

UNIVERSITY OF GHANA

**LEADERSHIP THROUGH THE SPECTACLES OF GENDER:
DOES IT PREDICT FOLLOWERS' STRESS LEVELS? EVIDENCE
FROM ECOBANK**

BY



**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA,
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DEGREE.**

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DECLARATION

I, Bernice Adjei, the author of this thesis do hereby solemnly declare that, this work is the result of my own research and has not been presented either in part or whole by anyone in this or any other University for any academic award. All references used in the work have been duly acknowledged.

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CERTIFICATION

I hereby certify that this thesis was supervised in accordance with the procedures laid down by Graduate School, University of Ghana.

.....

DR. KWASI DARTEY-BAAH

SUPERVISOR

.....

DATE



DEDICATION

To my parents, siblings and Mr. Asiama Agyekum Kojo.



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ABSTRACT

The purpose of the study was to investigate leadership styles (transactional and transformational) among male and female managers and how these leadership styles influenced stress at the workplace. The study adopted the quantitative research approach and used questionnaires in the collection of data. Purposive and simple random sampling techniques were used to collect data from Ecobank Ghana (Accra Zone), which was selected as the population target. Out of 285 questionnaires administered, 207 were retrieved representing 72.63%. The study's findings showed that, transformational leadership style was dominant among managers of Ecobank. Also, the results of the study showed that female managers did not practice more transformational leadership style than males; likewise, male leaders did not practice more transactional leadership style than female leaders. Furthermore, the study findings revealed that, in line with the hypothesis, transactional leadership style had a significant positive relationship with employee job stress; similarly, transformational leadership style also had a significant positive relationship with stress as against the hypothesized significant negative relationship. Again, the findings revealed that female employees did not experience more job stress than their male colleagues. More so, this study's findings revealed that female transformational leaders cause employee job stress. Finally, it was found that male transactional leaders also cause employees stress, but there was no relationship established between transactional leadership style and stress. The study thus recommended that, managers should consider the use of both transformational and transactional leadership style in the organization. It was also recommended that, social activities like sports and corporate hangouts should be organized frequently to help in managing stress. Additionally courses on time management for staff is also recommended since effective time management techniques are essential means to managing stress.

CHAPTER ONE

INTRODUCTION

1.1 Background

Leadership is an ineluctable phenomenon that holds a lot of importance to any organizational entity. It is actually the pivot around which organizational goals revolve (Kreitner & Kinicki, 2004). According to Wintson and Patterson (2006), “a leader is one or more people who selects, equips, trains, and influences one or more follower(s) who have diverse gifts, abilities, and skills and focuses the follower(s) to the organization’s mission and objectives causing the follower(s) to willingly and enthusiastically expend spiritual, emotional, and physical energy in a concerted coordinated effort to achieve the organizational mission and objectives” (p. 7). This expatiated definition underscores the importance of the leader in the well-being of any organization. Bolden (2004) indicates that the essence of leadership to any organization cannot be overemphasized because the survival of organizations, employee welfare, organization’s performance; inside and outside, all depends on the kind of leader spearheading the activities of the organization.

The concept of leadership has attracted attention from researchers whose in-depth studies and analysis have led to the revelation and discovery of different types of leadership styles. For instance, in a study conducted by Munir, Malik, Iftikhar, Nasir and Chahal (2012), emphasis was laid on the differences of autocratic and democratic styles of leadership. Meanwhile other authors like Rowld and Schlotz (2009) and Druskat (1994) used the terms transactional and transformational to refer to the different types of leadership styles. Dulewicz and Higgs (2005) opined that, in recent times, among several leadership styles that have been identified by different authors, transactional and transformational leadership styles dominate the study of leadership styles. For the purpose

of this study transactional and transformational leadership styles are going to be emphasized.

Over the decades there has been an interesting development to the concept of leadership in the form of change in gender at the workplace. According to Revees and Baden (2000), “gender refers to the socially determined ideas and practices of what it is to be female or male”(p.3). Until recently the idea of leadership was conceptualized as a male subject, nonetheless there has been a continuous increase in the number of women in leadership positions in organizations today. This development has captured the interest of organizational researchers to delve more into the female leadership role (Daley & Naff, 1998; Coper, 1997). The paucity of women at the workplace some years ago is not the situation today. Although, the number of men at the work place continues to exceed that of women, there has been a gradual but significant improvement in the number of women at the workplace over the years. In UK and Ireland for instance, the percentage of women in the work force is more than forty five (45). In addition, the percentage of women who are in the helm of affairs in large companies across the world has also been projected around 60 percent, which is a conspicuous indication of the female prominence at the work place (Ackah, Heaton & McWhinney, 1999; Owen & Tandor, 1993).

This evolution of females in organizational set up has catapulted an even more interesting twist to the leadership debate; where focus is placed on the differences and similarities that might possibly exist among males and females in their adoption of leadership styles (transactional and transformational) at the workplace. In a study conducted by Oshagbemi and Gill (2003), it was established that there are some clear differences and similarities among male and female leadership styles. The study for example revealed that, unlike males, female managers do less delegation. There also existed a statistical difference in the

inspirational motivation for males and females. Rosner (1990) posits that women are naturally inclined to transformational leadership style which is as a result of socialization and career paths.

More often than not, the importance of leadership to an organization is stressed in most studies, but there are some negative outcomes of leadership as well (Rowold & Schlotz, 2009). Stress for instance has been one of the major concerns of organizations and even governments, which researchers suspect is an outcome of a particular leadership style adopted at the work setting (Ryska, 2004). Narrowing to gender, Valentin and Godkin (2000) assert that, the gender of a supervisor undoubtedly influences the perceptions a subordinate forms about his or her job. An inference can thus be made to the fact that, at any given crucial time of an organization, the leadership style adopted by a male or female manager has a significant impact on employee stress. The workplace of most financial institutions around the globe is characterized by high levels of stress, which has even led to certain rigorous implementation of policies on stress testing in Europe and US since 2009, which has remained compulsory (Sharman, Lee, Renshon, Oveis, Gross & Lerner, 2012). This has thus propelled the study to investigate the extent to which gender differences and similarities exist in leadership styles and the implications of these on employee job stress in the banking industry

1.2 Research Problem

Numerous studies have been carried out on gender and leadership styles, but it appears little has been done to investigate these variables against stress among employees. Gender and leadership have for instance been studied in relation to managers behaviour (Oshagbemi & Gill, 2003), diversity and working styles (Rigg & Sparrow, 1994), and

perceived job design (Valentine & Godkin, 2000). A survey by The National Institute for Occupational Safety and Health (2005) reveals that, per annum, nations and organizations lose billions of dollars in the form of lost productivity, healthcare expenses and stress related law suits. This indicates that the issue of stress cannot be taken for granted. As Valentine and Godkin have already accentuated, how an individual perceives his or her work largely depends on a supervisor's gender. One may then ask; can the gender of a leader cause stress at the work place among employees? This study takes a closer look at stress, paying attention to how it can occur depending on the gender and leadership style of the leader.

Some studies have looked at the differences between female and male leadership styles and have found that most males are likely to use transactional leadership style while females are prone to the transformational leadership style (Patel & Building, 2003; Reuvers, Engen, Vinkenburg, Evered, 2008; Rosner, 1990). Nonetheless there are limited studies on how a transactional or transformational male leadership style or transactional or transformational female leadership style influences stress. This study therefore looks at how these specific leadership styles of males and females influence employee job stress in the banking industry.

More so, many researchers have focused on stress in the developed countries like USA (Lovelace, Manz & Alves, 2007), Germany (Rowold & Schlotz, 2009), Switzerland (Hanschel & Monnin, 2000) and UK (Oshagbemi & Gill, 2003). DeRose (1999), in her explanation of "contextualism", brings to the fore that, similar occurrences may yield different results at different places. It is in this light that results of stress studies from the Western world may not directly be extrapolated to the African context. In Ghana for example, the unemployment rate coerces people to stick to their jobs no matter how

stressful the work place is. The Overseas Development Institute (2011) confirms in a research undertaken in Ghana, Mozambique and Vietnam, that, even though most employees in these countries are exposed to bad working conditions, they are compelled to stay with their jobs because of the unemployment issues pertaining to these countries. The working conditions in the developing countries are different from that of the developed countries, so is the case of stress. Baskaran (2004) in his study on occupational stress experienced by lecturers on higher learning institutions also explains that, stress has become a prevalent issue in both developed and developing world. However, in a study by Houtman and Jettinghoff (2007) to raise awareness of work related stress in developing countries, it was revealed that apart from Latin America, limited studies have been carried out on stress in most developing countries. According to Puplampu (2010), the role corporate leadership plays in organizational functionality and national development as a whole is profound. However corporate leadership in Africa is under-study. The question now becomes; why hasn't much attention been paid to stress in developing countries? A sense of direction is thus provided for this study to be undertaken in Ghana, a developing country.

Also, there has not been conclusive evidence to strongly support the existence of gender differences in leadership styles. Through the early 80s to the 90s, most researchers like Bass (1991) supported the debate of nonexistence of gender difference in leadership styles. However, a work by Rosener (1990) puts this assertion to question and even Bass (1996) begun to question the very argument he had made earlier in contradiction to the latter debate. Nonetheless, Burke and Collins (2001), citing Grant (1988) and Loden (1985), avers that, irrespective of the researches that have been done to show the existence of gender differences in leadership style, these conclusions still remain doubtful since they were premised on a limited number of studies. This study therefore attempts to examine

gender differences in leadership styles so as to contribute to the debate and help reach a solid conclusion for further studies and discussions. The study further investigates the influence of these leadership styles on employee stress in the banking industry.

1.3 Purpose of the Study

The purpose of the study is to investigate leadership styles (transactional and transformational) among male and female managers and how they influence stress at the work place.

1.4 Research Objectives

The main objective of this study is to examine leadership styles adopted by males and females and their influence on stress. Specifically the study sought;

- i. To determine the dominant style of leadership among managers of Ecobank.
- ii. To explore the prevalent style of leadership among male and female managers in Ecobank.
- iii. To determine the leadership style that leads to lesser employees' job stress.
- iv. To determine the level of job stress among male and female employees in Ecobank.
- v. To investigate whether females who adopt transformational leadership reduce employees' job stress than males who adopt transformational leadership.
- vi. To determine whether males who adopt transactional leadership cause employees' job stress than females who adopt transactional leadership.

1.5 Research Questions

In line with the research objectives, the under listed questions are asked;

- i. What leadership style is dominant among managers of Ecobank?
- ii. What leadership style is most practiced by male and female managers in Ecobank?
- iii. What leadership style decreases employees' job stress in Ecobank?
- iv. What is the level of job stress among male and female employees in Ecobank?
- v. Do females who adopt transformational leadership style reduce employees' job stress more than males who adopt transformational leadership style?
- vi. Do males who adopt transactional leadership style cause employees' job stress more than females who adopt transactional leadership style?

1.6 Research Hypotheses

H1: Transformational leadership style has greater dominance among managers' leadership styles of Ecobank.

H2a: Female managers practice more transformational leadership style than male managers.

H2b: Male leaders practice more transactional leadership style than female leaders.

H3a: Transactional leadership style will lead to employee job stress.

H3b: Transformational leaders will not lead to employee job stress.

H4: Female employees experience more job stress than their male counterparts.

H5: Females who adopt transformational leadership style decrease employees' job stress more than males who adopt transformational leadership style.

H6: Males who adopt transactional leadership style cause employees' job stress more than females who adopt transactional leadership style.

1.7 Scope of the study

Ecobank has become a well-known bank among several countries in the world. Its official name is Ecobank Transnational Inc. (ETI), but it is also known as Ecobank Transnational. It is a pan-African banking conglomerate, with banking operations in 36 African countries. It is the leading independent regional banking group in West Africa and Africa, which serves wholesale and retail customers. It also maintains subsidiaries in Eastern Africa, as well as in Southern Africa. ETI has representative offices in Angola, China, Dubai, France, South Africa and the United Kingdom. The dual objective of Ecobank Transnational Incorporated (ETI) is to build a world-class pan-African bank and to contribute to the economic and financial integration and development of the African continent. A brief history of ETI suggests that it was a Public Limited Liability Company, which was established as a bank holding company in 1985 under a private sector initiative spearheaded by the Federation of West African Chambers of Commerce and Industry, with the support of the Economic Community of West African States (ECOWAS). In the early 1980s the banking industry in West Africa was dominated by foreign and state owned banks. There were hardly any commercial banks in West Africa owned and managed by the African private sector. ETI was founded with the objective of filling this vacuum.

