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Journal of Research & Reviews in Social Sciences Pakistan



Journal homepage: http://journal.kinnaird.edu.pk

OCCUPATIONAL STRESS AND ITS EFFECTS ON JOB PERFORMANCE

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Keywords: Occupational stress, job performance, stressors, eustress, distress, work commitment, stimulus, intrinsic motivation, ergonomic-stress-level

Abstract

This study is on the occupational stress and its effects on job performance. The main focus of study was the private organizations in service sector of Pakistan. Objectives of the study were to analyze the causes of stress and factors affecting job performance and then find out the relationship between stress and job performance. Hypotheses were raised to guide the study. Target study population consisted of the people who are employed in private organizations in service sector. Random sampling technique was used to select participants for study. Questionnaire was main instrument for data collection. 370 questionnaires were distributed. Out of which 240 were returned. Descriptive statistics were used to analyze data, along with other statistical tools like regression, correlation and scatter plot. Statistical methods used were mean, standard deviation, correlation and regression. The study findings revealed that various demographic factors like age, gender, qualification, experience and nature of appointment affect individual's stress level at work as well as performance. It also reveals that stress has a strong positive correlation with job performance. Therefore this study depicts that stress is not always a negative phenomenon. A considerable amount of stress is essential at work place to keep employees motivated and focused. The study recommends that management should spend considerable time and energy to keep stress at a desirable level in an organization. Employees must be made aware of the concept of stress through trainings and most importantly there should be a proper reward system in the organization to keep employees satisfied with their efforts.

1. Introduction

Selye (1956) has first given the idea of stress in life sciences. Nelson and Quick (1994) defined stress as one of the most debatable word in English Language. According to Orlans (1991), the research published on this topic till now has different point of views regarding defining stress and still have not agreed on any particular definition of stress. In most recent times, Omolara (2008) defined stress as a reaction of an individual when he is not able to meet the challenges. This can be both physical and environment psychological. If the organization is not quite supportive, the employees don't have positive relationship among them, they are not provided with adequate resources and if the senior organization members are not competent in doing their work and in running the organization, all this leads to serious stress for employees (Isikhan, et al., 2004; and Steinhardt, et al., 2003). Occupational Stress is one of the core issues at workplace which is often neglected by organization and employees themselves.

Performance is defined as the work activities which are to be performed by the employees and through which the employer judges the performance of the employees that how far an individual has been successful in achieving the goals of an organization (Robbins, 2005).

One of the factors affecting job performance is the level of stress also called work pressure (Rebecca, 2010). The stressordetachment demonstrate (Sonnentag Fritz, 2015) expresses that large amounts of every day workloads have prompt outcomes for representatives as strain responses and negative enactment. Stress leads absenteeism as one of its major impact, which rises when an employee faces a stress situation at work (Mead, 2000). Hence stress is one of the leading challenges for employers and they must take necessary steps to cope up with this challenge. In other case they have to face the employees' health issues as well as their performance degradation. Das et al. (2016) noted that psychosocial factors in light of work style, for example, workload, due date/weight and working through agony, may impact danger of rate of work-related musculoskeletal disorders (WMSDs).

In a developing country like Pakistan, issue like stress is mostly neglected in many organizations; they are just concerned about their goals and treating employees like a machine to continuously work for them. But this attitude affects the organizations very negatively in long run in the form of employee's bad health, absenteeism, and in many cases eventually leads to employee turnover. Comfort Prah & Johnson (2015) suggested that identifying the causes of stress and taking necessary steps to overcome them is very important for organization's wellbeing and overall performance. It is also a key factor in determining job performance. Hence, this research is carried out to determine the effects of stress on job performance so that it can be applied by managers to manage their staff research efficiently. This will organizations understand the concept of stress and manage their employees accordingly. In this way people will be more committed towards the organization, it will increase their morale and will obviously affect the performance of employees. People will be happy with their job and will not want to leave the job. It is very much beneficial for the organization in getting good reputation due to quality work and better employee management. The study is based on various private organizations in service sector of Pakistan. It excludes the professions which are considered to have employees comparatively high stress levels due to nature of their work such as doctors, dentists, pilots, police, minors and social workers (Cooper, et al., 1988).

The organizations must take necessary steps to ensure that stress in organization environment should be used positively and should not rise to that level which cause the employees to have physical and psychological issue (Herzberg, 2000). This study creates awareness between managers and staff about dealing with stress. The purpose of this study is to find out the relationship between occupational stress and job performance and to determine how stress varies with different individuals and organizational attributes. It helps managers develop its staff to cope up with the stress level at work and use it in a productive way. In this study, organizations are

encouraged to create stress environment that increases employee productivity; utilize stress positively for enhancing job performance and not on the cost of health and other costs. It then develops an understanding of the relationship between stress and job performance. Most importantly, it adds to the existing knowledge and literature for further studies.

The objectives of this research are:

- 1. To identify the causes of stress
- 2. To examine factors affecting job performance
- 3. To establish the relationship between occupational stress and job performance
- 4. To analyze the effects of demographic factors like age, gender, marital status, qualification, job experience, monthly income and nature of appointment.

This research investigates the causes of Occupational stress and factors that influence the job performance of employees. It then establishes the relationship between stress and job performance. So this research is given more of a generic focus and various relationships are examined in different Private organizations in service sector of Pakistan. This research will help organizations understand the concept of stress and manage their employees accordingly. In this way people will be more committed towards the organization, it will increase their morale and will obviously affect the performance of employees. People will be happy with their job and will not want to leave the job. It is very much beneficial for the organization as its reputation will be improved due to more quality work and better employee management.

2. Literature Review

The fast moving technological and managerial changes have increased the level of stress in employees (Davisson, 1994). Stress arises from the stressors in our environment acting on the individual as well as on organization level (Matteson and Ivancevich, 1982). Selye (1956) was the first man to investigate stress scientifically. He did this research fifty years back and is known as "father of stress". Stress is not always negative. In fact Selye (1956) said that if there

is no stress, it's actually considered as death. It is basically of two types. First is positive stress, also called Eustress or Pressure, which enhances work performance. Second is negative stress, also called Distress, which negatively affects work performance (Le Fevre et al., 2003). An advanced form of stress which is gaining much attention now is termed as Burnout (Spector, 2000). When an employee is unable to meet the demands of his job, he faces a resistance between his job and other employees (Faulkner & Patiar, 1997).

