

Impact of Occupational Stress on Job Satisfaction and Mental Health of First Bank Employees: Implication for Personnel Psychologists

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Abstract

This study investigated the impact of occupational stress on job satisfaction and mental health of First Bank employees, Lagos-East, Lagos, Nigeria. The purpose of this study is to find out if occupational stress would impact job satisfaction and mental health of bankers. The study used ex-post facto research design; simple random sampling techniques were used to select 100 samples (bank employees) from Lagos-East Senatorial District of Lagos State, Nigeria. The age ranges of samples were between 21 and 52 years. The mean range and standard deviation of the samples were 30.6 and 3.28. Three validated instruments were used in collecting data and Simple Regression Analysis was used to analyze data. The results indicated that there is no significant relationship in the occupational stress and mental health of bank employees; also, it was found that there is significant relationship in the occupational stress and job satisfaction of bank employees. The results further revealed that occupational stress predicted job satisfaction and mental health. Based on the findings, it was suggested that mental health and job satisfaction of the bank employees be given greater attention.

Keywords

Occupational Stress, Job Satisfaction, Mental Health, Bank Employees, First Bank

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1. Introduction

Work is inevitable to man. A man may not get married in his life due to some circumstances of time, but he cannot do without a job in order to earn a living. Any man that refuses to work often turns to beggar. The act of begging has been taking as vocation and therefore becomes work on its own (Hart, & Cooper, 2001). No matter the work anyone engages in, such individual should be happy doing it. And this happiness has to do with the level of the individual's satisfaction on the job.

Employee satisfaction is essential to the success of any business. The job a man does has to be satisfied enough to keep him perpetually happy. Job satisfaction expresses the

extent of match between employees' expectations of the job and rewards that the job provides. Dessler (1978) refers to job satisfaction as the degree of needs satisfaction that is derived from and or experienced on the job. He affirms to the ability of employees in an organization aspirations, feeling happy doing their job with the hope that their needs will be achieved. Also, Robin (1989) defined job satisfaction as a general attitude towards an individual's job, and the difference between the amount of reward workers receive and the amount they believe they should receive. It is Robin's opinion that a person with a high level of job satisfaction holds positive attitude toward the job while the person who is

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dissatisfied with the job holds negative attitude about the job. Due to globalization, bank workers are working under stress whereby an employee handles jobs meant for four persons (Alawiye, 2014). The issue that arises is that tasks will not be performed effectively or efficiently because the employees are engaged with an overbearing workload and this could in turn affects their mental health.

Mental health, according to Price (2006), is a psychological state of wellbeing, growth, a sense of purpose in life, self acceptance and positive relations with others. Iorvaa (2004) defines mental health as the adjustment of the individual to himself and to the society so that he can face the realities of life and function most effectively with the greatest satisfaction, cheerfulness and acceptable behaviour. Thus individuals with mental illness are unable to believe in themselves, distrust people, are unable to cope with daily problems of life and have problems relating to others. Moronkola (2003) identifies the following as the characteristics of good mental health: an individual having ability to forgive self and others; considering other people's interest as well as self interest; respect other people's opinions and rights and dealing with problems as they come. Also, believing in self and to pursue ideals that are worthwhile, setting realistic goals, thinking and making rational decisions and be part of a worthwhile group as well as relaxing and sleeping well.

Another variable of interest is occupational stress, stress is a part of day-day activity of every individual; for instance, students may experience stress in the course of their studies, housewives may experience stress in managing the home affairs, so also businessmen and people on their jobs. The reason to experience stress differs from person to person due to variations in people's mental health. According to Eweniyi (2008), stress is one of the leading causes of employees' discontentment with their job. Branham (2005) asserts that, it seems clear that one quarter to one half of all workers are feeling some level of dysfunction due to stress, which is undoubtedly impact negatively on their work productivity and can lead to their work turnover. Branham (2005) further confirms that stress can have many causes, including when organization cannot, or will not, supply the tools necessary to produce or work efficiently while on the job.