The shares of Ecobank Transnational Inc., the parent company of Ecobank, are traded on three West African stock exchanges, namely: the Ghana Stock Exchange (GSE), the Nigeria Stock Exchange (NSE) and the BRVM stock exchange in Abidjan, Ivory Coast. Narrowing down, Ecobank Ghana (EBG) was incorporated on January 9, 1989 as a Private Limited Liability Company under the Companies Code to engage in the business of banking. EBG was initially licensed to operate as a merchant bank by the Bank of Ghana

on November 10, 1989. It commenced business on February 19, 1990. EBG has grown consistently over the years to become one of the leading banks in Ghana and a well-recognized brand in the Ghanaian banking industry. EBG acquired a universal banking license in 2003 and has since expanded its geographical reach and broadened its scope of financial services. EBG currently has three wholly-owned subsidiaries, which offer a variety of non-banking financial services to complement EBG's broad range of banking services. The subsidiaries are Ecobank Investment Managers Ltd, Ecobank Stockbrokers Ltd and Ecobank Leasing Company Ltd. Ecobank Ghana has been instrumental in the financial affairs of Ghana. One notable development is the financing of Ghana's sole Oil Refinery at Tema a city east of the capital city of Ghana in 2009. Ecobank Ghana is the third biggest bank in Ghana.

1.8 Significance of the study

The benefits of this study are in two folds, that is, for future research and practice. The study delves into gender and leadership styles and how it influences stress. Apart from adding to scholarly works in the areas of leadership styles, gender and stress, it is also envisaged to serve as a source of muse for further studies on these areas in other parts of the world. Also, the corollary of the study is believed to serve as a guide to players in the banking industry; managers, employees, customers among others, concerning not only how different styles of leadership induce stress among subordinates but how it could be handled.

1.9 Chapter Disposition

This study is organized into six chapters. Chapter one introduces the study, thus showing details in components like the research background, problem statement, research

objectives, research questions, research significance, and research scope and. Chapter two contains relevant literature on the subject under study. Chapter three presents methodology, which is made up of the study population, sample, data collection, data processing and data analysis. Chapter four contains the detailed account of the analysed data, while chapter five contains the discussion of the data. Chapter six contains summary of the study, conclusions, recommendations and suggestions for future research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter examines literature on the concept of leadership, gender and employee stress. The review also examines theoretical frameworks like transactional and transformational leadership styles, the biological theory of gender and the person-environment fit theory. Also empirical evidence on transactional and transformational leadership style and stress has been reviewed.

2.2 Theoretical Background

2.2.1 Leadership Style

A myriad of ideas from literature suggest that the concept of leadership has travelled among different spheres of people and age to modern day organizational leadership. Leadership is considered one of the most important aspects of management, and evidently prominent countries like Britain, France, the United States of America, and India have thrived on the creeds of good leadership in our globalized world (Weihrich, Cannice, and Koontz, 2008).

Leadership in Africa and Ghana in particular has not been considered to be in great shape. Admittedly leadership has been reported to be the cause of the mishaps in the economy. According to Walumbwa, Avolio and Aryee (2011) the African continent unarguably is one of the well-endowed continents with natural resources, yet, due to poor leadership and mismanagement it is still home to majority of the world's poor population. To unlock workforce potential and implement strategic goals of organizations for effective economic performance, are all dependent on the inevitable and fundamental concept of leadership. Most often than not African leaders wield power through the imposition pattern and are

often with limited experience. Ebegbulem (2012) used Nigeria as case studies to research into the state of Arica after colonialism and it was unravelled that, after the hope and prospects that starred at African countries after independence, the inept of leadership and corruption has marred this hope.

Different authors and philosophers such as Plato, Socrates, Hobbes and others have over hundreds of years made efforts to bring into perspective and understanding, the very nature and meaning of leadership for both academic and organizational purposes (Bolden, 2004). Mostly, leadership is seen as a way of influencing others to achieve a set target or goal. At the work place, a leader influences the behaviour and characteristics of workers and even indirectly determines their outcome performance; hence the need for an understanding of what leadership is (Robbins and Coulter, 2007). In agreement to this, Yukl (2006) defines leadership as “the process of influencing others to understand and agree about what needs to be done and how to do it, and the process of facilitating individual and collective efforts to accomplish shared objectives” (p. 8). Winston and Patterson (2006) share in this idea and insightfully give a panorama of who a leader is. According to them, “A leader is one or more people who selects, equips, trains, and influences one or more follower(s) who have diverse gifts, abilities, and skills and focuses the follower(s) to the organization’s mission and objectives causing the follower(s) to willingly and enthusiastically expend spiritual, emotional, and physical energy in a concerted coordinated effort to achieve the organizational mission and objectives” (p.7).

In earnest, a leader should be one who exhibits great dexterity, and also possesses characteristics and believes that orients him to lead others. This indicates that a leader should be one who is able to equip and develop himself – lead himself to be able to lead others to achieve a set goal (Kuh, kinzie, Buckely, Bridges & Hayek, 2006). Goffee and

Jones (2006) confirm in their statement that, effective leadership requires “being yourself, with skill”. This obviously takes the explanation of leadership to the realms of personal leadership. Jay (2010) defined personal leadership as the ability to define a direction for your leadership and life, and to move in that direction with consistency and clarity. Hess (2012) posits that for a desired goal to be achieved, every leader should be able to understand him or herself and coordinate his or her own affairs, because the beliefs of a leader are embedded in how he or she reacts to certain situations as well as a determinant of how well followers can be influenced towards achieving set goals.

The concept of leadership and leadership styles can be traced to as far back as the time of civilization and even beyond. In fact organizational leadership has not been spared of this evolution (Stone & Patterson, 2005). From the political arena, political philosophers like Thomas Hobbes and John Locke have contributed immensely to the origin and comprehension of leadership. In 1651, Thomas Hobbes of Malmesbury in his book *The Leviathan* suggested an all empowering and sovereign leader (The leviathan) as a panacea to what he describes as war of all against all originating from the state of nature. Hobbes (1651) explained that, self-preservation was the first law of nature for man in the state of nature, which coupled with limited resources, will generate war of all against all, making the life of man solitary, poor, nasty, brutish and short. As a solution to this, he proposes a social contract between The Leviathan (leader) and the people in society (followers): where The Leviathan wields utmost sovereignty and power in order to provide the needs of his people. Indirectly, Hobbes proffered to society that, an autocratic style of leadership was the way to go in order to achieve the best interest of society. On the contrary, John Locke proposed another social contract theory based on Hobbes’s *Leviathan*, but suggested that, the people must be made to have a say in the issues that matter and affect them, and, even have the right to elect their own leader(s) (Charles, 2011). Locke, also to

an impressive degree propagated democracy as the surest way to aid in protecting the best interest of followers.

Stone and Patterson (2005), sequentially gives a parade of the coming into being of the leadership theories that seem common in contemporary settings. They recount that, the industrial revolution (between 1840 and 1870) which caused a paradigm shift from an agrarian economy to an industrial one consequently contributed to a change in the leadership dynamics of the time in most organizations. Later, the classical management theory and scientific management theory, with staunch advocates like Henri Fayol and F.W. Mooney also gained grounds and gave a different wave to the understanding of leadership. There was then a shift from the classical and scientific management theories to that kind of leadership that concerned itself with behavioural factors. During the late 1960's there was the emergence of transactional leadership theory and then later, the transformational leadership theory. Goffe and Jones (2006) also introduced to the debate the trait versus process argument. They posit that, some leaders have innate abilities to become leaders right at birth while others have to go through the process of acquiring knowledge to become leaders.

In recent times, researchers have been able to collate these ideas into popular operational leadership theories or styles. Burke and Collins (2001) categorize leadership styles into three, namely transformational leadership style, contingent reward management and management by exception leadership. Oshagbemi and Ocholi (2005) in their study to investigate the extent to which managers from various UK industries could be meaningfully grouped on the basis of the leadership styles and behavioural patterns which they exhibited in the performance of their jobs, came up with different leadership styles that organizational leaders exhibit in the course of discharging their responsibilities. They were directive leadership, consultative leadership, participative leadership, delegative

leadership, laissez-faire, management-by-exception, contingent reward, individualized consideration, intellectual stimulation, inspirational motivation, and idealized influence. Nonetheless, transactional and transformational leadership are going to be the focus of this study. This is because more recently the preeminent approach to studying leadership has been based on the model of Transformational and Transactional leadership which was developed by Bass in 1985 and operationalized by Bass and Avolio in 1995 (Dutewicz & Higgs, 2004).

2.2.1.1 Transactional Leadership

The inception of the concept of transactional leadership style can be credited to Max Weber, as he was the first to mention it in his book *Socio-economic Considerations of the Organization*. Authors like Bernard Bass and James McGregor Burns, after several years of the death of Weber, adopted and built on his idea, thereby making the concept popular and accepted which also encouraged further developments of leadership in the new era. The usage of the concept was premiered during the post Second World War until somewhere in the 70's. This was due to the fact that the business economy in the USA enjoyed a level of stability which made managers reluctant to change. The leadership of organizations was influenced since the wielded power of leaders was not one that was supposed to be directed towards change, rather one that maintained the status quo, and enforced the traditional ways of doing things (Nikezic, Puric& Puric, 2012).

Burns (1978) explains that transactional leadership is about the exchange of something valued that is initiated by one person (a leader) to make contacts with others (followers). Bass (1990) reiterated this thought as he averred that transactional leadership is characterized by an implicit relationship where both the leader and the follower see each other as a means to achieve desired outcomes. The principles of transactional leadership

style revolve around fundamental management processes of organizing, controlling and short-term planning. Transactional leaders derive their source of legitimate power and authority from the laid down procedures and rules in the organization and operates on the premises of rewards and punishment where leaders fish out for wrongs and rights of followers and reward them accordingly. Mostly the concentration or yardstick is performance achievement. Followers are rewarded when they have attained the desired level of performance and punished in the vice versa scenario. In these instances the motivation and creativity of followers are stifled as they are obliged to follow strict processes and respect the instructions of the leader. The interests and needs of followers are not the concern of the leader; all attention is on how to reach the set target (Xiaoxia, Xiaoxia & Jing, 2006; Nikezic, Puric & Puric, 2012).

Odumeru and Ifeanyi (2013) emphasized that transactional leaders do not concern themselves with the new order of things; they are very conservative and prefer to operate in a particular laid down fashion. In their explanation of transactional leadership style to Maslow's hierarchy of needs, it was realized that mostly, attention is paid to the physiological needs than any other level of need. This was the case because transactional leaders are only concerned with the basics and nothing else. They identified three basic assumptions that underpinned this type of leadership style; employees get their source of motivation from rewards and punishments, followers are supposed to listen to instructions and directives from leaders and to respect and implement every directive to the latter during the production process, and throughout the manufacturing process followers are controlled by leaders and they are not self-motivated. They make use of contingent reward (also known as contingent positive reinforcement) or contingent penalization (also known as contingent negative reinforcement), contingent rewards (such as praise), contingent punishments (such as suspensions) and management-by-exception.

To throw more light on this, Bass and Avolio (1994) named Contingent Reward, Management-by-Exception and Laissez-Faire as the three main components of transactional leadership style. They explained that contingent reward gives the degree to which leaders recognize the task accomplishment of followers as against what is expected of them per the instructions of the leader which usually leads to the reward of followers. In the case of Management-by-exception, leaders tell their subordinate's their job requirements and are satisfied with standard performance. Here, leaders operate on the "if it isn't broken, don't fix it" philosophy. Laissez-Faire as the name suggests assesses if leaders expect little from others and are willing to let subordinates or followers operate as per their own whims and caprices.

2.2.1.2 Transformational Leadership

Transformational leadership theory has attracted the attention and captivated the interest of many researchers and authors in the field of organizational leadership over the previous decades. This theory was developed by Burns (1978) and later enhanced by Bass (1985, 1998) and others (Bennis & Nanus, 1985; Tichy & Devanna, 1986). The underlining principle of transformational leadership theory is the leader's ability to motivate the follower to accomplish more than what the follower planned to accomplish (Krishnan, 2005). Burns (1978) described transformational leadership as a means of boosting the morale of followers toward their work by stimulating their higher ideals and moral values. According to Givens (2008) transformational leaders inspire followers to complete more by concentrating on the follower's values and helping the follower to align these values with that of the organization, by so doing transformational leaders must be able to define and enunciate a vision for their organizations, and the followers on the other hand must accept the credibility of the leader.

