumptions through a process of “cognitive transformations”. He argued that it is necessary to understand the category of basic underlying assumptions in order to understand the other more surface levels of culture and to predict future behaviour. He did not define his unconscious basic underlying assumptions in terms of psychological constructs but stressed that they influence how members of an organisation perceive, think, feel and behave.

Schein’s approach to organisational culture thus allows one to understand “why organisations do some of the things they do and why leaders have some of the difficulties they have”. However, with reference to the possibilities of observing or measuring culture, the view that sees culture consisting of basic assumptions can also be subjective, that is, must be understood from within. And the view that observes artefacts and values can be objective, that is can be observed and measured (Kekale, 1998). The counterpoint is that, given the subconscious “taken-for-granted” nature of the basic assumptions, it is difficult to analyse a culture accurately. The researcher should be able to interpret the culture based on his/her observations on the artefacts and values, written and spoken material and organisational history (Kekale, 1998).

There are several measurement instruments in the literature to pinpoint differences in artefacts and values between different cultures (kekale, 1998). Artefacts and values thus measured should not be mixed with basic assumptions however (Kekale, 1998). Schein is very clear about this distinction and suggests that artefacts are better used to check one’s hypotheses than to decipher what those assumptions are in the first place and at best what one would get with such an instrument is some of the espoused values of the group members. According to Schein (1997) the only safe approach is triangulation, a joint effort which may include extensive data-gathering and may include some of the formal methods that anthropologists propose. Hence the method of triangulation is adopted in this thesis; this method and the research approach for this thesis are further explained in the following chapter four. The next section of this review however delved further into the central types of assumptions that can be found in an organisational culture.

3.5.1 CENTRAL TYPES OF ASSUMPTIONS IN AN ORGANISATIONAL CULTURE

Schein, in his classical work “Organisational culture and leadership” (1985, 1997) suggests that the deepest levels of assumptions can be categorised into five dimensions (as indicated in figure 3.1), the assumptions about

- 1) Humanity’s relationship to nature.
- 2) The nature of reality and truth.
- 3) The nature of human nature.
- 4) The nature of human activity.
- 5) The nature of human relationships.

The first dimension, humanity’s relationship to nature, contains the organisation’s view of itself in relation to the nature (or managerial sense, its environment).

According to Schein (1985:87):

“The organisational counterpart in this core assumption is the (group’s) view of its relationship to its defined and perceived environment within the larger host culture. Does this group view itself as capable of dominating or changing its environment; does it assume that it must coexist in and harmonize with its environment by developing its proper niche; or it assumes that it must subjugate itself to its environment and accept whatever niche is possible?”

Assumptions about the environment need not only deal with dominance/submission but also with areas of focus and which signs from the environment are ignored or taken into account. For example, companies that see themselves as dominant can end up ignoring customer complaints.

The second dimension, the nature of reality and truth, has to do with “what is real and how one discovers what is real” (Schein 1985, 1997). Schein defines three levels of reality, which also can act as a base of quality judgement methods. The first level, external physical reality, refers to a kind of reality that is empirically determinable by objective tests – in quality work, the customer or manager thus defines the good quality for workers. The second level, socially constructed reality, might refer to opinions of groups and group actions. Ultimately, there is individual reality, similar

to the idea of total employee empowerment: anybody can make decisions concerning what is good or bad (Schein, 1997).

The third dimension is assumptions about the nature of human beings (Schein, 1997). First there are the assumptions about whether humans are basically lazy, antiorganisation and self-seeking or basically hard-working, committed and pro-organisation – or something neutral, in-between. This logically leads to different types of organisational solutions: to stringent control or empowering management behaviour. Then there is the question of mutability or ability to learn. In an organisation the prevailing assumption may lead people to believe that they “are basically fixed at birth and must accept what they are” (Schein, 1985) but also, in Taylorian terms, that the mission of the management is to plan the right methods and to supervise, the mission of workers is to work, up to the point where it seems that some people are only able to learn how to supervise (or even think). In some other types of organisations, it may be assumed that everybody can and should learn continuously, the extreme being company-supported study plans “beyond the job now held”.

In the fourth dimension of basic organisational assumptions, the nature of human activity, the assumptions vary on a continuum doing – orientation and being-orientation (Schein, 1985). The “doing-orientation, which correlates closely with 1) the assumption that nature can be controlled, 2) a pragmatic orientation toward the nature of reality and 3) a belief of human perfectibility, (...) focuses on the task, on efficiency, and on discovery” (Schein, 1985: 101-102).

At the other end of the continuum there is a being-orientation; a kind of fatalism that focuses more on here-and-now, on individual enjoyment “as long it lasts” and on acceptance of whatever comes. In between these extremes there is a being-in-becoming-orientation that emphasizes the development of all aspects of the self as a whole. One might see this division as similar to the division into strictly standardised manufacturing (doing-orientation) and strictly customer-application-customizing (being-orientation), although basic assumptions are not quite the same.

The last dimension of assumptions, which is the dimension being applied in this thesis, is the nature of human relationships. Whereas the earlier dimensions have more considered the organisation and its environment, this dimension concerns the internal relations of an organisation. This type of assumptions has emerged to control and solve the problems of power, influence and hierarchy on the one hand and intimacy, love and peer relationships on the other hand.

Typical assumptions here may include assumptions about the ultimate basis for human relationships (hierarchy, tradition, group welfare) but also the basic assumptions for structuring organisational relationships.

Examples along this continuum might include:

- 1) autocracy, which means that leaders and owners have the right and duty to exercise power,
- 2) consultation, that is based on assumption that all levels have relevant information to contribute but power remains in the hands of the leaders or the owners,
- 3) participation, where it is assumed that information and skills at all levels are relevant to organisational performance and power must be shared as appropriate, and
- 4) collegiality, based on assumption that organisation members are partners who share full responsibility for total organisation.

The pluralistic view of culture proposed by Schein (1997) as a multilayered, multi-component concept is further complicated by the range of perspectives through which culture has been studied. For example Smircich (1983) distinguishes between culture viewed as a variable and culture portrayed as a root metaphor, whilst Martin (1992) develops a three perspective approach to culture studies, focusing on integration, differentiation or fragmentation. Liu (2003) however, suggests that what is needed in organisational culture research is not a disparate or contradictory view of organisational culture, but a theoretical framework that can capture the major similarities and differences among the various approaches to the study of organisational culture, and does not threaten the integrity of these different approaches by creating pressures toward assimilation. Martin (1992, 2002) provides

such a framework in her three perspective approach to culture studies. But before delving further into Martin's three perspective approach, it is considered important in this thesis for a careful reflection and self-critique of the researcher's own cultural bias and what different concepts of culture can reveal or obscure. To do this, the chapter distinguishes between culture as a critical variable and culture as a root metaphor (Smircich, 1983).

3.6 CULTURE AS A CRITICAL VARIABLE VERSUS CULTURE AS A ROOT METAPHOR

The 'discovery' of culture in organisational theory as indicated earlier, has led to many researchers viewing culture as a new metaphor for organisation with a considerable potential for developing new ideas and new forms of understanding. In her classic overview of concepts of organisational culture, Smircich (1983) made the distinction that depending on whether one is leaning towards a positivistic, structural-functional or phenomenological world view, organisational culture can either be conceptualised as a variable (something an organisation has) or as a process of enactment (something an organisation is). Researchers who treat culture as a variable are said to draw upon a more traditional, objectivist, and functionalist view of social reality and thus try to improve models of organisation by taking sociocultural subsystems, in addition to traditionally recognised variables, into account (Alvesson, 2002).

Many writers have argued that organisational culture contributes to the systemic balance and effectiveness of an organisation. For example, the idea that a 'strong corporate culture' has a distinct and positive impact on performance was very popular in the 1980s, but now it is more relevant to examine the relevance of culture to organisational change. The proponents of the variable view of culture believe that several positive functions are fulfilled by culture (in the sense of shared values and beliefs). These include providing a sense of identity to members of the organisation, facilitating commitment to a larger whole (the organisation and its purpose), enhancing system stability, and serving as a sense-making device which can guide

and shape behaviour, motivating employees to do the 'right' things. The question then is 'how to mold and shape internal culture in particular ways and how to change culture, consistent with managerial purpose (Smircich, 1983). Culture is viewed, then, as interesting in the search for suitable means of control and improved management (Alvesson, 2002).

But instead of considering culture as something an organisation has, researchers proceeding from the root metaphor idea stress that organisation is a culture, or rather can be seen as if it is a culture: 'culture as a root metaphor promotes a view of organisations as expressive forms, manifestations of human consciousness (Alvesson, 2002).

Organisations are understood and analysed not only in economic terms or material terms, but also in terms of their expressive, ideational, and symbolic aspects. Thus according to this perspective organisational culture is not just another piece of the puzzle, it is the puzzle. Therefore the research agenda is to explore organisation as 'subjective experience' (Smircich, 1983) or perhaps a socially shared – intersubjective – experience (Alvesson, 2002). The mode of thought that underlies the idea of culture here is hermeneutical or phenomenological rather than objectivist. The social world is seen not as an objective, tangible, and measurable but as constructed by people and reproduced by the networks of symbols and meanings that people share and make shared action possible (Burrell and Morgan, 1979).

3.6 PERSPECTIVES ON ORGANISATIONAL CULTURE

Martin (1992, 2002) characterises three dominant scholarly perspectives in organisational culture research, each of which acknowledges some aspects of what culture is and how it is conceptualised in organisational research. The three perspectives are:

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- (i) Integration, which is oriented towards consensual understanding of organisations.
 - (ii) Differentiation, which recognises inconsistencies in organisations, and looks at subcultural forces.
 - (iii) Fragmentation, which focuses on ambiguities, complexities and multiplicitous understanding in organisations.

This thesis adopts the first two perspectives, namely integration and differentiation as they are in accordance with the research aim of investigating if there is an inter-relationship between organisational culture and workplace stress. The fragmentation perspective, which focuses on cultural manifestations that are neither clearly consistent nor clearly inconsistent at an individual level, is not the focus or concern of this study. But despite this, this study discusses this perspective as well so as to show the similarities and differences between these three perspectives and why this study is adopting the first two perspectives.

3.7.1 INTEGRATION PERSPECTIVE

The integration perspective leads researchers to approach organisational culture as something that is shared, to a greater or lesser degree by all in an organisation, and is arguably the most commonly researched perspective (Kwantes and Boglarsky, 2004). This perspective describes cultural unity that has no place for doubt, uncertainty or collective dissent (Martin, 1992, 2002). It emphasises harmony and homogeneity, and focuses on shared values and assumptions (Kilduff and Corley, 2000). According to proponents of this perspective, culture is often defined as the social or normative glue that holds a potentially diverse group of organisational members together.

Culture here manifests in terms of a common language, normative beliefs shared values, or an agreed upon set of appropriate behaviours. Studies congruent with the integration perspective have three defining characteristics. First, all cultural manifestations are interpreted as consistently reinforcing the same themes, all members of organisations are said to share in an organisation – wide consensus, and the culture is described as a realm where all is clear (Martin, 1992). It is assumed and

empirically demonstrated that cultural members drawn from various levels and divisions of an organisation's hierarchy share a similar viewpoint.

For example, Schein (1983) examined a top executive's commitment to the value of confronting conflicts and cited evidence from fiercely argumentative decision-making group meetings to demonstrate that the leader's values were shared and enacted by lower level employees. Schein also noted the leader is the primary source of cultural content in this perspective. Leaders tend to be portrayed as possessing extraordinary powers to create cultures that inspire loyalty, commitment, and increased productivity (Kilduff and Corley, 2000). Therefore cultural manifestations reflect the leader's own personal values.

Integration perspective describes a cultural unity that has no place for doubt, uncertainty or collective dissent (Martin, 1992). Studies congruent with the integration perspective have three characteristics. First, sets of content themes are described as being shared by all members of a culture in an organisation-wide consensus (Liu, 2003). Second, these content themes are enacted consistently, in a wide variety of cultural manifestations (Liu, 2003). Third, cultural members are described as knowing what they are to do and why it is worthwhile doing it (Liu, 2003).

In this perspective, consistency can be exemplified by action, symbols and content. Symbolic consistency occurs when the symbolic meanings of cultural forms, such as physical arrangements, are described as congruent with content themes. Content consistency occurs when content themes are consistent with each other. For instance, the theme of encouraging innovation is consistent with the theme of valuing performance-based remuneration. According to the integration perspective, cultures exist to bring predictability to the uncertain and to clarify the ambiguous (Liu, 2003).

Integration can be viewed from a Social Network perspective. This perspective addresses integration through three factors: consensus, schemas and cultural stability. Consensus: The social network perspective suggests that if culture is defined as knowledge stored in the minds of members concerning "how things are done around here," then it is possible to determine how much consensus exists in the organisation

concerning different cultural elements. Thus the approach defines what is unique to an organisational culture and what is merely shared among organisational members and non-members alike.

Schemas: The social network perspective also suggests that the shared knowledge underlying cultural consensus comes through social interaction. For example, a study of respondent recall demonstrates that those who engage in regular social interaction over time as members of a formal organisation tend to develop shared interpretative systems (schemas) to organise relevant knowledge (Freeman et. al, 1987). These schemas allow organisational members to see the world in closely similar ways. The schemas fill in the blanks in knowledge of the social world (Freeman, 1992) and bias perceptions in predictable ways.

Cultural Stability: The organisation simulations (Carley, 1991) view takes the interaction model further through researching into how groups maintain cultural distinctiveness and stability in the face of turnover and new ideas. For example, in examining what happens when information is exchanged between the members of two organisational subgroups, the subgroups were found to merge.

The assumption here is that subgroups are kept apart by differences in knowledge concerning such important cultural facts as code words specific to the social context, dress codes, and appropriate meeting places for cultural activities. Subgroups within the same organisation have a large base of facts in common, but “behaviour is controlled by small differences in who knows what” (Carley, 1991, p.346).

Social interaction thus produces shared knowledge, which tends to eliminate the cultural distinctiveness of subgroups. Carley (1991) therefore seems to suggest that in the absence of communication barriers, group boundaries in organisations tend to dissolve, resulting in a tighter integration of the culture.

Under this perspective then, in very stable organisations, behaviour becomes completely ritualised because everyone knows everything, consensus is complete, and organisational members have no need of interaction to reach decisions. Hiring new people or bringing new cultural facts into the organisation (for example, new

technology) can however disrupt this harmony. Carley (1991) shows that organisational stability is less threatened by new facts than by new people, and that certain types of organisations (smaller, simpler, more distinctive cultures) tend to reconstruct their cultures more successfully.

It is argued however, that the integration perspective only recognises the cultural manifestations that are consistent with each other, and only those interpretations that are shared, making culture that which is clear and easily recognised. Integration studies that value what unifies and devalue what differentiates may not provide an accurate picture of organisational reality. An organisation consists of various demographic or social groupings with different orientations toward management and, basic assumptions, values and meanings are not always shared across organisations, but across sub-groups of organisation members. Inconsistency may occur when one manifestation of culture is interpreted in two different ways. The issue of inconsistency among employees at different levels is addressed by the differentiation studies that go one step farther, exploring the viewpoints of subcultures.

3.7.2 DIFFERENTIATION PERSPECTIVE

The unlikelihood of all members of a large, complex organisation agreeing about its aims and methods lies at the heart of this perspective (Payne, 2000). The differentiation perspective weakens the assumption of homogeneity and harmony, which is the characteristic of the integration view. It presumes the existence of subcultures that, as Martin (1992) writes, “Co-exist, sometimes in harmony, sometimes in conflict and sometimes in indifference to each other” (p.83). These subcultures are seen as where consensus takes place, and where shared meanings exist, and are often viewed as being ‘under the umbrella’ of the organisational culture (Alvesson, 2002).

In contrast to the integration perspective, proponents of this view believe that while it is often convenient to refer to organisations as if they possessed a single, homogeneous culture, this is rarely the case in practice. Organisations are not simply a single, monolithic, dominant culture. Instead, they are composed of a collection of

values and manifestations shared amongst groups rather than the entire organisation (Martin, 1992). The issue of inconsistency among employees at different levels is addressed by the differentiation studies that go one step farther, exploring the viewpoints of subcultures as observed by Martin, (1992).

Differentiation research draws attention to three kinds of inconsistency: action, symbolic and ideological. Action inconsistency occurs when an espoused content theme is seen as inconsistent with actual practice. Symbolic inconsistency occurs if espoused content themes deviate from official organisational policy. For instance, analysis of inconsistencies in the interpretation of cultural forms, such as stories, rituals and jargon, often reveals conflict that is not acknowledged in managerial rhetoric that inconsistency occurs when content themes conflict with each other (Liu, 2003).

Differentiation can be viewed from a Social Network perspective. By focusing its attention on subcultures, the differentiation perspective does not simply move down a level of analysis presenting a mini-integration view of culture within subcultural boundaries. Differentiation studies include inconsistencies and distinguish between two or more subcultures. Martin (1992) argues that it is both possible and desirable to use a multi-perspective approach in order to provide a fuller picture of the organisation at all levels, and to capture the multiplicity of consensual and dissensual understandings among organisational actors.

Subcultures: Social network analysis from a differentiation perspective helps identify important subcultures within an organisational context. The subculture view paints a picture of numerous small cultures (i.e. the subcultures), all existing within the same organisation. For the individual, the complexity of relationships among subcultures within an organisation can have implications for how the self-identity is conceptualised. Subcultures can overlap (Martin, 1992). For example, within a division in an organisation, there may be different groups, with members in different geographical locations. Blue-collar job classifications or gender groupings may be present within each of these classifications and some of these differences may develop into subcultures.

Due to this subcultural complexity, individuals can belong to more than one subculture at once (Meyerson and Martin, 1987). When a person belongs to more than one subculture, that individual can feel pulled into several potentially conflicting groups creating psychological inconsistency (Martin, 1992). Within an organisation, there can be several subcultures (Louis, 1985; Martin, 1992). For example, a subculture can develop around the top level of an organisation; there may be a for-your-eyes-only culture among the ruling elite (Louis, 1985).

Also, there may be a for-public-consumption culture at the top, deliberately designed by the ruling elite to be passed down through the organisation. Culture might also develop in a vertical slice of the organisation, such as division. The division may distinguish itself through unique social interactions: for example, a publisher may have a division for newspapers, a division for scientific journals and books, and a division for literature. Each division may have its own culture. A horizontal slice of an organisation, such as particular type of job or hierarchical level, can also be a potential locus of culture (Louis, 1985; Van Muijen, 1998).

Subculture can also refer to a distinctive local culture, local in geographical sense, which could be different from the dominant organisational culture (Guest et. al., 1994). For example, a unit located in a rural area may have a culture differing from a similar unit in an urban area. Such cultural differences may be caused by differences in environmental conditions (for example, infrastructure), cultural context, and management styles (Van Muijen, 1998).

Finally, subculture could also refer to a specific issue, such as service, quality, or safety. In this sense, one can speak about the safety culture of an organisation (Guest at al., 1994; Wilpert, 1996). This kind of subculture ideally exists throughout the organisation (Van Muijen, 1998). As the differentiation approach to organisational culture emphasises the importance of subcultures, relationships between subcultures are also highlighted from this perspective. To the extent that two subcultures have no social interaction links between them, a structural hole is said to exist between those two subcultures. An organisation that has many structural holes may tend to develop

several distinct and possibly incompatible cultures as subgroups develop norms and values in isolation from each other (Kilduff and Corley, 2000).

Thus the organisation may be rife with secrets, misinformation, and conflict. Further, the existence of such structural holes may encourage social network entrepreneurs within the organisation to link two subcultures and in this way control communication and resource flow between non communicating groups (Kilduff and Corley, 2000). Thus a relatively invisible cadre of boundary spanners may spring up in the organisation, promoting their own interests, possibly at the expense of the organisation as a whole.

3.7.3 FRAGMENTATION PERSPECTIVE

This perspective weakens the assumption of homogeneity even further than the differentiation perspective by taking into account shifting identities and multiple interpretations (Martin, 1992). The fragmentation perspective suggests that shared meanings in organisations tend to be transient in nature, and revolve around issues rather than arising from similarity in perspectives. This perspective acknowledges that organisational life is complex, and that individuals within an organisation can belong to several subcultures simultaneously, and within the course of any given day must make the transition between many groups and the ideas, attitudes, and behaviours appropriate to each of them.

Alvesson (2002) notes that the idea that employees move between cultures, plus recognition that multiple shared meanings exist with no one meaning that is entirely accurate, has given rise to the idea that ambiguity is a defining characteristic of culture. Research from the fragmentation perspective acknowledges these differences and ambiguities, and focuses on variations within organisational culture; finding and understanding multiple meanings in organisations. Studies conducted from this perspective unlike the other two perspectives focus on ambiguity as the essence of organisational culture. The perspective abandons the clarity of consistency, as well as the clarity of inconsistency and instead explores the complexity of relationships between one cultural manifestation and another. Rather than seeing consensus within

the boundaries of a subculture or a culture, the fragmentation viewpoint presents a multiplicity of interpretations that seldom, if ever, coalesce into a stable consensus as observed by Martin (1992). This perspective believes that contemporary life inside and outside organisations is permeated with ambiguities.

In part, these ambiguities stem from societal problems that we do not fully understand and we cannot seem to solve. Such problems include for example, crime, pollution, racism, poverty and the drug epidemic that have become common in societies. Moreover, technological changes also bring ambiguities; partly because this kind of change is so rapid that few can understand and anticipate its repercussions. Also the confusions, paradoxes, and unknowns that we encounter everyday are salient and inescapable. Many conflicts are more like irreconcilable tensions, difficult to articulate, often paradoxical and rarely resolvable.

An example of a study from this perspective helps illuminate this way of thinking about culture and social networks.

Dyadic ties: In a study of how the friendship network in an organisation shaped the pattern of cultural attributions of organisational members, participants were asked not only to provide information concerning their personal friends, but to rate every other person in the sample on seven constructs that prior research has revealed as expressing vital aspects of the organisations culture. The results revealed that relative to pairs who were not friends, pairs who were friends tended to have similar patterns of cultural attributions. The results also showed that the more people tended to agree with their friends (concerning how they construed others in the organisation on the cultural dimensions), the more satisfied they were with their jobs.

These results show that within a fragmented perspective, friends can establish mutually reinforcing interpretative systems that may be resistant to management's attempt at control. The friendship bond is one of the most powerful in human society and people are likely to resist management efforts to change values and opinions that are reinforced through daily interactions with friends (Kilduff and Corley, 2000). However, according to Martin (1992), studies cannot just adopt one cultural

perspective, but must have a subjective, three - perspective view of organisational culture. She argues that it is both possible and desirable to use a multi-perspective approach in order to provide a fuller picture of the organisation at all levels, and to capture the multiplicity of consensual and dissensual understandings amongst organisational actors.

This is because at any point in time, a few fundamental aspects of an organisation's culture will be congruent with an integration perspective. That is, some cultural manifestations will be interpreted in similar ways throughout the organisation so that they appear clear and mutually consistent. At the same time, in accordance with the differentiation perspective, other issues will surface as inconsistencies and will generate clear subcultural differences.

Simultaneously, in congruence with the fragmentation viewpoint, some issues will be seen as ambiguous, generating unclear relationships among manifestations and only ephemeral issue-specific coalitions that fail to coalesce in either organisation-wide or subcultural consensus. Furthermore, individuals viewing the same cultural context will perceive, remember and interpret things in different ways.

This concurs with Gareth Morgan's (1997) argument for studying the images of organisations and reading the scripts each image creates. This is not to argue that using the three approaches to collecting data and interpreting them will achieve triangulation (Denzin, 1978) and provide a coherent view with which other researchers and/or cultural members would agree (Payne, 2000). Rather, according to Payne (2000) it is to say that by taking all three perspectives into account, a researcher can better understand the dynamics of the whole culture.

Each perspective involves the subjective interpretation of the culture, whether the methods used to collect information about it are quantitative or qualitative. Some measure of integration, differentiation, and fragmentation will be present in all organisations at any one point in time. Accordingly, the next section will briefly identify some models of cultural types as these are often linked to the way organisational culture is perceived to be created.

3.8 TYPES OF CULTURE

In support of the differentiation perspectives, researchers such as Brown (1998), and Burnes (2004) believe that where there are cultures, there are usually subcultures; where there is agreement about cultures, there can also be disagreements and counter-cultures; and there can also be significant differences between espoused culture and culture-in-practice. This has led to various attempts to categorise various types of culture. These typologies are useful because they provide broad overviews of the sorts of variations that exist between cultures.

The typologies that have evolved differ greatly in terms of their sophistication, the range of variables they take into consideration and their applicability across organisations. Perhaps the best known typology of culture, and the one which has been around the longest, is that developed by Handy (1979) from Harrison's (1972) work on 'organisation ideologies'. Handy (1986) observed that there are four main types of culture; power, role, task and person culture. He believes that role and task culture tend to predominate in Western organisations and related these two types of culture to Burns and Stalker's (1961) structural continuum, with mechanistic structures at one end and organic at the other. By this, Handy (1986) in effect is seeking to construct a parallel and related cultural continuum, with role cultures at the mechanistic end and task cultures at the organic end.

Whilst the above culture types reflect a structural view of organisations, other typologies have a more action oriented view. For example, Deal and Kennedy (1982) identified four basic culture types which reflect how an organisation responds to the market place. Thus, companies that depend for success on their ability to sell an undifferentiated product tend to develop what can be called a work hard/play hard culture. Those that spend a great deal of research and development money before they even know if the final product will be successful or not, tend to develop a bet-your-company-culture. Their tough-guy, macho culture represents a world of individualists fighting to gain big wins, whereas their process culture is one that concentrates on how work is done - a possible bureaucracy such as would be found in a less competitive market place.

Based on an analysis of the nature of the transactions associated with information in organisations, Quinn and McGrath (1985) identified four generic cultures: the rational culture (market), the ideological culture (adhocracy), the consensual culture (clan) and the hierarchical culture (hierarchy). The intellectual basis of their typology is the notion that whenever an interaction between individuals or groups takes place, valued things (such as facts, ideas and permission) are exchanged. These transactions or exchanges are important in organisations because they determine the status of individuals and groups, the power they are able to wield, and their degree of satisfaction with the status quo. Furthermore, the transactions will be governed by a set of rules or norms which reflect dominant belief/value clusters. Thus the nature of the transactions in an organisation provides a means for distinguishing between different sorts of cultures.

Another view of culture by Alvesson (1993; 2002) is more behavioural. Alvesson uses a metaphor concept, believing they are a crucial element in how people relate to reality and that it might encourage deeper, more sceptical and reflective perception of what people mean by culture and be more valuable than a pure scientific approach. His ten main metaphors, based on the interpretation of the work of others, are cultures as: exchange regulator, compass, social glue, sacred cow, manager controlled rites, affect-regulator, non-order, blinder, world-closure, and dramaturgical domination. Most of these reflect a culture of management direction, control or manipulation. Alvesson goes on to support ambiguity and proposes a multiple cultural configuration perspective incorporating aspects of people's social life and not just organisational life as seen, or even determined, by a management-centric world.

Another culture typology was proposed by Hofstede (1991). This is based on practices within organisations which are Process oriented /Results oriented culture, Employee/ Job oriented culture, Parochial/Professional culture, Open/Closed systems, Tight formal control / loose control and Normative/Pragmatic culture. The typology used in this research is based on the typology proposed by Goffee and Jones (1998). Goffee and Jones based their culture typology on the nature of relationships within organisations.

They identified four distinct cultural types based on two dimensions. These dimensions are:

(a) Sociability: A measure of friendliness. Friendship is an essential component of the production process, which provides the organisation with a sustainable source of competitive advantage (Gould-Williams, 2003). High sociability means people do kind things for one another without expecting something in return and relate to each other in a friendly, caring way. Sociability is consistent with high people orientation, high team orientation, and focus on processes rather than outcomes (Robbins, 2001).

(b) Solidarity: A measure of task orientation. High solidarity means people can overlook personal biases and rally behind common interests and common goals (Robbins, 2001). Solidarity is consistent with high attention to detail and high aggressiveness (Robbins, 2001).

Goffee and Jones (1998) also created four distinct cultural types, the networked culture, the fragmented culture, the mercenary culture and the communal culture.

These differing models of culture types reflect the different underlying principles as to whether culture is something an organisation is (action view) or something an organisation has (structural view), or whether culture is primarily about people (behavioural view) rather than organisations. But as will be seen from the next section, some researchers see cultural categorisation as being too simplistic, even a management tool for emphasising a single organisational perspective.

3.9 TOWARDS A THEORETICAL FRAMEWORK

Numerous authors and investigators have noted, editorially and empirically, that not only has the pace of change in today's organisations picked up appreciably, but the nature of change has transformed from that of quantitative overload, or increased volume of work, to that in which managers and employees must fundamentally redefine what work is and who they must be in the 21st century workplace (Levy, 1996; Sviokla, 1996; Sikoba et al., 2004). Today's worker is said to be faced with numerous minor daily stressors related to changes in technology and workplace practices as well as major mergers, downsizing, restructurings and wholesale re-engineering of how work is accomplished (Morris, Cascio, and Young, 1999).

Temporal windows of downtime between acute stressor events appear to be shrinking and are placed, increasingly, in a context of chronic pressures to learn and adjust to the day-to-day demands of technology and competitiveness in an increasingly global marketplace (Chakravarthy, 1997).

This has led to a critique of the mainstream literature on workplace stress by Sikoba et. al., (2004). According to these researchers, despite the availability of alternative models of organisational change, for example those tapping contemporary theories of complexity (Hunt and Ropo, 2003), chaos (Dooley and Van de Ven, 1999), as well as processual models of change (Sikoba et. al., 2004), the literature on workplace stress tends to assume fairly simple forms of employee response to shifting organisational demands: acute or chronic stress responses to typically singular events or stressors. For example, extensive work has been done, primarily with blue-collar workers, on the impacts of chronic stress associated with repetitive or monotonous work (Melamed et. al., 1995). Others have examined the impact of work overload or day-to-day impacts of role overload/conflict on white-collar employees, particularly the chronic stress ramifications of multiple role demands on female workers (Edwards and Rothbard, 1999; Perlow, 1998; Swanson, Power, and Simpson, 1998; Sikoba, Beatty and Forward, 2004).

However, much of this literature suggests that day-to-day hassles of the workplace eventually wears down the employee and can lead to negative physiological outcomes for the worker as well as deteriorating productivity for the organisation (Marshall, Barnett and Sayer, 1997). These models of workplace stress tend to inadequately address the subjective experience of employees. They neglect to account for the fact that a) acute events increasingly overlap or could be thought of as a continuous stream of environmental demands (Dooley and Van de Ven, 1999) and b) the baseline in most organisations today is not stable equilibrium but requires constant adjustments to less visible chronic stressors and 'normal' environmental demands (Dooley and Van de Ven, 1999; Tsoukas and Chia, 2002).

Thus, there appears to be an acknowledgement of the impact of the work environment on workplace stress. The work environment is viewed in this research as a dimension

of the organisational culture (Meyer, 2001) and is therefore described as a tangible representation of the organisational culture. The organisational culture is thus acknowledged as important and contributes to the effectiveness of an organisation. Thus the organisational culture is assumed to be either an asset or a liability and the explanatory construct underlying numerous organisational phenomena (Schein, 1985; 1997). The organisational culture is therefore presumed to have far-reaching implications for organisations (Campbell, 2005). In the context of today's workplace and the change in today's post-industrial workplace, this thesis proposes an exploratory model of workplace stress that takes into consideration the effect of the organisational culture.

The models of workplace stress reviewed in chapter two (Cummings and Cooper, 1998; Edwards et. al., 1998., Spector 1998; Karasek, 1979) suggest that workplace stress denotes: the environmental factors impinging upon the individual; the immediate effects of these factors on the individual; and the person's reactions. This thesis takes the view therefore that the basic assumptions about the organisational culture affects employee perceptions of stressors and the consequence work place stress. This thesis therefore attempts to integrate the organisational culture and workplace stress literature by proposing a model that is designed to test predictors of outcomes and mediators of associations. In positing this model, it is not the intention to imply that it represents the only or even necessarily the primary path to workplace stress. It does seek however to explain the relationship between organisational culture and workplace stress. Understanding the structure of relationships among these constructs is believed to be important both theoretically and practically. The following section therefore attempts to show this relationship.

3.10 AN EXPLORATORY MODEL OF WORKPLACE STRESS (FIG. 3.2)

In developing a framework, a number of elements were drawn upon from the analysis of the literature. These comprise the notion of organisational culture (Schein 1990, 1997), psychosocial environmental conditions-stressors (Cooper et. al. 2001; Marshall and Cooper, 1979), and biophysical factors (Israel et. al.1996) to examine the

moderating effects of individual's demographic characteristics on the perception of workplace stress.

Thus, organisational culture and psychosocial environmental conditions lie at the heart of this thesis and seek to examine organisational culture as an antecedent of workplace stress. In building up a contextual framework for making sense of this relationship, this thesis considers the following contexts:

The Organisational context

In this thesis, the organisational context refers to the organisational culture which is defined here as the basic assumptions invented, discovered or developed by a given group, as it learns to cope with problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, is to be taught to new members entering the organisation as the correct way to perceive, think, and feel in relation to those problems (Schein, 1997). The basic assumptions referred to in Schein's definition are unconscious, taken-for-granted beliefs, perceptions, thoughts, and feelings about, for example, the environment, reality, truth, time, human nature, and relationships. These assumptions tend to be non-confrontable, non-debatable, and hence very powerful determinants of human behaviour (Van Muijen, 1998). These assumptions are applied here to the nature of human relationships within organisations.

Relationships within organisations

The types of relationships within organisations such as friendship, advice and communication within organisations can affect employees' perceptions of workplace stress.

Two dimensions of culture are identified based on relationships within organisations (Goffee and Jones, 1998). These are:

Sociability: Referred to as a measure of friendliness. Friendship here is regarded as an essential component of the production process, which provides the organisation with a sustainable source of competitive advantage (Gould-Williams, 2003). When sociability is high, people within organisations do kind things for one another without expecting something in return and they relate to each other in a friendly, caring way.

Sociability is therefore consistent with high people orientation, high team orientation, and focus on processes rather than outcomes (Robbins, 2001).

Solidarity: Referred to as a measure of task orientation. When solidarity is high within an organisation, people tend to overlook personal biases and rally behind common interests and common goals (Robbins, 2001). Thus, solidarity is consistent with high attention to detail and high aggressiveness (Robbins, 2001).

Psychosocial Environmental conditions (Stressors)

Employees experience objective conditions that are part of the psychosocial and physical environment. These conditions are referred to as stressors if they are likely to be perceived as harmful, threatening, or bothersome (Lazarus and Folkman, 1984) or if they place a demand. Workplace stress is thus operationalised in terms of stressors. Stressors are described here as stimuli that are unpleasant, stimuli that lead to a stress reaction, stimuli that result in a strong attempt to adapt, every problem that a person needs to solve, and every situation that requires a major adaptation. Stressors may therefore include such stressors as a result of factors intrinsic to the job, employees' roles in the organisation, relationships at work, home work interface as well as a result of the organisational structure and climate (Cooper et. al., 1998) as indicated in chapter two of this thesis. The thesis however focuses on relationships with other people.

The thesis however, argues that these stressors do not necessarily result in negative consequences, rather their effects depend in part on the extent to which stressors are perceived as stressful by the people involved, that is, there are a number of modifying factors such as the demographic factors of employees such as age, gender, type of job, level of job and length of service as indicated in figure 3.2 that may directly affect any of these components. This therefore indicates that no objective stressor is likely to have the same effect on everyone exposed to it; rather certain individual or situational factors modify how an individual experiences the stress process.

Employee Behaviour

The stress process can result in negative behavioural outcomes for the employee (for example, absenteeism, rate of turnover and employee performance) and affective

reactions (tension and anxiety) as well as negative outcomes on the organisation (for example, productivity and profitability).

In accommodating the above factors, they have been considered at the organisational level of analysis as the individual level of analysis may be too restrictive in the way that workplace stress is measured. For example it may fail to take into account the wide range of behaviours individuals may enact in response to the organisation's culture. The model is used in the analysis of the new empirical data that is collected from the fieldwork carried out in Nigeria.

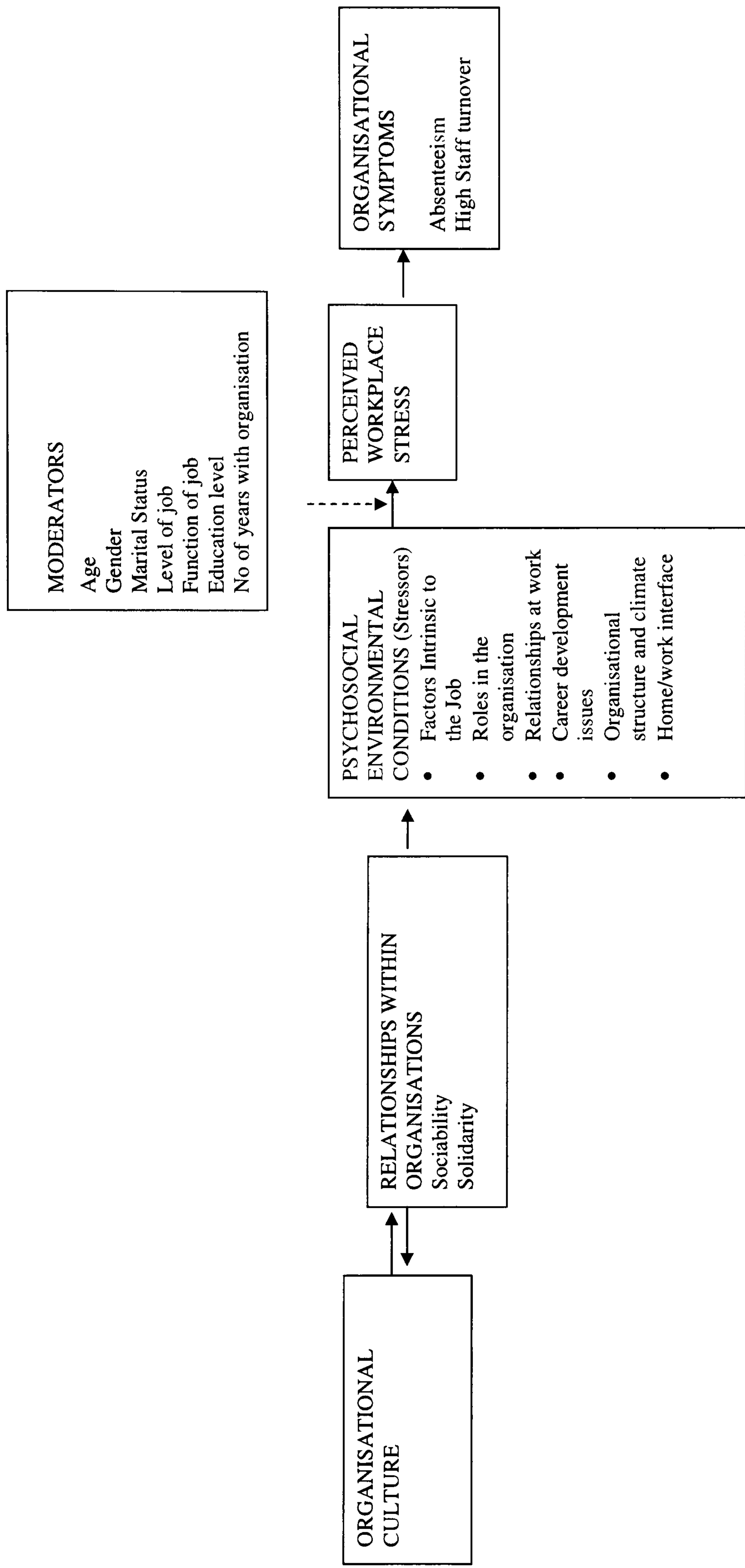


FIG 3.2 : AN EXPLORATORY MODEL OF WORKPLACE STRESS (Adapted from: Israel et. al., 1996)

3.11 CONCLUSION

This chapter has examined the relevant literature on organisational culture; it has attempted to show organisational culture as both a radical departure from the mainstream of organisational behaviour studies, and a continuation and elaboration of long-established traditions. The construct is perceived as a decisive influence for the survival or fall of the organisation and is now widely adopted by scholars from different fields of organisational research as a central theme of theorising. It is said to contribute to the effectiveness of the organisation, as either an asset or a liability as it is an explanatory construct underlying numerous organisational phenomena. However despite the acceptance of the construct in organisational research, there is no single, widely agreed upon conception or definition, nor a general theoretical synthesis which can further advance its understanding, though there are some commonalities in the literature regarding its genesis.

Each organisation is presumed to have a unique culture which developed as a function of its history; this has been suggested reside in the mental activity of the organisational members and is exhibited in their behaviour and attitudes. This presumption seems to suggest that organisational culture is both a cognitive and behavioural component of the organisation. Hofstede, Bond and Luk (1993) as noted earlier in the chapter referred to the cognitive aspect of the organisation as the psychological culture. The form that a culture takes therefore depends upon the substance or cognitive aspects of culture.

To understand organisational culture, the chapter went further to discuss Schein's concept of culture. According to him organisational culture consists of combinations of artefacts, values and beliefs and underlying assumptions that organisational members share about appropriate behaviour. These assumptions are unconscious, taken-for-granted beliefs, perceptions, thoughts, and feelings about the environment, reality, truth, time, human nature and relationships. These range from the very tangible overt manifestations that one can see and feel to the deeply embedded, unconscious basic assumptions that are defined as the essence of culture. These assumptions are described as non-confrontable, non-debatable, and powerful

determinants of human behaviour in organisations. They are the beliefs, values, ethical and moral codes and ideologies that have become so ingrained in the organisation that they have dropped out of the conscious mind. This approach to organisational culture offers a conceptual model that helps explain the reasons why organisations do some of the things they do and why leaders have some of the difficulties they have.

This approach was therefore adopted in this thesis due to the opinion that if other types of approaches can give valuable information on the details and description of a culture, they are lacking in the deeper understanding on its effects on behaviours and attitudes in the organisation.

However, with reference to the possibility of observing or measuring culture, the view that sees culture as consisting of basic assumptions can also be subjective, that is must be understood from within. And the view that observes artefacts and values can be objective, that is can be observed and measured. The counterpoint is therefore that given the subconscious 'taken-for-granted' nature of the basic assumptions, it is difficult to analyse culture accurately. The researcher has to interpret the culture based on his/her own observations on the artefacts and values written and spoken material and organisational history. However the literature suggests that artefacts and values must not be mixed with basic assumptions. According to Schein, artefacts are better used to check the research hypotheses than to decipher what those assumptions are in the first place. The only safe method is therefore triangulation, the method adopted in this thesis and further explained in the next chapter, it is a joint effort which may include extensive data-gathering and may include some formal methods that have been proposed by anthropologists.

Although there is already a substantial academic literature on the concept of organisational culture, and an extensive research base that documents its influence in organisational theory, there is a paucity of research on its relationship and influence on workplace stress. This study represents an investigation into the relationship between organisational culture and stress in the workplace in the Nigerian Banking Industry. In order to understand this relationship, a framework has been developed which integrates the two constructs. The literature search in respect of existing

theories of both culture and workplace stress and the empirical research that has been done on both has helped to place this piece of work in context, such as to support the research hypotheses, stated in terms which will make it capable of being tested by making appropriate observations and measurements of the variables to which the research hypotheses refer. The next chapter outlines the research design and methodology used in the study.

CHAPTER FOUR

RESEARCH METHODOLOGY

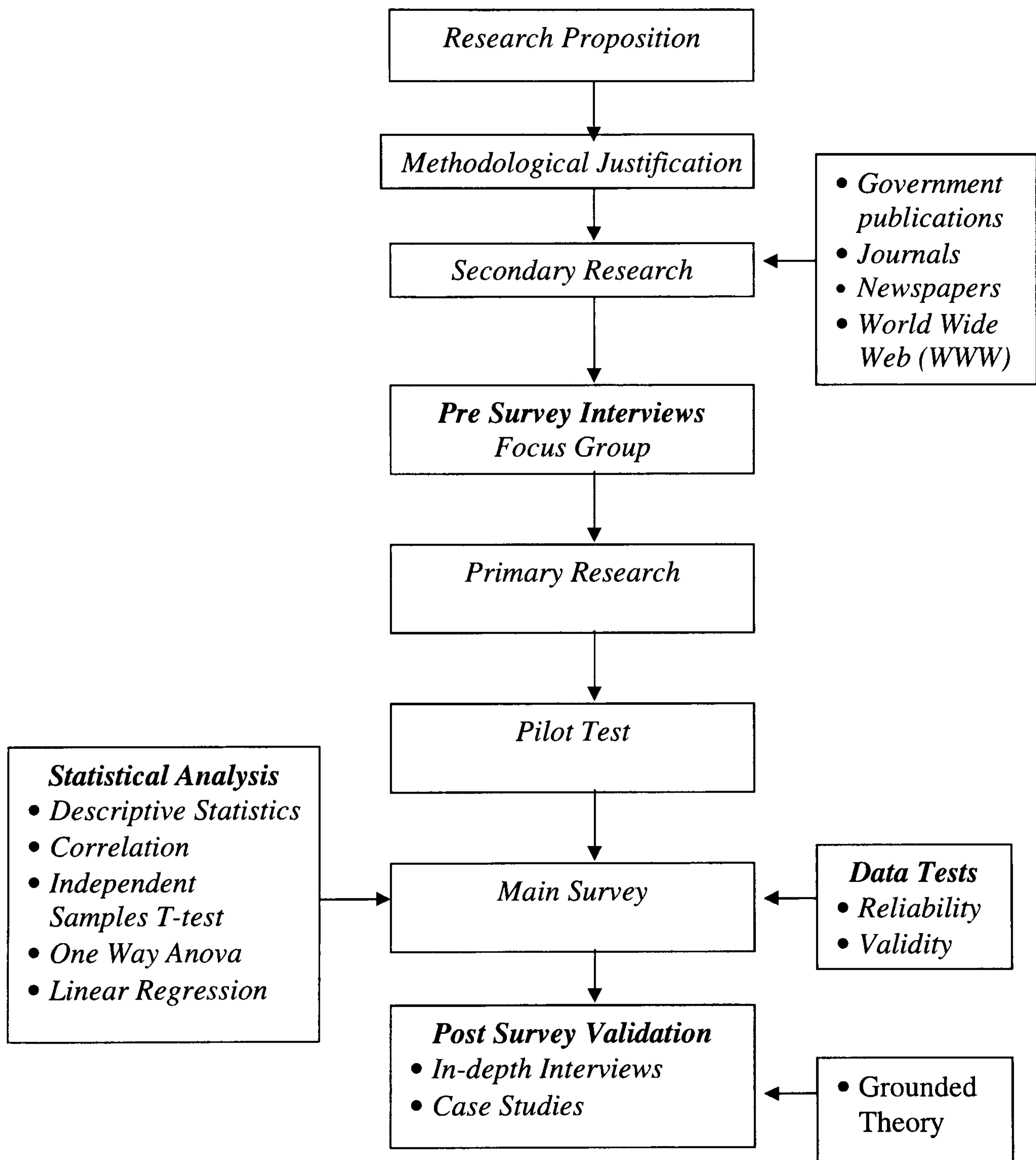
4.1 INTRODUCTION

The purpose of this chapter is to describe the methodology approach and methods employed in the research. In the research, a research strategy, which combined a quantitative with a qualitative approach, was used to address the research question. The chosen approach is consistent with the recommendations of Patton (2002) that triangulation strengthens a study by combining methods.

The use of multiple methods, or triangulation in this research therefore reflects an attempt to secure an in-depth understanding of the phenomenon in question (Denzin and Lincoln, 1998). Also, when quantitative and qualitative methods are used together, the qualitative data is useful in understanding the rationale underlying relationships revealed in the quantitative data (Eisenhardt, 1989). A survey method, supplemented with interviews and case studies therefore provided opportunity for triangulation and cross-validation of the findings of this research.

In the following sections, detailed descriptions of the research methodologies are presented, followed by a discussion of the pre-survey interviews and pilot survey. It continued with an explanation of the methods, procedures of data gathering and statistical procedures. The methodological steps applicable to this thesis are given in Figure 4.1.

FIG. 4.1 METHODOLOGICAL STEPS



4.2 RESTATEMENT OF RESEARCH AIM AND OBJECTIVES

The primary aim of this research is to investigate if there is a relationship between organisational culture and workplace stress. As discussed in the literature review the research proposed a model that gives emphasis to the importance of the types of relationships such as friendship, advice and communication within organisations in determining strains and pressure for the workforce. The research thus proposed that the organisational culture within an organisation can cause workplace stress amongst its' members and these can subsequently be manifested on the organisation in terms of both affective reactions (tension and anxiety) and behavioural reactions (high employee turnover, high rate of absenteeism).

In particular, the research proposed that the sources of workplace stress factors as proposed by Cartwright and Cooper (1997), such as factors intrinsic to the job; roles in the organisation; relationships at work (those with supervisors, colleagues, and subordinates), career development issues; organisational factors (such as the structure and climate of the organisation); the home work-interface are due to the culture within organisations.

The specific objectives were:

- To describe and explain the concepts of organisational culture and workplace stress.
- To find out the types of general organisational culture in the research environment.
- To determine whether the type of cultures in organisations and their central underlying assumptions is associated with workplace stress.
- To determine whether employees' perception of workplace stress is associated with the individuals' personal characteristics.
- To try and build a model which could be used in understanding the relationship between culture and workplace stress.

In order to empirically analyse the above objectives, the following general proposition was deduced from the literature.

4.3 GENERAL PROPOSITION

It is expected that:

There is a relationship between organisational culture as perceived by employees and workplace stress.

This proposition was based on Lazarus and Folkman (1984) transactional model of stress which proposed that it is the interaction of the person and his/her environment that creates a felt stress for the individual and on Zellars and Perrewe's (1999) suggestion that it is an individual's interpretation of the environment that is crucial in the stress process rather than the objective environment itself. That is, 'stress is not a property of the person or the environment, but arises when there is conjunction between a particular kind of environment and a particular kind of person that leads to a threat appraisal' (Lazarus, 1991, p.3). Workplace stress in essence refers to a perception of an imbalance between demands made and available resources to match them.

The idea is that when it persists, it may cause physical and psychological ill health (Bonn and Bonn, 2000). This proposition was also based on Schein's definition of organisation culture (see chapter three) as the pattern of shared basic assumptions about human relationships. The idea here is that the basic underlying assumptions of the organisational culture have an effect on the types of relationships within organisations and consequently on the level of workplace stress.

Also, organisations are considered as not really having a single, monolithic dominant culture. But are composed of a collection of values and manifestations shared amongst groups or work units rather than the entire organisation (Martin, 1997). Work units can develop distinctive cultures, which can subsequently create multiple cultures within an organisation (Hofstede, 1998).

4.3.1 THE INDEPENDENT VARIABLE

Based on the literature review, in the above proposition “organisational culture”, the independent variable was measured according to Goffee and Jones (1998), using the corporate character questionnaire. This involved the use of ‘sociability’ and ‘solidarity’ as composite proxies:

(a) Sociability: This is a measure of friendliness. High sociability means people do kind things for one another without expecting something in return and relate to each other in a friendly, caring way. Sociability is consistent with high people orientation, high team orientation, and focus on processes rather than outcomes (Robbins, 2001).

(b) Solidarity: This is a measure of task orientation. High solidarity means people can overlook personal biases and rally behind common interests and common goals (Robbins, 2001). Solidarity is consistent with high attention to detail and high aggressiveness (Robbins, 2001).

4.3.2 THE DEPENDENT VARIABLE

As described in the literature review (see chapter two), the dependent variable workplace stress was based on the rubric of “environmental” sources of stress as differentiated by Cartwright and Cooper (1997).

Workplace stress was measured, according to Cooper et. al. (1988), using the sources of pressure scale of the Organisational Stress Indicator. This involved the use of the following dimensions: Factors intrinsic to the job, Managerial role, Relationships with others, Organisational structure and climate and Home/work interface. In order that it can be tested empirically for its truth, the following operational hypothesis was used.

4.4 OPERATIONAL HYPOTHESES

The hypothesised model is presented in figure 3.2. The model posits as in the proposition above that the basic underlying assumptions of the organisational culture is positively related to the types of relationships within organisations and consequently to perception of workplace stress by employees.

From this proposition, three hypotheses were developed.

4.4.1 WORKPLACE STRESS AND PERCEPTIONS OF ORGANISATIONAL CULTURE

As suggested in chapter two, the organisation has a personality which is reflected in the way the organisation treats its members. Essentially human functioning within the organisation presupposes a continuous interaction between individuals and their more or less stable environment, which is to a decisive degree of a man-made nature. In order to survive in this environment, people adapt to the characteristics of the environment and the constraints that these can impose on them. As noted in chapter two, one of the environmental factors that can impinge upon the individual in the work environment is workplace stress, which is a consequence of job stressors (see chapter two) and can be viewed as an individual's reactions to work environment characteristics that appear threatening to the individual. However, in the context of the work environment, the pattern of shared basic underlying assumptions about human relationships will affect how employees perceive the emotional tune of a situation, whether there is a threat or no threat, and also dictate how they react to it (Lansisalmi et. al., 2000). The argument here is that as argued by Schein (1997) if culture contributes to the effectiveness of an organisation, as either an asset or a liability, and as the explanatory construct underlying numerous organisational phenomena, then its basic underlying assumptions will influence how members of the organisation perceive, think, feel and behave.

Thus this hypothesis suggests that:

H1 The type of culture in organisations and their central underlying assumptions are directly related to employees' perception of stressors and the consequence workplace stress.

4.4.2 MODERATORS OF WORKPLACE STRESS

This hypothesis arises from the proposition that an organisation can be highly fragmented, divided into groups that think about the world in very different ways (Morgan, 1997). Essentially, there are often many different and competing value systems that create a mosaic of organisational realities rather than a uniform corporate culture (Morgan, 1997). Different groups within the organisation may thus subscribe to different kinds of philosophies and each group may have developed its own specialised language and set of favoured concepts for formulating business priorities. This group fragmentation may be in terms of employees' age, gender, marital status, length of service, job level or function of job. This group fragmentation can thus affect the way individual employees perceive workplace stress. For example, the literature has shown in various instances that stressors and the consequent reactions to the stressors can differ across occupations (Narayanan et. al., 1999) and can be occupation specific (Newton and Keenan, 1987).

Several studies have examined the relationship of a number of personal as well as organisational variables with job stressors. For example, Narayanan et. al. (1999) found that the stressor of low control was more frequently reported by employees in lower level jobs than in higher level jobs. Similarly, Al-Meer (1995) investigated the relationship between job stressors (role conflict and role ambiguity) and personal characteristics. Results indicated that role conflict is negatively related to occupation level and marital status, and that role ambiguity is negatively related to age, tenure and marital status. Also, in a meta-analysis study, Fisher and Gitelson (1983) found that education is positively related to role ambiguity, while age and tenure are negatively related to role ambiguity. Ben-Bakr et. al., (1995) investigated occupational stress in different organisations in Saudi Arabia. Results indicated that

there is a significant inverse relationship between educational level and stress due to physical environment, role conflict and role ambiguity. Results further pointed out that employees who are less than thirty years of age experience the highest level of stress and that there is a significant difference in stress level between Saudi and non-Saudi employees working in different Saudi organisations.

Considering these various findings and arguments, it can be summarised that employees' perception of workplace stress will be influenced by the way they perceive the organisational culture.

Thus, it is hypothesised that:

H2: Age, educational level, level of job, length of service, function of job, marital status and gender are directly related to workplace stress.