Kinman and Jones (2005) categorized occupational stress on the basis organizational factors, personal-interpersonal factors and factors related to job. Ivancevich and Matteson (1980) divide occupational stress into physical environment, individual level (including both role and career development). group level (primary relationship based) & organization Level (climate, structure, job design and task characteristics). Designing the job activities along these lines is probably going to expand work assets and test requests, thusly cultivating work commitment (Bakker & Demerouti, 2017). As to commitment, job redesign is a key instrument to upgrade the arrangement of occupation resources for workforce, making prolific environment for work commitment (Michelle R. Tuckey, Sabine Sonnentag & Janet Bryan, 2018).

Cooper & Bright (2001) also gave few basic types of stress causes including stimulus which is caused by based stress environmental factors in the surroundings affecting the individual's stress level (Folkman et al., 1986). Response based stress which is in response to some threatening or damaging stimulus in environment. It is also called physiological approach (Jovanovic J. et al., 2006). Interactional approach combines both stimulus and response based approaches (Cox, 1978; Richard and Krieshok, 1989). This approach takes into account both the individual and environmental factors. The response of an individual towards the environmental factors is the basis of this approach. Greenberg (1999) proposed transactional approach while studying the interactional approach. Transactional approach focus on the response "touch" person's in response surroundings (Cooper, et al., 2001).

Cooper and Marshall (1980) have given five factors as major stress causes. (1) Intrinsic to the job, including factors such as poor physical working conditions, work overload or time pressures, (2) Role in the organization, including role ambiguity and role conflict, (3) Career development, including lack of job security and under/over promotion: (4) Relationships at work, including poor relationships with your boss or colleagues, an extreme component of which is bullying in the workplace (Rayner and Hoel, 1997), (5) Organizational structure and climate, including little involvement in decision-making and office politics.

It has been seen that stress is related to many factors originating from within the organization like absenteeism, turnover, and poor employee performance (Williams, et al., 2001). Rugulies, et al., (2006) investigated how organization environment affects the stress level of employees. Ergonomic-Stress-Level (ESL) developed by Melamed and colleagues (Melamed et al., 1989; Melamed, et al., 1999) measure various aspects individual at work is subjected to including body motion and posture, physical effort, active hazard, and environmental stressors. Role conflict occurs when two aspects of job are not compatible with each other (Fontana, 1989) and is seen to be the stress cause. Role ambiguity is when the employees are not clear about their job duties because of the lack of personal understanding, and they know about their weaknesses. It's the stressor for employees but in this case, organization is not to be blamed for this (Warshaw's, 1979). Ability of an individual to lead others and influence them towards a common goal is called leadership (Robbins, 1988). Some leaders are Stress Carriers (give stress to others) and some are Stress Relievers (Matteson & Ivancevich, 1982). Excessive supervision also cause stress among employees 1991). Self-efficacy (Blanding, individual's believe about himself and how much he is aware of his capabilities. Brockner, et al., (1993) said that a person with low selfefficacy will argue more with his coworkers or supervisors, he will seek other's approval and expect a lot from others and when he don't get what he wanted, it results in stress and negative attitude. According to Chiang, Birtch, and Kwan (2010), to reduce stress in organization, organizations should support their employees in the hour of need. A theory named Distribution justice theory proposed a proper distribution of rewards to encourage employees to perform better than each other (Lee & Farh, 1999). It has been observed that young age group has more time constraints and is less satisfied with career and family satisfaction, because they are often doing much more work in much limited time (Linn, et al., 1985). If the circumstances causing the stress are strong, and the individual doesn't have the ability to cope up with them, it will lead to the physical and mental dissatisfaction and restlessness (Antonovsky, 2001). Stress pattern varies from one individual to another. Some individuals have certain traits like fears (e.g., fear of flying, height, public speaking, chatting with strangers at a party) or repetitive thought patterns. Some continuously worry about future events (e.g., waiting for medical test result) and some individuals have unrealistic or perfectionist expectations about one's personal and professional lives (Nnuro, Kwaku E., 2012).

Antonovsky (2001) suggested that to enhance the capability of individual to manage successfully with the causes of stress, two areas must be focused at. First of all he has to "successfully" gone through the stress causing circumstances intentionally and secondly by increasing his social interaction. Soon he will have the art of balancing the workload and tackling with the other factors causing him stress at workplace. The finding that deep acting related both to work-related stream and depletion, though surface acting related predominantly to weariness might be credited to the way that females take part in deep acting more than men (Cottingham, Erickson, & Diefendorff, 2015). If an employee is not given the enough job control and is restricted from participating in company decisions, he will not feel satisfied with his job, will have emotionally stressed and his absenteeism rate will also increase, affecting his performance (Matteson & Ivancevich, 1982). How much social circle the individual has, also impact how he places himself among his peers, indirectly enhancing his self-esteem (Gardner and Pierce, 1998). The individual with high self-esteem works more productively at work. It is seen that if an individual is not having a happy relationship with parents and family it does impact his level of communication at

work (Cooper, et al., 2001). Employee's age and body conditions affect the stress level at work. For example physiological stressors include rapid growth of adolescence, menopause, illness, aging, giving birth, accidents, lack of exercise, poor nutrition, and sleep disturbances (Nnuro, Kwaku E, 2012).

Companies should introduce stressmanagement programs to make employees aware of how to handle the stress situations (Brymer et al., 1991). Training can be done in two basic ways: On-the-job training and Offthe-Job Training. On-the-Job trainings are given within the work premises like coaching, job rotation and mentoring and in Off-the-Job Trainings employees are taken somewhere else and are given training on some aspect of the job like conferences and seminars (Nadler, 1984). According to Spector and Jex (1998), workload is the amount of tasks to be done evaluated in a quantitative manner. It is basically of two types. Quantitative (so many tasks to do but the time is limited) and Qualitative (not having skills to do that task, no matter how much time is given). These work parts and duties are probably the most perilous experienced by any workforce and are both mentally and physically demanding (DeJoy et al., 2017).

Work under load leads to stress when individual feels boredom, lack of opportunity to use his skills and the same task repeated again and again (Warshaw, 1979). Like work overload, work under load is also of two types (Ann et al., 1997). Qualitative (individual feels mentally lethargic) and Quantitative (boredom in physical activity, idleness from having much less to do in much more time). A new form of stress is arising in this era termed "Technostress" which arises when an employee feels difficulty in using the new technology, including computer software and hardware (Hanson, 1993).