According to Tracey and Hinkin (1994) transformational leadership has been proven to significantly have an influence on certain outcome variables, like mission clarity, openness of communication and follower's perceptions of role clarity. In "The Transformational Leader Report", Covey (2007) recounts how Abraham Maslow's Theory of Human Needs was analysed in relation to transformational leadership. It was revealed that transformational leadership fits into the higher levels, as it requires a high level of self-esteem and self-actualization to successfully be a certifiable leader. This is as a result of the fact that, the level to which followers' needs are satisfied by a leader goes a long way to influence their level of performance at the workplace, and it takes a transformational leader who respects and appreciates the efforts of followers and accordingly finds it imperative to meet their needs as a way of motivation. Transformational leadership theory has been built on four components or elements namely; Charisma or idealized influence, inspirational motivation, intellectual stimulation, and individualize consideration, which has been termed as "The Four I's". The Charismatic or Idealized influence characterizes respect and trust that are built on a more solid ground of ethics and morals. These results from the charismatic leaders' display of certain attributes like taking stands, showing concern for the emotional and physical needs of followers, sharing risk, exhibiting unequivocal values and acting them out to the latter and serving as a role model to the follower. These would lead to a subsequent admiration by the follower for the leader. The inspirational motivation is the second component or dimension which practically seeks to inspire the follower toward the organizational goals. The leader should be able to communicate the organizational goals clearly vis-à-vis clearly communicating the requisite skills that would be needed to enhance the achievement of organizational goals. Supposedly, the leader must be enthusiastic and optimistic about the goals so as to carry the followers along the same line of enthusiasm and optimism. The third dimension is intellectual stimulation. Leaders, who demonstrate this, tend to encourage creativity

among their followers. This is mostly done in a direct participation method, where the leader solicits for novel ideas and creative problem solutions, challenges assumptions and take risks, room is thus provided for followers to think outside the box rather than restricting themselves to lay down procedures which allows to identify with the overall mission, vision and goals of the organization. Last but not least dimension is the individualized consideration. This is reflected by leaders who have respect for individual difference and thus treats every follower uniquely by paying attention to their growth needs and achievement. This boosts the self-esteem of followers and naturally encourages them to achieve more. (Bass & Avolio, 1994; Covey, 200; Hall, Johnson, Wysocki & Kepner, 2012). According to Northouse (2001), the transformational leader theory is of no doubt one of the best leadership styles any leader can adopt for successful results, however, this theory is equally weak in the sense that leadership is treated as more of a personality trait than a behaviour that can be learnt and also possesses the likelihood of power abuse. A leader must make a conscious effort to understand the dimensions of the transformational leadership, only then can it be put into effective use. It should be noted that the effectiveness of a leader determines the success level of any organization, and this effectiveness is what the transformational leadership style offers, hence a choice for leaders (Cohen, 1999).

2.2.2 Stress

According to Sutherland and Copper (1990), the term stress is gaining popularity among employees in different countries. It has become a serious issue over the years and it generates its definitions contextually. According to Stoppler (2011), stress contains both external and internal factors. The external factors comprise the physical atmosphere such as challenges, difficulties, and expectations that are confronted by people on a day-to-day basis. Internal factors confirm the body's ability to retort to, and cope with, the external

stress-inducing factors. Internal factors that influence the power to handle stress consist of nutritional standing, overall health and fitness levels, emotional well-being, and also the quantity of sleep and rest that a person gets.

Gill, Flaschner and Bhitani (2010), defined stress as “a mental and physical condition, which directly and negatively affects an individual’s productivity, effectiveness, personal health, and quality of work” (p. 2). Stress has been noted as one of the major causes of early retirement on medical grounds, heart diseases, absenteeism, lawsuits, compensation seeking and many others. Mostly it is caused by role conflicts and demand, imbalance between demands and personal resources, workload, overtime among others (Kinman & Jones, 2001; Wincent & Ortquist, 2009; Rowol & Schlotz, 2009). To throw more light on how stress is going to be used in this study, the Person –Environment theory is used to clearly define it.

2.2.2.1 Person–Environment (PE) Fit Theory

This theory emanates from the works of Lewin (1935) and Murray (1938). In 1982, French, Caplan, and Harrison expatiated on Lewin and Murray’s work; however Edwards and Cooper (1990) gave an encyclopaedic account of what this theory seeks to communicate. According to Lewin, the interaction between the person and environment is fundamental in comprehending the affective, behavioural and cognitive responses of employees. The basic assumption that underlines the P-E fit theory is that the general well-being of employees is congruent to how well they are able to acclimatize to the work setting or environment which can either lead to stress or not (Dawis & Lofquist, 1984). The assumption has been categorized into two; first, the extent to which there is a fit between the abilities of the employee and the demands from the work place; second, the degree to which the physical needs and psychosocial needs match with resources

available. The former is referred to as the demands-ability fit, while the latter is referred to as the needs-supply fit.

This study, employs the underlying assumption of the P-E fit theory to help expound the fact that the proper management of the working environment of employees by managers can influence how employees fare in an organization, and in this study, how managers address the concerns the employee have in their working environment can cause stress to them or not. Chandrasekar (2011) emphasizes that a workplace environment that is set in place impacts employee engagement, morale, and productivity either positively or negatively. It is therefore common to know that new programs have been introduced to the work environment to address lifestyle changes, work/life balance, health and fitness. He however confirms that, all this is made possible by the commitment and dint of hard work of managers. In other words, what goes into the work environment to either determine stress or not is incumbent on the leaders and the style of leadership they adopt to go about the management of the employees' working environment.

Recently, Yang, Che, and Spector (2008) in a study to examine the impact of job stressors on well-being from the perspective of P-E fit theory, using 288 case sample from six organizations found that, preferred career advancement and their second-order combinations jointly predicted job satisfaction, mental well-being, and turnover intention. Also, the actual and preferred quality of relationships at work and their second-order (curvilinear) combinations jointly predicted job satisfaction, mental and physical wellbeing, and turnover intention. This clearly draws attention to the point that, preferred career advancement and relationships at work are vital in the determination of job satisfaction, mental well-being and turnover intention; on the contrary lack of the two can cause stress. As has already been stressed by Chandrasekar, things like preferred career

advancement and relationships at work are made possible and efficient by the leader, signalling the role of the leader in ensuring the congruence that is needed between the person and the environment to prevent stress.

2.2.3 Gender

Over the years, the workplace that seems to have been dominated by men has taken a different shape as women have “broken through the ceiling” into the working environment, and the numbers have increased significantly. Organizational positions are now been contested by men and women. It has become imperative therefore, that discussions and studies about leadership are made through the spectacles of gender (Daley & Naff, 1998, Kent & Moss, 1994, Owen & Todor, 1993). Before the 1950’s the words “gender” and “sex” were used interchangeably until after the 1950’s to the 1960’s, when British and American psychiatrists and other medical personnel working on intersex and transsexual patients defined both distinctively. These terminologies and analysis have been adopted and used by gender and development approaches (Esplen & Jolly, 2014). According to World Health Organization (2001) “Gender refers to the economic, social and cultural attributes and opportunities associated with being male or female at a particular point in time”. Also, “Gender can be used to refer to the roles and responsibilities of men and women that are created in our families, our societies and our cultures. The concept of gender also includes the expectations held about the characteristics, aptitudes and likely behaviours of both women and men (femininity and masculinity)” (Kaufman, 1997).

On the other hand, McLeod (2014) defines “Sex as the biological differences between males and females. For example, chromosomes (female XX, male XY), reproductive organs (ovaries, testes), hormones (oestrogen, testosterone” (p.3). These definitions

notwithstanding, Esplen and Jolly (2014) hold that, they are not encompassing, as there are some persons who do not perfectly fit into the biological or social categories of women and men like, the intersex, transgender, transsexual people and hijras. As a matter of fact, sex categories differ over time and across cultures and so cannot be fixed or universal. For instance, Gosine (2008) advocates that, in discussing gender, there are other sexualities and bodies that exist rather than the two acceptable definitions of males and females. This brings forth a new paradigm that allows people to explore their sexualities as they want and as such deserves respect and acceptance.

However, in this study the meaning of gender refers to or is restricted to males and females, as that explanation sets the path for the study to ply. To help in comprehending the gender variable in this study and to help bring out the differences that exist between males and females, the biological theory would be employed.

2.2.3.1 Biological Theory (BT)

The Biological Theory was unravelled by Darwin (1859) on his pursuit of the natural selection theory as he travelled the world to observe animals. This was termed The Voyage of the Beagle from 1805 to 1836 (McLeod, 2007). McLeod (2007) recounts that; BT basically emphasizes a difference between men and women, and importantly confirms that the biological process actually gives rise to gender identity and role. According to the theory, there exists difference between men and women due to the differences in the development of their brains, which results from the chromosomal and hormonal differences.

This study finds the need to replicate the spirit of the theory to explain the gender differences that may exist among leaders in the organization, hence the differences in the

leadership style they may choose and the different ways they may influence employee stress at the workplace. According to the theory, differences exist between men and women right from birth and this naturally brings a difference in their choices, communication, performance, results and decision among others. It is therefore realistic to speculate that the gender of a leader can influence the kind of leadership styles they adopt and how they affect the stress levels of the employee in the organization.

Yukl (2012) asserts that leadership cannot be discussed without the introduction of gender. He believes that the gender of a leader can cause a difference. Polston- Murdoch (2013) equally shares in this assertion that males and females are different people hence they are influenced in their decision making, target of motivation, aspirations and even results. Polston- Murdoch (2013) further opined that, even the leadership style to be adopted is influenced by gender which consequently affects the setting of the workplace. Numerous studies have confirmed that males are prone to enacting task oriented behaviours, and exhibiting more directive and controlling decision styles, whiles their female counterparts were characterized by consideration, relationship-oriented behaviour, and participative decision styles (Eagly & Johnson, 1990; Helgeson, 1990; Rosener, 1990 Druskat, 1994;).

2.3 Empirical Review

2.3.1 Transactional leadership style versus Transformational leadership style

Transformational leadership style has become the new order and gradually causing a paradigm shift from transactional leadership style. Most managers or leaders of organizations in recent times are plying the route of transformational leadership style than that of transactional leadership style (Bass, 1990). Also, in a study conducted by Babaita, Sipos, Ispas, and Nagy (2010) on leadership, it was found that both employees and managers of organizations in recent times prefer transformational leadership style to

transactional leadership style. This was as a result of transformational leadership style's concern for employee's personal life and its impact on work as compared to the strict adherence to reward and punishment of transactional leadership style.

In another study by Druskat (1994) on gender and leadership style, the study results showed that both female and male leaders exhibit more transformational leadership style than transactional leadership style, even though females were rated more significantly transformational than their male counterparts. The same study also found that subordinates preferred transformational leadership style to transactional leadership style.

However, in contemporary times some authors have found that the two forms of leadership if put together can yield better results. In a current work by Dartey–Baah (2015), he argued that strategic thinking, emotional intelligence, adaptation/change orientation, learning, performance orientation and collective leadership qualities as captured under the resilient leadership theory are already considered under the transformational–transactional leadership theories. This only constitutes a repetition not needed in the search for the best leadership approach. To this effect he advocated for the use of transformational and transactional leadership styles together; what he termed “Transforsactional leadership style”. Akin to the findings of this study were the findings of a research by Odumeru and Ifeanyi (2013) to investigate transformational and transactional leadership theories. Their findings revealed that, there was a conceptual difference between transformational and transactional leadership styles, nonetheless, there were some elements in transactional leadership style that were also found in transformational leadership style.

2.3.2 Leadership style and gender

The gender of a leader has raised a lot of interest among researchers who have sought to investigate the difference between male and female leadership style and the type of leadership style male and females are likely to adopt. Yukl (2012) opines that it will be like embarking on a suicide mission to discuss the issues of leadership without gender.

Burke and Collins (2001) investigated gender differences in leadership style and management skills with 2800 respondents each, from both American Women's Society of Certified Public Accountants (AWSCPA) and American Institute of Certified Public Accountants (AICPA), and found that there was a difference between male and female leadership styles. They discovered that female leaders were more of transformational leaders as they used interactive management skills. In support of this finding, Rosenbusch and Townsend (2004) in their study to examine the development of transformational and transactional leadership skills among Generation X collegiate student organizational officers and members found that, there existed a difference in male and female leadership styles. They also observed in their findings that, female student leaders were more of transformational leaders than their male counterparts who tended to be more of transactional leaders.

Rosener (1990) also concluded in her study that there was a difference between males and females and more often than not women tend to adopt the transformational leadership style as they place importance on interaction and participation among subordinates, while males adopt transactional leadership style. Bass and Avolio (1992) also indicated in their study findings that men and women act differently in leadership positions which can largely be attributed to their proneness to promote the development of their subordinates. Whiles Druskat (1994) describes transformational leadership as a more feminine way of

leading, Xiaoxia, Xiaoxia and Jing (2006) postulate that, men naturally adopt the command and control style of leadership and are often achievement-oriented and directive leaders which according to Bass (1990) are characteristics of transactional leadership style. However, other studies have found an insignificant relationship between leadership style and gender and have concluded that there is no difference between male and female leadership style. Kent, Blair and Rudd (2010), in their study to determine gender differences in transformational leadership style among German men and women, concluded that there was no difference between males and females who adopt transformational leadership style. According to Xiaoxia, et al (2006), their empirical research to ascertain the influence of gender and culture on leadership styles of SMEs in China and Sweden show no influence of gender on leadership styles. In the same vein, a field study done on gender, context and leadership styles by Van Engen, Van der Leeden, and Willemsen (2001) confirmed their prediction that, there are no gender differences in leadership styles. Similarly, Bartol (1978) asserts that no differences existed between male and female leadership either they are described by subordinates or by themselves. The findings of Eagly and Johnson (1990) also contradicted the findings of studies that confirmed influence of gender on leadership style. In a meta-analysis to compare leadership styles of males and females, they concluded that little or no difference existed between males and females when it comes to leadership styles.

