

## Workplace Health Promotion Initiatives (WHPI) in the Management of Financial Stress among Teachers

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### Abstract

*This paper focused on workplace health promotion initiatives in the management of financial stress among employees, It saw health promotion initiatives as any programme that aims to improve the health of employees and their families while reducing the health related costs and compensations by any employer. Workplace health promotions are the combined efforts employed by employees and society to improve the health and wellbeing of people at work. This paper also discussed stress, financial stress, role of employer to support WHPI. Such health promotion initiatives for management of stress among employees such as supportive initiative, encouraging aerobic exercise initiative, incentive initiative financial wellbeing programme initiative and forming cooperative initiative were discussed. The paper concluded that actions in the workplace health promotion and financial wellness must be taken to bail out Nigerian workers from increasingly financial stress. It was recommended that employers should organize seminar/workshops for workers on how to manage their financial stress by doing extra job to augment their salaries like farming and local monthly contribution to help them save part of their income for the rainy day.*

**Keywords:** Health promotion, stress, financial stress, workplace

### Introduction

Health is not everything, but without health, everything is nothing. This statement is credited to Schopenhauer, a seasoned German Philosopher of 18<sup>th</sup> century (European Agency for Safety and Health at Work, 2010). World Health Organization (WHO) in its classical definition of health states that health is not merely the absence of disease or infirmity but a state of complete physical, mental and social wellbeing. (WHO, 1948). Being healthy is one of the top priorities of employees across the globe. Chronic disease has a major impact on quality of life. Many chronic diseases (e.g., heart diseases, type 2 diabetes and cancer) can be largely prevented by a healthy lifestyle. Such lifestyle changes include improving the diet, enhancing physical fitness, and quitting smoking etc. (European Agency for Safety and Health at Work, 2010). With WHO definition of health in view, the American National Institute for Occupational Safety and Health (NIOSH) has a Work Life Initiative that envisions workplaces that are free of recognized hazards, with health-promoting and sustaining policies, programs, and practices; and provision of employees with readily affordable access to effective programs and services that protect their health, safety, and well-being. Workplace Health Promotion was defined by the European Network for Workplace Health Promotion (ENWHP) as 'the combined efforts of employers, employees and society to improve the health and wellbeing of people at work' (ENWHP, 2007). Workplace Health Promotion must be considered as a holistic concept that incorporates: 1) the improvement of the work organization and the work environment; 2) the promotion of active participation of all stakeholders in the process, and 3) the encouragement of personal development (Nöhammer, Schusterchiz & Summer, 2010). The effects of WHP are expected to manifest themselves at the physical, mental and social level. It also means employers not just meeting the legal requirements for safety and health but also actively helping their staff improve their own general health and wellbeing (Goetzl, Chung-Roemer, Liss-Levinson & Samoly, 2008; European Agency for Safety and Health at Work, 2010).

Workplace health promotion initiatives are found mostly in developed world. They however vary greatly according to the political, economic and cultural features of each country and workplace. Other variations are

attributable to the size of the workplace, and whether health services are provided through government-funded programmes or through employer benefits and insurance packages. Programmes have many different components, including: primary prevention for employees at low risk; secondary prevention for employees considered at risk due to their way of life and/or biometric measures; and tertiary or disease-management programmes for employees suffering from both non-communicable and infectious diseases, and sometimes their families (Goetzel & Ozminkowski, 2008; Chong, 2011). Lastowka (2011) viewed Workplace Health Promotion as workplace wellness and thus defined it as any programme that aims to improve the health of employees and their families while reducing the health related costs and compensations as an employer.

### **Financial Stress**

Stress is simply the body's reaction or response to any kind of demand or threats that disturbs the physical or mental equilibrium (Segal, Smith, Segal & Robinson, 2016). Modern life is full of frustrations, financial deadlines and demands. For many workers, financial stress is so common place that it has become a part and parcel of life. Financial demand is not always bad, because, financial demand within one's income level or learning is not a threat. It however, becomes stressful with overwhelming negative impact on health, mood, relationship and quality of life when it is beyond financial capacity. Thus such financial demand can be called financial stress. Financial stress is defined as the difficulty that an individual or household may have in meeting basic financial commitment due to shortage of money (Nicol, 2008). Financial stress is defined as a period when financial system is under strain and its ability to mediate is impaired. It is associated with four characteristics such as large shift access prices, an abrupt increase risk or uncertainty, liquidity, draught, and concerns about the banking system. Financial stress is used by policy makers as an instrument for monitoring financial stability (Vermenlem, Hoerberichts, Vasicek, Zigrariova, Smiddkora, & Haan, 2015).