Azeez and Adenuga (2009); and Martins and Odi (2009) established a link between mental health and employees' occupational stress. In an organizational context, occupational stress is also known as job stress or work stress. These terms are often used interchangeably in organizations, but their meanings are the same (Larson, 2004). According to Larson, (2004), occupational stress has two major dimensions: physiological stress and psychological stress. Physiological stress is often viewed as a physiological

reaction of the body (headache, migraine, abdominal pain, lethargic, backache, chest pain, fatigue, heart palpitation, sleep disturbance and muscle ache, as well as changes in eating, drinking, sleeping and smoking habits) to various stressful triggers at the workplace (Mansor, Fontaine, & Chong, 2003). While psychological stress is often seen as an emotional reaction, such as anxiety and depression, burnout, job alienation, hostility, tension, anger, nervousness, irritability and frustration experienced as a result of the stimuli at the workplace (Millward, 2005; & World Health Organization, 2005). An individual who cannot control any of these stresses may lead to such individual exhibiting negative work attitudes (Newell, 2002; Seaward, 2005; & World Health Organization, 2005). Critchley, Rotshtein, Nagai, O'Doherty, Mathias, and Dolan, (2004) found that individual who cannot control stress decreases the ability to control and manage physiological and psychological stresses and consequently, such employee may not perform their duties and responsibilities as a member of an organization.

Studies have shown that occupational stress has significant effect on workers' health and job performance. Buchans (2009); Cole (2010), and Mojinyinola (2001) assert that stress in the relationship with individual could result particularly from anxiety. This has led some researchers (e.g Borden 2002 and Davies, 2012) to view stress with boss as the most promising variable that affect interpersonal relations at workplace with implication on workers' efficiency and productivity at workplace.

Felton and Cole (2010), and Albridge (2005) reported that stressful work life were related to receiving psychiatric care, and that in the United Kingdom, the sum of incapacity for men suffering from psychoneurotic and personality disorder, nervousness, migraine headaches, and smoking accounted for 22.8 million work days loss alone. Smith (2011) pointed out that occupational stress is a strong factor behind various diseases experienced by industrial workers, which tend to manifest during active work life and on retirement.

Stress has been explained as the process of adjusting to or dealing with circumstances that disrupt, or threaten to disrupt a person's physical or psychological functioning (Obikoya, 1998; European Agency for Safety and Health at Work, 2002; Adegoke, 2011). Efforts to tackle work-stress and other occupational related problems among Nigerian workers began since the last five decades. This is evident in the ILO report (1969) where it was mentioned that the government of Nigeria requested the International Labour Organization (ILO) for assistance on measures to improve occupational health conditions of workers in the country.

It is against this background, this study was carried out to establish the impact, if any, of occupational stress on job satisfaction and mental health of First Bank employees in the Lagos East Senatorial District, Lagos, Nigeria.

Profile of first bank of Nigeria plc

First Bank of Nigeria Plc. (FBN), has distinguished itself as a leading banking institution and a major contributor to the economic advancement and development of Nigeria for the past 100 years ago. Founded in 1894 by a shipping magnate from Liverpool, Sir Alfred Jones. The bank commenced as a small operation in the office of Elder Dempster and company in Lagos. The business was incorporated as a Limited Liability company on March 31, 1894, with head office in Liverpool. It started business under the corporate name of Bank for British West Africa (BBWA) with a paid up capital of €12,000 (pound sterling) after absorbing its predecessor, the African Banking Corporation (ABC), which was established earlier in 1892. This signalled the pre-eminent position which the bank was to establish in the banking industry in West Africa in the early year of operation, the bank recorded and impressive growth and worked closely with the colonial government in performing the traditional functions of a Central Bank, such as issues of specie in the West African sub-region.

To justify its West African coverage, a branch was opened in Accra, Gold Coast (now Ghana) in 1996 and another in Freetown, Sierra Leone in 1898. This marked the genesis of the Bank's international banking operations. The second branch of the bank in Nigeria was in the old Calabar in 1900 and two years later, service were extend to northern Nigeria.

To satisfy the needs of its customers, FBN diversified into a wide range of banking activities and services. These include: Corporate, Retail and Mortgage Banking, Registrarship, Private equity financing, Trusteeship and Insurance Brokerage. In addition, as part of its strategy of progressive internationalisation, in November 2002, the bank became the first financial institution in Nigeria to establish a subsidiary bank in the United Kingdom (UK).