Methods of identifying causes of stress include group discussion through brainstorming, questionnaires and observation & negotiation in case they are upset or frustrated (Robert et al., 2004). Stress diagnosis is the continuous process of accessing the causes of stress and taking steps to minimize them (Van Maanen & Laing1979). It functions in three steps: (1) Finding the stress causes (2) Developing stress profile,

which contains all the new events that are causing stress. (3) Devise and access the methods of stress prevention.

Job performance is a term which is wrongly associated with organization goals (outcomes) only (Murphy, 1995), but in fact it is also related to the behaviors of individuals while they are doing their work in the organization on the way to achieve the organizational goals (Dr. Swalhahet al., 2013) because if the employees are just goal focused, then they try to find the most easiest way to achieve those goals, which will be harmful for the organization's health. So it represents the goals of an organization as well as the means to achieve those goals (Al-harbol, Z.H., 2002). Borman and Motowidlo (1993) divide the performance two subcategories into (Motowidlo & Van Scotter, 2004). Task performance is the one in which the employee effectiveness is measured with respect to the tasks which are part of the normal business operations. Contextual performance determined on the basis of parameters which are not actually the part of job, but are essential for the smooth running of the organization functions like helping others and cooperating with coworkers (Borman and Motowidlo, 1993). Contextual performance is further divided into two divisions. Interpersonal facilitation including cooperative and helpful attitude towards the coworkers and job dedication including "self-disciplined, motivated acts such as working hard, taking initiative, and following rules to support organizational objectives" (Van Scotter and Motowidlo, 1996).

According to Landy (1985) and Kinicki & Kreitner (2007), employees who are happy are believed to show good performance than those who are not happy with their jobs. Nassazi (2013) said that to have a consistent job performance, the company's manager is accountable for all the operations of a company and ensure the efficient to performance of all its employees. According to Aguinis (2005), if one wants to measure the performance within an organization, it can be done by considering three main factors: Declarative knowledge which is information related to the task given to employees Procedural knowledge which is a combination of information regarding task and also how to do that task like motor and interpersonal skills.

Motivation which also involves three types of choice behaviors: Choice to "consume" effort, Choice of "level of" effort and Choice to "persist in the expenditure" of that level of effort.

He establishes an equation for performance as the product of these three determinants as:

 $\begin{aligned} & Performance = Declarative \ Knowledge \\ & \times Procedural \ Knowledge \times Motivation \end{aligned}$

So if any of these factors is zero, performance is zero.

According to Encyclopedia of Business (2011), improvement in performance of employees is not possible at all without proper and timely feedback. Hence the concept of performance can be explained in a lot of different ways, which can be measured depending on the related factors affecting it (Armstrong, 2000).

MARS model of individual behavior is an excellent approach for creating a win-win relationship between employer and employees (Naseem et al., 2012). It is an acronym of motivation, abilities, role perception and situational factors. So to have efficient performance in an organization, elements of Mars model should be positive, otherwise it will deteriorate the employees and indirectly organizational performance. Working conditions also affect individual's performance and it includes the general physical conditions of an organization such as lightening facilities, noise level and proper temperature adjacent to external temperature in summers and winters (Nassazi, 2013). Although they don't have direct impact on employee performance, as the diligent employees are good at their work even if these conditions are not suitable. But if provided with the good working conditions, it will enhance the employee performance rate to greater extent, and indirectly improving the organizational performance. overall workplace environment and its conditions affect many factors like lifestyle of employees, work-life balance and health of employees (Chandrasekar, 2011). Good organizational environment can make employees more satisfied towards their job (Al-Anzi, 2009).

It can be seen that at low levels of stress, employees may not be challenged; they may not be fully active to show good performance. As the stress level increases, employees also started to show better

performance but only up to a certain limit indicated by a "downward pointing arrow". Beyond that point, if stress level goes on increasing, the performance deteriorate. Increased stress threatens an employee to perform well (DeFrank, et al., 1998). The most widely spread pattern of stress performance curve is this Inverted U-Shaped curve (Robbins, 2005) as shown in the figure 2.1. Industries are now more aware of the effects of stress on absenteeism and employee health (Sauter et al., 1990). The path-goal theory of House and Mitchell (1974) implies that if the employees in stress are given the option to choose a leader for themselves, they will prefer a leader who will cause the employees to relax and enhance boredom and fatigue in the time of stress, which will seriously hinder the job performance.

Many researches are done to find out the relationship between stress and job performance; but the findings are still fluctuating (Jex et al., 2003) and much less work is done on this topic in last two centuries (Cooper et al., 2001).

3. Materials and Methods

This study is a descriptive correlation study that explores the relationship between stress and job performance in various private organizations in service sector of Pakistan. It has used the quantitative research methodology and is designed to gain the maximum information possible from the employees. I have used quantitative approach as it allows us to examine the relationship between the two variables, i-e, stress and job performance (Table 3.2). A questionnaire is designed which included set of questions regarding employee's personal and professional lives. Data is collected through questionnaire. A five-point attitudinal scale is used to analyze attitudes of respondents towards each question (du Plooy, 2002). The study used non-probability sampling in which a subset of individuals (a sample) is chosen from a larger set (a population). The questionnaire is randomly distributed to the members of population. Population of this study includes the private organizations in service sector of Pakistan. Specifically the data was collected from banks (Silk Bank, Samba Bank, Askari Commercial Bank, Standard Chartered Bank, Habib

Meteropolitan Bank, Habib Bank Limited), telecom sector (Mobilink, U-Fone, Telenor, Warid), Hospitality industry (Avari Hotel, PC Hotel, Hotel One, Bahria Grand Hotel), Airlines (Airblue and Shaheen Air International) and Insurance Companies (EFU Insurance, Alfalah Insurance Universal Insurance Company Ltd). It excludes the professions which are considered to be more stress oriented like doctors or social workers. It is seen in previous studies that in such organizations, employees are more likely to get emotionally and physically exhausted at work. Moreover a lot of work is done in such areas, so this study is not focused on these occupations. A random sample of 240 employees is selected for filling the questionnaire.