According to Hilman (2015), financial stress is stress that comes from being in-debt, unable to pay rent, make rent, and or make mortgage equipment or that come from knowing you are going to have to spend a huge amount of money. Teachers and University lecturers also experience stress due to poor research incentives, poor condition of service and poor working environment (Ekundayo, 2013); Omnoiyi, 2013); Manabet, John, Makinda & Buwa, 2016; Ebube, 2016). Teachers are those teaching in primary, secondary and tertiary institutions and most have passed a qualifying examination acceptable by the council and complete the practical teaching prescribed by the council under the act and registered with Teachers Registration Council of Nigeria (TRCN, 1993).

### **Sources of Financial Stress among Teachers in Nigeria**

The situations and pressures that cause stress are known as stressors. Stressors can be external or internal. Aside financial problems, other common external stressors include:

Major life changes like getting married or becoming a mother or a father; exhausting school or work schedule and conflicts in the workplace; relationship difficulties (including divorce) and bereavement; Illness; loss of job and retirement; pollution including noise; pregnancy; overcrowding, among other difficulties. Of course, not all stress is caused by external factors. As earlier noted, stressor can also be self generated and they include: Chronic worry; pessimism and phobia (Fear); negative self talk unrealistic expectations/perfectionism and rigid thinking, lack of flexibility (Nordqvist 2015; Segal Smith, Segal & Robison, 2016). In addition, it is a well known fact that teachers pass through financial stress in attempt to publish their work in acceptable journals which is a prerequisite for their promotion. According to them "if you don't publish you perish".

Like other stressors, unmet financial deadlines and threat elicit "fight or flight" response from the body. This response is a kind of physical changes within the body geared towards its protection. The response includes the release of adrenaline and cortisol which are hormones associated with stress and they produce/induce the following biological changes: (a) blood pressure rises; (b) breathing becomes rapid; (c) reduced digestive system activity; (d) increase in heart (pulse) rate; (e) immune system goes down; (f) muscles become tense; and (g) heightened state of alertness. These biological changes increase the strength and stamina of the stressed, speed up their reaction time and enhance focus (Segal et al., 2016). These help the person rise to meet the financial challenges but beyond the person's comfort zone or income, these biological changes stop being helpful and becomes harmful. Furthermore, a repeated occurrence of fight or flight stress response in worker's daily life elevates blood pressure, suppress the immune system, increase the risk of heart attack and stroke, speed up the aging process and vulnerability to a host of mental and emotional problems.

Health consequences of financial stress are enormous. Choi 2009 reported that above 16 million people are in a terrible debt world wide. In situations of persistent/chronic stress, the body adapts to adverse conditions by establishing a new state of equilibrium, and the elevated levels of these stress hormones can cause significant physical harm to bodily systems such as blood pressure, heart rate, memory, mood and immune functioning. On a more intuitive level, money is more than just cash and coin as it provides feeling of security, power, independence and freedom. And the threat of ongoing debt or insufficient income can result in mental or emotional distress

(Weisman, 2002). Such signs are: (i) physical symptoms (ii) emotional symptoms (iii) cognitive symptoms and (iv) behavioral symptoms.

Chronic financial stress exacerbate an already pain condition, tendency to sweat, Digestive problems like stomach upset (diarrhea, constipation), sexual problems like loss of libido and erectile dysfunction, headache, fainting spells, exacerbation of heart diseases inducing hypertension, lower immunity against disease which can cause or exacerbate autoimmune disease like rheumatoid arthritis and weight problems

In addition, depression or general unhappiness, irritability or short temper, anger and agitation, restlessness or inability to relax, feeling overwhelmed, sense of loneliness or insecurity, moodiness and frequent crying, fatigue and burnout, memory problems (including forgetfulness), problem of concentration, anxiety: anxious or racing thoughts and constant worrying, poor judgment, pessimistic view and premature aging of cognitive ability. Also diminished or loss of appetite, over eating, social isolation and withdrawal, sleeping problems, unhealthy lifestyle like drug abuse, alcohol use/abuse and higher tobacco consumption are all effect of stress (Nordqvist, 2015; Segal et al., 2016).

