

Addressing Psychosocial Hazards and Improving Employee Psychological Wellbeing in the Ghanaian Banking Industry: Application of Organization Development Intervention Using Action Research Model

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Abstract: Employee safety and wellbeing is significantly influenced by the working environment and the nature of work itself. In Ghana, working in the bank is beneficial in that it provides people with the means to satisfy social and economic needs. However, employees in the Ghanaian banking industry are faced with a wide range of psychosocial hazards, and they experience work-related stress which potentially affects their physical and mental health. Efforts made by banking institutions to minimize the problem of occupational health and safety tend to focus more on physical hazard to the neglect of psychosocial hazards. From an organisation development perspective using the Action Research Model, this paper provides a step-by-step approach to diagnosing the problem in relation to the poor psychosocial work environment in the Ghanaian banking sector. Further, it provides an intervention strategy that can be used to address the problem and improve employee psychological wellbeing in the banking industry.

Keywords: Occupational Health and Safety, Workplace Psychosocial Hazards, Ghanaian Banking Sector, Organizational Development, Action Research Model

1. Introduction

1.1. Background to the Study

Psychosocial hazards in the workplace pose a serious challenge to the health and safety of employees. Employees who are constantly exposed to workplace psychosocial hazards are more likely to be less productive. Job satisfaction, employee productivity and wellbeing tend to be linked to humane and safe psychosocial work environment. In developing countries like Ghana, safe and healthy work environment appears less prioritized (Amponsah-Tawiah, & Darteh-Baah 2011; Froko, Asumeng & Nyarko, 2014). Kortum, Leka and Cox (2010) have indicated that many sectors in developing countries tend to privilege the management of physical hazards over psychosocial hazards. In this vein, it may be suggested that many workers in the banking sector experience severe physical and mental health

problems due to the poor psychosocial work environment they find themselves.

1.2. Workplace Psychosocial Hazards

The international Labour Organization (ILO, 1986) define psychosocial hazards as the interface between five key organizational and individual characteristics. The organizational factors are job content; work design; and organizational conditions. While the individual characteristics associated with the experience of psychosocial hazards are employee needs and perception of competence. The definition implies that, psychosocial hazards are inherently in the job and work environment and it is the perceived competence and needs of the individual which increase or attenuate the adverse consequences of workplace psychosocial risk factors. Cox and Griffiths (2005) succinctly define psychosocial hazards as characteristics of the job and work environment that have the tendency to negatively affect

the physical and mental wellbeing of the worker. The key (2003) are provided in table 1.0 identified psychosocial hazards by Leka, Griffiths and Cox

Table 1. Key Psychosocial Hazards (Adapted from Leka, Griffiths and Cox, 2003).

Psychosocial hazards	Description
Job content	Lack of variety or short work cycles, fragmented/ meaningless work, under-use of skills, high work uncertainty, continuous exposure to difficult customer.
Workload and work pace	Work overload, work underload, machine pacing, high levels of time pressure, meeting deadlines.
Work schedule	Shift work, night shifts, inflexible work schedules, unpredictable hours, long or unsociable hours
Control	Low participation in decision-making, lack of control over workload, pacing, shift working.
Environment and equipment	Inadequate equipment availability, suitability or maintenance; poor environmental conditions such as lack of space, poor lighting, excessive noise.
Organisational culture and function	Poor communication, low levels of support for problem solving and personal development, poor managerial support; lack of definition of, or agreement on, organisational objectives.
Interpersonal relationships at work	Social or physical isolation, poor relationships with superiors, interpersonal conflict, lack of social support, harassment, bullying, poor leadership style, third-party violence.
Role in organization	Role ambiguity, role conflict, and responsibility for people.
Career development	Career stagnation and uncertainty, poor promotion opportunity, poor pay, job insecurity, low social value of work.
Home-work interface	Conflicting demands of work and home, low support at home, problems relating to both partners being in the labour force (dual career)

Psychosocial hazards and work stress are inextricably intertwined (Leka & Jain, 2010). According to the World Health Organization (2003) work stress is as a result of perceived mismatch between work demand and employee coping abilities. Individuals who lack sufficient knowledge and abilities to cope with work demands and pressure have a higher propensity to experience work-related stress. On the other hand, stress at work is effectively reduced, when individuals perceive that they have the requisite abilities to cope and manage work demands and pressure. It has been extensively reported that stress, high job demands and low job control are related to severe medical, behavioral and psychological disorders (Kivimäki et al., 2006; Melchoir et al., 2007; Rosengren et al., 2004; Stansfeld & Candy, 2006).