The demographic variables that are used in this study include age of respondents, gender, marital status, qualification, job experience, monthly income and nature of appointment. The study aims to determine how changes in these demographic variables affect the level of stress of an individual.

collection, few data companies in our target population were selected from internet or through referrals. Then their HR managers were contacted who facilitated in data collection. (Table 3.1) They were specifically given the confidence about the confidentiality of data and that it will only be used for academic purposes. After data collection, the instrument (questionnaire) is checked for reliability by applying reliability test and taking the Cronbach alpha into account, which should be greater than 0.7 for a reliable instrument (Hwang, 2014). In this study, reliability of the instrument is measured by the reliability test and the Cronbach alpha value is determined for each section of questionnaire. Results indicated that the instrument is internally consistent. SPSS 22nd edition (The Statistical Package for Social Sciences) is used to conduct the analysis of the data collected. Various statistical techniques are used including reliability tests, mean, standard deviation, correlation, and regression analysis.

4. Results and Discussion

The analysis of data shows that the number of male and female participants varies

to a large extent. This survey has 91.3% male participants and 8.8% females. The main reason for this small number is the less number of female employees in these organizations and insecurity and time constraints for female employees in work atmosphere. 0.4% of respondents didn't mention their marital status and it was also observed that many employees. who were married, have marked their status as "single". But the overall result is that majority of respondents, 60% are single. 39.6% are married and 0.4% didn't disclose their marital status. According to this data, majority of the respondents are graduates. The reason behind most master's qualification than bachelors is that students in Pakistan try to first complete their education and then join the professional sector. People who are employed after bachelors are those who are subjected to some family issues and are forced to come into the professional sector to earn their both end meets. So in this data, 62.5% participants are masters, 27.5% are bachelors and 10% others (doctorate or diploma holders). Majority of the respondents have the job experience of 3-7 years (37.1%). The participants having experience of more than 8 years are of second highest percentage, i-e, 33.8% while 29.2% respondents are those having job experience of 1-3 years. As this study was conducted in the "Leading" organizations of service sector and such big organizations give good salary packages to their employees, the majority of the respondents are getting salary more than 40 thousand Pakistani Rupees. Respondents getting more than 40k salary constituted of 73.3% of total, while those getting up to 20k were very few in number (i-e, 7.9%). Employees getting salary from20-40k were 18.8% of total. So the main research findings are conducted from employees with good financial status.

As far as the age bracket of the respondents is considered, majority of the respondents were from 20-30 year old. 67.1% of the respondents lie within the range of 20-30 years. This is the age group with majority of those employees who are working on their first job after the completion of studies and are in the struggling phase to settle down both in personal and professional lives. 27.9% respondents were from the age bracket of 30-40 years and very few (5%) were those with age above 40 years. When looking at the

nature of appointment of the respondents, 81.3% are permanent employees of organization, 18.3% were those on the contract and only 0.4% is those who are doing work on volunteer basis. So the results of this study will focus on general employees' attitude but the main focus will be single males, aged 20-30 years, having master degree with more than 3 years of job experience; who is employed on permanent basis and earning above 40k monthly.

"Reliability is the absence of differences in the results if the research was repeated" (Collis & Hussey, 2009). This questionnaire is divided into three main sections. The reliability of each section is determined separately to check the Cronbach Alpha value. The overall Cronbach alphas of all variables in our study are more than acceptable. The recommended value is 0.50 by Nunnally (1970) and 0.60 by Moss (1998), while the reliability indicator shows that it should be greater than 0.7. The results of reliability analysis of section 1 with 14 items shows the Cronbach alpha value of 0.703 indicating it to be a confidently reliable instrument used for analysis. The reliability analysis of section 2 indicates the total number of items is 19 with Cronbach alpha value of 0.755 indicating it to be a reliable instrument for data analysis. The last section, section no 3, includes all questions of how the occupational stress affects the individual and organization wide job performance. The total number of items in this section is 12. This section gives the Cronbach alpha value of 0.723 indicating it to be a reliable instrument for data collection and analysis.

To check how stress varies with different demographic factors, these factors are considered as independent variables while stress is considered as dependent variable (Table 4.1). According to this data, males are more subjected to stress than females at work place. The reason for this observation can be that the number of male staff is more than females in these organizations. Secondly females are given proper respect and rights in such large organizations. Stress is also affected by the marital status of employees. The results of the analysis are shown in Table 4.2:As is clear from the table above that stress is seen to be more evident in married individuals than in singles. It is because of the fact that married people are responsible for their personal, professional as well as family responsibilities. So they are subjected to stressors from within the organization as well as from outside. Stress level is also related to the individual's qualification. Qualification gives confidence to tackle difficult situations and hence cope up better with stress. But qualification also increases their expectations from their jobs. If an individual spends his time and energy in getting good education, he expects more from his job than less qualified individuals. But in developing country like Pakistan, unfortunately this is not seen everywhere (Table 4.3). So in this study also it is seen that more qualified individuals are subjected to more stress at job. This may be because they are not getting enough as their expectations were, regarding their job or after study completion, they are subjected to both professional and family responsibilities, which cause them to be more stressed (Table 4.4). Stress is affected by the job experience of employees, as depicted by the table above. As per this data collected and the analysis done, stress is seen to be more in employees with job experience of 8 years and above. The reasons can be increased responsibilities, eagerness to do more progress, or getting promoted. If they are not promoted or rewarded properly, the stress level will obviously increase. If the relationship of stress is studied with regards to the monthly income, it is seen from the table below that employees with salary range between 20-40 thousand rupees are more subjected to stress (Table 4.5). The reason behind this result can be that these are the ones who are in the struggling phase of their both personal and professional lives. Those who are getting up to 20 k are mostly junior level staff and they have less qualification and job responsibilities, like wise those who are getting above 40k are very much at safe side as far as their financial conditions are concerned. But those getting salary from 20-40k are those with qualification, experience, demanding professional and personal lives, so they are subjected to more stress than the other two categories. Age and stress level are also having very close connection with each other. Their effect is depicted in the table 4.6: Previous researchers have observed that as compared to middle age employees, youth is the big victim of stress but according to the

data collected and the table above, it is seen that employees with age from 30-40 years are more subjected to stress at work place. One of the main reasons for this change is the double burden of professional and family lives (White, et al., 1992). Other reasons for this can be the increased responsibilities, increased technological usage, poor reward structure and increased family responsibilities. The long working hours of employees also lead to clashes in the family life (Gabbard, et al., 1987). It can also be seen that the sample is not evenly distributed according to age. As it is seen in the table also that number of respondents with age from 20-30 years is 161, while those from 30-40 years are 67 only, like wise those above 40 years are only 12. So this ratio also affects the results. But if we generalize these findings, so according to this data, employees with age 30-40 are more subjected to stress. The number of respondents varies a lot when we see the variation of stress and job performance with reference to the nature of appointment of employees. 195 respondents were those with permanent jobs, 44 were those on contract and only 1 respondent was working on volunteer basis (Table 4.7). It is evident from the table above that volunteers have very high stress level than other two categories. This is because they are not given any salary and their job's future is still very uncertain. Permanent employees have comparatively least stress level because of salary, job security, rewards and other professional benefits (Table 4.8).