To reposition and to take advantage of opportunities in the changing environment, the bank embarked on several restructuring initiatives. In 1957, it changed from British Bank for West Africa (BBWA) to Bank of West Africa. In 1966, it merged with Standard Bank of West Africa and became Standard Bank Ltd. In 1969, when it was fully incorporated in Nigeria in line with the companies decree of 1968. It changes its name to First Bank of Nigeria Ltd in 1977 to reflect its pioneer status on commercial banking in Nigeria and in 1991, to First Bank of Nigeria Plc. FBN got listed on the Nigeria Stock Exchange (SEC) in March 1971 and has won the NSE President Merit Award ten times for the best financial report in the banking sector. The FBN's track record of profitability and reliability in sound banking has continually place the bank in its leadership position. In line with its mission statement "remains true to our name by

providing the best financial services possible; the bank will consistently transform itself as it forges ahead its second century of qualitative banking to the nation.

Presently, Prince Ajibola Afonja is the Chairman Board of Directors of the bank while Mr. Stephen Olabisi Onasanya is the Group Managing Director/Chief Executive Officer.

2. Statement of Problem

Nigerian bank employees' jobs have long been known to be highly stressful and associated with higher rates of psychological distress. Since the era of the global financial crisis in the mid-2008 and the special audit test carried out on banks by the Central Bank of Nigeria, the banking sector has witnessed a chain of job losses estimated at more than 15,000 by industry watchers. They are exposed to a number of stressors, ranging from work overload, time pressures, and lack of role clarity to dealing with bank transactions. An investigation showed that while some banks were considering casualisation as option, other banks were considering the establishment of more e-branches where transactions would be made electronically without cash. The e-branches will have only one bank official, who will assist customers that are not literate. Based on this, a bank sacked 670 workers without due process while another sacked over 100 workers including all the union executives because they demanded for their rights. All these are stressors that can lead to physical and psychological symptoms, absenteeism, turnover, and banking errors. Hence, this study investigated the impact of occupational stress on job satisfaction and mental health employees of First Bank Lagos East Senatorial District, Lagos, Nigeria.

In order to achieve the purpose of this study, three hypotheses were postulated and tested at 0.05 the levels of significance.

- i) There is no significance relationship between occupational stress and mental health of bank employees.
- ii) There is no significance relationship between occupational stress and job satisfaction of bank employees.
- iii) Occupational stress does not significantly predict job satisfaction and mental health.

3. Method

3.1. Design

The study used ex-post facto research design as the researcher was only interested in ascertaining the impact of the independent variable on the dependent variables without necessarily manipulating the independent variable.

3.2. Population of the Study

The population of the study covered the entire First Bank branches in Lagos State, Nigeria and the employees in these branches.

3.3. Participants

The sample size for this study comprised one hundred (100) First Bank employees. A sample of one hundred (100) bank employees comprising forty-three (53) female and thirty-seven (47) male were randomly selected. Ten bank employees were randomly selected from each of the ten branches of the first bank in Lagos-East Senatorial District of Lagos State, Nigeria. The age range of participants was between 21 and 52 years. The mean age and standard deviation of the participants were 30.6 and 3.28 respectively.

3.4. Instrument

Three validated instruments were used to collect relevant data in this study. They include:

Job Satisfaction Survey: This is divided into sections A and B. Section A contained the bio- data of the respondents while section B contained 36 items with 9 sub-scales. It was developed by Spector (1997) to assess employee attitude about certain aspects of their job. The 9 sub-scales include pay, promotion, supervision, fringe benefits, contingent rewards, operating condition, coworkers, nature of work and communication. It was also in 4 modified-Likert structure ranging from strongly agree to strongly disagree. The Job Satisfactory Survey has internal consistency ranges from .60-.91. Amusan and Olaniyi (2012) used the instrument on Nigeria samples; the analysis of data showed a construct validity of Cronbach-Alpha of 0.83 and a test re-test reliability of 0.78

Mental Health Inventory (MHI-5): this scale was developed by Viet and Ware (1983) and was used to measure mental health of the participants. The inventory was a 5-item scale based on a 5-point scale ranging from 1= none of the time to 5 = all the time. The MHI-5 has a minimum score of 5 and maximum score of 25. Higher scores imply desirable experience of psychological wellbeing and absence of

psychological distress during the past month. The inventory was used on Nigerian samples by Azeez and Adenuga (2009) and found reliability co-efficient of the instrument at 0.81 and a construct validity of Cronbach-Alpha of 0.69

3.5. Occupational Stress Inventory

Occupational Stress Questionnaire (OSQ), constructed by the investigator, was a 20-item questionnaire that measures occupational stress factors such as: Workload, interpersonal problems, time, pressure, working condition, leadership problems, inadequate facilities, and personal problems. Items are responded to on a 4-point Likert scale, ranging from strongly agree 1, to strongly disagree 4. Range of scores is 20 – 100. Analysis from pilot study yielded a construct validity of co-efficient Alpha of 0.79 and a test re-test reliability of 0.81.