Work in the bank is about providing financial services to customers. A major component of the banking sector is its constant engagement and interaction with clients (Essenberg, 2003). Customers and the general public expect bank workers to provide them with higher standards of customer care services which includes good manners, courtesy and friendliness. Employees in the banks are expected to assume a subservient role, where they privilege customer satisfaction above their interest. This tend to place them in a disadvantaged position in that they are not able to disagree with a troublesome customer or even leave an uncomfortable situation (Poulston, 2008). The changing nature of work all over world has brought about risk and new challenges in the area of occupational health and safety which significantly affects employees in the banking industry.

The Fifth European Working Conditions Survey (2010) reports show that employees in the banking sector continue to complain about increase in working hours. The report further mentioned that, 65% of workers in the banking sector work under tight deadlines while 38% of the workers in the banks reported having a pacey work schedule. Silva and Barreto (2012) in their study of stressful working conditions and poor self-health among financial services employees found out that long working hours associated with bank workers is related to reduced physical activity and jeopardize

the health of the workers. Other studies have shown significant relationship between rated psychosocial hazards and psychological wellbeing (poor physical and mental health) among bank employee (Silva & Barreto, 2012; Radha & Prakash, 2012; Samuel, Osinowo & Chipnunza, 2009).

1.3. Psychological Wellbeing

Generally, psychological wellbeing is accepted to be a multidimensional construct owing to the different perspective regarding its conceptualization (Stamp et al., 2015). According to Panaccio and Vandenberghe (2009) psychological wellbeing is characterized by positive affect, job satisfaction and life satisfaction. In this vein, psychological wellbeing is related to the experience of pleasant emotion at work and live in general. Psychological wellbeing also focuses on variables of psychological activities such as mastery, resilience, purpose of life and growth, self-realization and acceptance (Burns & Ma, 2015). Employees' psychological wellbeing has a significant impact on organizational effectiveness in that it fosters employees' happiness and health (Schaufeli, 2004; Wright, 2003) which in tend leads to productivity. Studies have shown that work-related stress and psychosocial hazards are related to employees' psychological wellbeing (Akintayo, 2012; Terry, Nielsen, & Perchard, 1993). It goes to suggest that when workers experience high job demands with little physical and mental resources to cope, it will potentially cause them to experience stress (Schaufeli & Bakker, 2004) which is associates with poor psychological wellbeing.

1.4. Problem Statement and Study Objectives

In spite of the available evidence, it seems that the creation of a safe and healthy psychosocial work environment has not been high on the agenda of employers in the banking sector in Ghana. Psychosocial risks are recognized as a major public health challenge in developed economies to the extent ample data on the negative impact of harmful psychosocial work conditions are available (Kortum, Leka and Cox (2010).

However, in developing countries including Ghana little or no empirical research data exist on the nature of psychosocial hazards and their health implications on various sectors of the economy including the banking sector. This makes it difficult to ascertain accurate estimate of the economic, health and social consequences of psychosocial hazards and work-related stress. Nevertheless, anecdotal evidence abound to show that workers in the Ghanaian banking industry are working in deleterious psychosocial conditions and continue to complain about their health. Along with these difficulties, there is a lack of awareness of psychosocial risk factors, work-related stress as well as workplace violence and harassment. There is also a scarcity of resources to cope and manage them (WHO, 2007). The process of globalization and the changing nature of work allow psychosocial risk factors to continue to rear their ugly heads. It is therefore crucial to effectively manage psychosocial hazards especially in the banking sector.