Individual's ability to perform well at work place is also affected by various demographic factors. Gender, age, education and experience all factors affect employee performance level at work. According to this data, when we analyze the relationship of gender and job performance, it is evident from the table below that male employees are showing better job performance than the female employees. It may be because of the number of male members in organization, which is much greater than the female employees (Table 4.9). Analyzing the effect of marital status on job performance shows that married employees are showing better performance than singles owing to the fact that they are more responsible in their personal and professional duties and obligations. It is believed worldwide that education grooms the personality and makes a person more responsible. It is evident from the results of this study also that the more educated the employee is, the more responsible he is towards his goals (4.10). It is seen from the table above that employees who are masters show better performance than those who are bachelors and bachelor employees show better performance than others (like holders). Job experience adds on to employee's skills and knowledge of how to perform various tasks at work and how to move forward efficiently for individual organizational performance. Seeing the table below, it is evident that the more jobs experience an employee gains, the more efficient he becomes towards his performance at work (Table 4.11). Employees with more than 8 years of experience show good performance than those having 3-7 years of experience. And these employees with 3-7 years' experience show better performance than 1-3 years' experience. So more the experience is, better the performance (Table 4.12). Performance of employees increases with increase in income. It is seen from the table above that the more the monthly income of employee is, the better he is at his job performance. People having salary above Rs 40k monthly are believed to show better performance than those having less salary. Employees learn and grow with the passage of time. Age makes them more responsible and mature towards their job responsibilities (Table 4.13). Having a look at the table above shows that the employees show better performance with the passage of time. Employees who are above 40 years of age show better performance than those below this age. Likewise employees between 30-40 years of age give better performance than those between 20-30 years. Job security enhances one's ability to perform at his best. It is seen in this study that those employees who are appointed on permanent basis outperform those who are appointed on (Table 4.14). contract basis Although employees who are voluntarily working in some organization perform best but as they are not employed for a longer period of time and also are not given any salary, so their performance is just to groom their own abilities and to help their seniors in their tasks. The organizations visited for this study have very limited number of those volunteer workers like it can be seen in the table that out

of 240, only 1 worker was doing work on volunteer basis.

Pearson Correlation, scatter plot and regression analysis are used to find out the relationship between stress and job performance in the data collected. Correlation "is a measure of the direction and strength of association between two quantitative variables" (Collis & Hussey 2009). The correlation analysis of stress and job performance shows a strong positive correlation between occupational stress and job performance (Table 4.15). The correlation coefficient, r = 0.727 is significant at p =0.000<0.005 level. If the relation between stress and job performance is a positive linear relationship, it means that stress is a challenge that improves performance (Arsenault & Dolan, 1983; LePine, Podsakoff, & LePine, 2005). After Pearson correlation, scatter plot was used to determine the relationship between the two variables. It is clear from the results of this scatter plot that stress and job performance are strongly correlated as the line can be very clearly drawn within the dots and this relationship was positive as the line was slopping from zero to upward in the right direction. It means that the more stressed an employee is, the higher is the performance and the relationship is linear (Figure 4.1). Then linear regression analysis was also done to see if there is a relationship between stress and job performance (Table 4.16). This table shows which variables are dependent and which are independent in the regression analysis. In this case performance is the dependent variable and stress is independent variable and "Enter" Method was used to do this regression. This table provides the R and R^2 values. The R value represents the correlation coefficient and is 0.727 (same as in Pearson correlation). Therefore, we can conclude that stress is positively correlated with job performance and the relationship is very strong (R is positive and is closed to 1). The R^2 value indicates how much of the total variation in the dependent variable, performance can be explained by the independent variable, stress. In this case, it is 52.9%, which is moderate (Table 4.17). This table indicates that the regression model predicts the dependent variable significantly well. Significance of regression model run here was 0.000 which is less than 0.05, p < 0.0005. It indicates that, overall, the regression model statistically significantly predicts the outcome

variable (i.e., it is a good fit for the data) (Table 4.18). From the "Sig" column it is clear that the relationship of stress and job performance is significant (Sig value = 0.000). Table 4.19 also provided with the necessary information to predict stress from performance by presenting the regression equation:

Performance = 1.077 + 0.679 (Stress)

Total of 240 respondents analyzed for the effects of stress on job performance and it gave an insight to a lot of effects stress leave on job performance. It indicates the effects of stress on job performance of employees that it leads to loss of productivity (Mean = 3.3667) this finding is in line with what Montgomery, et al., (1996) proposed that stress leads to loss of productivity. It can also be inferred from the table 4.20 that in most of the employees stress enables them to produce more quality work (Mean = 3.0750); stress do not discourage employees from working hard (Mean = 2.9333). Previous studies were showing stress to be very strongly related to absenteeism (Mead, 2000), but in this study it was proved wrong because employees disagreed with this statement that "Stress leads them to absenteeism" (Mean = 2.3958). It is because of the good organizational environment of organizations, in which this study was conducted. Employees don't run from stress causing issues by being absent from work. They have also shown that they feel secured at iob, while answering question that they feel they will be kicked out of their job while in stress. They have disagreed with this statement (Mean = 2.45), showing their feeling towards their job security, which can be one of the main reason they don't get absent from work even after facing a stressful situation. Majority of respondents do not face eye sight problems in stress. (mean = 2.4583), which can be because the main age bracket in this study was between 20-30 years old employees and they are physically stable enough to cope up with stress situations. Respondents also agreed that stress motivates them to work more actively (Mean = 3.0958) leading to good overall organizational performance.