2.3.3 Transactional Leadership Style and Stress

Substantive research points out that transactional leadership style has been known to have an influence on stress of employees in the work environment of the organizations they work for (Ryska, 2004). Seltzer, Numeroff and Bass (1989) for instance, found management-by-exception, a component of transactional leadership style, to positively relate to stress. In like manner, a study conducted by Rowold and Schlotz (2009) in a

German government agency with a sample of 244 employees to explore the relationships between transformational, transactional and non-leadership styles and facets of chronic stress revealed that the management-by-exception - a sub component of transactional leadership style was positively related to the four chronic stress indicators. These included; excessive work and social demands, dissatisfaction with work and social recognition, performance pressure, and social conflicts. Albeit clear relationships have been shown between leadership style and stress in this study, the study results did not give proper understanding of why these relationships were so. This makes the study fall short of the underlying mechanisms that allows for twigging the observed relationships.

Similarly, Zopiatis and Constanti (2010) examined the association between leadership styles and burnout among 500 hospitality managers in Cyprus. The findings, according to the researchers did not support the fact that transactional leadership (contingent rewards and management by exception – active) has a negative association with the burnout dimensions of emotional exhaustion and depersonalization as well as a positive association with personal accomplishment. The researchers in their own analysis adduced that such outcomes might have been possible due to the inability of the participants to fully understand the questions they were supposed to answer.

Moreover, Yao, Fan, Guo and Li (2014) investigated 347 employees from across 20 firms on how employee behaviour is influenced by leadership and work stress with the moderating effects of transformational and transactional leadership styles on existing relationship between work stress and employee negative behaviour. Findings showed that transactional leadership has positive impacts on work stress and employee negative behaviour. This necessarily implied that the more leaders pay attention to results the more stressful their employees get as in the case of transactional leaders and their subordinates.

Their study however focused mainly on the impact of work stress and leadership on employee negative behaviour. However, Bass (1990) postulated that, transactional leaders exercise a great deal of influence on groups under stress for the established reason of transactional leaders supplying the needs of members immediately notwithstanding the long term effectiveness of such an action could be questionable.

2.3.4 Transformational Leadership Style and Stress

According to Gill, Flaschner and Bhuntani (2010), transformational leadership has gradually become a preferred type of leadership style among organizational managers. It is also known to have an influence or relationship with stress and as such the surest strategy of handling most organizational issues like stress. Seltzer, Numerof and Bass (1989) acknowledged the presence of a relationship between transformational leadership and stress. They stressed that transformational leadership is associated with lower symptoms of burnout and achieve high levels of employee performance and satisfaction. In addition, Kanste, Kyngas and Nikkila (2007) also admit a relationship between transformational leadership style and employee stress.

For example, in a study conducted among college students reading business management programs, it was revealed that improvement in perceived transformational leadership used by instructors results in reduction in student stress (Gill et al, 2010). The study which aimed at investigating the effects of transformational leadership on student educational satisfaction and student stress achieved its purpose by identifying the aforementioned results. Nonetheless, the results of the study are questionable taking into consideration the time it was conducted. The study was conducted during the last few months of the semester when students were seriously preparing for examination; a period that is naturally characterized by stress. On the contrary there could have been a significant impact on the

outcome if the study was conducted at the beginning of the semester when the students were more tranquil.

Similarly, Skakon, Nielsen, Borg and Guzman (2010) found that the underlying principle of transformational leadership style; to pay attention to the needs of employees, resulted in lower work-related stress and higher well-being among employees. This result was arrived out of a review of published empirical research on the impact of leadership styles on employee stress and affective well-being. Forty-nine papers were used in the review and twenty of them focused on the influence of leadership styles on employee job stress. In line with the findings above, Dembeck (2014) embarked on an exploration on the relationship in higher education between leadership styles and modes of burnout of the employees. The Pearson product moment coefficient analysis reveals that employees exhibiting high levels of transformational leadership exhibit lower level of burnout with emphasis on transformational leadership correlating negatively with lower levels of burnout. Specifically, transformational leadership aids in reducing level of stress among employees. The authors identified limitations such as self-reported data that does not permit an all incorporated look at the situation. Nonetheless, their use of mixed methods unlike in the study of Skakon et al (2010) helps with an in depth understanding and knowledge on the variables that were examined.

Furthermore, Rusell (2014) in a study to analyse the relationship between stress and burnout in high-risk occupations and how leadership moderates this relationship, conducted a survey among police officers. The study outcome divulged that, high levels of perceived transformational leadership mitigate the negative relationship between stress and burnout. It is however important to note that unlike Ghana with harsh working conditions that affect what employees even determine as stressful or not, the literature

including that of Rusell (2014) is Western-centred where employees from such developed countries including the USA, UK, India, and Canada, are placed in a healthier and work friendly environment with its attended social support systems.

2.3.5 Job Stress and Gender of Employee

Several studies have identified difference in stress levels among male and female employees. According to Omolayo (2012) female employees experience more stress than their male counterparts. The study investigated the effect of gender and status on job stress among police officers in Ekti State of Nigeria with a random selection of 153 police officers. The study disclosed that female police officers experienced a higher significant stress level than their male colleagues.

Similarly, in a report by Wirth (2001), as compared to males, females were significantly more likely to experience burnout, stress related illnesses or the desire to leave their jobs. The report attributed this finding to reasons like; women still having to take care of their homes in addition to their work, women finding themselves in high-stress occupations, women still occupying less senior jobs than men among other reasons. In like manner, Chaturvedi (2011) in a study to look at the difference in occupational role stress among employees working in private and government institutes in academic industry with a sample size of 180 found that female employees were more stressed than their male counterparts. In a study however by Roslan (2011), using a total of 154 bank employees showed that, there was no statistical difference in the level of work stress by demographic factors like gender.

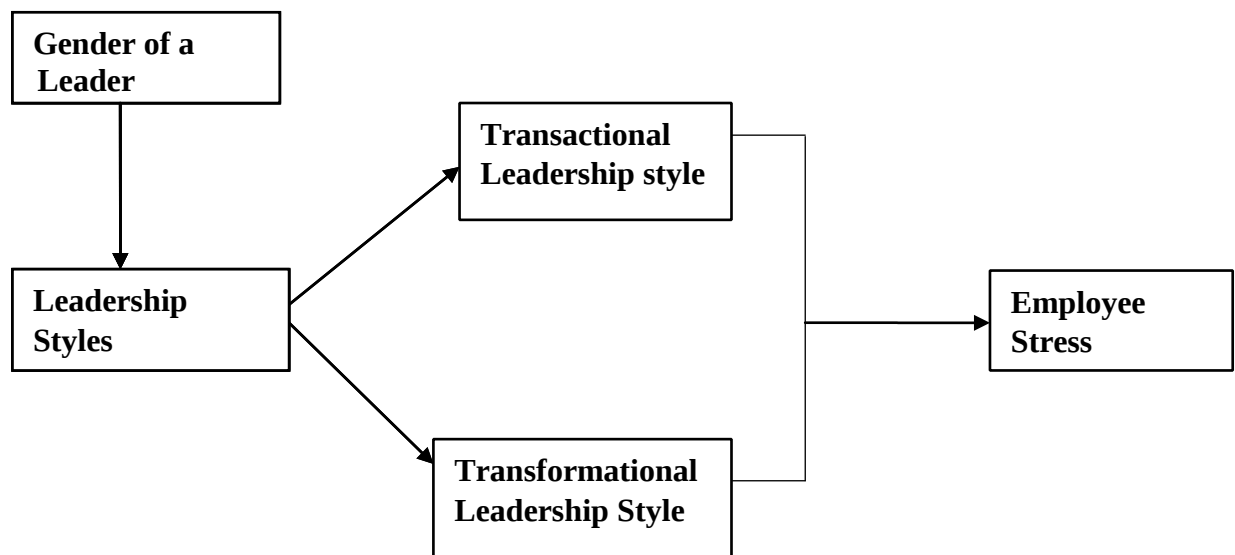
2.3.6 Leadership Style, Gender and Employee Job Stress

As stated in the problem there is limited studies on the influence the gender of a leader and transactional and transformational leadership style has on employee job stress. Nonetheless, in a research conducted by Valentine and Godkin (2000) to examine supervisor gender, leadership style and perceived job design, it was unearthed that a supervisor's gender influences subordinates' perceptions about their job. After examining 7733 young working adults on relationship between supervisors' gender and perceived job design it was found that the type of leadership style by a particular gender influenced a subordinates' perception about his or her work.

2.4. Conceptual framework

The conceptual framework underpinning the work is shown in figure 2.1

Figure 2.1: Conceptual framework



Source: Author (2015)

The conceptual framework communicates the relationship between the variables under study.

Judging from reviewed literature, it is hypothesised that the gender of a leader can influence

the choice of leadership style, (transactional or transformational leadership style). This in turn has an influence on the employees' job stress. Specifically, the gender of a leader is speculated to have an influence on the choice of leadership style a leader adopts. Guided by literature, it is assumed that males are prone to the adoption of transactional leadership style, while females are to transformational leadership style. Also, the gender cum choice of leadership style of a leader is presumed to have a relationship with stress. Building on the foundation of reviewed literature, female transformational leaders are assumed to cause less employee job stress than their male counterparts who adopt transformational leadership style. On the contrary, male leaders who adopt transactional leadership style are surmised to cause employee job stress than their female counterparts.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

Emory and Cooper (1991) defined research as “an organized inquiry to provide information for the solution to a problem” (p. 1). In line with the above, this chapter describes the method adopted by this study to ascertain its research objectives. Specifically, the chapter justifies and explains the choice of the research design, sources of data, target population, sample size, sampling technique, sampling procedure, data collection instrument and data analysis for the study.

3.2 Research Paradigm

Every researcher is guided through the research procedure by certain beliefs, values and a view of the world. According to Guba (1990) this is mostly referred to as paradigms or philosophical assumptions which precedes the commencement of a study. Research paradigm is defined as “a set of beliefs values and techniques from the fundamental philosophical assumptions which define what valid research is and the appropriate methods that can be applied in that research” (Myers & Avison, 2002, p.5). The post-positivism paradigm is selected for this study among several others like realism, constructivism, pragmatism and critical realism which have been established by literature. The post-positivist was selected as a result of the strong argument Creswell (2009) puts for its use. According to Creswell (2009), the post-positivist seeks to establish the cause of a particular outcome and also makes use of objectives, hypothesis and theories to explain the outcome of a phenomenon. This study thus uses research questions, research objectives, and theories like the biological theory, person- fit- environment theory to test and explain the purpose and outcome of this study.

3.3 Research Approach

According to Creswell (2009), there are three main research approaches; quantitative, qualitative and mixed methods. The study employs the quantitative approach to test its objectives, a choice given inspiration by Cohen (1980), who posits that, quantitative research is a social research that employs empirical methods and empirical statements and as such, helps to give an in-depth explanation of variables in a study.

3.4 Research Design

Wyk (2010) explains that, “research design is the overall plan for connecting the conceptual research problems to the pertinent (and achievable) empirical research. In other words, the research design articulates what data is required, what methods are going to be used to collect and analyse this data, and how all of this is going to answer the research question” (p. 5). This study used a descriptive, cross-sectional survey. According to Cohen, Manion and Morrison (2005), a cross-sectional survey gives a snapshot of a population at one point in time. The study used a cross-sectional survey because the sampled population was engaged once with a distributed questionnaire and were not engaged at any other time to ascertain information or data for this particular study.

Neuman (2011), explains that, a descriptive research usually seeks answers to the “what” and “why” question, as it takes a systematic approach to describe a phenomenon or a problem. The study used the descriptive approach because it sought to give a detailed account and not just mere explanations of what impact gender can have on the relationship between leadership styles and stress levels of employees.

3.5 Source of Data

The source of data for the study was purely primary data since data was collected for the purpose of this study. According to Hox and Boeijs (2005) “Primary data are data that are collected for the specific research problem at hand, using procedures that fit the research problem best”. In this regard, the primary data was gathered with the help of structured close-ended questionnaires.

3.6 Target Population

The population for the study was employees from Ecobank Ghana who perform the core functions of the organization, in this regard; employees such as labourers, interns, national service persons, and contract workers were not included in the study.

3.7 Sample Size

The sample size for the study was computed using the sample size determination methodology and approach by Krejcie and Morgan (1970). The Accra zone of Ecobank with a population of about 1100 corresponded to a sample size 285. (Details of the sample size calculations contained in appendix B). Out of 285 questionnaires were sent, however due to the busy nature of the work of the respondents, 207 were retrieved which represented 72.63%.

3.8 Sampling Procedure

The sample procedure simply refers to the ways and means a representative number of the population under study is selected and how it helps to make an informed decision. The study therefore adopted the purposive sampling procedure to select the zone with the highest number of branches to be able to reach out to a number that was representative enough of the population under study. The lottery approach of the simple random

sampling technique was later used to select respondents from the selected zone who were ready to answer the questionnaires.