The focus of this paper is to use an organizational development model to propose effective ways of addressing the adverse psychosocial work environment and improve the psychological wellbeing of workers in the Ghanaian banking industry. Having highlighted the adverse psychosocial work environment in the Ghanaian banking sector, secondly, the paper provides an overview of the Ghanaian banking sector, highlighting the number of banks, the current total assets, their contribution to country's Gross Domestic Product (GDP) and the total number of people are employed in the industry. Thirdly, it reviews organizational development intervention model and the action research approach, and how it can be used to improve psychosocial work environment and wellbeing of employees in the Ghanaian banking industry.

2. Overview of the Ghanaian Banking Industry

In line with the country's goal of achieving middle income status by 2015, Ghana has been undergoing a process of financial sector restructuring and transformation as an integral part of its Vision 2015 strategy. Prior to 2003, the Bank of Ghana operated a three pillar banking model with all banks licensed as either development, merchant and commercial banking. In February 2003, the Bank of Ghana introduced Universal Banking which allowed the banks to undertake commercial, development, merchant or investment banking without requiring separate licenses (KPMG, 2010). This has leveled the playing field, and opened up the banking system to external investment.

The Ghanaian banking industry comprises Banks, Non-Bank financial Institutions (NBFIs), ARP Apex bank, Microfinance Institutions (MFIs), as well as Community and Rural Banks (Bank of Ghana, 2015). The Non-Bank Financial Institutions are Savings and Loans companies, Finance Houses, Leasing companies and Mortgage Finance Companies. since December 2014, the Ghanaian banking sector is made up of 28 Universal Banks, 56 Non-Bank

Financial Institutions, 138 Community and Rural Banks, and more than 400 Microfinance Companies (Bank of Ghana, 2014). Out of the twenty eight (28) banks in the country, thirteen (13) of them are locally owned while the remaining twenty five (25) are expatriate banks. The expatriate banks are of European, South East Asian and African descent.

As at December 2014, the total asset worth of the Ghanaian banking sector is \$18.18 billion. Universal Banks have a total asset of 85.8 %, Non-Bank Institutions hold 9.3%, Community and Rural banks have 3.4% whereas the total asset share of Microfinance Companies stand at 1.5% (Bank of Ghana, 2015). The fifteen (15) foreign controlled banks hold 53.9% of the total industry assets while the thirteen (13) domestically controlled banks have 46.1 %. On the Ghana Stock Exchange, seven (7) out of the twenty eight (28) class 1 universal banks are listed. The domestically owned banks listed on the Ghana Stock Exchange are GCB Bank, CAL Bank, HFC Bank and UT Bank. Ecobank Ghana, Standard Chartered Bank and Societe-General are the three (3) foreign owned banks listed on the stock exchange (Bank of Ghana, 2015)

The estimated capital of the Ghanaian banking industry for the year 2014 was GH¢ 2,652,907,621.02 (\$ 884.3 million). The Industry also contributed 2.5% of the country's Gross Domestic Product (GDP) in 2014. A total of 17,493 people are employed in the banking sector as at December 2014 (Bank of Ghana, 2014). In terms of risk management, every bank has its own means of dealing with the numerous risks including health and safety risks endemic in banking operations (Bank of Ghana, 2014). The liberalization of the financial sector since February 2003 has brought with it product innovation, improved business practices and more importantly intense industry competition (KPMG, 2010). This could explain why work in Ghanaian banks are very stressful since employees are required to deal professionally with customer inquiries and complaints, meet tight deadlines, work faster and for longer hours.

3. Organisational Development and Action Research Model

The assumptions of organization development models are concerned with the processes that cause change to occur and the nature of interventions that brings about successful change (Austin & Bartunek, 2006). This form the basis for the two major set of theories of organization development namely, theories of change and theories of changing (Bennis, 1966). The focus of theories of change is to answer the question, how and why organizational change occur. For example, the reasons for creating a healthy psychosocial environment in the Ghanaian banking sector will be predicated on the theories of change. On the other hand, theories of changing are concerned with how to successfully implement an organizational change intervention.