4.4.3 CONSEQUENCES OF JOB STRESSORS

The literature suggest that the first symptoms of employee stress will make its appearance when job performance and productivity levels are suffering and when the organisation experiences a rise in absenteeism and labour turnover. Several previous studies have examined the relations between job stress and absenteeism; the results however were found to be inconsistent. Yousef (1999) suggests that these inconsistencies can be due to differences in measures and the type of samples used. On the one hand, while Hendrix and Taylor (1987) found no relationship between job stress and absenteeism. On the other hand, Tang and Hammontee (1992); Gupta and Beehr (1979) noted job stress is positively correlated with absenteeism. Also, Siu et. al (1999) found that managerial stressors are related to high absenteeism and turnover. Since workplace stress is a consequence of job stressors, and a positive relationship between job stressors (antecedents) and job stress (consequences) exists, one could argue that the greater the perception of job stressors, the greater the perception of workplace stress and in turn the greater the absenteeism and turnover. Therefore it is hypothesised that:

H3 The more self-reported workplace stress, the more would be the rate of absenteeism and labour turnover.

4.5 RESEARCH METHODOLOGY

The task of carrying out an enquiry such as this into the inter-relationship between organisational culture and workplace stress is complicated by the fact that there is no overall consensus about how to conceptualise the doing of research (Robson, 1993). There are different views about the most appropriate methodological approach in conducting a research. The long-standing debate in the social sciences has been between a phenomenological approach and a positivistic approach (Easterby-Smith et al, 2002 and Robson, 1993). The term positive philosophy was coined by the social theorist Auguste Comte (1798-1857), who published an approach to positivism in his “Course in Positive Philosophy” published in six volumes between 1830 and 1842.

This philosophical stance or paradigm sees the researcher as an objective analyst and interpreter of a tangible social reality. In his view researchers employed metaphysical principles and theological beliefs to explain social problems, attempting to relate ailments and social structures to supernatural phenomena. He believed that social investigators should not seek the explanations of social problems in theological principles or metaphysical theories, but rather in society itself and in the structure of relations.

Comte’s positivism theory exerted a profound impact on the thinking of many social scientists of the time, leading to the introduction and development of sociology as a new science of society; positivism became the backbone of social sciences in Europe and in other countries, revolutionising the methodological thinking of the time (Sarantakos, 1993). The new methodology shifted its domain from philosophy into science and from speculation to the gathering of empirical data, and became a positivistic methodology, which was to study positive phenomena. That is, phenomena that can be perceived by the senses, and to employ scientific methods, namely methods similar to those employed by the physical scientists.

The key idea of positivism or the scientific approach (Robson, 1993) is that the social world exists externally, and that its properties should be measured through objective methods rather than being inferred subjectively through sensation, reflection or intuition (Easterby-Smith et. al, 2002). Underlying positivism is the assumption that the researcher is independent of and neither affects nor is affected by the subject of the research (Remenyi et. al., 1998). It is assumed that there are independent causes that lead to the observed effects, that evidence is critical, that parsimony is important and that it should be possible to generalise or to model, especially in the mathematical sense, the observed phenomena. Positivism emphasises quantifiable observations that lend themselves to statistical analysis.

However, many philosophers and scientists have rejected the principles of positivism (for example: Suppe, 1974). The argument is that positivism's perception of reality, the goals pursued, methods employed, the moral prescriptions it made, and also its perception that the world was mathematically drafted and therefore was a guarantee of precision is wrong.

Many scholars believe that this traditional approach to research is not entirely appropriate to the study of human beings or to the organisations they have created (Remenyi et al., 1998). A new methodology, the phenomenological or the non-positivistic approach was proposed, which focused on the subjective elements and the fact that the world was socially constructed (Easterby-Smith et. al., 2002).

Phenomenology is defined as a theoretical point of view that advocates the study of direct experience taken at face value; and one which sees behaviour as determined by the phenomena of experience rather than by external, objective and physically described reality (Cohen and Manion, 1987). It focuses on critical thinking, on interpretive attributes and on political issues that rejected the notion of taking the world for granted and the fact that the world is far too complex to lend itself to theorising by definite 'laws' in the same way as the physical sciences (Saunders et al, 2000). The phenomenological school of thought is regarded to have been launched by Franz Brentano (1838-1917) and developed by Edmund Husserl (1859-1938) who set out the basic methods of phenomenology in his work "Logical Investigations".

Unlike the positivist, the phenomenologist does not consider the world to consist of an objective reality but instead focuses on the primacy of subjective consciousness (Remenyi et. al., 1998). Each situation is seen as unique and its meaning is a function of the circumstances and the individuals involved. To the Phenomenologist the researcher is not independent of what is being researched but is an intrinsic part of it (Remenyi et al., 1998). The world is not essentially deterministic, but rather stochastic, and parsimony is not a central issue. The phenomenologist believes that the world can be modelled, but not necessarily in a mathematical sense. A verbal or diagrammatic or descriptive model could be acceptable.

To use a phenomenological approach, the researcher has to look beyond the details of the situation to understand the essences working behind them. The researcher constructs a meaning in terms of the situation being studied. Furthermore the phenomenologist understands that the world is not composed of a single objective reality, but rather is composed of a series of multiple realities, all of which should be understood and taken into account.

Each reality is an artefact in its own right. It is generally of little interest to the phenomenologist that his or her work will not lead to law-like generalisations in the same sense as that of the positivist. Thus for the phenomenologist the world is socially constructed.

Following the tradition of other researchers (for example, Chinnapha, 2003), the research process must follow the paradigm that adheres to values regarding the control of bias, and the maintenance of objectivity in terms of both the research process itself and the conclusions drawn, and have a basis which is systematic and replicable. This study followed the root of positivism and thus was as scientific as possible. But however, due to the nature of the research inquiry, it was decided that in order to best understand the phenomenon in question, the research required the use of quantitative methodology as main approach and complemented with use of qualitative methods. Hence, the research adopted the position that no one methodology was more dominant than the other (Morgan, 1998), but that the two approaches

complement one another and provides more perspectives on the phenomena being investigated (Easterby-Smith et. al. 2002).

Thus, seeing positivism and phenomenology as related concepts instead of being two distinctly different poles on a continuum is useful. This view according to Remenyi (1995) together with the understanding that empirical and theoretical research are also not distinct poles on a continuum, helps to see research methods as a pool of tools or research directions from which the researcher may draw appropriate help as and when required. This approach to understanding these issues of empiricism, theoretical research, positivism and phenomenology could allow these methodologies to be mixed and matched from a triangulation perspective in order to validate findings. The adoption of both methodologies for data gathering (quantitative and qualitative) would help to gain a better understanding of the issues being investigated.

As Remenyi (1995) suggested, there is always a judgement to be made whether a positivistic approach or phenomenological approach is used, scientific discoveries are not made at a single point in time and at single places and with single demonstrations but are made through a process of argument and disagreement. They are made with the scientific community coming slowly toward a consensus.

Researchers such as Easterby-Smith et. al. (2002) and Robson (1993) have suggested a number of steps and points that have come to be associated with the positivistic approach which is adopted in this study. According to Robson (1993), the positivist approach is commonly regarded as involving five sequential steps, these are:

1. Deducing a hypothesis (a testable proposition about the relationship between two or more events or concepts) from the theory.
2. Expressing the hypothesis in operational terms (that is, ones indicating exactly how the variables are to be measured), which propose a relationship between two specific variables.
3. Testing this operational hypothesis. This will involve an experiment or some other form of empirical enquiry.

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4. Examining the specific outcome of the enquiry. It will either tend to confirm the theory or indicate the need for its modification.
 5. If necessary, modify the theory in the light of the findings.

The advantage of the Positivist viewpoints as suggested by Easterby-Smith et. al. (2002) are:

1. Independence: the observer is independent of what is being observed;
2. Value-freedom: the choice of what to study, and how to study it, can be determined by objective criteria rather than by human beliefs and interests;
3. Causality: the aim of social sciences should be to identify causal explanations and fundamental laws that explain regularities in human social behaviour;
4. Hypothetico-deductive: science proceeds through a process of hypothesising fundamental laws and then deducing what kinds of observations will demonstrate the truth or falsify of these hypotheses;
5. Operationalisation: concepts need to be operationalised in a way which enables facts to be measured quantitatively;
6. Reductionism: problems as a whole are better understood if they are reduced into the simplest possible elements;
7. Generalisation: in order to be able to generalise about regularities in human and social behaviour it is necessary to select samples of sufficient size.
8. Cross-sectional analysis: such regularities can most easily be identified by making comparisons of variations across samples.

In adapting the above viewpoints to this research, there was a close match between the aims of the research and the positivist approach. The researcher was independent of what was being observed and did not interfere with the normal flow of work at the workplaces studied except when interviewing employees and administering questionnaires. What constituted organisational culture and workplace stress were defined and reduced to the simplest possible elements before the researcher proceeded with the research. A sample of sufficient numerical size was also selected. In adapting the positivistic steps to the present enquiry, the approach was used in testing the operational hypothesis that proposed a relationship between organisational culture

and workplace stress, the independent and dependent variables respectively. It gave the choice of testing the hypotheses through the use of experiments or survey. A highly structured methodology was used in order to ensure the reliability of the survey.

This section has focused on the philosophical standpoint of this thesis and the justifications for adopting this approach. It is however recognised here, that there are currently a lot of debate and criticisms in the literature on the positivistic paradigm and the need for epistemic reflexivity in both management and work psychology research. Before going into a discussion on induction and deduction therefore, the following section delves into the debate on epistemic reflexivity.

4.5.1 EPISTEMIC REFLEXIVITY IN MANAGEMENT RESEARCH

Compared with discussions of a ‘new paradigm’ in other research areas of psychology (for example, Smith, Harre, and Van Langenhove, 1995), research in work psychology has been criticised for still being entrenched in the positivist paradigm (Symon and Cassell, 1998) and for making few challenges to the positivist status quo (Johnson and Cassell, 2001). One potential challenge to this status quo identified in the literature comes from postmodernism which has had a significant impact on other areas of social science. Postmodernists reject positivism’s ‘grand’ narrative and suggest that it is possible to develop a rational and generalizable basis to scientific inquiry that ‘pictures’ and explains the world from an objective standpoint. Through what they called the ‘linguistic turn’, postmodernists advocate a de-differentiation of relations between subject and object (for example, Chia, 1995) thereby replacing epistemic privilege, grounded in what Dachler and Hosking (1995) term an ‘entitative and egocentric reasoning’, with a social constructivist view of science and knowledge.

For postmodernists the notion of the external world is precarious, to them, our linguistic representations are seen to create what positivists assume to be an independent external reality. So for postmodernists whatever work psychology is, it cannot be justified through meta-narratives which commit us to thinking that it entails accurate representations of the external world. If work psychology’s current

legitimacy is primarily located in its claim to a rational picturing of people in their organisations so as to ensure progress through improved performance, post modernists erode these apparently self evident meta-narratives through undertaking several interrelated tasks: to identify the particular ways of seeing and acting that such a discourse takes and excludes; to analyse the social processes that make it possible for such a discourse to be historically constituted; to analyse how it is reconstituted into new discursive formations; and to identify the effects of such a discourse upon people. According to postmodernists therefore the outcome of the linguistic turn is the notion that since language cannot depict the real it must rhetorically produce what we take to be real.

A phenomenon such as stress for example to them cannot refer to real objects, but is merely a linguistic construct which work psychologists take to be real. So rather than deploying conceptual resources for analysing aspects of reality, work psychology is seen as a set of discourses which constructs and certifies particular meaningful versions of reality that are taken to be neutral and thereby accorded scientific status. For example Knights (1992) and Townley (1994), respectively show how strategic and human resource management discourses reflect and reproduce masculine regimes of rationality which exclude and suppress the binary opposite-women as irrational. In undertaking a genealogy of work psychology according to Johnson and Cassell (2001), the first task is to isolate and describe the discourses of work psychology, their ways of seeing organisations and member, and excavate the systems of rules that enable and limit what is knowable.

This analysis disrupts established discourses' claims to report observed reality and to be essential tools for rendering the management of organisational processes more rational by pinpointing to how those discourses create the objects which they presume to analyse. The next step is to examine the sociohistorical conditions which make it possible for a particular discourse of work psychology to emerge and develop thereby unsettling its epistemological authority. Hence genealogy would not be a history of stress per se, rather it would be a history about how such phenomena were discursively produced and became taken for granted.

A number of authors also argue that work psychologists have neglected the area of emotion at work (for example, Briner, 1999). If we examine where psychologists have directed their attentions in this area, generally they have focused on two key concepts: job satisfaction and stress (Cassell, 1999). A key positivist assumption is that stress exists 'out there' and constitutes a condition which is independent of our conceptualizations of it. Therefore, it can be objectively measured and its variable impact upon individuals explained in terms of work contexts (job characteristics) or personal attributes (for example, gender). Thus various occupational groups, such as women managers have been investigated to assess the extent to which they experience more stress than others (Davidson and Cooper, 1992). At the practitioner level a whole number of interventions designed to alleviate stress at work have been developed, leading to the development of what Briner (1997) describes as a stress industry dominated by stressologists.

In contrast to this however, a genealogy would construe stress as linguistic: a relational concept (Hosking et al., 1995) that is produced and reproduced by individuals in their discursive interactions and which is specific to a set of sociohistorical conditions. The appropriation of a particular narrative has nothing to do with its truth but is located in audience approval and their identification with the characterisations and plot provided by the story. Hence, the increased interest in the public domain of stress generally would suggest that the public at large find its narrative aesthetically pleasing and hence plausible. A work psychology inspired by postmodernism according to Johnson and Cassell (2001) therefore poses a considerable sceptical challenge to the positivist *status quo*.

Post-modernism demands that work psychologists be sceptical about: how they engage with the world; the categories they deploy; the assumptions that they impose and the interpretations that they make. By 'not finding answers to problems, but by problematizing answers' (Cooper and Burrell, 1988; Johnson and Cassell, 2001) postmodernism makes people think about their own thinking and question the taken-for-granted. It encourages irony and humility as well as rebellion against the imposition of any totalizing meta-narrative which erases plurality through discursive closure. In summary therefore, it is not being suggested here that there is either a wrong way or right way of conducting research, but rather there is a need for work

psychologists to be aware of the current debates in the literature and the impact they have on the discipline (Johnson and Cassell, 2001). Accordingly, there is a need for more epistemological reflexivity within work psychology and management research in general.

This debate is however not new to research, philosophers have debated epistemological questions since the time of Plato, but these debates have often appeared far removed from the concerns of work psychologists until now. The significance of epistemology according to Johnson and Cassell (2001) is revealed by the Greek etiology of the term, *episteme*, which means 'knowledge' or 'science'; *logos* which means 'knowledge', 'information', 'theory' or 'account'. Epistemology in other words is the study of the criteria by which we can know what does, does not, constitute warranted, or scientific knowledge. By seeking to explain ourselves as knowers, by telling us how to arrive at our beliefs, epistemology is pivotal to science since proper scientific theorizing can only occur after the development of epistemological theory. It follows that a key question must be how can we develop epistemological theory- a science of science?

In considering epistemology, work psychologists can hope to become more consciously reflexive by thinking about their own thinking, by noticing and criticizing out their own epistemological pre-understandings and their effects on research, and by exploring possible alternative commitments (Alvesson and Skoldberg, 2000). Accordingly, epistemic reflexivity must relate to how a researcher's own social location affects the form and outcomes of research as well as entailing acceptance of the conviction that there will always be more than one valid account of any research (Johnson and Duberley, 2003). Epistemic reflexivity reframes a management researcher's self knowledge but does not lead to a 'better' and more 'accurate' account of the research. It helps a researcher to adopt a participatory approach and to confront and question the taken-for-granted assumptions which traditionally inform our knowledge claims and ultimately give meaning to our lives. In implementing reflexivity, the major challenge for a researcher remains that of achieving democratic co-operation between researchers and researched. Adopting a critical perspective whereby researchers and the researched work together to develop transformative

redefinitions and interventions is not however without problems. The fundamental difficulty might actually lie in the power relations central to the research process. For example as suggested by Johnson and Duberley (2003), it is senior managers who have the power to provide access to organisations, yet they may find such collaborative research unattractive-particularly where it involves hierarchical subordinates. Researchers may then find themselves attempting a difficult balancing act between meeting the predilections of organisational gatekeepers and at the same time challenging existing structures. Thus whilst epistemic reflexivity encourages researcher towards praxis, to work at the nexus of theory and practice, and to critically assess their role in doing this, it should not be assumed that its implementation is easy.

Epistemic reflexivity does not provide any simple solutions but it sensitizes us to the existence of an array of problems, their dynamics and implications. It is therefore a resource which helps researchers recognise their own creative inputs and surfaces the ethical priorities which construct what we know about management (Kinchloe and McLaren, 1994). There are obviously clear differences between epistemological stances. Attitudes towards whether there is one objective truth and whether making of meaning occurs independent of the object or through interaction between subject and object drives researchers to adopt a range of epistemological stances that influence how research is conducted and results presented (Crotty, 1998).

4.5.2 MOVING BETWEEN INDUCTION AND DEDUCTION

Having decided that the positivist approach best suited this study, there was then a need for hypothesis generation and testing, which can be done through deduction and/or induction (Sekaran, 2000). In deduction, the theoretical model is first developed, testable hypotheses are then formulated, data collected, and then hypotheses are tested (Sekaran, 2000).

In the inductive process (commonly applied to qualitative research), new hypotheses are formulated based on what is known from the data collected, which are then tested

(Sekaran, 2000). Although the present study is based on multiple methods (triangulation), the deductive tradition was chosen and a theory and hypotheses were developed for the study (Saunders et. al., 2000).

This was based on the suggestion by Strauss and Corbin (1998:136) that “although statements of relationships or hypotheses do evolve from data, whenever we conceptualise data or develop hypotheses, we are interpreting to some degree, and an interpretation is a form of deduction. We are deducing what is going on, not only based on data but also based on our reading of that data along with our assumptions about the nature of life, the literature that we carry in our heads, and the discussions that we have with colleagues. There is therefore an interplay between induction and deduction as in all sciences.” Hence the reason why a deductive approach was chosen in this study.

4.6 RESEARCH METHODS

After considering the two different philosophical approaches to research and the nature of the research inquiry, the research used mixed methods in order to triangulate (Denzin, 1989). This is the combination of methodologies to describe one phenomenon (Ghauri et. al. 1995). The research took into consideration the following suggestions from the literature that:

- Conclusions can be drawn about the job environment based on employees’ self report questionnaires (Spector, 1992).
- Organisational contexts can be best served if researchers incorporate traditions of climate research with the culture literature and use a combination of qualitative and quantitative methods of enquiry (Denison, 1996).
- Investigating the stress process through qualitative and quantitative approaches enriches the process (Bhagat and Beehr, 1985).

This involved a combination of a survey relying on quantitative data and the case study relying on qualitative data. Surveys are favoured for their explanatory properties (Yin, 1984) or in the study of static and stable forms of behaviour (Denzin,

1989), while qualitative approaches using the case study are favoured in both exploratory and explanatory studies (Yin, 1984; Eisenhardt 1989) and processual analyses (Denzin, 1989). Furthermore, as suggested by Patton (2002), qualitative methods permit inquiry into selected issues in great depth with careful attention to detail, context, and nuance.

Quantitative instruments, on the other hand, ask standardised questions that limit responses to predetermined categories (less breadth and depth). This has the advantage of making it possible to measure the reactions of many respondents to a limited set of questions, thus facilitating comparison and statistical aggregation of data. By contrast, qualitative methods typically produce a wealth of detailed data about a much smaller number of people and cases.

A combination of qualitative and quantitative methods, therefore, enabled the researcher to develop a research strategy that benefited from the strengths of both types of approach (Cooper et al, 2001). However, taking into consideration the nature of the research proposition, this research combined the two approaches in such a way that the quantitative approach predominates, while the qualitative approach was used to augment the research.

4.7 RESEARCH DESIGN

4.7.1 QUANTITATIVE METHODS

After the philosophical approach had been decided, the most appropriate research design was then chosen in order to conduct the research. The options were between experimental (laboratory) or survey design and between cross-sectional or longitudinal design. The hypotheses for this study were tested based on a survey and cross-sectional design. This is because according to Bartlett (1998), ethical considerations render most experimental (laboratory) designs inappropriate for research into workplace stress. Experimental designs are criticised as an inadequate strategy in stress research (Laux and Vossel, 1982).

It is argued that practical and ethical reasons make it impossible to subject humans to the kinds and degrees of stress that are typical of everyday life. This is due to the fact that an experimental (laboratory) design establishes a cause and effect relationship between a dependent and an independent variable of interest (Sekaran, 2000). Laboratory experiments are criticised on the ground that they study behaviour under artificial conditions; by the very nature of the setting, the subject knows he or she is in an experiment (Laux and Vossel, 1982). In such studies the researcher tries to manipulate certain variables so as to study the effects of such manipulation on the dependent variable of interest.

In other words, the researcher deliberately changes certain variables in the setting and interferes with the events as they normally occur in the organisations (Sekaran, 2000). The independent variable has to be manipulated in such a way that the extent of its causal effects can be established (Sekaran, 2000). The fact that the controls and manipulations of the causal variables are best done in an artificial setting – the laboratory – where the causal effects can be tested makes the experimental method unethical in stress research. Therefore, most stress researches are based on naturalistic observation or quasi-experimental designs (Bartlett, 1998).

Longitudinal designs in stress studies however are considered to be superior, but these are prohibitive in terms of time and money which the time and budget of this research could not support (Bartlett 1998). Cross-sectional designs on the other hand, particularly where questionnaires and survey techniques are used, are considered to have the ability to describe more economically viable features of large numbers of people or organisations (Easterby-Smith et. al, 2002), based on employees self-report questionnaires.

4.7.1.1 SELF-REPORT QUESTIONNAIRES

Self-report questionnaires are the most popular method of gathering data about the job environment (Spector, 1992). Conclusions can be drawn from such data that manipulations of environmental conditions would be expected to positively impact

employees. Derogatis (1982) suggested that self-report questionnaires are desirable due to:

- Their economy of professional effort: most self report scales can be administered and scored by non professional personnel who with a bit of additional training, can also deliver basic interpretive information.
- They tend to be cost efficient, brief (with some exceptions), and by virtue of these two properties, highly cost beneficial if they are well designed; they are also transportable in the sense that low levels of technology and professional training required for their administration and scoring enable them to be utilised in a broad spectrum of evaluation environments.
- The most compelling feature of the self-report modality is said to have to do with the fact that data derived from self-report arise from the individual experiencing the phenomena in question – the test respondent him/herself. All other observers are limited to reporting apparent versions of the individual's experiences based upon interpretation of manifest behaviour or its absence. Even though the individual is clearly subject to need induced distortions in his/her representations, he/she is obviously much closer to the phenomena than any external observer can be.

Furthermore, Ashkanasy et al (2000) suggests that self-report surveys allow respondents to record their own perceptions of reality. Behaviour and attitudes are determined not by objective reality but by actors' perceptions of reality (Rentsch, 1990). It is appropriate therefore to focus on perceptions rather than on objective reality. Further, from an organisational development point of view, self-report measures offer internal credibility to organisational members, which is likely to increase the likelihood that members will accept the results of the survey.

Although self-report measurement may claim many positive attributes, it also possesses a number of potential liabilities. Derogatis (1982) cautioned that adoption of the self-report modality tacitly assumes validity of the inventory premise, that is to say, the respondent can and will accurately describe his/her relevant experiences and

behaviours. This is not always the case with particular difficulties arising from identified response biases (for example; social desirability, acquiescence) and certain defensive manoeuvres on the part of the respondent. However, despite this, Spector (1999) argues that there is good evidence that self-report measures of job conditions are valid.

4.7.2 QUALITATIVE METHODS

There is a diversity of views on qualitative methods. This diversity of views follows from the emphasis on in-depth investigation and the fact that there are many different ways to achieve in-depth knowledge (Ragin, 1994). In sociology, anthropology, and most other social sciences, qualitative methods are often identified with participant observation, in-depth interviewing, fieldwork, and ethnographic study. These methods emphasise the immersion of the researcher in a research setting and the effort to uncover the meaning and significance of social phenomena for people in those settings. These techniques are best for studying social situations at the level of person-to-person interaction. The idea is that the kind of in-depth knowledge needed for a proper representation of the people being studied – that their lives and their worlds must be understood “through their eyes”.

Qualitative methods permit inquiry into selected issues in great depth, with careful attention to detail, context, and nuance; that data collection need not be constrained by predetermined analytical categories contributes to the potential breadth of qualitative inquiry. Qualitative methods grew out of three kinds of data collection (Patton 2002). These are:

- 1) In-depth, open-ended interviews, which yield, direct quotations from people about their experiences, opinions, feelings and knowledge.
- 2) Direct observation: the data from direct observations consist of detailed descriptions of people’s activities, behaviours, actions, and full range of interpersonal interactions and organisational processes that are part of observable human experience.

-
- 3) Written documents: Document analysis includes studying excerpts, quotations, or entire passages from organisational, clinical, or program records; memoranda and correspondence; official publications and reports; personal diaries, and open-ended written responses to questionnaires and surveys.

For the purpose of this study, in-depth, semi-structured interviews were used. This is explained further in the next section.

4.7.2.1 INTERVIEWS

The importance of interviews is summarised by Bryman and Burgess (1996) as the opportunity for the researcher to probe deeply to uncover new clues, open up new dimensions of a problem and to secure vivid, accurate inclusive accounts that are based on personal experience. Interviews are conducted on a one-to-one basis, between the interviewer and the interviewee. It can be personal or face-to-face or telephone interviews (Sekaran, 2000). Unfortunately, personal or face-to-face interviews were considered difficult to conduct for this study, because they are time consuming and expensive, as travelling costs would be incurred. The researcher therefore opted for telephone interviews which according to Ibsen and Ballweg (2003) has the advantage of being able to provide problem awareness and knowledge at a low cost. This is discussed in more detail in the following section.

4.7.2.2 TELEPHONE INTERVIEWS

Telephone interviewing can be a remarkable efficient survey method (Ibsen and Ballweg, 2003; Simon, 1969). It is reported that in the past decade the number of telephones, world-wide, has increased about ninety percent and approaches 260 million units (Ibsen and Ballweg, 2003). As the number of telephones increases it might be expected that telephone interviews would assume a greater role as an approach to data collection.

It is this pervasiveness of the telephone as a technological artefact that commands the interest of the social researcher in the advantages and disadvantages of the telephone interview as a data collection technique. As Ball (1968) suggests, the availability of a

telephone in a household affords accessibility to communications from others, including possible exploitation by the social researcher.

Although there are limitations in using a telephone directory sample, some populations may be more accessible by telephone than by any other means. For example, physicians, lawyers, and other group of professionals, are not only likely to have a telephone, but may be willing to participate in a telephone interview when they would be unwilling to complete a mailed questionnaire or agree to a personal face-to-face interview (Ibsen and Ballweg, 2003). This was the case with the group of bank professionals interviewed in this research; they were quite willing to participate in a telephone interview rather than a face-to-face interview.

4.7.2.3 TYPES OF TELEPHONE INTERVIEWS

Interviews according to Ibsen and Ballweg (2003) can be classified according to varied criteria, but because the prime interest of this research concerns the use of the telephone interview, two general forms of interviews, the standardised and the nonstandardized interview (Richardson et al., 1965: 34-36) are discussed here. The distinction between these types of interviews is primarily made in terms of the degree of specification of the subject matter sought from the respondents. The standardised interview is designed to elicit responses in such a way that differences in responses reflect differences between respondents, not differences in questions or respondent or interviewer interpretation of questions.

The non - standardised interview is designed to permit the respondent greater freedom to determine the subject matter to be covered during the interview, although stimulus questions or statements made by the interviewer do provide foci of attention. The standardised interview may provide fixed response categories or it may permit open-ended response, while the nonstandardized interview always permits an open-ended response.

It is suggested that the very aspects of the telephone interview that are often considered limitations, such as the lack of personal and visual contact, may constitute factors that can be used to the advantage of the social researcher (Ibsen and Ballweg,

2003). Ibsen and Ballweg (2003) suggest that, the lack of personal and visual contact between interviewer and respondent has advantages in the interview situation. This can be because the visual cues, such as the physical appearance of the interviewer in terms of such factors as mode of dress, skin colour, and age cannot be observed and so do not affect the response (Groves and Kahn, 1979; Frey and Mertens Oishi, 1995). Also, the interviewer can interject expectations and values into the interview exchange and can distort question wording, instruction guidelines, and probing guidelines, which can affect questionnaire completion.

Therefore, based on the suggestions by Yin (1994) that qualitative methods benefit from interview guides rather than from formal questionnaires so that adequate flexibility is built into the research process while allowing the research to focus on particular variables, this research used interview guides (see section 4.15.2).

4.8 THE CASE STUDY

The case study is a research strategy which focuses on understanding the dynamics present within single settings (Eisenhardt, 1989). As Mintzberg and Quinn (1991) have argued, case studies provide an opportunity to understand the dynamics of an organisation- the historical context of the problems it faces, the influence of its culture, and its probable reactions to varying solutions.

Case studies can involve either single or multiple cases and numerous levels of analysis (Yin, 1994). They can provide a wide range of design advantages including the provision of a deeper understanding and fuller contextual information of the phenomena studied in addition to the acknowledged advantage in enabling the foundation for more complete theory development (Harris and Ogbonna, 1998).

4.8.1 SELECTING CASES

The main weakness attributed to the case study approach is its alleged lack of representativeness and the difficulty in identifying the specific biases of each case which imparts upon the external validity of the research (Yin, 1994). Critics typically state that single cases offer a poor basis for generalising. According to Yin (1994)

such critics are implicitly contrasting the situation to survey research, in which a 'sample' readily generalises to a larger universe. This analogy to samples and universes is incorrect when dealing with case studies. This is because survey research relies on statistical generalisation, whereas case studies rely on analytical generalisation in which the investigator is striving to generalise a particular set of results to some broader theory (Yin, 1994).

This view is supported by Eisenhardt (1989) who asserts that it is neither expedient nor necessary to sample the population scientifically. Cases are chosen for theoretical not statistical reasons (Glaser and Strauss, 1967). The cases may be chosen to replicate previous cases or extend emergent theory or they may be chosen to fill theoretical categories and provide examples of polar types. While the cases may be chosen at random, random selection is neither necessary, nor even preferable (Eisenhardt, 1989).

As Pettigrew (1988) noted, given the limited number of cases, which can usually be studied, it makes sense to choose cases such as extreme situations and polar types in which the process of interest is "transparently observable". Thus the goal of theoretical sampling is to choose cases which are likely to replicate or extend the emergent theory. The selection process for the cases used for this research was based on Stake (1995), who suggested that when there are opportunities for selecting the cases to be studied, it is often more useful to pick those most likely to enhance our understanding, rather than those most typical.

In summary, although the weaknesses of the positivist approach recognised, for example according to Saunders et al (2000) the direction of the research cannot be changed once data collection has started. The positivist approach using a cross-sectional survey strategy with data collected using personally administered questionnaires was adopted as the main method of data collection. In consequence, this research focused on the study of the phenomenon of workplace stress at the particular time the survey was conducted and data were collected.

4.9 PRE-SURVEY INTERVIEWS

Due to the exploratory nature of the research in this context, the first priority of the researcher was to obtain a reliable picture of workplace stress in the Nigerian context. Available secondary data were used to set the context of the research. These were government publications such as the Nigerian Deposit Insurance Corporation (NDIC) publications, the Central Bank of Nigeria (CBN) reports, Academic journal articles, Newspaper reports, Management magazines and the World Wide Web (WWW). The search revealed that there was a lack of adequate empirical evidence pertaining to the existence and perhaps the levels of perceived workplace stress amongst employees in Nigeria.

This supported Blunt and Jones (1992) who found that there was little research evidence pertaining to the incidence and nature of workplace stress in Africa. This is rather surprising not only because of the number of industries and the number of people employed (about 66 million, 20% of this in the service industry: world fact book, 2002), but also due to the nature of jobs, especially in the banking industry. The researcher then opted for a pre-survey interview in order to get a clearer picture of the problem of workplace stress in this context. The purpose of this was to find out if workplace stress existed in Nigeria and to get a picture of the important issues that were likely to be encountered in the research.

The interviews were considered necessary to provide a great deal of qualitative information relating to perceived sources of stress in organisations, and peoples' emotional and behavioural responses to it. It was also believed that the interviews would allow the researcher to garner information on the definitions and identities of issues of importance, rather than the researcher imposing an artificial and perhaps misguided framework on the data collection (Krueger and Casey, 2000).

Also, the interviews were considered necessary in order to assess the readability, consistency, simplicity and ease of completion of the proposed questionnaires. Therefore, it was thought necessary to have a focus group made up of diverse interests, such as, highly experienced managers, management consultants and academics to discuss the issue of workplace stress in Nigeria. The discussion was

based on a semi-structured instrument (see Appendix A) generated from the literature for this purpose.

4.9.1 THE FOCUS GROUP

According to Bartunek and Myeong-Gu Seo (2002) qualitative research using focus group interview is very helpful, and sometimes necessary, for exploring local meanings of phenomena and the interactions that create these meanings. Such exploration offers the possibility of stimulating the development of new understandings about the variety and depth with which organisational members experience important organisational phenomena. In this research, a focus group interview helped to canvass information about the perception of organisational culture and workplace stress in Nigeria, the group gave a picture of the important issues likely to be encountered in the research. And helped in determining the most salient beliefs of people about workplace stress, and provided some indication of whether workplace stress exists in the Nigerian Banking Industry and, if so, how it manifests itself.

The focus group helped to find out:

- a) The way people think or feel about the problem of workplace stress.
- b) How prevalent the problem of workplace stress is in the country and in the banking sector of Nigeria.
- c) How workplace stress manifests itself in the workplaces in Nigeria.
- d) Explore the relationship between the culture within organisations and workplace stress.
- e) If there is sufficient interest to carry out the research within the banking sector in Nigeria.
- f) To ask for comments on the representativeness and suitability of the questions in the instruments, in order to allow suggestions to be made to the structure of the questionnaires which would help establish the content validity.

-
- g) Whether there is need to modify instruments and make amendments prior to pilot testing to take advantage of local circumstances, since the instruments were developed in another cultural setting.

The specific questions for the focus group discussions can be found in appendix A.

In summary, the observations from the focus group were taken into perspective and it was decided that the problem of workplace stress did exist in the country and had a relationship with the organisational culture. In the opinion of the focus group, this had not been explored and needed further investigation. The group evaluated the questionnaires, and their observations were taken into consideration. For example, the relevancy of the questions that were developed in another cultural setting in this context. The opinion of the group was that the questions were relevant and simple enough for the proposed respondents.

4.10 PILOT STUDY

A pilot study is usually regarded as a test of the research tool (Sekaran, 2000). It is used to identify and eliminate potential problems that would arise in the data collection phase of the research. The purpose of this pilot was to clarify various aspects of the research tool in relation to the research population under the environmental conditions in which the main fieldwork will take place (Hoinville & Jowell, 1989; Hunt, et al, 1982; Moser & Kalton, 1996; Oppenheim, 1992; Vaus, 1996; Poria, 2001).

The approach used in this research was to conduct the pilot study in order to test the feasibility of the main survey, improve the validity and reliability of the research design and the questionnaires to be used in the main fieldwork. Therefore, in an attempt to test the main study's feasibility and to improve validity and reliability of the research design and the questionnaires to be used in the main survey, preparatory work was undertaken with the three branches of commercial banks' in Lagos, Nigeria.

The questionnaires were piloted so that the final surveys contained questions, which were specific, clearly understandable, capable of being answered by the particular population sample and free from bias.

The purpose of this testing was also to ensure that the questionnaires which had been designed in a different cultural context were applicable, meaningful and fully understood by respondents in this context. Also, this testing was to evaluate how respondents interpret the meaning of the questions and to check whether the range of response alternatives was sufficient (Vaus, 1996). The pilot study also assisted in understanding how to gain access to potential participants, convincing management and other levels of employees, of the confidentiality of any findings.

4.10.1 SETTING UP OF THE PILOT STUDY

Initially a request was made to the Branch managers of three commercial bank branches in Lagos, Nigeria. Following subsequent discussions, permission was granted for the pilot study to take place in March 2001. This was conducted between the 12th – 16th March 2001.

Although the questionnaires were developed in another cultural setting, apart from minor spelling mistakes, there were no methodological problems reported with the pilot study. It was therefore considered unnecessary to modify the questionnaires.

4.11 THE SURVEY INSTRUMENT

Copies of the questionnaires used for the survey are to be found in the Appendices B and C.

The questionnaires were set in such a way that, would allow the comparison of the perceptions of different employee groups: by age, gender, length of service, job function and job level.

The questionnaires were divided into sections, which reflected the concepts of the theoretical model. These are:

4.11.1 ORGANISATIONAL CULTURE

The organisational culture was measured using a 5-point Likert scale. Respondents were asked nineteen questions based on the Corporate Character Questionnaire (see Appendix B) developed by Goffee and Jones (1998) in the United Kingdom, so as to identify what types of culture were present in the organisations. Although this

instrument was fairly new, it was selected based on the literature review and the context of this study that the nature of relationships within an organisation could be a source of workplace stress.

Goffee and Jones (1998) identified four types of culture based on the degree of sociability and solidarity within organisations; these are networked culture, fragmented culture, mercenary culture and the communal culture. The focus group, though generated different names for the types of culture in organisations as compared to the above names, the general idea given was the same as that of Goffee and Jones (1998) that organisations have different types of culture based on relationship with others, level of sharing, tolerating others' mistakes, co-operation, leadership style and level of communication.

This particular questionnaire was selected because it was appropriate for the purpose of the survey; it enabled comparison to be made, it included a comprehensive list of questions necessary to assess the culture within organisations based on suggestions by the focus group of what culture within organisations entailed. Also, it was believed that using the same set of questions would reveal the degree of sociability and solidarity within the organisations being surveyed in the research and the consequences of this for the organisation. A further reason for using this instrument is that another cultural setting (in this case Nigeria) tested its reliability and the data produced could be directly compared with those of previous investigations.

Reliability

The reliability coefficient for this study showed the Cronbach's alpha reliability coefficient of the 19-item culture of the organization scale to be 0.8092. According to Sekaran (2000), the closer the reliability coefficient gets to 1.0, the better. In general, reliabilities less than 0.60 are considered to be poor, those in the 0.7 range, acceptable, and those over 0.8 good. Thus the internal consistency reliability of the measure used is considered to be good.

The questionnaires, when they were returned were scored according to the recommendations of Goffee and Jones (1998:56) using the scale provided with the

corporate character questionnaire. Once the scoring had been completed, the raw results were entered into the SPSS statistical package.

An alternative questionnaire to test the organisational culture might have been the Culture Analysis Questionnaire by Harrison (1972), but this was rejected on the basis that it was more broadly based in approach to organisation ideology- a commonly held set of doctrines, myths, and symbols.

4.11.2 ORGANISATIONAL CHARACTERISTICS

This section of the questionnaire was to solicit information on organisational characteristics such as number of people employed, rate of absenteeism, and labour turnover. There were six items in this section of the questionnaire measured by a Likert scale ranging from 1 to 6. The questionnaire was aimed at finding out if there is a relationship between organisational culture and the organisational consequences of stress, such as labour turnover and absenteeism. It was felt that this would basically reveal if a relationship exists between organisational culture within the banks targeted and the organisational consequences of stress.

The degree of this association between organisational culture and the organisational consequences of stress was to have been measured by using a correlation coefficient, denoted by r . This is because correlation expresses the degree of relationship between two variables (Rudestam and Newton, 2001), which were in this case, organisational culture and workplace stress.

The organisational culture was the independent variable, while organisational consequences of stress were the dependent variable. The questionnaires were analysed using correlation coefficient, to explore the relationships between the variables.

4.11.3 WORKPLACE STRESS

Based on the model of workplace stress proposed by Cooper and Marshall (1976), 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. The OSI methodology involves the use of a self completion questionnaire designed to measure levels of stress within an organisation and underlying organisational, demographic, social and life factors which can be linked with stress at the individual level (Faulkner and Patiar, 1997).

The instrument is based on a simple operational definition of stress, where stress is regarded as the consequence of the situations in the work settings (Faulkner and Patiar, 1997). The instrument was adopted for the survey for the following reasons. It is practical and simple. It is a well-established and widely used questionnaire in the field of organisational stress and there is good evidence of its' reliability and validity. Its development is the result of 25 years research, with the questions being well tested and refined in that time (Faulkner and Patiar, 1997). The instrument also has seven modules, which can be used independently according to the specific requirements of individual studies.

The standard OSI questionnaire has seven modules. The first module comprises 36 demographic questions. The remaining 6 modules consist of batteries of questions relating to the following facets of stress:

1. Job satisfaction;
2. Physical and mental health;
3. Behaviour and personality traits;
4. Interpretation of events and control of work and personal lives;
5. Stress coping strategies; and
6. Sources of pressure employees' face in the work situation.

Questions from the last module, Sources of pressure employees' face in the work situation were used in this survey (see Appendix C). This module emphasises factors intrinsic to the job, relationships with other people, career and achievement, organisational structure/climate and the home/work interface as indicated in the literature review.

As in the standard instrument, a six point Likert scale response, requiring respondents to indicate the degree to which nominated factors are a source of stress, was used.

The use of clinical measure to test stress levels such as that utilised by Friedman, Rosenman and Carroll in 1958 (using blood sample analysis) would have only given data on the experience of stress in the individuals tested, at the time the sample was taken. Such a test would have revealed nothing about the causes of stress detected, nor given any suggestions as to how such stress may be palliated. An alternative questionnaire might have been the General Health Questionnaire, but this was rejected on the basis that it was more broadly based in its approach to mental and physical health.

The authors (Cooper et. al. 1988) tested the content validity of the OSI by doing a pilot survey, which required respondents to comment on the wording of questions and answers, layout and subjects covered. Apart from some specific issues, which these authors corrected for the final version of the questionnaire, they reported positive feedback on the content of the questionnaire. Also, Rees (1992) tested the validity of the OSI by comparing it with other testing methods to demonstrate that it should correlate with other questionnaires on the same area to which it is related.

Cooper (1992) further confirmed this when he compared sickness absence, job satisfaction and health. His results showed good inter correlation with significance accepted at 0.05 levels. With regard to the construct validity, the questionnaire was based on Cooper's model of stress and whilst the authors (Cooper et. al, 1988) contend that the components are those which one would expect to find in any detailed model of occupational stress, they freely admit there are many problems with the 'definition, conceptualisation and operationalism of occupational stress'. They warn that no claim is made in the design of the questionnaire to tap all aspects of occupational stress, nor that it is a 'test' as such. It is simply an 'indicator' of occupational stress.

4.11.3.1 RELIABILITY

With regard to reliability, the authors of the questionnaire warn that the reliability of the questionnaire is still the subject of ongoing investigation. Nevertheless, they state that the results of split half reliability coefficient test were of satisfactory magnitude.

The reliability of the instrument was further tested by Kahn (1991), who examined the relationship between OSI, mental health and job satisfaction in an occupational group working in the financial sector. He noticed that there was a low response rate of 36%, but the results however showed a statistically significant relationship and the reliability coefficient was at an acceptable level. The reliability coefficient Cronbach's alpha for this group of respondents was 0.92. This was considered to be very good.

4.11.3.2 VALIDITY OF QUESTIONNAIRES

Prior to using both sets of questionnaires for the main survey, the questionnaires were pilot tested, and the focus group was also asked to comment on the representativeness and suitability of the questions. As well as to make suggestions on the structure of the questionnaires to establish the content validity, and to enable the researcher to make necessary amendments. The group gave a positive feedback.

The raw scores of the questionnaires when they were returned were entered into the SPSS statistical package where the mean scores for each group of factors were then generated, as were the minimum, maximum and median scores. The standard variation was also calculated.

4.11.4 DEMOGRAPHIC CHARACTERISTICS

The last section of the questionnaire sought information on the respondents' demographic characteristics. This requested data on the individual's own occupational and personal circumstances. It requested details of which department they worked in, what job levels they were in, whether they were married or single etc. The purpose of obtaining this data was to 'stratify' responses to the main questionnaires in the hope of identifying meaningful differences in workplace stress sources, which might have significance in terms of how the organisation runs.

4.12 MAIN SURVEY

Two sets of data were collected for this study (see appendices B and C): the first set was a questionnaire survey of the organisational culture of the organisation (consisting of measures of the corporate character of the organisation scale by Goffee and Jones, 1998). The second set was a questionnaire survey of the employees (consisting of measures of sources of pressure in your job scale of the Organisational Stress Indicator by Cooper et al., 1988) and a demographic data. The two sets of questionnaires were distributed to the same set of respondents.

4.12.1 SAMPLING AND PROCEDURE

The main survey was conducted within the Nigerian banking industry, where the industry was liberalised in the 1980s to encourage greater financial efficiency. This sector of the Nigerian economy was selected because it has a large number of employees, with diverse backgrounds (20% of the country's 66 million labour force work in the service industry [World fact book, 2002]). In addition, literacy rates are generally much higher in this sector than in for example the manufacturing sector, this facilitated the use of questionnaires (see chapter five for a review of the Nigerian Banking Industry).

However, the main task before the researcher was to select a representative sample of employees within this industry. According to Adigun (1989), when using or interpreting inferential statistics as those employed in this study, it is very important to know which sampling procedure was used to select population members for the sample. Inferences about the population may not be possible if the proper sampling procedure was not used. Proper sampling procedures ensure that the sample adequately represents the population.

An attempt was therefore made to obtain a fairly representative sample for this study. Several issues were taken into consideration before the sample was selected – the characteristics of the population from which the sample would be drawn, the type of data sought, the data gathering processes envisaged, and the statistical analyses planned.

The setting for the research was the 51 commercial banks headquarters located in the state of Lagos, Nigeria (see chapter six). The banks, using the Nigerian Banking Directory as the sampling frame are divided into; 3 large-sized banks (assets greater than £50 million), 33 medium-sized banks (assets between £5 million and £50 million pounds), and 8 small-sized banks (assets less than £5 million). At the time of the survey in February 2002, the banks between them employed 47,991 bank employees (Nigerian Banking, Finance and Commerce, 2001). Out of this number 25,490 (53.1%) were employed by the large-sized banks, 20,859 (43.5%) by the medium-sized banks and 1,642 (3.4%) by the small-sized banks.

From the population of banks, a disproportional stratified sample of 10 banks was drawn that included 3 small sized banks, with number of employees less than 500, and less than 10 branches, 4 medium sized banks with number of employees more than 500 but less than 1,000, and over 10 bank branches and all 3 large sized banks with an average of 258 branches and an average of 8497 employees.

A letter of introduction and invitation to participate was sent to the Human Resources Manager of each bank selected for the survey in March 2001 to explain the purpose of the study and to ask for their permission to use their employees in the study (see Appendix E). Coupled with the face sheet introduction to each questionnaire (see Appendix F), such explanation it was hoped, could help to enhance maximum co-operation and participation, and lessen the aversion which many organisations and employees in Nigeria show towards 'academic researches' (Adigun, 1989). Such an exercise is often regarded as an irrelevant esoteric pursuit of high-powered and specially trained intellectuals or simply as the ladder through which researchers climb to greatness at the expense of the respondents (Adigun, 1989).

The human resources managers were approached because they frequently act as what Easterby-Smith et. al. (2002) called brokers, that is, they have little formal power, but usually have a wide range of contacts at all levels of the organisation which can give them additional influence. Thus they are often the best people to arrange access for

researchers to an organisation because of their influence with senior managers who are able to provide authorisation.

Initially, it was intended to distribute the questionnaires personally to respondents chosen by stratified random sampling using the banks' payroll database. However, the researcher faced a strong resistance on the part of the human resource managers of the banks contacted, who considered the information needed as private and confidential. Although confidentiality was guaranteed, access was still denied. Consequently, a systematic sampling procedure was adopted as precision-increasing technique, since it was not possible to select predetermined numbers of individual employees according to age, sex or educational levels, there was no list from which to locate individuals within these categories. The actual population of respondents was therefore selected along an easily identifiable variable- bank employee.

In the selected banks, a delegated member of that bank carried out the administration of the questionnaires. Such members served as research assistants and the researcher reported to these people from time to time to monitor the progress and collect completed questionnaires. It must be pointed out that some of these assistants occupied high positions in their respective organisations such as human resource managers or training and development managers. The use of such people is according to Adigun (1989) the best procedure to follow because instances of errors and problems will be kept to a minimum.

The questionnaires were distributed to the employees between February and March 2002. The selected employees were given a copy of the questionnaire, which they filled at their leisure, some at their places of work and some at home. Returns of these questionnaires were anonymous and not individually attributable. They were returned to the researcher between fourteen to twenty eight days after the initial distribution, through the assistants in each organisation in self-addressed envelopes that were provided by the researcher. To prevent the questionnaires from being tampered with, minimise the part played by the research assistants and the influence they might have had on responses, the respondents were asked to sign over the seal of

the return envelopes. On the whole, the research assistants reported maximum co-operation from the respondents.

An equal number of the two sets of questionnaires were issued to the research assistants within each bank. The method of drop-off and pick-up (Youseff, 2000) was used in distributing the questionnaires to the respondents. This is because it was felt that this method would be results oriented, less expensive than using mailed survey, which is usually associated with serious attrition in Nigeria. Data collection procedures were identical for each bank.

Covering Letter:

A covering letter (see Appendix.) was integrated with the body of the questionnaires so that the “whole package” arriving on the respondent’s desk would appear to be as uncluttered as possible.

The letter employed standard advice in explaining the study and its context to recipients (Farmer, 1999). The letter stressed that the questionnaire was short and easy to complete-with the aim of encouraging respondents to comply. The letter stated that data collected would be treated confidentially and it invited subjects to contact the researcher if they had queries.

4.12.2 THE SAMPLE SIZE

According to Mann (1995), one reason why we usually conduct a sample survey and not a census is that almost always we have limited resources at our disposal. In light of this, if a smaller sample can serve our purpose then we will be wasting our resources taking a larger sample. A reliable and valid sample should enable us generalise the findings from the sample to the population under investigation (Sekaran, 2000). In other words, the sample statistics should be good estimates and reflect the population parameters as closely as possible within the narrowest margin of error. The choice of sample size according to Saunders et al. (1997) should be governed by:

- The confidence needed in the data, that is the level of certainty that the characteristics of the data collected will represent the characteristics of the total population.

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- The margin of error that can be tolerated, that is the accuracy required for any estimates made from the sample.
 - The types of analyses undertaken, in particular the numbers of categories into which we wish to subdivide the data as many statistical techniques have a minimum threshold of data cases for each cell.
 - The size of the total population from which the sample is being drawn.

Given these competing influences, the final sample size is almost always a matter of judgement rather than calculation (Hoinville and Jowell, 1989). The sample size is all about precision and confidence.

The optimum sample size for this research is determined considering issues of precision in generalisability of the results of the research with a ninety five percent confidence interval. This means that if the sample is selected one hundred times, at least ninety five of these samples would be certain to represent the characteristics of the population from which it is drawn (Saunders et al, 1997).

Given the confidence level and the standard deviation of the population, the sample size that will produce a predetermined maximum error E of the confidence interval estimate of μ is;

$$n = \frac{z^2 \sigma^2}{E^2}$$

For a 95 percent confidence level, the value of Z is 1.96.

The value of σ , the standard deviation computed from a pilot study for this population is 4.92 The maximum size of the error of estimate for this population is within plus or minus 0.6 of the true population mean, that is $E = \pm 0.6$.

Therefore, substituting all values in the formula and simplifying we get:

$$n = \frac{z^2 \sigma^2}{E^2} = \frac{(1.96)^2 (4.92)^2}{(0.6)^2}$$

The required sample size for this population is = 258

However, Weatherly and Tansik (1993) pointed out that one of the obstacles of studying individuals in highly demanding occupations is the fact that they may be 'too busy' to participate. Data collection is often a process of compromise between suitability and accessibility (Akamazi et al., 2001). Researchers may choose at times to forego some of the usually desired characteristics of scientific research (for example, randomness, sample size, response rate and so on) in exchange for mundane considerations such as how well the response pool typifies the behaviour under study or how accessible the respondents are.

In this research, the respondents were not directly accessible to the researcher due to the nature of the banking environment, which can be extremely demanding on the employees. Therefore, taking into consideration the demanding pace of the banking environment, and the low response rate often encountered when self-completion questionnaire is administered, five hundred copies of the two sets of questionnaires were produced and distributed to the ten commercial banks, an average of fifty sets of questionnaires per bank. The number chosen was a compromise between obtaining a representative sample and the resources and the time available for the study.

Out of this number, three hundred and fifteen sets of questionnaires were returned, a response rate of sixty three percent (63%), this is above the number of samples needed for the population size. Unfortunately, about fifteen sets were not properly filled out (too many items were not answered). That left three hundred usable questionnaires or sixty percent (60%) of the accepting sample. The composition of the three hundred data-producing sample is shown in Table 4.1 below. The table shows that the initial target overall sample of two hundred and fifty-eight (258) was exceeded. This sample size cannot however be compared with the total population, as there are relatively poor records of public and private sector organisations in the country.

4.12 DEMOGRAPHIC PROFILE OF RESPONDENTS (TABLE 4.1)

Table 4.1 provides an insight into the nature of the respondents by showing the breakdown of the demographic profiles of the data-producing sample of respondents used for the data analysis.

A total of 500 individuals participated in this study, however 315 sets of questionnaires were returned. Of this number, 300 questionnaires were retained for data analysis. The respondents from the data-producing sample included 188 male (62.7%), and 112 female (37.3%).

The respondents included 49.7% in the 31-40 age range, 23.7% in the 21-30 age range, 23.3% in the 41-50 age range and 3.3% above 51 years. 29.0% of the respondents were single, 68.0 % were married, 1.0% respondents were divorced, while only 2.0% were either separated or widowed. 50.3% had at least a university/college degree, 36.3% had a postgraduate degree, 11.7% had other qualifications such as higher diplomas, while only 5 respondents (1.7%) had a secondary education, 42.0% of respondents had worked for their banks for 5 years and below, 26.7% had worked for their banks for between 6 - 10 years, 11.3% for between 11 - 15 years, 6.7 % for between 16 to 20 years, and the remaining 13.3% for between 21 years and above.

The respondents were employed in various departments of the banks surveyed, including 36.7% in corporate banking, 19.0% in either marketing, audit/control or information technology, 14.0% in operations, 9.3% in finance and administration departments respectively, 7.3% in treasury/retail and the remaining 4.3% were in legal department. 143 (47.7%) respondents were in junior management/officer level positions, 80(26.7%) were middle management positions, 10 (3.3%) were in top management positions and the remaining 67(22.3%) were in non-managerial positions.

The respondents were representatives of banks of various sizes, with 45.0% employed in banks with more than 1000 employees, 39.0% in banks with between 500 and 999 employees and 16.0% in organisations with less than 500 employees.

Table 4.1: 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

4.14 DATA ANALYSIS

The questionnaires were numbered and the data were entered into the Statistical Package for Social Scientists (SPSS version 11.0) for data analysis.

The statistical methods used for the analysis were:

4.14.1 DESCRIPTIVE STATISTICS

These are data, which are based on summaries of raw scores and used to describe or summarise the characteristics of the sample (Pallant, 2001). The descriptive statistics in this context such as percentages and frequencies were used to present the main characteristics of the sample. Additionally, means, standard deviations and intercorrelations were calculated to present the general results of the study.

Descriptive statistics such as maximum, minimum, means, standard deviations, and variance were obtained for the dependent variables (Sources of pressure in your job: questions 1 - 60). The results of the computer output are shown in the analysis (see appendices H and I).

4.14.2 INFERENCE STATISTICS

Data, which are based on samples of the research to make statements about the general linear population, the statistical procedures involved mainly deal with correlation and association between variables and differences between groups. In order to clarify data from the sample about certain populations, various techniques and procedures are used, based on the nature of the data, the numbers of groups involved in the comparison, number of dependent variables and number of independent variables (Tabachnick & Fidell, 1996).

In a research project that includes several variables, beyond knowing the means and standard deviations of the dependent and independent variables, we would often like to know how one variable is related to another. That is, we would like to see the nature, direction, and significance of the bivariate relationships of the variables. In this study a Pearson correlation matrix was used to indicate the direction, strength,

and significance of the bivariate relationships between the independent and dependent variables, that is between organisational culture and workplace stress.

