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Occupational Health Stress in the Service Sector

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Abstract
The basic purpose of the current study was to explore the occupational health stress reasons, consequences, and job outcomes in the service sector as well as to suggest stress management techniques to overcome stress. This research used a mixed qualitative research methodology, which included a collective case study method as well as a narrative inquiry method. Respondents (both males and females) were selected from two of the most important service sectors -- the banking industry where working hours are long, and the education sector where working hours are comparatively short. A total of eight case studies were taken through focus group discussions in which respondents were requested to write a one-page report about their work experiences, problems faced at their workplace, whether they were facing any stressful challenge and threat, and how their health was affecting them due to stressful situations at the workplace. The data was reported from the words of respondents as it was written on their response forms. From the list of responses, the following themes emerged and were derived in Figure 1: stressors (reasons), consequences (change in physical, psychological, and behavioral response), and outcomes (job outcomes). Stress management techniques were suggested from an organizational and individual point of view.

Keywords
Occupational Health Stress, Stress Management Techniques, Stressors, Service Sector

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Occupational Health Stress in the Service Sector

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The basic purpose of the current study was to explore the occupational health stress reasons, consequences, and job outcomes in the service sector as well as to suggest stress management techniques to overcome stress. This research used a mixed qualitative research methodology, which included a collective case study method as well as a narrative inquiry method. Respondents (both males and females) were selected from two of the most important service sectors -- the banking industry where working hours are long, and the education sector where working hours are comparatively short. A total of eight case studies were taken through focus group discussions in which respondents were requested to write a one-page report about their work experiences, problems faced at their workplace, whether they were facing any stressful challenge and threat, and how their health was affecting them due to stressful situations at the workplace. The data was reported from the words of respondents as it was written on their response forms. From the list of responses, the following themes emerged and were derived in Figure 1: stressors (reasons), consequences (change in physical, psychological, and behavioral response), and outcomes (job outcomes). Stress management techniques were suggested from an organizational and individual point of view. Keywords: Occupational Health Stress, Stress Management Techniques, Stressors, Service Sector

Background of Research

Stress may be defined as an imbalance in an individual’s personality due to external factors resulting in psychological, physical, and behavioral change. According to this definition, occupational stress can be defined as the change in psychological, physical, and behavioral response due to workplace challenges and threats posed to employees (Colligan & Higgins, 2006; Krantz, Grunberg, & Baum, 1985; Mount, 2002; Zimbardo, Weber, & Johnson, 2003). We face different challenges and threats at every step of our lives, such as when meeting household tasks, while driving on the road, while shopping, studying in school/college/university, and while working in an office. In all of these situations, stress is a driving force arousing the most primal “flight (escape) or fight (defensive)” response (Cannon, 1929), and in some situations, stress leads to mental and physical illness. In recent years, the relationship between stress and health has become a very popular topic for occupational health psychology researchers (Hall, 1998).

Stress is divided into two forms: “eustress” and “distress.” “Eu” is a Greek word, which is defined as “good”, therefore “eustress” is known as positive or good stress. An example of “eustress” can be achieving personal as well as organizational goals, winning a bonus, job promotions, scoring an “A” grade in school, etc. The second and more prominent category of stress is “distress,” this has negative effects on an individual’s psychological and physical health. “Distress” is faced by a person when he/she is under unpleasant conditions,
such as when losing a competition, scoring a low grade, failing to achieve goals and objectives, job demotions, privatization, downsizing, or job loss. These circumstances may lead a person to burnout, experience emotional instability, and undergo physical and mental illness (Zimbardo et al., 2003). Occupational health scholars focus on “distress” in working environment and employees face this situation many times throughout their work-life. It is the responsibility of the organization to identify the reasons of employee stress and to develop strategies to reduce the stress level of employees.

