

See discussions, stats, and author profiles for this publication at: <https://www.researchgate.net/publication/312196277>

Job Stress and Employees' Productivity: Case of Azad Kashmir Public Health Sector

Article · January 2013

CITATIONS

42

READS

8,447

4 authors, including:



Muhammad Asif Khan

University of Kotli

99 PUBLICATIONS 939 CITATIONS

SEE PROFILE

Some of the authors of this publication are also working on these related projects:



Institutional Quality and Financial Development: The United States Perspective [View project](#)



Capital Structure [View project](#)

Job Stress and Employees' Productivity: Case of Azad Kashmir Public Health Sector

Syed Mubasher Hussain Naqvi²

Muhammad Asif Khan³

Aftab Qadir Kant⁴

Shabana Nawaz Khan⁵

ABSTRACT

Employees' productivity is adversely fraught by job stress, opened a burning debate in almost every organization while as the health sector is more sensitive in this regards. The study is designed to identify and analyze the causes and effects of job stress on employees' productivity in Public health sector of Muzaffarabad and Poonch divisions of Azad Jammu and Kashmir (AJ&K) to enrich the literature in this vital area. Self-administered structured questionnaire has been distributed among 400 Public health sector employees out of whom 210 responded. The data analyzed through SPSS version 20 and Pearson correlation and Regression revealed that; Lack of financial rewards, Inflexibility in work hours, Personal issues, Low control over the work environment and Bureaucratic management system are negatively correlated with employees' productivity while lack of financial rewards contributed more in creating job stress among the public health sector employees. The AJ&K government and ministry of health required to devise employee oriented policies to magnify the productivity and to mitigate the job stress among the public health sector employees.

Keywords: Job stress, Employees' productivity, Lack of financial rewards, Inflexibility in work hours, Personal issues, Low control over the work environment and Management system (Bureaucratic)

1. INTRODUCTION

Stress is a condition of physical and psychological mental disorder which occurs in a situation of pressure, when resources are unable to fulfill the demand of an individual. Most of time of our lives spent at work, job stress is widely experienced and so pervasive, that it's been found to effect people in every sector. Employees' in health sector spend most of their time at work, that's why they are directly targeted by stress; due to this their productivity at workplace decreases greatly. Now the days, stress is considered as an important factor, which is rapidly increasing the absenteeism rate of employers and employees. This happens more in the public sector, where 50 percent of employers reported stress related absence. The main causes of stress are work overloads, management styles, non-work factors such as relationships with family and workplace associates. In public sector, job security is considered more common cause of stress in recent years. Cost on absence in public sector due to stress is reported more than the cost incurred in the private sector. In public sector cost reported due to stress is 800 pound per employee a year, while in private sector; it is reported 446 pound per employee per year (Miller & Phipps, 2011).

Over a few years, job stress is considered to be a worldwide problem and increasing steadily in the U.S. and other nations where the industry is growing rapidly. Poor salary packages, long working hours, mistreatment of supervisors with employees, are the major causes of creating stress in employees. Job stress produces large number of undesirable effects for both individual and organization. The incidents of hyper tension and heart attacks are the severe problems related to stress. India, Russia, China, Brazil, Turkey and other eastern European countries are the emerging countries in which stress is rapidly growing. Job stress affects not only the employees' but also the organizations in the monetary and non-monetary costs. These costs are used to recover the work and health related injuries. Monetary cost is used to recover the health of employees and lower productivity and absenteeism of employees' is recovered by non-monetary costs.

During the life span of an individual, job period is very important because it is directly linked with the stress. In those organizations where employees are not treated accordingly least satisfaction and high stress level are common observations. Stress is very harmful for human body, it increases blood pressure, sugar, suppression of immune system, decreased digestive system activity and reduced urine output. Stressful employees caught serious

² BBA Honors (Finance), MS Scholar at Faculty of Administrative Sciences, Kotli, UAJK.

³ Mr. Khan is serving as lecturer at Faculty of Commerce since November 2006. He is commerce graduate specialized in finance and accounting and M.Phil in management sciences.

⁴ Assistant Professor, Department of Business Administration University of Azad Jammu & Kashmir.

⁵ M.Phil scholar at Faculty of Administrative Sciences, Kotli, UAJK.

diseases that result in low productivity. In case of health sector, stress and the mental issues are becoming the major areas of study at workplace in almost every organization. The health sector is very sensitive and pivotal segment in economy where employees perform their duties almost 24 hours a day, than under these conditions it is impossible for them to perform their task that results in decrease of productivity.

The study is vital as the healthy, satisfied and stress-less physicians and supporting staff are more focused towards patients concerns who might be the valuable assets for an organization. The employees oriented organizations are no doubt the backbone of an economy upraise the standard of living and the satisfied and productive health sector employees are core of economic stability besides other macro factors. The territory of Kashmir under control of Pakistan is going through restructuring and rehabilitation after devastating earthquake during last quarter of 2005 and health sector of Muzaffarabad and Poonch is among the most destructive areas. Mostly, doctors in AJ&K are not treating their patients properly because they are not given financial rewards in real sense, that create stress in their job, due to this, their personal life is disturbed. Neither the public health sectors employees in both these divisions are highly qualified, which is a disastrous situation for the public health sector. This study is conducted to highlight the major stress factors which are contributing to decreasing their productivity at job. This study is helpful for the public health sector employees' of Muzaffarabad and Poonch division of AJ&K to analyze the stress factors, which are creating stress in them and to improve the health.