3.6. Procedure

The research assistants visited the branches of the First Bank and administered the instruments on the randomly selected bank employees. The instruments were returned after three days of administration.

The data collected was analyzed using Simple Regression Analysis.

4. Results

4.1. Hypothesis 1

There is no significant influence of Occupational Stress and Mental Health of Bank Employees.

4.2. Model Specification

The research study adopts two models and stated as follows:

$$OCS = F (MHB) \tag{1}$$

However, equation one becomes;

$$OCS = a_0 + a_1MHB \tag{2}$$

Where OCS = Occupational Stress and MHB = Mental health of bank employees.

Table 1. Model Summary of Regression Analysis showing the influence of occupational stress on mental health.

Variable	Coefficient	Std. Error	t-Statistics	Prob.
C	0.565438	2.908712	1.898760	0.0000
MHB	-1.879402	0.665423	2.788101	0.0881
R-squared	0.265298	Mean dependent var		11.898045
Adjusted R-squared	0.787644	S.D. dependent var		0.767898
S.E. of regression	0.343452	Akaike info criterion		2.879054
Sum squared resid	0.656578	Schwarz criterion		5.787670
Log likelihood	13.567890	F-statistic		19.345431
Durbin-Watson stat	2.345243	Prob (F-statistic)		0.000005

Dependent variable: OCS; Method: least squares Included observations: 100
Source: SPSS PACKAGE

The result from table above shows that the t-calculated value (2.788101) is greater than t-tabulated value (1.96) at 0.05 level of significance. Since t-calculated (2.788101) is greater than t-table (1.96), then the null hypothesis was accepted. That is there is no influence of occupational stress on mental health of Bank employees.

4.3. Hypothesis 2

There is no significant influence of Occupational Stress and Job Satisfaction.

4.4. Model Specification

The research study adopts two models and stated as follows:

$$OCS = F(JS) \tag{1}$$

However, equation one becomes;

$$OCS = a_0 + a_1JS \tag{2}$$

Where OCS = Occupational Stress and MHB = Job Satisfaction.

Table 2. Model Summary of Regression Analysis showing the influence of occupational stress on job satisfaction.

Variable	Coefficient	Std. Error	t-Statistics	Prob.
C	0.232210	4.651120	1.876290	0.0001
JS	-3.676754	0.767550	0.877602	0.0212
R-squared	0.380234	Mean dependent var		12.424590
Adjusted R-squared	0.726571	S.D. dependent var		0.876780
S.E. of regression	0.651120	Akaike info criterion		4.543910
Sum squared resid	0.122980	Schwarz criterion		2.887906
Log likelihood	12.212301	F-statistic		14.787651
Durbin-Watson stat	3.445911	Prob (F-statistic)		0.000221

Dependent variable: OCS; Method: least squares; included observations: 100
Source: SPSS PACKAGE

The result from table above reveals that t-calculated value (0.877602) is less than t-tabulated value (1.96) at 0.05 level of significance; the null hypothesis is therefore rejected and accepted the alternate hypothesis which says there is significant influence of occupational stress on job satisfaction of Bank employees.

4.5. Hypothesis 3

Occupational Stress does not significantly predict Job Satisfaction and Mental health of Bank employees.

4.6. Model Specification

The research study adopts two models and stated as follows:

$$OCS = F(JS, MHB) \tag{1}$$

However, equation one becomes;

$$OCS = a_0 + a_1JS + a_2MHB \tag{2}$$

Where OCS = Occupational Stress and MHB = Mental health of bank employees.