Apart from straining the relationship between the employee and the spouse if the former is the bread winner of the household, chronic financial stress has a devastating impact on the well-being of children. School psychologists and guidance counselors have reported an increase in the number of children struggling with stress because of their families' financial problems (Brody, 2009). In addition, the longer-term implications of chronic financial stress are even more alarming as a decade-long study at the Iowa State University Institute for Social and Behavioral Research has shown that young people from chronic financial distressed families age are at increased risk for experiencing mental health challenges during their teen years and particularly vulnerable to becoming trapped in the self-perpetuating cycle of adverse life circumstances and poor health (Choi, 2009). Prout-Parks (2012) reported that stressors in parents may be an important risk factor for child obesity and related behaviors. Additionally, when parents feel stressed, their children consume fast food more frequently in contrast to children whose parents are less stressed.

Chronic financial stress has been linked to a cycle of increased workplace absenteeism, diminished workplace performance, and depression (Weisman, 2002). Employees are not merely tools of labour or robots but psychosocial beings with financial responsibilities. Thus, life overburdened by financial demand can deteriorate focus and efficiency to work, worsen health condition that might incur greater healthcare expenditures from the employer in most countries. Poor health increases employees' utilization of healthcare services and diminishes employee safety and morale. For a business, workers in poor health, as well as those with behavioral risk factors, mean greater medical expenditures, more frequent absenteeism, increased disability, more accidents and sub-optimal productively (Goetzel et al., 2008)

### **Workplace Health Promotion Initiatives for Workers**

But whose responsibility is to encourage employees to lead a healthier life? According to the Bayt.com 'Health and lifestyle in the Middle East and North Africa' march 2016 poll, results show that majority of respondents, (96%) think it is an employer's responsibility to promote employees' health and wellness (Boudraa, 2016). Several researches demonstrate that employer-sponsored programs have produced positive effects on workers' health, low medical costs, and high productivity (Goetzel et al., 2008). There are several reasons why broad adoption of health promotion programs has not occurred:

- Many employers are unaware of workplace programmes;
- If they are aware that such programmes exist, they are unconvinced that the programmes are powerful enough to both improve health and achieve a positive financial return on investment;
- Some employers may believe that having healthy employees can have a positive effect on their business, but they may not know which program elements are most effective, or how to implement these programs on their own;
- Some employers still feel that attending to workers' health is not a core function of business, but rather the responsibility of doctors, health plans, the government, or individuals themselves;
- The workplace presents an ideal setting for introducing and maintaining health promotion programs for the following reasons;
- Workplace programs can reach large segments of the population that normally would not be exposed to and engaged in organized health improvement efforts;
- Workplaces contain a concentrated group of people who usually live in relative proximity to one another and share a common purpose and common culture;
- Communication with workers is relatively straightforward;
- Social and organizational supports are available when employees are attempting to change unhealthy behaviors;

- Certain policies, procedures and practices can be introduced into the workplace and organizational norms can be established to promote certain behaviors and discourage others, and
- Financial or other types of incentives can be offered to gain participation in programs.

Employers also tend to have long-term relationships with their employees; as a result, the duration of interventions can be longer, making it more probable that employees will attain benefits. Also, workplace health promotion can be combined with existing efforts such as those related to health surveillance, workplace health and safety, and regulatory compliance. Some of workplace health promotion initiative includes improved production and productivity rates can have a real and significant impact on individual productivity rates and overall production. Therefore, employers can benefit from workplace health programmes through enhanced productivity and production. However, the use of a holistic approach is important in enhancing the positive impact of such programmes.

Decreased sick leave and absenteeism mostly, is an indicator of genuine illness or low employee wellbeing, with clear implications for organisations in terms of motivation for employers to carry out workplace health promotion. There is a substantial and growing body of evidence for the potential role of workplace health promotion programmes and their positive impact in decreasing absenteeism and the costs associated with it. (European Agency for Safety and Health at Work, 2012)

Research indicates that workers who turn up for work feeling unwell report that their levels of productivity are considerably reduced. While it is unlikely that WHP will have an impact on the health of employees with short-lived conditions, it may well benefit those whose health is sub-optimal in the long term. It is clear that impaired work efficiency has significant and real costs for employers. Workplace health promotion programmes have been demonstrated to have a positive impact on presenteeism. There is growing evidence to indicate a business case for integrating and implementing workplace health promotion programmes into daily business practice and policies.