The last section of questionnaire analyzes the ways stress affects the job performance and which factors are predominantly affecting job performance,

either positively or negatively. When asked employees about their productivity in stress situation, it was seen that majority of employees (15 + 36.3 = 51.3%) were experiencing a loss of productivity while they experience stress situation at work. 15% of employees strongly agree with the statement that "Their productivity reduces in stress", while 36.3% agree on this statement. 23.3% employees were either unaware of their productivity in stress or their productivity is not at all affected by stress. 21.3% respondents said that their productivity is not reduced even when they are in stress situation. 4.2% strongly disagreed about the statement showing that they are very much confidence of their increased productivity even in stress situation. But looking at the major percentage, stress was believed to affect the productivity of most of the employees at work place. When asked respondents about how their morale is affected by stress at work, it is evident in the pi-chart also that majority of employees were believed not to lose their morale in stress (33.3%) or are unaware of this phenomenon (20%). 14.2% strongly disagreed with the statement that they lose their morale in stress. Only (24.2+8.3 =32.5%) believed that they lose their morale in stress. So loss of morale is not a predominant of stress at work place.

As far as the effect of stress on quality of work is concerned, it was seen to have a very positive impact. 40.7% (31.1+ 9.6) of respondents were believed to produce more quality work in stress, so for them stress is a motivating factor. And it is one of the reason for the organization's success. 27.1% seem undecided about their work quality in stress situations. 32.1% (10.8 + 21.3) of respondents were seen to have a reduced work quality in stress situations, i-e, their quality of work reduces in stress situations. When asked employees of either stress encourage or discourage them from hard work, it shows a mixed kind of response. 28.3% of employees agreed to their being discouraged from working hard and the same percentage (28.3%) of employees disagreed to this statement. 17.5% were unaware of their response to working hard in stress. 14.6% strongly disagreed with this statement depicting that they are not at all discouraged from working hard in stress while 11.3% strongly agreed to their being discouraged from hard work in stress. So overall 42.9% (28.3 + 14.6) believed stress to discourage them from working hard and 39.6% (28.3 + 11.3) believed that their hard work is not affected by stress. So majority 42.9% believed that stress is a factor behind discouraging them from hard work at work place.

It is seen in previous studies that stress is often accompanied with employees fight on trivial issues, but our target organizations are big names in the industry, they also have good working atmosphere which is depicted in the results. Majority 57.1 % (28.3 + 28.8) of employees believed not to have trivial or big clashes with their colleagues when in stress. Just a small percentage 25.9% (16.3 + 9.6) believed to have fight among their coworkers in stress. Loss of concentration is often an effect of stress at work place but according to this data, majority (57.1%) of respondents reported that stress doesn't affect their concentration at work place. Just 25.9% (29.2) + 7.1) believed stress to affect their concentration at work place. The reason behind this can be the good academic background of employees working in good industries, which help them better cope up with stress level at work place. As far as the effect of stress on absenteeism is concerned, it is clear from the pi-chart above that majority of respondents 57.5% (27.9 + 29.6) believed that their absenteeism rate is not affected by stress level at work place. Just 21.2% (15.8 + 5.4) reported that their absenteeism rate is not affected by stress. So according to this data, absenteeism is not among the predominant consequence of stress.

As these organizations are officebased, so these employees reported not having much work to be done for home. Their almost all the work is done in office premises. 61.6% (30.8 + 30.8) of respondents denied the fact that they have to take work home. Just 28.7% (20.4) + 8.3) of respondents agreed with this statement that they have to take work home. This ratio is more in academic sector, like teaching, where a lot of work is to be taken home to make the lesson plans but in office work, this ratio is very much limited. As per from leading organizations, this employee's job security is a very predominant factor to be seen. 59.6% (28.8 + 30.8) of employees disagreed with the fact that they feel they will be kicked out of the job when in stress and 25.4% (17.5 + 7.9) of respondents agreed that they do feel insecure at job while in stress. This is because these organizations give job security to the employees and encourage them to work hard and be loyal to their organization.

"Stress makes employees defensive". This is the result analyzed from the data collected. As seen in the pi-chart above, 30.4% of respondents agree with the statement that "Stress makes me more defensive", 7.9% strongly agreed with this statement, while only 36.2% disagreed that they become more defensive at work. While being more defensive is considered as being taking the work as a challenge and be in a constant effort of achieving one's goals, it is considered as one of a very strong factor for employee's encouragement and motivation. Stress cause many health issues but the question is asked specifically about the eye sight problem people face in stress. According to this data, 30.4% strongly disagreed with the concept of having eye sight problem in stress while 26.7% disagreed with it. Overall 57.1% denied this concept of facing vision problems in stress. 25% respondents reported to have eye sight problem in stress. When asked employees about the effect of stress on their job performance, majority 42.5% (30 + 12.5) of respondents believed to have positive affect of stress on their job performance and they said that stress motivates them to work more actively. 32.9% (20.4 + 12.5) of respondents denied this concept that stress motivates them to work more actively. For them stress hinders them from working productively. Based on the theoretical framework, various hypotheses were proposed and analyzed on the basis of the research.

Hypothesis 1: Stress level is high in employees with job insecurity

A hypothesis was proposed that stress level is high in the employees who have job insecurity and the results are very much clear from Table 4.17.

H1 Accepted

It is seen from the table that the employees who are permanently working in the organizations are less stressful than those on the contract or volunteer basis. So the results are significant with H1 claiming it to be accepted.

Hypothesis 2: Employees with higher education are subjected to less stress than those with less education

It was assumed that employees with higher education are subjected to less stress than those with less education but when we analyzed the variables on the respondent's responses, this was proved wrong and the hypothesis was rejected.

H2 Rejected

It is clear from Table 4.13 that employees who are highly qualified are subjected to more stress than those employees less qualified than them.

It was based on the fact that they have high expectations from their job due to their more knowledge and efforts in achieving good qualification. If they enter an organization to utilize that knowledge and do not get enough in return, it is very disturbing for them, leading them towards stress. Hence this hypothesis was unsupported by this study.

Hypothesis 3: The more educated the employee is, the better he will perform at work

A hypothesis was devised that the more educated the employee is, the better he will perform at work, which is proved right by this study.