Porras and Robertson (1992) appropriately classified the two approaches of organization development as change

process theory and implementation theory. The change process theory describes the necessary conditions that must be available to make change possible. However, implementation theories provide guidance to organization development consultants in order to undertake successful change intervention. It “include strategy, procedure and technique theories as examples of implementation approaches” (Austin & Bartunek, 2006: p. 311). Thus, in applying implementation theories to change the adverse psychosocial environment in the banking sector, the focus will be to describe the key actions and activities in terms of strategies, procedures and techniques which must be employed to ensure a significant improvement in workplace conditions and enhance physical and mental wellbeing.

According to Austin and Bartunek, (2006) Action Research model is grounded in the theories of changing in that it aim at solving real social and organizational problems. Action Research is described as “a collaborative approach to inquiry or investigation that provide people with the means to take systematic action to resolve specific problem” (Stringer, 1999: p. 17). The participatory ingredient of Action Research empowers action researchers to view “participants as a collaborative resource and agent of cyclical transformation who bring to the table practical knowledge and experience about situations while the recurring pattern of reflection, analysis and action contributes to the constant evolution and redistribution of the original goal” (Aziz, Shams & Khan, 2011: p. 306). In this case, bank workers are mandated to suggest practical solutions to addressing the psychosocial problems in the workplace they find themselves. Thus, the aim of participatory Action Research is to empower concerned groups to generate ideas and solutions in their own interest (Aziz et al., 2011).

Lewin (1946) conceived of Action Research as a two-pronged process which would allow groups to address organizational issues. Firstly, it emphasizes that change requires action, and is directed at achieving this. Secondly, it recognizes that successful action is based on analyzing the situation correctly, identifying all the possible alternative solutions and choosing the one most appropriate to the situation at hand (Bennett, as cited in Burnes, 2004). To be successful, though, there has also to be an inner realization that change is necessary. If the group or organization member does not feel the need for change, then introducing change becomes problematic. Action Research stresses that for change to be effective, it must take place at the group level, and must be a participative and collaborative process which involves all of those concerned (French, 2009). In recent times, Action Research has been used in a wide variety of settings in the social sciences, particularly in areas such as organization development, education, health, and social care (French, 2009). It is argued that the aim of Action Research is to find solutions or improvement to practical solution (Krathwohl, 1998).

Given that the banking sector is replete with psychosocial risk factors which tend to have a negative impact on employees, it is reasonable then to adopt a participatory

Action Research as an intervention model to address the harmful working conditions in the Ghanaian banking sector.

4. Action Research Model and Improving Psychosocial Work Environment in the Ghanaian Banking Industry

Drawing on Lewin (1946), Cummings and Worley (2009) proposed eight steps in the action research model namely, problem identification; consultation with a behavioural science expert; data gathering and initial diagnosis; feedback to a key client or group; joint diagnosis of problem; Joint action planning; action; data gathering after action. This eight-step framework forms the basis of the analysis and proposal for improving psychosocial work environment in the Ghanaian banking industry.

4.1. The Stage of Problem Identification

The initial stage of Action Research is to identify the problem of the organization. It suggest from this stage that the need for change arises from the internal notion of top management that things can be done better. In the context of workplace psychosocial hazards in the banking sector, senior management must recognized and appreciate the need to improve the psychosocial work environment and take proper actions to achieve it. According to the European Agency for Safety and Health at Work (EU-OSHA, 2013) although the experience of stress might basically be psychological, it physically manifest in the health of the workers. Symptoms of stress in organizations can result in increased absenteeism, high staff turnover, disciplinary problems, violence and psychological harassment, reduced productivity, as well as reduced attention, mistakes and accidents, health problems and complaints from workers (e.g. Kivimaki et al., 2003; Spurgeon, Harrington & Cooper, 1997; Vahtera, Pentti & Kivimaki, 2004). Therefore investigating these symptoms of work related stress will reveal who or which group of workers in the organization most are at risk such older workers, women, workers with disability etc.