Another important debate about stress is the level of stress that one undergoes. Whenever an individual faces a stress, regardless of whether it has positive or negative effects, the physiological response will be the same as bodily defensive mechanisms are activated due to sensation and perception (Lazarus, 2000). If duration of stress is long, it would negatively affect the mental and physical health of a person. Lazarus (2000) explains that there are three levels of stress: acute stress, episodic stress, and chronic stress. Acute stress is generally experienced for a shorter time period as it is caused due to the incompatibility of a person’s handling of work tasks, such as when employees are given an unrealistic work demand, which they cannot perform and which cause frustration. In acute stress, physical and emotional symptoms are often reported, such as headaches, fatigue, muscular pain, high pulse rate, nausea, low concentration levels and dyspepsia. Emotional disturbances such as frustration, sadness and worry (Colligan & Higgins, 2006; Zimbardo et al., 2003) as well as anxiety and threatened self-esteem (Sato, Takenaka, & Kawahara, 2012) are also reported. The second level of stress is episodic stress; this is when a person feels stress most frequently and in multiple episodes. The emotional symptoms of episodic stress are impatience, less tolerance, and aggressive behavior while the physical symptoms are hypertension, asthma, chest pain, heart disease, and migraine (Lazarus, 2000). The third level of stress is chronic stress and lasts for the longest period of time. Chronic stress can be caused by family problems, financial problems and long-term illness (Lazarus, 2000); chronic stress is also associated with job strain (Broadbent, 1985; Warr, 1990).

It is vital for managers to understand the reasons of occupational health stress. The occupation or work related theories discussed by occupational health researchers are early stimulus/response-based theories and contemporary interactional/transactional theories. In early stimulus based theories, the main theme is that stress is an outcome of external factors which means that the environment is the cause of ill-health (Cox, 1978). In early response-based theories of stress, it is explained that stress is dependent on external agents, for example, stress is a reaction to some action (physiological response to a threatening environment). In early response-based theories, the most well-known stress theory as a result of chronic stress is given by Selye (1946) who categorized stress into the General Adaptation Syndrome (GAS) which has three stages: the alarm reaction stage, the resistance stage, and the exhaustion stage (which can cause death if remains for a longer time period; Selye, 1956).

The reasons of occupational health stress are highlighted in the contemporary interactional theories of stress, for example:

- Mismatch between work demand pressures and an individual’s ability to perform that work (Kahn & Byesiere, 1992; Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964).
- High strain jobs, which are most risky to health as they involve high demand jobs with low control (Karasek, 1979).
- Lack of social support can cause stress, such as when job demand is high and there is low social (work & family; Johnson & Hall, 1988).
- Injustice at workplace (e.g., imbalance between employees’ effort and the return of reward on their investment; Siegrist, 1996).
Other reasons of occupational stress include job insecurity (Cheng & Chan, 2008; Greenhalgh, 1983; Greenhalgh & Rosenblatt, 1984; Probst, 2005; Vanroelen et al., 2009), lack of resources, working hours and patterns (Ng & Feldman, 2008; Park et al., 2010; Parkes, 2002; Sparks et al., 1997), work-family conflict (Allen et al., 2000), role changes and anti-social behavior (Brough et al., 2009; Griffin & O’Learly-Kelly, 2004), and economic stress (Probst, 2005; Sinclair et al., 2010).

The consequences of individual stress levels cannot be neglected as stress results into anxiety, tension, frustration, insomnia, depression, intolerance, loss of energy, self-destruction, loss of self-esteem (e.g., Furnham, 1997), and burnout (Maslach, 1982; Shirom, 1989). The negative outcomes of job-related stress (e.g., job dissatisfaction, lower productivity, turnover, and lower commitment) can affect overall functioning of the organization. Stress management strategies include: inner control, self-help, seeking professional help (e.g., Furnham, 1997), social support, coaching/counseling of employees, employee assistant programs, recreational activities, and physical exercises.

The objective of the current study is to understand the reasons, consequences, and job related outcomes for reducing stress in the organization as well as to present suggestions of stress management techniques. Occupational health stressors are always involved in creating imbalances between present and future physical, psychological, and behavioral state of employees in the workplace. When this imbalance increases, it results into depressing job outcomes, which are explored through different case studies by using focus group discussion method.

Researcher’s Profile

As a Ph.D. scholar in Quaid-i-Azam University in Islamabad, Pakistan, I have experienced that one cannot achieve their ultimate goal and objectives when living in a tough and extensive learning environment without struggle, dedication, and commitment. I wrote this article while studying qualitative research and occupational health psychology courses during my Ph.D. coursework. As a student of qualitative research and occupational health psychology, I began analyzing the stress related to my personal and work life with qualitative research techniques. This motivated me to explore occupational health stressors which we face in our daily work life.