In order to answer some of these research objectives, there was a need to compare groups. The choice amongst the statistical techniques mainly depends on, the number of dependent and independent variables and the scale they are measured on as well as the distribution of the data (Bryman & Cramer, 1999). In the case of this study, to authenticate the findings, all the statistical techniques have been conducted using parametric tests.

Correlations

This is derived by assessing variations in one variable as another variable also varies. Bivariate correlation analysis as used in this research indicates the strength of relationship (r) between two variables and can be generated for variables measured on an interval or ratio scale (Sekaran,2000).

Multiple Regression Analysis

This is a statistical technique that allows one to assess the relationship between one dependent variable and several independent variables. Regression is commonly used in a research when the intent of the research analysis is prediction. Regression can be applied to a data set in which the IVs (independent variables) are correlated with one another and with the DV (dependent variable) to varying degrees.

The result of regression is an equation that represents the best prediction of a DV from several continuous (or dichotomous) IVs.

In this study, the multiple regression was used to extend the model (see chapter three) by considering the possibility that more than one explanatory variable may influence the dependent variable.

4.15 POST SURVEY VALIDATION AND CASE STUDIES

A post survey validation in the form of interviews and case studies was carried out to evaluate and assess the feasibility of the findings of the research with experienced human resource executives. The emphasis of the interviews was on understanding the interviewee's explanations and meanings as effectively and efficiently as possible. One major question to be answered was did the patterns found in the data make sense to those who are professionals within the respective organisations surveyed?

The co-operation of the participating banks was an important factor in determining which firms would be interviewed and is eventually used for the case studies. This followed Stake (1995: 49-50) suggestions that:

“There is no particular moment when data gathering begins. It begins before there is a commitment to do the study: background work, acquaintance with other cases and first impressions. A considerable proportion of all data is impressionistic, picked up informally as the researcher first becomes acquainted with the case. Many of these early impressions will later be refined or replaced, but the pool of data includes the earliest observations. The acquaintance is largely cerebral, only a few things get recorded”.

Therefore, of the ten banks visited for the quantitative survey, only the five banks which co-operated fully with the researcher were subsequently followed up in the final interviews with the human resource executives used for the case studies. This was based on Eisenhardt (1989), who suggested that a number between four and ten cases usually work well. With fewer than four cases, it is often difficult to generate theory and its empirical grounding is likely unconvincing. With more than ten cases, there is a risk of lack of depth (Creswell, 1998) and it is difficult to cope with the complexity and volume of data. The sample size of five cases is therefore within limit as suggested by Eisenhardt (1989) and Yin (1994) to facilitate theory building and to verify similar results or highlight contrasting results.

4.15.1 CONTEXT

A semi-structured interview technique was employed. Interviews took place over the telephone with the Human Resource Executives of five of the ten banks used for the initial survey. This was because five banks refused to be interviewed due to time commitments. When it was not possible to interview the target respondent, another member of the senior management team was interviewed. Participants were encouraged to give honest responses, although interviewing within the place of work may have compromised some participants' ability to speak freely (Dugdill, 2000).

While the survey included a random selection of employees, the interviews were restricted to the Human Resources Executives who are regarded as key informants of an organisation's culture, and were therefore assumed to be the best informed with regard to company policies and practices relating to workplace stress. The results of the survey were discussed with the executives noting any deviations between expectations and actual results, and seeking possible reasons for such deviations.

The interviews were in a standardised form as the questions were to elicit responses in such a way that differences in responses reflect differences between respondents, not differences in questions or respondent or interviewer interpretation of questions. All the interviews were in the same format, and were recorded using extensive notes as recording using audiotapes in the researcher's view would have led to a loss of potentially revealing insights.

4.15.2 INTERVIEWS

To collect the needed information, an interview schedule was designed. Thirteen open-ended questions were asked covering issues related to the hypotheses tested. The questions were supplemented with probing questions. The probing questions allowed for further examination of the issues. Interviews assumed a conversational manner. The interviews (working to the previously agreed agenda) were opened with a summary of this research with particular emphasis on the research problem and purpose. The results of the primary survey were presented and discussed with each executive.

The interviews were conducted via the telephone during the week of 22nd September 2003 and lasted thirty minutes on average; the shortest interview was ten minutes, while the longest was about one hour. The researcher felt that all participants were at ease with the questions and answers were given quite readily. The questions were phrased as simply as possible.

For the case studies, the results interview guides were used in conjunction with the quantitative survey. This is because as shown in the literature data collection for case studies can rely on many sources of evidence. For example, documentation, archival records, interviews, direct observations, participant-observation and physical artefacts (Yin, 1994). The evidence may be qualitative (for example; words) or quantitative (for example; numbers) or both (Eisenhardt, 1989; Berg, 1990).

I) Interview guides (see Appendix D)

Based on the literature and the quantitative results, all the interviews and protocols used in this study set out to bring out the issues pertinent to organisational culture and workplace stress. Consequently all of the interview guides consisted of open-ended questions. The interviews developed out of the quantitative results and care was taken to keep the discussions within the scope of this study.

It is important to note that not all the experts could provide the same type of information-their inclusion in the study was to provide breadth and depth of information. Hence, the direction and scope of the interview changed depending on what the expert could contribute. This category of respondents was useful in that they provided information about general industry behaviour in addition to providing tentative views on the nature of the relationship between organisational culture and workplace stress.

II) Quantitative survey (chapter 6):

The quantitative survey complemented the qualitative research and enhanced the overall research processes and the comparisons. The sources of pressure scale from the Organisation Stress Indicator (Cooper et. al., 1988), was used as a measure of

workplace stress. The level of workplace stress was used as an indicator of the extent to which employees in the case study organisations perceived that they were stressed. The corporate character questionnaire by Goffee and Jones (1998) was used as a measure of the organisational culture. The average scores on the questionnaire based on the dimensions of sociability and solidarity were used as an indicator of the perception of organisational culture in each case organisation.

4.15.3 ANALYTICAL APPROACH

Cross case pattern search using divergent techniques was used in the analysis of the cases, this enabled the researcher to look beyond the initial impressions and see evidence through multiple lenses (Eisenhardt, 1989). The qualitative data were in the form of transcribed text of semi structured interviews. Several approaches are commonly used to analyse qualitative data. Both systematic content analysis (Burnard 1991; Bryman and Burgess 1996) and pure grounded theory (Glaser and Strauss, 1967) were evaluated for this study.

4.15.3.1 CONTENT ANALYSIS

Content analysis is defined as a research methodology that utilises a set of procedures to make valid inferences from text (Lillis, 1999). The inferences are about the sender(s) of message, the message itself or the audience of the message, and the rules for the inferential process vary with the theoretical and substantive interests of the investigator. It emphasises the analysis of frequencies in manifest content of messages using identification and counting of key units of content as the basis of its method (O' Sullivan, 1994). It stresses the objectivity and repeatability of its methods, and uses the empiricism of its data to describe itself in contrast to more interpretive methods of studying content (Gibson, 1998).

Other authors such as Judd, et al. (1991), describe content analysis as similar to the definition of systematic observation of natural behaviour. The technique requires objectivity in coding categories to ensure three things; reliability, systematic application of these coding systems across a representative sample of material to control observer bias; and consistency in theoretical aims so that the findings can be related to some relevant variable (Gibson 1998).

4.15.3.2 GROUNDED THEORY

A grounded theory is a theory that is induced from the data rather than preceding them (Lincoln and Guba 1985; Cutcliffe, 2000). Glaser and Strauss (1967) defined grounded theory as the discovery of theory from data, which are systematically obtained from social research. It is rooted in symbolic interactionism, wherein the researcher attempts to determine what symbolic meanings, artefacts, clothing, gestures and words have for groups of people as they interact with one another (Cutcliffe, 2000).

Symbolic interactionists stress that people construct their realities from the symbols around them through interaction; therefore individuals are active participants in creating meaning in a situation (Morse and Field, 1995). What people say or do is the data that the researcher collects, categorises, analyses and conceptualises in the form of tentative hypotheses or theory. The emphasis is on 'illumination, understanding and extrapolation from data rather than causal determination, prediction and generalisation.' (Patton, 2002).

Grounded theory both describes and explains the system or behaviour under study and consequently is a methodology for developing theory that is grounded in data systematically gathered and analysed (Strauss and Corbin, 1998). It therefore involves a process whereby hypotheses arise from the data during the course of the research. Consequently, grounded theorists search for social processes present in human interaction (Hutchinson, 1993; Cutcliffe, 2000). They aim to discover patterns and processes and understand how a group of people defines, via their social interactions, their reality (Cutcliffe, 2000).

According to Lillis (1999) content analysis is typically applied to the analysis of archival rather than interview transcripts. The techniques have been quantitative and limited to the manifest characteristics of text, such as the number of occurrences of words, or the number of words relating to particular themes. These quantified results are then available for statistical analysis. The techniques used have been applied to the qualitative analysis of open-ended survey responses with the aim of corroborating survey data (Lillis, 1999).

In these applications, content analyses are potentially qualitative, rather than quantitative, and may examine latent characteristics of the data such as the meaning of phrases used (Holsti, 1969). Such applications tend to blur the distinctions between content analysis and grounded theory. However, the success of content analytical techniques in these more interpretive contexts is less well established than grounded theory analysis. A central feature of grounded theory is its method of constant comparative analysis (Glaser and Strauss, 1967), in that data collection and analysis occur simultaneously and each item of data is compared with every other item of data (Cutcliffe, 2000).

For the purposes of this study, the content analysis approach was considered too limiting to uncover themes and patterns in elaborated responses. These kinds of analysis were found to be more consistent with traditional grounded theory approaches. This is because the grounded theory is to generate (Chenitz and Swanson, 1986) or to discover (Creswell, 1998) rather than to test a theory.

The analytical approaches in this case are designed to manage and control the potential bias in building theory from empirical data (Lillis, 1999). They are primarily non-quantitative, and designed to find the latent or embedded meanings in data. In a pure grounded theory analysis, theory emerges during the analysis of data. The emergent theory is tested constantly against further theoretically sampled empirical data (Strauss, 1987). Control is exerted through an iterative triad of data collection coding and memoing (Strauss, 1987).

Finally, case studies can be used to accomplish various aims, for example to provide description (Kidder, 1982), test theory (Pinfield, 1986; Anderson, 1983) or generate theory (for example: Gersick, 1988, Harris and Sutton, 1986). The interest in using case studies in this research was to test the theory (Pinfield, 1986; Anderson, 1983) deduced from the literature earlier on using the quantitative approach.

The grounded theory analytical approach was therefore used to analyse the case studies and to test theory

4.16. CONCLUSION

This chapter has given an account and has provided supporting arguments for the research strategy and methodology developed for use in this thesis. The rationale for the chosen methodology centred round key areas of concern in the literature. A research strategy, which combined a quantitative with a qualitative approach, was adopted to address the research question. The differences between quantitative and qualitative research have been identified, a mixed methodology have been discussed and validity and reliability issues have been considered. The chapter focused on the selection of the research sample, site and population. It examined the Nigerian context, the research population/respondents, and the research sample.

The chapter discussed the selection of the research methodology, tackling issues related to the choice of the research method and collection of data; key aspects of survey method, questionnaires, interviews and case studies. The chapter discussed the research hypotheses, questionnaire development, piloting and restructuring of the questionnaire and data collection. The chosen approaches reflected an attempt to secure an in-depth understanding of the phenomenon of workplace stress. The rationale for the chosen methodology as indicated in the chapter centred on key areas of concern in the literature. As indicated in the previous chapter, the subconscious 'taken-for-granted' nature of the basic assumptions of organisational culture makes it difficult to analyse culture accurately.

A researcher thus has to interpret an organisational culture based on his/her own observations on the artefacts, values and spoken material and organisational history. The literature however suggests that artefacts and values must not be mixed with basic assumptions. According to Schein (1997), artefacts are better used to check the research hypotheses than to decipher what those assumptions are in the first place. According to him, the only safe approach is triangulation, a joint effort which may include extensive data-gathering and may include some of the formal methods proposed by anthropologists.

As indicated in the chapter there are different views about the most appropriate methodological approach in conducting research. The research adopted positivism and

phenomenology as two approaches which complemented one another and provided more perspectives on the phenomena being investigated. Seeing the two philosophical approaches as related concepts instead of being two distinctly different poles on a continuum, helped to see research methods as a pool of tools or research directions from which the researcher may draw appropriate help as and when required. The philosophical approaches to research and the nature of the research inquiry enabled the research to use a combination of methodologies to describe one phenomenon.

Despite the long argument that has taken place between positivistic and phenomenological philosophical approaches and between quantitative and qualitative methods in the past, Miles and Huberman (1994:41) note that this argument is 'unproductive' and 'the question is not whether the two kinds of methods can be linked, but whether it should be done, how it will be done and for what purposes'. The design of the current study therefore mixed methods that comprised quantitative and qualitative data collection techniques in order to build up a picture of an interrelationship between organisational culture and workplace stress.

The intention of this study was not to compare between the qualitative and quantitative, but to achieve data triangulation (Creswell, 2003). The study sought to establish its contribution to the literature not only through the study of an issue of practical and theoretical importance, but also as suggested by Lillis (1999) by drawing on the strengths of both quantitative and qualitative data. The limitation of quantitative analysis-which is generally limited to answering 'what' aspect of a phenomenon-can be compensated for by qualitative research that allows us to explore meanings and help us in answering the 'why' and 'how' questions. The results of the quantitative data analysis are presented in chapter six and the results of the qualitative data analysis are discussed in chapter seven.

CHAPTER FIVE

AN OVERVIEW OF THE NIGERIAN BANKING INDUSTRY

If money and credit are the lifeblood of a market economy – and they are – the banking system is its beating heart. This aptly underscores the unique and strategic position of the banking sector in the economy (Sanusi, 2001).

5.1 INTRODUCTION

The aim of this chapter is to portray ‘the banking industry in Nigeria’ in the past and the present, in order to conceptualise the findings of the primary research undertaken into organisational culture and workplace stress in the Nigerian Banking Industry.

In Nigeria today, ‘banking business’ as stated by the Central Bank of Nigeria (CBN) circular (Ref. No. BSD/DO/Cir/Vol.I/10/2000), dated 22 December 2000 is

“The business of receiving deposits on current, savings or other accounts; paying or collecting cheques drawn or paid in by customers; provision of finance, consultancy and advisory services relating to corporate and investment matters; making or managing investment on behalf of any person; and the provision of insurance marketing services and capital market business or such other services as the Governor of the Central Bank of Nigeria (CBN), may, by regulation, designate as banking business”.

This, in broad terms, covers, all licensed, insured banks who, since 2001, are¹ free to choose which activity or activities to undertake (money or capital market activities or insurance marketing services or a combination thereof) and are expected to comply with guidelines specified for such activity or activities.

Since Nigeria became politically independent in October 1960, the country has operated a mixed economy in which private individuals, corporate bodies and various levels of government have participated in the business and economic activities of the country.

As in many developing /emerging economies where governments are usually the main agents of development, the Nigerian economy until recently has been largely dominated by the public sector and government activities. The Government still dominates not only the large scale mineral and industrial sectors, such as petroleum and gas, electricity and power, iron and steel, which require large scale financial and resource layout, but also such purely commercial activities as banking, insurance, transportation, shipping and some manufacturing concerns which are now within the economic resources and managerial capability of the organised private sector.

Unfortunately for Nigeria, even though it became politically independent forty-two years ago, democratically elected civil governments have ruled at different times for a total of only fourteen years. The remaining twenty-eight years have witnessed military rule by different military regimes, which seized power through military coups. All over the world, military regimes, which although claim to be a corrective intervention, are usually seen as an aberration since they govern by force and not by the wish of the people (Nwagwu, 1997). They tend to be unpopular, undemocratic, dictatorial, corrupt and unaccountable to anyone except themselves.

Consequently long periods of military rule in Nigeria have created problems of instability, uncertainty and degeneration of the political, economic, social and educational scenes. However, a new phenomenon emerged in the Nigerian Banking

¹ The introduction of Universal banking in 2001 gives banks the freedom of choosing the activities they wish to undertake.

scene from 1987. After several years of import control regulations and import licensing, the Federal Government, under pressure from the International Monetary Fund (IMF) and the World Bank, launched the Structural Adjustment Programme (SAP) in July 1986.

This was designed to achieve balance of payment viability by altering and restructuring the production and consumption patterns of the economy; eliminating price distortions; reducing the heavy dependence on consumer goods imports and crude oil exports; enhancing the non-oil export base; rationalising the role of the public sector; accelerating the growth potential of the private sector; and achieving sustainable growth (CBN Briefs, 1995). The main strategies of the program were the adoption of a market determined exchange rates for the Naira; the deregulation of external trade and payments arrangements, reductions in price and administrative controls, and more reliance on market forces as major determinants of economic activity (Uche and Ehikwe, 2001).

The adoption of the Structural Adjustment Programme (SAP) therefore meant government had to relinquish its controlling interest in most banks. It created a new spirit of competition in the banking industry and the licensing process was liberalised. This did not mean however that there was free entry to the sector. Entry was still by licensing which was approved at the highest level of government (Nigerian Economy, 1987). This new spirit of competition meant that the decision as to whether banks should fail or not was now to be determined by market forces. This led to what some observers described as the period of “The Bank Boom” in 1987.

In 1987, the most attractive business opportunity became Banking and the race to establish one involved all categories of people and institutions – State Governments, stockbrokers, ex-bankers and other private corporate bodies and individuals. The industry witnessed a surge in newly licensed banks, and the number of operational banks tripled between 1986-1992 (NDIC, 1992). This surge led to a division of the industry into two broad categories-older generation banks with licenses issued before 1985, and the new generation banks, licensed after 1985.

This phenomenon subsequently led to wider implications on the Nigerian Banking scene, which affected both the existing and new banks. The practice, approach and law guiding banks operation had to change, competition had become more intense. The public though will have greater choice of banking services, and will need to be protected by the regulating body which is the Central Bank of Nigeria (CBN).

The Nigerian financial system is one of the largest in sub-Saharan Africa consisting of a fairly diverse array of banking and non-bank financial institutions, including 89 commercial and merchant banks, over 1000 rural-oriented community banks, the Peoples' Bank, 7 Development Finance Institutions (D.F.Is), 229 licensed finance companies, about 195 primary mortgage institutions, over 100 insurance companies, 5 discount houses, various pension schemes and over 100 bureaux de change. There are also embryonic money and capital markets.

However, the apparent diversified nature of the system is deceptive as the banking system, consisting of 51 commercial banks, 38 merchant banks and 1014 community banks increasingly dominate the system. They constitute 50% of the financial sector total assets inclusive of central bank assets and 93% of non-central bank assets. Non-bank deposit taking institutions hold only 1.6% of total assets. Moreover, the banking system grew at about 26% per annum in total assets over the last four years. While negative in real terms (-8.7%), banks grew far faster than non-banks which grew at only 6.5% per annum.

Nigeria operates a unit banking system where a bank can have branches in all parts of the country. Most established banks in the country therefore tend to favour the urban centres, particularly the 35 state capitals. Thus the distribution of bank branches is particularly skewed to the major cities with the resulting effect of extreme underbanking in the rural areas.

However, according to the World Bank (2000), Nigeria's bank branch coverage is relatively good, for example, as of 2001 there were about 2,102 bank branches in the country, out of this number, 1568 branches were located in the urban areas while 547 were located in the rural areas (Nigerian Banking, Finance & Commerce, 2001).

There are also about 1014 community bank branches, and 278 People's bank branches. Together they provide about one branch per 35,000 people. This is despite the fact that the government introduced the rural banking scheme in 1977, which made it compulsory for banks to market their services in the rural areas.

The banks in Nigeria are divided into private banks and public quoted banks listed on the Nigerian stock exchange (NSE) and are insured by the Nigerian Deposit Insurance Corporation (NDIC).

The Balance sheet size of the Nigerian Banking Industry as at 2002 as reported by Agosto & Co (2002) is =N=2 trillion (\$17,858,737,387), which is 53% of GDP as shown in table 5.1 below.

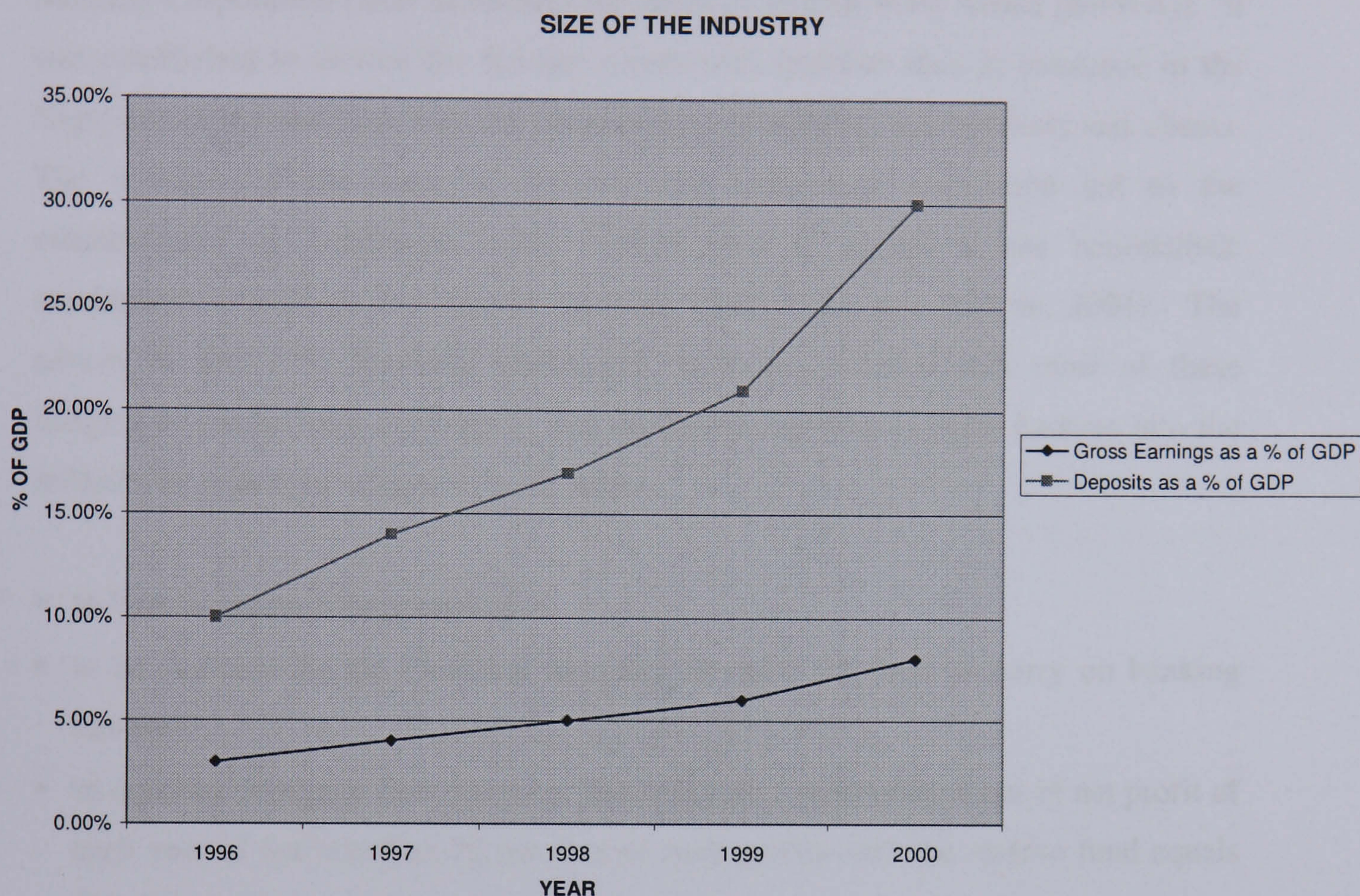
Table 5.1 A summary of the financial information for the banking industry

	1996	1997	1998	1999	2000
Balance Sheet	N billions	N billions	N billions	N billions	N billions
Total Assets & contingents	565	699	955	1,357	1,942
Deposit –LCY	302	382	518	763	1,120
Loan – Net	140	210	274	322	469
Core Capital	42	61	89	113	147
Income Statement	N billions	N billions	N billions	N billions	N billion
Net Revenue from funds	26	38	51	71	94
Non – Interest Income	27	32	44	56	82
Pre-Tax profit	15	22	32	41	60
Dividend	4	5	9	13	15

Source: Agosto & Co (2002)

Local currency deposits as shown in table 5.1 is =N=1 trillion (\$8,929,368,694) or 28% of GDP. The deposit base of the industry doubles every three years and an average growth of 27% per annum in money supply drives this (fig 5.1). Gross earnings is =N=273 billion (\$2,437,717,653) and represents 7% of GDP. Core capital of the industry is =N=147 billion (\$1,312,617,197) and pre-tax profit is =N= 60 billion (\$535,762,121) given a pre-tax return on average equity of 46%.

Fig 5.1: The Size of the Nigerian Banking Industry



Source: Augusto & Co, 2002

The banking industry intermediates a significant portion of local and foreign currency payments. In terms of local currency payments, cheques are cleared through the banking sector while foreign payments are documented on “M” and “A” Forms and made through the banks.

Although the government is the largest supplier of funds to the foreign exchange market, with funding of =N=7 billion (\$62,505,580) in 2000, all these are channelled through the banks. The 2000 annual report of the Central Bank of Nigeria (CBN) indicates that the financial services sector of the economy represents about 10% of GDP (CBN reports, 2000).

5.2 HISTORY

Conventional banking started in Nigeria in 1891, with the advent of the African Banking Corporation (later to become the Bank of British West Africa [BBWA]). It was established to service the foreign commercial interests then in existence in the Nigerian colony and thus was not interested in developing new markets and clients. The inability of the bank to cultivate the indigenous population led to the establishment of indigenous banks, which tried to appeal to the nationalistic sentiments of Africans for support (Rowan, 1952; Uche and Ehikwe, 2001). The advent of the 1952 Banking Ordinance², however, ensured that most of these indigenous banks were short-lived. The Ordinance introduced entry barriers into the industry by making it compulsory for banks

- to have a nominal share capital,
- to be licensed by the Financial secretary in order for them to carry on banking business,
- to maintain adequate cash reserves, and maintain a reserve fund out of net profit of each year of not less than 20 per cent of such profits until the reserve fund equals the share capital,
- to refrain from paying dividends until all their capitalised expenditure not represented by assets had been written off.
- to make periodic returns to the financial secretary.

Post independence Nigeria saw the government nationalising foreign banks and dominating the industry by acquiring majority shares (60 %) in all foreign banks. At the time, the government felt it vital to acquire and control on behalf of the Nigerian society, the greater proportion of the productive assets of the country. This led to a fear in the foreign banks that government control of ownership would lead to interference in their banking activities. As a result, most foreign banks disposed of their indigenisation imposed minority interests and left the Nigerian banking scene (Nwankwo, 1980).

² This was the pioneer banking legislation in Nigeria. The Ordinance also applied to foreign banks except for the fact that while the indigenous banks were required to maintain a paid-up capital of £12,500, foreign banks were required to maintain £100,000.

As a result of this by 1977 most of the banks in existence were government owned and controlled. Although there were immense opportunities for expanding and improving their services, these banks were not interested in new clients and adopted policies that clearly discouraged the opening of new accounts (Onwualah, 1984), partly because at the time there was little risk of bank failure. And partly because the government was unwilling to let any bank fail, no matter the bank's financial condition and/or quality of management and therefore propped up a number of inefficient banks (NDIC, 1995).

However the government had a rethink of its entire relationship with banks operating in the country with the adoption of the IMF/World Bank approved Structural Adjustment Programme in 1996.

5.3 ANALYSIS OF THE BANKING SECTOR

Although Nigeria inherited at the time of independence in October, 1960 a financial system typical of all British colonies in Africa; these included: a currency board, a commercial banking system wholly dominated by three major British banks (Standard Bank of West Africa, Barclays Bank and the British and French Bank) and a small number of non-bank financial institutions (NBFIs) providing mortgage finance, insurance and other near bank financial services- the sector has grown into a substantial sophisticated one.

Nigeria currently operates a fairly open banking system. The sector comprises the Central Bank of Nigeria (CBN), over 89 domestic and foreign banks with branches, agencies and other outlets throughout the country in three categories; Commercial, Merchant and Industrial or Development banks. Apart from these categories, there exist many finance houses, mortgage and community banks (see Table 5.2).

Table: 5.2: Major Financial Institutions in Nigeria, 1980-1990

Institutions	Year										
	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Commercial Banks	19	20	22	24	28	28	28	33	48	49	58
a) Local Branches	708	868	993	1108	1191	1284	1394	1426	1678	1851	1921
b) Overseas Branches	n/a	n/a	n/a	9	9	9	9	10	10	10	10
Merchant Banks	6	6	8	10	11	12	12	16	26	34	49
Branches	11	15	20	24	25	26	26	32	42	60	80
Insurance Companies	65	84	85	85	88	88	88	92	98	105	n/a
Specialised Financial Institutions	5	5	5	5	5	5	5	4	4	5	n/a
Branches*	5	42	44	44	44	44	44	21	21	22	n/a
Stock Exchanges	1	1	1	1	1	1	1	1	1	1	1
Branches*	3	3	3	3	3	3	3	3	3	4	6
Stock-broking firms	10	12	13	14	17	20	21	33	43	63	n/a
Branches*	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	5	n/a
Registrar	9	10	13	13	14	15	15	15	18	18	n/a

Notes:

*Number of branch offices is not included in the total number of institutions.

n/a: Data not applicable.

Source: Yohannes Luselged (1999) The Nigerian Capital Market, pg. 14.

The Central Bank of Nigeria (CBN) is at the apex of the banking system. The CBN is primarily responsible for formulating and monitoring the banking system to ensure that operators comply with monetary, credit, and foreign exchange guidelines.

The number of commercial banks rose from 51 in 1998 to 57 following the conversion of 5 merchant banks and the licensing of one commercial bank in 1999. On the other hand the number of merchant banks declined from 38 to 33. Mergers and acquisitions have not been common however in the banking industry, although two mergers took place at the peak of a government controlled liquidation exercise in 1996 and two in 2001; for example the merger of the Family Economic Advancement Programme, People's Bank of Nigeria and the Nigerian Agricultural and Co-operative Bank (NACB) into a single bank – Nigeria Agricultural Co-operative and Rural Development Bank (NACRDB).

In addition, there are currently 1,014 Community Banks (CBs). Community Banks (CBs) are an important component of the Nigerian financial system. They were established in December 1990 and their number grew rapidly from 104 in 1991 to 1368 in 1995. But the end of December 1999, their number had declined to 1,014 as a result of enhanced activities of commercial banks which had expanded to rural areas and were able to provide much better co-ordinated services than the community banks (Industry Analysis, 2002).

The stated objectives of the Community Banks include the mobilisation of rural savings, promotion of rural development, the promotion of an effective and integrated national financial system that responds to the needs at the grassroots community level, the inculcation of disciplined banking habits among the low-income population, especially in rural areas, and the fostering of a spirit of community ownership and use of economic assets on a sustainable basis.

Each community Bank is privately owned by at least 50 shareholders including a Community Development Association (CDA), regarded as the primary sponsor and shareholder, other trade associations, groups and organisations for planning and sponsoring development activities within the community. Each Community Bank (CB) is assigned a “catchment area”, a geographical delimited market in which no other community bank (CBs) may operate.

About one thousand unit banks serve probably one million deposit customers, and between 100 thousand and 200 thousand loan clients. Their presence improves Nigeria’s overall bank density from 43.6 thousand to 30.9 thousand inhabitants per bank branch. About one third of the CBs are located in urban areas. In rural areas, the improvement in coverage attributable to community banks can be estimated to go from 88.8 thousand to 46.4 thousand inhabitants per bank branch (World Bank, 2000).

The CBs broad outreach in number of clients does not translate into a significant share of financial sector aggregates, as they account for only 0.6% of total financial assets, and 1% of the total deposit liabilities of deposit money banks. Their loan portfolio is dominated by commerce (40%), agriculture (38%), and manufacturing (12%), a

distribution that reflects the predominantly short-term nature of their lending. The CBs' culture and governance is essentially private.

There are a number of other financial institutions, which include Development and Agricultural banks and also a number of non-bank financial institutions (NBFIs) and insurance companies.

a) AN ANALYSIS OF THE SECTOR BY SIZE

As there are a large number of banks, the banking system is not excessively concentrated, with the four largest banks controlling 38% of total assets, 45% of total deposits, and 44% of bank branches. The next ten large banks (all but one are private banks) control an additional 23% of total deposits and 21% of deposits. In terms of performance, the four largest banks report considerably higher profits as percentage assets.

b) ANALYSIS OF BANK OWNERSHIP

Government-controlled banks constitute a small and decreasing market share. On a combined basis, the government controlled banks have: i) average NPLs amounting to 48% of loan portfolios, while NPLs for the remainder of the system are 15%; ii) average net worth equal to 30.6% of total assets vis. 6.9% for the remainder of the system; iii) reported profits of 0.9% of total assets vis. 4.0% for the non-government banks; and iv) foreign banks do not yet play a significant role in Nigeria. Only 2 of Nigeria's banks, involving 4% of total assets, are controlled by foreign banks, while an additional 13 privately controlled banks, involving 23% of total assets have some foreign ownership. Fifty-two of Nigeria's banks, representing 61% of banking system assets, are 100% Nigerian privately owned.

5.3.1 FOREIGN BANKS

In recent decades, international trade in goods and financial services has become increasingly important. To facilitate such trade, many banking institutions have also become international (Claessens et. al. 2001). Banks have expanded internationally by establishing foreign subsidiaries and branches or taking over established foreign

banks. The internationalisation of the banking sector has been spurred by the liberalisation of financial markets world-wide.

Developed and developing countries alike now increasingly allow banks to be foreign-owned and allow foreign entry on a national treatment basis (Claessens, et. al., 2001). Nigeria is no exception as financial liberation of this kind proceeds, among other reasons, on the premise that the gains from foreign entry to the domestic banking system outweigh any losses. In 1995, the Nigerian government modified its policy governing the banking industry such that foreigners and foreign capital could invest in the Nigerian banking industry without domestic participation.

Foreign banks that once participated in the pre-independence banking arena have now started to return (Uche and Ehikwe, 2001). To the government this would foster the development of a more competitive commercial environment. It would also lead to enhanced bank productivity through the introduction of foreign capital, modern technology and advanced management know-how. As a result of this policy change, foreign banks such as Barclays Bank, Standard Chartered Bank have been established without government equity participation.

However, scholars such as Uche and Ehikwe (2001) argue that these developments would result in the international banks targeting multinational corporations, foreign agencies and international firms operating within the country. In so doing, they would be leveraging off the international banking relationships of their parent banks and home country contacts. Under these circumstances, indigenous banks would have a problem in retaining or acquiring the accounts of these multinationals, foreign companies and agencies.

5.4 THE BANKING ENVIRONMENT

The Nigerian banking environment can be described as disturbed and reactive. This type of environment as described by Blunt and Jones (1992) is characterised by similar organisations competing for the same resources. The ability to predict the environment and to plan accurately is complicated by the existence of competitors;

relative power is a consideration. Hence the size of organisations gives such power and the large organisations tend to dominate. The Nigerian banking industry is described as oligopolistic, dominated by the four largest banks in the country.

The competitive banking environment has led to interdependence between banks and society, such that the banks all tend to depend heavily on customers and client groups within certain parts of society.

Harrison (2000) emphasises three external environments that have an influence on the banking sector. These are namely; the socio-economic, regulatory and technological environments. The business of banking has changed in the last two decades as pressure from the socio-economic, regulatory and technological environments play a greater role on the industry. Overall, barriers to entry are falling and thereby increasing competition, regulation is becoming stricter to safeguard the consumer (Ennew et al., 1995) and technological developments have allowed greater span of reach to the customer and for the customer to the bank (Harrison, 2000).

5.4.1 THE SOCIO-ECONOMIC ENVIRONMENT

Changes to the socio-economic environment have an impact on the general demand for financial services. Perhaps the most important trends are in relation to personal income, wealth and the country's gross domestic product (GDP). The GDP, which measures the output of goods, services and investments in the Nigerian economy grew from 1.8% in 1998 to 3.8%, about \$41.1 billion in 2000 and 4% in 2001 (see Fig.5.2) (World Development Indicators database, 2002).

The pick-up in growth is attributable to improvements in the energy sector – including increased gas production and exports from the new liquefied natural gas. Nigeria's present-day economy is highly dependent on the oil sector which accounts for about 80% of government revenues, 90-95% of export revenues and over 90% of foreign exchange earnings (U.S commercial service, 2002). However, Gross domestic savings in Nigeria are low, averaging 21% of GDP over 1993-98. Savings increased

sharply from 18.2% of GDP in 1995 to 33.5% in 1996, as a result of a jump in public savings but fell back to 11.8% of GDP in 1998.

The unimpressive picture for domestic investment has been mainly due to a combination of political and macroeconomic instabilities which plagued the country for most of the 1990s (World Bank, 2000) over 70% of Nigerians still live within or below the subsistence level (Nwankwo, 1991), a feature typical of most developing nations. Under this circumstance, it is difficult to generate any sizeable savings.

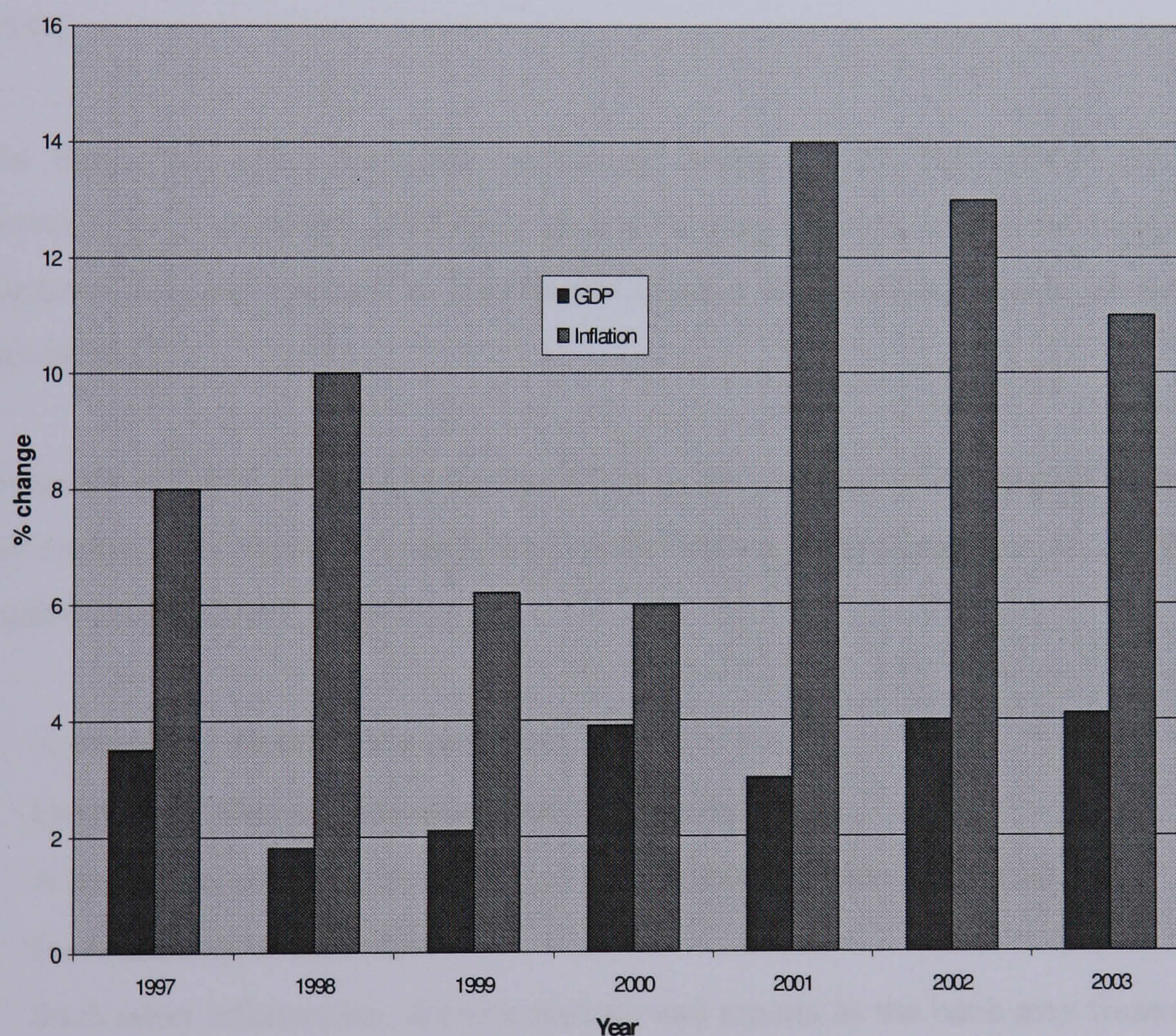


Fig: 5.2: Nigeria GDP Growth and Inflation (Source: Country Monitor 2001 and Business Africa 2000)

5.4.2 THE REGULATORY ENVIRONMENT

According to Ennew et. al. (1995), the regulatory environment has had the greatest impact on the financial sector, changing the landscape world-wide. Regulation of banks according to Llewellyn (1996), involves a body of specific rules or agreed

behaviour either imposed by government or other external agencies or self imposed by explicit or implicit agreement within the industry that control the scope of activities and business operations of financial institutions.

Dimitri (1990) posits that good regulation and supervision will minimise the negative impact of moral hazard and price shocks on the financial system thereby leading to a reduction in bank failure as well as financial system distress. Prior authorisation is central therefore to the legal regulation of banking and financial services in Nigeria, the notion is of preventing undesirable activity by vetting those who provide such services and withdrawing approval in the event of any breach of standards (Awah, 2000).

The Banks and other Financial Institutions Decree No.25, 1991 (BOFI Decree) ³, provides that “no person shall carry on any banking business in Nigeria except it is a company duly incorporated in Nigeria and holds a valid banking license issued under this decree”⁴.

Hence the grant of a licence is a prerequisite to the carrying on of banking business by any company in Nigeria. In applying for the licence, an applicant has to comply with conditions stipulated⁵ as follows:

- A feasibility report of the proposed bank
- Draft copy of memo and articles of the proposed bank;
- A list of shareholders, directors and principal officers and their particular;
- Prescribed application fee;
- Such other information, documentations and reports as the bank may from time to time specify.

An important condition prior to the granting of a licence is that shareholders of the proposed bank shall deposit with the Central Bank of Nigeria (CBN) a sum equal to

³ This Decree repealed the Banking Act 1969 and the amendments made thereunder.

⁴ Section 2(1) BOFI Decree

the minimum paid up share capital applicable. Following reforms introduced in the Banking system in 1997, the minimum paid up share capital requirements of⁶ banks was N2bn (US\$ 19.7m).

This was set by the Central Bank of Nigeria to ensure that institutions maintain a solid base for guaranteeing depositors' funds and to improve the financial base of the country's banking system. The enhanced capital base is to ensure competitiveness and risk venturing without endangering the existence of the institutions. Also, to further regulate the bank's capital, a risk-based capital requirement was introduced. All banks in the country are directed to maintain a minimum 7.5 % of ratio capital to their total risk-weighted assets and to maintain a minimum of 8 % of their risk-weighted assets as capital.

Before 1987, the Nigerian government had a rigid, almost paralysing control of the banking system. Banking was highly regulated with practically all parameters and activities of banks under strict control. In addition to the traditional requirements for banks to maintain adequate capitalisation, liquidity ratio and reserves, the banks were subjected to stringent controls in permissible loan growth, the allocation of portfolio to the different sectors and narrow range of permissible interest rates.

However the banking industry was liberalised in 1987 to encourage greater financial efficiency (Browbridge, 2002). Policy reforms by the government included: removing interest rate controls, removing requirements on banks to lend to specific sectors, privatising state-owned banks, and allowing easier entry by private sector banks and non-bank financial institutions (NBFIs), including foreign banks.

At the same time, to promote sounder banking and help protect bank deposits, reforms were introduced to strengthen the prudential regulation (rules and regulations

⁵ section 3(1) stipulates that application of grant of license shall be in writing to the Governor of CBN and shall be accompanied by -

⁶ The stipulated minimum paid-up capital requirements over the years have witnessed a steady growth in amount since the first Nigerian Banking Law was passed in 1952. The 1952 Ordinance stipulated a minimum of £25,000 for indigenous and £200,000 for expatriate commercial banks. The 1979 amendment of the Banking Act 1969 stipulated a minimum of =N= 600,000 for indigenous and

designed to restrict banks from taking excessive risks with depositors' funds) and supervision of banks by improving banking laws and expanding supervisory capacities (Brownbridge, 2002). The banking system is still heavily regulated by supervisory institutions created by the government and by statutory rules (Adeogun, 2001). For example, the Central Bank of Nigeria (CBN) expects banks to abide by the sectoral allocation of credit.

The regulations are strict and pervasive, covering banks and other financial institutions, from birth to death (Adeogun, 2001). For example, in the Monetary Policy for 2002 & 2003, the Central Bank of Nigeria (CBN) require all banks in the country to report accurately on their activities in prescribed formats for the mid-month, monthly, quarterly and semi annual returns.

Such designated returns (in diskette and hard copy) are forwarded to the banking supervision, bank examination, trade and exchange and research departments of the Central Bank of Nigeria (CBN) as well as the Nigeria Deposit Insurance Corporation (NDIC), not later than 5 days after the 15th day of each month for mid-month return, 10 days after the end of each reporting month in the case of monthly returns.

Copies of the returns duly signed as applicable to the relevant department are expected to be submitted to Directors of Banking Supervision, Research, Bank Examination Departments of the CBN and Director, off-site Supervision Department of the NDIC. The reasons given for this are due to the fact that the financial sector is highly capitalised with funds contributed by diverse individuals and institutional shareholders. In addition, the sector makes use of deposits from private industries and the public.

According to Adeogun (2001), at any given time the funds of one particular bank or financial institution are typically being utilised by many others in the sector. Hence any crisis within one institution affects the others and problems in the sector inevitably affect the economy as a whole. Due to these reasons, heavy sanctions are

=N=1.5 million for expatriate and =N=2 million for merchant Banks. The minimum paid up capital before 1990 was 20 million for Commercial Banks and 12 million for Merchant Banks.

stipulated for breach of the regulations. These regulations are administered by regulatory bodies which are the Central Bank of Nigeria (CBN) and the Nigerian Deposit Insurance Corporation (NDIC).

5.4.2.1 THE REGULATORY BODIES

The regulatory bodies in Nigeria are for the regulation and supervision of banking, insurance and securities businesses.

They are:

THE CENTRAL BANK OF NIGERIA (CBN)

The Central Bank of Nigeria (CBN), is the apex regulatory authority of the financial system in the country, through its monetary policies, the responsibility of creating stable economic conditions in the country (Yohannes, 1999). It was established by the CBN Act of 1958 and commenced operations on July 1st, 1959. The promulgation of the CBN decree 24 and Banks and other financial institutions (BOFI) Decree 25, both in 1991 gave the bank more flexibility in regulation and supervision of the banking sector and licensing finance companies, which hitherto operated outside any regulatory framework. The CBN has direct control and supervision over government regulatory agencies as well as banking and non-banking financial institutions. Banking institutions are those who obtain their funds from deposits, while non-banking institutions obtain theirs from sources other than deposits (Yohannes, 1999).

The functions of the CBN are also organised along the same lines as western central banks, for example the Bank of England. It issues the Nigerian currency-Naira, regulates and controls the money and credit supply, and determines external monetary policy. The instrument available to the Central Bank for the management of internal monetary and credit transactions include the power to fix discount rates, rediscount rate and minimum reserves. To achieve macroeconomic objectives, the CBN was empowered in recent years to set different credit and loan ceilings in banks. The CBN maintains a branch in each of the 35 states of the country, with the headquarters in the capital city of Abuja.

THE SECURITY AND EXCHANGE COMMISSION (SEC)

Other regulatory agencies include the Security and Exchange Commission (SEC), and the Nigerian Deposit Insurance Corporation (NDIC). The Security and Exchange Commission (SEC) is at the apex of the capital market and its objectives are mainly the protection of investors and capital market development. It regulates the market against malpractice of security trading and assures that information flows smoothly.

It encourages economic development by providing incentives for domestic savers and by attracting foreign capitals for domestic investments. It determines the time, amount and prices of new issue shares so that excess demand does not arise at any particular time. It registers the institutions and individuals involved with the market making sure that investors have the necessary assurance that the market is governed by proper standards of conduct. It also overlooks the activities of the Nigerian Stock Exchange (NSE), which directly controls the Nigerian Capital Market through daily trading on the floor of the exchange.

The Nigerian Deposit Insurance Corporation (NDIC)

The Nigerian Deposit Insurance Corporation (NDIC) is the insurer of all deposit-taking institutions in the financial system. It is empowered to examine the books and affairs of insured banks and all deposit-taking financial institutions. Its' aims and objectives are:

1. To reduce bank failures
2. To provide protection to bank depositors against loss in the event of bank failure
3. To assist in building confidence of depositors if threatened by banks with financial difficulties
4. To assist in strengthening the overall safety and soundness of bank operations.

For the over 89 banks currently operating in the country, the watchword is profitability. Any bank showing the least sign of distress is isolated from the system to avoid a repeat of the contagion effect that led to the collapse of many banks in the past. Despite these attempts to strengthen the financial system, there are still a large number of smaller, financially weak banks in the country.

According to the Central Bank of Nigeria Report (2002), of the 51 operating commercial banks in Nigeria, ten account for over half the sector's assets and around two thirds of deposits, which leave many of the smaller banks operating at very marginal profitability. Therefore, though systematic crisis in the banking sector in Nigeria is unlikely, there will probably be considerable rationalisation over the coming years, as many of the smaller banks will either close or merge with larger banks.

Despite this, the Nigerian banking sector is one sector of the economy that has undergone profound changes in recent years. It is one of the sub sectors in the forefront of job creation. A reflection of this is that it is increasingly difficult to talk about "the banking industry" as a self-contained entity, given that one of the features is the erosion of barriers between different types of financial institutions. The CBN in January 2001, gave its' approval for a universal banking system which allows banks to offer an array of services and finally put to rest the dichotomy between merchant (or wholesale) and commercial (or retail) banking.

Until recently, the different types of banks were clearly demarcated, namely, the mortgage, commercial, from the insurance and brokerage firms and competition between banks was limited or rare. The recent introduction of Universal banking has however removed most of the restrictions on banking activities, and the borders that have traditionally separated the banks from non-bank financial institutions (NBFI) are gradually lifting.

Universal banking as defined by Saunders and Walter (1994) is the 'conduct of a range of financial services comprising deposit taking and lending, trading of financial instruments and foreign exchanges (and other derivatives), and underwriting of new debt and equity issues, brokerage, investment management and insurance'. This effectively means that banks or NBFIs can provide the full range of financial services from savings accounts to insurance.

The introduction of universal banking has led to an expansion in terms of bank networks and has been associated with increasing competition, both within and across the sector; it has also been associated with increased deregulation; increased diversification and privatisation of State-owned banks. More and more merchant and mortgage banks have begun restructuring and expanding their operations to encompass retail banking. More recently, banks have diversified into insurance, bureau de change and mortgage services. They now provide international banking services, trusteeship, share registration, corporate finance and computer services through specialised divisions and subsidiaries (Industry Focus, 2002).

At the same time as banks have been diversifying into other areas of the financial services market place, other institutions have simultaneously been diversifying into areas that were the exclusive preserve of banks (FBN, Quarterly Economic Report, 1999). The specialised financial institutions, restricted by law to the business of intermediation and bill discounting have become more creative and are diversifying and investing in banking and insurance. Despite this, the financial system is dominated by commercial and merchant banks, which held 97.5% of institutional savings in 2000 (EIU country profile, 2002).

However, although the change in regulations to allow the operation of universal banking will benefit businesses dealing with the large commercial banks, it is unlikely to change in the short to medium term the structure of bank lending in the country, most of which are in the form of overdrafts and short-term loans (African Business, 2001).

5.4.3 THE TECHNOLOGICAL ENVIRONMENT

Traditionally, financial institutions used paper-based systems for recording customer account details but the advent of information technology has changed the banking landscape in three key areas (Harrison, 2000):

1. Increased efficiency and effectiveness

Automating back-office tasks has decreased human error and allowed more time to be devoted to selling products rather than processing the transactions. Advances in information technology have helped to streamline the back office operations of most banks, improving efficiency and leading to savings in costs. It is, for instance, now possible for one member of the bank staff to check a customer's balance, ascertain the correctness of his/her signature and make a payment (Uche and Ehikwe, 2001).

The advantage of this for customers is that their waiting time in the bank is reduced, thus they are served better. For the Nigerian banks, the significance is that they have become more efficient and can increase their productivity with respect to the processing of customers' needs (Uche and Ehikwe, 2001) but for the employees of these banks, the implication is job losses.

2. Increased distribution channels

More products can be delivered to more customers providing greater convenience through the use of ATM's, telephone and Internet banking. Generally, advances in information technology (IT) have greatly influenced the idea and practice of banking in Nigeria. Uche and Ehikwe (2001) suggest that banks have witnessed four phases of disintermediation, which have occurred in the following order

- The growth of mutual funds, specialised pension funds and life insurance policies at the expense of bank savings.
- The rise of capital markets which encroached on the banks' traditional role as provider of credit.
- Advances in information technology (IT), which helped to streamline the back office operations of most banks.
- Advances in information technology (IT), which have continued to influence the disintermediation and distribution of banking products.

Apart from helping to streamline back-office operations of banks, advances in IT have also been influencing the way banks' services are delivered and distributed, all with the aim of making banking more convenient for the customers. Banking culture has

changed, previously, with branches having little or no interconnectivity, one became a customer of a particular branch-usually the one nearest to one's place of residence or business.

Today, the branch offices of virtually all-major Nigerian banks are electronically linked and customers can conduct business from anywhere they happen to find themselves. Banks can now compete on their 'brand' names and packages, rather than on whether or not they happened to have a conveniently located branch. Most banks now offer online, real time banking services (Ovia, 2000). This clearly reduces the need and dangers associated with carrying cash in the country.

Electronic Debit/Credit cards have also been introduced into the Nigerian economy to help reduce the high cash-based system (US Commercial service, 2002), for example a new off-line payment scheme is being introduced. It was specifically developed for emerging economies like Nigeria by Prism Holdings and Visa International.

3 Increased customer service

Bank failure present a lot of problems to the economy of any nation (Awah, 2000). A clear result in Nigeria is retardation of the economy's rate of capital formulation, reduction in level of employment and output and ultimately the pace of economic growth (Awah, 2000). Also due to the banks failures of the past, settlement of payments is predominantly cash based. This is reflected in the fact that though there is a global trend towards credit based economies in developed and emerging markets, most transactions in Nigeria are carried out on a cash *basis*.

This accounts for the large pool of fund in the informal sector-estimated to be as much as 50% of the total money supply in the country (Ebhodagbe, 1996). The cash based nature of the economy has not only choked the development of the financial services industry by hampering efficient resource allocation and financial intermediation but also encouraged distortion in money supply and macro-economic management.

Customers that use banking services tend to prefer the older and more conservative banks or diversify their risk of loss of deposits by spreading their investment across banks. For this reason, competition for bank deposits is very fierce and most banks are under pressure to deliver superior services (Kalu, 1999). This has led to many banks streamlining their operations, tailoring their products and service offerings, investing in marketing campaigns and automating their back office procedures.

Factors such as the location of the bank or number of branches are no longer directly proportional to the level of loyalty a customer has for a bank (Yusuf, 2002). The significantly increasing number of players in the industry offering the same products and usually for the same rates has forced banks to rethink their strategy for survival in the financial arena. Thus, the ‘fight for the customer’ has intensified and retaining profitable customers has become a major concern for most Nigerian banks today.