3.9 Research Instrument

The collection of data for the study was done with the use of questionnaire as the main instrument. Milne and Learning Technology Dissemination Initiative (2007) observe that questionnaire is one of the good instruments to collect data as it is fast and helps to gather information in a more standardized way, thus addressing the objectives of the study appropriately. The questionnaire for the study was a closed-ended one which was categorized into three sections; A, B and C. The section A dealt with the background information of respondents, while the section B addressed the kind of leadership style a manager adopts at the workplace from the respondents perspective, and section C sought respondents' opinion on their stress levels at the workplace. The leadership styles were assessed with the use of the Multifactor Leadership Questionnaire Form (MLQ-5X) developed by Avolio, Bass and Jung (1995). The MLQ5X is a standardized instrument which seeks to measure transformational, transactional and laissez-fair leadership behaviours. However, for the purpose of this study, the focus of assessment was on transformational and transactional leadership styles. This instrument consist of 36 items that are used on a five point likert scale with the following description (1= not at all, 2= once in a while, 3= sometimes, 4= fairly often, and 5= frequently). The reported reliability for the MLQ-5X, ranges from .74 to .94 (Sutherland, 2010; Burkett, 2011). Other researchers like Antonakis et al., (2003) also maintained that MLQ-5X is a valid test and has high construct validity.

Job stress as a variable was measured using the job stress scale by Parker and Decotiis (1983). It has 13 items which are measured on two dimensions; time stress and anxiety.

The scale has coefficient alpha values which range from .71 to .82. Responses are attained using a 5 points likert scale with the following description (1= strongly disagree, 2= moderately disagree, 3= neutral, 4=moderately disagree, and 5=strongly disagree).

3.10 Data Collection Management

The data collection commenced with an introductory letter from the Department of the Organization and Human Resource Management Department (OHRM) of the University of Ghana Business School on the authority of the Head of Department. This letter was sent to Ecobank Head Office to seek for permission to collect data from some of its branches. This permission was given and individuals from the identified branches for the data collection were informed and alerted on the researcher's mission. They were then authorized to give the researcher assistance by way of ensuring corporation from other employees so as not to disrupt the day to day banking activities of the branches in question.

3.11 Pilot Study

A pilot study to test for the reliability of the research instrument was carried out. Twenty respondents were used for the pilot study and the results proved that the research instrument was duly reliable to be used for the study. (Refer to appendix c for reliability analysis for pilot study). Table 3.1 contains the results of the reliability test conducted to measure the consistency among the items that were used to measure each of the variables for the study.

Table 3.1: Results for Reliability Analysis

Variables	No. of items	Cronbach's Alpha
Transformational	19	.924
Transactional	12	.730
Job stress	13	.907

Source: Field data (2015)

According to Hair et al (2010), any variable that has a Cronbach's alpha less than .60 is not good enough. On the other hand, any variable that has a Cronbach's alpha of .70 is acceptable whiles ones greater than .80 are considered very good. From table 3.1, transformational leadership style has a Cronbach's alpha of .924, transactional leadership has a Cronbach's Alpha of .730 and Job stress has a Cronbach's alpha of .907. These results clearly indicate that the three variables under study are reliable and internally consistence since none of their Cronbuch's alpha is less than .60.

3.12 Data Analysis

The data was analysed with Statistical Package for Social Sciences (SPSS) version 20. The demographics were analysed with descriptive statistics while the hypotheses were analysed with regression model, independent t-test, and mean statistics.

3.13 Ethical Issues

It was ensured that ethical issues of confidentiality, anonymity and consent during the period of the data collection were adhered to. The consent of Ecobank and individual participants were sought appropriately before questionnaires were given out. The employees answered the questions without any coercion but at their convenience, as questionnaires were given to respondents and taken after weeks. Also the questionnaires

did not request for details of identity like individual names, thereby ensuring anonymity and confidentiality among participants.

CHAPTER FOUR

DATA PRESENTATION, ANALYSES AND INTERPRETATION

4.1 Introduction

This chapter deals with the analysis and discussion of data indicating the kind of relationship between the variables and concepts discussed in the previous chapters. This chapter has sub sections as follows: background information, descriptive statistics of all the variables, reliability analysis and testing of hypothesis.

4.2 Background information

The background information looks at the frequencies and percentages of such details as sex, age, marital status, educational qualification, tenure, job title and gender of supervisor of respondents.

4.2.1 Sex of Respondents

Table 4.1: Sex

	Frequency	Percent
Males	92	44.4
Females	115	55.6
Total	207	100

Source: Field data (2015)

It can be observed from table 4.1 that, out of a total number of 207 respondents, 115 representing 55.6% were women while 92 representing 44.4% were men. This result confirms that in recent times the number of women in the organization has increased. Kantar (2007) corroborates this result with his finding in a study that, the number of women in the workplace has increased as compared to some years back where the ideal place for the woman was the home. This can be attributed to the fact that in modern times more women enrol in school to attain higher educational qualification. This helps them to compete for employment at the workplace which was almost an automatic reserve for men because of the low level of education of women some years ago.

4.2.2 Age of Respondents

Table 4.2: Age

	Frequency	Percent
21-30	84	40.6
31-40	92	44.4
41-50	29	14.0
51-60	2	1.0
Total	207	100

Source: Field data (2015)

The frequency and percentages from table 4.2 suggests that majority of the respondents are between the ages of 31 and 40 which represents 44.4% of data collected. Following this is the age group of 21 to 30 which represents 40.6%. Age groups of 41 to 50 and 51 to 60 also represents 14% and 1% respectively. Clearly, majority of the respondents are the

youth between ages 21 to 40. This could be attributed to the core function of the organization which requires energetic individuals within the stipulated age.

4.2.3 Marital Status of Respondents

Table 4.3: Marital Status

	Frequency	Percent
Married	107	51.7
Single	95	45.9
Divorced	5	2.4
Total	207	100

Source: Field data (2015)

As indicative on table 4.3, out of a total number of 207 respondents, 107 were married and 95 were single while 5 were divorced. This represents 51.7%, 45.9% and 2.4% respectively. The information is suggestive of the fact that the workforce largely is characterized by married people who equally have other responsibilities.

4.2.4 Educational Qualification of Respondents

Table 4.4: Educational Qualification

	Frequency	Percent
First Degree	148	71.5
Master's Degree	50	24.2
Doctorate Degree	4	1.9
Others	5	2.4
Total	207	100

Source: Field data (2015)

Table 4.4 bespeaks first degree to have the highest frequency of 148 respondents which translates 71.5 percent. A frequency of 50 respondents which gives 24.2% of the total sample size had Master's degree. 4 respondents had doctorate degree which is equated to 1.9%, while 5 respondents representing 2.4 had other educational qualifications like HND and ACCA. The results from the table 4.4 appear to suggest that, to work in Ecobank one requires to have at least first degree in attending to its core functions. This is not surprising since the banking industry is very competitive and therefore may require a good level of education to work in it.

4.2.5 Tenure of Respondents

Table 4.5: Tenure

	Frequency	Percent
2years	82	39.6
3-5 years	69	33.3
6-10 years	42	20.3
11-16 years	14	6.8
Total	207	100

Source: Field data (2015)

It can be noted on table 4.5 that, 82 respondents constituting 39.6% have been in the organization for 2 years, while 69 respondents representing 33.3% have been with Ecobank for 3-5 years. 42 of the respondents indicating 20.3% have also been with the organization from 6 -10 years, while 14 respondents constituting 6.8% have been with the organization from 11 -16 years. A cumulative percentage of 93.2 of respondents have been with the organization from 2 -16 years which suggests a low level of turnover among employees. The question however becomes whether employees remain with Ecobank

because of the satisfaction they get from their job or because of high rate of unemployment in Ghana?

4.2.6 Job Title of respondents

Table 4.6: Job Title

	Frequency	Percent
CSO	146	70.5
HR SPC	1	.5
OPTS	41	19.8
TELLER	19	9.2
Total	207	100

Source: Field data (2015)

Table 4.6 depicts that, out of a total number of 207, 70.5% functioned as CSO- Customer Service officials, while 0.5% functioned as HR SPC- Human Resource Specialist and 19.8% were in OPTS-Operations and the remaining 9.2% functioned as Tellers.

4.2.7 Gender of Supervisor

Table 4.7: Gender of Supervisor

	Frequency	Percent
Males	70	33.8
Females	137	66.2
Total	207	100

Source: Field data (2015)

From table 4.7, it is clear that the numbers of females who head the Ecobank branches are more than males. Out of 207 respondents 137 had female supervisors or branch managers representing 66.2% while 70 of the respondents had male supervisors or branch managers

representing 33.8%. This only communicates the rapid rate at which women are joining the active workforce and in this case involved in leading and managing organizations like Ecobank.

4.3 Test for Normality

Table 4.8: Descriptive Statistics of all the Variables

	N Statistic	Mean	Standard Deviation	Skewness Statistic	std. error	Kurtosis Statistic	std. error
TFL	207	3.8080	.79324	-.659	.169	-.128	.337
TSL	207	3.1031	.59351	.803	.169	.908	.337
JS	207	3.1631	.94208	-.051	.169	-7.32	.337

Source: Field data (2015)

The normality of data was checked using both skewness and kurtosis scales. The interpretation of skewness and kurtosis indicates that, any absolute value less than 3.0 and 10 respectively implies a normally distributed data (Kline, 2005). Table 4.8 clearly points out skewness and kurtosis values which are less than 3.0 and 10 respectively, and hence a normally distributed data for the study. The results from the table also show that, transformational leadership had a mean of 3.8080 and a standard deviation of .79324 compared to transactional leadership having 3.1031 for its mean and .59351 for its standard deviation. The variable job stress had a mean of 3.1631 and a standard deviation of .94208.

4.4 Testing Research Hypothesis

4.4.1 Hypothesis One

H1: Transformational leadership style has greater dominance among managers' leadership styles of Ecobank.

Table 4. 9: Descriptive Statistics

Leadership style	N	Minimum	Maximum	Mean	Std. Deviation
Transactional Leadership	207	22	60	37.22	7.122
Transformational Leadership	207	24	103	72.35	15.072
Valid N	207				

According to table 4.9, transactional leadership style has a mean score of 37.22 which is less than the mean score of transformational leadership style of 72.35. This indicates that transformational leadership style has greater dominance among managers at Ecobank, thus hypothesis one is supported.

4.4.2 Hypothesis Two

H2a: Female managers practice more transformational leadership style than male managers.

Table 4.10: Group Statistics

Leadership Style	Gender of Manger	N	Mean	Std. Deviation	Std. Error Mean
Transformational leadership	Male	70	70.59	14.273	1.706
	Female	137	73.26	15.436	1.319

Table 4. 11: Independent Samples T-Test

Levene's Test for Equality of variances						
		F	Sig	t	df	Sig. (2-tailed)
Transformational leadership style	Equal variances assumed	.006	.940	-1.207	205	.229
	Equal variances not assumed			-1.238	149.098	.218

** Significance 5%

From table 4.11, it can be observed that, the Levene's test for equality of variances has a significance value of as .940 which is greater than .05; for this reason the test assumed equal variances. Therefore, the value of significance for the difference between males and females' transformational leadership style is .229 which is greater than .05, and hence insignificant. This indicates that the means of the two groups; male and female are not significantly different. The mean scores from table 4.10 for male and female managers are 70.59 and 73.26 respectively. This signifies a higher practice of transformational leadership style among females than males however the difference is small and per the independent t-test, it is insignificant. In effect, female managers did not practice more transformational leadership style than their male counterparts. For this reason, hypothesis 2a was not supported.

H2b: Male leaders practice more transactional leadership style than female leaders.

Table 4. 12: Group Statistics

Leadership Style	Gender of Manger	N	Mean	Std. Deviation	Std. Error
Transactional leadership	Male	70	36.50	6.173	.738
	Female	137	37.59	7.555	.645

Table 4.13: Independent Samples T-Test

Levene's Test for Equality of Variances						
		F	Sig	t	df	Sig. (2-tailed)
Transactional Leadership style	Equal variances assumed	5.656	.018	-1.043	205	.298
	Equal variances not assumed			-1.113	165.76	.267

** Significant 5%

Table 4.13 bespeaks of a significance value of .018 for the Levene's test for equality of variances which is less than .05. Accordingly, the test does not assume equal variance. In this regard the significance value for the difference between male and female transactional leadership style is .267 which is greater than .05. Indicatively the difference in mean for male and female leadership is insignificant. From table 4.12 the mean score for male transactional leadership style is 36.50 while the mean score for female transactional leadership style is 37.59, where female transactional leadership style is slightly greater than that of the males of 36.59. Nonetheless, the difference in mean is insignificant according to the Levene's test of equality of variances. This implies that male managers at Ecobank do not practice more transactional leadership style than their female colleagues, in other words, hypothesis 2b was not supported.

4.4.3 Hypothesis Three

H3a: Transactional leadership will lead to employee job stress.

Table 4. 14: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.	R ²
Regression	4.809	1	4.809	5.537	.020	.026
Residual	178.020	205	.868			
Total	182.828	206				

Predictors: (Constant), Transactional Leadership

Dependent Variable: Job Stress

Table 4.15: Coefficients

Model	B	Std. Error	Beta	t	Sig.
(Constant)	2.364	.346		6.842	.000
Transactional Leadership Style	.257	.109	.162	2.353	.020

Dependent Variable: Job Stress

** Significant 5%

Table 4.14 suggests that the model is significantly fit as it gives an F value of 5.537 with a significance value of .020. Results from table 4.15 show that there is a significant relationship between transactional leadership style and perceived employee job stress as it recorded a significant value of .020. The standardized beta value of .162 also on table 4.15 indicates that the significant relationship between transactional leadership and job stress is a positive one. This can thus be interpreted that transactional leaders cause employee job stress. This result supports the hypothesis that transactional leadership style will lead to employee job stress.