Methodology

The current research of occupational health psychology has constantly demonstrated that stress has an adverse impact on an individual’s health and well being in the workplace (Belkic, Landsbergis, Schnall, & Baker, 2004; Hjortskov et al., 2004). In order to investigate this aspect, qualitative research methodology was adopted because through qualitative research methodology we can explore many hidden experiences of respondents. As defined by Creswell (2003):

Qualitative research takes place in the natural setting. The qualitative researcher often goes to the site (home, office) of the participant to conduct the research. This enables the researcher to develop a level of detail about the individual or place and to be highly involved in actual experiences of the participants. (p. 181)
Research Design

For the purpose of understanding the concept under discussion, I have used the collective case study and narrative inquiry method. The basic purpose of choosing a collective case study method is to share the real work experiences of respondents. Dimensions of experiences selected are: (a) experience at workplace, (b) problems being faced at workplace, (c) stressful challenges and threats faced at work place, and (d) effects of stressful situation faced at work place on mental, physical, and behavioral health. The purpose of using narrative inquiry method is so respondents can easily share their stories in writing rather than verbally. This is a method of understanding and inquiring daily life or work experience. It is defined as:

People shape their daily lives by stories of who they and others are and as they interpret their past in terms of these stories. Story, in the current idiom, is a portal through which a person enters the world and by which their experience of the world is interpreted and made personally meaningful. Narrative inquiry, the study of experience as story, then, is first and foremost a way of thinking about experience. Narrative inquiry as a methodology entails a view of the phenomenon. To use narrative inquiry methodology is to adopt a particular view of experience as phenomenon under study. (Connelly & Clandinin, 2006, p. 375)

I have used the focus group session which is scheduled in a conference room of university, the focus group is less costly and a quicker technique to explore research objectives or problems as compared to individual interviews (Stewart & Shamdasani, 1990). For conducting focus group discussion sessions in selected universities and banks, I have taken approval from the head of university and branch manager of a bank. I described the respondents about the research purpose, about the confidentiality of the data to gain confidence of the respondents, and ensured participants that their written responses will be treated as private and confidential and will not be shared to their management. Participants were asked to write their feelings on a blank page regarding their work experience based on the four questions mentioned above; the same procedure was adopted with banking sector respondents. For confidentiality, full names of respondents and their organization name is not mentioned. Responses are reported, as it is which they had written on a blank page.

Participants

To select respondents, two service sectors were considered based on time factor. For example, I selected education sector, where working hours are short, and banking sector, where working hours are long comparatively. The selection of respondents was then carried out. The respondents, which I selected, were based on two criteria, those whose work experience was more than five years and those whose work experience was less than two years. Two separate focus group discussion sessions were conducted, each session contained four participants and each session four participants are selected as per above mentioned criteria. The profile of total eight participants is mentioned in table 1.

Procedure

Participants were contacted thru telephone and were asked if they would be willing to take part in a short study that would benefit a graduate student with their research. Out of the
total number of people who were contacted, eight (Males = 4, Females = 4) responded back and agreed to take part in the study. Some participants were not able to be interviewed due to time conflict or personal matters. A final number of (insert number) participants were interviewed and their data was used for this study.

**Table 1:** Demographics of Respondents

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>30 to 35 (25%), 36-40 (37.5%), 41-45 (37.5%)</td>
</tr>
<tr>
<td>Gender</td>
<td>Males (50%), Females (50%)</td>
</tr>
<tr>
<td>Education</td>
<td>Masters (37.5%), M.Phil (62.5%)</td>
</tr>
<tr>
<td>Service Sector</td>
<td>Education Sector (62.5%), Banking Sector (37.5%)</td>
</tr>
<tr>
<td>Work Experience</td>
<td>More than five years (62.5%), less than five years (37.5%)</td>
</tr>
<tr>
<td>Working Hours</td>
<td>5 to 6 hours per day (62.5%), 8 to 9 hours per day (37.5%)</td>
</tr>
</tbody>
</table>

Each interview took an average of 1 to 2 hours to complete. The researchers and participant met at an agreed upon location and the participants learned the overview of the study. Participants then read and signed a consent form to agree that they understand any risks that they may encounter during the study. During the interview, participants answered several questions related to occupational health stress and they were informed that they could choose to not answer any questions that they felt were too personal. At the end of the study, participants were thanked and debriefed for their time.