A review of existing records within the organization such as sickness absence, staff opinion surveys, staff turnover, occupational health referrals and return to work data may help detect the ‘hot spots’ or problem areas. Legally, it is the responsibility of the employer to ensure that employees work in safe and sound environment as enshrined in the Labour Act of Ghana (2003, 651). Therefore, top management must take the lead in the problem identification process.

4.2. Consultation with a Behavioral Science Expert

Having identified the problem and the need for change, top management of the bank must consults a change agent with the problem. The change agent should be someone with expertise in the behavioral sciences who will usually assess the problems presented in line with his/her preferred organizational change models, assumptions and values.

Among the key behavioral experts that could be consulted to lead organizational change interventions are Industrial and Organizational (I/O) Psychologists. I/O psychologist have immense knowledge of human behaviour in organizations. They are trained to investigate problems and offer solution that aim at improving organizational effectiveness, employee satisfaction and wellbeing (Borman, Ilgen, & Klimoski, 2003).

I/O Psychologists have an appreciable knowledge about the impact of psychosocial hazards and work-related stress on employees' health. Therefore, they would provide valuable assistance in facilitating the change process and offer solutions to address the harmful psychosocial work environment which is associated with the Ghanaian banking sector. In Ghana, there is the Ghana Psychological Association (GPA) with registered professional I/O psychologists. Employers in the banking sector can contact the GPA to request for the services of I/O Psychologist who can assist in designing interventions to reduce if not eradicate psychosocial risk factors as well as work-related stress and its attendant health issues. It is important to have an agreement on the terms of engagement to ensure a collaborative effort between the consultant and top management which is critical to the successful solution of the problem.

4.3. Data Gathering and Initial Diagnosis Stage

At this stage, the change agent, (preferably an I/O Psychologist) having agreed to the terms of reference discussed at the consultation stage, makes an initial entry into the organization to investigate the fundamental causes of organizational problems. The investigation is conducted with data collection methods such as interviews, observations, questionnaire administration and review of germane organizational performance data. The use of questionnaire or interview depends on the extensive nature of the data collection. For instance, if the problem is organization-wide in that it affect all employees of a bigger banking institution, then a questionnaire is recommended. However, if it is a smaller banking firm or a problem that affects department(s) of an organization, then an interview will be more appropriate. At this stage of diagnostic information seeking, it is important that care is taken to minimize undue tension and anxiety that might arise which can impinge on the accuracy of responses from organization members.

In the context of the banks, it is important that the employees are interviewed alongside the use of questionnaires to appreciate their lived experiences with regards to psychosocial environment in the bank. For example, a good number of bank officials might be interviewed concerning the nature of their jobs and their personal experiences of stress as well as their health history. By so doing deep insight of the problems and it implications will be revealed. Senior management support for diagnosing the problem is very important (HSE, 2010). They must provide all the necessary support in term of allowing employees enough time to grant interviews to the consultant.

When this is not done, accurate data may not be gathered which may render the exercise in futility.

Proper diagnostic relationship must be established between the change agent and the bank workers to reduce undue anxiety and improve the quality of data collected. According to Cummings and Worley (2009) a diagnostic contract should be established prior to collecting diagnostic data. This can be done by providing answers to questions such as who am I? Why I am here and what am I doing? Who do I work for? What do I want from you, and why? How will I protect your confidentiality?

After collecting all the relevant data from the client, the organizational consultant need to subject them to proper scientific analysis and interpretation. Behavioral science experts like I/O Psychologist are competent in the use of recognized statistical data analysis tools. It is important to mention that, the findings need to be presented in a way that can be well understood by the client and the members of the organization. In this regard descriptive results are more appreciated.