Improved job satisfaction and organizational commitment according to scientific studies have shown a link between levels of job satisfaction in workers and their health and wellbeing. Research indicates that high levels of job dissatisfaction lead to employee withdrawal and, in turn, to voluntary turnover. Enhancing the health and wellbeing of employees through WHP programmes may result in enhanced levels of job satisfaction and organisational commitment.

Another benefit of investment in well-structured health promotion programmes involving the whole workforce is a reduction in staff turnover and an improvement in the recruitment of new workers. There may also be an improvement in staff morale, which can have an indirect impact on the turnover rate. Investing in workplace health promotion may result in decreased levels of staff turnover and workers' intention to quit.

Moreover workplace health promotion initiatives have been linked to improved employee morale and loyalty. The satisfaction of employees with their work and working environment is the foundation of an effective and supportive workplace, and a key factor in determining and enhancing a company's success.

Enhanced organizational culture and employee retention, the implementation of measures relating to WHP can demonstrate that the employer cares about the wellbeing of their employees, and leads to an enhanced organisational culture and an improvement in staff retention. Workplace health initiatives are central to a company's culture and, aligned with business objectives, are likely to lead to the development of a healthy and resilient workforce. This, in turn, is likely to have a direct impact on productivity and production. Therefore, investing in the health and wellbeing of workers through workplace health promotion may lead to an enhanced organisational culture and employee retention.

Reduced costs of accidents and occupational risks one of the direct costs incurred by organisations relates to accidents and insurance premiums. There is a growing awareness and evidence base indicating that poor employee health is linked to an increased likelihood of industrial accidents and injuries. Therefore, workplace initiatives and strategies to promote worker health may have an indirect beneficial impact on costs related to accidents and occupational risks.

Improve cost-effectiveness and return on investment for WHP programmes, there is a growing body of evidence that many health promotion initiatives and strategies implemented in the workplace can have real and significant cost savings for organisations. In particular, programmes that are multi-component and target high-risk worker populations can demonstrate a return on investment for employers and customer loyalty.

Improved corporate image and chance to realize company strategy by organisations providing WHP for their employees are viewed as attractive and responsible employers. Employers and business are valuable members of the community, and working with the community to promote employee health and wellbeing, either by building community spirit or by providing access to health promotion activities for employees and their families, can enhance corporate image. An additional benefit of enhanced corporate image is the increased visibility to potential future employees.

### **Factors Preventing Employers from Starting WHP Initiatives**

Factors that can prevent the initiation of workplace health promotion include: a lack of occupational safety and health infrastructure; a negative perception of occupational health requirements and benefits; a lack of relevant skills and qualifications; inadequate cooperation between key stakeholders in the process; bureaucratic requirements; the perceived need for major financial investment in a programme; and the misperception by employers and organisations that WHP has limited or no benefits for the company, is too time-consuming, and is not their responsibility. Furthermore, according to the review released in 2007 by the centre for disease control and prevention (CDC) Community Guide Task Force, workplace health promotion: (i) reduces health risks and improving health-promoting behaviors (ii) increases workers' awareness of health issues; (ii) increase detection of certain diseases or risk for diseases, at an earlier or pre-symptomatic stage (iii) refers to medical professional for employees at high risk for disease.

### **Workplace Health Promotion Initiatives**

This initiative deals with management of financial stress on the employees. It should be a collaboration of efforts between employer and the employees. The employer should take the lead. The following things should be done by the employer:

- i. Being supportive: communication with employees, demonstration of healthier behaviors and lending support for their goals and personal resolutions
- ii. Encourage aerobic exercise by having or building a walking club/gym, offering free gym subscriptions and gym allowances and allowing employees to alter their work schedule to ensure they exercise regularly
- iii. Employers should invite doctors, dietitian, personal trainer/physiotherapist to the workshop for the sensitization workshop on health and wellness, nutrition tips, and even giving a personal health assessment to your employees;
- iv. Creating a reward or incentive programme like recharge card or extra vacation day to the employee who, gave up smoking, alcohol or lost the most weight in any given month