**Findings**

Interviewing the focus group led to uncovering common themes and concepts among the participants. From the focus group discussion session the findings are reported as follows to understand the concept under discussion.

**Theme 1**

- Time pressures
- Work-life imbalance

Individuals working in occupational services have found it difficult to maintain a work-life balance with their jobs as well as with their families. An imbalance of work-life roles usually occurs when a person is dedicating too much time to their career that they do not have the energy to support their families with the emotional investment that they need. Time pressure occurs when the career requires strict deadlines. Mrs. M.F. reported,

> Experience at university has been good and is quite learning-oriented and exciting for me. Normally, the time schedule is relaxing and tasks are easily manageable. It is very rare that any unforeseen burden stresses me. However owning to cooperative and facilitating environment, stresses can be easily handled at my university. As far as my family and social life is concerned, work life certainly affects my role there. Time management at home is at times a problem; it results in occasional negligence towards children. Besides this, eating habits have also been affected. Irregular and fast food meals have caused weight gain due to which I usually suffer backache problem.
Mrs. M.F. seemed to be satisfied with the working environment at her workplace. The social support provided to her at the workplace is the main reason for her coping with stress. However, at times she faces difficulties for maintaining a balance between her family and work life. She is also facing physical health related problems, for example, weight gain and backache problems.

**Theme 2**

- Discrimination in pay raise policies
- Discrimination in promotion policies
- No work recognition

Discrimination involves unfair treatment of individuals due to a variety of factors that include, but are not limited to: race, ethnicity, age, sex, gender, sexual orientation, wealth, and class/status. Discrimination in pay raise and promotion policies indicates that an employee was not provided an increase in pay or promotion (i.e., granted a higher position in the company) due to one of the discrimination factors listed above. In this case, Ms. F.M.A. feels that she is being treated unfairly because she is a woman and she is also not receiving the recognition that she deserves for her work. Ms. F.M.A. reported,

*I have been working in this university since last ten years. Teaching is my passion, and when I started my career I was very satisfied; but as time passes, I experienced discrimination at my workplace in different policies, for example, if you have army background, you can get frequent promotions and pay raises, behavior of top management with faculty members is also disappointing as the perception of top management is that faculty members are not over-burdened and they do nothing except teaching their classes. Although most of faculty members are performing many administrative tasks and other responsibilities apart from teaching, no recognition is provided to us. Such circumstances create feelings of hopelessness and demoralization. I feel due to stress at workplace I have got angina problem. I tried to switch. This job many times, but due to some personal commitments it seems difficult to switch this job. Overall working environment is satisfactory, but I am not satisfied with discriminatory policies at workplace.*

Ms. F.M.A. has a lot of work experience, and overall she is satisfied with the working conditions of her university, but she is facing discrimination at her workplace, which creates a sense of job dissatisfaction and results in job stress. Due to continuous stress, Ms. F.M.A. got angina and muscular pain problem.

**Theme 3**

- Hypocrisy
- Over-expectations
- Blaming others

Hypocrisy, or being hypocritical (i.e., a hypocrite), is when an individuals’ actions are the opposite of the belief that they claim to follow. For example, if a manager believes that employees should have a good work-life balance but they continuously make the employees work long hours and expect the employees to designate more time to their work than to their
families, then this is hypocrisy. Over expectations involves managers expecting more from their employees than their employees are able to provide for the company. Blaming others is involved when upper-management do not admit to taking fault of actions that are caused by their side but instead blame the subordinates working below them. Mr. F.B. reported,

I am teaching as a visiting faculty in various Universities these days, but when I was doing a permanent job in a university, I experienced that my major source of anxiety was lack of clarity in purpose and objective. Hypocritical behavior of colleagues, over expectations from others, and blaming others sometimes created a stressful situation, which I faced many times. Now I expect less from others and I also quit my permanent job and am doing my own business as well as teaching as a visiting faculty in different universities. During my permanent job, obviously my health was affected badly but, now, I am satisfied as there is no boss on me.

Mr. F.B. switched his profession from teaching to business as he was facing stressful situation at workplace and was having anxiety and frustration.