H3b: Transformational leadership style will not lead to employee job stress

Table 4.16: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.	R ²
Regression	7.318	1	7.318	8.547	.004	.040
Residual	175.511	205	.856			
Total	182.828	206				

Predictors: (Constant), Transformational Leadership

Dependent Variable: Job Stress

Table 4.17: Coefficients

Model	B	Std. Error	Beta	t	Sig.
(Constant)	2.258	.316		7.144	.000
Transformational Leadership Style	.238	.081	.200	2.924	.004

Dependent Variable: Job Stress

** Significant at 5%

From Table 4.16 the F value of 8.547 with a significant value of .004 indicates that the model is statistically significant. From Table 4.17, Transformational Leadership has a significance value of .004 which shows a significant relationship between transformational leadership style and employee job stress. This simply means that transformational leadership style can influence or has a relationship with employee job stress. The standardized beta value of .200 also shows that the relationship between transformational leadership and employee job stress is positive, meaning, transformational

leadership style will lead to employee job stress. The results therefore do not support the hypothesis that transformational leadership style will not lead to employee job stress.

4.4.4 Hypothesis Four

H4: Female employees experience more job stress than their male counterparts.

Table 4.18: Group Statistics

	Sex of respondent	N	Mean	Std. Deviation	Std. Error Mean
Job stress	Male	90	40.07	12.743	1.343
	Female	114	42.11	11.942	1.118

Table 4.19: Independent Samples T-Test

		Levene's Test for Equality of variances	F	Sig	t	df	Sig. (2-tailed)
Job stress	Equal variances assumed		.670	.414	-1.180	202	.239
	Equal variances not assumed				-1.171	185.115	.243

** Significant 5%

According to table 4.18 the means scores for job stress among male and female employees were 40.07 and 42.11 respectively. On Table 4.19, Levene's test for equality of variances gives a significant value of .414 which is greater than .05, thus the test assumed equal variances. Therefore the significant value of .239 which is greater than .05 indicates that the means of job stress for male and female employees are not significantly different. This thus implied that, female employees did not experience more job stress than male counterparts. Wherefore, hypothesis 4 was not supported.

4.4.5 Hypothesis five

H5: Female transformational leaders decrease employee job stress more than male transformational leaders.

Table 4.20: ANOVA

Gender of manager	Model	Sum of Squares	df	Mean Square	F	Sig	R ²
Male	Regression	.454	1	.454	.608	.438	.009
	Residual	50.797	68	.747			
	Total	51.251	69				

Dependent Variable: Job Stress

Predictors: (Constant), Transformational Leadership

Table 4.21: ANOVA

Gender of manager	Model	Sum of Squares	df	Mean Square	F	Sig	R ²
Female	Regression	6.327	1	6.327	7.306	.008	
	Residual	116.915	135	.866		.051	
	Total	123.242	136				

Dependent Variable: Job Stress

Predictors: (Constant), Transformational Leadership

Table 4.22: Coefficients

Gender of a manager	Model	B	Std. Error	t	sig
Male	(Constant)	2.481	.525	4.728	.000
	Transformational Leadership	.094	1.39	.780	.438

Dependent Variable: Job Stress

Table 4. 23: Coefficients

Gender of a manager	Model	B	Std. Error	t	sig
Female	(Constant)	2.283	.387	5.900	.000
	Transformational Leadership	.227	.098	2.703	.008**

Dependent Variable: Job Stress

** Significant 5%

Table 4.20 shows that transformational leadership adopted by males was represented by a significance value of .438 which suggests an insignificant relationship between transformational leadership adopted by males and employee job stress as it is greater than .05. This means that transformational leadership adopted by males does not have any relationship with employee job stress. On the other hand as can be read from table 4.21 transformational leadership adopted by females has a significant value of .008 which indicates a relationship between it and perceived employee job stress. Again Table 4.23 gives a standardized beta (B) value of .227 for female transformational leaders which confirms a positive relationship between transformational leadership adopted by females

and employee stress. Interpretatively, transformational leadership adopted by females leads to employee perceived job stress. Thus this result does not support the hypothesis five that females who adopt transformational leadership style will decrease employee job stress as compared to their male counterparts.

4.4.6 Hypothesis Six

H6: Male transactional leaders cause employee job stress more than female transactional leaders.

Table 4.24: ANOVA

Gender of manager	Model	Sum of Squares	df	Mean Square	F	Sig	R ²
Male	Regression	7.118	1	7.118	10.967	.001	.139
	Residual	44.133	68	.649			
	Total	51.251	69				

Dependent Variable: Job Stress
Predictors: (Constant), Transactional Leadership

Table 4.25: ANOVA

ender of manager	Model	Sum of Squares	df	Mean Square	F	Sig	R ²
Female	Regression	.552	1	.552	.608	.437	.004
	Residual	122.690	135	.909			
	Total	123.242	136				

Dependent Variable: Job Stress
Predictors: (Constant), Transactional Leadership

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Table 4.26: Coefficients

Gender of a Model manager		B	Std. Error	t	sig
Male	(Constant)	.983	.581	1.691	.095
	Transactional Leadership	.373	.189	3.312	.001**
Dependent Variable: Job Stress					
** Significant 5%					

Table 4.27: Coefficients

Gender of a Model manager		B	Std. Error	t	sig
Female	(Constant)	2.989	.415	7.202	.000
	Transactional Leadership	.067	.130	.780	.437
Dependent Variable: Job Stress					

From table 4.24, transactional leadership adopted by males has a significance value of .001 while transactional leadership adopted by females recorded a significance value of .437 according to table 4.25. This indicates that there is no relationship between transactional leadership adopted by females and employee job stress contrary to a significant relationship that exists between transactional leadership adopted by males and perceived employee job stress. The standardized beta value of .373 for transactional leadership adopted by males as shown on table 4.26 indicates a positive relationship between it and employee job stress which means that transactional leadership adopted by males will lead to perceived employee job stress. The results confirm the sixth hypothesis to an extent as it establishes a significant positive relationship between transactional leadership style adopted by males and employee job stress but does not record any significant relationship between transactional leadership style adopted by females and stress.

CHAPTER FIVE

DISUSSION OF FINDINGS

5.1 Introduction

This chapter elaborates on the statistical findings in the previous chapter as it discusses into details the objectives of this study situated in relevant literature

5.2 Research Objective one

The first research objective was to determine the dominant style of leadership among managers of Ecobank. In line with this objective, it was hypothesized that *H1: Transformational leadership style has greater dominance among managers of Ecobank.*

The findings of this study indicated that between transformational and transactional leadership styles, transformational leadership style was found to be dominant among managers of Ecobank. The findings of this study are shown to be consistent with previous studies by Babaita, Sipos and Ispas (2010) who found that in recent times both employees and managers prefer the use of transformational leadership style to transactional leadership style. Also Druskat (1994) in his study findings observed that, both male and female managers use more transformational leadership style than transactional leadership style, and even employees have come to appreciate the principles that establish the transformational leadership style. The study finding is equally in line with the findings of Bass (1990) that transformational leadership style has become the new order and it is gradually gaining roots as the preferred type of leadership style to transactional leadership style.

In the transformational leadership theory developed by Burns (1978), transformational leadership style boosts the morale of followers toward their work by stimulating their higher ideals and moral values. Givens (2008) also explains the transformational

leadership theory as one that inspires followers to achieve more. Transformational leadership style has also been noted to significantly influence certain outcome variables like mission clarity, openness of communication among others (Tracey & Hinkin, 1994). This and other intriguing features of the transformational leadership theory, attracts managers and leaders to explore and implement its tenets.

However, Northhouse (2001) asserts that, despite the fact that the transformational leadership theory introduces one of the best leadership styles; transformational leadership style, which can help leaders achieve successful results, falls short in some instances. He opines that, transformational leadership style is projected as more of a personality trait than a behaviour that can be learnt. He concludes that this has a tendency of leading to abuse of power as leaders are always seen as the reference point. Notwithstanding the argument by Northhouse (2001), it is reasonable to articulate that, some personality traits can be learned. Therefore transformational leadership style like other personality traits can be learned and used for its known tremendous outcomes.

The finding of this study is likely to be the case at Ecobank since the bank finds itself in competition with other banks within the banking industry. Thus to retain talented employees it becomes imperative for managers to adopt the transformational leadership style that makes room for creativity and concerns itself with employee personal life.

5.3 Research Objective Two

The second research objective was to examine the prevalent style of leadership among male and female managers in Ecobank. To this effect two hypothesis were formulated;

H2a: Female managers practice more transformational leadership style than male managers.

Hypothesis 2a was to find out if female managers practiced more of transformational leadership style than their male counterparts. The results of the study showed that female managers did not practice more transformational leadership style than males. In fact the difference was insignificant and the practice of transformational leadership style among males and females was similar.

This result was however not in conformity with findings of previous studies by Burke and Collins (2001) whose study findings revealed that females were more inclined to transformational leadership style as they use a lot of interactive management skills. Again, the finding was not congruent to previous research by Rosener (1990) who concluded in her study that females practice more of transformational leadership style than males. Similarly the study contradicted findings of Bass and Avolio (1992) who found in their study that, due to the inherent concept of female managers to be interested in the development of their subordinates, they are prone to the transformational leadership style.

H2b: Male leaders practice more transactional leadership style than female leaders.

The study concluded from its findings that male leaders do not practice more transactional leadership style than female leaders. The difference in their mean scores was insignificant and as such the practice of transactional leadership style between males and females were identical. Contrary to the outcome of this study, findings from some past studies like that of Xiaoxia, et al (2006), showed that men naturally adopt the command and control style of leadership and are often achievement oriented and directive leaders which according to Bass (1990) are characteristics of transactional leadership style. In like manner, Rosenbusch and

Townsend (2004) found contrary to this study's finding. They observed that male student leaders are more comfortable with transactional leadership style as compared to their female counterparts.

The findings of the two hypotheses help to conclude that, not much difference exists between male and females on their adoption of transformational and transactional leadership styles. These are in line with the findings of Bartol (1978) who asserts that, no differences exists between male and female leadership either they are described by subordinates or by the leaders themselves. Another study by Engene, Leeden, and Willemsen (2001) also indicates that females and males do not exhibit any difference when it comes to the adoption of leadership styles.

This only goes a long way to confirm the finding of Odumera and Ogbonna (2013) who avow that there is a conceptual difference between transactional and transformational leadership styles; however, there were some elements in transactional leadership style that were also found in transformational leadership style. In the same vein, Dartey-Baah (2015) concludes in a study that it would be ideal if the canons of transactional and transformational leadership styles are practiced together by leaders to yield expected results in a turbulent organizational environment characterized with massive competition.

This is ostensibly the situation at Ecobank as albeit managers are predominantly transformational leaders by the findings of this study, they might also combine some aspects of transactional leadership style. This obviously would not permit a smooth investigation into the difference between males and females and the leadership style they are likely to practice.

5.4 Research Objective Three

To determine the leadership style that leads to lesser employee job stress was the third research objective for the study. Correspondingly, two hypotheses were formulated to investigate this objective.

H3a: Transactional leaders will lead to employee job stress.

The study findings revealed that, transactional leadership style indeed has a significant positive relationship with employee job stress. This signifies that transactional leadership which emphasizes a “give and take” relationship where employees are rewarded for the services they provide and punished when they go wrong bring about high levels of employee job stress. This finding is coherent to previous research findings by Seltzer, Numeroff and Bass (1989) who found that transactional leadership style had a significant positive relationship with stress. In the same vein, a study conducted by Rowold and Schlotz (2009) also confirmed transactional leadership style to significantly and positively relate to the four chronic stress indicators. These included excessive work and social demands, dissatisfaction with work and social recognition, performance pressure, and social conflicts. However the finding was not consistent with previous findings by Zopiatis and Constanti (2009), whose examination of association between leadership styles and burnout among 500 hospitality managers in Cyprus, revealed that transactional leadership style has a significant negative association with the burnout dimensions of emotional exhaustion and depersonalization.

Odumeru and Ogbonna (2013) assessed Maslow’s hierarchy of needs theory in relation to transactional leadership theory. It was congregated that transactional leaders do not concern themselves with the new order of things and as such are mostly concerned with only the physiological needs of their subordinates. In earnest the other four needs like self-esteem and self-actualization which are equally important to the individual’s well-being

become the sole responsibility of the follower. This satisfies the second assumption of stress in the PEF theory which states that an employee's stress level is determined by the degree to which his or her physical needs match with available resources. As transactional leadership style was found to concentrate on only the physiological needs, the employee is compelled to use his or her abilities to achieve the remaining needs as he or she couples that with demands of the workplace activities. This inevitably puts more work on the employee's plate; a condition to incubate and breed stress.