### **Employee's Role**

1. Nutrition: as already noted, financially stressed employees tend to skip meals and the immune system suppressed predisposing to illness. Eating plenty of fruits and vegetables can boost appetite and having a healthy and balanced diet is also helpful.
2. Regular aerobic/cardiovascular exercise: aerobic exercise is physical exercise of relatively low intensity and long duration which depends primarily on the cardiovascular system. Regular aerobic exercise has been documented to improve mental health, including reducing stress and lowering the incidence of depression and mortality due to cardiovascular problems (Kent, 1997). Strength training and short-duration running are not aerobic exercises but anaerobic. Examples of aerobic exercises include: (a) Running a long distance at a moderate pace (b) Playing singles tennis (c) Dancing classes (d) Cycling using a stationary bicycle (e) Treadmill walking (f) Jogging etc.
3. Caffeine reduction: consumption of coffee and other drinks rich in caffeine should be avoided as this might lead to delusion.
4. Avoid alcohol, tobacco and drug use: this unhealthy lifestyle should be avoided as it will never leverage the issue at hand.
5. Breathing techniques: there are some effective breathing techniques which will slow down the system and help the stressed to relax (e.g., deep breathing).
6. Relaxation techniques: meditation, massage or yoga has been known to greatly help people under stress.
7. Seek professional help of a spiritual counselor or psychotherapist (Nordqvist, 2015).

### **Financial Wellness Programme initiative**

This deals with the root causes of financial stress among employees. It must include efforts that put employee and household on sure financial footing. According to Steve Stokes, financial wellness Coordinator for Goodwill Central Texas, there is need to do things to get ahead of the problem rather than trying to chase it and put out fires. Thus, the following should be put in place to address the financial challenges namely:

- i. Prompt payment of salaries and wages
- ii. Provision of affordable housing or staff quarters or accommodation allowances in lieu.
- iii. Financial education workshop: financial education tied to major life changes and critical needs. Teaching employees the need to be assertive in saying no to any financial demands that are not their direct responsibility. In addition, sharing of financial responsibilities. Employees should be taught how to augment their salaries through subsistence agriculture like poultry farming and small scale flour mills.
- iv. Promote split allocation of income to savings and investment.

- v. Long term contribution to retirement account
- vi. Giving of low interest loan to the employees for solid investment purposes
- vii. Setting of a welfare committee

### Forming of Cooperative initiative

The forming of cooperative initiative especially the traditional cooperatives, are those indigenous associations that are built and managed on trust with little or no formalities, documentation and legality based on written or coded statutory documents, rather based on mutual trust of the normative order and cultural heritage of the people. Such traditional and informal cooperatives were known by various names in different ethnic groups. It is called Osusu among the Benins of Edo State, Ajo among the Yorubas of South-West, and Adashi among the Hausa of Northern Nigeria. Among the Ibos it is called Utu-Ego or Isusu, (Osas & Vincent-Osaghae, 2014).

Through cooperative ventures members pool their limited resources together to improve their capital base and thus enhance the socio-economic activities of the members. Cooperatives is an important tool for improving the living conditions of members are specially seen as significant tools for the creation of business ventures and jobs, and for the mobilization of resources for income generation.

### Conclusion

In conclusion, essentially, many workplaces abroad implement comprehensive wellness programmes that focus on preventive health and lifestyle modification. This means encouraging employees to focus on key health behaviors such as increasing physical activity, improving eating habits, reducing stress, and ceasing tobacco use. The rationale behind wellness programme is that encouraging healthy habits now can prevent or lower the risk of serious health conditions later. Similarly, adopting these same habits can help those with an existing health condition manage it. Actions in the workplace health promotion and financial wellness must be taken to bail out Nigerian workers from increasingly financial stress necessitated by the dwindling oil driven economy and soaring inflation rate.

### Recommendations

The following are recommendations aimed at policymakers on how to encourage and motivate employers to invest in and carry out WHP programmes:

1. Raise awareness among employers that WHP is a valuable complement to occupational health and safety.
2. Employers should organize seminars for workers on financial management and preparation for retirement.
3. Management should encourage team work, open communication, rewarding creativity and having programmes on stress management.
4. Provision of grant for academic research for teachers.

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