Theme 4

- Less extrinsic motivation at workplace which resulted in intrinsic de-motivation
- No recognition at work place
- Bureaucratic structure
- Lack of professionalism at workplace
- Misuse of authority
- Mismatch of person’s abilities and job demands
- Injustice of supervisors at workplace

Extrinsic motivation occurs when individuals are motivated by external factors (e.g., money, awards, and certificates) rather than internal factors (e.g., passion, excitement, and curiosity). Extrinsic motivation is sometimes required for an employee to continue working at the same company because income and positional rankings are important in work related sectors. Bureaucratic structures, injustice of supervisor at workplace, and misuse of authority occur when there is a power struggle between upper-management and its employees. When management has high power, they can demand the employees to input effort and long working hours without providing them with the necessary benefits. Mismatch of a person’s abilities and job demands occurs when an employee has a specific set of skills and expertise that are not being utilized while in the current position. Ms. H.A. reported that,

I started working at an army institute in 2012 from where I did my bachelors and masters too. When I became a part of this institution, I was very happy, rather motivated to make this job effective and efficient, but unfortunately there was no extrinsic motivation- that is, even after working as teaching assistant for one year, I was not given any subject to teach which brought my intrinsic motivation very down. Also there was no appreciation for creativity and everyone was reluctant to follow the bureaucratic structure of the organization. Apart from these key reasons for leaving my first job, another factor that I have observed was lack of professionalism. The authority on part of one person was not used justly and I have even seen biases for the students on the part of faculty. The work given to me was opposite to the title and
description of my job as well as my qualification. Due to unjust behavior of supervisors, I remained under stress and got tension, anxiety, and feelings of sadness. I was suffering from stomach problems and less sleep as well. After one year, I switched my job and I started working with another university where I have seen work ethics. Though there is workload, the motivating environment and performance of job according to my qualification have automatically brought spur to growth and motivated me to add more of my energies in this job. Growing professionalism and transparency in the performance of this job are bringing new insights and creativity to this organization.

Ms. H.A. has switched her job within a year as she was facing many problems at her workplace. She is fortunate to acquire a new job within a year. Ms. H.A. was facing stress at her work place due to which she was in tension and anxiety, which resulted in stomach problems and a lack of sleep.

Theme 5

• Excessive workload
• Feelings of isolation at work place
• Long working hours
• Lack of career development
• Lack of autonomy
• Work relationships among peers
• Bullying at workplace
• Lack of professional development

A positive relationship among peers can have employees perceive their jobs as less negatively due to the social interaction. Feeling of isolation, bullying at workplace, and negative work relationships among peers can have an opposite effect where any positive job may be perceived as negatively. Isolation is when an employee feels that they do not have anyone to relate with at their jobs, and this can occur due to other employees bullying the individual. A lack of professional development and a lack of career development occurs when an employee feels that they are investing their effort and time into a company and they are not advancing in their careers (i.e., not receiving a promotion or raise that they feel they deserve). Mr. S.M.N. reported,

_I have been working in this university since last six years and I have experienced many things and in my view, occupational stress does not depend on a single factor at work place; it may have multiple interrelated reasons or factors. Normally job stress occurs when employee’s ability and competencies are not according to workplace requirement. Different factors - excessive workload, feeling of isolation, lengthy working hours, lack of career development, lack of autonomy, work relationships among peers, management bullying, and lack of professional development which I have noticed during my job experience have affected my professional growth, my health, sleeping habit, driving problems, family life conflicts, social life, quality of decision making, work life conflicts. I sometimes get hyper on my colleagues and even on my family members as I cannot control my nerves._
Mr. S.M.N. reported that work related stress has multiple reasons, which resulted in different physical, emotional and behavioral problems (e.g., sleeping habits are disturbed). It also affects quality of decision-making and work-life issues.