The stiff competition among the banks encourages bankers to adopt a stronger customer focus specifically on customers’ aspirations and level of satisfaction (Siu, 1998). In the retail-banking sector, customer service is regarded as an important factor to attain competitive advantage. Thus, it is important for most Nigerian banks to provide excellent customer services. Some of the strategies employed include increasing the number of delivery channels to the customer through online services, the recent introduction of debit/credit cards to help reduce the high cash-base system.

Some banks have resorted to introducing new products such as the introduction of saving schemes with numerous rewards and benefits, for example scholarships for children, air miles and mortgage facilities. Some banks have gone further to invest in foreign exchange transfers. Given the extremely large Nigerian population living abroad and the sharp depreciation of the local currency over the last 15 years (Kalu, 1999), fund remittance from relatives abroad has become a booming industry. As a result, First Bank of Nigeria Plc (FBN) received the sole license to Western Union’s Money Transfer service in 1997. Today it handles money transfers to the tune of \$2million per day (Kalu, 1999). Other banks have also sought local operating licenses for other money transfer services. These include UBA with Thomas Cook’s “MoneyGram” and Union Bank and Guaranty Trust Bank with Vigeo.

5.5 WORK ENVIRONMENT AND WORK CULTURE

The culture thesis postulates that each society possesses a distinctive and persistent culture. It is deep-rooted in the thinking and manner of people, and passes to new generations through the process of socialisation (Okabe, 2002). The African society is no exception, the culturalist assumes that the African society has a unique culture that is fundamentally different from the culture of other societies.

The African culture is portrayed as collectivist in nature (Hofstede, 1991; Beugre and Offodile, 2001) and low on individualism (Blunt and Jones, 1992). The meaning of work has been found to be different in collectivistic cultures (Hulin and Triandis, 1981). Individuals from a collectivistic culture prefer to maintain harmony and equality within groups (Gire and Carment, 1992). Collectivists emphasise co-operation, endurance, persistence and obedience (Hui and Villareal, 1989). They tend to have long term goal orientations (Hofstede, 1997) leading to long-term commitment to the organisation (Bass, 1998). Due to the fact that in collectivistic cultures, organisational norms and values are strongly embraced and used as a mechanism for social control, followers tend to identify easily with the leader based on a mutual belief in common purpose (Walumbwa and Lawler, 2003).

People in these cultures are expected to subordinate their own wishes and goals to those of the relevant social unit (Kreitner and Kinicki, 2001; Beugre, 2002). The group has more importance than the individual and group success is valued than individual success. The average African thus feels more comfortable when he or she is in a group than when he or she is alone (Anakwe, 2002).

The African culture is more inclined to harmony with nature and subjugation to it (Beugre and Offodile, 2001). Africans do not try to control the external environment. Rather they tend to comply to its' will. The collectivist orientation is consistent with the principle of the African traditional system of organisation described by Anakwe (2002), in which the group members' responsibilities are derived from the work-group activities rather than from specific jobs. However the postcolonial period in Nigeria

brought with it the western system of work which is associated with industrial and modern workplaces (Anakwe, 2002).

Most modern organisations such as banks function within dual organisational systems, which subscribe to foreign and traditional patterns of operation, though, in the banks, foreign practices dominate (Anakwe, 2002). The work world of most developing/emerging economies (for example, Africa) is characterised by foreign practices that may conflict with their contextual and/or traditional ways of doing things (Anakwe, 2002). Such conflict contributes to confusion and ambivalence for the employees (for example, Ahiauzu, 1989; Anakwe, 2002) in these economies. For example, the African worker's world of work is described by Ahiauzu (1986) in the following excerpt:

“The African worker lives two different patterns of life, with different sets of values, social norms, communicative symbols and patterns of human relational processes, and general systems of what Hofstede (1980) would call ‘mental programming’. At the workplace, he/she is expected to be endowed with a level of social consciousness that will fit in well in the foreign industrial culture; then, when he/she leaves the workplace and returns to the wider African society in which he/she lives, he/she changes into another type of being and resumes life as his/her real self”.

Scholars (for example, Kamoche, 2000; Anakwe, 2002) have lamented the inappropriateness of Western-style management practices for countries of Africa, or developing countries in general, because of their lack of consideration of factors such as socio-cultural, competitive environment and industrial relations (Kamoche, 2000).

This is because country specific characteristics, such as culture, socio-economic factors, political-legal climate and technological factors tend to influence the meaning, interpretation and implementation of the foreign practices in these modern workplaces (Anakwe, 2002). And consequently, the human resource management practices within these workplaces will reflect a combination of foreign practices driven by the organisation's culture or strategy and local practices driven by country-specific factors.

The organisational and work practices in the Nigerian banking industry tend to be the western system of work (Anakwe, 2002), which focuses on individual responsibility and accountability, impersonal, task oriented, close supervision and enforcement of

strict disciplinary code, very little autonomy and decision-making power (Blunt, 1983; Anakwe, 2002). This system of management as identified in the literature (Blunt and Jones, 1992, 1997; Jackson, 2002) is mostly representative of a post-colonial heritage. It mistrusts human nature with a need to impose controls on workers, allowing little worker initiative, is risk averse, hierarchical, centralised, authoritarian, and non-consultative (Jackson, 2002).

This is different from the collectivist nature of the traditional African society where the head of the group is the father of the group and is expected to cater to the members' livelihood and provide remuneration, even though the work relationship is not contractual. As Cooper and Marshall (1978) suggest, for most of these bank employees, being part of a modern work organisation (for example; banks) can present threats to their individual sense of freedom, autonomy and identity, and lack of participation in work activity can result in negative psychological mood (Margolis et al. 1974; Caplan et al. 1975).

Akinnusi (1995) in a study amongst Nigerian bank executives identified lack of decision-making, differences of opinion with supervisors as sources of workplace stress. Also lack of relationships among co-workers has been found to result in lack of valuable social support and consequently job stress for the employees (McLean, 1979). This is because African cultures tend to value interpersonal relationships (Beugre, 2002) and for most employees social relations in the workplace and identification with an in-group are important (Anakwe, 2002).

Consequently, the employees within Nigerian banks will work hard to build and maintain relationships among a wide and complex network of people and these interactions will be controlled within the context of a strong hierarchical system.

It is a widely held premise that apart from technology, the degree of protection a particular industry may enjoy, access to financial resources, economies of scale, it is people who provide organisations with an important source of competitive advantage (for example; Poole and Jenkins, 1996; Nyambegera, 2002).

Organisational performance depends on effective utilisation of human capital rather than on physical capital (Reich, 1991). This is because technological and other material resources, in spite of their importance, are generated by the industrious and creative efforts of people, and it is their ingenuity that ensures that these resources are effectively deployed (Nyambegera, 2002).

Recruitment in the Nigerian banking industry as in most industrialized countries is focused and based on at least a university degree. The employees then receive on-the-job training, firm based development programs and eventual professional qualifications of the Chartered Institute of Bankers (CIB) which are essential for advancement to managerial positions. Professional qualifications acquired by employees during employment career are an advantage for promotion. Banks also employ specialist managers with Marketing, Human Resource Management, Production, Administrative and Operations skills from sectors outside banking.

The Nigerian society ascribes distinguished status to bank employees (Anakwe, 2002), and apart from the oil sector, the banking and financial sector employs a majority of the educated work force in the organised private sector.

Due to the fierce competition for deposits, competitive pressures, product diversification and increased emphasis on customer-orientated services within Nigerian banks (Uche and Ehikwe, 2001). For most of these banks, sales is now the name of the game, employees are being trained and evaluated on the basis of their ability to sell various financial products or make referrals to the proper sales personnel. They must decide how to allocate their time to various competing activities, choosing corresponding effort levels for each possible activity.

For example, personal bankers must decide how much time to devote to sales (for example, telephone and personal cold calls, follow ups with current clients to investigate opportunities for cross selling products) and non-sales activities (for example, administrative duties, personal attention to specific clients' needs). Within the range of selling activities, personal bankers must decide whether to emphasise certain products over others (CDs vs. mutual funds for savings and investment

decisions, or specific features on different loans). Bank employees must now sell more complex products and services to an increasingly sophisticated market.

He/she is permanently placed under time pressure by clients, co-workers, supervisors, managing directors, computer system failure, paperwork, training and so on. As a consequence, he/she is expected to work extra hours, often till late in the night and weekends without extra pay. Employees are no longer the pivots of the organisation, the focus is now more on customers and productivity.

A number of banks have adopted a unitarist human resource management policy and have no union and no collective arrangements. They complement this by the payment of highly competitive remuneration packages. This attitude, to them, is the surest way to high profits (Komolafe, 2001). This development has led to a lack of co-operation and collective bargaining within the industry. With each bank going its' own way, and the use of consultancies in the determination of staff policies and human capital development strategies to attain a trim and productivity-oriented organisation, there is no necessity to be in the Nigerian Bankers Employers' Group or the Nigerian Bank Workers' Union (Komolafe, 2001).

The focus on high profits and profitable customers has led to employee recruitment in most banks to be no longer based on only qualification and experience, but on other criteria such as beauty, height, body weight and size, social connection and status. Employees are made to dress in a particular manner at times bordering on the frivolous in order to attract customers. Some are given portfolios as salesmen and saleswomen to go out and canvass for deposits either in cash or treasury bills. New products and departments are regularly introduced to stave off competition which is very fierce, to the extent that compensation/remuneration packages even for young graduates are limitless.

Of course, on the other hand, employees are made to work longer hours and on weekends, most bank employees work a seven-day week leading to a high labour turnover in the industry. Security of employment is no longer assured. The peculiar organisational cultures prevailing in the industry coupled with other environmental

factors, such as security to life and property, adequate public transportation, adequate electricity power supply, portable water supply make workplace stress prevalent in the banking sector.

Moreover, because of the competitive nature of the industry, most banks pay more attention to their business than to the employees' welfare. For example, in cases of armed robbery in bank branches which has become rampant in the last ten years, all employees present at the time of the robbery are automatically suspects and are treated as such, until proven otherwise. According to Kamphuis and Emmelkamp (1998), bank robberies fall within a range of events that are considered (potentially) traumatic.

Stress reactions are quite common immediately after a robbery, and according to Gabor (1987), fifty percent of victims of a bank robbery still suffered from psychological distress six months after the incident. For these employees, being present in the bank during the robbery is a trauma in itself, and being suspected of the robbery itself makes the experience more traumatic. Furthermore, even though employees reward system is higher than in most other industrial sectors of the economy, productivity demanded by employers is also greater. Hence, there is reduced job security, increased workload, anxiety and stress, all of which impinge negatively on performance in this intensely competitive work environment.

But despite this, as Beugre and Offodile (2001) have explained, African societies, like most traditional societies, are risk-averse. People have a high intolerance for uncertainty, preferring more stable, predictable situations rather than change and uncertainty that bear the unknown. Montgomery (1987) also contends that African managers appear conservative, preferring the unacceptable present to the unpredictable future.

The question is whether the banking employees have paid a price, in terms of good health and well being, as a consequence of the culture within their organisations, which places a very high demand on performance. Nigerian bankers are said to be the most harassed executives in the Nigerian economy due to the delicate and peculiar

environment involving monetary and financial transactions (Akinnusi, 1995). Studies have shown that decision making, differences of opinion with supervisors and management interruption of work schedules, the environment of the bank employees are sources of workplace stress in Nigeria (Akinnusi, 1995).

Unfortunately, there is a lack of documented knowledge on human resource management on the entire African continent (Adonisi, 1993; Kamoche, 2000; Harvey, 2002) and of epidemiological research on workplace stress in Nigeria. Therefore this research in focusing on the interrelationship between organisational culture and workplace stress within the banking industry in Nigeria is aimed at the establishment of these factors. It is intended that the result will specifically assist decision-makers in the Industry to understand this relationship and its' effects on employees' productivity.

5.6 CONCLUSION

This chapter focused on the Nigerian banking industry, the research environment of this thesis. The chapter examined the characteristics of the banking industry and the changes that have taken place within the banking sector over the years. As indicated in chapter four, the banking industry was liberalised in the 1980s to encourage greater financial efficiency. This has resulted in many changes within the banking sector which has led to the removal of restrictions on banking activities, including borders that have traditionally separated banks from non-bank financial institutions (NBFIs).

These development, it has been argued throughout this chapter, has reduced the number of banks and has led to the maturity of the industry in terms of services, products, profit responsibility and ability to respond quickly and decisively to fiscal policy changes. The financial liberalisation of the industry has also helped to change the nature of the risks facing the banking system. Reforms introduced have helped to reduce the risks of bank distress caused by governments directing banks. New sources of risks are also noted to have emerged- these are from competition amongst the banks which is thought to be squeezing the profits of weaker banks. Other risks have emerged from the entry of new banks that lack the expertise to manage risks in liberalised markets, and from greater opportunities for fraud and abuse of depositors'

funds by banks and NBFIs and also from the risks arising from foreign exchange denominated transactions such as lending by banks in foreign exchange and the contracting of foreign exchange liabilities by banks.

Moreover, the advent of information technology has changed the banking landscape in terms of increases in efficiency and effectiveness and distribution channels. The stiff competition amongst banks in the industry has led to an increase in the types of provisions they provide for customer services. These range 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. This type of organisational and work practices focuses on individual responsibility and accountability. It is impersonal, task oriented, uses close supervision and enforcement of strict disciplinary code, and there is very little autonomy and decision-making power. This system of management as noted earlier in the chapter is representative of a post colonial heritage and mistrust of human nature, where it is perceived there is a need to impose controls on workers, allowing little worker initiative. It is also risk averse, hierarchical, centralised, authoritarian, and non-consultative.

This is different from the collectivist nature of the traditional African society where the head of the group is the father of the group and is expected to cater to the members' livelihood and provide remuneration, even though the work relationship is non contractual. For most of the bank employees therefore, being part of this type of work organisation can present threats to their individual sense of freedom, autonomy and identity, and a lack of participation in work activities can result in negative psychological moods.

Accordingly, it is the employees who provide organisations with the most important source of competitive advantage. An organisation's performance depends largely on the effective utilisation of human capital rather than on physical capital such as technology. With competition in the banking industry therefore, most bank employees have to work seven days a week leading to a high turnover. Security of employment is no longer assured and the peculiar organisational culture resulting from this, coupled with other environmental factors, such as security of life and

property make workplace stress prevalent. The question here is whether employees have paid a high price, in terms of good health and well being as a consequence of the prevailing culture within their organisations. The consideration of the banking sector in this research it is hoped will assist decision-makers in the industry to understand the effect of the culture of their organisations on the employees' productivity. Following in this argument, the following chapter present findings about the relationship between organisational culture and workplace stress within Nigerian banks.

CHAPTER SIX

DESCRIPTIVE FINDINGS AND HYPOTHESES TESTING

6.1 INTRODUCTION

The purpose of this chapter was to investigate the interrelationship between organisational culture and workplace stress. The chapter dealt with the statistical analysis of the primary data, which was collected, as discussed in chapter four, by means of two sets of questionnaires distributed amongst five hundred (500) employees of ten banks in Nigeria.

Out of the initial number of questionnaires distributed, three hundred and fifteen (315) sets of questionnaires were returned, a response rate of 63%, this is above the number of samples needed for the population size (see chapter four). Unfortunately, about fifteen sets were not properly completed (too many items were left unanswered). This left three hundred usable questionnaires or 60 percent of the accepting sample. 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. Additionally, means, standard deviations and intercorrelations were calculated to present the general results of the study.

Standard multiple regression analysis was used to examine the relationships between the independent variables and the dependent variable. In the standard mode all the independent variables (IVs) were entered into the regression equation at once; each one was assessed as if it had being entered into the regression equation after all other IVs had entered. Each IV was evaluated in terms of what it added to prediction of the dependent variable (DV) that was different from the predictability afforded by all other IVs.

The chapter is divided into two main sections, descriptive findings and hypotheses testing. Finally the different patterns of results are discussed.

6.2 DESCRIPTIVE FINDINGS

6.2.1 RESPONSE

From the total number of questionnaires circulated (500), 315 sets of questionnaires were returned. Fifteen sets were however found incomplete. The results reported here were obtained from a sample of 300 respondents (188 male, 112 female) who provided complete data on all items of the questionnaires. This represented a response rate of 60%, which was considered satisfactory for further analysis. Of this data, small banks were represented by 16% of the respondents; medium banks by 39.0%; and large banks by 45.0% (Table 6.1 below shows the breakdown of the response rate within each of the banks included in the survey).

In the total population of bank employees at the time of the research, large-sized bank employees made up 53.1% of the population, medium-sized banks made up 43.5%, while small-sized banks were 3.4%. When compared with the actual population, the response rate was representative.

The generally lower response rate (indicated by table 6.1) found amongst the smaller banks can be attributed to the smaller number of banks and employees in this category of banks and also to employee apathy that seemed to be common within these banks.

Table 6.1. Breakdown of individual bank's response rate

Details	Large Banks			Medium Banks				Small Banks		
	A	B	C	D	E	F	G	H	I	J
Questionnaires delivered	50	50	50	50	50	50	50	50	50	50
Questionnaires received	40	49	46	41	26	28	30	21	15	19
% response rate	80	98	92	82	52	56	60	42	30	38

6.2.2 PERCEPTION OF ORGANISATIONAL CULTURE

Table 6.2: Culture

Type of Culture	Frequency	Percent
Fragmented	161	53.7
Communal	21	7.0
Networked	100	33.3
Mercenary	18	6.0

According to Detert et. al. (2000) an understanding of culture must come from the perspective of the organisation members in their own words, since outsiders would not know the organisation's unique perspective. Accordingly, descriptive statistics (frequencies) were used to analyse the perspectives of the respondents on both organisational culture and workplaces stress. Table 6.2 shows the percentage of respondents in each of the culture category. As the understanding of culture came from the perspective of the organisation members, the results seemed to indicate that the incidence of culture types did not vary by bank size.

Fragmented Culture

The results (table 6.2) indicated that 161 respondents (53.7%) thought their organisation had a fragmented culture. This is a culture that is characterised by low sociability and low solidarity (see chapter three). It is characterised by small isolated

pockets of positive values and beliefs which are not widely shared or interconnected and are not part of an overall organisational value system (Goffee and Jones, 1998). People in this culture are often the least aware of their social architecture. Culture is not a salient matter to them.

This culture also gives its' members freedom, flexibility and fairness. It demands nothing but high performance, thus its' rule of survival is 'make yourself valuable'. Employees are judged on their productivity and the quality of their work. For example, some of the banks used for this research require their employees to work individually with clients. Each employee is required to increase the client capital by focusing outside the bank rather than inside. The prize is outside the banks.

Communal Culture

About 21 respondents (7.0%) felt that their organisation had a communal culture. These organisations are characterised by high sociability and high solidarity. In this type of culture, there is deep friendship and a passion for the company and its products, (Goffee and Jones, 1998). There is creativity and openness toward ideas joined with a fierce determination to defeat the competition. There is a meaningful interest in process and a strong concern for results. The organisation is beloved by those inside it and inspires such consternation in its marketplace opposition. There is a powerful sense of family, of commitment and interrelatedness through good times and bad.

Networked culture

About 100 respondents (33.3%) thought their organisation had a networked culture. These organisations are characterised by high sociability and low solidarity. This is a culture of friendship and kindness (Goffee and Jones, 1998). In this type of culture, people genuinely like each other, they display high levels of empathy for each other. They trust one another, they are relaxed, informal and helpful. In this type of environment offices are often designed for comfort. People share ideas and information with no immediate expectation of return. They give help not with any expectation of getting back but because it is good for the company.

In many networked cultures, people also help each other before they are asked, this flows out of the fact that high sociability is expressed through a natural concern for others in an organisation; people with high levels of sociability actually look around for ways to help their colleagues. However, like all cultures, the networked organisation has its light and dark side. In its negative form, the culture can create an insidiously political and manipulative place to work. Competitively speaking, it is like a fighter with one hand tied behind its back.

It possesses the skills and behaviours necessary to generate positive organisational outcomes, but they are deviously misdirected. In this environment good people eventually leave, or they languish, not challenged to do their best work. The market catches up with these companies eventually, and change is forced through, often painfully.

In its positive form, however, the networked organisation can become like family to its members. There is a wonderful ease about working with friends in an environment of caring, sharing, and empathy. But even putting the enjoyment of working in this culture aside, the positively networked culture, with its free flow of information, creativity, flexibility, and loyalty, among other strengths, has enormous competitive power. Perhaps this is why the networked form of culture is, in fact and for good reason, one of the most sustainable cultures in the world of human organisation (Goffee and Jones, 1998).

Mercenary culture

Only 18 respondents (6.0%) thought their organisational culture was the mercenary type. This type of culture is characterised by relatively high solidarity and low sociability. It captures the term's connotations: intensity, focus, and determination. It evokes the mercenaries of medieval times who killed with efficiency for whomever rewarded them best.

They were paid to fight, but that didn't make them any less fervent about achieving victory-it might even be presumed that it made them more so. This type of culture is restless and ruthless. It has the hallmark of high solidarity: strong, rather fierce, agreement around goals, a zest to get things done quickly, a powerful, shared sense of

purpose, a razor-sharp focus on goals, and a certain boldness and courage about overcoming conflict and accepting the need to change (Katzenbach and Smith, 1994).

Once an idea is hatched, the next question is not, “How do we sell it within the organisation?” It is “Who is making it happen?” And then, “when will it be done?” There is thus a certain efficiency about action in mercenary cultures that dispenses with debate and discussion and gets right to it. In a mercenary company, work is about work. There is a sacredness about the task of work itself. Work does not have to be fun or made interesting by personal relationships. The work itself is challenging enough. Socialising is primarily instrumental. It gets information, advice, and insight but not friendship.

Using the same line of argument as proposed by Detert et. al. (2000) that an understanding of culture must come from the perspective of the organisation members in their own words, this research also proposes that an understanding of workplace stress must come from the perspectives of the organisation members. The following section shows respondents perspectives on workplace stress by indicating which stress subscale is a source of stress for at least 50% of respondents.

6.2.3 RESPONDENTS PERCEPTION OF WORKPLACE STRESS

Responses to questions on workplace stress are summarised in Appendix I, where the proportion of respondents nominating each factor as “very definitely”, “definitely” or “generally” a source of stress on a six-point Likert scale are indicated. Descriptive statistics such as maximum, minimum, means, standard deviations, and variance were obtained for each variable on the sources of pressure scale.

The results showed a mean of above 4.00 on a 6-point scale, on such variables as having far too much work to do; lack of consultation and communication; having to work very long hours; conflicting job tasks and demands in the role that I play; inadequate guidance and back up from superiors; covert favouritism and discrimination; mundane administrative tasks or ‘paperwork’; staff shortages and unsettling turnover rate; characteristics of the organisation structure and climate.

These high scores indicated that the particular source of workplace stress was very significant for the particular function being examined (Cooper et. al. 1988), and especially for the respondents.

Most of the other variables in the scale had a mean of above 3.00 on a 6-point scale and were therefore thought to have been considered by the respondents as generally sources of stress.

The variance scores indicated that the respondents were similar on all variables examined. When the scores were compared with the results of other employment situations, for example the general working population in the United Kingdom (UK) as indicated by the Organisational Stress Indicator (OSI), the symptoms indicated by the respondents to the survey were higher than that given for the UK sample. Straightforward comparison of the data received from respondents against the published normative mean for the UK sample indicated differences about the responding groups' view of workplace stress. These differences were expanded upon in the analysis of each subscale as set out below. Those factors, in each subscale, which were a source of stress for at least 50% of respondents, were identified here.

6.2.3.1 FACTORS INTRINSIC TO THE JOB

The Factors intrinsic to the job subscale refers to the stress that comes from the job's actual tasks (e.g. too much work, work overload, rate of pay, hours of work, keeping with new ideas, decision-making and job variety). Descriptive statistics such as mean scores, median, standard deviation, minimum and maximum scores were used to describe the data received for this subscale (Table 6.3). The table below shows a summary of each of the variable for each of the banks surveyed in terms of the subscale. It shows the number of questionnaires received from each bank, the mean scores for each bank which were compared with the normative mean (UK mean: 29.70).

The table shows that the mean scores for eight of the banks were higher than the normative mean, indicating a higher 'factors intrinsic to the job' stress level for this group of banks. All the banks had high standard deviations, which indicated that the range of scores about the mean were high. The minimum and maximum scores

indicated that the scores for the banks surveyed were within the range of possible scores for the subscale.

Table 6.3 Factors intrinsic to the job

Banks	Large Banks			Medium Banks				Small Banks		
	A	B	C	D	E	F	G	H	I	J
N [number]	40	49	46	41	26	28	30	21	15	19
Mean Score	28.78	31.90	31.41	28.98	30.43	34.00	33.43	34.81	26.00	33.72
Median	30.00	33.00	32.00	29.00	31.00	34.50	35.00	35.00	26.00	33.00
St. Deviation	6.25	6.75	6.39	5.88	5.63	4.71	4.26	5.00	4.24	4.74
Minimum score	17.00	16.00	19.00	20.00	21.00	26.00	25.00	26.00	20.00	26.00
Maximum score	41.00	45.00	45.00	43.00	40.00	44.00	39.00	45.00	33.00	43.00

Normative Mean: 29.70

A further analysis of the 'Factors intrinsic to the job subscale' indicated that the following tasks were sources of workplace stress for at least 50% of respondents:

1. Too much work to do

This was identified by 86% of respondents as a source of stress. This can be attributed to the fact that tasks within organisations such as banks have been broadened as a result of efficiency and productivity drive by management. This has led to flatter organisation structures and rationalisation of existing jobs with the objective being to increase productivity of employees and empowering them to provide quality service as a means for achieving a competitive advantage, in order to gain and retain their customer base (Papasolomou-Doukakis, 2003). This has resulted in employees being placed under time pressure by clients, co-workers and management (Uche and Ehikwe, 2001).

2. Keeping up with new techniques, ideas, technology or innovations or new challenges

This is a source of stress for 54.7% of respondents. This source of workplace stress can be attributed to the technical nature of the banking industry. For example, the instalment of customer friendly technology (such as menu driven automated teller

machines, telephone and internet banking services) as a means of delivering traditional banking services has become commonplace in recent years as a way of maintaining customer loyalty and increasing market share (Joseph and Stone, 2003).

Advances in technology have helped to streamline the back office operations of most banks, improving efficiency and leading to reduction in costs, which has often resulted in overall efficiency of operations (Alstad, 2002; Byers and Lederer, 2001). The implication of this for the employees is that they have to keep learning new technological packages in order for their banks to compete in the financial services market.

3. Having to work very long hours

This was found to be a source of stress for 74% of respondents. This source of stress can be attributed to earlier studies which showed that long working hours were related to poor psychological health (Sparks, Cooper, Fried, and Shirom, 1997; Borg, and Kristensen, 1999), excessive fatigue (Rosa, 1995), and symptoms of burnout (Barnett, Gereis, and Brennan, 1999).

Previous studies also showed that long working hours were associated with interference between work and family life, in terms of role conflicts (Staines, and Pleck, 1984) or fatigue, worrying and irritability (Grzywacz, and Marks, 2000). Long working hours have also been shown to have negative effects on other family members (Hulst and Geurts, 2001). For example, Geurts, Rutte and Peeters (1999) found that having a partner who works overtime frequently is associated with work-home interference.

6.2.3.2 MANAGERIAL ROLE

The managerial role subscale measures how individuals perceive the expectations that others have of them. These expectations concern those behaviours that managers are expected to exhibit when occupying their positions and performing routine job tasks. Descriptive statistics such as mean scores, median, standard deviation, minimum and maximum scores were used to describe the data received for this subscale (Table 6.4).

Table 6.4 below shows a summary of each of the variable for each bank surveyed. It shows the number of questionnaires received from each bank, the mean scores for each bank which were compared with the normative mean (UK mean: 33.53).

The table shows that the mean scores for all the banks except one of the small banks were higher than the UK mean, indicating a higher 'managerial role' stress level for these banks. All the banks had high standard deviations, which indicated that the ranges of scores about the mean were high. The minimum and maximum scores indicated that the scores for the banks surveyed were within the range of possible scores for the subscale.

Table 6.4 Managerial role

	<u>Large Banks</u>			<u>Medium Banks</u>				<u>Small Banks</u>		
Banks	A	B	C	D	E	F	G	H	I	J
N [number]	40	49	46	41	14	28	30	21	15	19
Mean Score	34.60	36.59	38.11	34.78	35.71	41.96	38.77	39.86	31.15	39.50
Median	36.50	37.00	37.50	34.00	36.50	42.50	41.50	39.00	29.00	40.00
St. Deviation	7.90	7.64	6.24	7.06	6.16	5.48	6.96	8.11	7.01	4.89
Minimum score	20.00	22.00	27.00	24.00	22.00	27.00	28.00	24.00	19.00	33.00
Maximum score	49.00	58.00	49.00	50.00	45.00	52.00	50.00	58.00	39.00	51.00

Normative Mean: 33.53

A further analysis of the 'managerial role' subscale indicated that the following were a source of workplace stress for at least 50% of respondents.

1. Ambiguity in the nature of job role

This was found by 57.7% of respondents to be a source of stress. This source of stress can be attributed to unclear role-related expectations and to unavailable or untimely information pertaining to what needs to or can be done in organisations (Zohar, 1994). This reflects a lack of communication and consultation problems in organisations. For example, according to Faulkner and Patiar (1997), consultative procedures involving discussions of management policies can assist in organisations

by highlighting situations where ambiguity emerges and therefore, in the process, management's attention may be drawn to the need for policy adjustments.

2. Conflicting job tasks and demands in the role that I play

This was a source of workplace stress for 66% of respondents. This can be explained by using the Job Strain Model proposed by Karasek (1979), in which he indicated that high job demands can lead to poor psychological or physiological well-being (strain).

6.2.3.3 RELATIONSHIPS WITH OTHER PEOPLE

The nature of management demands a high degree of contact with other people both inside and outside the organisation. Most important, however, are relationships with superiors and subordinates. Descriptive statistics such as mean scores, median, standard deviation, minimum and maximum scores were used to describe the data received for this subscale (see Table 6.5).

The table shows a summary of each of the variable for each bank surveyed for this subscale. It shows the number of questionnaires received from each bank, the mean scores for each bank which were compared with the normative mean (UK mean: 21.99). The table shows that the mean scores for all the banks are higher than the normative mean, indicating that workplace stress due to relationships with other people is a major source of stress in these banks.

All the banks had high standard deviations, which indicated that the range of scores about the mean were high. The minimum and maximum scores indicated that the scores for the banks surveyed were within the range of possible scores for the subscale.

Table 6.5 Relationships with other people

Banks	Large Banks			Medium Banks				Small Banks		
	A	B	C	D	E	F	G	H	I	J
N [number]	40	49	46	41	26	28	30	21	15	19
Mean Score	41.05	44.04	40.52	39.15	39.50	45.46	46.37	44.71	34.92	45.06
Median	43.00	46.00	40.00	38.00	39.00	42.50	48.50	45.00	32.00	46.00
St. Deviation	8.85	9.35	8.41	7.24	7.76	6.84	7.00	8.00	6.06	5.73
Minimum score	26.00	24.00	20.00	29.00	22.00	30.00	32.00	30.00	28.00	35.00
Maximum score	53.00	68.00	55.00	58.00	54.00	59.00	57.00	68.00	45.00	53.00

Normative Mean: 21.99

A further analysis of the 'relationships with other people' subscale indicated that the following were sources of workplace stress for at least 50% of respondents:

1. Coping with office politics

This was a source of stress for 62.4% of respondents. This source of stress can be attributed to respondents' exposure to a clash of ideas or egos (Faulkner and Patiar, 1997). In this research, this is indicative of several factors. Firstly, the demographics of respondents showed that a majority were young, male, educated, in the supervisory management/officer position and were probably using their current positions as a stepping stone to more senior positions and careers in the banking industry.

Secondly, the nature of work was such that greater demands were placed on employees' initiatives and judgements in dealing with customers. Under these circumstances, there is more scope for interpretation of policy decisions from more senior management and, as a consequence, there is greater exposure to tension between the different management styles of those involved (Faulkner and Patiar, 1997).

Thirdly, as a consequence of their career aspirations, respondents were probably themselves keen to demonstrate independence and initiative. This has the potential of resulting in them coming into conflict with both their peers (who have different

opinions and are competing for attention from senior management) and senior management, who are inclined to assert their authority.

This can result in a highly political workplace, which according to Eisenhardt and Bourgeois (1988) can consume time, restrict information sharing, and create communication barriers. A workplace rife with politics can be stressful to work in, not conducive for promoting positive job attitudes, and likely to have high employee turnover (Poon, 2003).

Fourthly, the superior-subordinate relationship is essentially non-reciprocal. A professional relationship can exist with subordinates in which managers may not wish to disclose anything that suggests they are less than competent. The relationship between a manager and their own supervisor may prevent similar disclosures.

2. Lack of social support by people at work

This was found by 53.7% of respondents as a source of stress. Social support is an environmental resource for alleviating stress. It includes help in sorting out the implications of one's experience, discarding one's exaggerations and distortions, and consensually validating the reality of one's reactions and the situation (Haan, 1982). This source of stress can be attributed to a lack of people to confide in or on whom to rely (Lieberman, 1982).

Social support in the work domain may come from peers or supervisors, which can create a more positive work environment (Carlson and Perrewe, 1999). Social support and social interaction from co-workers have been found to make employees feel that their presence is valued, resulting in a sense of acceptance, belonging and satisfaction.

They have been found to create a sense of belonging, to enhance psychological security and self-esteem and to reduce anxiety for employees (Caligiuri and Lazarova, 2002). Social interaction has been suggested to fulfil the basic human need to affiliate, including the need for contact, companionship and friendship. While social support has been shown to be protective against adverse health outcomes in a number

of investigations (Cheng et al., 2000; Lerner, Levine, Malspeis, & D'Augustino, 1994).

However, workplace relationships have also be associated with strain. For example, interpersonal and cohesion problems within the workplace has been associated with managerial burnout (Dolan, and Renaud, 1992). In addition, Rook (1992, p.158) argued that relationships can adversely affect health and well-being even when criticism, exploitation, betrayal, and other social wounds are not implicated. Thus managers and employees may also be vulnerable to strain from situations that change, or threaten to change, workplace relationships (Lindorff, 2001).

3. A lack of encouragement from superiors

This was found to be a source of stress for 66.7% of respondents. This can also be attributed to a lack of social support at work as discussed in the preceding section. Research within the social support literature demonstrates that support from one's supervisor is associated with job satisfaction and well-being (Moyle, 1998) and decreased strain (Ulleberg and Rundmo, 1997). Supportive supervisors can facilitate employee job satisfaction (Parasuraman, 1992) and supportive organisations can increase organisational commitment (Carlson and Perrewe, 1999).

Social support theory and research have led to suggestions that managers should provide high levels of social support to their subordinates (Moyle, 1998). This provision of support may however be problematic for the managers themselves. While being able to provide support to subordinates, managers themselves may not have a suitable group of equals with whom to form social links. As suggested by Hall (1994), equality is a contributor to a collective identity, and this in turn can lead to the availability of support (Lindorff, 2001).

4. Feeling isolated

This was seen by 55.7% of respondents to be a source of stress. This can be attributed to other workers socially isolating an individual worker who is performing very well and earning a bonus. For example, Indigenous perspectives in Africa tend to value

collectivist cultures and the salience of groups (An Afro-centric alliance, 2001). Tradition places social achievement above personal achievement and an individual who places himself/herself above his or her fellow human beings, for example through self-promotion in business or at work is socially disapproved (Bowa and MacLachlan, 1994). This can result in the person been isolated.

6.2.3.4 CAREER AND ACHIEVEMENT

By the processes of selection and self-selection, those occupying management positions might be expected to be especially aware of their positions in the management hierarchy. One of the principles on which organisations operate is that in trying to attain personal success by career advancement, individuals contribute to company success. The need to achieve personal and corporate success can be a major source of satisfaction, or in terms of its blockage, a major source of workplace stress.

As in the previous subscales, descriptive statistics such as mean scores, median, standard deviation, minimum and maximum scores were used to describe the data received for this subscale (see Table 6.6). The table shows a summary of each of the variable for each bank. It shows the number of questionnaires received from each bank, the mean scores for each bank which were compared with the normative mean (UK mean: 26.73).

From the table below, the mean scores indicated that career and achievement were major sources of workplace stress in all the banks surveyed except one of the small banks which had a lower mean than the normative mean. All the banks had high standard deviations, which indicated that the range of scores about the mean were high. The minimum and maximum scores indicated that the scores for the banks surveyed were within the range of possible scores for the subscale.

Table 6.6 Career and Achievement as a source of Workplace stress

Banks	Large Banks			Medium Banks				Small Banks		
	A	B	C	D	E	F	G	H	I	J
N [number]	40	49	46	41	26	28	30	21	15	19
Mean Score	30.20	31.84	30.83	28.46	29.43	33.00	32.50	30.86	26.00	31.72
Median	30.50	33.00	31.50	29.00	29.00	34.00	33.50	31.00	25.00	34.00
St. Deviation	5.96	6.94	6.08	6.17	5.87	4.62	5.44	6.36	5.67	4.18
Minimum score	17.00	14.00	17.00	18.00	20.00	19.00	23.00	17.00	19.00	24.00
Maximum score	40.00	45.00	43.00	43.00	39.00	39.00	40.00	44.00	39.00	37.00

Normative Mean: 26.73

A further analysis of the 'career and achievement' subscale indicated that the following are sources of workplace stress for at least 50% of respondents:

1. Underpromotion: working at a level below my level of ability

This was a source of stress for 70.3% of respondents. This source of stress can be attributed to unclear promotion prospects, which arise when employees cannot see any chance of further progress in their current employment and, in effect do not know where they are going. For example, heightened competition within the banking industry has resulted in a trend towards flatter organisational structures and the consequent truncation of career paths. This has resulted in the promotion prospects for ambitious and well-educated employees to be reduced (Faulkner and Patiar, 1997).

Consequently, although banks may encourage employees to develop, thereby increasing their satisfaction levels by giving the impression that there are prospects for promotion. According to Pappasolomou-Dukakis (2003), in reality this might not be the case, as in many cases there are no real prospects of career progression.

2. Unclear promotion prospects

This was seen by 63.3% of respondents to be a source of stress. This can be attributed to underpromotion within these banks as indicated above and to the limited opportunities for promotion and a high level of competition within the workplace (Gillepse et. al., 2001).

6.2.3.5 ORGANISATIONAL STRUCTURE AND CLIMATE

Employees are in an interesting position. They work within the organisation structure and contribute to it. In this sense sources of workplace stress originate from structural design and process features of the organisation, though climate will embrace individual perceptions of both. As in the other subscales, descriptive statistics such as mean scores, median, standard deviation, minimum and maximum scores were used to describe the data received for this subscale (see Table 6.7 below).

Table 6.7 shows a summary of each of the variable for each bank surveyed in terms of the subscale. It shows the number of questionnaires received from each bank, the mean scores for each bank which were compared with the normative mean (UK mean: 34.92). Comparing the mean scores of all the banks with the normative mean revealed that this was a source of stress for all the banks in the survey. All the banks had high standard deviations, which indicated that the range of scores about the mean were high. The minimum and maximum scores indicated that the scores for the banks surveyed were within the range of possible scores for the subscale.

Table 6.7 Organisations structure and climate

	<u>Large Banks</u>			<u>Medium Banks</u>				<u>Small Banks</u>		
Banks	A	B	C	D	E	F	G	H	I	J
N [number]	40	49	46	41	26	28	30	21	15	19
Mean Score	49.18	51.29	52.04	46.22	47.64	56.25	53.67	53.71	42.31	53.89
Median	50.50	53.00	54.00	48.00	46.50	59.00	56.50	55.00	40.00	57.00
St. Deviation	10.45	10.76	9.82	9.50	7.01	7.83	8.56	10.56	9.22	7.85
Minimum score	29.00	29.00	34.00	30.00	36.00	38.00	34.00	27.00	29.00	38.00
Maximum score	67.00	78.00	69.00	67.00	60.00	70.00	66.00	78.00	60.00	64.00

Normative Mean: 34.92

A further analysis of the organisational structure and climate subscale indicated that the following were sources of workplace stress for at least 50% of respondents.

1. Lack of consultation and communication

This was found to be a source of stress for 69.4% of respondents. This can be attributed to management not discussing policies with employees. Employees are not given an avenue to voice their concerns and influence policy in a more controlled way. A lack of opportunity to contribute to important decisions that would impact employees can contribute to the stress here.

2. Inadequate or poor quality of training/management development

This was found by 67.6% of respondents to be a source of stress. This source of stress can be attributed to lack of sufficient training in new technologies (e.g. Internet, communication) and software packages. This can increase workload and as a result contribute to stress levels. Also, a lack of adequate training and time allocated to developing the required skills and knowledge to use these systems efficiently can contribute to workplace stress.

3. Staff shortages and unsettling turnover rates

These were found by 69.7% of respondents to be a source of stress. The stress experienced here is probably as a result of loss of skills and knowledge due to staff leaving the organisation, and an increased workload for the remaining employees (Gillepe et. al., 2001). This can result in difficulties in taking breaks (lunch and holidays) due to high workload and lack of substitute employees.

6.2.3.6 HOME/WORK INTERFACE

One of the features that make managerial and professional work different from other jobs is that there is a hazy overlap between work and home. This is a two-way relationship, with sources of stress at work affecting home life and vice versa. Descriptive statistics such as mean scores, median, standard deviation, minimum and maximum scores were used to describe the data received for this subscale (see table 6.8 below).

The table shows a summary of each of the variable for each bank surveyed in terms of the subscale. It shows the number of questionnaires received from each bank, the mean scores for each bank which were compared with the normative mean (UK mean: 24.68). Comparing the mean scores of all the banks with the normative mean revealed that this was a source of stress for all banks in the survey. All the banks had high standard deviations, which indicated that the range of scores about the mean were high. The minimum and maximum scores indicated that the scores for the banks surveyed were within the range of possible scores for the subscale.

Table 6.8 Home/work interface

Banks	Large Banks			Medium Banks				Small Banks		
	A	B	C	D	E	F	G	H	I	J
N [number]	40	49	46	41	26	28	30	21	15	19
Mean Score	33.85	34.80	33.11	32.76	33.43	36.96	36.60	36.52	29.62	35.17
Median	33.00	34.00	34.00	31.00	33.00	38.00	37.00	36.00	28.00	34.00
St. Deviation	6.49	8.39	7.69	6.14	8.06	5.88	5.47	7.63	7.83	4.33
Minimum score	23.00	18.00	14.00	22.00	16.00	26.00	24.00	20.00	19.00	29.00
Maximum score	46.00	53.00	45.00	50.00	49.00	48.00	45.00	53.00	46.00	44.00

Normative Mean: 24.68

A further analysis of the home/work interface subscale indicated that the following were sources of workplace stress for at least 50% of respondents.

1. Taking my work home

This was a source of stress for 51.7% of respondents. This source of stress can be attributed to married employees taking their work home and impinging on family time, creating problems in their private lives.

2. My spouse's attitude towards my job and career

This was found to be a source of stress for 55.9% of respondents. This source of stress can be attributed to lack of support from spouses, who perhaps feel resentful and neglected as a result of their spouses careers (Beatty, 1996). This is indicative of the

fact that spousal support is very important to married working women, even to those without children. For example, Bedeian et. al. (1986) in a survey of dual career couples found that those who supported each other experienced lower stress and higher job and marital satisfaction.

3. Pursuing a career at the expense of home life

This was found by 71.7% of respondents to be a source of stress. Research indicates that conflict between work and home and problems associated with domestic responsibilities are sources of stress that may augment risk of diminished well-being in vulnerable individuals (for example, Allen et. al, 2000). A recent meta-analysis further confirmed this, by suggesting that conflict between work and home or family is associated with impaired psychological well-being, alcohol problems and other negative outcomes (Allen et al., 2000). This pattern might be especially relevant for women, since women remain responsible for most domestic tasks even in dual earner families (Hunt & Annandale, 1993).

4. Demands my work make on my relationship with my spouse and children

This was found to be a source of stress for 65.7% of respondents. This can be attributed to conflicting demands on individuals resulting from work and personal roles (Grant-Vallone and Donaldson, 2001).

5. Absence of stability or dependability in home life

This was found by 72% of respondents to be a source of stress. According to the literature, this source of workplace stress probably stems from spouse's attitude towards jobs and the social support literature. For example, social support in the nonwork domain may result in less work-family conflict (Burke, 1988). Support from the family has also been found to play an important role in reducing work-nonwork conflict (Carlson and Perrewe, 1999). For example, a good and open relationship with one's spouse has been argued to result in less marital stress (Roskies and Lazarus, 1980). Also, Rosin (1990) found men to have more career satisfaction when their wives supported their career.

6.3 CONCLUSION

The purpose of this section was to investigate perspectives of respondents on the type of culture and on workplace stress in their respective work environments. The study found the most common type of culture to be the fragmented culture. This is the culture indicative of low sociability and low solidarity, and it is characterised by small isolated pockets of positive values and beliefs, which are not widely shared or interconnected and are not part of an overall organisational value system. This finding is consistent with earlier findings by Blunt and Jones (1992), they found the fragmented culture to be descriptive of many organisations in developing countries.

Results of the descriptive statistics also indicated a high level of stress amongst this group of respondents. More than 50% of respondents found the following as sources of stress.

Too much work to do; keeping up with new techniques, ideas, technology, innovations or new challenges; having to work long hours; ambiguity in the nature of job role; conflicting job tasks; demands in the role that I play; coping with office politics; lack of encouragement from superiors; feeling isolated; underpromotion, unclear promotion prospects; lack of consultation and communication; inadequate or poor quality of training/management development; staff shortages; taking work home; spouse's attitudes towards job and career; demands work make on relationship with spouse and children and absence of stability or dependability in home life.

Having established that there was a substantial level of workplace stress amongst employees within the research environment. The following section aimed to test the research hypotheses and to establish where specifically in the research environment stress was found. This was based on Morgan's (1997) argument that the influence of a host culture is rarely uniform, but that culture as a concept differs widely for different people.

6.4 HYPOTHESES TESTING

6.4.1 TEST FOR NORMALITY OF SAMPLE.

Prior to using statistical methods to test the hypotheses, it was necessary to do a test of normality in order to establish the distribution of values for the variables. This was to establish if the data for analysis were equally distributed. According to Gravetter and Wallnau (2001), a test of normality is used to describe a symmetrical, bell shaped curve, which has the greatest frequency of scores in the middle, with smaller frequencies towards the extremes. The normality of the overall stress data was assessed here by using the **explore** option of the descriptive statistics menu in SPSS.

This was done separately for males and females (using the factor list option that is available in the explore dialogue box for SPSS).

6.4.2 INTERPRETATION OF THE OUTPUT FROM EXPLORE

Table 6.10 below provides the results of the descriptive statistics and other information concerning the variables.

The table was divided into two sections corresponding to two groups, males and females. The table provided the mean, median, standard deviation, minimum and maximum scores, range, interquartile range, skewness and kurtosis of the two groups. The skewness and kurtosis values provided information about the distribution of scores for the two groups. The skewness value provided an indication of the symmetry of the distribution. The kurtosis value provided information about the 'peakedness' of the distribution. If the distribution is perfectly normal one would obtain a skewness and kurtosis value of 0 (this according to Pallant (2001) is uncommon in the social sciences).

The results in table 6.10 shows negative skewness values for the two groups, this indicated a clustering of scores at the high end (right-hand side of a graph). The positive kurtosis value for the male group indicated that the distribution of scores is rather peaked (clustered in the centre), with long thin tails. For the female group however, the kurtosis value below 0 indicated a distribution of scores that is relatively

flat (too many cases in the extremes). This according to Tabachnick and Fidell (1996), does not matter, as with large samples, skewness will not make a substantive difference in the analysis of data.

TABLE 6.9
Case Processing Summary

	gender	Cases					
		Valid		Missing		Total	
		N	Percent	N	Percent	N	Percent
Overall	male	188	100.0%	0	.0%	188	100.0%
Stress	female	112	100.0%	0	.0%	112	100.0%

TABLE 6.10 DESCRIPTIVES

		Descriptives		Statistic	Std. Error
	gender				
Overall Stress	male	Mean		236.2447	2.56942
		95% Confidence Interval for Mean	Lower Bound	231.1759	
			Upper Bound	241.3135	
		5% Trimmed Mean		236.4764	
		Median		244.5000	
		Variance		1241.159	
		Std. Deviation		35.23009	
		Minimum		141.00	
		Maximum		345.00	
		Range		204.00	
	Interquartile Range		46.50		
	Skewness		-.139	.177	
	Kurtosis		.253	.353	
	female	Mean		230.8214	3.14629
		95% Confidence Interval for Mean	Lower Bound	224.5868	
			Upper Bound	237.0560	
		5% Trimmed Mean		231.5595	
		Median		232.5000	
		Variance		1108.707	
		Std. Deviation		33.29725	
Minimum		144.00			
Maximum		303.00			
Range		159.00			
Interquartile Range		53.50			
Skewness		-.350	.228		
Kurtosis		-.420	.453		

6.4.3 HISTOGRAM

Although the skewness and kurtosis values can be evaluated with various methods. Tabachnick and Fidell (1996) recommend inspecting the shape of the distribution (for example, using a histogram) as another way of testing normality.

Table 6.11 below shows results of Kolmogorov-Smirnov statistics. This was used to assess the normality of the distribution of scores. The results for the male group was

given as 0.007, this was significant as it was less than 0.05 and therefore indicated violation of the assumption of normality. This according to Pallant (2001) is quite common in large data samples and can therefore be ignored. The results for the female group however showed a non significant result of 0.067, this was greater than 0.05, therefore assumption of normality was not violated in this group.

The shape of the distribution for each group can be seen in the histograms below: tables 6.12 and 6.13. For both groups in this sample therefore, scores appear to be reasonably normally distributed.

TABLE 6.11 TEST OF NORMALITY

Tests of Normality

	gender	Kolmogorov-Smirnov(a)			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Overall	male	.109	188	.000	.979	188	.007
Stress	female	.079	112	.086	.978	112	.067

a Lilliefors Significance Correction

TABLE 6.12: HISTOGRAM FOR MALE SCORES

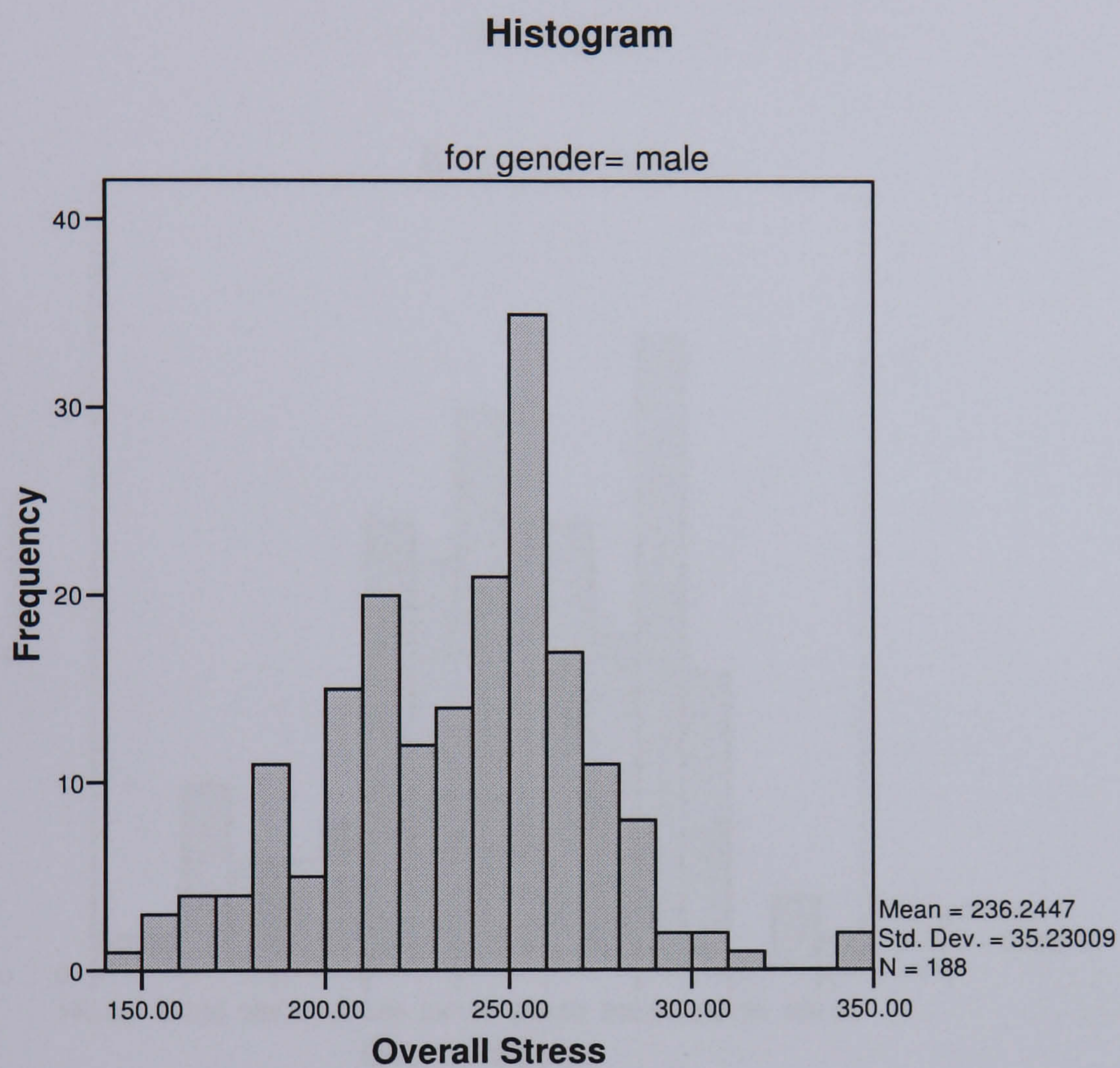
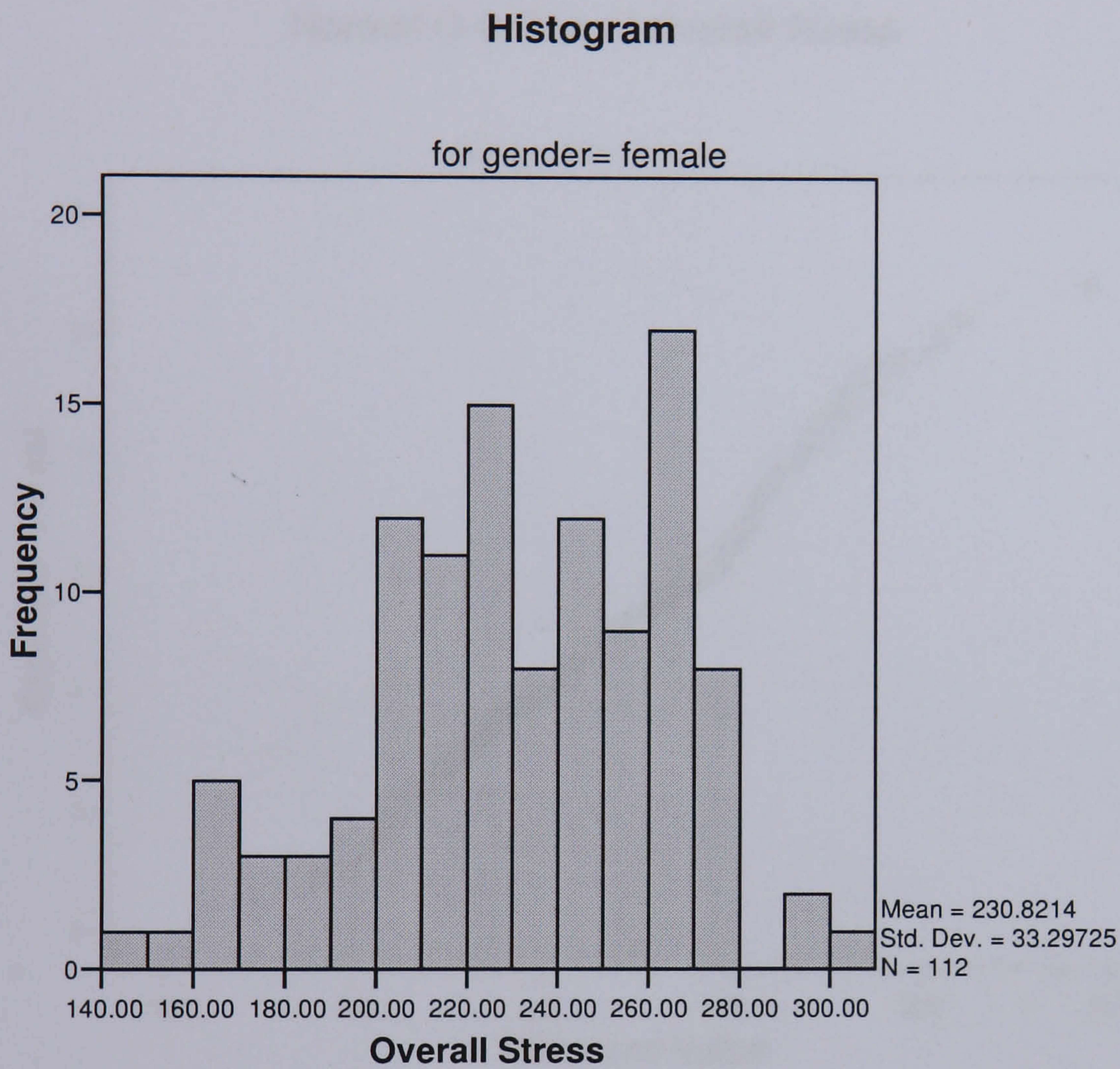


TABLE 6.13: HISTOGRAM FOR FEMALE SCORES



6.4.4 NORMAL PROBABILITY PLOTS

The normal distribution for both groups as indicated in the histograms above was also supported by an inspection of the normal probability plots tables 6.14 and 6.15. In these plots the observed value for each score was plotted against the expected value from the normal distribution. A reasonably straight line as indicated here suggested normal distribution.