4.4. Feedback to a Key Client or Group

The findings from the diagnostic data need to be reported back to the bank's management to be disseminated to employees of the bank. This is usually done in a focus group discussion with the aim of assisting workers to ascertain their strengths and weaknesses as a group or work team and the organization as a whole. The information provided by the consultant to management and workers must be relevant in that it is useful in solving the psychosocial problems in the bank but not to compromise confidentiality (Cumming & Worley, 2009). To improve the psychosocial work environment in the Ghanaian banking industry, the employees from whom diagnostic data were collected need to be given feedback as to the findings of the investigation. The feedback will elucidate their understanding, experience and knowledge of the working conditions in the bank. Apart from being relevant, effective feedback should be understandable, descriptive and verifiable.

4.5. Joint Diagnosis of Problem

The feedback from the change agent allows for a discussion into the problems identified and together with the consultant, organization members explore effective strategies to address the problem. Action Research does not encourage the organization consultants to impose their views and solutions on the client rather promote a concerted approach to identifying solutions and implementing them. Cummings and Worley (2009) maintain that a failure to create a collaborative client-consultant relationship in diagnosing and identifying solution can lead to a less accurate diagnosis and a lack of implementation commitment on the part of business executives. For bank employees and officials, their direct experience of psychosocial risk factors will cause them to bring ideas from a perspective different from the consultant and senior members of the bank. The key to minimize the

impact of psychosocial hazards and stress in the banking sector lies with the banks' management and its workers. Therefore, there it will be important to organize a focus group discussion with the bank workers and line managers where they deliberate on the best solution to the problem. The consultant facilitates the discussion process by providing expert opinion about the workability of solutions preferred.

4.6. Joint Action Planning

A joint diagnosis of organizational problem should ultimately lead to the development of a joint action plan which clearly delineate the role of the parties involved in improving current practices. The joint action plan must resonate with the "culture, technology, and environment of the organization; the diagnosis of the problem; and the time and expense of the intervention" (Cummings & Worley, 2009, p. 26). The action plan must be flexible enough to adapt to unpredictable events since a measure of unpredictability is inevitable in all social action (Kemmis & McTaggart cited in French, 2009). Given the fact that psychosocial hazards and work-related stress are related to the organization and management of work, the most appropriate action plan or change design should be employee stress and wellness intervention which broadly falls under human resource intervention. This is discussed in the next stage in the light of improving the psychosocial work environment in the Ghanaian banking industry. Besides, through their managerial functions, line managers and supervisors play a significant role in shaping employees' behavior and motivation. To reduce work-related stress in the banking industry, line managers should be provided with stress management training in order to develop sufficient managerial competencies. This will enable them to understand how their leadership styles can cause stress or minimize it among their subordinates.

4.7. Action: Reducing Work-Related Stress to Improve Employee Wellbeing

After diagnosing the presence of psychosocial hazards and causes of work-related stress, the next step is for the consultant to help design an intervention that will deal effectively with the situation. According to Cummings and Worley (2009) organization development "interventions for reducing negative stress tend to fall under two groups: those aimed at changing the organizational conditions causing stress and those directed at helping people to cope better with stress" (p. 484). These two strategies are important for successful stress management since stress is as a result of the interface between individual and his/her environment (Cummings & Worley, 2009; Leka & Jain, 2010; WHO, 2003). Below is a discussion of five such interventions.

4.7.1. Role Clarification

This involves helping employees better understand the demands of their work roles. Role clarification is a systematic process for revealing others' expectations and arriving at a consensus about the activities constituting a

particular role (Cummings & Worley, 2009). Customers of the bank are relevant to defining a particular role in that they have varied expectations of the roles that bank workers perform. Effective customer service is achieved when the needs and expectations of customers or clients are met. To reduce the stress that results from unmet customer demands and expectations, there should be regular customer service workshops, say every quarter for workers in the bank particular those that deal directly with customers. These workshops should involve some customers of the bank who will share their experiences of customer service and what they expect from banking officials.