Theme 6

- Non-professional attitude of boss
- Job insecurity
- More turnover
- Less recognition of performance
- Performance based rewards problem

Job insecurity and a high turnover rate of a company are positively correlated. Usually when a company lays off its workers, the other employees do not feel confident that they will be able to stay at their company for an extended time. Stress can also be caused when employees do not feel that they are being recognized for their performance by not receiving certain awards or recognition certificates. A non-professional attitude by management results in an overall unprofessional working environment, which can also cause stress. Mr. B.K. reported that,

>*I have been working in this bank since last two years, my workplace conditions are quite good and satisfactory, people around here are cooperative and support well but it’s not professional like dealing with subordinates but other measures are satisfactory. I am satisfied with my job; but, sometimes, when I think about job security and turnover ratio at workplace that can be a reason for dissatisfaction. I feel stress when I don’t get recognition, or proper reward or my boss talks non-professionally that leads to stress. In that case, I talk to my senior or colleagues and try to register my complaint. All this has bad effect on my health like blood pressure. Overall my workplace is quite good than competitors and do good care of employees.*

Mr. B.K. reports that according to his work experience, the working conditions are satisfactory because of the cooperative and supportive work environment. There are still certain problems in the workplace, which can cause stress and health related problems, such as high blood pressure.

Theme 7

- Promotion’s discrimination
- Salary discriminations
- Discrimination in new hiring
- Reward-performance imbalances

Discrimination may be an offensive act used by management when they are preventing an employee from being promoted or providing them a lower salary in relative to the amount of work the employee is investing. A discrimination in new hiring occurs when a company purposely hires an employee based on certain factors unrelated to the job or purposely does not hire a candidate based on certain factors unrelated to the job. A reward-
performance imbalance occurs when the amount of performance the employee is putting into the company does not result in the proper amount of reward. Mr. M.M.O. reported,

> I have been working in this bank since last four years, I was a simple graduate but I continued my studies and completed my Masters in Business Administration with 3.7 GPA. Although I am working in Customer Quality Assurance department and performing my duties up to expectations of branch manager, since last two years my promotion case is lingering on. I have seen much discrimination at workplace regarding promotion cases. Even new hires with less qualification are working on higher posts due to reference and approach-based hiring, and most importantly according to performance reward is not given, this situation is very disturbing for me. I tried to switch my job many times, but due to not having any strong reference, I am unable to get new job. I am very much worried about my future because with current designation and less salary, I cannot fulfill my family demands and these situations are full of stress for me; I feel physical and mental fatigue daily. I have also got stomach problems, my hair have got white and hair fall is increasing day by day and in medical checkup I diagnosed a problem of uric acid and ulcer. Now I am planning to go abroad because I feel while living in Pakistan I cannot earn much for my family and for myself.

Mr. M.M.O. has been working in a bank since the last four years and he is facing work related stress. The effect of this stress has affected his health as Mr. M.M.O got stomach problems, his hair began to turn white, and he developed high uric acid and ulcer.

**Theme 8**

- Long working hours
- Less socialization
- Risky job

If a job requires its employees to work long, extended hours with only a minimum amount of days of vacation, then employees may experience burnout. With long working hours and less time to socialize with their friends and family members, employees will feel like their company is not granting them a well balance between work life and personal/home life. Ms. N.P. reported that,

> I spent five years in banking sector and although I was getting good salary package and other benefits but during banking job I was facing many job related problems and even stress. Most of the times due to long working hours, I missed my prayer timings, to have proper lunch and due to over work burden I got physical weakness on daily basis, even it was difficult for me to attend family and friends parties. Banking job is very time-consuming and tough, there is always a risk involved in different banks activities (e.g., cash balance, cheque clearance problem) due to which there is always a threat of job loss. During my bank job I faced physical and many times emotional disturbances (e.g., harsh behavior with friends, colleagues, with family members, shouting on subordinates and internees). I remember I got stomach problem, which converted into an ulcer. After five years of my banking job, I am now on resignation period and going to join education sector within two months.
Ms. N.P. is switching her job from the banking to the education sector after spending five years in a bank. She is facing stomach problems and due to physical fatigue, she got typhoid twice. These continuous stomach problems resulted into an ulcer, and Ms. N.P also got emotional and behavioral changes in her mood (e.g., harsh behavior and low tolerance).