The Detrended Normal Q-Q Plots displayed in tables 6.16 and 6.17 were obtained by plotting the actual deviation of the scores from the straight line. There was no real clustering of points here, with most collecting around the zero line.

Table 6.14 NORMAL Q-Q PLOT OF OVERALL STRESS SCORES FOR MALES

Normal Q-Q Plot of Overall Stress

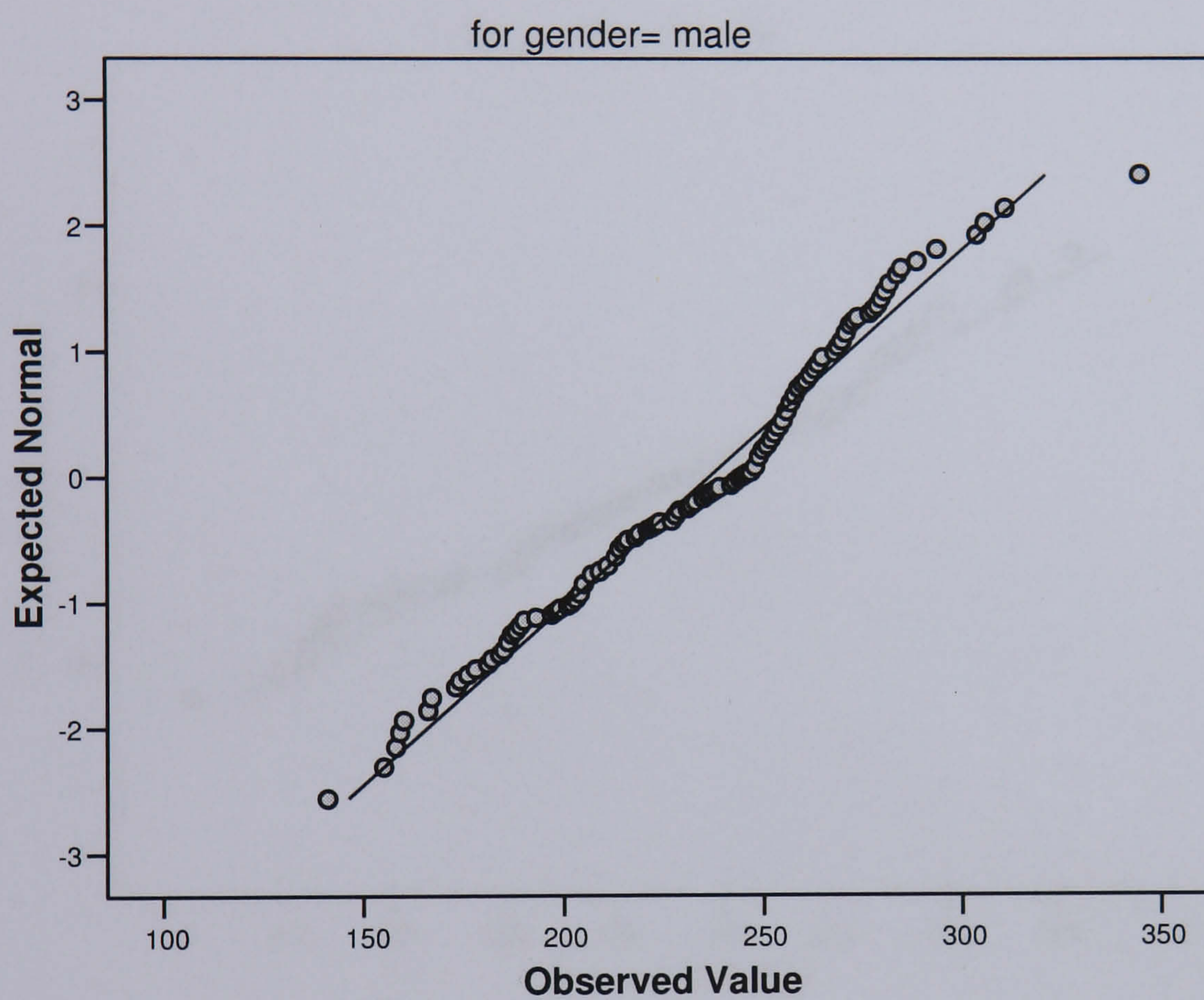


TABLE 6.15 NORMAL Q-Q PLOT OF OVERALL STRESS SCORES FOR FEMALES

Normal Q-Q Plot of Overall Stress

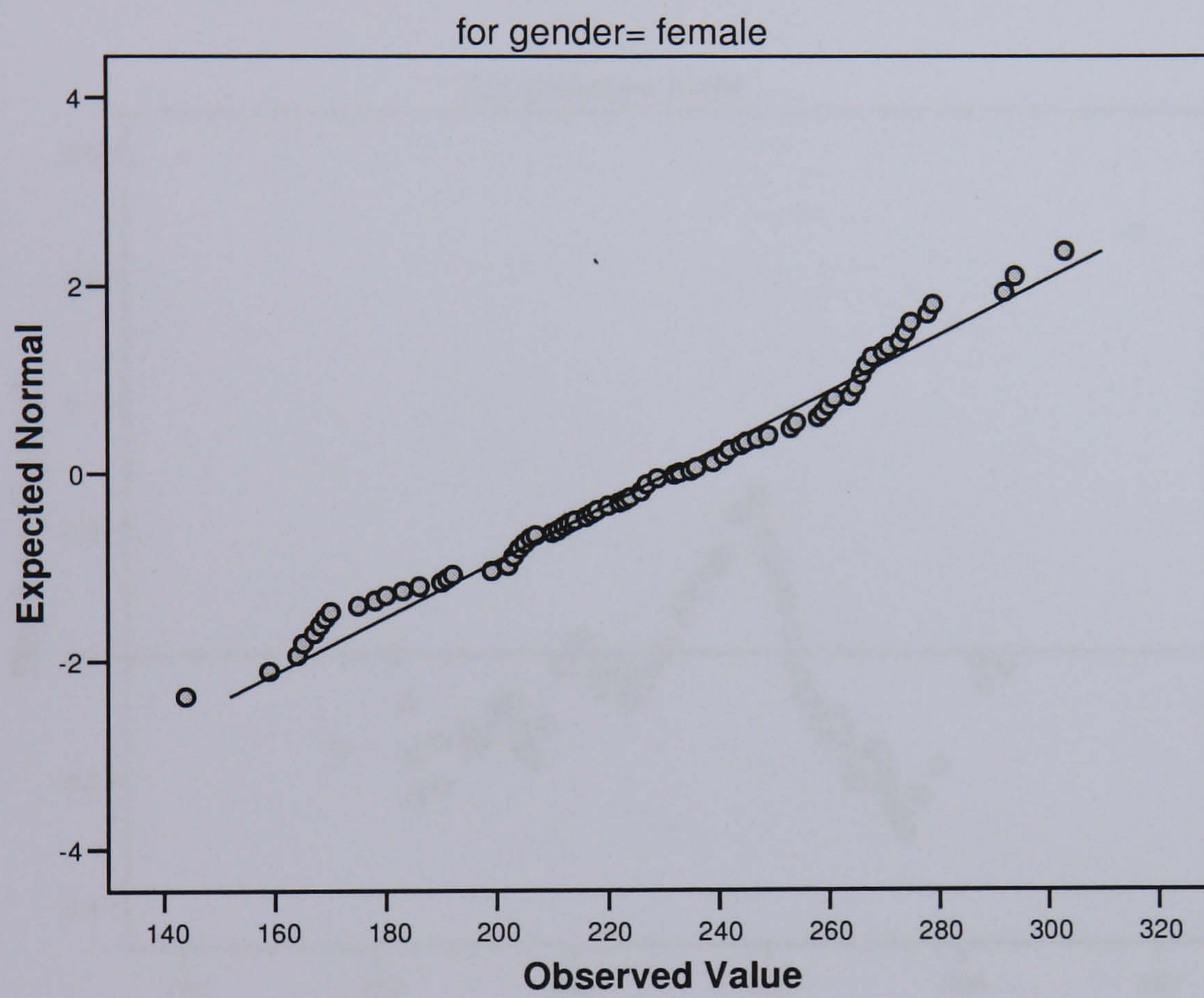


TABLE 6.16: DETRENDED NORMAL Q-Q PLOT FOR OVERALL STRESS SCORES FOR MALES

Detrended Normal Q-Q Plot of Overall Stress

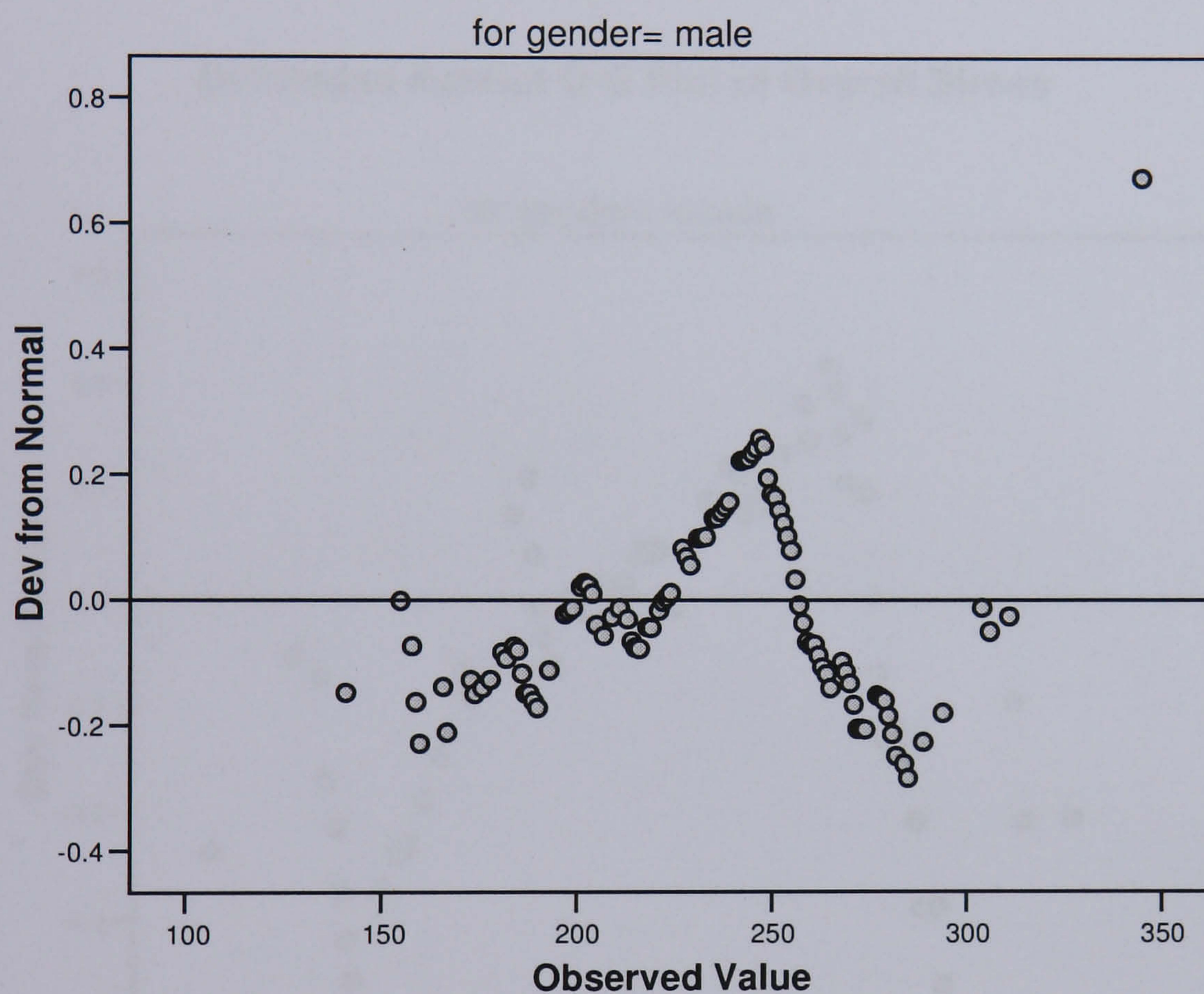
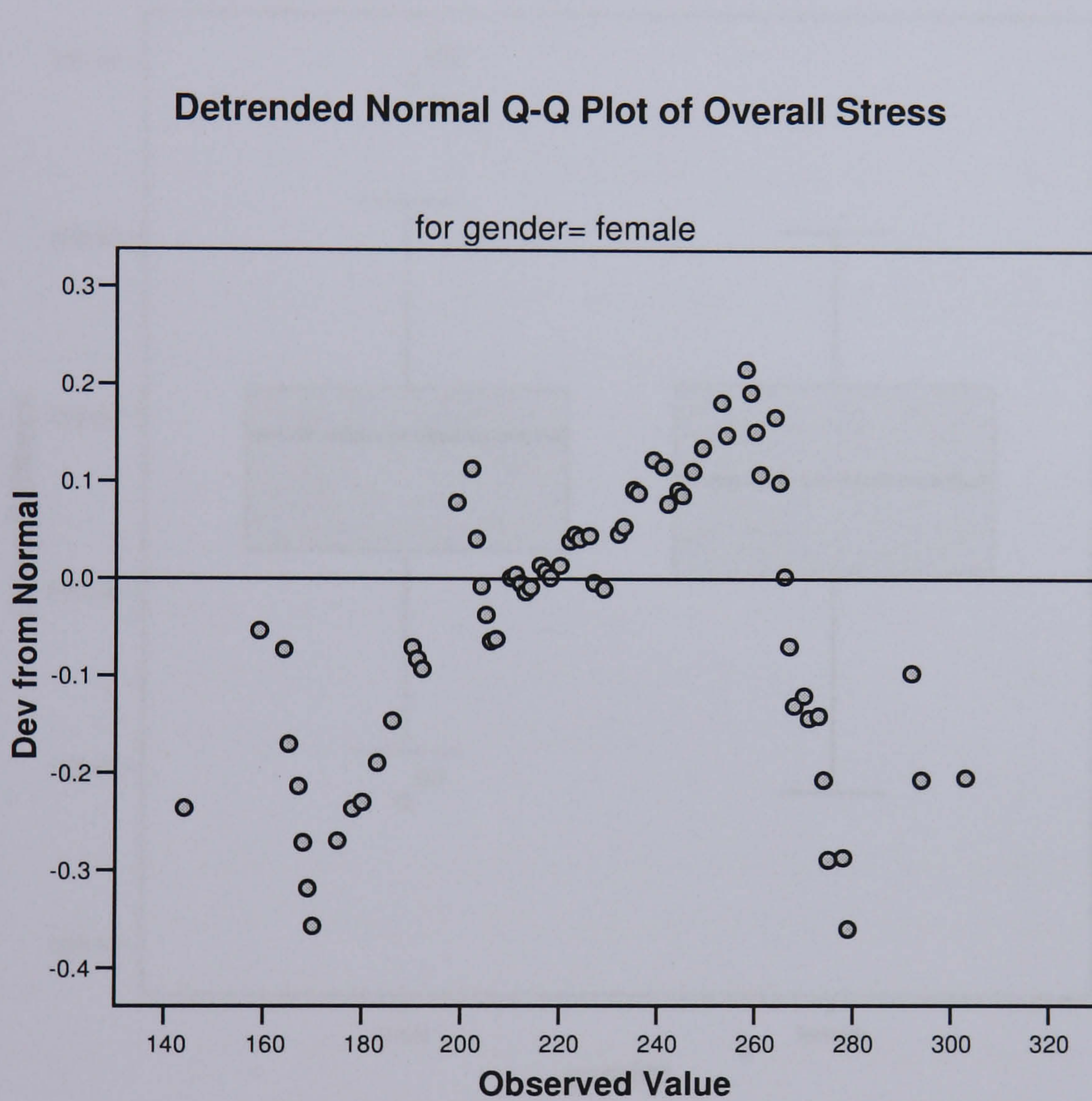


TABLE 6.17: DETRENDED NORMAL Q-Q PLOT OF OVERALL STRESS SCORES FOR FEMALES

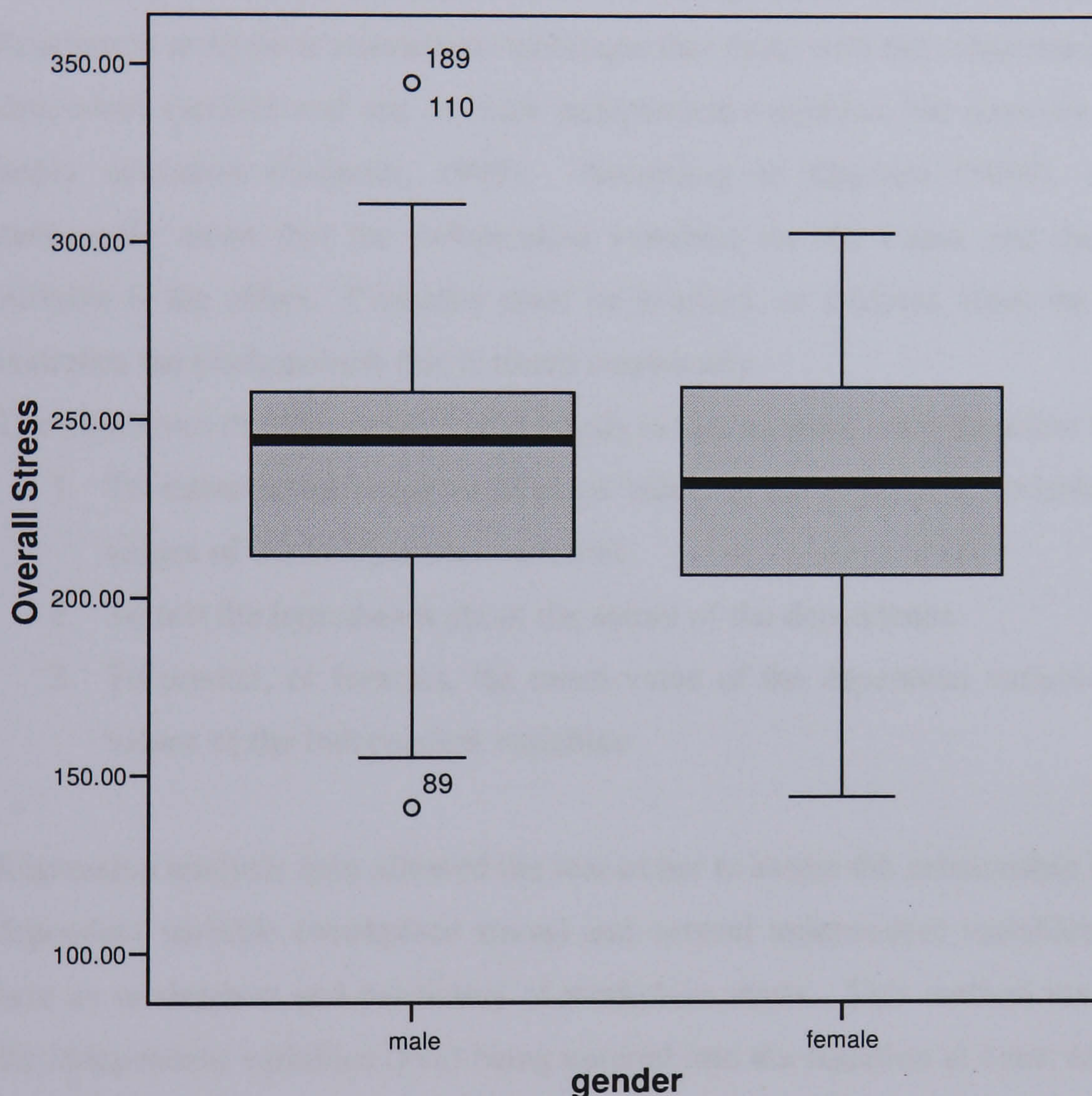


6.4.5 BOXPLOT

Another output of the distribution of scores for the two groups (male and female) is provided in table 6.18. The rectangle in the figure represented 50 percent of the cases, with the whiskers (the lines protruding from the box) going out to the smallest and largest values. The lines inside the rectangles indicated the median values. Scores considered as outliers by SPSS appeared as little circles with a number attached (this indicated the ID numbers of the case in question). These outliers are points that

extended more than 1.5 box-lengths from the edge of the box. These are 189, 110 and 89 for the male group. These scores were checked back in the data record to see if there was a genuine mistake in entering the data. It was found that these cases had the same overall stress scores. Given this and the fact that the values were not too different to the remaining distribution, they were retained in the data file.

TABLE 6.18 BOXPLOT



6.5 SUMMARY

In summary, the results of the normality tests given above indicated the distribution of scores for both groups of respondents was reasonably 'normal'. As a result there was no need to 'transform' the data statistically. The researcher therefore proceeded with hypotheses testing using the data sample.

6.6 HYPOTHESES TESTING

As indicated in chapter four, to explore the research model and hypotheses, both regression analysis and bivariate correlations were used. Bivariate correlation was used to test how variables of interest were related and the likelihood of the relationship occurring by chance, that is, its significance (Saunders, et. al., 1997). Regression analysis is a statistical technique that deals with the relationship between a dependent variable and one or more independent variables, but does not necessarily imply causation (Gujarati, 1999). According to Gujarati (1999), it does not necessarily mean that the independent variables are the cause and the dependent variable is the effect. Causality must be justified, or inferred, from the theory that underlies the phenomenon that is tested empirically.

The objectives of using regression analysis in this research were therefore to:

1. To estimate the mean or average value of the dependent variable, given the values of the independent variables.
2. To test the hypotheses about the nature of the dependence.
3. To predict, or forecast, the mean value of the dependent variable, given the values of the independent variables.

Regression analysis here allowed the researcher to assess the relationship between the dependent variable (workplace stress) and several independent variables referred to here as moderators and predictors of workplace stress. This method involved all of the independent variables (IVs) being entered into the equation at once; each one was assessed as if it had been entered into the regression equation after all other IVs had been entered. Each IV was evaluated in terms of what it added to the prediction of the dependent variable (DV) that was different from the predictability afforded by all other IVs. The result indicated how well this set of variables was able to predict workplace stress (DV), and it showed how much unique variance each of the independent variables explained in the dependent variable (workplace stress).

As indicated earlier, the main aim of this research was to find out if there is an interrelationship between organisational culture and workplace stress. Thus, it was necessary to divide the data sample into the four culture groups (fragmented, communal, networked and mercenary) in order to find out if there were any differences in the effects of both moderators and predictors of workplace stress in the different cultures as indicated by the research model (chapter three).

One of the problems that came up in the analysis was the fact that the numbers of observations in each culture group were not equal. The highest number of observation was found to be in the fragmented culture group (210), while the lowest number of observations was found in the mercenary culture group (14).

To have an unbiased result therefore, it was necessary in the researcher's opinion to have the same number of observations in each group. The researcher thus randomly selected an equal number of observations from each culture group; this was fourteen based on the lowest number of observations (the mercenary culture) in order to make the number of observations in each group equal. Thus, a sample of fourteen was selected for each of the culture group making a total number of fifty-six observations in total for data analysis.

Another adjustment that had to be made was on the stressor variable, due to problems with entering all the stressor variables into the regression equation at once, the researcher opted to use 'relationships at work' as the main predictor variable of workplace stress.

Dependent Variable

For the dependent variable (workplace stress), the total average score was calculated for all the sixty-one items. This was done by instructing SPSS to average the scores for all the items that made up the workplace stress subscale to yield a summary score reflecting workplace stress. The results were then used in the data analysis as the dependent variable (overall stress).

Common Effects Variables

For the regression analysis, the common effects variables used were sociability and solidarity. From the conceptual model in chapter three, it was felt that these

dimensions contributed to the relationships within organisations and also equally to both the predictors (stressors) and moderators (demographic factors of employees) of workplace stress.

Dummy Variables

To resolve the problem of perfect collinearity due to the presence of two categories of a qualitative variable, gender, the researcher opted to use one dummy variable male. The category that is assigned the value 0 is referred to as the base, bench mark, control, comparison, or omitted category (Gujarati, 1999). Thus in the model, the female employee was the base category. The results indicated by how much the value of the intercept term of the category that received the value of 1 (male) differed from the intercept coefficient of the base category (female).

6.6.1 CORRELATIONS (TABLES 6.19, 6.20)

Tables 6.19 and 6.19a list means, standard deviations and intercorrelations of the main variables of the study. Results show that the overall mean of workplace stress as measured on a 6-point Likert scale was high ($M=232.79$), the overall mean of culture was low ($M=2.50$), the overall mean of sociability ($M=33.66$) and solidarity ($M=33.30$) were slightly above scale mid-point.

To test the research hypotheses, correlations were computed between the composite scores for workplace stress, organisational culture, sociability, solidarity, age, educational level, no of years with bank, level of job, relationships at work, rate of absenteeism, labour turnover, and departments such as administration, human resource, corporate banking, operations, finance, and gender (male). Results (see table 6.19) 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 no of years in the bank (0.05).

Workplace stress also showed an inverse significant relationship with absenteeism (-0.34, $p<0.05$), a positive relationship with corporate banking (0.05) and a negative

relationship with administration (-0.09). Workplace stress also showed a negative relationship with level of job (-0.17), a positive relationship with labour turnover (0.18), a negative relationship with human resource (-0.01), an inverse relationship with operations (0.05), a positive relationship with finance (0.14) and an inverse relationship with gender (-0.14). Workplace stress has a strong significant relationship with relationships at work (0.88, $p < 0.01$). Although the results showed correlations, all were not significant except the relationship of workplace stress relationship with absenteeism and with relationships at work.

These relationships suggest that negative perceptions of the culture within organisations contribute to workplace stress. It 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. Furthermore, self-reported workplace stress seemed to differ by departments, with working in some departments such as operations, administration and human resource contributing to less workplace stress. While working in such departments as finance and corporate banking contributed to more workplace stress

These results seem to support the thesis that individuals' level of workplace stress is related to their employing departments within the organisation. These findings are consistent with the predictions made by Narayanan et. al. (1999) that there are differences in perceived stressors across occupational groups and also with an earlier study by Herman and Hulin (1972) who suggested that job function or functional speciality accounted for a substantial portion of variance in individual attitudes toward work.

Furthermore, the more the absenteeism, the less the reported workplace stress indicating that being absent from work helps to reduce workplace stress. This findings support Gupta and Beehr (1979) who noted that job stress is positively correlated with absenteeism. Similarly, Brooke and Price (1989) noted that role conflict and role ambiguity are significant determinants of absenteeism. Labour turnover was found to be positively correlated with workplace stress. Another

contributor to workplace stress was found to be the employee's gender, results indicated that male employees reported less workplace stress when compared with female employees. This seems to support the arguments by Gianakos (2000) that personal attributes like gender can influence workplace stress.

Further analysis of the data revealed significant negative relationships between self-reported perception of culture and age -0.22, years spent at the bank -0.25. A negative but significant correlation between culture and relationships at work -0.39 ($p < 0.01$), labour turnover -0.51 ($p < 0.01$). Self-reported perception of culture was 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 ($p < 0.01$).

Results indicated that there was a weak but significant relationship between age of respondents and how they perceived the organisational culture, also the results indicated that the kind of relationships present in the organisations surveyed depend on culture.

These results seemed to suggest that there were differences between participants in the way they perceived the organisation culture; these differences were especially noticeable in the age of the participants and their employing departments. Also the perception of culture was found to be a significant contributor to the rate of absenteeism and labour turnover. The gender of participants was also noticed to have contributed to how the participants perceived the culture in their employing banks.

Table 6.19: Means, Standard Deviations, Intercorrelations of the variables of interest

	mean	S.D	1	2	3	4	5	6	7	8
1.Overall Stress	232.79	33.27								
2. Culture	2.50	1.13	-0.24							
3.Sociab	33.66	5.21	-0.12	0.39**						
4.Solidar	33.30	4.29	-0.05	0.43**	0.71**					
5.Age	2.00	0.87	0.22	-0.22	-0.28*	-0.30*				
6.Educ	2.59	0.68	-0.01	0.15	-0.07	0.006	0.15			
7.Years	2.12	1.45	-0.04	-0.25	-0.31*	-0.38**	0.79**	0.03		
8.Level of Job	2.82	0.77	0.02	0.13	0.09	0.28*	-0.49**	0.03	-0.48**	
9.Relationships at Work	43.43	7.47	0.88**	-0.39**	-0.24	-0.07	0.23	-0.08	0.11	-0.03
10.Absenteeism	4.46	0.76	-0.34*	0.47**	0.55**	0.32*	-0.27*	0.27*	-0.26	0.15
11. turnover	2.46	1.36	0.18	-0.51**	-0.46**	-0.38**	0.08	-0.03	0.15	-0.08
12.Admin	0.12	0.33	-0.09	0.07	-0.09	-0.31*	-0.06	-0.17	-0.18	0.38**
13.Hum Resource	0.14	0.35	-0.01	0.14	-0.03	0.30*	-0.04	0.25	0.11	0.03
14.Corp Banking	0.34	0.48	0.05	-0.22	-0.08	-0.09	0.09	-0.12	-0.11	0.12
15.Operations	0.14	0.35	-0.05	-0.08	-0.08	0.07	-0.06	-0.27	0.11	-0.26
16.Finance	0.14	0.35	0.14	0.00	0.14	0.30*	0.11	0.25	0.36**	-0.31*
17.Male	0.68	0.47	-0.14	-0.03	-0.27	-0.33*	0.09	-0.08	0.21	-0.11

**p< 0.01, *p<0.05

Table 6. 20: Means, Standard Deviations, Intercorrelations of the variables of interest

	9	10	11	12	13	14	15	16
1.Overall Stress								
2. Culture								
3.Sociability								
4.Solidarity								
5.Age								
6.Educ								
7.Years								
8.Level of Job								
9.Relationships at Work								
10.Absenteeism	-0.42							
11.Labour turnover	0.29*	-0.37**						
12.Administration	-0.05	0.20	-0.09					
13.Human Resource	0.02	-0.12	-0.10	-0.15				
14. Corporate Banking	0.03	-0.04	0.15	-0.27*	-0.29*			
15.Operations	0.02	-0.19	0.08	-0.12	-0.13	-0.22		
16.Finance	0.09	0.15	-0.14	-0.15	-0.17	-0.29*	-0.13	
17.Male	-0.07	-0.13	-0.28*	-0.08	-0.16	0.009	0.17	0.17

**p<0.01, *p< 0.05

6.7 RESULTS OF THE REGRESSION ANALYSIS

As indicated earlier the main aim of this research was to find out if there is an interrelationship between organisational culture and workplace stress. The data analysis set out to explore this relationship by trying to establish if workplace stress is a function of both predictors of stress and moderators of stress and if perceptions of stress differed between cultures.

In order to assess the combined predictive power of these antecedent variables for workplace stress in the proposed conceptual model (see chapter three), 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 by a model using sociability, solidarity, relationships within organisations as stressor and age, education level, number of years with organisation, level of job, absenteeism, labour turnover, gender and function of job as moderators of workplace stress.

Next, to further understand the predictive power of the model within the different organisational cultures, a multiple regression analysis was conducted using E-views statistical methods and an estimation method of three-stage least squares. The results of the analysis within each culture are shown below.

6.7.1 FRAGMENTED CULTURE

In order to assess the combined predictive power of the antecedent variables for workplace stress in the fragmented culture, a multiple regression analysis was conducted using the variables of interest, that is age, education level, number of years in the bank, level of job and employees' job functions such as administrative, corporate banking, human resource, operations and finance and employee gender and relationships at work as the predictor variables for workplace stress. With sociability and solidarity as common effects variables, the regression was a good fit, $R^2 = 99\%$. Table 6.22 displays the coefficient, standard error, t-statistic and probability of rejection for all the independent variables.

The highest stressor in the model estimation under this culture was found to be relationships at work ($t = 12.24$; $p < 0.05$). And, the highest moderator of workplace stress under this culture was found to be working in the corporate banking department

($t=-4.20$), $p<0.05$. Other moderators and stressors that had strong effects on workplace stress, and were considered statistically significant (that is, $t>2$) in this culture were age ($t = -2.66$), moderator, $p<0.1$, education level ($t= 5.48$) $p<0.05$, no of years with bank ($t=3.08$) $p<0.1$, absenteeism ($t= -2.55$), $p<0.1$, turnover ($t = -3.75$) $p<0.1$, operations ($t= 12.05$) $p< 0.05$, administration ($t=5.71$) $p<0.05$, finance ($t= 5.69$) $p<0.05$ and gender ($t = 11.05$; $P<0.05$) with the male experiencing a higher level of stress than the female.

These results seem to indicate that in the fragmented sub-culture, on the one hand working in the corporate banking department, the respondents' age, being absent from work and leaving the job had strong moderating effects on workplace stress and, on the other hand, the education level of respondents, the number of years spent with the bank, being male, and working in the administration and finance departments tended to increase stress levels.

In summary, the following table ranks the stressors and moderators in order of their relative importance. The three most important stressors and moderators of stress levels in the fragmented sub-culture are:

Table: 6.21

STRESSORS	MODERATORS
1. Relationships at work	1. Department: Corporate banking
2. Department: Operations	2. Labour turnover
3. Gender: Male	3. Common Effect: Solidarity

TABLE 6.22: Cross-sectional Estimation Results of the Determinants of Stress Levels in the Fragmented Sub-Culture.

Common Effect Variables		COEFF	STD.ERROR	T-STAT	PROB
	Sociability	9.00	1.64	5.48	0.03
	Solidarity	-8.81	2.46	-3.58	0.07
Demographics	Age	-37.14	13.96	-2.66	0.12
	Educ.	37.44	6.83	5.49	0.03
Job Situation	No. of yrs	19.71	6.40	3.08	0.09
	Level of job	15.84	10.03	1.58	0.25
	Relationships	6.96	0.57	12.24	0.00
	Absenteeism	-27.77	10.90	-2.55	0.13
	Turnover	-34.56	9.22	-3.75	0.06
Departments	Corp	-20.08	4.77	-4.20	0.05
	Admin	63.35	11.10	5.71	0.03
	HR	-30.51	17.44	-1.75	0.22
	Operations	85.83	7.13	12.04	0.00
	Finance	36.44	6.40	5.69	0.03
Gender	Male	67.54	6.11	11.04	0.01

6.7.2 COMMUNAL CULTURE

The regression was a good fit, with $R^2 = 99\%$. Table 6.24 displays the estimated coefficients, standard errors, t-statistics and probabilities for all the independent variables.

The highest stressor under this culture was found to be the level of education of respondents ($t = 10.25$; $p < 0.05$). The highest moderator of workplace stress under this culture was found to be working in the operations department ($t = -9.78$), $p > 0.05$.

Other variables that had strong effects on workplace stress, that were considered statistically significant (that is, $t > 2$) in this culture were age ($t = 3.51$) $p < 0.1$, number of years with bank ($t = -7.56$) $p < 0.05$, level of job ($t = -7.13$) $p < 0.05$, relationships at work ($t = 9.73$) $p < 0.05$, absenteeism ($t = 4.11$) $p < 0.05$, turnover ($t = 8.82$) $p < 0.05$, administration ($t = 5.29$) $p < 0.05$, human resource ($t = 5.60$) $p < 0.05$, corporate banking ($t = 6.00$) $p < 0.05$, operations ($t = -9.78$) $p < 0.05$, finance ($t = -8.35$) $p < 0.05$, male ($t = 4.04$) $p < 0.1$.

These results suggest that in this type of culture employees' education level, age, relationships at work, departments such as administration, human resource and corporate banking are inducers of workplace stress. While employees' job levels, the number of years spent at the bank and such departments as operations, finance helped to moderate stress levels.

In summary, the following table ranks the stressors and moderators in order of their relative importance. The three most important stressors and moderators of stress levels in the communal sub-culture are:

Table: 6.23

STRESSORS	MODERATORS
1. Education level	1. Department: Operations
2. Relationships at work	2. Department: Finance
3. Job situation: labour turnover	3. Common Effect: Solidarity

TABLE 6.24: Cross-sectional estimation Results of the Determinants of Stress Levels in the Communal Sub-culture

Common Effect Variables		COEFF	STD.ERROR	T-STAT	PROB
	Sociability	9.00	1.64	5.48	0.03
	Solidarity	-8.81	2.46	-3.58	0.07
Demographics	Educ.	17.96	1.75	10.25	0.00
	Age	41.94	11.96	3.51	0.07
Job Situation	Absenteeism	12.86	3.13	4.11	0.05
	No. of yrs	-58.13	7.69	-7.56	0.02
	Level of job	-123.15	17.26	-7.13	0.02
	Relationships	9.54	0.98	9.73	0.01
	Turnover	10.52	1.19	8.82	0.01
Departments	Corp	43.14	7.19	6.00	0.03
	Admin	201.42	38.07	5.29	0.03
	HR	97.79	17.45	5.60	0.03
	Oper	-102.05	10.44	-9.78	0.01
	Finance	-39.71	4.76	-8.35	0.01
Gender	Male	11.00	2.71	4.05	0.06

6.7.3 NETWORKED CULTURE

The regression was a good fit with an r-square of 95% (that is, $R^2 = 0.95$). Table 6.26 displays the estimated coefficients, standard errors, t-statistics and probability for all the independent variables.

The strongest inducer of workplace stress under this culture was found to be relationships at work ($t = 4.94$; $p < 0.05$). The highest moderator of workplace stress under this culture was found to be absenteeism ($t = -1.7$), although this was not statistically significant.

Other variables that had strong inducing effects on workplace stress, were statistically the specific units/departments in which the respondents worked and gender. Thus in descending order of relative importance (or stress levels), working in the Corporate Banking ($t=4.80$; $p<0.05$), Administration ($t=4.00$; $p<0.05$) and Operations departments was found to be stressful. Gender-wise, the result provided evidence that the male respondents were likelier to experience a higher stress level than their female counterparts. The common effects explanatory variables were also found here to be statistically significant, with sociability being one of the inducers of stress and solidarity, one of the moderators of stress.

The only other variable that seemed to have a moderating effect under this culture was the number of years participants had spent in their employing banks. This was not however significant.

The results here seem to indicate that all the independent variables except absenteeism number of years and solidarity (common effect variable) induced workplace stress in this culture.

In summary, the following table (table 6.25) ranks the stressors and moderators in order of their relative importance. The three most important stressors and moderators of stress levels in the networked sub-culture are:

Table: 6.25

STRESSORS	MODERATORS
1. Common effect: Sociability	1. Common effect: Solidarity
2. Department: Corporate Banking	2. Absenteeism
3. Job situation: Relationships at work	3. Number of Years

TABLE 6.26 Cross-sectional Estimation Results of the Determinants of Stress Levels in the Networked sub-culture

Common Effect Variables		COEFF	STD.ERROR	T-STAT	PROB
	Sociability	9.00	1.64	5.48	0.03
	Solidarity	-8.81	2.46	-3.58	0.07
Demographics	Educ.	15.99	13.44	1.19	0.36
	Age	5.43	4.75	1.14	0.37
Job Situation	Absenteeism	-16.13	9.4	-1.72	0.22
	No. of yrs	-8.33	6.60	-1.26	0.33
	Level of job	8.26	25.09	0.33	0.77
	Relationships	4.06	0.82	4.94	0.04
	Turnover	0.08	5.50	0.02	0.99
Departments	Corp	31.64	6.60	4.80	0.04
	Admin	41.80	10.45	4.00	0.06
	HR	26.33	21.23	1.24	0.34
	Oper	72.70	33.93	2.14	0.17
	Finance	34.30	21.45	1.60	0.25
Gender	Male	23.29	8.58	2.71	0.11

6.7.4 MERCENARY CULTURE

The regression was a good fit, with a r-square of 94% (that is, $R^2 = 0.94$). Table 6.28 displays the estimated coefficients, standard errors, t-statistics and probabilities for all the independent variables.

The strongest inducer of workplace stress under this culture was found to be relationships at work ($t = 9.04$), $p < 0.05$. The strongest moderator of workplace stress under this culture was found to be the corporate banking department ($t = -3.6$), $p < 0.1$.

Other moderators that had strong effects on workplace stress, that were considered statistically significant (that is, $t > 2$) in this culture were age ($t = -2.11$; $p < 0.5$), finance ($t = -2.17$).

Other inducers that had strong effects on workplace stress, that were considered statistically significant were education level ($t = 2.03$; $p < 0.5$) and number of years ($t = 2.22$). Significantly, the gender effect was not statistically significant.

These results seem to suggest that in this type of culture employees' education level, number of years with the employing bank and relationships at work were major inducers of workplace stress, while such departments as finance and corporate banking and participants' age were moderators of workplace stress.

In summary, the following table (table 6.27) ranks the stressors and moderators in order of their relative importance. The three most important stressors and moderators of stress levels in the mercenary sub-culture are:

Table: 6.27

STRESSORS	MODERATORS
1. Relationships at work	1. Department: Corporate Banking
2. Common effect: Sociability	2. Common effect: Solidarity
3. Number of years	3. Department: Finance

TABLE 6.28 Cross-sectional Estimation Results of the Determinants of Stress Levels in the Mercenary sub-culture

		COEFF	STD.ERROR	T-STAT	PROB
Common Effect Variables	Sociability	9.00	1.64	5.48	0.03
	Solidarity	-8.81	2.46	-3.58	0.07
Demographics	Educ.	73.15	36.00	2.03	0.18
	Age	-183.03	86.94	-2.11	0.17
Job Situation	Absenteeism	-8.98	16.04	-0.55	0.63
	No. of yrs	245.54	110.55	2.22	0.16
	Level of job	-50.95	56.50	-0.90	0.46
	Relationships	4.61	0.51	9.04	0.01
	Turnover	1.06	2.47	0.43	0.71
Departments	Corp	-101.74	27.96	-3.64	0.07
	Admin	53.42	83.14	0.64	0.59
	HR	154.36	105.22	1.47	0.28
	Oper	-12.33	60.25	-0.20	0.86
	Finance	-162.66	74.87	-2.17	0.16
Gender	Male	4.63	7.58	0.61	0.60

6.8 GENERAL DISCUSSION

While the previous section discussed the effects of the model under each sub-culture, further insights can be gained from the results by analysing the data under the research hypotheses.

The correlation results showed that culture was negatively related to workplace stress for bank employees. Although this relationship was found to be statistically non-significant, it partially supported **H1** that the type of culture in organisations and their central underlying assumptions are directly related to perceptions of workplace stress.

Correlation analyses further revealed a strong positive relationship between workplace stress and employees' level of job. Implying that the level of workplace stress increased with individuals' job level. This partially supports **H2**, which states that the level of job of employee is directly related to workplace stress. This result supports evidence by Worrall and Cooper (1998) that perceptions about one's organisation as a place to work vary substantially by one's position in the organisation hierarchy. The results also support the arguments by Bonita (1998) that on the basis of occupational level and type of work performed, female managers, would experience more interpersonal stressors than clerical workers. These differences were found with respective job contexts. Although the differences were found to be consistent with the structural and social forces associated with their respective institutionalised social roles.

Relationships at work, a predictor of workplace stress was found to have a strong positive correlation with workplace stress (0.88, $p < 0.01$). Another strong predictor of workplace stress was found to be working in the administration department. This indicates that employees in this department seem to have lower stress levels than their colleagues in other departments. This result gives support to the argument by Narayanan et. al. (1999) that there can be differences in perceived stressors across occupational groups.

Further analysis of the data revealed strong positive correlations between culture and absenteeism, indicating that perceptions of the organisational culture have an impact on absenteeism.

A regression analysis of the predictive power of the model revealed that 59% of the variance in workplace stress was due to the variables of interest.

Culture as a determinant of workplace stress

The regression results provided evidence that variations in perceptions of workplace stress levels are reasonably well-explained by the different sub-cultures analyses in this study, in varying degrees. Thus, it was noted that the regression model for workplace stress under the fragmented culture had a predictive power of 99.9%, under the communal culture the predictive power 99.8%, or 0.1% less than the fragmented culture. The predictive power was found to be 94.6% under the networked culture and 93% under the mercenary culture.

The difference in predictive power between these regression models supports the predictions of **H1**, that perceptions of workplace stress are directly related to the central underlying assumptions of the type of culture in organisations. A further analysis of the regression model under these cultures revealed that relationships at work was found by respondents under the fragmented, networked and mercenary cultures to be the main inducer of workplace stress, while under the communal culture, the education level of employees was found to be the main inducer of workplace stress. This further supports the predictions of **H1** and is consistent with the reviewed literature on workplace stress.

Relationships at work as predictor of workplace stress.

Since workplace stress is the consequence of job stressors such as relationships at work, a further examination of the regression model under each culture revealed that the predictive power of relationships at work as an inducer of workplace stress was mostly strongly felt under the fragmented culture where it was found to have a strong significant relationship with workplace stress ($t=12.24$, $p<0.05$). It was found to have a strong significant relationship workplace stress under the communal culture ($t=9.73$, $p<0.05$). This relationship was also significant under the network culture, although not as strong ($t=4.93$, $p<0.05$) and under the mercenary culture ($t=9.04$, $p<0.05$).

Demographic factors as determinants of workplace stress

A further examination of the regression model estimation results under each culture revealed the predictive power of the demographic factors as moderators of workplace stress.

Age

Results revealed that the effect of age on stress level was most strongly felt in the communal culture ($t=3.50$, $p<0.1$), it was found to have a significant positive relationship with workplace stress. Under the fragmented and mercenary cultures, it was found to have significant negative relationships with workplace stress. $t=-2.66$, $p<0.5$ and $t=2.10$, $p<0.5$ respectively. However, under the network culture, this relationship was found to be positive but non-significant ($t=1.14$).

Educational level

The effects of educational level on workplace stress was most strongly felt in the communal culture ($t=10.24$, $p<0.05$). It was found to be a main predictor of workplace stress, as the relationship was positive and significant. Education level was also found to have a significant positive relationship with workplace stress under the fragmented culture ($t=5.48$, $p<0.05$) and the mercenary culture ($t=2.03$, $p<0.5$). The relationship was however positive but non-significant under the network culture ($t=1.19$).

Years with organisation

The effects of years with the organisation was most strongly felt under the fragmented culture, where it was found to have a significant positive relationship with workplace stress ($t=3.08$, $p<0.1$). Its relationship with workplace stress was found to be negative and significant under the communal culture ($t=7.56$, $p<0.05$), positive and statistically significant under the mercenary culture ($t=2.22$, $p<0.5$). However its relationship with workplace stress under the network culture was found to be negative but non-significant ($t=-1.26$).

Level of Job

The effects of the level of job was most strongly felt in the communal culture, where it was found to have a strong statistically significant negative relationship with workplace stress ($t=-7.13$, $p<0.05$). In the other types of culture, the relationship was found to be non-significant. In the fragmented culture, $t=1.58$, the network culture, $t=0.32$ and the mercenary culture, $t=-0.90$.

Function of Job: Administration, Human Resource, Corporate Banking, Operations, and Finance.

Operations

Working in the operations department under the fragmented culture was found to have been a major predictor of workplace stress, the relationship was found to be a strong positive significant relationship ($t=12.04$, $p<0.05$). In the communal culture however, the relationships was found to be inverse but significant ($t= -9.78$, $p<0.05$), in the network culture, the relationship was found to be positive as well as significant, although not as strong as the other two ($t=2.14$, $p<0.5$). But in the mercenary culture, the relationship was found to be non-significant ($t=-0.20$, $p>0.5$).

Administration

Working in the administration department under the fragmented culture was found to have a positive significant relationship with workplace stress ($t=5.70$, $p<0.05$), it was found to have a positive significant relationship with workplace stress under the communal culture ($t=5.29$, $p<0.05$). The variables were also found to have a positive significant relationship under the network culture ($t=4.00$, $p<0.1$). Under the mercenary culture however, the relationships were non-significant ($t=0.64$).

Human Resource

Working in the human resource department was found to have a positive significant relationship with workplace stress under the communal culture ($t=5.60$, $p<0.05$). The relationship was found to be non-significant in the other cultures.

Corporate Banking

Corporate banking was found to have an inverse significant relationship with workplace stress under both the fragmented culture ($t=-4.21$, $p<0.05$) and the mercenary culture ($t=-3.64$, $p<0.1$) and a positive significant relationship with workplace stress under the communal culture ($t=6.00$, $p<0.05$) and the network culture ($t=4.80$, $p<0.05$).

Finance

Working in the finance department was found to have a significant positive relationship with workplace stress under the fragmented culture ($t=5.70$, $p<0.05$) and an inverse relationship with workplace stress under the communal culture ($t=-8.35$, $p<0.05$). This relationship was found to be non-significant under both the network and the mercenary cultures.

Gender

As indicated earlier female employees were used as the base category here. The results indicated that the gender male had a strong positive significant relationship with workplace stress under the fragmented culture ($t=11.05$, $p<0.05$). The results were also found to be positive and significant under the communal culture ($t=4.04$, $p<0.05$) and the network culture ($t=2.71$, $p<0.1$). But non-significant under the mercenary culture ($t=1.46$). The results indicated marked differences between males and females under the fragmented, communal and the network cultures, with male employees having higher stress levels than the female employees. No significant differences were however noticed under the mercenary culture.

The above results support **H2**, which stated that age, educational level, level of job, length of service, function of job and gender are directly related to workplace stress. These results are consistent with the findings of previous studies (for example, Yousef, 1999). The results however, indicated that the relationships of demographic factors and workplace stress would differ depending on the culture within the organisation.

Absenteeism and Labour turnover

Absenteeism and labour turnover were found to have negative relationships with workplace stress under the fragmented culture ($t=-2.54$, $p<0.1$ and $t=-3.75$, $p<0.1$). The result seem to indicate that the effects of workplace stress are moderated when an employee is absent from work or when he or she leaves the job. In the communal culture, absenteeism was found to have a significant positive relationship with workplace stress ($t=4.11$, $p<0.05$) and labour turnover was found to have a strong significant positive relationship with workplace stress ($t=8.82$, $p<0.05$).

These relationships seem to support **H3** that the more self-reported workplace stress, the more would be the rate of absenteeism and labour turnover.

However no significant relationships were found between the two variables and workplace stress under the network and mercenary culture.

6.9 CONCLUSION

This chapter presents an analysis of the interrelationship between organisational culture and workplace stress. The chapter describes respondents' opinions on the general organisational culture and workplace stress in their respective work environments. The respondents were asked to indicate their perspectives of the organisational culture. The chapter also examined respondents' perception of workplace stress and conducted statistical tests for the hypotheses of the study. Descriptive statistics indicated that the most common type of culture in the research environment was the fragmented culture. This as indicated earlier in the chapter is a culture indicative of low sociability and low solidarity, and is characterised by small isolated pockets of positive values and beliefs, which are not widely shared or interconnected and are not part of an overall organisational value system. This according to Blunt and Jones (1992) is descriptive of many organisations in developing countries.

Further descriptive tests indicated a high level of stress amongst the respondents- more than 50% found the following as sources of stress-Too much work to do;

keeping up with new techniques, ideas, technology, innovations or new challenges; having to work long hours; ambiguity in the nature of job role; conflicting job tasks; demands in the role that I play; coping with office politics; lack of encouragement from supervisors; feeling isolated; underpromotion, unclear promotion prospects; lack of consultation and communication; inadequate or poor quality of training/management development; staff shortages; taking work home; spouse's attitudes towards job and career; demands work make on relationship with spouse and children and absence of stability or dependability in home life.

A multiple regression analysis was applied to the research hypotheses and the researcher can conclude that the perception of workplace stress is attributable to the demographic characteristics of employees and to their educational levels. Perceptions can also differ by the organisational culture and by individual job function. Results also showed evidence that the more self-reported workplace stress, the more would be the rate of absenteeism and labour turnover.

These findings reveal that although organisational culture plays a substantial role in the experience of workplace stress, the demographic characteristics of employees act as modifying variables, either reducing or increasing the effect of stress.

The findings also indicate that individuals viewing the same cultural context perceive, remember and interpret things in different ways. This supports evidence in the literature that some job functions are perceived as more stressful than others and the stresses of the job can become less severe by the time an individual achieved higher rank.

From considering quantitative findings about the relationship between organisational culture and workplace stress within Nigerian banks, the next chapter will move on to present qualitative findings which augmented the results of the questionnaire findings.

CHAPTER SEVEN

POST SURVEY VALIDATION AND CASE STUDIES

7.1 CHAPTER INTRODUCTION

As indicated in chapter four, this research used a multi-method approach. Accordingly, a combination of quantitative and qualitative methods was used in the research in such a way that the quantitative method predominated, while the qualitative method was used to compliment the width of the quantitative analysis with more depth. The qualitative research methods included semi-structured interviews with human resource managers, and examination of company documents and records such as strategic plans and annual reports. Essentially, the qualitative research complemented the quantitative research and enhanced the overall research processes and comparisons.

Accordingly, the aim of this chapter was to present the findings of the case studies and post survey validation interviews (see chapter four). In order to enhance the understanding of the relationship between organisational culture and workplace stress, the chapter shows the differences and similarities between five organisations in terms of organisational culture and perception of workplace stress.

Using qualitative methods it was felt in this research that even if, as suggested by Schein (1997), cultures should mainly be observed through interviewing key persons in an organisation and helping them to interpret the values and ways to do things in terms of background assumptions, some useful differences between organisations should show.

The case organisations were thus chosen from a theoretical “preunderstanding” viewpoint, that the chosen organisations should differ in some significant, observable cultural features, should have clearly different views on workplace stress and this

should in the researcher's opinion show even in the survey results as indicated in the appendices. The validation interviews were therefore conducted to further explore the differences and similarities between the organisations and whether the conclusions drawn on the features revealed by the survey show real deep-level assumptions, the essence of culture (Schein, 1985). For this qualitative phase of the research, the thesis adopted the grounded theory approach as indicated in chapter four and what Glaser and Strauss (1967: 101-116) term "the constant comparative method of analysis".