At Ecobank, the finding of the current study is possible since employees are rewarded based on how well they perform. In Ecobank there is a reward scheme called "Service Star of the Month". With this, employees who get more transactions done in the month, get their pictures hanged in the banking hall. At the end of the year, some employees are selected from the "Service Star of the Month" scheme and rewarded with cash packages and promotions which are based on their performance. This is a clear indication that most supervisors will adopt transactional leadership style and will focus on ensuring that their subordinates achieve set targets while subordinates on the other hand in expectation of rewards would do what they are mandated to do and sometimes engage in other superfluous activities. This has the tendency to lead to stress among employees at Ecobank, hence the likelihood of the finding of this study.

H3b: Transformational leaders will not lead to employee job stress

Contrary to the first hypothesis the study findings revealed that transformational leadership style has a significant positive relationship with stress as against the hypothesized significant negative relationship.

The finding is contrary to past studies by Kanste, Kyngas and Nikkila (2007). Their finding confirmed a relationship between transformational leadership style and stress. The relationship was a negative one which showed a decrease in employee job stress when transformational leadership was adopted by a leader. In the same instance Gill et al, (2010) confirms this finding with the outcome of their study. Their findings alluded to the fact that transformational leadership style has become a preferred choice of leadership style among managers as it is noted to be one of the best strategies to handle employee job stress. It however confirms the findings of Seltzer et al (1989) that intellectual stimulation of transformational leadership style is associated with high levels of stress. Unlike inspirational motivation which inspires the employee toward the goals of the organization, the intellectual stimulation of transformational leadership theory, concentrates on the innovative and creative abilities of the employee. It encourages employees to think outside the box than to operate within the structured rules and laid down procedures. Undoubtedly, intellectual stimulation burdens employees with extra work aside what has been tailored to fit their abilities per their job description. Such a situation can lead to employee job stress.

This could be the case at Ecobank since unlike the previous studies this study was conducted in Ghana giving a different context with different circumstances as was discovered by The Overseas Development Institute (2011) in a research undertaken in Ghana, Mozambique and Vietnam.

5.5 Research Objective four

The fourth research Objective was to determine the level of job stress among male and female employees in Ecobank. This led to the fourth hypothesis;

H4: Female employees experience more job stress than their male counterparts. The findings revealed that female employees do not experience more job stress more than their

male colleagues. This finding contradicts the study findings by Omolayo (2012) which states that females experience more job stress at work than their males. Another study by the International Labor Organizations (2001) also contradicts this finding as it revealed in its study that women experience more employee job stress because coupled with organizational responsibilities they also take care of the home which becomes extra burden for women. In a research by Chaturvedi (2011) it was realized that contrary to the finding of this study, males experience less stress as compared to their female counterparts who experience more stress. The finding was however consistent with research findings by Roslan (2011), who did not find any statistical difference in job stress when studied with the gender of employees.

The finding is a likely occurrence at Ecobank since most women in recent times have house helps, nannies and baby sitters who help them take care of their children at home. Some even have family members who come around to help with house chores. Undoubtedly, the house workload is significantly carried off the shoulders of most corporate women who have largely only the workload at work to deal with.

5.6 Research Objective Five

Hypothesis Five was to determine whether female transformational leaders reduce employees' job stress than male transformational leaders. In line with this objective it was hypothesized that: *H5: female transformational leaders decrease employees' job stress more than male transformational leaders.*

This study finding however revealed that female transformational leaders lead to employee job stress, contrary to what was speculated. This confirms the study of Kent, Blair and Rudd (2010) who found no difference between female transformational leadership style

and male transformational leadership style. This could be the case at Ecobanck since the gender of a leader or leadership style does not necessarily change the workload of the employees which most often than not cause the stress among employees. This was indicative in the collection of data as employees did not have spare time to answer questionnaires and complained about stressful workload.

5.7 Research Objective Six

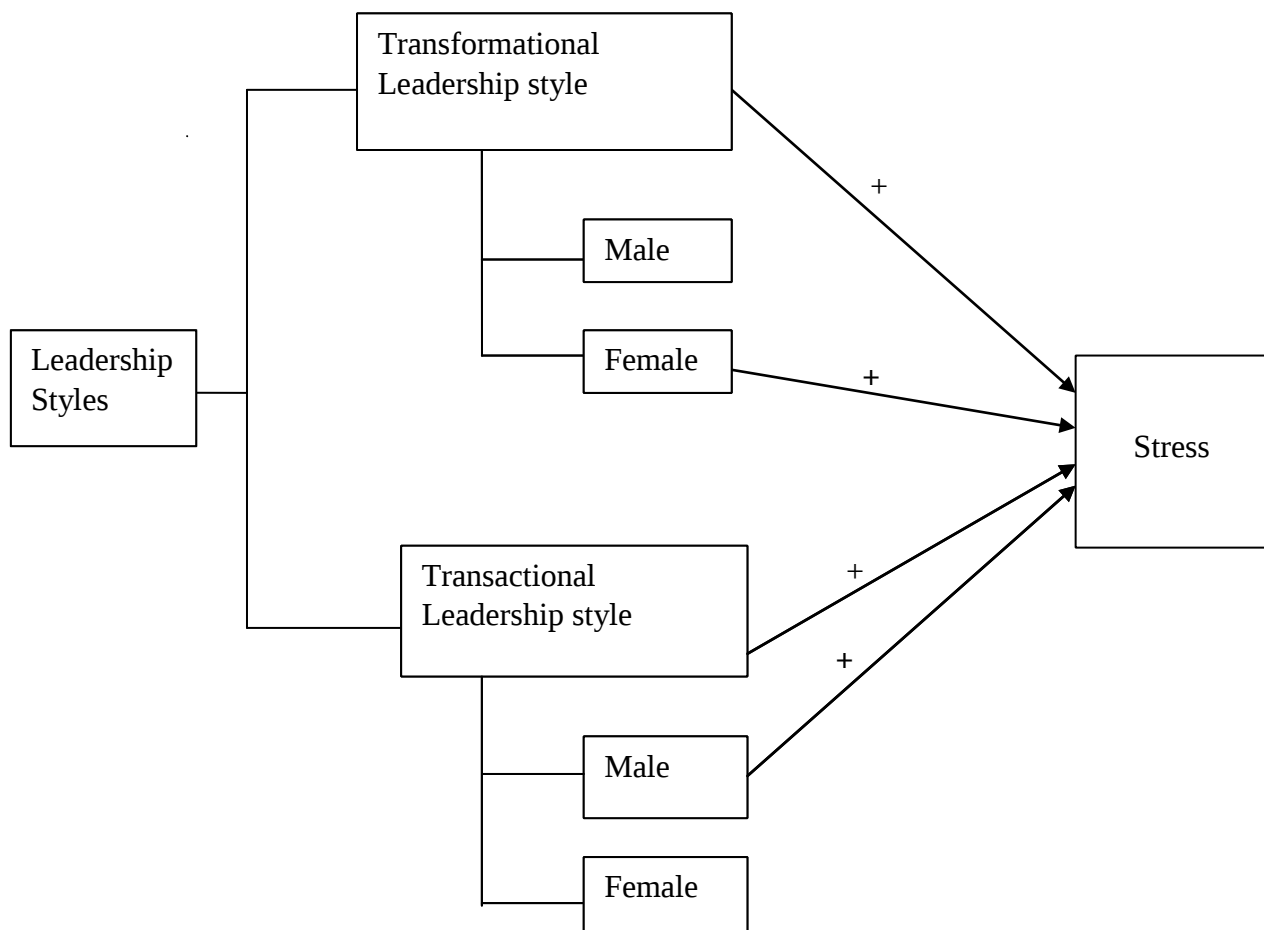
The sixth research objective was to determine whether male transactional leaders cause employees' job stress than female transactional leaders. This objective led to *H6: Male transactional leaders cause employees' job stress more than female transactional leaders.*

The finding of this study revealed that male transactional leaders indeed cause employee job stress, but there was no relationship established between female transactional leadership style and stress. This finding is in line with study findings by Valentine and Godkin (2000) who assert that the gender of a manager influences the subordinates' perception about his or her work and further opined that, male leaders are prone to transactional leadership style than females.

5.8: Conceptual Framework after Analysis

The conceptual framework after the analysis is shown in figure 5.1 below

Figure 5.1: Conceptual Framework after Analysis



Source: Author (2015)

After a thorough analysis of data collected, the above conceptual framework was arrived at. In the previous conceptual framework (figure 2.1) it was projected that the leadership style adopted by a leader (male or female) can have an influence on stress. Specifically both female and male transformational leadership styles as well as female and male transactional leadership styles were all projected to have a relationship with employee job stress. Generally, the examination of analysis showed that transactional leadership style had a positive relationship with employee job stress just as the conceptual framework speculated. Similarly it was also consistent with findings of Seltzer, Numeroff and Bass (1989), Rowold and Schlotz (2009) but contrary to findings of Zopiatis and Constanti (2009). Transformational leadership style which was speculated to have a negative relationship with employee job stress according to the conceptual framework rather had a positive relationship with stress. Study findings by Kanste, Kyngas and Nikkila (2007); Seltzer et al (1989); and Gill et al equally contradicted this finding.

Males who adopted transactional leadership style and females who adopted transformational leadership style had a positive relationship with stress. This was in line with the assumption that underpinned the conceptual framework. Nonetheless, it was found that females who adopted transactional leadership style and males who adopted transformational leadership style had no relationship with stress. This contradicted the speculation made in the previous conceptual framework.

CHAPTER SIX

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter gives an overview of the major findings of the study in the form of summary. It also presents the study conclusions to the work and gives recommendations as well as suggestions for future research and limitation to the study.

6.2 Summary of Study

The main objective of this study was to find out if leadership styles, that is, transactional and transformational leadership style have a relationship with employee job stress. The study established in its chapter one that leadership is an important phenomenon that serves as a fundamental pillar for any organization. It further established the two popularly used leadership styles in literature that is, transactional and transformational leadership styles. Further in literature it was revealed that apart from the good things that can be associated to leadership it also had tendencies of leading to employee job stress that was found to cost organizations a lot in terms of money, law suits, employee absenteeism, poor performance among others. A total number of 207 respondents were contacted to answer questionnaires which were later analysed and interpreted. The study showed that between transformational and transactional leadership styles, transformational leadership style had greater dominance among managers at Ecobank. This confirmed the hypothesis that Transformational leadership style has greater dominance among managers of Ecobank. Again, the study indicated that female managers did not practice more transformational leadership style than their male counterparts. Similarly, male managers were found not to practice more transactional leadership style than their female colleagues.

Additionally, it was found that transactional leadership style leads to employee job stress. Transformational leadership style was also found to lead to employee job stress contrary to the speculation that it would not lead to employee job stress.

More so, in contrast to the hypothesis that female employees experience more job stress than their male counterparts, the study revealed that the difference between male and female employee levels of job stress was not significantly different, hence did not support the hypothesis.

Moreover, the findings indicated that, there was a significant positive relationship between females who adopt transformational leadership style and perceived employee stress while males who adopted transformational leadership style had an insignificant relationship with perceived employee stress. This simply communicated that no relationship was established between males who adopted transformational leadership style and stress, however females who adopted transformational leadership style were found to lead to employee job stress.

Furthermore, the study showed that males who adopt transactional leadership style had a significant positive relationship with stress but the females who adopt transactional leadership style had an insignificant relationship with perceived employee stress. This also showed that no relationship was established between females who adopted transactional leadership style and stress; yet, males who adopted transactional leadership style were found to lead to employee job stress.

6.3 Conclusion

In a nut shell, as against the speculation that transformational leadership style would have a significant negative relationship with perceived employee stress, it was found otherwise. Both transactional and transformational leadership styles had a significant positive relationship with perceived employee job stress. This is a clear indication that there is an overreliance on extant literature which might not have the same implication because time has elapsed and so many things have changed. This equally affirms the importance of context, which has contributed to the arrival of such findings. It also shows that it would be ideal to look at the two leadership styles together rather than separately. This will enhance a better outlook for some similar features that can help bring out the best in leaders and also for employees.

6.4 Recommendations

The findings of this study have given rise to the following recommendations to be considered by managers.

- i. Managers should examine the kind of leadership styles they use. The study found both transformational and transactional leadership style to lead to stress, however, these were tested separately. Managers are thus admonished to look at a combination of the two forms of leadership style which can yield different results of stress.
- ii. Managers should constantly pay attention to employee job stress as the study found that the stress level among employees at Ecobank is significant and literature expanded on the consequences of having stressed employees in the organization. Managers should maintain cordial relationship with employees and have a monthly check on how employees are faring with their work. Activities like

sports and corporate hangout could be introduced on a regular basis to help employees take time off their work.

- iii. The demographics of respondents showed that there were more married people than single people. This shows that both males and females in the organization are married and are likely to have other demanding family responsibilities, like child upbringing. It is therefore recommended that facilities like day care facilities on the work premise be considered by Ecobank. The organization can also consider paternity leave, where men can be given time off their busy schedules to be with their lactating wives. This can help to reduce stress among female and male employees as the study found the stress levels among these groups to be similar.