**Discussion**

We face stress in our daily lives, but occupational health stress is the most dominant phenomenon. Studied by occupational health psychologists, work related stress is increasing day by day due to multiple factors. The present study was based on a case study approach while using focus group discussion methods of story writing in which respondents were asked to write a one-page story about their work experience. The respondents were selected from an education and banking sector and included four females, three of which were from the university and one of which was from the banking sector. Four male respondents were also selected, two of which were from the bank and two of which were from the university. The reason for selecting respondents from banks and university was that in the bank sector, there is long working hours as compared with university. Usually, university jobs are considered a low stress occupation (e.g., Fisher, 1994; Gillespie et al, 2001) compared to corporate sector jobs, but in reality, employees face stress in every job due to multiple reasons. Stress in university occupations is also increasing day by day (Winefield, 2000). Another important point of discussion is gender-related stress. In past studies, women were not included in occupational health research (e.g., Greenberg & Dement, 1994) but current cases discussed are highlighting that both males and females face stress in their occupational life.

Data acquired from the current study highlight the consequences of occupational health stress, which are due to multiple factors that individuals face at their workplace. Occupational health stressors can cause physical, emotional and behavioral health changes that lead to negative job outcomes, such as job dissatisfaction and turnover (see Fig. 1). The themes that were uncovered in the data analysis show similar patterns of occupational health stressors, and the interviews conducted in this study document evidence of health changes that have affected employees and have led some of them with the specific job outcomes mentioned in the conceptual model.

As Figure 1 exhibits, occupational health reasons (stressors) lead to some consequences (e.g., changes in physical, psychological and behavioral health) and result in certain negative job related outcomes. The question derives as to how to reduce such negative job outcomes or convert negative outcomes into a positive job behavior. For this, there needs to be a reversing of the problem (i.e. organizations should develop such a strategy which can bring positive changes in physical, psychological and behavioral responses of employees) that is only possible if the organization is provides a healthier work environment. Organizations should also design stress management techniques to reduce stress of employees. As the basic purpose of this research was to understand what kind of occupational health stressors employee face in their work environment and how their mental, physical, and behavioral health is affecting due to which they are leading towards negative job outcomes.

Past literature has revealed certain stress management techniques, which individuals, as well as organizations, have used to alleviate pressure in job-related circumstances. As a suggestion, it would benefits its employees if current organizations implemented the following:

- The most important stress management technique is the identification of stress, stress recognition and awareness from organizational point of view
means that the organization wants to design strategies to reduce stress for its employees (e.g., Mount, 2002).

- Turnover should be reduced since it can create feelings of dissatisfaction among existing employees (see e.g., Bridger, Day, & Morton, 2013).
- Time management training sessions should be held to meet time pressure demands inside of the organization (Lehto, 1998).
- Employees should be provided with vacations to enjoy recreational activities to overcome the problem of work-life imbalances.
- Employees have flexible working hours at least twice a week in order to maintain a balance between their work and life (De Bloom et al., 2011; Iwasaki, 2006; Miller & McCool, 2003).
- Transparency in policies and procedures of the organization can control many problems (e.g., hypocrisy, blaming others and bullying at workplace), as well as reduce discrimination in different policies (e.g., salary raise, promotion, delegation of authority etc.).
- Workers and managers should have professional attitude at their workplace in order to control misuse of authority as well as injustice to employees.
- Employees should assigned duties and responsibilities according to their skills, capabilities and experience, and workload should also be managed properly through this stress.
- Employees should be involved in decision-making as this can reduce the feelings of isolation in the workplace.
- Employees should give recognition on their performance and performance based rewards should be fairly implemented at the workplace.
- Career development opportunities should also be provided to employees to enhance their professional skills.
- Employees should provide opportunities for physical exercises (e.g., gym, games, etc.) to reduce stress at their workplace (Bridger et al., 2013; Ng & Jeffery, 2003; e.g., Gym).

Individuals should also focus for managing stress in their workplace:

- Employees should identify the stress and problems that they face in their workplace and be able to identify the proper physical responses (e.g., headache, stomach upset, sweaty palms, heart beat or pulse rate etc.).
- Career counseling and coaching should be taken from managers or experienced colleagues.
- Consultation with doctor or psychologist to overcome stress and anxiety is necessary.
- Proper diet and nutrition should be taken to maintain physical and emotional well being.
- Tolerance and ignorance can help to reduce stress more quickly.
- Employees should involve themselves in physical exercises (e.g., yoga, running, bicycling, swimming, and brisk walking).
- Participation in recreational/leisure activities (e.g., musical nights, recreational trips etc.; Iwasaki, 2006; Miller & McCool, 2003).
- Proper rest and relaxation is also important for individual to overcome stress.
Socialization with family, friends, and colleagues are also important stress management techniques.