The presentation of the case studies therefore took an interpretative rather than a purely descriptive approach. Masinde (1994) and Yin (1994) refer to this as "pattern matching" across different sites. Explaining this approach, Miles and Huberman (1984) state that:

'The issue in pattern matching approach is discovering whether a pattern found in one site plays in other ones as well, suggesting a common scenario. Are the same core variables involved? Are the ratings (high, moderate, low) the same?' (p 200).

The case analyses in this chapter were therefore concerned with establishing the nature of any existing patterns based on the results of the quantitative surveys (see chapter six).

- Is there a relationship between organisational culture and workplace stress?
- Are employees within medium-sized organisations more stressed than their counterparts in smaller or larger organisations?
- Are employees in the officer/junior management sub group more stressed?
- Are there relationships between job functions, job levels of employees and workplace stress?
- What are the organisations' attitudes towards workplace stress?

For the case studies and validation interviews, five banks were selected from the Nigerian banking industry (see chapter five). Four of the banks are well known

and respected banks with branches nation-wide. The selection of the five banks was appropriate due to methodological difficulties and the conceptual problems that can result from a single case study approach (Eisenhardt, 1989; Dyer and Wilkins, 1991). Eisenhardt (1989) claims that with fewer than four cases, the generation of theory is difficult and ‘empirical grounding is likely to be unconvincing, unless the case has several minicases within’ and therefore whilst ‘there is no ideal number of cases, a number between 4 and 10 usually works well’. Consequently, convinced by the dual needs for depth and coverage, in the current study, five organisations were studied.

The cases were selected for the relevant and compelling issues they could illustrate. Qualitative and quantitative methods of investigation were applied to the case studies. The main reason for this is as suggested by Schein (1985), that value – and artefact based approaches cannot reveal the underlying assumptions that make up the organisational culture. Due to the “underlying” nature of the assumptions, respondents cannot tell what the organisations’ assumptions are – thus it is insufficient to make conclusions based on the surveys alone. All observations and conclusions drawn should be confirmed by observations and/or interviewing members of the organisations.

This research thus continued observing the organisations by Scheinian methods, mainly by interviewing some key members of the organisations (human resource managers), in order to come closer to the real basic assumptions involved.

Except for the initial visits in the five case organisations, with the aim of conducting this research project, the organisations were also approached, as proposed by Schein (1997), via discussions with a “motivated insider” (in this research, the human resource managers).

All in all, the multiple methods used in this research were an attempt to triangulate organisational culture and its’ possible implications on workplace stress so that as much as possible of the problems connected with the utilisation of a survey approach in cultural research could be solved.

7.2 SEMI STRUCTURED INTERVIEWS

As indicated in chapter four, this study in order to achieve its purpose followed the semi-structured form of interviews, where the researcher asked certain but major questions the same way each time, but was free to alter their sequence and 'to probe' for more information (Gilbert, 1993). The interviewer, thus, was able to adapt the research instrument to the level of comprehension and ability to articulate of the interviewees, and to handle the phenomenon whereby, in responding to one question, the interviewees also provided answers to questions the researcher might ask them later (Gilbert, 1993).

In addition, the study adopted the personal telephone interview type of semi-structured interview (see chapter four).

7.3 INTERVIEWS WITH HUMAN RESOURCE MANAGERS

As mentioned previously in chapter four, five interviews were conducted with human resource managers of five of the ten banks used for the quantitative survey. The philosophical approach to interview processes conducted in this study relates most closely to a phenomenological perspective, described thus:

“the phenomenological perspective includes focus on the life world, an openness to the experiences of the subjects...describing the world as experienced by the subjects, and with the assumption that the important reality is what people perceive it to be”(Kvale, 1996, p.52).

The main aim of the interviews was to probe more deeply with regard to organisational culture and workplace stress and to compliment the width of the quantitative analysis with more depth. As indicated earlier in chapter four, a semi-structured interview method was adopted based on a number of theme areas (see appendix D), the general approach was to encourage interviewees to take the conversation forward from suggested theme questions (Farmer, 1999). In spite of the interview format's relative freedom, it was still important to consider how questions were worded so as to avoid bias and obtain full and useful answers.

7.3.1 SAMPLING

The sample size was determined by the need to obtain depth and a flavour of context within a limited time frame. As Kvale states “interview as many subjects as necessary to find out what you need to know” (Kvale, 1996, p101). Using this advice, it was at first decided to conduct ten interviews with the human resource managers of the ten banks used for the quantitative survey. Of the initial pool of ten Human Resource managers however, only five agreed to be interviewed.

Questions in the semi-structured interview schedule for Human Resource Managers were categorised as being:

1. Validation Questions: These questions were aimed at generating discussions around themes that had already been covered within the questionnaires. They were intended to invite interviewees into a discussion of their perception of the issues, providing their experiences, opinions, values and background details (Patton, 1987; farmer, 1999). It was important therefore not to provide prompts or clarification because it was of interest to observe how interviewees perceived the questions, what they constructed out of them and how this affected their responses.

2. Questions about new factors: Some factors were covered in the interviews that had not been addressed previously. These emerged out of study results, the literature and discussion with adviser.

7.3.2 ARRANGING THE INTERVIEWS

Human resource managers were first sent a letter indicating the researcher’s interest in interviewing them. The letter indicated that they would be contacted within two weeks of the date of receiving the letter, to find out if they were willing to be interviewed and to set a time for interview. Within two weeks of the initial letter, the researcher had heard from three of the banks saying they were happy to be interviewed. Another two banks indicated their interest a couple of months later. The process of attempting to contact Human resource managers by telephone was then started. Calls were made between 9am and 12pm as these was the best time to

get the managers at work. Eventually over a period of 4 weeks all interviews were arranged.

Farmer (1999) says it is important to realise that the call is an encroachment upon people's time. In this study it was important to take care that frequent attempts to establish contact were not viewed as annoying by prospective interviewees. Once contact had been established, Human Resource Managers were told that the interviews would take around 30 minutes and were given an outline of the aim and objectives of the study. The actual interviews took place a year after the initial contact.

7.3.3 INTERVIEW PROCESS

It was assumed that the Human Resource managers would be busy and would have limited time available for interviews. Sometimes this was the case and the researcher had to call back. In other cases, the interviewee had set aside a period of time for discussion and seemed willing to talk at length on the telephone.

At the start of the interview, the HR managers were thanked for considering the request for access and agreeing to the interview. The interviewees were told briefly about the aim of the study. Confidentiality and anonymity were stressed by stating that nothing said by the participant would be attributed to them or their employing organisations without first seeking and obtaining permission. The interviewer then proceeded with questions from the schedule being asked. Space was left on the interview schedule for writing brief notes as the interview progressed. This was useful in that it provided thinking space and meant that key points could be noted down for further follow-up as the interview progressed.

7.3.4 IMPORTANT ASPECTS OF THE INTERVIEW PROCESS.

Some important aspects of the interview process were as follows.

1. Questioning

Saunders et al (1997) suggest that when conducted properly, the researcher's approach to questioning should reduce the scope for bias during the interview and increase the reliability of the information obtained. Hence, the questions for the interviews were clearly phrased, so that the interviewees could understand them, and they were asked in a neutral tone of voice. The researcher also followed the suggestions of Easterby-Smith et al (2002) and used open ended questions to help to avoid bias. These were followed by the use of appropriately worded probing questions which helped to explore the topic and produce a fuller account. Essentially, questions which sought to lead the interviewee or which indicated bias on the part of the researcher were avoided.

Long questions or those which were made up of two or more questions were avoided. The questions used for the interviews were also set in such a way as to avoid too many theoretical concepts or jargon; this was due to the fact that the researcher's understanding of such terms may vary from that of the interviewees. Where theoretical concepts or specific terminology needed to be used, the researcher followed the suggestions of Saunders et. al. (1997), by ensuring that the interviewees understood the intended meaning. Also, questions considered as sensitive were left at the end of the interviews, this was according to the suggestions of Saunders et al (1997;223) that 'it is usually best to leave the sensitive questions until near the end of an interview because this allows a greater time for the interviewees to build up trust and confidence in the researcher'.

2. Managing the Interview

This was important as the interview schedule was intended merely as a starting point for discussion. The Human Resource managers were encouraged to explore tangents or discuss topics in depth. It was necessary sometimes to be assertive in asking for a return to focus. At the same time, it was beneficial to let them talk at length so that

an accurate picture of their constructions of reality could be ascertained. Also it was necessary as the researcher to project interest and enthusiasm through the tone of voice, avoiding any impression of anxiety, disbelief, astonishment or other negative signals.

3. Listening

According to Saunders et. al. (1997), the purpose of a semi-structured interview or in-depth interview is to understand the interviewees' explanations and meanings. This type of interaction is not typical of many of the conversations which the researcher normally engage in, where those involved often compete to speak rather than concentrate or listen. Thus, the researcher had to learn to listen without prejudice (Kvale, 1996). In so doing, the researcher had to deliberately hold back her own thoughts, which would divert or compete with the others. The interviewees were provided reasonable time to develop their responses. A couple of the interviewees were quite guarded in their approach to answering questions, while the others freely shared anecdotes. Sometimes they made quite provocative statements, for example about management or other employees and it was necessary not to show surprise or react.

4. Developing Rapport

Developing a rapport with the interviewees was an important aspect of the interview (Oppenheim, 1992, p. 65). In this study, this was felt to start from the initial phone call. It was possible to gain some feeling about what the interviewee's attitude was going to be, although first impressions gained over the telephone can, be proven wrong. As the researcher did not have the benefit of a face to face meeting, she went with the first impression gained from the initial phone call.

Ultimately, the interviews conducted seemed 'positive experiences' (Kvale, 1996, p.31) for interviewees as well as interviewer. The degree of rapport (as well as time previously set aside by the Human Resource managers) generally determined the length of interviews. The shortest interviews lasted 20 minutes, while the longest lasted 60 minutes. Some research texts discuss the problem of "equivalence of stimulus"- that is, although interviews must be tackled in different ways to deal with

differences in personality and timing, the researcher must be reasonably assured that each interviewee was asked the same questions and was able to give an equivalent level of successful response (Oppenheim, 1992:p.67). This was felt to have been achieved in this study – with the differences in interview times being a matter of differing duration and not of differing quality of stimulus.

5. Knowledge of the subject

While interviewing, it was necessary for the interviewer to show and use knowledge about the topic of discussion. Hertz and Imber (1995) say that those who interview elites must have a good grasp of their topic in order to be taken seriously. Indeed at times during the interviews, there seemed to be an element of testing to see how much was known. At other times, interviewees asked what the interviewer thought about particular topics. Questions had to be handled tactfully – usually after the interview so as not to bias results or allow the interviewees to take over direction of the interview.

7.4 DATA ANALYSIS

7.4.1 TRANSCRIPTION

Transcribing the interview data could follow a number of methods (Gillham, 2000). As far as this study was concerned however, the interviews were not tape recorded as explained in chapter four. Transcriptions were therefore done on an ongoing basis, using written notes taken during the interviews. This helped in closing all the gaps that would have been left had tape recorders been used during the interviews. Accordingly, as the number of interviews was not very large, the researcher took notes during the interview and immediately afterwards. The researcher also included notes that she made after each interview that were general comments on the nature of the interaction such as factors about the time and relationship with the interviewee that seemed likely to be important for the content of the study.

7.4.2 INTERVIEW DATA

The data gathered in the interviews were of a qualitative nature. As indicated in chapter four, all the interviews were in the same format, and were recorded using extensive notes as recording using audiotapes in the researcher's view would have

led to a loss of potentially revealing insights. Accordingly, key word notes were taken during the interviews and converted to themes afterwards (Dick, 2005).

7.4.3 THEMING, CODING AND CATEGORISING DATA

Initially the interview transcriptions were collated and read through generally in order to get a 'feel' for the data. This allowed the identification of a number of themes, both within responses to individual questions and over-arching themes. The relevance of the initial stage of data 'skimming' was to begin to look for ideas and themes that may be arising within the data, and to get an understanding of what categories were suggested by sentences made by interviewees (Charmaz, 1994; Dick, 2005).

The next stage of the analysis required reading through the transcriptions again, this time much more systematically and making notes about themes arising (Charmaz, 1994). Themes recurring in the data were then listed and assigned codes. This was done in two ways. Firstly, the themes arising within answers to individual interview questions were explored (Wolcott, 1994). Secondly, more over-arching themes were explored. This entailed consideration of themes that were recurring throughout the whole set of data. This was constant comparing as initially comparing data set to data set; and later comparing data set to theory (Dick, 2005).

Initially a large number of potential themes were derived. Themes were assigned codes – that is, numbers. Some substantive themes were defined using the words of the interviewees. Others were implicit themes because they were based on the interpretation of the data (Mullen and Reynolds, 1994).

Once themes had been identified, the data was methodically processed – coding it statement by statement (Charmaz, 1994). Themes were then reviewed to see if they could be 'reduced' into clusters of like themes (or categories [Stern, 1994]). In defining these categories, brief notes were made about the parameters of each – that is, what might be included or excluded from that category. An overall logical scheme of categories was then devised in order that ideas might be followed in a progression when writing up.

It is however understood in the literature that the nature of theming and coding process for qualitative data analysis is not “immaculate perception” because the way one researcher looks at data might be different from the way another might perceive it (Farmer, 1999). Cross-validation is therefore a way of achieving greater objectivity in qualitative data analysis. This was not done formally though for the Human Resource managers’ interview data due to the difficulty of finding someone with the time to carry out such a task. However, comprehensive reports of all responses were presented to research supervisor.

7.4.4 INTERPRETING DATA

Analysis of the data is a means of identifying “pattered regularities” (Wolcott, 1994). But once this has been done, it is necessary to consider these patterns and what they might mean. It is necessary to interpret data. In this study, themes were examined individually, in related ‘clusters’ and holistically. It was important to consider the transcriptions of individual interviews holistically in order to interpret what interviewees’ statements said about them and then relate that to the context of the group of transcriptions.

Finally, it was important always to consider the whole context of the data so that results in relation to one aspect of the study were not being used in a non-representative way. It was also important to consider results in the context of other evidence such as the research literature or data from the quantitative survey.

Within the interpretation process, a necessary balance had to be struck between ‘overly-imaginative’ interpretation of data and an overly-conservative approach (Wolcott, 1994). It was important in this research to bear in mind that trends and relationships can be inferred from qualitative data, but that conclusive evidence might be rare (Platt, 1964).

7.5 PRESENTATION OF THE CASE ORGANISATIONS

7.5.1 FIRST BANK OF NIGERIA PLC (FBN)

As indicated in chapter five, the First Bank of Nigeria (FBN) is one of the old generation traditional banks. It was established in 1894 and was incorporated as a Limited Liability Company on March 31, 1894 under the corporate name Bank of British West Africa (BBWA) with a paid-up capital of £12,000. The bank was initially intended to serve the then Colonial Government in performing the traditional functions of a Central Bank.

The bank is now one of the largest banks in the country with 339 branches and over 8,000 employees. It maintains the largest branch network in the banking industry, got listed on the Nigerian Stock Exchange (NSE) in March 1971 as Standard Bank of Nigeria and changed to its current name of First Bank of Nigeria Plc in 1991.

In the last five years, FBN assets and shareholders' equity have grown steadily to N320 billion (\$2.52 million) and N25 billion (\$197 million) respectively as at March 2003. Gross earnings and pre-tax profit increased to N45 billion (\$354 million) and N13 billion (\$102 million) respectively during the same period. The bank has also recently diversified into a wide range of banking activities and services. These include Corporate and Retail banking, Registrarship, Trusteeship and Insurance Brokerage.

The bank is one of the old generation banks that have, during the recent years of internalisation and turmoil of new management trends in the industry (see chapter five), placed strong emphasis on empowered teams and several years of different culture-change programmes and campaigns. The features of the bank when one enters is that of an organisation with relatively great power distance (Hofstede, 1991), supervisory personnel structured into tall hierarchies, privileges for superiors, few contacts between superiors and workers-typically initiated by the supervisors.

The recent changes in the banking industry which has led to increase in industry rivalry, changes in consumer taste and fall in barriers to entry has forced the bank to

improve its' services and its' organisational culture. According to the researcher's first impression, it seemed to be in this company's culture that a worker might approach a customer to offer services. Offices are open plan, but the supervisors offices are differentiated from other employees by glass dividers. Dress code here is formal, and Fridays are regarded as dress down days.

Although there is high power distance, the culture within the bank also seems to be highly supportive and achievement orientated, this according to the interviewee is based on competencies and relationships within the bank. The bank strives to inspire employees towards achievement of a goal and at the same time employees are allowed to build solid relationships that carryover after work. The organisational culture is clearly evident from the well-defined and documented organisational procedures and responsibilities and style of management found visible within the bank.

The bank is known in the industry to have a dominant market share and over the past five years according to published results has been the top bank in the country (Agusto and Co, 2002). As a result, the bank is therefore open to competition from every new player in the industry (interviewee). Thus its' management has found that there is a need to keep innovating and developing new products and to diversify its' operations in order to keep its' position as one of the top banks in the country.

Essentially, to survive in the current economic climate and keep its' market share, as part of its organisational change processes, the bank has invested in new technology (telecommunications and information) to help streamline its' back office operations and to improve efficiency and productivity. As in the words of the interviewee,

“Building on the efforts of the previous two years, we continued to implement the century II project, the result of which continued to unfold directly and positively in the bank's top and bottom line. Indeed come direct correlation is emerging between the bank's enhanced performance and the project as evidenced by the performance of

those branches where re-engineering is most advanced. At the pioneer Niger House branch in Lagos, for example, the full advantage of the project began to manifest during the period under review, with an unprecedented 65% leap in profit. At the Ikeja industrial estate branch, also in Lagos, revenue from service charge went up from 6 million monthly in the previous year to over 10 million monthly as a result of quicker service delivery. Re-engineering is on the whole, facilitating the realisation of the full potentials of our branches!”

It is part of the culture of the bank to recruit new employees to designated departments, and to carry out relevant training on the job. The bank therefore has a training school and a qualified trainer in every sub-section. Employees are thus given designated period of time in which to acquire new skills, and all training and assessment is formally documented. Career progression and development is therefore performance driven and to some extent qualifications based.

Advances in information technology within the bank have helped it to both exploit and expand into new market segments. One of the ways it has been able to expand its’ market segment is by for example what is popularly known in the industry as money transfer program. The money transfer program enables Nigerians in the diaspora to send money to families and businesses at home. This basic service is very popular and has given the bank an advantage over its’ competitors. Under the scheme, technology makes it possible for such transfers to be effected and claimed.

According to the interviewee

“The bank through its’ research and development programs introduced this service into the Nigerian market through a partnership with Western Union financial services Inc. This service, known as the Western Union Money Transfer Service (WUMTS), has continued to grow. And to ensure the provision of our efficient services to our numerous customers, more western union transfer centres operating seven days a week has been opened!”

The advances in technology have also helped the bank to expand into foreign markets. As suggested by the interviewee.

“The bank now has access to international banking networks in order to efficiently effect fund transfers, open and amend letters of credit and retrieve up-to-date information on the status of customers’ transactions!”

7.5.2 UNITED BANK FOR AFRICA PLC. (UBA)

The United Bank for Africa (UBA) Plc has its antecedents in the British and French Bank Limited which metamorphosed from BCNI Paris, Banque Nationale Pour Le Commerce et L’Industriae established in 1932. The bank was incorporated in 1961 and has about 3,687 employees with 223 branches and cash offices in Nigeria’s major commercial centres, state capitals. It also has two offshore branches in New York and Grand Cayman Islands.

The major business of the UBA Group is commercial banking and financial services. The Group comprises UBA Plc (the bank), UBA Capital and Trust Limited – a subsidiary of the bank that focuses on asset management, trusteeship and private equity which also has a fully owned subsidiary, UBA Securities Limited, which is engaged in security registration, custodial services, issuing house and underwriting business.

The group has total assets worth N202 billion (\$1.6billion), shareholders’ funds of N16 billion (\$131million) with the bank (UBA Plc) contributing about 98.4% of the total assets. The bank’s services are divided into two large sectors, corporate banking and consumer banking.

As in the case of the previous bank, this bank is also one of the old generation traditional banks with high power distance between employees. But unlike in the previous bank, it is not easy to identify the differences in rank, status and power within this bank. Most of the cubicles here are identical and modest looking. The

researcher's first impression on entering the bank's headquarters was of meeting rooms on the periphery occupied by small groups in apparently intense, occasionally volatile, and sometimes playful discussion.

Although at first sight, it often appeared that people come and go as they please, it is fairly well established that long hours are the norm. People are aware of the bank's demands and their significance. Although most people here seem to exhibit signs of acceptance, they also indicate considerable wariness and even a degree of cynicism of the bank's expectations, even as they are investing their efforts.

The bank has four main categories of employees- shop floor, supervisory, middle level and top level managers. As in the previous bank, the bank in the last couple of years has invested largely in major organisational change efforts by improving its' information technology and organisational structure.

Improving its' technology (telecommunications and information) in the opinion of the interviewee has helped the bank in improving the way banking services are delivered and distributed, making banking more convenient for its' customers. Many of its' branches are now linked online. Implying that it is now possible for its' customers to carry out banking operations from any branch of the bank that is linked online. As part of its organisation change efforts, it is one of the groups of banks that have introduced debit cards into the Nigerian economy. According to the interviewee

“This project has the ultimate objective of relieving the society of the costs and burden of carrying cash around and by implication, enhancing the efficiency of the payment system in the economy. We see this as providing leverage for building a formidable consumer business, which is evidently the future of Nigerian banking!”

Many of the improvements made during the last couple of years have helped to shape the culture of the bank, and much of the improvement can be seen when one visits the headquarters. The power distance (Hofstede, 1991) here seemed much smaller than in the previous bank.

According to the interviewee, the bank puts a lot of emphasis on its mission which is to

“provide first class service to our customers delivered by well trained and highly motivated people aided by the best technology generating superior returns to shareholders while positively impacting the community”.

In order to achieve this and have a strong competitive advantage in consumer banking especially in the customer facing units, the bank invests in their human resources. Emphasis is placed on the development of employees. Management, professional and technical expertise are considered as the bank’s principal assets and investment in employees’ development is emphasised. Employees are empowered to take more decisions concerning their own personal productivity. Such empowerment is also apparently being reflected in employees’ confidence and trust and a greater willingness to co-operate in team working.

The bank is also described by the interviewee as being committed to keeping employees fully informed as much as possible regarding the bank’s performance and progress, and in also seeking their opinion where practicable on matters, which particularly affect them as employees.

Recruitment within the bank is at the entry point as in most Nigerian banks, but occasionally professionals are recruited to fill identified job positions. The new recruits undergo an intensive and highly structured training development programmes streamlined along career path options. Career progression within the bank is mainly performance driven, but to some extent also based on qualifications. At senior management levels however, availability of vacancy is the main factor in considering an employee for promotion.

All in all, the impression one gets from this bank is that the bank is undergoing a long-time, cultural change from a classical dualistic structure to an organic team-based, learning structure. This requires changes not only in the structure, but in processes, systems, attitudes, leadership philosophy and style.

7.5.3 ZENITH BANK LTD

The third bank that this thesis looked at is Zenith bank. Zenith bank is a private limited liability company incorporated on May 30, 1990 with 100% equity ownership by Nigerian citizens and institutions. It is one of the new generation banks (see chapter five). The bank has a branch network of 64 spread over Nigeria's major metropolitan centres. It has total assets of over N153.4 billion (\$1.1 billion) and shareholders' funds of N12.6 billion (\$98.4million). The bank employs over 500 employees.

Unlike in the previous two cases, this bank has a flat organisational structure with three main categories of employees- junior employees, junior level and top level managers. The bank is one of the new upcoming/modern banks in the industry.

Much of the modernity of the culture here was seen during a site visit by the researcher. Employees here seemed to be proud of their jobs, and were ready to help any visitors or customers. The bank however revolves around clear sets of rules, principles and allocation of rewards and punishment. As a result, employee-management relationships and attitudes of managers towards subordinates were described by the interviewee as very poor. There is essentially a culture of control within the bank. This is shown by the strictness of rules and regulations pervasive in the bank.

In the opinion of the interviewee, to create a market niche and to attract as many customers as possible, the bank's main focus is on customer service and customer needs. Unlike in the previous two banks, where emphasis is placed on training and developing employees on the job. Emphasis seem to be placed on recruitment and acquisition of requisite skills – technical and managerial – and on manpower development programmes which enables the bank to continually update the knowledge and skills of its' employees in order to improve their performance, while aligning these with the expectations and needs of the customer.

The goal of the bank is described as about meeting specified targets, about getting things done, about the competition, about outcomes and performance and people who do not deliver are considered unimportant. Hence according to the interviewee, there is a higher incident of job insecurity, which tends to increase workplace stress levels. The culture within the bank was generally described as autocratic and paternalistic, with a control based approach to management. It does not however empower people and the hierarchies are extremely evident. Thus lack of employee initiative was acceptable and it was customary for employees to follow unquestioning instruction from the top management.

The bank in the researcher's opinion is one of the modern banks that emphasises continuing development as something that belongs in the everyday life of workers. The campaigns within the bank seem to emphasise to individual workers that to stand still in global competition is to fall backwards. This was depicted in the words of the interviewee who said, "the main focus is survival, the current state of the banking industry demands it, everything is about beating the competition!" The management therefore focuses more on innovation because "to limit themselves to only the solutions that its' competitors offer at any given time, is to assume that the best solutions are already attained!"

7.5.4 CHARTERED BANK PLC

Chartered Bank limited was incorporated in Nigeria as a commercial bank in October 1988 and commenced business on 5th December of the same year. It became a public limited liability company on 13th May 1998. The bank currently has a network of 34 branches located in carefully selected locations in 15 states of the Federation and the Federal Capital Territory, Abuja. Its capital and reserves exceed N3.2 billion (\$25million) and total assets N33 billion (\$257million).

The main mission of the bank is to deliver to the customer high value at all times in a broad range of universal banking products and services, at competitive prices. The bank's strategy of growth is by gaining more of the existing market and by developing new markets. The bank devotes itself to identifying customers' needs and to providing products and services that make it the bank of choice. Everything is

designed to add value beyond traditional financial prudence and the bank has designed a number of such value-added financial products to give it a competitive edge in the market.

As in the case three bank, this bank is also one of the new generation banks founded after 1987 (chapter five), with thirty-four branches in selected metropolitan centres. Its' main focus is 'survival' in the current domestic market and economic climate, the reason why it has recently designed a new organisation strategy to decentralise decision-making and enhance service delivery in order to encourage communication at all levels. The bank has recently invested heavily in networking and automation in all areas, which makes it possible to offer online banking services to its' customers from any location in the country as in the case two bank.

Both at the bank's head offices and at its' branches, the bank is organised in teams to deliver superior service to every customer at all times. It places emphasis on high ethical standards and professionalism of its' employees and it has capacity building, team building and staff motivation strategies to ensure that workers improve their versatility and proficiency in every department of the organisation. The reward system is performance-driven and it has in place a performance-measuring system, which emphasises on attributes required to meet objectives. As such, only employees deemed to be meeting set objectives are rewarded.

A lot of emphasis is placed on the recruitment and acquisition of skills – technical and managerial – to enable the bank to carry out its' functions effectively and efficiently in accordance with customers' needs. The key company value is commitment to service quality and the way this is implemented is through ongoing training and development. This is however considered a difficult management issue, particularly regarding service standards, as illustrated by the interviewee in the following statement

“You can train people as much as you like, but if they don’t have the right attitude to service, you will never achieve the same attention to service detail. The struggle to maintain the service standards as emphasised by the bank is an ongoing source of frustration for most of the managers involved, because they feel that having invested in all the tools they are still not achieving the desired level of service that is needed!”

The bank continually improves the knowledge and skills of its’ employees through its’ training facilities. Training is carried out at various levels through both in-house and external courses. The training policy of employees is structured in such a way as to ensure that each employee benefits from at least two programmes annually.

7.5.5 INVESTMENT BANKING AND TRUST COMPANY (IBTC) LIMITED

The last bank selected for comparison in this study is a small privately owned bank called Investment Banking and Trust Company (IBTC). IBTC was founded in 1989. It is one of the leading investment and securities firms in the country. It operates from three regional offices and has a workforce of about 100 or less.

The bank currently has total assets worth N11 billion (\$89 million) and shareholder’s funds worth N2.5 billion (\$19.5 million).

The first thing this bank greets the visitor with is quiet corridors and deep-pile carpeting. Every worker has a room of their own, and although the doors are mostly open, people are seldom out of their rooms. Quite a lot of the job is either done by means of personal computer (everybody has their own e-mail account) or at the customers’ premises. The organisation traditionally arranges get-togethers for employees, and has a habit of remembering its’ members’ birthdays with a collective birthday card.

The bank is focused on investment and wholesale banking. It provides a full range of advisory, investment and financing services to a target clientele, which includes a

select group of companies and institutions on whose behalf management commits time and energy with a view to establishing and sustaining long term relationships.

The bank's strengths lie in the location of its' regional offices and its' ability to move fast. The bank's main priority is said by the interviewer to be to create and sustain the best top-of-the market financial and electronic products. It is therefore describes as being both customer and people oriented and seeks to know and understand its' customers and their businesses so as to develop a mutually beneficial and enduring relationship. Although weak in terms of number of employees, its' employees are regarded as its' strongest asset and the driving force for the business and corporate values. The bank therefore has an open door policy and co-operation between employees is encouraged at all levels, it places great emphasis on consultation and feedback.

Typical for the nature of the business, every customer has differing needs and must be faced with a vast array of different services. This has led to quite a collegial organisation, where different actors have full responsibility but also a great freedom to serve the customers according to their personal experience and skills. Although the bank is relatively small, priority is given to developing efficient and skilled employees through selective hiring, team working, performance-related pay and training and development. Employees are encouraged to be aware that they have a career in the bank, the progress of which is determined by the bank's and the clients' satisfaction with their performance. The bank rewards hard-work, innovation and the ability of employees to obtain results. It expects all employees to contribute towards its' success and encourages an open exchange of ideas. Hence employees are continuously encouraged to acquire new skills and broaden competencies by management. Also, as in the case two bank it keeps employees fully informed as much as possible regarding the bank's performance and progress.

All in all, this bank shows signs of good comradeship and team spirit in the form of common breaks and discussion gatherings.

7.6 SURVEY FINDINGS IN CASE ORGANISATIONS

In the following section, some key features that describe the assumptions prevailing in the organisational cultures of the five case organisations are discussed organisation by organisation. The most important responses of the employees to workplace stress related questions are also presented. A summary profile of the survey and some discussion about the differences and implications for the working theory are presented in the conclusion to this chapter. Details about the statistics, of the survey and responses are presented in Appendices J, K, L, M, and N.

7.6.1 CASE ONE (FIRST BANK OF NIGERIA PLC)

The survey questionnaires were arranged to be completed by the employees of the bank. The average scores on the corporate character questionnaire based on the dimensions of sociability and solidarity was used as an indicator of the perception of organisational culture. Respondents within the bank were found to have perceived the bank's organisational culture as fragmented (57.1%).

Workplace Stress

The sources of pressure scale from the Organisation Stress Indicator (Cooper et. al., 1988), was used as a measure of workplace stress. This was used as an indicator of the extent to which employees perceived that they were stressed. Responses to the survey questions are summarised in Appendix I, where the proportion of respondents nominating each factor as "very definitely", "definitely" or "generally" a source of stress on a six point Likert scale is indicated.

The results indicate that less than 50% of respondents within this bank found any of the factors a source of stress. This seems to indicate that for this group of respondents the influences of the workplace stress factors were relatively unimportant. This was perhaps due to the organisational culture, which was perceived by the interviewee to be supportive and achievement based.

The mean workplace stress score was found to be 215; this was considerably lower than the average found for the industry as a whole in the quantitative survey (225). This results indicated that there was a general lower perceived level of workplace stress within this bank as compared with that perceived by respondents in the quantitative survey (chapter 6). The highest mean workplace stress scores within the bank was found amongst the married employees, who had a post graduate education, were in the 31-40 age groups and were long term company employees (had spent between 11 and 15 years with the bank). They were either in the treasury/financial or retail departments.

According to the interviewee, within this bank the groups of stressed respondents were mainly found either in supervisory or middle level management positions. These groups of employees according to the interviewee are at more challenging levels in their careers and tended to work longer hours and out of hours.

Essentially, they have a greater incidence of having young children as compared to other groups of employees and probably have not been able to balance the demands of the workplace and their social lives (home/work interface). Hence they find it difficult especially as the demands of home and work grow. Also, at these job levels, it is expected that employees could be faced with expectations from both senior management and from the work group that he/she supervises. This conflict of loyalties has been found in the literature to be a major cause of considerable workplace stress (Kahn et. al., 1964; Miles and Perreault 1976).

Summary / Conclusion

Within this bank, respondents within 31-40 age range showed higher workplace stress levels. This group of employees were found to be married and had spent between eleven and fifteen years within the bank and were said to be in the supervisor/middle management positions. This group of employees were said to be at challenging levels in their careers and probably had not been able to balance the demands of the workplace and their social lives. Despite this however, employees within the bank reported a lower workplace stress level than that found for the

industry, supporting the survey results that employees within large organisations had lower workplace stress levels. This was probably an indication of the organisation culture as suggested by the interviewee. Employees were made to identify with the organisation through a high sense of belonging and through ongoing professional communications between employees at all levels.

7.6.2 CASE TWO (UNITED BANK FOR AFRICA PLC)

The corporate character questionnaire (Goffee and Jones, 1998) as in the case one bank was used as a measure of the organisational culture. The average scores on the questionnaire based on the dimensions of sociability and solidarity was used as an indicator of the perception of the organisational culture. The organisational culture was found as in the case one bank to be perceived mainly as fragmented (50.0%). The type of organisational culture was also reflected in employees' confidence, friendliness, trust, efficiency/effectiveness and a greater willingness to co-operate in team working.

Workplace Stress

As in the case one bank, the sources of pressure scale from the Organisation Stress Indicator (Cooper et. al., 1988), was used as a measure of workplace stress. The level of workplace stress was used as an indicator of the extent to which employees perceived that they were stressed. Responses to the survey questions are summarised in Appendix J, where the proportion of respondents nominating each factor as "very definitely", "definitely" or "generally" a source of stress on the six point Likert scale is indicated.

The results indicated that less than 50% of respondents found any of the factors a source of workplace stress. This indicated that for this group of respondents as in the last group (case one), the influence of the workplace stress factors was relatively unimportant. The highest mean workplace stress level however, was found amongst single employees with university or college education, between 21-30 age group and who were short term employees (had spent between 0-5years with the bank), and worked within the financial department of the organisation.

These results supported the survey results (chapter six), which found high workplace stress levels amongst single employees, between the 21-30 age range, and who were short term employees. The higher stress levels within the financial department were attributed to the department's focus on very detailed actions that were or must be taken each day to ensure that each day's plans and adjustments were met.

According to the interviewee, these groups of stressed employees were said to mainly consist of new recruits to the bank. They were thought to have not been able to adjust to the hectic pace of work in the banking environment and also thought to have probably not been able to balance the demands of the workplace and their social lives as suggested by Faulkner and Patiar (1997). The higher stress levels found amongst these groups of respondents was also consistent with Kirkcaldy et. al., (1998), who indicated that stresses of the job becomes less severe by the time an individual achieved higher rank. Hence the fact that these groups of employees were in the lower rank supported this statement.

The interviewee showed an understanding of the problem of workplace stress by suggesting that the problem can affect employees' productivity, attitude to work and effectiveness both at work and at home. And in order for the bank to alleviate the problem of workplace stress, it needs to provide recreational and sporting facilities. These facilities were however not available within the bank at the time of conducting the interview. The current practice in the bank is to advice any employee reporting high workplace stress to take time off work.

Another reason for the lower level of workplace stress within the bank as suggested by the interviewee is that the climate within the bank is conducive for the employees. This according to the interviewee is due to the fact that the bank has created a niche in the banking industry. Essentially, there is less pressure on employees to find new clientele, as they already have an established clientele, which the medium sized banks do not have. Hence, in a competitive market such as the Nigerian Banking Industry where most banks are competing for the same large corporate names,

employees in medium sized banks are saddled with more responsibilities in terms of financial and growth targets.

Summary / Conclusion

This case exemplifies companies that have accommodated and assimilated market and peoples needs' changes in the last couple of years. The changes have made the company one of the most profitable in the industry in Nigeria and perceptions of the organisational culture by its workforce gives it a distinct advantage in attracting the right people.

The case supported the results of the quantitative survey (chapter six). The highest levels of workplace stress were found amongst single employees, between the 21-30 age group, and who were short-term company employees. This group consisted mainly of new bank employees who were thought to have not been able to adjust to the hectic pace of work in the banking environment and also thought to have probably not been able to balance the demands of their new career and their social lives.

Despite this however, employees within the bank as in the case one bank reported a lower workplace stress level than that found for the banking industry as whole, supporting the quantitative survey results that employees within large organisations had lower workplace stress levels. This was probably a reflection of the organisational culture, which management has found is efficient in managing labour, and has helped to improve their competitive position in the banking industry.

7.6.3 CASE THREE (ZENITH BANK PLC)

As in the last two cases, the corporate character questionnaire by Goffee and Jones (1998) was used as a measure of the organisational culture. The average scores on the questionnaire based on the dimensions of sociability and solidarity was used as an indicator of the perception of organisational culture. The respondents as in the two previous cases perceived their organisational culture as fragmented (65%).

Workplace Stress

As in the previous two cases, the sources of pressure scale from the Organisation Stress Indicator (Cooper et. al., 1988), was used as a measure of workplace stress. The level of workplace stress was used as an indicator of the extent to which employees perceived that they were stressed. Responses to questions on sources of workplace stress for this bank are summarised in Appendix K, where the proportion of respondents nominating each factor as “very definitely”, “definitely” or “generally” a source of stress on the six point Likert scale is indicated. ‘Inadequate feedback over my own performance’ was found by more than 50% of respondents to be a source of workplace stress. This source of workplace stress was probably an evidence of the autocratic and paternalistic management style found in the organisation.

The highest mean workplace stress level was found amongst employees that were single, between 21-30 age group, with high school or professional qualifications who had spent between 0 and 5 years with the bank and were junior employees. According to the interviewee, these groups of employees were mostly employed in the financial department to market banking services. Their higher workplace stress levels was probably an indication of their inability to meet set targets and deadlines and the limited career development and progression found within the bank due to its flatter organisational structure.

Although the interviewee suggested that workplace stress is not peculiar to his bank, he speculated that the strict rules and regulations and the controlling style of management may have an effect on employees’ morale and work effectiveness. Unfortunately the bank does not have any scheme in place for employees on workplace stress issues as this is considered not to be a problem within the bank.

Summary / Conclusion

It seemed that in this case, senior management are still caught in a time warp situation in the sense that they strictly adhere to the autocratic and paternalistic

model in their supervision of operational staff despite the move towards flatter management structures that demand a greater emphasis on consultation, feedback and empowerment.

Management approaches incorporating these elements have the potential to alleviate the common problems associated with employees' perceptions of 'inadequate feedback from superiors' as a source of workplace stress. This case also exemplified the need for companies to accommodate and assimilate market changes as well as peoples needs' changes to have a competitive advantage. Companies that focus only on the market can be perceived by the workforce as a highly stressful place to work and hence they can become less productive and will not attract the right people.

The case however, gave support to the results of the quantitative survey (chapter six) in the sense that, the highest levels of workplace stress was found amongst single employees, between the 21-30 age group, and who were short-term employees and were junior employees.

7.6.4 CASE FOUR (CHARTERED BANK PLC)

As in the previous three cases, the corporate character questionnaire by Goffee and Jones (1998) was used as a measure of the organisational culture. The average scores on the questionnaire based on the dimensions of sociability and solidarity were used as an indicator of the perception of organisational culture. The organisational culture was found to be mainly perceived as the networked culture (47.6%). This type of culture emphasises friendships, members are perceived as family and friends, although it can create an insidiously political and manipulative place to work (see chapter three).

Workplace Stress

As in the previous three cases, the sources of pressure scale from the Organisation Stress Indicator (Cooper et. al., 1988), was used as a measure of workplace stress. The level of workplace stress was used as an indicator of the extent to which employees perceived that they were stressed. Responses to questions on sources of

workplace stress are summarised in Appendix M, where the proportion of respondents nominating each factor as “very definitely”, “definitely” or “generally” a source of stress on a six point Likert scale is indicated. The “organisational structure and climate” was perceived by more than 50% of respondents to be a source of stress. This was typical of the networked culture, as indicated in the quantitative survey, where it was found to be the main culture that contributed to workplace stress experiences.

The interviewee showed his understanding of this, by suggesting that in the last couple of years, there had been an increase rate in employee absenteeism. This they had attributed to general illnesses. However in his opinion the results of this quantitative survey confirmed that there was more going on within the organisation than what they had thought. Employees had regularly complained about the intensification of work, lack of encouragement by senior managers when targets and deadlines are not met, office politics and favouritism. Also, there had been complaints about the late working hours and the tendency for the bank to hold departmental meetings at weekends. The bank however, does not have any policies in place to help curb the problem of workplace stress, as there is a general lack of awareness about workplace stress. In order to improve employee productivity, the bank normally used enhanced remuneration to encourage employees.

The highest mean workplace stress score of 222 was found to be the same for all age groups above 31, who were married, had a post graduate education, and had spent between 6-10 years with the bank. These groups of employees according to the interviewee were at a point in their careers where they were not only aware of the lack of promotion and career prospects within the bank, but also aware of the dire state of the country’s economy that made it difficult to leave current employment. This supported suggestions made earlier by other managers in the previous cases that these groups of employees were at a stage in their careers where they found balancing home and work lives difficult.

Summary / conclusion

The prevalence of the perception that the organisational structure and climate is a source of workplace stress is an evidence of the effects of the networked culture as found earlier in the quantitative survey. The flat organisation structure found within this bank as is common with new and upcoming banks gave evidence of the truncated promotional opportunities for bank employees who find their career path blocked despite their training. This was indicative of the high levels of workplace stress found amongst employees that were over 31 and had spent between 6-10 years with the bank.

7.6.5 CASE FIVE (INVESTMENT BANKING AND TRUST COMPANY LIMITED)

As in the previous cases, the corporate character questionnaire by Goffee and Jones (1998) was used as a measure of the organisational culture. The average scores on the questionnaire based on the dimensions of sociability and solidarity were used as an indicator of the perception of organisational culture. The culture here was also found as fragmented. This organisation was found to be the most innovative, strategic, customer-oriented and humanistic of the five; the members also seem to show the highest commitment levels.

Organisational Culture

The organisational culture here was found to be fragmented (66.7%). Apart from being fragmented, its' organisational culture also emphasises service quality, builds integrity and encourages teamwork, innovation and commitment to excellence. The bank concentrates its resources on providing a conducive work atmosphere and tries to make its employees as comfortable as possible in order for them to give their best performance all the time.

Workplace Stress

As in the previous four cases, the sources of pressure scale from the Organisation Stress Indicator (Cooper et. al., 1988), was used as a measure of workplace stress. The level of workplace stress was used as an indicator of the extent to which employees perceived that they were stressed. Responses to questions on sources of

workplace stress for this bank are summarised in Appendix N, where the proportion of respondents nominating each factor as “very definitely”, “definitely” or “generally” a source of stress on the six point Likert scale is indicated.

From the results, it was noticed that more than 50% of respondents perceived ‘attending meetings’ ‘lack of social support from people at work’ and ‘home life with a partner who is also pursuing a career as sources of workplace stress’. While such factors as ‘not having enough work to do’ and ‘Keeping up with new techniques, ideas, technology or innovations or new challenges’ were not perceived as sources of workplace stress at all.

However despite the small number of respondents within the bank, the highest level of workplace stress was found amongst the 21-30 age group, single, college or university educated employees, who were short-term employees (had spent less than five years with the bank). This is similar to findings from the case two and case three banks and supports the findings from the quantitative survey. The interviewee suggested that the higher levels of workplace stress amongst this group of respondents might be due to the lengthy induction programmes entry level employees within the bank have to go through. The new entrants have to go through a human skills program that is designed to last about eighteen months and involves a hands-on experience in all sections of the bank. Questioning this interviewee was quite difficult as he had no prior knowledge about workplace stress and felt it was not a problem within the bank. However he suggested that the success of the bank has been as a result of the management style, which is supportive and empowering.

Summary / Conclusion

The management emphasis on service quality might be the main reason why there is a prevalence of the perception of lack of social support as a source of workplace stress here. Also, employees’ proneness to workplace stress as a result of home life with a partner who is also pursuing a career might be due to their inability to balance home and work life as suggested by managers in previous cases and inability adjust to the bank’s work environment. The higher stress levels amongst the 21-30age

group who had been in the organisation for between 0-5 years also lend support to the results of the quantitative survey.

7.7 SUMMARY OF CASE FINDINGS AND VALIDATION INTERVIEWS

Although this research does not take into consideration the effects of national culture on workplace stress. One of the major recurring themes from the interviews was the political and economic situation in the country. This was believed by most of the interviewees to have a major effect on the organisational culture and the thus workplace stress. The following are a summary of the responses to the interviews.

1. Concepts of organisational culture

To understand as fully as possible the dynamics of the culture of an organisation, it is vital to develop an appreciation of the perspectives and interpretations of individuals and groups of individuals within it (Harris and Ogbonna, 1997). This is consistent with the recommendations of Smircich (1983:62) who suggests that researchers attempting to understand culture should be “concerned with learning the consensus meanings ascribed by a group of people to their experience and articulating the thematic relationship expressed in its meaning system”.

Direct supervision is difficult in the service sector as compared with the manufacturing sector because of the high frequency of off-site work, multiple engagements, and the high proportion of professional staff members (Chatman and Jenn, 1994; Magnet, 1993; Normann, 1984). Consequently, service sector firms rely heavily on social control mechanisms such as cultural values, to direct members’ actions (O’Reilly, 1989). These cases corroborated this view, as the responses exemplify. Interviewees supported the statement that the organisational culture within their firms encourages sociability (friendliness amongst employees). Friendship has been found to be an essential component of the production process, which provides the organisation with a sustainable source of competitive advantage (Gould-Williams, 2003).

The culture within the organisations was described:

In terms of behavioural norms: Early arrival at work, closing late, friendliness, ways of dressing (casual dressing on Fridays), and ways of addressing colleagues.

In terms of values: Team work, loyalty, dedication to duty, sense of belonging, efficiency/effectiveness in carrying out jobs assigned to personnel, innovations, individual problem solving and creativity, standard rules and regulations, policies and norms of the organisation.

In terms of rituals: Training programs, appointment, promotion and induction programs.

2. Relationship between organisational culture and workplace stress

The trend towards more flexible forms of organisations has led to a movement by organisations away from transactions to relationships (Harvey et. al. 2003) as exemplified in these cases. Customers are now partners and firms are making long-term commitments to maintain those relationships with quality, service and innovation (Anderson and Narus, 1991) to survive in the competitive landscape of the Nigerian economy. The cases showed that in trying to become more competitive, firms are concentrating more on their clients and improving the relationships they have with them.

The emphasis is on improving the quality of services offered and innovating. Thereby ignoring as in some cases (for example, cases 3 and 4) the human resources that are the most important resource, without which the desired culture of either quality or innovation can be achieved. The cases provided evidence that the perception of organisational can have an effect on employees' perception of workplace stress. They demonstrated that in terms of relationships within organisations, the fragmented culture is prevalent, but organisations tend to have also elements of other cultural characteristics as well, for example, the organisation can be supportive and achievement based (case one), as well as autocratic and/or paternalistic (case three).

The cases provided evidence of positive organisation outcomes for both employees, management and seemingly for customers when the organisation invests in their human resources and the culture encourages friendship and teamworking as well as being supportive and achievement based. And negative organisation outcomes when the organisation uses a control based approach to management. The cases reflected that empowering employees to take more decisions concerning their own personal productivity gives employees' confidence and trust and a greater willingness to co-operate in teamworking which is beneficial to the organisation.

Employees were found to respond well to greater job varieties and to the training and development opportunities offered to them. The culture of strict rules and regulations found in the case three bank tend to lead to the overuse of the talents of the designers of the rules and regulations and the underuse of the doers of the rules as suggested by Harrison (1987), resulting in higher workplace stress.

This supports a manager's words that "The culture of an organisation determines the behaviour/attitude to work of the staff of such an organisation. This also determines the perception of the staff to job related issues, which account for workplace stress!"

3. Specific stressors in the bank's environment

The executives interviewed were able to identify specific stressors in their workplaces. Having far too much work to do was reported by the executives as a major source of workplace stress, although this was not evident from the cases. This was said by one of the executives to be as a result of the paucity of skilled employees, which results in long hours of work, working out of hours and taking the work home. As a consequence there is no time for relaxation. However, quantitative survey of the case organisations revealed that inadequate feedback from superiors, lack of social support, home life with a partner who is also pursuing a career, attending meetings, characteristics of the organisational structure and climate were the prevalent sources of workplace stress.

4. Perception of workplace stress in relation to gender

There seemed to be a lack of consensus on this issue. A couple of managers noted that there were no differences in the perception of workplace stress between both male and female employees as they work in the same environment, corroborating the results of the quantitative research that showed no significant differences between male and female employees on perception of workplace stress. No significant contributions were made by the case studies on this issue. This was confirmed in the words of one of the managers who suggested that “both face challenges in their respective workplaces and also at the home front”.

5. Perception of workplace stress in relation to level of employee

The quantitative survey revealed that the entry-level managers were the most stressed in the working environments of the banks. They seemed to be more stressed than their more senior managers. Three of the cases (cases two, three and five) corroborated this view, the highest levels of workplace stress were found mostly amongst new entrants between the 21-30 age group who had been in their respective organisations for between 0-5years. The reason for this was suggested to be due to the inability of this group of respondents to adjust to the banking environment and an inability to balance their work and social lives.

The higher workplace stress levels amongst this group was also suggested to have been due to the fact that some of them were still undergoing socialisation processes, in that they were still deciding the extent to which they believed in and wanted to embody the organisations’ way of doing things. For employees who were over 31, (as exemplified in cases one and four) however, the stress levels were suggested to have been due to the fact that of them were at more challenging levels in their careers and had the responsibilities for the work of their subordinates and at the same time had to meet targets set by top management. They also tended to work longer and out of hours in order to meet challenges and deadlines. Quite contrary to what one could think, it seems the younger workers are more interested in developing their own work even if they don’t have an interest in the bank.

According to an interviewee of one of the old generation banks older workers are used to hierarchical, dualistic management style, and take for granted that they aren't supposed to develop their work by any means. The younger workers, however, have from the beginning been very interested to new ideas. This in the opinion of the interviewee can result in a lot of stress for the younger employees, who seem to bring new ideas, but are always rejected by management, who seem to prefer the old ways of doing things.

The interviewee suggests that most of the younger workers are a bit disillusioned as: "Nowadays, I'd say people just come to work to spend their working hours and to show their faces, they are not interested in suggesting any improvements, as this in their opinion will be rejected by management".

This supports the authoritarian idea that the employees are hired to do the work, not to think too much,

6. Why some banks are more stressful than others

The organisational culture as defined in the literature (chapter three) is the "deeper level of basic assumptions and beliefs that are shared by members of an organisation that operate unconsciously and define, in a basic taken-for-granted fashion, an organisation's view of itself and its' environment" Schein, (1986). The organisational culture determines the strategies and values of an organisation, which can be found in organisation documents such as strategic plans and annual reports and is reflected in the conversations, discussions and actions undertaken by organisation members. The organisation culture determines what is important to focus attention and activity upon.

As exemplified in these cases, employees in medium-sized banks (cases three and four) focused their attention on financial and growth targets, hence their activities were focused on marketing strategies and how best to acquire new clients. These put pressure on the workforces who have to market financial services and have to compete for the same customers as other larger organisations who tended to focus on retaining their existing clientele. In the words of one of the managers interviewed,

The smaller and larger banks are not faced with the same competition. The larger banks have already created a niche for themselves in the industry and have established clientele. The medium sized banks however are still in the business of driving their markets upwards and therefore are contending with bigger banks.

Other reasons given for the higher levels of stress in these banks were job insecurity, and limited career development.

7. Why some departments are more stressful than others

These cases demonstrated that some departments within an organisation can be more stressful than others. Most of the employees found to have high workplace stress levels were employed within financial or marketing departments; this supported the quantitative research that found higher workplace stress levels amongst employees within the financial and marketing departments. This is perhaps an indication of the focus of these departments on very detailed actions that are or must be taken each day to ensure that each day's plans and adjustments are met. In some organisations, the financial department is also in charge of the marketing and sale of banking services to customers. Hence they tend to have rules and regulations governing appropriate behaviour, sales of banking services and specific amounts that needed to be sold.

8. Stress within the Nigerian banking industry

The researcher noticed a general lack of awareness about the problem of workplace in the case study banks. However, there was a consensus amongst the interviewees that the problem is not restricted to a sector, although it might be more widespread within the banking industry than was thought. The reasons for this may however vary between banks. One of the reasons suggested by an interviewee is that

“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 political and economic climates within the country were also suggested to be part of the problem. Employees are generally scared of losing their jobs perhaps

because of the current weak economy in the country, so they comply with rules, regulations and management styles in their respective organisations.

9. Methods used in helping employees and in alleviating workplace stress

Some of the organisations surveyed claimed they offer stress counselling, but not routinely on a long-term basis. According to one of the interviewees,

“The problem of workplace stress is tolerable. If it is recurrent such employees could be advised to go on a holiday. Medical/sick leave could also be suggested if the need arises!”

In other situations, the individuals’ responsibilities at work are reviewed to reduce work pressure. The managers also indicated that their organisations try to provide conducive working environments for their employees and also provide relaxation facilities such as gyms and quiet rooms for meditation. Generally however, it was noticed that the interviewees underestimated the problem of workplace stress within the sector.

7.8 CONCLUSION

This chapter has set out to identify and examine the interrelationship between organisational culture and workplace stress within the Nigerian banking Industry. The qualitative data analysis was based on interviews conducted with human resource executives and on a case by case analysis of two large sized banks, two medium sized banks and one small sized bank. The banks were selected for the relevant and compelling issues they could illustrate, particularly through objective information and perceptions provided by the executives interviewed, who were prepared to talk about the organisational culture and its’ relationship with workplace stress.

The cases have been able to add value to the understanding of the research question by providing ‘real life’ evidence of the changes currently occurring in the Nigerian banking industry and also to the relationship between organisational culture and workplace stress. Evidence from the cases indicates that traditional players such as

old generation banks are trying to protect their customer base, as well as compete for new business alongside an increasing number of new banks. These changes have led to a focus by individual banks on providing quality customer services. The main reason indicated is that customers are more discerning than ever and they have become increasingly price sensitive and knowledgeable. Also, consumer confidence in the banking sector is constantly being tested by media reports on the latest financial services 'scandal'.

To be more competitive in the market place therefore, individual banks have different concepts of what is important and the kind of culture that is beneficial to them. Interviews and case findings reveal that with these changes, traditional players such as older banks are now trying to protect their customer base, as well as compete for new business alongside an increasing number of new banks. This as indicated in the chapter has resulted in some banks focusing on quality customer services and promoting a culture that promotes service quality and innovation, while other banks (for example case three) are more interested in gaining a market niche and concentrate all efforts on beating the competition by developing a results oriented culture.

Accordingly, the competitive domestic market is indicative of the type of culture present in most of the case study banks (for example, in cases three and four). The patterns found in the quantitative data also made sense to the human resource managers interviewed, who could relate:

- To the higher levels of workplace stress found in medium size banks.
- To the differences in workplace stress levels found amongst different job functions and job levels of respondents.
- To the higher workplace stress levels found amongst new entrants (officer/junior managers) and supervisor/middle management level employees.