Table 3. Model Summary of Regression Analysis showing the influence of occupational stress on mental health and job satisfaction

Variable	Coefficient	Std. Error	t-Statistics	Prob.
C	0.233211	0.344220	1.444322	0.0000
JS	-2.788322	0.556610	-0.121223	0.4432
MHB	-4.882120	0.332310	4.443130	0.0221
R-squared	0.478320	Mean dependent var		12.4332
Adjusted R-squared	0.708870	S.D. dependent var		0.5588
S.E. of regression	0.700081	Akaike info criterion		3.1211
Sum squared resid	0.322311	Schwarz criterion		2.7834
Log likelihood	10.555674	F-statistic		12.6557
Durbin-Watson stat	2.988255	Prob (F-statistic)		0.0001

Dependent variable: OCS; Method: least squares Included observations: 100
Source: SPSS PACKAGE

The result from the above table reveals that the t-table value of 1.96 is greater than the t-calculated value of 0.121223 at 0.05 level of significance. Therefore, the hypothesis was rejected while upholding the alternative hypothesis which states that occupational stress does significantly influence job satisfaction and mental health of Bank employees.

5. Discussion

Hypothesis 1 stated that there is no significant influence of occupational stress on mental health of bank employees. The result of the study accepted the null hypothesis; that is, there

is no significant influence of occupational stress on mental health of bank employees. The result disagrees with Lu, Cooper, Kao, and Zhou, (2003) who found that occupational stress has become one of the most serious health issues in the modern world. When the occupational stress occurs, it will directly affect the performance of worker and managers of the organization. According to Lu, Cooper, Kao, and Zhou (2003), many employees assumed that the occupational stress will only affect their performance of work but will not affect their health. Beheshtifar and Modaber (2013) found that occupational stress can lead to workers' sickness like heart attack, migraine which can lead to death. Yahaya (2010) observes that if employees were not aware about job stress, it will become worst such as suicide.

The hypothesis 2 which says there is no significant influence of occupational stress on job satisfaction of bank employees was rejected and alternate upheld. This indicates that there is a significant influence of occupational stress on job satisfaction of bank employees. A stressed worker cannot contribute optimally and may not be satisfied with their job. The result agrees with the findings of Guleryuz, Guney, Aydin, and Asan (2008); Azman, Amy, and Nek, (2009); and Nagar, (2012).

Furthermore, the hypothesis 3 stated that there is significant influence of occupational stress on job satisfaction and mental health of bank employees. The results show predictions among the variables, that is occupational stress predicted job satisfaction and mental health of subjects. The results tally with Brewer and Lander (2003); Ghali (2004); Haberman (2005); and Bindu (2007). However, this result did not support the findings of Azman, Amy, and Nek, (2009) who found that physiological stress increased employees' job satisfaction. They reported further that the ability of employees to cope with physiological stress (i.e., workloads, working conditions, physical health and working hours) and psychological stress (i.e., relationships at work, support, mental health and positive thinking) increased job satisfaction in the workplace.

6. Implication for Psychologists

Based on the result of the study, it is to be noted that stress in life is inevitable; it is necessary for life to move on. It has been found that one needs an iota of stress to succeed in life's endeavour; therefore, personnel psychologists should ensure an enabling workplace for their employees. The issue of layoffs, overtime without commensurate allowance, pressure to meet rising workplace expectations will increase fear, uncertainty, and higher levels of stress. Therefore, personnel managers should endeavour to make use reward system in

other to encourage their employees.

Furthermore, the importance of individual differences cannot be ignored; scientific evidence suggests that certain working conditions are stressful to some employees and therefore, argue for a greater emphasis on working conditions as the key source of job stress. As a result of this, personnel psychologists should ensure job redesign that matches the skills of individual employee. More importantly, psychological fitness tests should be included in recruiting bank workers.

Finally, Nigeria Psychological Association should make case with the government Legislative arm of Government to legalize compulsory counselling units in every workplace which should be manned by professional psychologists/counsellors. This would provide assistance in internal guidance and counselling to employees. This will also help employees to decrease daily job problems and increase their satisfaction in performing their jobs. If personnel psychologists heavily consider these suggestions this will strongly motivate their employees to perform job targets effectively and thereby reduces the occupational stress and increase the job satisfaction.

7. Conclusion

In terms of contributions, the findings of this study can be used as a guideline by the management to overcome occupational stress in organizations. This objective can be achieved if management considers the following suggestions.

Recommendations

Based on the results of the study, it is therefore recommended that every workplace manager should set up training techniques on how to overcome stress and stressful situation as dictated by their organizational culture. Also, exposing employees with the concept and principles of emotional intelligence will increase their capabilities in using, regulating and managing emotions to control physiological and psychological stress symptoms hindering employees to perform their job.

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