Performing religious duties is an important stress management technique as it can create feelings of satisfaction and solace.

One of the most important stress management techniques is “always think positive and have strong faith in God.”

**Figure 1:** Occupational health reasons (stressors), consequences (Physical, emotional & Behavioral Health Changes) and negative job outcomes

<table>
<thead>
<tr>
<th>Occupational Health Stressors</th>
<th>Physical, Emotional &amp; Behavioral Health Changes</th>
<th>Job outcomes</th>
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</thead>
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<td>Time pressures</td>
<td>Physical Changes</td>
<td>Job dissatisfaction</td>
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<tr>
<td>Work-life imbalance</td>
<td>Weight gain</td>
<td>Job switching/turnover</td>
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<tr>
<td>Hypocrisy</td>
<td>Back pain problem</td>
<td>Career switching</td>
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<tr>
<td>Over expectations from others</td>
<td>Angina</td>
<td>Country migration</td>
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<tr>
<td>Blaming others</td>
<td>Muscular pain</td>
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<tr>
<td>No recognition at workplace</td>
<td>Stomach problems</td>
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<tr>
<td>Bureaucratic structure</td>
<td>High blood pressure</td>
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<tr>
<td>Lack of professionalism at workplace</td>
<td>Insomnia</td>
<td></td>
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<tr>
<td>Misuse of authority</td>
<td>Physical fatigue</td>
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<tr>
<td>Mismatch of person’s abilities and job demands</td>
<td>Hair loss</td>
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<tr>
<td>Injustice of supervisors at work place</td>
<td>Ulcer</td>
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<tr>
<td>Job insecurity</td>
<td>Emotional/psychological changes</td>
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<tr>
<td>More turnover</td>
<td>Demoralization</td>
<td></td>
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<tr>
<td>Performance based reward problems</td>
<td>Anxiety</td>
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<tr>
<td>Excessive workload</td>
<td>Frustration</td>
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<tr>
<td>Feelings of isolation at work place</td>
<td>Tension</td>
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<tr>
<td>Lack of career development</td>
<td>Feelings of sadness</td>
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<tr>
<td>Lack of autonomy</td>
<td>Behavioral changes</td>
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<td>Bullying at workplace</td>
<td>Aggressive behavior e.g. harshness/shouting on others</td>
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<tr>
<td>Promotion’s discrimination</td>
<td>Isolated behavior</td>
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<td>Salary’s discriminations</td>
<td>Low tolerance</td>
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<td>Discrimination in new hiring</td>
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<tr>
<td>Long working hours</td>
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<tr>
<td>Less socialization</td>
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<tr>
<td>Risky job</td>
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</tbody>
</table>

**Conclusion**

From this study, it is concluded that individuals face stress in their personal and professional lives on a daily basis. There are multiple reasons that can cause stress and such reasons can change our current physical, psychological and behavioral responses, which ultimately results into negative outcomes, in personal lives as well as in job outcomes. Although it is difficult to eliminate stress completely from one’s live, it is possible to control and manage stress. Stressors are constantly visible and we should be aware of those stressors in our professional life, however we should have stress management techniques to reduce stress. It is the responsibility of organizations to design such strategies, which can reduce the
occupational health stress, and, at the same time, it is the responsibility of individuals to manage stress by putting forth their own efforts. This study concludes that

Healthy employees can grow healthy organizations, healthy organizations can grow healthy employees, both healthy organizations and healthy employees can develop successful organizations and successful organizations contribute to successful economy and successful economies can develop successful nations.

The current study covers the most pertinent phenomenon of occupational health stress in the service sector. The findings are shown in the conceptual framework (see Fig 1). This study is unique in nature in that it not only identifies the stressors and its consequences, but also suggests stress management techniques that are important for individuals as well as for organizations. It is the responsibility of organizations to minimize the stress level of their employees in order to gain better organizational productivity, however, this research is limited to only qualitative study and only two service sectors were selected. Future research can be carried out in a quantitative form and other sectors can be covered for collecting responses. In the future, the suggested conceptual framework can be tested through appropriate statistical tests.

References


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