As indicated in the chapter, the cases illustrated differences in organisational cultures. Within large organisations (for example, case one), the workforce is

regarded as a valued resource, while in the smaller organisations, culture is based on service quality, and on meeting customers' needs and requirements. Employees are expected to commit themselves to the success of the organisation and to ways and methods that could be used to defeat the competition. These differences were also indicated in the questionnaire survey (see chapter six).

The culture within the larger banks (cases one and two) were found to be relaxed and employees' achievements were a major cause for celebrations, while on the other hand within medium sized banks (cases three and four), the focus was on meeting targets. It was also noticed that the culture within the larger banks created a very happy environment; people were quite willing to participate in interviews and were willing to talk about their employing organisations. Within medium organisations, the atmosphere was quite different, they were business focused, and most of the staffs were reluctant to talk about their employing organisation, a general lack of empathy towards employees was noticed here. This drive to meet targets in the medium sized organisations further confirmed the results of the quantitative survey, which indicated a higher level of workplace stress in medium sized organisations than in large sized organisations.

However one key trend noted in all case organisations was the general lack of knowledge about workplace stress and the lack of strategy to tackle work-related stress. The Nigerian banking historical legacy, system and infrastructure, management and other staff issues have all had major implications for the development of a sound banking industry in Nigeria. The issues raised in this chapter highlights the need to set comprehensive banking policies across the country, particularly in the development of programmes to help resolve the issue of workplace stress and other human factor needs. It has been shown in this thesis that managing the changing landscape of organisations is not simply a technical issue, but a complex problem that requires management sensitivity to the context within which the organisational change is taking place and the effects of these changes on employees.

CHAPTER EIGHT

RESEARCH FINDINGS

This chapter discussed with relevant conclusions, how well the data fitted the main hypotheses. The discussion attempted to present a more integrated and coherent representation of the results, by interweaving summaries and conclusions from the sources of data (quantitative survey, interviews and case studies), in a way that made clear the distinction and relationships between the objective and subjective findings.

8.1 INTRODUCTION

As indicated in chapter two, competition and globalisation has increased the pace of organisational change to such an extent that workplace stress has assumed greater importance for employers as their risk of being held legally liable for damages to stressed employees increases. Stress is now believed to be a fundamental element of the work environment that appears to adversely affect the well-being of individual employees as well as organisations as a whole (Schwartz, Pickering, and Landbergis, 1996; Wong, Cheuk, and Rosen 2000).

As a result, there is now a growing concern about work stress which has stimulated efforts to understand the different sources of stress at work and its consequences (Harris, 1995; Spielberger and Reheiser, 1995). As indicated in chapter two, there have been various studies in the literature examining workplace stress. There are those studies that examine characteristics that are intrinsic to the job, such as job demands and control (for example, Karasek, 1979). And there are those studies that examine the organisational and environmental conditions of work, such as work procedures, materials and instrument (for example, Gelsema et. al. 2005). The number of studies examining the influence of job characteristics has been found to far exceed the number of studies examining the influence of organisational and environmental conditions of work. The popularity of the former studies has been

linked to the belief that the incidences of for example, absences, low employee morale, labour turnover and injuries in the workplace are a result of the influence of job characteristics (Hemingway and Smith, 1999).

Studies from the latter group have focused on the cultural connotations of stress, underlining its symbolic meaning in different social contexts with the belief that the social context, such as societal, organisational, or departmental culture can partially determine the emotional tune of a situation and how one is supposed to react to it Lansisalmi et. al. (2000).

This study in order to extend the literature on workplace stress followed in studies that have focused on the cultural connotations of stress, it proposed that the sociocultural environment can explain the behaviours of individuals and groups in organisations (Sagie and Aycan, 2003). This is because as suggested in chapter three, being part of an organisation entails being part of its culture (Stoner, 1994). This culture as adopted in this thesis is the basic assumptions and beliefs that are shared by members of an organisation or sub-groups within the organisation (Schein, 1997). Being part of this cultural environment it is believed could lead to an interaction between a person and his/her environment that creates a felt stress for the individual. Workplace stress can therefore arise when there is a conjunction between this particular cultural environment and a particular kind of person that leads to a threat appraisal.

Thus this study proposed that the basic underlying assumptions of the organisational culture manifested in terms of the types of relationships within organisations could cause strain and pressure for the workforce, which can result in consequences for both the individual and the organisation as a whole.

8.2 RESEARCH UNDERTAKEN

As indicated earlier in chapter four, the organisational behaviour literature is characterised by two main streams of research methods: qualitative research methods characterised by research that is contextually embedded and requiring interpretation, and quantitative research methods characterised by research that is context free,

using apriori categories. This study involved the use of focus group, quantitative survey and case study methods to provide both breadth and depth of analysis within the investigation. This was so that the study could benefit from the advantages of the quantitative and qualitative methods as highlighted by Patton (1990:14)

The advantage of using a quantitative approach was that it was possible to measure the reactions of a great many people to a limited set of questions, thus facilitating comparison and statistical analysis of the data. This gave a broad, generalizable set of findings presented succinctly and parsimoniously. By contrast, the qualitative methods typically produced a wealth of detailed information about a much smaller number of people and cases. This not only increased understanding of the cases and situations studied but also reduced generalizability.

Based on this, the fieldwork of the research consisted of:

- A focus group discussion to explore local understanding of the phenomena of workplace stress and the interactions that created it.
- A pilot study that was conducted using fifty respondents from three commercial bank branches to test the research tool and to identify and eliminate potential problems that could arise in the data collection phase of the research. The pilot study also ensured that the statements used in the questionnaires were understood and interpreted consistently by respondents.
- A main quantitative survey conducted on a sample of five hundred respondents from ten banks. Three hundred and fifteen (63%) questionnaires were returned. Out of these, three hundred completed and useable questionnaires (60%) were used for data analysis.
- Validation interviews: The question that remained at the end of the quantitative analysis was that 'did the findings of the main survey accord with the industry experience?' For this reason and to gain a fuller understanding of the results of the main survey, telephone interviews were undertaken with the human resource executives of five of the ten banks surveyed. This was to find out if the findings of the study and subsequent discussions accorded with their knowledge of the banking industry.

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- Case studies of the five banks were then carried out to better bring closer the real human beings and everyday life within the organisations studied. Rather than assuming a world of simplicity and uniformity, a world of complexity and plurality is pictured. The case studies were therefore used to test the theory (Pinfield, 1986 and Anderson, 1983) that there is an interrelationship between organisational culture and workplace stress and to extract evidence which complements the quantitative survey. As suggested by Yin (1989), the cases specifically helped to explain the causal interrelations originating in everyday life which were too complex for the statistical study undertaken.

The study is believed to have contributed to knowledge and the researcher has been able to improve the usefulness of the instrument and questionnaires that were developed by others by using them in another cultural setting (Nigeria). The empirical studies conducted confirmed the suitability of the instrument to address the research problem. The pilot study showed that the 6-point Likert scale of the sources of pressure scale (Cooper et al, 1988) and the 5-point Likert scale of the culture of the organisation scale (Goffee and Jones, 1998) were suitable for the specific sample used in this research. The self-report items scales were found to be reliable measures as they measured what they purported to measure. However, the data for the characteristics of organisation scale must be interpreted cautiously with respect to turnover and absenteeism because the internal reliabilities for these antecedent variables were below the 0.7 criterion, which casts doubt on what they were purported to measure.

8.3 EVIDENCE FROM THE STUDY

The results of the study indicate that stress is a fundamental element of the work environment. It is not restricted to developed countries, but is also common in developing countries. Results indicate that the work pressure at the workplaces investigated have become greater over the years due to recent legislative changes and other demands on the organisational environment. Empirical evidence from the study supported the research proposition that there is a relationship between the basic assumptions of the organisational culture and workplace stress. This was also

supported by the case-by-case analysis carried out in chapter seven, which provided evidence that individual organisational size, management style and individual organisation market share determines the culture within an organisation and these were found to affect the employment practices and relationships within the organisation.

It was a prevalent belief in the organisations studied that the organisational culture can contribute to employee distress and subsequently to workplace stress. The following sections present some preliminary evidence, which suggest that there is a relationship between organisational culture and workplace stress. It should however be noted here that the research is unable to conclude that a specific culture caused workplace stress. This can be attributed to the fact that assumptions about the organisational culture are based on individuals' perceptions.

8.3.1 WORKPLACE STRESS

Chapter two reviewed various conceptualisations of workplace stress. Workplace stress has been construed as the relationship between a 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 (Lazarus and Folkman, 1984). That is, stress is residing neither solely in the individual nor in the environment but in the transaction between the two. Israel et. al. (1996) proposed a comprehensive model of stress that considers the complex and dynamic process in which stressors, perceived stress, short-term responses and modifying factors all affect each other and long-term health outcomes.

This model was adopted in this thesis to study the interrelationship between organisational culture and workplace stress due to its comprehensive nature and because it has been empirically tested (French & Kahn, 1962; House, 1981; Israel & Shurman, 1990; Katz & Kahn, 1978; Israel et. al., 1996). In the model, employees are said to experience objective conditions that are part of the psychosocial and physical environment. These conditions are referred to as stressors if they are likely to be perceived as harmful, threatening, or bothersome (Lazarus and Folkman,

1984). These stressors may include factors intrinsic to the job, role in the organisation, relationships with other people, career development and achievement, organisational structure and climate and the home-work interface (Cooper et. al., 2001). These stressors according to Israel et. al. (1996) however, do not necessarily result in negative outcomes; rather their effects depend in part on the extent to which they are perceived as stressful by the people involved.

As indicated in chapter three, these stressors are a continuous stream of environmental demands (Dooley and Van de Ven, 1999), which in this thesis are viewed as a tangible representation of the organisational culture.

In adopting Israel et. al. (1996) comprehensive model of stress, the first task of the study was to establish if workplace stress existed in the research environment. The results from the sources of pressure scale indicated high levels of workplace stress amongst this group of respondents and gave evidence that they are experiencing pressure at work from a number of different sources. Stressors were highlighted that are as a result of the characteristics of the organisation. This implied that stress is not a myth but a reality of the rapidly expanding and changing workplace in this context. This finding supports the arguments by Jones and Bright (2001) that stress is not a myth but a reality of today's workplace and it is a normal and essential part of life that is necessary to mobilise adaptive behaviour and motivate individuals.

This finding also supports arguments by the focus group and the case interviews that the work environment in this context keeps changing rapidly and unpredictably, employees here are subject to constraints and also have concerns about the external environment (for example, the political environment, the economy and an unpredictable stock market) in which their organisations function. It is the opinion of the interviewees that too many changes have taken place in the banking environment in the last decade and many of these changes are perceived as sometimes damaging.

Further correlation analysis revealed a relationship between workplace stress and organisational culture. This result was supported by the case studies in chapter seven, where evidence was shown that individual organisational size, management

style and organisational market share determined the culture within the organisations studied and these affected employment practices and employee relationships.

Moreover, regression analyses using age, educational level, number of years with bank, relationship with others and departments such as administration, human resource, corporate banking, operations, finance and gender explained much of the variance in workplace stress amongst employees of the respondent banks. The demographic characteristics of employees were found to act as modifying variables, either reducing or increasing the effect of stress.

This supports the statement made earlier in the research that stressors do not always result in negative consequences, but rather that their effects depend in part on the extent to which the stressors are perceived as stressful by the people involved, that is to say that the demographic factors of employees may directly affect how stressors are perceived. These demographic factors act as buffers or moderators of stress. Greller, Parsons, and Mitchell (1992) described moderators or buffers as variables that may:

(1) have an additive effect, compensating through their presence for other stressful events, and or (2) change the way the stressful event is experienced but have no direct effect on the level of strain. According to Dobрева-Martinova et. al. (2002) moderators can do both of the above, that is, have a salutary, independent effect on strain and also attenuate the relationship between a stressful event and strain.

The results from the regression analysis also indicated that stress experiences have collective qualities that are determined by the organisational culture. Stress experiences were shown to differ culture to culture.

8.3.2 ORGANISATIONAL CULTURE

Chapter three reviewed various conceptualisations of culture. The concept of organisational culture has been widely debated in the academic literature. These debates arose according to Lansisalmi et. al. (2000), partly from the “onion-like” character of the cultural phenomena (see chapter three). On the one hand, culture is

said to refer to mindsets that cut across organisations, for example, professionals such as engineers or accountants are said to have the same mindset, whichever company they serve (Bloor and Dawson, 1994).

On the other hand, the empirical studies on culture have focused on micro-cultural phenomena that focus on intra organisational subcultures based on locations, functions, and hierarchical levels.

This confusion in the concept of culture was also indicated by the responses given in this research. For example, respondents did not have a uniform perception of the type of culture in their work environment. Perhaps as suggested previously in chapter three, this was due to the fact that the subconscious “taken-for-granted” nature of the basic assumptions made it difficult to analyse culture accurately and led to confusion on the part of the respondents.

As this basic underlying assumptions influence how members of an organisation perceive, think, feel and behave. This lack of a uniform perception of culture can also be attributed to the fact that organisations can have different types of culture present in them at any one time. The results seem to indicate a multi-culture view of organisations, the perception of culture differed according to organisation hierarchy, occupational group or department. Results of the data analysis revealed that perceptions of culture differed in terms of the demographic characteristics of employees, especially in terms of the departments in which the respondents worked.

This multi-culture view supports the argument put forward by Martin (1997) on perspectives of organisational culture. She suggested that some measures of the three organisational culture perspectives, that is the integration, differentiation and fragmentation perspectives can be present in organisations at any one point in time (Payne, 2000). That is, organisations at any point in time can be congruent with the integration perspective. Some cultural manifestations can be interpreted in similar ways throughout the organisation so that they appear clear and mutually consistent. At the same time perhaps, in accordance with the differentiation perspective, some other issues will surface as inconsistencies and will generate clear subcultural differences. Simultaneously, in congruence with the fragmentation viewpoint, there

might be issues seen as ambiguous, generating unclear relationships among manifestations and ephemeral issue-specific coalitions that fail to coalesce in either organisation-wide or subcultural consensus. There is also a possibility that individuals viewing the same cultural context will perceive, remember and interpret things in different ways.

Further analysis revealed that from the perspectives of the respondents, the most common type of culture within the research environment is the fragmented culture. This culture type cut across the ten organisations investigated. As suggested previously, this type of culture is indicative of low sociability and low solidarity. Organisations with this type of culture are said to be made up of individualists, committed to the individual and their job tasks. There is little or no identification with the organisation. The emphasis in this type of culture is on individual initiative and achievement. This perception of a fragmented culture supports earlier findings by Blunt and Jones (1992) that the fragmented culture is common to developing countries. A further analysis of the data revealed that the main contributor to workplace stress under the fragmented culture was relationships at work, while working in the corporate banking department was the main moderator of workplace stress.

This result indicate that although the research environment is regarded as collectivist in terms of social relations (Anakwe, 2002), the work environment has inculcated the elements of competition, at least in the working lives of employees. People are now more eager to seek self-fulfilment as individuals rather than as members of a collective. The results also support Triandis (1995) that individualism-collectivism constructs are situation specific. According to him, an individual may be very individualistic at work and quite collectivistic in the extended family. He further suggests that the cultural syndromes of individualism-collectivism are the consequences of a number of different influences – affluence, family structure, cultural complexity and demographic factors.

This result also supports earlier work by Diaz-Guerrero, (1979) Diaz-Guerrero and Diaz-Loving, (1990) that suggest that collectivists tend to change themselves to fit

into situations, even when the environment is individualistic, they can fit into it. Other researchers such as House et. al. (no. date) however, point out that exposure to international media, cross-border commerce, international political and economic competition or other forms of cross-cultural interaction may introduce new competitive forces and new common experiences, which may result in changes in culture variables.

Moreover, according to Noordin et. al. (2002) economic development of a country is a function of a high 'need for achievement' (which is often linked to individualism and competition), multiplied by high 'need for extension' (use of large in-groups, not just the traditional narrow family concerns, which might be referred to as 'large in-groups collectivism') minus the 'need for affiliation'. In other words, both achievement and extension are required. If one of these two is low, the other cannot be effective. In addition, if people spend most of their time enjoying social relationships, they will not develop the economy (Triandis, 1995).

Further correlation analysis revealed a non-significant relationship between organisational culture and workplace stress. The dimensions of sociability and solidarity were however found to have strong significant relationships with workplace stress. The regression estimations results indicates that the dimension sociability contributed more to workplace stress, while the dimension solidarity is a moderator of workplace stress. These results come as a surprise and seem to indicate that an organisation or department with a higher sociability ratio than solidarity will contribute more to workplace stress. While a culture with a higher solidarity ratio than sociability contributes to less workplace stress.

These results suggest that stress can be due to the organisational culture which according to Cox (1991) sometimes can carry the seeds of stress in them (Cox, 1991). This supports earlier results which found significant relationships between organisational culture dimensions and an overall stress score (for example, Hipwell et. al., 1989) and between global climate measures and specific stressors (for example, Revicki and May, 1989).

The case studies in chapter seven also provided concrete evidence of how organisational cultures can have an impact on workplace stress. From the case studies it was found that an organisational culture increases behavioural consistency across individuals in a firm. And that the organisational culture defines a normative order that serves as a source of consistent behaviour within the organisation. In this sense, as suggested by O'Reilly (1989) it is a social control mechanism to direct members' actions.

Further analysis of the data revealed that under the network culture, relationships at work was the main contributor to workplace stress and absenteeism from work was the main moderator of the effects of workplace stress on individual employees. The network culture is categorised by high sociability and low solidarity, in this culture people know and like each other. From a network perspective according to Nikkilä, (2004), the workplace is a social system where information and other resources flow between employees. Collaboration and advice networks are essential constituents of all work organisations, which help in achieving instrumental (work tasks) and expressive (well-being) goals. These social networks include the social capital brought by network members to facilitate achieving of individual or group goals. On the one hand, social capital consists of the number of people in a network, their willingness to lend support and their ability to do so. On the other hand, social capital refers to the structural position an actor has in a social network.

A cohesive network is a resource to its members because it facilitates information flow and co-operation. In a densely-knit network, the same resources are readily available to all members. At the workplace, a closed (or relatively dense) network of work related ties may reduce work load and job demands. Despite this however, as indicated from the results of the regression estimation, it has been found that although the networked culture has seemingly positive relationships, it may in some instances cause social liability, such as excessive job demands which can cause workplace stress (Nikkilä, 2004) and the fact that workplace relationships may also be associated with strain. For example, interpersonal and cohesion problems within the workplace has been associated with managerial burnout (Dolan and Renaud, 1992). In addition, Rook (1992, p.158) argued that 'relationships can adversely

affect health and well-being even when criticism, exploitation, betrayal, and other social wounds are not implicated'. However, under this culture, being absent from work was found to be the highest moderator of workplace stress. This seems to support the argument that high workplace stress results in high absenteeism which can result in low job performance, low productivity and low quality work.

A further analysis of the data revealed that under the communal culture, the main predictor of workplace stress was the level of education of employees and the main moderator of workplace stress was working in operations department. The communal culture as indicated earlier in chapter three is characterised by high sociability and high solidarity. This type of culture is characterised by high levels of friendship and commitment and at the same time it is a performance focused culture. There is creativity and openness toward ideas joined with a fierce determination to defeat the competition.

The contradictions in this type of culture due to high sociability and high solidarity may lead to the communal becoming unbalanced – for example too much sociability taking the lead or too much solidarity taking the lead. This can lead to employees with higher levels of education perceiving that the organisation's rewards are not sufficient, considering their qualifications. This might lead them to perceive that the organisation does not recognise their critical value to the success of the organisation and thus resulting in higher stress levels for this group of employees.

The operations department as the highest moderator of workplace stress can be attributed to the explanations given during the interviews conducted, that some job functions can be more pressured and more demanding than others. This gives support to the argument by Narayanan et. al., (1999) that there are differences in perceived stressors across occupational groups and Herman and Hulin (1972) who found that job function or functional speciality of respondents accounted for a substantial portion of variance in individual attitudes toward work.

Further analysis of the data revealed that under the mercenary culture relationships at work was the highest predictor of workplace stress and working in the corporate banking department was the highest moderator

8.3.3 EMPLOYEE BEHAVIOUR

As indicated in chapter three, the stress process can result in negative behavioural outcomes for the employee such as absenteeism and labour turnover. The results from the data analysis indicated that perceived workplace stress resulted in these behavioural outcomes but however, the results differed from one culture type to another. For example, results indicated a positive relationship between workplace stress and absenteeism and between workplace stress and labour turnover under the communal culture. Implying that under the communal culture, both absenteeism and labour turnover are predictors of workplace stress. This indicates that high absenteeism rate and high labour turnover rate has serious consequences for the organisation as well as the employees.

The results also indicated a negative relationship between workplace stress and absenteeism and between workplace stress and labour turnover under the fragmented culture, implying that both absenteeism and labour turnover are moderators of workplace stress under this culture. This seems to suggest that leaving the job or being absent from work helps employees to reduce their level of workplace stress. Although these relationships indicate that these organisations are not unique, but share similarities with other organisations in terms of how workplace stress affects organisational outcomes. An unexpected finding was that the relationship seemed to differ within different organisational cultures. In some cultures the relationship was found to be negative, in some cultures the relationship was found to be positive, while in some cultures it was statistically non-significant.

These results showing insignificant relationships with organisational outcomes such as absenteeism and labour turnover could result in several advantages for the organisation, better job performance, high productivity and high quality work

The results further confirm the proposition made in this study that the basic underlying assumptions of the organisational culture affect the perception of workplace stress. The results support previous literature that had suggested that organisational culture and subculture could have differential effects on individuals in the workplace (Krausz et al., 1995).

8.3.4 RESULTS FROM THE CASE STUDIES

As indicated in chapter seven, if according to suggestions by Schein (1997), cultures should mainly be observed through interviewing key persons in an organisation and helping them to interpret the values and ways to do things in terms of background assumptions, some useful differences between organisations should show even in a survey-type approach. It is therefore believed that the chosen survey organisations differed in some significant, observable cultural features, and these cultural features clearly had different effects on workplace stress.

From the case organisations, it was learnt that the problem of workplace stress was prevalent in organisations in Nigeria, although from all indications no provisions were being made to alleviate the problem in the organisations studied. Prior to the research investigations, it was seen as a personal problem requiring worker-oriented and worker-initiated solutions.

The case organisations indicated that the size of an organisation had an influence on the organisational culture. The clear workplace stress drivers in these organisations were found to be competitive pressures and the existence of performance targets, which showed substantial variation by size of the bank. Significant differences were found between small and medium sized organisations and between medium and large sized organisations on workplace stress dimensions such as 'career and achievement' and 'relationships with others'.

These findings support earlier researches that found organisational size to be related to psychological stress (Sutton and Rousseau, 1979) and to be positively related to physical stress (Rousseau, 1978).

The differences between organisations here can also be related to Worrall and Cooper (1995) who found that the incidence and depth of stress problems occur in firms employing between 200 and 999 workers. What is interesting in the context of this study is that the incidence and severity of the stress problem seemed to decline in firms employing over 1,000 people and less than 200 people, but increase in medium sized firms employing more than 200 employees.

In explaining the higher incidence of workplace stress in medium sized organisations, Worrall and Cooper (1995), suggested that the larger organisations have personnel procedures in place to help employees to cope with workplace stress and also due to the weight of numbers, managers within the larger organisations can delegate more. This seemed to support the observations made by the researcher while conducting the qualitative interviews and case studies.

It was observed that the size of organisations was significant in determining the culture within the respondent organisations. The larger organisations had a different attitude to their employees (cases one and two). Another explanation is that the larger banks due to their sizes and market shares are likely to be much healthier than their smaller counterparts. For example, they are likely to have a better reputation and to be valued more by customers. As a consequence, their employees are more likely to perceive their organisations as a meaningful workplace than employees in much smaller banks.

8.4 CONCLUSION

The research reported in this thesis explains the interrelationship between organisational culture and workplace stress within the Nigerian banking industry. An exploratory model was developed to integrate the two constructs. Taken as a whole, the findings revealed that workplace stress experiences have collective qualities that are determined by the organisational culture. It may be concluded further that the perception of workplace stress is attributable to the demographic characteristics of respondents such as the age, level of education, gender, and job function or department. This has been attributed to the fact that the tasks and environment differs for different organisational positions. Employees in different work situations will experience different local norms, relationships, demands, requirements, or managerial styles that are specific to the work situations. The analysis of the case studies also indicated that the perception of workplace stress can be attributed to the size of the organisation.

The findings from this study are significant and have important implications for policy developments in the Nigerian banking industry. Priority should be given to

understanding the issue of workplace stress and how it can affect the productivity of employees.

CHAPTER NINE

CONCLUSIONS

'At the beginning of my journey, I was naïve. I didn't yet know that the answers vanish as one continues to travel, that there is only further complexity, that there are still more inter-relationships and more questions' (Kaplan 1996:7)

9.1 INTRODUCTION

To conclude, it is appropriate to revisit briefly the general proposition posed at the outset of this study, that is, certain organisational culture factors can influence stressful stimuli. The main aim of the study was to empirically investigate the inter-relationship between organisational culture and workplace stress by relying on individual employees' perceptions of organisational culture and workplace stress. In attempting to achieve this goal, the study has made a theoretical contribution, generated new insights into the Nigerian Banking Industry and provided new avenues for future research. There are however limitations to this study, weaknesses which have been identified and need to be considered in both interpreting the findings and in future research.

This final chapter therefore focuses on highlighting the major contributions made by this doctoral thesis. There are five main areas covered in this concluding chapter. First, it summarises the research aim and objectives. Second, the main contribution made by the study and the key findings. Third, the implications of the findings for management and theory. Fourth, the weaknesses of the research design and methodology are reviewed. Fifth, areas for further research are identified and consideration is given to a number of suggestions for future research.

9.2 SUMMARY OF AIM AND OBJECTIVES

In conceiving this study, assumptions were made that there was a need to move towards a language of stress that is less individualistic and more concerned with the wider social and power relations of the workplace that reflect and shape individual stressful experiences. The present investigation sought to extend the current literature base and increase both academic and practitioner understanding of the concept of workplace stress. The main aim of the research was therefore to further the boundary of knowledge and to explore the interrelationship between organisational culture and workplace stress. In so doing it is believed that the research has further contributed to the rich literature in the field of workplace stress.

To explore the relationship between organisational culture and workplace stress, the research proposed a model that gives emphasis to the importance of the types of relationships within organisations and to the demographic characteristics of employees as the moderating factors in determining strain and pressure for the workforce. The research extended the analysis of this relationship to the service sector by examining the Nigerian Banking Industry: these are organisations that are believed to have unique structures and functions.

Five objectives were pertinent in investigating this problem. These were;

Firstly, to describe and explain the concepts of organisational culture and workplace stress. Secondly, to find out the general type of organisational culture and sources of workplace stress in the research environment. Thirdly, to find out if the type of culture as perceived by organisational employees' is associated with workplace stress and if this effect is modified by the individual's demographic characteristics. And lastly to try and build a model which could be used in understanding the relationship between organisational culture and workplace stress.

In order to address the research problem, a research strategy that combined quantitative (survey) with qualitative (case study) approach was chosen. The use of these methods reflected an attempt to secure more understanding of the phenomenon in question namely workplace stress. A focus group discussion was initially

organised with academics and businessmen to explore the local understandings of the phenomena of workplace stress and the interactions that created these meanings.

The organisational culture and workplace stress within ten Nigerian banks were then studied using quantitative methods. In-depth interviews were conducted using interview guides containing open-ended questions with five human resource managers of five banks. After this, case studies of five of the initial ten respondent banks were carried out to help explain the causal interrelations originating in everyday life which were too complex for statistical studies. The cases helped to describe the context where the empirical work was developed and was concerned with establishing the nature of any existing patterns based on the results of the quantitative surveys.

As the study was based on the thesis that there is an inter-relationship between organisational culture and workplace stress, it was crucial in the study to understand how organisational culture could influence workplace stress. Hence, the case studies were structured around the organisational culture of the firms studied. The resulting findings of the research were presented as data in chapter six and as case studies in chapter seven.

9.3 SUMMARY OF MAIN FINDINGS

In summary, the results of the present study add to the body of research on workplace stress that is concerned with the development of models that depict the complex process of workplace stress. The study contributes to a better understanding of the processes that influence the experience of workplace stress.

The study found that

- The common type of organisational culture in the research environment was the fragmented culture. This was surprising as this type of culture according to Goffee and Jones (1998) is characterised by low sociability and low solidarity. And organisations with this type of culture are said to be made up of individualists, committed to the individual and their job tasks. This indicates as suggested by Anakwe (2002) that although the research

environment is regarded as collectivist in terms of social relations, it has inculcated the elements of an individualist culture in the work environment.

- Organisation cultures are ‘fragmented unities’ in which members identify themselves as collective at some times and divided at others. Specifically, the study confirms that organisations are perceived as multicultural depending on the consensual and dissensual understandings amongst organisation actors (Martin, 1992; 1997). The results of the study suggest that culture within organisations is neither fully integrated, nor fully differentiated: at times, individuals may agree on certain issues, at other times they may be indifferent, ignorant or in total opposition to the dominant managerial view.
- Organisational culture is a term which involves the everyday understandings of employees and the general features of the sector of which the organisation is a part.
- At the organisational level, workplace stress experiences have collective qualities that are determined by the organisational culture. The study suggests that a culture higher in sociability than solidarity can lead to a high level of workplace stress in an organisation. This is suggested in the literature to be due to the fact that a culture high in sociability may in some instances cause social liability, such as excessive job demands, and an insidiously political environment (Nikkilä, 2004).
- At the individual employee level, high workplace stress can be attributed to age, gender, job level, job function, educational level, and years spent with organisation. This confirms Morgan’s (1997) suggestion that the influence of a host culture is rarely uniform, but an organisation can be divided into groups that think about the world in very different ways, or that have different aspirations as to what their organisation should be.
- Both organisational characteristics and individual employee characteristics influence workplace stress.

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- The findings revealed a high level of workplace stress in the sector (the Nigerian banking industry) investigated as compared with other normative data in the literature that used the same sources of pressure in the job scale. The differences in the level of workplace stress here are attributed to national culture differences and the fact that the work environment for these groups of respondents keep changing rapidly and unpredictably. Employees in these environments are subject to more constraints and have concerns about the political environment, the weak economy and an unpredictable stock market.

 - In the study, the conditions which may lead to workplace stress were found to include:
 - Too much work to do (86%)
 - Keep up with new techniques, ideas, technology or innovations or new challenges (54.7%)
 - Having to work very long hours (74%)
 - Ambiguity in the nature of job role (57.7%)
 - Conflicting job tasks and demands in the role I play (66%)
 - Lack of social support by people at work (53.7%)
 - A lack of encouragement from superiors (66.7%)
 - Feeling isolated (55.7%)
 - Underpromotion (70.3%)
 - Unclear promotion prospects (63.3%)
 - Lack of consultation and communication (69.4%)
 - Inadequate or poor quality of training/management development (67.7%)
 - Staff shortages and unsettling turnover rates (69.7%)
 - Taking my work home (51.7%)
 - My spouse's attitude towards my job and career (55.9%)
 - Pursuing a career at the expense of home life (71.7%)
 - Demands my work make on my relationship with my spouse and children (65.7%)

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- Absence of stability and dependability in home life (72%)
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- The emergent picture from the research confirmed that perception of organisational cultures can contribute substantially to the experience of workplace stress. But that workplace stress also depends on how the person perceives the situation. The study lends support to the argument that psychological strain attributed to organisational factors is often due to the culture adopted within an organisation (Cooper and Cartwright, 1994).
 - The structural characteristics of a job such as relationships at work may lead to workplace stress.
 - The study showed evidence that there is an interrelationship between organisational culture and workplace stress, but that individual demographic factors such as age, educational level, number of years with an organisation, job function and gender can act as modifying factors, either reducing or increasing the effect of workplace stress.
 - Workplace stress leads to organisational consequences such as absenteeism and labour turnover. But that the effects of these consequences on organisations differed from one organisation to another. Evidence from the study showed that in some organisations, both the rate of absenteeism and labour turnover can act as moderators of workplace stress, while in other organisations they can act as stressors.
 - Workplace stress is experienced as a result of an interaction between a person and his/her environment and as a result of an exposure to a wide range of work demands.
 - In view of the potential link between organisational culture and workplace stress, the research advocates that future success will require organisations to be culturally sensitive. However, no one culture type is intrinsically better than the others, but different cultures are more suitable to different

enterprises and environments. (Hawkins, 1997). Management must consider employees' perception of the work values due to the fact that it has a moral, if not legal, obligation to address the stress issues by virtue of its bearing on employees' welfare (Faulkner and Patiar, 1997).

This study represents a departure from previous research on workplace stress in that it focused on the big picture, the stress-inducing organisation, not the stressed-out individual. It focused on the incidence of workplace stress in a developing country. It attempted to take into account employees' perception of organisational culture and how it affects their perception of workplace stress. The results suggest at least in the sample used, that there is an inter-relationship between the perception of organisational culture and workplace stress. The study revealed that when compared with their counterparts in other departments, employees in the operations department within a fragmented culture had the highest level of workplace stress, while being in the same department under a communal culture was a moderator of workplace stress. This was attributed in the case study in chapter seven to the nature of employees' duties which makes them more sensitive to organisational deficiencies.

Aspects of the background of respondents were also found to make them sensitive to such organisational deficiencies as workplace stress. It seems reasonable therefore to conclude on the basis of this study that the job of a bank employee is potentially stressful, given that there are individual differences in the determination of the stress experience and also the fact that the nature of employees' work will vary from company to company (Cox, 1985).

This research concludes that increased levels of competition, organisation change and technological development are just some of the diverse range of forces impacting on organisations and which are likely to increase in future. It is essential that organisations develop and implement strategies that promote organisational survival and success (McHugh, 2002). A core part of this activity must aim to achieve employee commitment, acceptance and adaptation to change. These are likely to be enhanced by management action in relation to the creation of more healthy work organisations.

As part of this, it would seem fair to suggest that those organisations which fully address and understand problematic issues such as workplace stress will be better placed to deal with the demands of a rapidly changing world and thus enhance their chances of realising their true potential. At present, it seems that many of the organisations that participated in this research fail to acknowledge the interdependence of individual and organisational well-being. They also fail to recognise that one way of achieving enhanced productivity and performance is through tackling the root causes of infections such as workplace stress.

One would expect that organisations would recognise that workplace stress reduces employee well-being, and that excessive or sustained work pressures can lead to stress. The results presented here however suggest that few organisations 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 in many cases however implies that a large number of participating organisations pay lip-service to such a problem. It would seem from these results that few organisations perceive a direct relationship between workplace stress and employee productivity and organisational performance.

One explanation for this may be that although a relationship between workplace stress and employee productivity and organisational performance has been suggested in the literature (for example; CIPD, 2005), the adverse effects of workplace stress are not considered to be sufficiently serious so as to warrant attention. It could also be that, although management is aware of the problem and how it is affecting employee productivity, they are ill equipped to assess the extent of the problem in their organisation and subsequent action, which should be taken.

Another explanation may be because the research environment from which the data were collected like most traditional society is risk averse (Beugre and Offodile, 2001); people tend to have a high intolerance for uncertainty, preferring more stable, predictable situations rather than change and uncertainty that bear the unknown. This could be the reason why despite the high levels of workplace stress in most of

the organisations studied, employees were reluctant to leave their jobs and seemed to accept workplace stress as part of the job.

9.4 IMPLICATIONS OF FINDINGS

Several implications both for practitioners and researchers can be drawn from the findings. The implications fall into those relating to the practical problem of reducing stress in the workplace and those relating to Management.

9.4.1 THEORY

Research shows that to deal with stress at work, action can be taken on an individual or an organisational level. Efforts to address the problems of workplace stress have typically focused on employees by using stress management interventions and employees assistance programmes (Mackie et. al., 2001). Depending on the methods chosen, many of these programmes are successful (e.g. Murphy, 1996). Although these methods are valuable, the limitations of such strategies have been recognised (Wheeler and Lyon, 1992). These programmes have been found to be insufficient in leading to lasting improvements in workplace stress (Mackie et. al, 2001). Many programmes fall short, because they offer only partial solutions or fail to recognise the wider contextual-structural issues within which organisational behaviour takes place (Reynolds and Briner, 1994; Dewe and O'Driscoll, 2002)

For example, Murphy (1987; 1988) reviewed stress management training programmes in worksites and found that the positive effects of this training diminished over time. Bunce and West (1996) also found that gains in psychological well being were not maintained following traditional stress management programmes. Hence, it is suggested that if employees are offered stress management classes with no accompanying changes in the organisational practices and structures which may cause stress in the first place, the classes may do little to remedy the situation (Wheeler and Lyon, 1992).

For stress management programmes to work, Newton (1995) suggests that there is a need to move towards a language of stress that is less individualistic and more

concerned with the wider social and power relations of the workplace that reflect and shape individual stressful experiences.

Also, in a review of both individual and organisational-level stress management interventions, Burke (1993) concluded that organisational-level interventions provide longer-lasting benefits than individual-level interventions. One explanation for this may be that these programmes typically emphasise individual behaviour change aimed at coping with stress, rather than addressing sources of the problem, such as management practices that foster workplace stress (Mackie, et. al., 2001). This explanation is further supported by evidence that organisational-level interventions are more effective in combating workplace stress than training in coping strategies (e.g. Shin et. al., 1984).

The findings of this research highlight a number of issues, which have implications for the creation of more healthy work organisations and for stress management programmes designed to reduce stressors in the workplace. In sum, stress management programmes and employee assistance programmes, although serving an important function, may be addressing symptoms of the problem rather than its source (Mackie, et. al., 2001).

Taking the high levels of workplace stress as an indication of the manifestation of the organisational culture, the findings of this study reveal that in many of the organisations studied, level of workplace stress is reflective of the culture within the organisations and the general approach adopted for the management of people. The findings support the view that in cases where the level of workplace stress is low, the organisational culture is likely to be more conducive, encouraging higher quality communication and good relationships between management and employees and between employees.

The implications of this is that to offset the individualized focus of most stress management interventions, management with the help of counsellors can facilitate an exploration of workplace culture that is reflected in institutionalised social roles. Management can according to Long (1998) consider the establishment of secure and harmonious relationships and opportunities for success in accomplishing tasks that are salient to the individual (Kaplan, 1996). Also, because appraisals of specific

work stressors are central to the experience of psychosomatic health and daily hassles for large segments of the workforce, counsellors need to consider the complexity of the stress process.

Furthermore, on the basis of the findings presented in this study, workplace stress is a problem that can originate from the organisational culture. Thus, levels of workplace stress can be viewed as a manifestation of the organisational culture within the organisational system. Faced with the physical symptoms of workplace stress such as absenteeism or high turnover, many organisations tend to seek solutions, which deal with the symptoms rather than the underlying causes of the problem (McHugh, 2002). These solutions often take the form of highly stringent measures, for example highly stringent absence management policies and procedures that are control-focused.

While such solutions may yield immediate positive outcomes, it is likely that these will be of a short term and transitory nature (McHugh, 2002). Rather, more effective, longer term solutions are likely to result from approaches which seek to identify and to address core underlying causes of absence which lie within the organisational system. Addressing the core causes of workplace stress is likely to foster the creation of more healthy organisations which are, in turn, better placed to cope with the demands of a competitive operating environment

The exploratory conceptual framework of the workplace stress process has some implications or principles of practice for the development, implementation and evaluation of workplace interventions. The contextual nature of the workplace stress process, combined with the differences in perceptions of stressors as stressful, suggests that interventions need to be context specific rather than relying on pre-packaged, context independent programs. To understand the specific organisational contexts, the intervention process needs to involve employees in the development and implementation of learning activities in order to incorporate their knowledge of the context into the development of appropriate interventions.

A critical component would be to assess stress and needs within a given organisation and tailoring an intervention to these accordingly.

By determining that there is a relationship between organisational culture and workplace stress and the specific organisational culture dimension that is predictive of stressors, the findings of this study highlight a need for organisations to focus on the development of workplace stress interventions that target those dimensions known to cause workplace stress. Interventions designed in this way would be more manageable, less expensive and less time-consuming than programmes that are less narrowly focused. Such interventions would also be more likely to succeed.

Organisations can either have policies in place that acknowledges the interdependence of workplace stress and employee productivity. Such policies need to be communicated to all employees and their implementation must be supported by a programme of training for all of those involved in their use. It is essential that such policies be developed in a way that incorporates mutual respect between management and employees and between employees. The policies must work towards improving work relationships such as friendships, advice and communication within the organisation.

Or organisations can undertake an audit of the current policies, procedures and systems to ensure that it provides a working environment that protects the well-being of the workforce and is able to identify troubled employees and provide them with an appropriate level of support.

Another implication of this study is that organisations can use a problem centred approach, in which case the organisation provides a problem solving model for dealing with stress and other psycho-social issues. It takes the issues and problems that arise within the workplace and identifies why they have occurred and then finds ways to solve them. The identification process may involve undertaking a risk assessment, examining sickness absence levels, employee feedback, claims for compensation and performance deficits.

However, to implement these policies, the picture cannot be complete without the involvement of management, especially human resource management. The

following section focuses on how human resource management can help to implement positive organisational policies and outcomes.

9.4.2 MANAGEMENT

Whether organisations decide to attack the root causes of workplace stress or to respond cosmetically to its symptoms will be a major issue which will need to be examined by research into stress over the years.

What is perhaps most important according to Worrall and Cooper (1995) is that stress-related illness is a symptom of how a society has decided to run the economy and how the society has decided to structure, manage and organise businesses. A more competitive economy is suggested to be a more stressful economy; a delayed, downsized and re-engineered economy increases the volume of work for those who survive the trauma of change; and performance monitoring systems. While these aspects of economic and organisational change may be making organisations leaner, fitter and more competitive, one need to ask whether the level of extreme stress that these forces on employees is making these changes unsustainable in the long term.

The costs of stress, reflected by reduced quality of work life, poorer health, and lower productivity, coupled with the prevalence of stress in the workplace prompted the present research. The study revealed that the kind of relationships such as friendship, within organisations is interrelated to perception of workplace stress. In order to alleviate the problem, evidence from case studies (chapter seven) showed that there is a bigger role to be played by management. One of the recurring themes that emerged from the case studies is that human resource departments must play a leading role in helping to alleviate workplace stress and in stress management within organisations.

According to the interviewees in the case studies, there is a need to integrate human resource policies and business objectives. The human resource policies need to support the organisational culture, where appropriate, or should change the culture for the better where it is deemed inappropriate. The department should strive to

provide task and organisational conditions, which are supportive of people trying to realise their potential at work.

According to the literature, stress management programmes have met with only limited success (Murphy, 1988) and have often been seen to have little or no effect (Briner, 1999) due to the fact that human resource practitioners have to operate without clear, unbiased advice about what works and what doesn't (Jordan, 2003).

Traditionally, the responsibilities of human resource management (HRM) groups vary, but generally involve personnel management issues such as performance appraisal, discrimination/bias, training, career development, team building, and labour relations. HRM groups are well equipped to address performance related issues, but rarely become involved in assessment and identification of workplace stress, even though workplace stress clearly cross-cuts HRM interest areas (Murphy, 1995) as it can affect employee productivity and performance.

Definitions of Human Resource Management generally involve an integration of employee management with general business management, a shift towards a unitary frame of reference, the assertion of management control and a more individualistic employment relationship (Foote and Robinson, 1999). These definitions contain an implicit assumption that employee interests can be identified with those of the organisation, and because this is the case, human resources professionals tread a fine line in seeking to reconcile the values of the organisation with professional values relevant to the ethical management of people.

It is a common belief in both the business and the academic world that the human resources of an organisation can be a source of competitive advantage, provided the policies of managing the people is integrated with strategic business planning and organisational culture (Delbridge and Lowe, 1997; Khatri, 2000; Panayotopoulou et al, 2003; Poole and Jenkins, 1996). As Mullins (1993) observes, it is people who are being managed and people need to be considered in human terms. This view is reiterated in the work of Peters and Waterman (1982), who contends that managers concerned with enhancing productivity should always:

‘Treat people as adults. Treat them as partners; treat them with dignity; treat them with respect. Treat them — not capital spending and automation — as the primary source of productivity and the financial reward that goes with it. You must treat your workers as your most important asset.’

HRM has therefore been integrated with organisational culture (Ogbonna, 1992). This link is emphasised by the suggestion that an important role of HRM within high performance work organisations is the development of core organisational values to inform strategic direction of the business (Gennard and Kelly, 1994; Huselid, 1995). One of the key aspects of Human Resource Management (HRM) is its association with the creation and maintenance of a strong organisational culture (Ogbonna, 1992).

The underlying assumption is that managing organisational culture is an effective method of generating competitive advantage. The HRM policies and practices within an organisation should therefore support the corporate culture, where appropriate, or change the culture for the better where it is deemed inappropriate. One of the implications of this study is that, the key human resource systems and processes could be aligned in specific ways to channel behaviour and create an appropriate organisational culture (Hendry and Pettigrew, 1990).

Evidence suggests that the impact of Human resource management in organisations is greatest where it involves a set of coherent policies and practices (Kelliher and Riley, 2002).

The implication of this is that, to be effective, individual human resource initiatives need to be implemented as part of a package of practices. Human resources policies should be integrated with strategic business planning and used to reinforce an appropriate or change an inappropriate organisational culture (Legge, 1989). Also, an argument by Schein (1987) suggests that a corporate culture is something that needs to be understood and managed as a key aspect of HRM. Culture and its management are explicit features of HRM. Values expounded by top management

have significance in gluing together policies and practices with respect to the human resources.

Culture as indicated in this study is therefore an important organisational factor influencing strategic management of human resource functions (Truss and Gratton, 1994; Khatri and Budhwar 2002). It is highly important amongst micro level variables affecting the behaviour of people within work settings (Child, 1987). The type of culture an organisation has exerts a strong influence on its strategy and also on its chosen human resource strategy (Truss and Gratton, 1994). Thus, it is logical to expect Human Resources (HR) activities and practices to alter, following change in organisational culture. Unfortunately, despite the importance of the link between HR and culture, there is little empirical research on the issue (Khatri and Budhwar, 2002).

However, scholars such as Beer (1985) and Ogbonna (1992) observed that organisations need to develop a clearly stated 'management philosophy' (culture) which will form the guiding framework from which HRM policies will be developed. They argue that where this philosophy is strongly articulated by senior managers, the resulting HRM policies are likely to be internally consistent, hence, encouraging the future development of a strong culture by moulding the belief system of employees and future managers, will help in alleviating the problem of workplace stress. The findings in this study therefore raise an important research question for a quantitative study: Can HR competencies help in alleviating workplace stress.

Another implication of this research on management is the question of culture change and the impact this might have on employees' attitudes.

9.5 LIMITATIONS OF THE STUDY

The results of this thesis suggest that the exploratory model presented in this thesis gives a good explanation of the interrelationship between organisational culture and workplace stress. It should be noted however that this model is however only a

model; no model can take into account the variety of detail found in reality (Kekale, 1998). The types of organisation culture suggested are not the only ones even if they might seem to be logical compositions of different types of assumptions-even illogical mixes may appear in the real-life organisations and there may be organisations without any shared assumptions (Schein, 1997). The support of the five more closely researched cases to this model is by no means a final configuration that this is how culture always affects workplace stress in reality.

What this research, in the researchers opinion confirms is that people tend to react and perceive situations differently and it is their perceptions of the situation that determines their level of workplace stress.

Moreover, although this study has yielded some important findings regarding organisational culture and perceived workplace stress, it has several limitations. First are the limitations due to problems of conceptualising the research issues. Second are the limitations due to methodology and research design.

9.5.1 PROBLEMS OF CONCEPTUALISING THE RESEARCH ISSUES

What is discovered by doing research is just how complex the world is. When some questions are answered, others are raised. And no matter how well thought the project is at the beginning, there always are those unanticipated twists and turns along the way that lead to the need to rethink initial positions and to question methods used (Strauss and Corbin, 1996). Research in retrospect is rarely all positive. It is a rare empirical project that would not be done at least a little differently if the researcher had their time again.

This study is no exception. Although, the study has made a theoretical contribution, generated new insights into selected Nigerian banks, workplace stress and also provided new avenues for future research. There are limitations to the study and weaknesses that are identified and that need to be considered in both interpreting the findings and in future research. There were instances of frustration that the data did not permit the researcher to address all the questions that had been posed. The case studies did not always illuminate intriguing results from the surveys. Some of these shortcomings reflect the inherent incompleteness of research (Stecher and Borko,

2002). However, there were several cases in which the researcher felt, in retrospect, that the study could have been improved if things had been done differently.

The limitations of this study arise from the research approach and strategy choices. First this study was carried out over a single time period. Therefore it might not fully capture the dynamic nature of the predictors and moderators of workplace stress. Second, the study was restricted to limited work settings. Consequently, its results might not be generalizable to other work settings. Third no respondents to the questionnaires may systematically differ from the study's respondents and this in turn might affect the obtained results. Fourth, the study was mainly a positivistic study employing both quantitative and qualitative research strategies and collecting cross-sectional data. These methodological choices meant that the interpretation of the findings was limited to the correlational aspects of the data. The findings cannot be used for causal or predictive purposes.

Fifth, another limitation of this study is in terms of the response rate, which was due to the uneven distribution of organisation sizes in the focus industrial sector – there was a higher response rate within medium-sized organisations and quite a low response rate in small-sized organisations. Although, in this case, the lower response rate in the small-sized organisations was attributed to the small numbers of employees in these organisations, care would have to be taken in future research to prevent this kind of bias by focusing on industries with approximately the same size of organisations.

The research problem concerned the understanding of organisational culture as an antecedent of workplace stress. The vast body of literature available explains the causes of workplace stress and coping strategies used by both individuals and organisations. Yet the actual organisational culture within organisations is also important as an antecedent of workplace stress. A better understanding of the relationship between organisational culture and workplace stress could be gained through longitudinal research, to see whether changes in organisational culture would relate to changes in perceived workplace stress. This can also clarify causal relationships that are otherwise indeterminate.

Moreover, many effects of work stressors are expected to show complex patterns over time. Some effects will be brief and perhaps undamaging; some will persist; still others are likely to show the “sleeper” pattern familiar in toxicology in which prolonged exposure to a stressor produces an illness that is apparent only after months or years.

Another limitation pertains to the research instrument, which in the case of this research was a self-report instrument; so the usual shortcomings (such as response or non-response bias) existed. A further limitation of this study pertains to social desirability (Arnold and Feldman, 1981). This construct suggests that individuals may respond to survey items in ways that would present themselves in a favourable light to the researcher and hence give answers that are not genuine. Also, individuals may respond to items in such a way as to reinforce previous answers given.

Another limitation pertains to the qualitative research, according to Laing (1997) it is widely recognised in the literature that the analysis of qualitative data pose significant challenges for researchers in ensuring that it is the data itself which ‘speaks’ rather than the voice of the researcher. Particularly in this research, where a single researcher plays the role of research designer, data collector and analyst, there is a potential risk of the data being ‘contaminated’ by the values and prior experience of the researcher. Such contamination can occur both in the interview setting, with the interviewer providing leading or directed questions, but more critically in the analysis phase through bias affecting the interpretation of the data. In respect of the former, the construction of the interview schedule utilised was crucial, particularly in respect of the prompts utilised to stimulate interviewees thinking. While the process of data analysis is almost inevitably influenced by the researcher’s prior experience and research activities, a dedication attention to detail and constant rigour in the process of data classification and the sensitivity to nuance ensured that the data itself remained dominant. The use of verbatim accounts taken within their original context was a critical means of ensuring the integrity of the data and the resultant findings were maintained.

9.5.2 CRITIQUE OF THE RESEARCH METHODOLOGY

Although the methodological approach employed in this thesis can be seen to be conceptually sound, and as such has generated a body of valid and reliable data, it is necessary to recognise that the methodology used also reflected the resource constraints under which this research was undertaken. Critical in this regard were the time constraints imposed by the way in which the research was funded. Ultimately the methodological framework employed must be seen in the context of this being a piece of time-bounded commissioned research

The main aim of this research was to find out if there is an inter-relationship, between organisational culture and workplace stress within the Nigerian banking industry. This meant there was a need for secondary data that could be used to clarify the core of the research problem in the Nigerian context. There was however an impediment in acquiring the full range of secondary data required for the research, for example statistical data highlighting the rate of the problem. Various reasons were identified in the literature for this lack of documented knowledge in Nigeria as in most developing countries/emerging economies.

Gil and Omaboe (1993) identified the absence or inadequacy of a national statistical organisation where the needed information could have been collected. Reasons given by such scholars like Bulmer (1993) is that Government statistical offices within developing countries have developed slowly, and on a limited scale, according to what developing countries' governments could afford to spend on information gathering. More basic economic needs have to be met first. The nature of social problems – with masses of people living in appalling and unquantified social conditions – is more intractable than in the developed world and creates major difficulties for social inquiry.

Developing countries have limited administrative capacity and a lack of supply of trained manpower. Trained statisticians are particularly scarce, as most people, even those working in the few statistical offices have not been trained in social science methodology (Bulmer, 1993). Other reasons for the non-availability of sufficient secondary data for this research are the lack of documented knowledge on

organisational behaviour/human resource management on the entire African continent and especially in Nigeria (Harvey, 2002).

Many industries particularly in the service sectors are under-researched (Riley et. al., 2000) and also because the issue of workplace stress in Nigeria has not got the attention it deserves. However, the available secondary data such as newspaper articles, government publications, journals and the World Wide Web (WWW) were used to give a picture of the Nigerian banking industry and to put the research in the context of Nigeria.

These methodological limitations suggest that future research in a developing country context must consider the lack of empirical data, as most research have been done in developed countries. In addition, future investigations must not underestimate the logistical and operational difficulties of conducting research in a developing country such as Nigeria. Social, economic and cultural factors can invalidate many of the tried and tested approaches taken for granted in developed economies (Austin, 1990). Another limitation is that the findings may have limited external validity. That is, they may apply only to bank employees in the banking industry in Nigeria. Thus it may not be appropriate to generalise the findings across other populations or settings. For example as suggested by Koh and Goh (1995) findings of a research can vary with the employee population(s) under study.

The limitations of this study can however provide some directions for future research.

9.6 RESEARCH IMPLICATIONS AND FUTURE RESEARCH ISSUES

This thesis not only advances current knowledge on the relationship between organisational culture and workplace stress but also has within it many implications for further research. The study contributes to the existing knowledge in organisational behaviour research by presenting new empirical research evidence on workplace stress and organisational culture from a developing country perspective. At one level it contributes to the literature base on workplace stress by developing an

exploratory theoretical model to build a bridge between two concepts that have been well researched in isolation. At another level it expands on knowledge on organisational behaviour and especially workplace stress in developing countries such as Nigeria. Not only does this thesis have relevance to academic theorists and researchers, but is also of relevance to policy makers within organisations.

Focusing on the contribution of this research to academics, it challenges many of the underlying assumptions about organisational culture as 'the way we do things around here' by indicating a multi-culture view of organisations, and suggesting that the perception of culture differs according to the demographic characteristics of employees, for example the organisation hierarchy, occupational group or department. Another implication from the research is that the perception of workplace stress by employees depends on both the organisation and individual characteristics. This in turn has significant implications for policy makers in seeking to address the issue of developing stress management interventions.

As this was an exploratory study, it is apparent from the foregoing consideration of the contribution of this thesis to both organisational culture literature and workplace stress literature, that there a number of key research areas which merit further investigation.

In the study, it was noticed that there is no absolute, single conceptualisation of stress in western literature and there is little research evidence pertaining to the incidence and nature of workplace stress in Africa.

It is therefore difficult to conceive of stress as being a universal phenomenon as suggested by Lazarus (1995). From the results of this study, it is not unreasonable to assume that workplace stress exists in African countries. It is however noted here that the sample were bank workers in a large metropolitan community. Consequently, there is a need to replicate these findings in other groups before the results can be generalized to those populations. Moreover, the sample may have consisted of volunteers who had a special interest in workplace stress; thus the magnitude of the relationships in the model may differ for another sample

These results also invite further research into measurement and methodological issues relating to workplace stress cross cultural investigations; it may be that new measures must be constructed for some work values rather than the modification of existing ones.