The change agent plays the role of a facilitator in the interaction between employees and customers and helps minimize rationalization or defensiveness. Participating workers are required to write a description of the roles that are seen by customers as constituting their respective jobs. In some instances, workload may be reduced if it becomes evident that an individual worker has too much work to do given the expectations from others. This will provide banking employees with enough information to better appreciate the demand of their work from the perspective of customers who are major stakeholders of the bank. Thus, the clearer the work roles, the lesser work-related stress in the Ghanaian banking sector.

4.7.2. Supportive Relationships

Building supportive relationships is aimed at helping employees cope with stress rather than at changing the stressors themselves. It involves establishing trust and genuine positive relationships among employees, including bosses, subordinates, and peers. Individuals are able to deal with work-related stress when they recognized that significant others are sincerely concerned about what happens to them and are willing to help (Cummings & Worley, 2009). Therefore, senior executives in the banking industry should build trust and genuine relationships among their workers. They should be concerned and supportive especially when employee are expected to work long hours and meet tight deadlines. Sufficient steps should be taken to resolve any form of conflict or disagreement among workers in the banking sector to build confidence in organizational systems.

4.7.3. Alternative Work Schedule (AWS)

This strategy allows employees to modify their working patterns in ways that satisfy their personal needs. It includes flexi work schedules and compressed work schedules. Flexi work schedules contain core and flexible hours. The Core hours are the designated period of the day when all employees must be at work whereas the flexible hours are the part of the workday when employees may choose their time of arrival and departure (Mulili & Wong, 2011). An example of this option would be to establish a three alternative 8-hour schedules such as 7-4, 8-5, 9-6, or 7-4, 7:30-4:30, 8-5 for staff. Each staff member would then have the option to work one of these "shifts," depending on individual needs and preferences, and would remain on this shift on a regular basis. Thus, one way to solve the psychosocial problem and work-

related stress in the banking sector is to establish a flexible work schedule and allow workers the latitude to choose their preferred work schedule in terms of what time they want to start and close from work. Flexi work schedules can enable

bank employees to select a work schedule that better fit their personal needs and help balance work, personal, and family responsibilities.

Table 2. *Summary of Application of Action Research Model for the improvement of Psychosocial environment in the Ghanaian Banking Sector.*

stage	activities	managerial implications
Problem identification	Bank executives identify problems of employees' health through reports of behavioural and physical health symptoms.	Bank executives should encourage employees' to attend periodic health checkups. The nature of employee health complaints will prompt management to look for a lasting solution to the problem.
Bank executives consult with OD practitioner	Top management of the bank meets with an OD consultant to discuss the problems identified and the terms of engagement.	Commitment of bank executives to changing the psychosocial work environment is crucial to the success of change. To get accurate information from employees and reduce respondent anxiety associated with data collection, a cordial diagnostic relationship between the OD consultant and organizational members is required. Bank executives must be willing to allow employees to participate fully and voluntarily in the initial diagnosis of the problem.
Data gathering and initial diagnosis of the psychosocial problems in the bank.	The OD consultant investigate for the first time the probable causes of the poor psychosocial work environment leading to work-related stress and other health problems.	To be effective, the OD practitioner must present results which are relevant, understandable, descriptive and verifiable. The bank executives and employees should have no difficulty relating to the findings.
Feedback to bank executives	Findings from initial diagnosis are provided to senior management of the bank to be presented to all employees involved. The aim is to provide clear understanding of the psychosocial problems and assist employees on how to address them.	Psychosocial hazards in the bank are directly experienced by employees. Hence, it is important to seek their perspectives and include their concerns in the final intervention to be adopted.
Joint diagnosis of the psychosocial problem	The OD practitioner together with both senior management and key employees of the bank discuss the problems identified and together explore solutions to address them.	
Joint Action Plan	The OD practitioner and top management of the bank agree on the ultimate way to address the work-related stress and other health issues resulting from the harmful psychosocial environment in the bank.	The joint action plan must be flexible to accommodate any unexpected event and it should clearly spell out the roles of all parties involved.
Intervention/Action	The stage involves implementing an intervention to deal effectively with the psychosocial and health related problems in the bank. The intervention aims at managing and preventing psychosocial hazards in the bank. Some of the interventions are role clarification, supportive relationship, alternative work schedule, provision of health facilities and employee assistance programs.	OD interventions to address workplace psychosocial hazards in the bank must focus on minimizing hazards and assisting employees to cope effectively with work-related stress.
Data gathering after implementation	This is the monitoring and evaluation stage of action implementation. Data is collected to gather evidence on the success of the intervention. Data gathering at this stage provides OD practitioners with useful insight on what direction to move the change if it became necessary.	Given the subjective and perceptual nature of psychosocial hazard experience, senior management of the bank should conduct psychosocial hazard assessment on regular basis to check the relevance of the intervention in place.