H3 Accepted

Looking at Table 4.20, it is evident that employees, who are more educated, tend to outperform others at work. Employees who have done masters outperform those who have done bachelors. This is because of the fact that education makes an individual more responsible and efficient in whatever he does. It is said that if an educated individual will be doing something very trivial, he will do it in a much efficient way than an uneducated individual. Hence this hypothesis is accepted by the study.

Hypothesis 4: Permanent employees show better performance than the ones on the contract

It was hypothesized that permanent employees give better performance than those on the contract basis. If analyzed the table 4.24, it is seen that job security in fact do increase one's performance at work.

H4 Accepted

Table 4.24 is consistent with H3 as it can be seen that permanent employees give better performance than those on contract. Although volunteers are seen to show better performance in the table than both the other categories, but their performance is just for their own grooming and does not contribute much in the organization's overall performance. Secondly these organizations do not appoint people as volunteers. As it is evident from this study also that out of 240, only one individual was working as volunteer.

Hypothesis 5: There is a weak positive relationship between stress and job performance

This study explains that occupational stress has a strong positive relationship with job performance. The Pearson correlation r=0.727 was significant at p=0.000<0.01 level. This result shows that there is a strong positive relationship between occupational stress and job performance. The correlation results of the occupational stress partially confirmed H5.

H5 Partially Accepted

It is evident from Table 4.25, figure 4.26 and table 4.28 that occupational stress is positively related with job performance. And it is not a weak relation; in fact stress is very strongly related to job performance. Stress is a motivational factor for most of the employees and it increases their efficiency towards their job. It motivates them to work more efficiently produce more quality work. A considerable amount of stress is important for an organization to keep it streamlined with the organizational goals. It will help employees remain active and focused towards their job. As the organizations surveyed are few of the big names in industry, they intentionally create a significant level of stress in the employees to keep them focused and active in achieving their organizations objectives.

5. Conclusion and Future Work

This study concludes that:

• Stress is generally thought to be a negative phenomenon but in fact a considerable amount of stress act as a booster for employees at work as it shows a positive relationship between stress and job performance in this study. This result is in line with the

- study conducted by Allen (2011) on "Occupational Stress And Employees Performance, A Case Study Of Ugafode Microfinance Limited"
- Males are subjected to more occupational stress than females in Pakistan which is because of the increased responsibilities of family and work.
- Married people are subjected to more stress as compared to single persons due to increased responsibilities of personal as well as professional life.
- Stress is more prominent in experienced employees, which can be the result of lack of proper promotional structure and incentives or techno-stress but still they show better performance than others.
- There is a large ratio of employees who are taking stress as a motivating factor in their job and believed that stress makes them work more efficiently
- Stress pose serious threat on health of an organization and needs to be controlled in a positive manner

6. Practical Implications

- In countries like Pakistan, which is considered a male-dominant society, females should be encouraged to participate in economic wellbeing along with men.
- The society should conduct awareness programs for individuals and organizations to balance their family and work life.
- Employees should be rewarded properly for each goal they achieve, which will reduce their stress level.
- It is seen in these organizations that many employees having better education are working under the supervision of less educated people; so serious steps are to be implemented to stop this practice. So there should be a separate hiring process for each education level.
- The wage rate of employees should be increased with the inflation in economy with the passage of time.

- It requires both individual and organization wide steps to control and manage the stress level (Dewe, 1994). Cooper and Cartwright (1994) said that if steps are taken to minimize stress level at work, it should be followed by the regular monitoring of organization's performance and employees attitudes.
- Employee involvement is important in organization's decision making, which increases their self-esteem and their efficiency in performing their tasks.
- Doing exercise reduces stress level (Leonard, 1994), so employees must be facilitated with some relaxing exercises at work.
- Proper stress inventories should be managed in organizations and discussed with employees often. All the stress causes should be listed down to be worked later on.

7. Limitations

The following limitations of this study should be kept in mind while interpreting its results:

- The analysis is based on data collection tool, i-e, questionnaire and in filling the questionnaires, many factors affect the respondents answers like:
 - The work pressure they are facing on that day or time
 - Insecurity of leaking out of that information to the senior management
 - Many employees don't disclose their week points in questionnaire and fill it as some imaginary perfect individual.
 - The responses may have been subject to social desirability, which may have occurred when participants responded to questions the way they thought the researchers wanted them to respond.
- The ratio of males and females respondents varies a lot, which may alter the overall result.

8. Future Work

Occupational stress is an integral part of employees work and personal life and for this vast concept, this study is not enough. Further researches should be carried out to elaborate this concept and its understanding for organization employees and managers. Future research should be conducted:

- To examine the effect of stress and job performance between intraprofessional groups like elementary and high school teachers and government and private employed professionals
- To compare public and private organizations while calculating the stress level of employees, as their reward structure differs a lot.
- To examine the effect of reward on employee performance
- To examine the effect of working condition on employee performance
- For data collection, methods can also be used other than questionnaires, like interviews
- Further researches can also use other statistical methods to determine the relationship between different variables
- Further research may also look into the nature and pattern of employee turnover intensions and related constructs
- Sample size can be increased for further studies

9. Acknowledgement

This article is the milestone of the long journey of mine and it is a collection of endeavor among numerous people from whom I received assistance and support without which I could not have done it.

First and foremost, I am grateful to Almighty God for His Mercies and protection without which this thesis could not have been possible. My parents and brothers, who have been my constant motivation and comfort, which allowed me to excel despite many difficulties and challenges, without their support this, would not have been possible.

And finally, this thesis is only a beginning of my journey.