In addition, the present study emphasized the relationship between organisational culture and workplace stress and in effect the need for culture change. There is a need to study the impact of job stressors on employees' attitudes toward change especially in a developing country setting.

Although historically theories have often been universally and uncritically applied by treating others as if they hold western values, good management practice should reflect cultural differences as well as similarities and should therefore vary in many ways between countries (Harvey, et al., 2000). It is critical that further research establishes the extent to which the culture of a country can dictate the work-related values of employees in the country and how this can affect their perception of workplace stress. It is not clear whether the work environment (a reflection of the society) can impinge on the individual, who perceives environmental features or aspects, and reacts to them both psychologically and physically (Katz and Kahn, 1978). Another consideration might be the effects the nature of the external environment may have on the specific sector of the economy.

Lastly, although the results here verified other previous findings in the literature, they must not be considered as having general application. A future research to determine whether the findings for Nigeria and especially the service sector are applicable to other countries and other economic sectors is necessary.

Despite the limitations highlighted above, it is hoped that the study has contributed to the existing literature on workplace stress (especially in the setting of a developing/emerging economy and Nigeria in particular). It is also hoped that the findings can help organisations manage their human resources better (specifically on the aspect of workplace stress management).

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APPENDIX A

FOCUS GROUP SCHEDULE

- (1) Introduction.
- (2) Issues relating to tape-recording of session and confidentiality.
- (3) Outline of purpose of meeting.
- (4) Questions for discussion.
 - * What do you understand by the term 'organisational culture'?
 - * What types of organisational culture are there in Nigeria?
 - * How are they defined?
 - * What factors affect the organisational culture?
 - * What if any is the role of organisational culture in organisational performance?
 - * Does the culture within organisations affect such factors as communication, relationships at work, decision making?
 - * How common is the problem of workplace stress?
 - * What, in your opinion, are the causes of workplace stress in organisations?
 - * Does organisational culture affect workplace stress?
 - * What, if any are the consequences of such workplace stress in individual organisations?
 - * How does workplace stress manifest itself within organisations?
 - * It through illness/absenteeism/high staff turnover in the workplace?
 - * How does organisational culture affect workplace stress, if at all?
 - * Which cultures accentuate work place stress?
 - * Which cultures alleviate work place stress?
 - * How do organisations cope with workplace stress?
- (5) Closing and thanks.

APPENDIX B

CORPORATE CHARACTER QUESTIONNAIRE

SECTION A: CULTURE OF THE ORGANISATION

Please consider the following statements about your organisation and indicate the extent to which you believe they apply, using the scale provided. (Circle one answer in each line only).

	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1. People genuinely like one another.	1	2	3	4	5
2. People follow clear guidelines and instructions about work	1	2	3	4	5
3. People get along very well and disputes are rare	1	2	3	4	5
4. Poor performance is dealt with quickly and firmly.	1	2	3	4	5
5. People often socialize outside of work.	1	2	3	4	5
6. People do favours for each other because they like one another	1	2	3	4	5
7. When opportunities for competitive advantage arise people move decisively to capitalize on them	1	2	3	4	5
8. People make friends for the sake of friendship there is no other agenda	1	2	3	4	5
9. Strategic goals are shared	1	2	3	4	5
10. People often confide in one another about personal matters.	1	2	3	4	5
11. People build close long-term relationships-someday they maybe of benefit.	1	2	3	4	5
12. Reward and punishment are clear	1	2	3	4	5
13. People know a lot about each other's families.	1	2	3	4	5
14. The organisation is determined to beat clearly defined enemies	1	2	3	4	5
15. People are always encouraged to work things out as they go along.	1	2	3	4	5
16. Hitting targets is the single most important thing.	1	2	3	4	5
17. To get something done you can work around the system.	1	2	3	4	5
18. Projects that are started are completed.	1	2	3	4	5
19. When people leave, co-workers stay in contact to see how they are doing.	1	2	3	4	5

SECTION B: CHARACTERISTICS OF ORGANISATION
Some information about your organisation (for statistical purposes):

1. How do you rate your organisation in the overall-banking sector of the Nigerian economy in terms of performance, profitability and customer satisfaction?

Please tick appropriate option

- Very High
- High
- Medium
- Low
- Very Low

2. No. of persons employed: **Please tick appropriate option**

- 0-100
- 101-200
- 201-300
- 301-400
- 401-500
- 501-above

3. Are your employees generally satisfied with the organisation in terms of remuneration/rewards, working hours and welfare? **Please tick appropriate option**

- Very much satisfaction
- Much satisfaction
- Some satisfaction
- Some dissatisfaction
- Much dissatisfaction
- Very much dissatisfaction

4. What is the rate of absenteeism in your organisation? **Please tick appropriate option**

- Very high
- High
- Average
- Low
- Very Low

5. What is your annual labour turnover? **Please tick appropriate option**

- 0-5%
- 6-10%
- 11-15%
- 16-20%
- Other (please specify)

6. What do you think is the main reason for the labour turnover?

.....
.....
.....
.....

Would you like a copy of the findings of this study? Yes/No.
If yes, please provide the followings details,

Name:.....
Position in Organisation.....
Organisation.....
Address.....
.....
.....

- Please be assured that your response to this questionnaire will be treated in the strictest of confidence and will only be presented as statistical data with no mention of organisations or individuals.

Thank you.

APPENDIX C

SOURCES OF PRESSURE IN YOUR JOB

Almost anything can be a source of pressure (to someone) at a given time, and individuals perceive potential sources of pressure differently. The person who says they are 'under a tremendous amount of pressure at work at the moment' usually means that they have too much work to do. But that is only part of the picture.

The items below are all potential sources of pressure. You are required to rate them in terms of the degree of pressure you perceive each may place on you.

Please answer by circling the number of your answer against the scale shown.

Very definitely is a source 6
Definitely is a source 5
Generally is a source 4
Generally is not a source 3
Definitely is not a source 2
Very definitely is not a source 1

1. Having far too much work to do	6	5	4	3	2	1
2. Lack of power and influence	6	5	4	3	2	1
3. Overpromotion-being promoted beyond my level of ability	6	5	4	3	2	1
4. Not having enough work to do	6	5	4	3	2	1
5. Managing or supervising the work of other people	6	5	4	3	2	1
6. Coping with office politics	6	5	4	3	2	1
7. Taking my work home	6	5	4	3	2	1
8. Rate of pay (including perks and fringe benefits)	6	5	4	3	2	1
9. Personal beliefs conflicting with those of the organisation	6	5	4	3	2	1
10. Underpromotion-						
working at a level below my level of ability	6	5	4	3	2	1
11. Inadequate guidance and back up from superiors	6	5	4	3	2	1
12. Lack of consultation and communication	6	5	4	3	2	1
13. Not being able to 'switch off' at home	6	5	4	3	2	1
14. Keeping up with new techniques, ideas, technology						
or innovations or new challenges	6	5	4	3	2	1
15. Ambiguity in the nature of job role	6	5	4	3	2	1
16. Inadequate or						
poor quality of training/management development	6	5	4	3	2	1
17. Attending meetings	6	5	4	3	2	1
18. Lack of social support by people at work	6	5	4	3	2	1
19. My spouse's attitude towards my job and career	6	5	4	3	2	1
20. Having to work very long hours	6	5	4	3	2	1
21. Conflicting job tasks and demands in the role that I play	6	5	4	3	2	1
22. Covert favouritism and discrimination	6	5	4	3	2	1
23. Mundane administrative tasks or 'paperwork'	6	5	4	3	2	1
24. Inability to delegate	6	5	4	3	2	1
25. Threat of impending redundancy or early retirement	6	5	4	3	2	1
26. Feeling isolated	6	5	4	3	2	1
27. A lack of encouragement from superiors	6	5	4	3	2	1
28. Staff shortages and unsettling turnover rates	6	5	4	3	2	1
29. Demands my work makes on my relationship with						
my spouse /children	6	5	4	3	2	1
30. Being undervalued	6	5	4	3	2	1
31. Having to take risks	6	5	4	3	2	1
32. Changing jobs to progress with career	6	5	4	3	2	1

Sources of pressure in your job (continued)

Very definitely is a source	6
Definitely is a source	5
Generally is a source	4
Generally is not a source	3
Definitely is not a source	2
Very definitely is not a source	1

33. Too much or too little variety in work	6	5	4	3	2	1
34. Working with those of the opposite sex	6	5	4	3	2	1
35. Inadequate feedback about my own performance	6	5	4	3	2	1
36. Business travel and having to live in hotels	6	5	4	3	2	1
37. Misuse of time by other people	6	5	4	3	2	1
38. Simply being seen as a 'boss'	6	5	4	3	2	1
39. Unclear promotion prospects	6	5	4	3	2	1
40. The accumulative effects of minor tasks	6	5	4	3	2	1
41. Absence of emotional support from others outside work	6	5	4	3	2	1
42. Insufficient finance or resources to work with	6	5	4	3	2	1
43. Demands that work makes on my private/social life	6	5	4	3	2	1
44. Changes in the way you are asked to do your job	6	5	4	3	2	1
45. Simply being 'visible' or 'available'	6	5	4	3	2	1
46. Lack of practical support from others outside work	6	5	4	3	2	1
47. Factors not under your direct control	6	5	4	3	2	1
48. Sharing of work and responsibility evenly	6	5	4	3	2	1
49. Home life with a partner who is also pursuing a career	6	5	4	3	2	1
50. Dealing with ambiguous or 'delicate' situations	6	5	4	3	2	1
51. Having to adopt a negative role (such as sacking someone)	6	5	4	3	2	1
52. An absence of any potential career advancement	6	5	4	3	2	1
53. Morale and organisational climate	6	5	4	3	2	1
54. Attaining your own personal level of performance	6	5	4	3	2	1
55. Making important decisions	6	5	4	3	2	1
56. 'Personality' clashes with others	6	5	4	3	2	1
57. Implications of mistakes you make	6	5	4	3	2	1
58. Opportunities for personal development	6	5	4	3	2	1
59. Absence of stability or dependability in home life	6	5	4	3	2	1
60. Pursuing a career at the expense of home life	6	5	4	3	2	1
61. Characteristics of the organisation's structure and design	6	5	4	3	2	1

APPENDIX D

INTERVIEW SCHEDULE FOR BANK EXECUTIVES

1. Can you please tell me briefly about your bank? e.g.
 - a) Year your bank was established.
 - b) No of employees.
 - c) No of branches.
 - d) Total assets.
 - e) Type of banking business, whether commercial, merchant or universal.

2. How do you as the human resource executive view the culture within your bank?
 - a) Does the bank encourage sociability (friendliness between employees; people do kind things for one another without expecting anything in return and relate to each other in a friendly, caring way; high people and team orientation). Yes/ No.
 - b) Does the bank encourage solidarity (task orientation; people tend to overlook personal biases and rally behind common interests and common goals). Yes/ No
 - c) What are the benefits of the type of culture present in your bank.

3. As the human resource executive, what do you understand by the term workplace stress?

4. What in your opinion are the specific stressors encountered by both managers and non-managers in your bank's working environment?

5. Is workplace stress having an adverse effect on employees'
 - (a) Morale, Yes/No
 - (b) Health, Yes/No
 - (c) Work effectiveness Yes/No
 - (d) Relationships
 - Home Yes/No
 - Work Yes/No

6. In your opinion, do you think the culture within the bank can have an effect on employee perception of workplace stress? Yes/No

7. The results of a survey conducted within the banking sector revealed that there is no difference between males and females in terms of their perception of workplace stress? Do you agree with this? Yes/No

a) If No, which of the sexes do you think is most highly stressed and why.

8. In a survey conducted within the banking sector, the results revealed that employees who are in the supervisory management/officer sub-group tend to be more stressed than the senior employees or junior employees. In your opinion, why do you think this is the case?

9. A survey of small, medium, and large sized banks within the Nigerian banking sector revealed that employees within the medium sized banks tend to be more stressed than their counterparts in the smaller and larger banks. The differences were prominent on such dimensions as career and achievement, relationships with others, managerial role, factors pertaining to the work itself, such as having too much work to do and home/work interface such as pursuing a career at the expense of home life. Why do you think employees in this size of bank are more stressed than others?

10. Do you think employees within the Nigerian banking sector are generally more stressed than their colleagues in other sectors of the economy? Yes/No.

If yes, why is this case? _____

a) Some departments (e.g. corporate banking and audit) tend to be more stressed than others, (e.g. administration). Why is this case?

11. How would your organisation help an employee who reports being highly stressed?

12. In what ways does your organisation help employees in alleviating the problem of workplace stress? _____

13. Do you think the human resource department should be more involved in helping to alleviate workplace stress within an organisation than it is at present? In what ways can the department help?

Other comments _____

Thank you very much for your time

APPENDIX E

Surrey European Management Sch.
University Of Surrey
Guildford, Surrey
12th March, 2001

The Human Resource Manager

REQUEST FOR ACCESS TO BANK EMPLOYEES

I am a PhD researcher at the Surrey European Management School, currently conducting a research on the “Inter-relationship between organisational culture and workplace stress”.

In the methodology, access to bank employees is essential. This is in order for them to complete survey questionnaires developed for the study. I wish to assure you that any information supplied in the questionnaires will be anonymised so that no bank or employee names will be used.

I hope that you will grant my request, which is fundamental to the work of the research project.

Yours sincerely,

Oluremi Oke (Miss)

APPENDIX F

Surrey European Management Sch.
University of Surrey
Guildford, Surrey
England.
13-02-2002

Dear Respondent,

I am a Ph.D. student at the University of Surrey, England. I am working on a research on “The Interrelationship between organisational culture and workplace stress (an empirical study of the Nigerian banking sector)”.

I would appreciate if you would kindly complete the enclosed questionnaire. I wish to assure you that any information supplied in the questionnaire will be treated in strict confidence and will be for public consumption. It will be analysed by statistical methods and only conclusions drawn from such analysis shall be reported in the research.

It would be appreciated if questions were answered directly and correctly, as that is the only basis to reach a valid conclusion from my analysis.

Thank you for your co-operation.

Yours Faithfully,

A. Oluremi Oke.

APPENDIX G

School of Management
University of Surrey
Guildford, Surrey
England
10 March 2003

Head of Human Resources,

Dear Sir/Ma

Project Validation Interview

I am a Ph.D. student at the School of Management, University of Surrey, Surrey, England. I am working on a research project on “Inter-relationship between organisational culture and workplace stress-an empirical study of the Nigerian banking sector”.

The main aim of the research is to find out if the culture within organisations has an effect on the level of workplace stress experienced by employees. The results of a research survey carried out confirm that there is indeed a relationship between culture within departments in organisations and the experience of workplace stress. In order to validate the results of this quantitative survey, I would like you to participate in a telephone interview. The answers given in the interview will further clarify the issue of organisational culture, and its effects on workplace stress.

I wish to assure you that any information supplied will be treated in strict confidence and will not be for public consumption. It will be analysed by statistical methods and only conclusion drawn from such analysis shall be reported in the project.

Thank you for your co-operation.
Yours faithfully,

A. Oluremi Oke (Miss)

APPENDIX H

Sources of Pressure among respondents (% responses)

Broad Category	1	2	3	4	5	6
1. Having far too much work to do	1.0	2.7	10.3	21.0	25.0	40.0
2. Lack of power and influence	5.7	19.7	27.0	23.7	18.3	5.7
3. Overpromotion being promoted beyond my level of ability	22.7	15.7	17.3	14.7	23.7	6.0
4. Not having enough work to do	37.3	20.7	20.7	7.0	11.3	3.0
5. Managing or supervising the work of other people	10.3	21.0	22.3	33.3	10.3	2.7
6. Coping with office politics	1.7	18.0	18.0	31.7	20.0	10.7
7. Taking my work home	9.7	17.7	21.0	18.7	22.7	10.3
8. Rate of pay (including perks and fringe benefits)	8.7	15.3	16.7	21.0	21.0	17.3
9. Personal beliefs conflicting with those of the organisation	6.7	16.0	16.7	24.0	26.7	10.0
10. Underpromotion-working at a level below my level of ability	3.0	13.0	13.7	21.7	26.3	22.3
11. Inadequate guidance and back up from superiors	4.0	9.3	16.0	31.3	28.0	11.3
12. Lack of consultation and communication	3.7	10.0	17.0	33.0	20.7	15.7
13. Not being able to 'switch off' at home	7.3	23.0	25.7	18.3	16.3	9.3
14. Keeping up with new techniques, technology, ideas, or innovations or new challenges	8.0	17.7	19.7	32.7	13.7	8.3
15. Ambiguity in the nature of job role	4.3	12.3	25.7	26.7	20.7	10.3
16. Inadequate or poor quality of training/management development	3.3	12.7	16.3	33.0	28.3	6.3
17. Attending meetings	8.0	22.7	24.0	30.7	12.7	2.0
18. Lack of social support by people at work	5.3	17.7	23.3	32.7	11.0	10.0
19. My spouse's attitude towards my job and career	13.7	18.0	12.3	26.3	20.3	9.3
20. Having to work very long hours	2.7	9.0	14.3	24.3	28.0	21.7
21. Conflicting job tasks and demands in the role that I play	4.3	12.3	17.3	26.0	30.0	10.0
22. Covert favouritism and discrimination	5.3	11.0	15.7	26.0	25.7	16.3
23. Mundane administrative tasks or 'paperwork'	1.3	13.0	19.0	30.0	25.3	11.3
24. Inability to delegate	8.3	15.3	17.0	28.0	28.0	20.7
25. Threat of impending redundancy or early retirement	5.3	17.0	16.3	23.0	18.0	20.3
26. Feeling isolated	11.3	14.3	18.7	27.0	18.0	10.7
27. A lack of encouragement from superiors	7.3	11.7	14.3	30.0	26.7	10.0
28. Staff shortages and unsettling turnover rates	2.0	12.7	15.7	25.0	29.0	15.7
29. Demands my work makes on my relationship with my spouse /children	5.3	13.7	15.3	24.7	23.7	17.3
30. Being undervalued	4.7	12.7	17.3	23.7	27.0	14.3
31. Having to take risks	6.3	9.3	19.7	25.7	28.0	11.0
32. Changing jobs to progress with career	11.0	15.3	24.0	22.0	17.3	10.3
33. Too much or too little variety in work	5.7	17.3	27.0	28.0	15.7	6.3
34. Working with those of the opposite sex	24.0	29.7	30.3	9.3	5.0	1.7
35. Inadequate feedback about my own performance	3.0	12.3	21.3	42.7	17.0	3.7
36. Business travel and having to live in hotels	25.7	24.7	27.3	17.0	5.0	0.3
37. Misuse of time by other people	8.3	16.3	31.7	29.0	9.3	5.3
38. Simply being seen as a 'boss'	14.7	20.3	31.7	18.7	10.3	4.3
39. Unclear promotion prospects	3.7	14.3	18.7	31.0	19.0	13.3
40. The accumulative effects of minor tasks	2.7	14.3	24.3	37.3	15.0	6.3
41. Absence of emotional support from others outside work	9.7	22.6	26.7	23.3	14.7	3.7
42. Insufficient finance or resources to work with	4.0	17.0	12.3	24.7	29.0	13.0
43. Demands that work makes on my						

private/social life	4.3	11.7	14.7	31.0	24.3	14.0
44. Changes in the way you are asked to do your job	5.3	9.7	25.3	31.3	18.7	9.7
45. Simply being 'visible' or 'available'	14.0	18.3	33.7	22.0	10.3	1.7
46. Lack of practical support from others outside work	12.3	21.0	31.7	18.7	13.0	3.3
47. Factors not under your direct control	5.7	11.7	25.7	29.0	19.0	9.0
48. Sharing of work and responsibility evenly	8.3	26.3	30.7	21.7	10.0	3.0
49. Home life with a partner who is also pursuing a career	14.3	16.0	26.0	24.3	16.3	3.0
50. Dealing with ambiguous or 'delicate' situations	4.0	13.7	17.3	30.3	26.3	8.3
51. Having to adopt a negative role (such as sacking someone)	5.3	19.0	17.3	23.7	27.3	7.3
52. An absence of any potential career advancement	4.3	14.0	17.3	25.7	26.7	12.0
53. Morale and organisational climate	4.0	10.3	23.3	29.3	21.3	11.7
54. Attaining your own personal level of performance	5.0	11.7	19.3	31.3	25.0	7.7
55. Making important decisions	3.3	13.7	23.7	23.3	25.3	10.7
56. 'Personality' clashes with others	7.7	12.7	22.3	25.3	24.0	7.7
57. Implications of mistakes you make	12.5	6.3	25.0	12.5	31.3	12.5
58. Opportunities for personal development	5.3	15.0	21.3	23.7	23.7	11.0
59. Absence of stability or dependability in home life	4.7	8.3	15.0	28.7	26.3	17.0
60. Pursuing a career at the expense of home life	5.3	9.0	14.0	25.3	31.7	14.7
61. Characteristics of the organisation's structure and design	1.3	7.3	10.3	27.7	27.7	25.7

1. Very definitely is not a source; 2. definitely not a source; 3. Generally not a source; 4. Generally a source; 5. Definitely a source; 6. Very definitely a source
 Shaded figure represent source of stress identified by $\geq 50\%$ of respondents

APPENDIX I

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
having far too much work	300	1.00	6.00	4.8633	1.18716
lack of power and influence	300	1.00	6.00	3.4633	1.30165
overpromotion	300	1.00	6.00	3.1900	1.63385
not having enough work	300	1.00	6.00	2.4333	1.47631
managing or supervising	300	1.00	6.00	3.2033	1.25455
coping with office politics	300	1.00	6.00	3.8233	1.28490
taking my work home	300	1.00	6.00	3.5800	1.50260
rate of pay	300	1.00	6.00	3.8233	1.56213
personal beliefs	300	1.00	6.00	3.7800	1.42538
underpromotion	300	1.00	6.00	4.2233	1.42838
inadequate guidance	300	1.00	6.00	4.0400	1.27691
lack of consultation	300	1.00	6.00	4.0400	1.31815
not being able to switch off	300	1.00	6.00	3.4133	1.42686
keeping up with new techniques	300	1.00	6.00	3.5133	1.36481
ambiguity in the nature of job role	300	1.00	6.00	3.7800	1.31047
inadequate or poor quality of training	300	1.00	6.00	3.8933	1.22486
attending meetings	300	1.00	6.00	3.2333	1.22087
lack of social support by people at work	300	1.00	6.00	3.5633	1.32104
my spouse's attitude towards my job	300	1.00	6.00	3.4967	1.55070
having to work very long hours	300	1.00	6.00	4.3100	1.34160
conflicting job tasks and demands	300	1.00	6.00	3.9500	1.32666
covert favouritism and discrimination	300	1.00	6.00	4.0467	1.41107
mundane administrative tasks	300	1.00	6.00	3.9900	1.24165
inability to delegate	300	1.00	6.00	3.6933	1.44207
threat of impending redundancy or early	300	1.00	6.00	3.9233	1.52267
feeling isolated	300	1.00	6.00	3.5800	1.48918
a lack of encouragement from superiors	300	1.00	6.00	3.8700	1.38787
staff shortages and unsettling turnover rate	300	1.00	6.00	4.1333	1.32214
demands my work makes on my relationship	300	1.00	6.00	3.9967	1.45501
being undervalued	300	.00	6.00	3.9767	1.41520
having to take risks	300	1.00	6.00	3.9267	1.36412
changing jobs to progress with career	300	1.00	6.00	3.5033	1.48008
too much or too little variety in work	300	1.00	6.00	3.4967	1.27884
working with those of the opposite sex	300	1.00	6.00	2.4667	1.19176
inadequate feedback about my own	300	1.00	6.00	3.6933	1.09695
business travel and having to live in hotels	300	1.00	6.00	2.5200	1.20323
misuse of time by other people	300	1.00	6.00	3.3067	1.24544
simply being seen as a boss	300	1.00	6.00	3.0267	1.33613
unclear promotion prospects	300	1.00	6.00	3.8733	1.34287
the accumaulative effects of minor tasks	300	1.00	6.00	3.6667	1.16336
absence of emotional support from	300	1.00	6.00	3.2233	1.30862
insufficient finance or resources to work	300	1.00	6.00	3.9667	1.40670
demands that work make	300	1.00	6.00	4.0133	1.34630
changes in the way you are asked to do	300	1.00	6.00	3.7733	1.28353
simply being visible or available	300	1.00	6.00	3.0133	1.23758
lack of practical support from others outside	300	1.00	6.00	3.0900	1.30675
factors not under your direct control	300	1.00	6.00	3.7100	1.30572
sharing of work and responsibility evenly	300	1.00	6.00	3.0767	1.21754
home life with a partner who is also pursuing	300	1.00	6.00	3.2133	1.36407
dealing with ambiguous or delicate situations	300	1.00	6.00	3.8633	1.28978
having to adopt a negative role	300	1.00	6.00	3.7067	1.37851
an absence of any potential career advancement	300	1.00	6.00	3.9233	1.36761
morale and organizational climate	300	1.00	6.00	3.8867	1.29592
attaining your own personal level of performance	300	1.00	6.00	3.8267	1.28144
making important decisions	300	1.00	6.00	3.8567	1.32235
personality clashes with others	300	1.00	12.00	3.7133	1.45081
implications of mistakes you make	300	1.00	6.00	3.9633	1.23845
oppurtunities for personal developement	300	1.00	6.00	3.7833	1.38906
absence of stability or dependability in home life	300	1.00	6.00	4.1467	1.35324
pursuing a career at the expense of home life	300	1.00	6.00	4.1300	1.36846
charateristics of the organisational culture	300	1.00	6.00	4.5000	1.25509
Valid N (listwise)	300				

APPENDIX J

Sources of Pressure among First Bank Employees (% responses)

Broad Category	1	2	3	4	5	6
1. Having far too much work to do	-	2.0	14.3	22.4	14.3	46.9
2. Lack of power and influence	4.1	20.4	26.5	16.3	32.7	-
3. Overpromotion being promoted beyond my level of ability	18.4	14.3	22.4	16.3	24.5	4.1
4. Not having enough work to do	32.7	24.5	22.4	4.1	14.3	2.0
5. Managing or supervising the work of other people	14.3	16.3	24.5	34.7	10.2	-
6. Coping with office politics	4.1	18.4	26.5	36.7	10.2	4.1
7. Taking my work home	10.2	20.4	24.5	22.4	16.3	6.1
8. Rate of pay (including perks and fringe benefits)	4.1	12.2	22.4	18.4	18.4	24.5
9. Personal beliefs conflicting with those of the organisation	10.2	8.2	16.3	36.7	20.4	8.2
10. Underpromotion-working at a level below my level of ability	2.0	6.1	22.4	28.6	24.5	16.3
11. Inadequate guidance and back up from superiors	4.1	8.2	14.3	46.9	20.4	6.1
12. Lack of consultation and communication	6.1	10.2	24.5	36.7	18.4	4.1
13. Not being able to 'switch off' at home	10.2	32.7	24.5	14.3	16.3	2.0
14. Keeping up with new techniques, technology, ideas or innovations or new challenges	6.1	20.4	24.5	26.5	12.2	10.2
15. Ambiguity in the nature of job role	8.2	26.5	24.5	22.4	28.6	4.1
16. Inadequate or poor quality of training/management development	6.1	10.2	20.4	28.6	30.6	4.1
17. Attending meetings	8.2	26.5	30.6	24.5	8.2	2.0
18. Lack of social support by people at work	4.1	20.4	36.7	32.7	4.1	2.0
19. My spouse's attitude towards my job and career	16.3	24.5	20.4	16.3	8.2	14.3
20. Having to work very long hours	2.0	8.2	16.3	28.6	26.5	18.4
21. Conflicting job tasks and demands in the role that I play	6.1	16.3	16.3	28.6	22.4	10.2
22. Covert favouritism and discrimination	8.2	8.2	20.4	38.8	20.4	4.1
23. Mundane administrative tasks or 'paperwork'	-	18.4	18.4	34.7	20.4	8.2
24. Inability to delegate	10.2	10.2	22.4	30.6	16.3	10.2
25. Threat of impending redundancy or early retirement	16.3	12.2	12.2	34.7	14.3	6.1
26. Feeling isolated	20.4	18.4	12.2	28.6	14.3	6.1
27. A lack of encouragement from superiors	10.2	10.2	20.4	34.7	20.4	4.1
28. Staff shortages and unsettling turnover rates	2.0	18.4	12.2	24.5	24.5	18.4
29. Demands my work makes on my relationship with my spouse /children	14.3	8.2	20.4	30.6	12.2	14.3
30. Being undervalued	8.2	12.2	14.3	40.8	16.3	8.2
31. Having to take risks	12.2	2.0	24.5	30.6	22.4	8.2
32. Changing jobs to progress with career	10.2	12.2	42.9	14.3	6.1	14.3
33. Too much or too little variety in work	4.1	12.2	26.5	34.7	10.2	4.1
34. Working with those of the opposite sex	34.7	32.7	22.4	4.1	6.1	-
35. Inadequate feedback about my own performance	6.1	20.4	22.4	38.8	10.2	4.1

Broad Category	1	2	3	4	5	6
36. Business travel and having to live in hotels	30.6	26.5	28.6	8.2	6.1	-
37. Misuse of time by other people	10.2	14.3	26.5	34.7	10.2	4.1
38. Simply being seen as a 'boss'	18.4	16.3	49.0	4.1	8.2	4.1
39. Unclear promotion prospects	6.1	12.2	22.4	36.7	10.2	6.1
40. The accumulative effects of minor tasks	2.0	10.2	32.7	38.8	10.2	6.1
41. Absence of emotional support from others outside work	10.2	22.4	38.8	22.4	6.1	-
42. Insufficient finance or resources to work with	8.2	16.3	8.2	28.6	32.7	6.1
43. Demands that work makes on my private/social life	2.0	10.2	22.4	28.6	28.6	8.2
44. Changes in the way you are asked to do your job	4.1	12.2	24.5	36.7	18.4	4.1
45. Simply being 'visible' or 'available'	18.4	12.2	28.6	30.6	8.2	2.0
46. Lack of practical support from others outside work	12.2	18.4	40.8	14.3	14.3	-
47. Factors not under your direct control	6.1	10.2	22.4	26.5	16.3	18.4
48. Sharing of work and responsibility evenly	10.2	18.4	44.9	20.4	6.1	-
49. Home life with a partner who is also pursuing a career	12.2	14.3	36.7	28.6	6.1	2.0
50. Dealing with ambiguous or 'delicate' situations	4.1	10.2	20.4	34.7	20.4	10.2
51. Having to adopt a negative role (such as sacking someone)	8.2	6.1	22.4	26.5	34.7	2.0
52. An absence of any potential career advancement	10.2	6.1	32.7	20.4	24.5	6.1
53. Morale and organisational climate	2.0	12.2	22.4	40.8	14.3	8.2
54. Attaining your own personal level of performance	4.1	16.3	18.4	38.8	20.4	2.0
55. Making important decisions	6.1	6.1	28.6	26.5	22.4	10.2
56. 'Personality' clashes with others	10.2	10.2	22.4	26.5	20.4	8.2
57. Implications of mistakes you make	2.0	8.2	14.3	46.9	18.4	10.2
58. Opportunities for personal development	14.3	10.2	26.5	20.4	22.4	6.1
59. Absence of stability or dependability in home life	12.2	10.2	12.2	18.4	22.4	24.5
60. Pursuing a career at the expense of home life	8.2	14.3	16.3	18.4	28.6	14.3
61. Characteristics of the organisation's structure and design	2.0	6.1	20.4	34.7	16.3	20.4

1. Very definitely is not a source; 2. Definitely not a source; 3. Generally not a source; 4. Generally a source; 5. Definitely a source; 6. Very definitely a source

APPENDIX K

Sources of Pressure among UBA Employees (% responses)

Broad Category	1	2	3	4	5	6
1. Having far too much work to do	2.2	4.3	10.9	23.9	23.9	34.8
2. Lack of power and influence	6.5	19.6	26.1	34.8	8.7	4.3
3. Overpromotion being promoted beyond my level of ability	15.2	17.4	28.3	4.3	28.3	6.5
4. Not having enough work to do	30.4	26.1	23.9	8.7	4.3	6.5
5. Managing or supervising the work of other people	17.4	15.2	17.4	32.6	10.9	6.5
6. Coping with office politics	-	19.6	13.0	28.3	26.1	13.0
7. Taking my work home	10.9	15.2	19.6	23.9	21.7	8.7
8. Rate of pay (including perks and fringe benefits)	17.4	17.4	15.2	30.4	10.9	8.7
9. Personal beliefs conflicting with those of the organisation	6.5	26.1	17.4	26.1	13.0	10.9
10. Underpromotion-working at a level below my level of ability	2.2	10.9	15.2	26.1	30.4	15.2
11. Inadequate guidance and back up from superiors	4.3	10.9	32.6	19.6	19.6	13.0
12. Lack of consultation and communication	2.2	13.0	19.6	34.8	8.7	21.7
13. Not being able to 'switch off' at home	2.2	8.7	34.8	13.0	28.3	13.0
14. Keeping up with new techniques, ideas, technology or innovations or new challenges	6.5	8.7	17.4	41.3	13.0	13.0
15. Ambiguity in the nature of job role	-	10.9	26.1	39.1	10.9	13.0
16. Inadequate or poor quality of training/management development	-	17.4	13.0	30.4	28.3	10.9
17. Attending meetings	4.3	23.9	28.3	21.7	19.6	2.2
18. Lack of social support by people at work	2.2	23.9	10.9	39.1	8.7	15.2
19. My spouse's attitude towards my job and career	13.0	17.4	10.9	23.9	15.2	19.6
20. Having to work very long hours	-	6.5	13.0	19.6	28.3	32.6
21. Conflicting job tasks and demands in the role that I play	6.5	15.2	13.0	26.1	32.6	6.5
22. Covert favouritism and discrimination	-	17.4	10.9	30.4	26.1	15.2
23. Mundane administrative tasks or 'paperwork'	-	15.2	21.7	26.1	17.4	19.6
24. Inability to delegate	8.7	10.9	23.9	21.7	28.3	6.5
25. Threat of impending redundancy or early retirement	4.3	17.4	8.7	28.3	21.7	19.6
26. Feeling isolated	13.0	19.6	21.7	23.9	17.4	4.3
27. A lack of encouragement from superiors	10.9	17.4	8.7	34.8	19.6	8.7
28. Staff shortages and unsettling turnover rates	2.2	10.9	19.6	23.9	17.4	4.3
29. Demands my work makes on my relationship with my spouse /children	4.3	15.2	15.2	21.7	19.6	23.9
30. Being undervalued	4.3	13.0	19.6	30.4	17.4	15.2
31. Having to take risks	2.2	4.3	21.7	23.9	43.5	4.3
32. Changing jobs to progress with career	15.2	10.9	17.4	26.1	23.9	6.5
33. Too much or too little variety in work	4.3	19.6	30.4	13.0	21.7	10.9
34. Working with those of the opposite sex	17.4	39.1	28.3	8.7	2.2	4.2
35. Inadequate feedback about my own performance	-	15.2	28.3	39.1	15.2	2.2

Broad Category	1	2	3	4	5	6
36. Business travel and having to live in hotels	13.0	30.4	37.0	13.0	6.5	-
37. Misuse of time by other people	6.5	23.9	34.8	23.9	2.2	8.7
38. Simply being seen as a 'boss'	8.7	28.3	32.6	19.6	4.3	6.5
39. Unclear promotion prospects	6.5	26.1	17.4	17.4	19.6	13.0
40. The accumulative effects of minor tasks	4.3	23.9	15.2	43.5	8.7	4.3
41. Absence of emotional support from others outside work	6.5	30.4	23.9	23.9	10.9	4.3
42. Insufficient finance or resources to work with	6.5	21.7	15.2	21.7	21.7	13.0
43. Demands that work makes on my private/social life	8.7	23.9	10.9	34.8	10.9	10.9
44. Changes in the way you are asked to do your job	6.5	10.9	21.7	32.6	17.4	10.9
45. Simply being 'visible' or 'available'	18.4	12.2	28.6	30.6	8.2	2.0
46. Lack of practical support from others outside work	8.7	30.4	21.7	13.0	21.7	4.3
47. Factors not under your direct control	6.5	10.9	26.1	34.8	17.4	4.3
48. Sharing of work and responsibility evenly	10.2	18.4	44.9	20.4	6.1	-
49. Home life with a partner who is also pursuing a career	15.2	26.1	17.4	15.2	21.7	4.3
50. Dealing with ambiguous or 'delicate' situations	4.3	15.2	15.2	23.9	34.8	6.5
51. Having to adopt a negative role (such as sacking someone)	10.9	21.7	23.9	17.4	21.7	4.3
52. An absence of any potential career advancement	6.5	23.9	19.6	15.2	28.3	6.5
53. Morale and organisational climate	8.7	10.9	32.6	17.4	19.6	10.9
54. Attaining your own personal level of performance	6.5	6.5	39.1	15.2	26.1	6.5
55. Making important decisions	2.2	17.4	28.3	13.0	34.8	4.3
56. 'Personality' clashes with others	2.2	23.9	23.9	17.4	28.3	4.3
57. Implications of mistakes you make	2.2	10.9	17.4	23.9	30.4	15.2
58. Opportunities for personal development	2.2	19.6	30.4	10.9	28.3	32.6
59. Absence of stability or dependability in home life	-	8.7	6.5	23.9	28.3	32.6
60. Pursuing a career at the expense of home life	6.5	17.4	8.7	21.7	23.9	21.7
61. Characteristics of the organisation's structure and design	2.2	10.9	15.2	17.4	34.8	19.6

1. Very definitely is not a source; 2. Definitely not a source; 3. Generally not a source; 4. Generally a source; 5. Definitely a source; 6. Very definitely a source

APPENDIX L

Sources of Pressure among Zenith Bank Employees (% responses)

Broad Category	1	2	3	4	5	6
1. Having far too much work to do	-	6.5	6.5	16.1	29.0	41.9
2. Lack of power and influence	12.9	19.4	25.8	19.4	19.4	3.2
3. Overpromotion being promoted beyond my level of ability	12.9	16.1	9.7	16.1	38.7	6.5
4. Not having enough work to do	45.2	19.4	16.1	6.5	9.7	3.2
5. Managing or supervising the work of other people	-	25.8	35.5	32.3	6.5	-
6. Coping with office politics	-	22.6	16.1	35.5	19.4	6.5
7. Taking my work home	3.2	12.9	19.4	9.7	35.5	19.4
8. Rate of pay (including perks and fringe benefits)	9.7	25.8	38.7	6.5	6.5	12.9
9. Personal beliefs conflicting with those of the organisation	12.9	22.6	6.5	25.8	25.8	6.5
10. Underpromotion-working at a level below my level of ability	-	32.3	6.5	19.4	19.4	22.6
11. Inadequate guidance and back up from superiors	-	12.9	6.5	41.9	29.0	9.7
12. Lack of consultation and communication-	9.7	9.7	6.5	45.2	25.8	12.9
13. Not being able to 'switch off' at home	9.7	12.9	12.9	22.6	12.9	29.0
14. Keeping up with new techniques, ideas, technology or innovations or new challenges	3.2	9.7	32.3	29.0	16.1	9.7
15. Ambiguity in the nature of job role	-	6.5	41.9	22.6	12.9	16.1
16. Inadequate or poor quality of training/management development	-	12.9	9.7	41.9	25.8	9.7
17. Attending meetings	3.2	25.8	9.7	45.2	16.1	-
18. Lack of social support by people at work	6.5	16.1	25.8	35.5	6.5	9.7
19. My spouse's attitude towards my job and career	3.2	6.5	12.9	41.9	35.5	-
20. Having to work very long hours	-	-	12.9	35.5	22.6	29.0
21. Conflicting job tasks and demands in the role that I play	-	3.2	35.5	29.0	25.8	6.5
22. Covert favouritism and discrimination	12.9	-	25.8	12.9	25.8	22.6
23. Mundane administrative tasks or 'paperwork'	-	3.2	19.4	29.0	29.0	19.4
24. Inability to delegate	-	16.1	12.9	38.7	29.0	3.2
25. Threat of impending redundancy or early retirement	3.2	9.7	32.3	29.0	9.7	16.1
26. Feeling isolated	9.7	6.5	25.8	32.3	19.4	6.5
27. A lack of encouragement from superiors	9.7	6.5	12.9	29.0	35.5	6.5
28. Staff shortages and unsettling turnover rates	-	6.5	29.0	22.6	32.3	9.7
29. Demands my work makes on my relationship with my spouse /children	3.2	9.7	9.7	16.1	25.8	35.5
30. Being undervalued	9.7	12.9	16.1	12.9	25.8	35.5
31. Having to take risks	9.7	3.2	19.4	35.5	19.4	12.9
32. Changing jobs to progress with career	12.9	19.4	9.7	38.7	12.9	6.5
33. Too much or too little variety in work	3.2	22.6	22.6	29.0	9.7	12.9
34. Working with those of the opposite sex	29.0	25.8	35.5	6.5	3.2	-
35. Inadequate feedback about my own performance	-	3.2	22.6	54.8	16.1	3.2
36. Business travel and having to live in hotels	35.5	12.9	29.0	19.4	3.2	-

Broad Category	1	2	3	4	5	6
37. Misuse of time by other people	12.9	9.7	32.3	25.8	6.5	12.9
38. Simply being seen as a 'boss'	16.1	16.1	29.0	29.0	9.7	-
39. Unclear promotion prospects	3.2	9.7	12.9	45.2	12.9	16.1
40. The accumulative effects of minor tasks	-	3.2	29.0	29.0	32.3	6.5
41. Absence of emotional support from others outside work	3.2	19.4	29.0	29.0	32.3	6.5
42. Insufficient finance or resources to work with	-	22.6	12.9	28.6	32.7	6.1
43. Demands that work makes on my private/social life	6.5	6.5	12.9	35.5	35.5	3.2
44. Changes in the way you are asked to do your job	6.5	6.5	48.4	16.1	12.9	16.1
45. Simply being 'visible' or 'available'	19.4	9.7	19.4	16.1	29.0	6.5
46. Lack of practical support from others outside work	6.5	12.9	38.7	29.0	3.2	9.7
47. Factors not under your direct control	9.7	-	41.9	32.3	12.9	3.2
47. Sharing of work and responsibility evenly	16.1	25.8	19.4	25.8	6.5	6.5
49. Home life with a partner who is also pursuing a career	12.9	12.9	25.8	29.0	16.1	3.2
50. Dealing with ambiguous or 'delicate' situations	-	9.7	25.8	41.9	19.4	3.2
51. Having to adopt a negative role (such as sacking someone)	-	19.4	12.9	19.4	29.0	19.4
52. An absence of any potential career advancement	-	12.9	19.4	16.1	41.9	9.7
53. Morale and organisational climate	3.2	16.1	29.0	19.4	25.8	6.5
54. Attaining your own personal level of performance	-	19.4	6.5	35.5	29.0	9.7
55. Making important decisions	-	22.6	19.4	19.4	32.3	6.5
56. 'Personality' clashes with others	3.2	19.4	22.6	25.8	25.8	3.2
57. Implications of mistakes you make	-	6.5	29.0	38.7	22.6	3.2
58. Opportunities for personal development	3.2	12.9	16.1	35.5	25.8	6.5
59. Absence of stability or dependability in home life	9.7	6.5	12.9	35.5	32.3	3.2
60. Pursuing a career at the expense of home life	-	6.5	12.9	35.5	35.5	9.7
61. Characteristics of the organisation's structure and design	6.5	12.9	9.7	29.0	25.8	16.1

1. Very definitely is not a source; 2. definitely not a source; 3. Generally not a source; 4. Generally a source; 5. Definitely a source; 6. Very definitely a source
 Shaded figure represent source of stress identified by $\geq 50\%$ of respondents

APPENDIX M

Sources of Pressure among Chartered Bank Employees (% responses)

<u>Broad Category</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
1. Having far too much work to do	2.4	2.4	14.6	19.6	34.1	26.8
2. Lack of power and influence	9.8	22.0	29.3	14.6	14.6	9.8
3. Overpromotion being promoted beyond my level of ability	39.0	9.8	19.5	17.1	9.8	4.9
4. Not having enough work to do	39.0	19.5	24.4	9.8	7.3	-
5. Managing or supervising the work of other people	12.2	24.4	24.4	29.3	7.3	2.4
6. Coping with office politics	2.4	19.5	14.6	41.5	14.6	7.3
7. Taking my work home	14.6	12.2	29.3	17.1	14.6	12.2
8. Rate of pay (including perks and fringe benefits)	7.3	17.1	14.6	26.8	17.1	17.1
9. Personal beliefs conflicting with those of the organisation	4.9	17.1	19.5	19.5	29.3	9.8
10. Underpromotion-working at a level below my level of ability	9.8	12.2	9.8	22.0	22.0	24.4
11. Inadequate guidance and back up from superiors	4.9	9.8	22.0	26.8	24.4	12.2
12. Lack of consultation and communication	2.4	19.5	22.0	22.0	14.6	19.5
13. Not being able to 'switch off' at home	7.3	26.8	29.3	17.1	19.5	-
14. Keeping up with new techniques, ideas, technology or innovations or new challenges	12.2	26.8	24.4	19.5	9.8	7.3
15. Ambiguity in the nature of job role	9.8	22.0	24.4	12.2	19.5	12.2
16. Inadequate or poor quality of training/management development	9.8	14.6	19.5	31.7	14.6	9.8
17. Attending meetings	12.2	24.4	26.8	26.8	4.9	4.9
18. Lack of social support by people at work	7.3	9.8	29.3	24.4	12.2	17.1
19. My spouse's attitude towards my job and career	14.6	19.5	12.2	31.7	14.6	7.3
20. Having to work very long hours	4.9	24.4	14.6	14.6	22.0	19.5
21. Conflicting job tasks and demands in the role that I play	4.9	14.6	17.1	24.4	29.3	9.8
22. Covert favouritism and discrimination	9.8	19.5	24.4	12.2	22.0	12.2
23. Mundane administrative tasks or 'paperwork'	2.4	14.6	17.1	36.6	22.0	7.3
24. Inability to delegate	14.6	19.5	19.5	19.5	12.2	14.6
25. Threat of impending redundancy or early retirement	4.9	24.4	14.6	12.2	14.6	29.3
26. Feeling isolated	12.2	14.6	14.6	31.7	9.8	17.1
27. A lack of encouragement from superiors	12.2	7.3	19.5	22.0	22.0	17.1
28. Staff shortages and unsettling turnover rates	4.9	12.2	7.3	26.8	29.3	19.5
29. Demands my work makes on my relationship with my spouse /children	4.9	17.1	24.4	19.5	26.8	7.3
30. Being undervalued	4.9	17.1	22.0	12.2	19.5	24.4
31. Having to take risks	9.8	22.0	14.6	19.5	19.5	14.6
32. Changing jobs to progress with career	14.6	19.5	19.5	19.5	12.2	14.6
33. Too much or too little variety in work	14.6	22.0	29.3	24.4	7.3	2.4
34. Working with those of the opposite sex	29.3	19.5	36.6	9.8	4.9	-
35. Inadequate feedback about my own performance	9.8	17.1	22.0	31.7	14.6	4.9
36. Business travel and having to live in hotels	29.3	24.4	22.0	17.1	7.3	-
37. Misuse of time by other people	17.1	22.0	26.8	24.4	7.3	2.4
38. Simply being seen as a 'boss'	22.0	17.1	31.7	12.2	9.8	7.3
39. Unclear promotion prospects	2.4	19.5	14.6	24.4	7.3	2.4
40. The accumulative effects of minor tasks	4.9	19.5	26.8	31.7	9.8	7.3
41. Absence of emotional support from others outside work	12.2	17.1	26.8	26.8	4.9	12.2
42. Insufficient finance or resources to work with	2.4	26.8	7.3	26.8	22.0	14.6

Broad Category	1	2	3	4	5	6
43. Demands that work makes on my private/social life	9.8	14.6	22.0	24.4	19.5	9.8
44. Changes in the way you are asked to do your job	9.8	14.6	14.6	34.1	17.1	9.8
45. Simply being 'visible' or 'available'	19.5	24.4	39.0	14.6	2.4	-
46. Lack of practical support from others outside work	14.6	26.8	29.3	14.6	9.8	4.9
47. Factors not under your direct control	7.3	24.4	22.0	17.1	19.5	9.8
48. Sharing of work and responsibility evenly	7.3	36.6	31.7	14.6	7.3	2.4
49. Home life with a partner who is also pursuing a career	17.1	26.8	17.1	29.3	9.8	-
50. Dealing with ambiguous or 'delicate' situations	9.8	22.0	19.5	24.4	14.6	9.8
51. Having to adopt a negative role (such as sacking someone)	9.8	17.1	4.9	34.1	17.1	17.1
52. An absence of any potential career advancement	9.8	9.8	14.6	36.6	12.2	17.1
53. Morale and organisational climate	12.2	19.5	9.8	34.1	19.5	4.9
54. Attaining your own personal level of performance	7.3	24.4	17.1	22.0	9.8	19.5
55. Making important decisions	14.6	7.3	26.8	29.3	14.6	7.3
56. 'Personality' clashes with others	9.8	19.5	22.0	26.8	14.6	7.3
57. Implications of mistakes you make	9.8	12.2	17.1	22.0	14.6	24.4
58. Opportunities for personal development	4.9	12.2	14.6	26.8	26.8	14.6
59. Absence of stability or dependability in home life	4.9	9.8	24.4	24.4	26.8	9.8
60. Pursuing a career at the expense of home life	-	2.4	12.2	24.4	26.8	34.1
61. Characteristics of the organisation's structure and design	-	3.2	22.6	54.8	16.1	3.2

1. Very definitely is not a source; 2. definitely not a source; 3. Generally not a source; 4. Generally a source; 5. Definitely a source; 6. Very definitely a source
 Shaded figure represent source of stress identified by $\geq 50\%$ of respondents

APPENDIX N

Sources of Pressure among IBTC Employees (% responses)

<u>Broad Category</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
1. Having far too much work to do	-	-	18.8	18.8	18.8	43.8
2. Lack of power and influence	-	31.3	12.5	31.3	18.8	6.3
3. Overpromotion being promoted beyond my level of ability	18.8	37.5	-	12.5	25.0	6.3
4. Not having enough work to do	56.3	37.5	6.3	-	-	-
5. Managing or supervising the work of other people	18.8	37.5	6.3	31.3	-	6.3
6. Coping with office politics	-	43.8	12.5	12.5	18.8	12.5
7. Taking my work home	12.5	6.3	25.0	12.5	31.3	12.5
8. Rate of pay (including perks and fringe benefits)	6.3	18.8	6.3	18.8	37.5	12.5
9. Personal beliefs conflicting with those of the organisation	6.3	6.3	18.8	18.8	43.8	6.3
10. Underpromotion-working at a level below my level of ability	-	18.8	25.0	25.0	18.8	12.5
11. Inadequate guidance and back up from superiors	-	-	37.5	31.3	24.4	12.2
12. Lack of consultation and communication	-	18.8	18.8	25.0	31.3	6.3
13. Not being able to 'switch off' at home	-	37.5	43.8	6.3	-	12.5
14. Keeping up with new techniques, ideas, technology or innovations or new challenges	6.3	50.0	18.8	25.0	-	-
15. Ambiguity in the nature of job role	-	12.5	43.8	12.5	25.0	6.3
16. Inadequate or poor quality of training/management development	-	18.8	18.8	37.5	18.8	6.3
17. Attending meetings	-	12.5	31.3	50.0	6.3	-
18. Lack of social support by people at work	6.3	31.3	6.3	50.0	6.3	-
19. My spouse's attitude towards my job and career	12.5	18.8	25.0	18.8	18.8	6.3
20. Having to work very long hours	-	18.8	18.8	12.5	37.5	12.5
21. Conflicting job tasks and demands in the role that I play	-	25.0	25.0	12.5	18.8	18.8
22. Covert favouritism and discrimination	6.3	25.0	18.8	-	31.3	18.8
23. Mundane administrative tasks or 'paperwork'	6.3	18.8	18.8	25.0	18.8	12.5
24. Inability to delegate	6.3	25.0	18.8	37.5	6.3	6.3
25. Threat of impending redundancy or early retirement	6.3	25.0	43.8	12.5	6.3	6.3
26. Feeling isolated	6.3	25.0	37.5	18.8	12.5	-
27. A lack of encouragement from superiors	-	18.8	25.0	37.5	12.5	6.3
28. Staff shortages and unsettling turnover rates	-	25.0	31.3	31.3	12.5	-
29. Demands my work makes on my relationship with my spouse /children	6.3	12.5	18.8	31.3	12.5	18.8
30. Being undervalued	6.3	18.8	37.5	12.5	18.8	6.3
31. Having to take risks	-	18.8	43.8	31.3	6.3	-
32. Changing jobs to progress with career	6.3	25.0	25.0	18.8	12.5	12
33. Too much or too little variety in work	18.8	12.5	43.8	25.0	-	-
34. Working with those of the opposite sex	25.0	25.0	43.8	6.3	-	-
35. Inadequate feedback about my own performance	6.3	12.5	25.0	43.8	6.3	6.3
36. Business travel and having to live in hotels	37.5	31.3	25.0	6.3	-	-
37. Misuse of time by other people	18.8	18.8	43.8	12.5	6.3	-
38. Simply being seen as a 'boss'	18.8	18.8	37.5	12.5	12.5	-
39. Unclear promotion prospects	-	12.5	18.8	37.5	18.8	12.5
40. The accumulative effects of minor tasks	-	25.0	43.8	18.8	12.5	-
41. Absence of emotional support from others outside work	12.5	25.0	25.0	25.0	6.3	6.3
42. Insufficient finance or resources to work with	12.5	25.0	6.3	25.0	31.3	-

Broad Category	1	2	3	4	5	6
43. Demands that work makes on my private/social life	6.3	12.5	12.5	43.8	12.5	12.5
44. Changes in the way you are asked to do your job	6.3	12.5	25.0	37.5	6.3	12.5
45. Simply being 'visible' or 'available'	12.5	18.8	43.8	18.8	6.3	-
47. Lack of practical support from others outside work	25.0	18.8	43.8	12.5	-	-
47. Factors not under your direct control	6.3	6.3	43.8	25.0	12.5	6.3
48. Sharing of work and responsibility evenly	12.5	6.3	31.3	25.0	18.8	6.3
49. Home life with a partner who is also pursuing a career	12.5	12.5	12.5	56.3	6.3	-
50. Dealing with ambiguous or 'delicate' situations	18.8	-	18.8	31.3	25.0	6.3
51. Having to adopt a negative role (such as sacking someone)	6.3	18.8	31.3	18.8	18.8	6.3
52. An absence of any potential career advancement	6.3	18.8	18.8	37.5	12.5	6.3
53. Morale and organisational climate	-	6.3	37.5	31.3	6.3	18.8
54. Attaining your own personal level of performance	12.5	6.3	31.3	6.3	31.3	12.5
55. Making important decisions	12.5	6.3	31.3	25.0	6.3	18.8
56. 'Personality' clashes with others	25.0	6.3	18.8	18.8	12.5	18.8
57. Implications of mistakes you make	12.5	6.3	25.0	12.5	31.3	12.5
58. Opportunities for personal development	12.5	6.3	25.0	18.8	12.5	25.0
59. Absence of stability or dependability in home life	-	6.3	18.8	25.0	31.3	18.8
60. Pursuing a career at the expense of home life	6.3	-	12.5	37.5	31.3	12.5
61. Characteristics of the organisation's structure and design	-	6.3	6.3	18.8	37.5	31.3

1. Very definitely is not a source; 2. Definitely not a source; 3. Generally not a source; 4. Generally a source; 5. Definitely a source; 6. Very definitely a source
Shaded figure represent source of stress identified by $\geq 50\%$ of respondents

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