On the other hand, a compressed work schedule enables employees to work fewer days than the traditional five days in a week (Mulili & Wong, 2011).. This means that employees can choose to work longer shifts for, say, three or four days as long as they fulfil the time requirements of their employers. The off day(s) could be used to attend to personal and family responsibilities which otherwise could interfere with work. If the banking industry adopts these alternative work strategies, it could minimize the experience of work-family conflict which is a major cause of work-related stress among workers.

4.7.4. Health Facilities

A growing number of organizations in the western world are providing state of the art facilities for helping employees cope with stress (Cumming & Worley, 2009). These facilities include, physical exercise facilities, cardiovascular fitness programs, weight management and fitness programs. It is important that the banking industry adopt these intervention in order to maintain a healthy banking workforce. Besides, biofeedback facilities can be installed in the banks to afford employees and managers the opportunity to constantly check and lower their respiration and heart rate. The banking

industry in Ghana should organize regular stay-well programs that will encourage healthy diets and lifestyles among workers.

4.7.5. Employee Assistance Programs

This organizational intervention helps identify, refer, and treat workers whose personal problems affect their performance (Bohlander & Snell, 2006). Employee Assistance Programs (EAP) becomes necessary when other stress management interventions are unsuccessful. Its provide a means of responding to employee wellness problems, including extreme or chronic stress, drug and alcohol abuse, problems with child and/or elder care, grief, and financial problems (Blassingame, 2003). The Ghanaian banking sector should seek to develop an appropriate EAP policy which aims at helping workers in the industry to deal with their personal problems. To be successful, the EAP policy should be effectively communicated to all workers in the bank to create awareness. Besides, effective and extensive training should be provided to employees to be familiar with its usage.

Informed action plan must be put to action by organization members. At this stage, change should be seen to have started and felt by all in the organization.

4.8. Data Gathering After Action

The action is observed to collect evidence, which allows thorough evaluation. Careful observation is necessary because the action will be constrained by reality. Data gathered is analyzed at this stage of the action research cycle with the view to providing the organization consultant with important insights with which to move the process going forward. As psychosocial hazards are subjective in nature and subject to fluctuations, psychosocial risk assessment should be done on a periodic basis to ensure that the intervention strategies are still relevant. In addition, line managers have a role to play on a day-to-day basis in monitoring stress within their team. They should be well placed to identify early signs of stress within employees and promptly discuss with the employee in their teams, the challenges they encounter and how to tackle it before it becomes problematic.

5. Conclusion

The strategy for addressing the poor psychosocial work environment in the Ghanaian banking industry is described in this paper using the action research model. This is to in order to provide an effective intervention to enhance the health of employees in the Ghanaian banking industry. The paper took a look at the Ghanaian banking industry in relation to its operations and the work demand on employees. It further provides a step-by-step approached to diagnosing the causes of work-related stress in the banking industry and proposed five employee stress intervention techniques. Given the advent of globalization and its attendant changing nature of work, it is strongly recommended that psychosocial risk assessment should be carried out periodically to examine aspects of the job that could cause harm and injury within the

Ghanaian banking sector. The enactment of a comprehensive occupational health and safety policy which explicitly enjoins employers in Ghana to insure a safe and healthy psychosocial work conditions is very crucial in this regard.

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