Figures

Figure 2.1 General Stress Performance Relationship

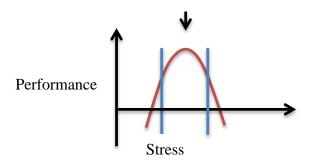
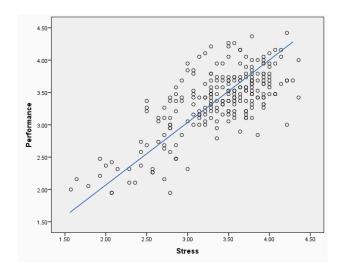


Figure 4.1 Scatter plot of stress and job performance



Tables

Table 3.1 Questionnaire Response Rate

	Total	Received	Response Rate
Hard copy	250	173	69.2%
Through Mail	120	67	55.8%
	370	240	64.9%

 Table 3.2 Data Collection Instrument Variable

VARIABLES	QUESTIONS/ ITEMS for each VARIABLE
Causes of Stress	14
Employee Performance	19

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Effect of Stress on Job Performance	12

Table 4.1 Effect of gender on stress

Report			
Stress			
Gender	Mean	N	Std. Deviation
Male	3.3953	219	.51885
Female	3.0510	21	.70136
Total	3.3652	240	.54426

Table 4.2 Effect of Marital Status on stress

Report				
Stress				
Marital Status	Mean	N	Std. Deviation	
Single	3.3061	144	.57278	
Married	3.4489	95	.48810	
Total	3.3652	240	.54426	

 Table 4.3 Effect of Level of Education on stress

Report				
Stress				
Qualification	Mean	N	Std. Deviation	
Bachelors	3.3333	66	.54389	
Masters	3.3976	150	.54155	
Other	3.2500	24	.56440	
Total	3.3652	240	.54426	

Table 4.4 Effect of Job Experience on stress

Report			
Stress			
Job Experience	Mean	N	Std. Deviation

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1-3 years	3.2653	70	.59490
3-7 years	3.3772	89	.48036
8 years & Above	3.4383	81	.55819
Total	3.3652	240	.54426

 Table 4.5 Effect of Monthly Income on stress

Report			
Stress			
Monthly Income	Mean	N	Std. Deviation
Up to 20k	3.2068	19	.49653
20-40k	3.3968	45	.50704
Above 40k	3.3742	176	.55811
Total	3.3652	240	.54426

 Table 4.6 Effect of Age on stress

Report				
Stress				
Age	Mean	N	Std. Deviation	
20-30 years	3.3412	161	.55981	
30-40 years	3.4328	67	.47962	
Above 40 years	3.3095	12	.67649	
Total	3.3652	240	.54426	

 Table 4.7 Effect of Nature of Appointment on stress

Report				
Stress				
Nature of Appointment	Mean	N	Std. Deviation	
Permanent	3.2828	195	.54800	
Contract	3.3808	44	.53015	
Volunteer	3.6429	1		
Total	3.3652	240	.54426	

Table 4.8 Effect of Gender on Job Performance

Report				
Performance				
Gender	Mean	N	Std. Deviation	
Male	3.4011	219	.47753	
Female	2.9574	21	.64280	
Total	3.3623	240	.50829	

Table 4.9 Effect of Marital Status on Job Performance

Report			
Performance			
Marital Status	Mean	N	Std. Deviation
Single	3.3480	144	.53826
Married	3.3795	95	.46215
Total	3.3623	240	.50829

Table 4.10 Effect of Qualification on Job Performance

Report				
Performance				
Qualification	Mean	N	Std. Deviation	
Bachelors	3.3533	66	.53529	
Masters	3.3944	150	.48903	
Other	3.1864	24	.53516	
Total	3.3623	240	.50829	

Table 4.11 Effect of Job Experience on Job Performance

Report			
Performance			
Job Experience	Mean	N	Std. Deviation
1-3 years	3.3150	70	.57281

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3-7 years	3.3732	89	.44678
8 years & Above	3.3912	81	.51608
Total	3.3623	240	.50829

Table 4.12 Effect of Monthly Income on Job Performance

Report				
Performance				
Monthly Income	Mean	N	Std. Deviation	
up to 20k	3.2659	19	.64615	
20-40k	3.3520	45	.44868	
Above 40k	3.3753	176	.50801	
Total	3.3623	240	.50829	

 Table 4.13 Effect of Age on Job Performance

Report			
Performance			
Age	Mean	N	Std. Deviation
20-30 years	3.3527	161	.51447
30-40 years	3.3794	67	.47594
Above 40 years	3.3947	12	.63257
Total	3.3623	240	.50829

Table 4.14 Effect of Nature of Appointment on Job Performance

Report				
Performance				
Nature of Appointment	Mean	N	Std. Deviation	
Permanent	3.3852	195	.48753	
Contract	3.2428	44	.57613	
Volunteer	4.1579	1		
Total	3.3623	240	.50829	

Table 4.15 Relationship between Stress and Job Performance

Corre	lations		
		Stress	Performance
Stress	Pearson Correlation	1	.727**
	Sig. (2-tailed)		.000
	N	240	240
Performance	Pearson Correlation	.727**	1
	Sig. (2-tailed)	.000	
	N	240	240

 Table 4.16 Regression Table (Variables entered/ removed)

Va	riables Entered/Removed ^a		
Model	Variables Entered	Variables Removed	Method
1	Stress ^b		Enter
а. Г	Dependent Variable: Performance		
b. A	All requested variables entered.		

Table 4.17 Regression Table (Model Summary)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.727ª	.529	.527	.34961		
a. Predictors: (Constant), Stress						

Table 4.18 Regression Table (ANOVA)

	ANOVA ^a					
Model		Sum of	Df	Mean Square	F	Sig.
		Squares				
	Regression	32.657	1	32.657	267.188	.000 ^b
	Residual	29.090	238	.122		
	Total	61.747	239			

a. Dependent Variable: Performance	
b. Predictors: (Constant), Stress	

 Table 4.19 Regression Table (Coefficients)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
	(Constant)	1.077	.142		7.602	.000
	Stress	.679	.042	.727	16.346	.000

Table 4.20 Effect of Stress on Job Performance

Descriptive Statistics					
	N	Mean	Std. Deviation		
My productivity at work reduces in stress.	240	3.3667	1.10103		
I quickly lose my morale while I am in stress at work.	240	2.7917	1.19899		
Stress makes me produce more quality work.		3.0750	1.15829		
Stress discourages me from working hard.		2.9333	1.26579		
I fight normally with any of my colleagues while in stress.	240	2.4958	1.31613		
I lose my concentration at my work while I am in stress.	240	2.8167	1.20309		
My day of stress is followed by a day in bed, leading to absenteeism.	240	2.3958	1.21599		
I take my work home while in stress at my work place.	240	2.4458	1.33397		
I feel like I will be kicked out of my job when in stress.	240	2.4500	1.28623		
Stress makes me more defensive.	240	2.9917	1.14618		
I face vision (eye sight) problem while in stress.	240	2.4583	1.30269		
Stress motivates me to work more actively.	240	3.0958	1.22525		

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