6.5 Limitations

- i. Quantitative approach was adopted in analyzing the data, however, a mixed method approach could have added more to the study outcome.
- ii. The sample size of the study was limited to the Accra zone of Ecobank since it had the highest number of branches, however, other branches in the other zones could have augmented the number of respondents for the study.

6.6 Directions for Future Research

- i. Further studies should consider an investigation into a mix of transformational and transactional leadership styles since an avalanche of studies on transformational and transactional leadership style have been done separately. As time and culture keep changing, literature has to be updated to suit changing times to enhance good researches for best practices in organizations. As the unending search for the best approach to leadership style continues, Dartey –Baah (2015) has set the pace in

the introduction of what he terms Transfor-sactional leadership style as a new kind of leadership style that can yield best results as components of both transformational and transactional leadership style are examined.

- ii. There should be the use of a mixed method approach in subsequent studies that look at gender as a moderating variable between leadership style and stress to give an in-depth information and look into the variables that have been used for this study.
- iii. This study can be replicated in other sectors like manufacturing companies, mining companies, telecommunication industries etc. to find out if the relationship with leadership style and employee stress would be the same as the findings of this study for better generalization.

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APPENDICES

APPENDIX A: QUESTIONNAIRE

LEADERSHIP THROUGH THE SPECTACLES OF GENDER: DOES IT PREDICT EMPLOYEES' STRESS LEVELS? EVIDENCE FROM ECOBANK

QUESTIONNAIRE DESIGNED FOR EMPLOYEES

Dear Respondent,

This questionnaire is designed to help the researcher to make an unprejudiced investigation into how a leader's choice of leadership style can induce stress or not. This activity is strictly for academic purposes and as such your answers would be treated with the ultimate confidentiality needed. There is no right or wrong answer, so kindly express your views by ticking the appropriate box that is applicable to you.

Thank you in advance for your co-operation.

Section A: Personal Information

1. What is your primary functional area of responsibility? a. Corporate Finance ☐ b. Supply Chain ☐ c. Human Resource ☐ d. IT ☐ e. Finance ☐ f. Marketing ☐
2. Sex a. Male ☐ b. Female ☐
3. What is the gender of your supervisor or manager? a. Male ☐ b. Female ☐
4. Marital status a. Married ☐ b. Single ☐ c. Divorced ☐ d. Separated ☐ e. Widow/
Widower ☐
5. Educational qualification held a. SSCE ☐ b. First degree ☐ c. Masters ☐ d. Doctorate

degree[] e. other, please state.....

6. How long have you worked in the organization? a. up to 2years [] b. 3-5 years [] c. 6-10 [] d. 11-16 years [] e. over 16 years []

7. Age a. 21-30 [] b. 31-40 [] c. 41-50 [] d. 51-0 [] e. 61+ []

8. Job title

SECTION B: LEADERSHIP STYLES

Please tick the answer that reflects your opinion in the following statements from 1 to 5 on leadership styles. 1= Not at all, 2= Once in a while, 3= Sometimes, 4=Fairly often, 5=Frequently if not always.

My Manager/Supervisor

Item	1	2	3	4	5
1. Instills pride in me for being associated with him or her					
2. Goes beyond self-interest for the good of the group					
3. Acts in ways that build my respect					
4. Displays a sense of power and confidence					
5. Talks about his/her most important values and beliefs					
6. Specifies the importance of having a strong sense of mission					
7. Emphasizes the importance of having a collective sense of mission					
8. Talks optimistically about the future					
9. Talks enthusiastically about what needs to be accomplished					
10. Express a compelling vision of the futures					
11. Express confidence that goals will be achieved					
12. Re-examines critical assumptions to questions whether they are appropriate					
13. Seeks differing perspectives when solving problems					
14. Gets me to look at problems from many different angles					
15. Suggests new ways of looking at how to complete assignments					
16. Spends time teaching and coaching					

17. Treats me as individual rather than just a member of a team					
18. Considers me as having different needs, abilities, and aspirations					
19. Helps me to develop strengths					
20. Provides me with assistance in exchange for my efforts					
21. Discusses in specific terms who is responsible for achieving performance targets					
22. Makes clear what I can expect to receive when performance goals are achieved					
23. Expresses satisfaction when I meet expectations					
24. Focuses attention on irregularities, mistakes , expectations, and deviations from standards					
25. Concentrates his or her full attention on dealing with mistakes , complaints and failures					
26. Keeps track of all mistakes					
27. Directs my attention toward failures to meet standards					
28. Fails to interfere until problems becomes serious					
29 Waits for things to go wrong before taking action					
30. Shows that he/she is a firm believer in “ if it will not break, don’t fix it”					
31. Demonstrates that problems must become chronic before taking action.					

SECTION C: JOB STRESS

To what extent do you agree or disagree with the following statements that reflect the extent of influence of your supervisor's choice of leadership style on the various stress items. Please specify by ticking from 1 to 5. 1= Strongly disagree, 2=Moderately disagree, 3=Neutral, 4=Moderately agree, 5= Strongly Agree.

Item	1	2	3	4	5
1. Working here makes it hard to spend enough time with my family					
2. I spend so much time at work, I can't see the forest for the trees					
3. Working here leaves little time for other activities					
4. I frequently get the feeling I am married to the company					
5. I have too much work and too little time to do it					
6. I sometimes dread the telephone ringing at home because the call might be job related					
7. I feel like I never have a day off					
8. Too many people at my level in the company get burned out by job demands					
9. I have felt fidgety or nervous as a result of my job					
10. My job gets to me more than it should					
11. There are lots of times when my job drives me right up to the wall					
12. Sometimes when I think about my job I get a tight feeling in my chest					
13. I feel guilty when I take time off from job					

Appendix B: Formula for Sample Size

$$S = \frac{X^2 NP(1-P)}{d^2(N-1) + X^2 P(1-P)}$$

Where:

S= the required sample

X^2 = table value of chi square for 1 degree of freedom at the desired confidence level (i.e. 3.841)

N= the population size

P= the population proportion (assumed to be 0.50 since this would provide the maximum sample size)
d= the degree of accuracy expressed as a proportion (.05)

Appendix C: Reliability Analysis for Pilot Study**Table 3.1: Reliability Analysis**

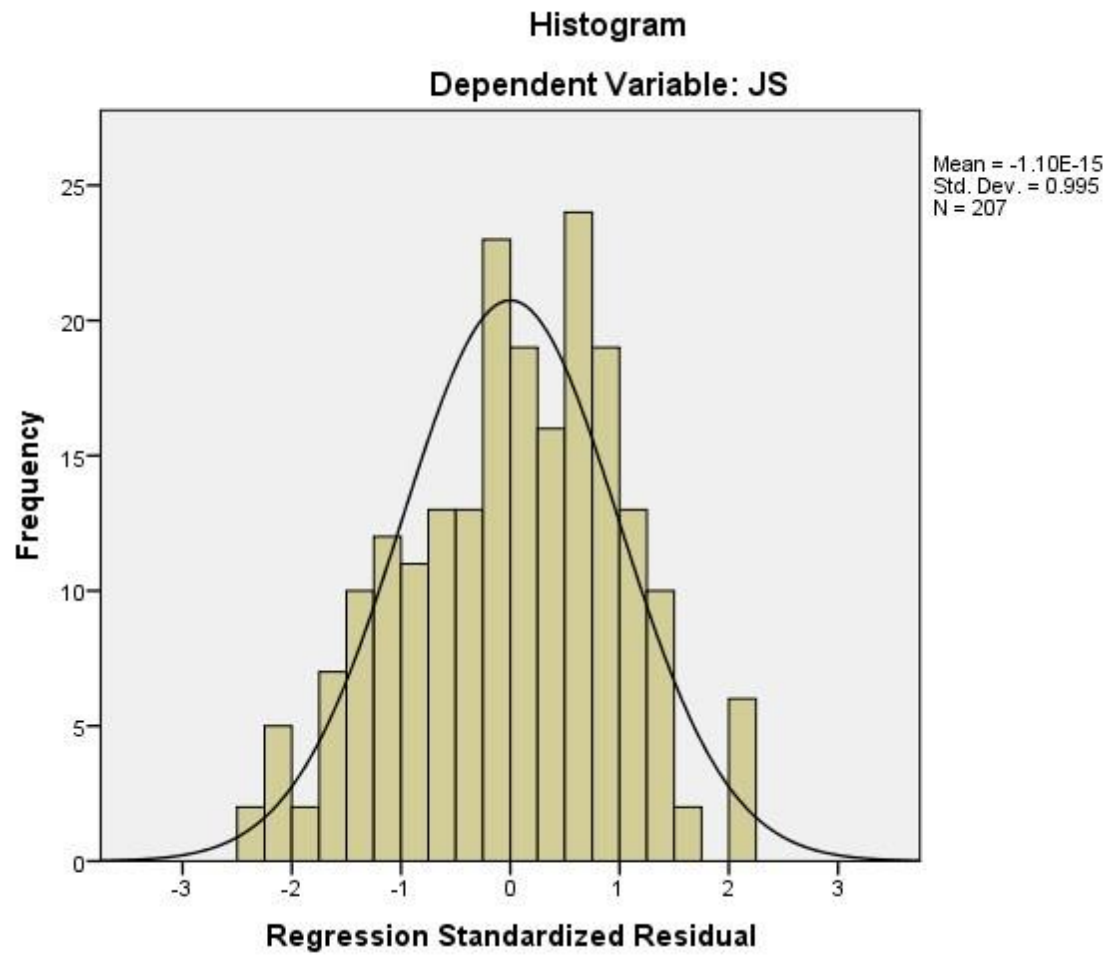
Variable	Cronbach's Alpha	Number of Items	Valid Cases
Transformational Leadership	.919	19	20
Transactional Leadership	.643	12	20
Job Stress	.877	13	20

Source: field data (2015)

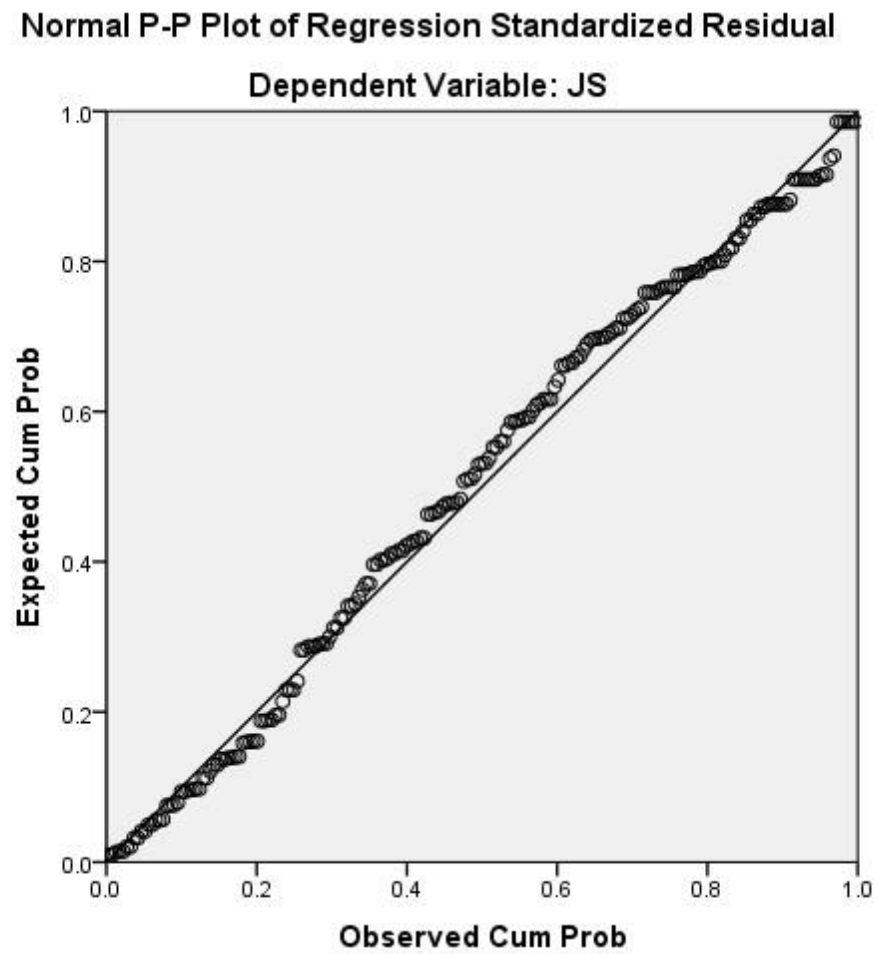
Hair et al (2010), opine that, any variable that has a Cronbach's alpha less than .60 is not good enough, however, any variable that has a Cronbach's alpha of .70 is acceptable whiles ones greater than .80 are considered to be very good. From table 3.1 the Cronbach's alpha of transformational leadership, transactional leadership and job stress were .919, .643 and .877 respectively. This confirms that the instrument to be used to collect data for this study is reliable to provide accurate information and lead to concrete findings for better generalization. It is however to be noted that, participants who were involved in the pilot study were not involved in the data collection for the main study.

Appendix D: Assumptions

Leadership style and Job Stress



Linear Relationship between Ship Styles and Stress



Scatterplots Showing Constant Variance of Error Terms