1.1 Objectives

- i. To determine the causes of job stress in the public health sector of Muzaffarabad and Poonch division of Azad Jammu & Kashmir (AJ&K).
- ii. To analyze the effects of job stress in the public health sector of Muzaffarabad and Poonch division of Azad Jammu & Kashmir (AJ&K).
- iii. To contribute in academic, economic and social growth and development of public health sector of Muzaffarabad and Poonch division of A Azad Jammu & Kashmir (AJ&K).

2. LITERATURE REVIEW

2.1 Job Stress

Job stress is a phenomenon that every employee or employer faces at job and handles it differently according to own way. It is basically a mismatch between the individual capabilities and organizational demand (Pediwal, 2011; Jayashree, 2010). Job stress is an unpleasant emotional situation that an individual experiences when the requirements of job are not counter balanced with his ability to cope the situation. It is a well-known phenomenon that expresses itself different in different work situations and affects the workers differently (Malek, 2010; Medi bank Private Inc., 2008). An individual experiences dysfunction in organizations expectation and his own needs due to stress. It is now becoming the global issue which is affecting all the countries, all categories of employees and societies (Haider&Supriya, 2007).

The stress begins with the demand and opportunity from environment for a person and ends with the individual's response to that demand and opportunity (Shah, 2003). In under developed countries like, Nigeria due to recession in economy, stress is experienced more in every profession employees. It refers to the response of individual characteristics towards the working conditions and it is shaped by the context with in which work takes place (Oke& Dawson, 2008).

2.2 Causes of Job Stress

In Pakistan, employees experienced stress because of workload, technological problems at work, long working hours, inadequate salary, insufficient time for family and job worries at home (Khattak et al., 2011). Stress is a cause of dissatisfaction among the employees likerole conflicts, work intensification, relationship with colleagues and unfavorable working conditions are the major factors of creating stress (Ismail & Hong, 2011). In health sector, where female faces a stressful situation due to irregular and long working hours, role pressure and work overload, they may become nervous and anxious (Tsauro and Tang, 2012). Inflexible work hours, work over load, risky job and poor coworker relations are the main contributor to job stress, which create dissatisfaction among the employees (Shahid, 2012).

There are several factors which cause stress in employees at job and these factors are job timings, pay, bonus, work load and peer attitude (Manzoor, 2011). Work load, technological problems, higher targets, compensation

and salary, outcomes of decisions, management and peer support behavior, longer time frame are the main factors of causing stress in employees (Badar, 2011). With increase in designation, stress increases and factors of creating stress in employees are feeling undervalued, work home interface, fear of joblessness, traumatic incidents at work and economic instability (Dar et al., 2011).

People spend more part of their lives at job which is a major factor of causing stress in people lives. Stress at job occurs due to clash between the capabilities of employee and demands of job (Bhatti et al., 2011). High level of stressors like heavy work load and uncertainty about supervisor's expectations are associated with physical symptoms. Stress also gets caused when employee does not fulfill the demand of job and supervisor (Rehman et al., 2010). Excessive work load and conflicting expectations are the good examples of working conditions. 40 percent workers reported that their job is extremely stressful. In U.S., 80 percent of American workers feel stress on job (Schnall, 2011).

2.3 Productivity

Productivity refers to the real output per unit of labor. It is a powerful driver of international capital flows. Productivity levels seem to be the highest in United States as compared to the euro area, because of higher employment rates in U.S. (Skoczylas&Tissot, 2005). Meneze (2006) defined productivity as the employee's ability to produce work or goods and services according to the expected standards set by the employers, or beyond the expected standards.

Productivity is calculated by comparing total amount of health care output to the total amount of input used to produce this output. Output can be measured through primary care, diagnostic facilities, outpatient, accident and emergency departments, volume of activity and mental health and community care settings. Input can be measured through labor, intermediate goods & services and capital (Bojke et al., 2012).

2.4 Effects of Job Stress on Employees' Productivity

Stress puts drastic effects on employees. Employees in stress cannot meet the expectations of their organization, because of facing physical, psychological and organizational burnouts (Khattak et al., 2011). Employees in service organization are subjected to high degree of work related stress, which is the major reason for employees' poor performance at job (Ismail & Hong, 2011). Job stress affects negatively on the female employees well-being which creates dissatisfaction and negative emotions towards work and ultimately their productivity decreases (Tsaur& Tang, 2012). Most of the employees in organizations feel that their job is stressful, that in return decreases their performance (Shahid, 2012).

The condition of "high demand and low control" is highly associated with cardiovascular and heart problems, anxiety, demoralization and depression, use of drug (Alcohol) and susceptibility to a wide range of infectious diseases. The condition of "high effort and low control" is also associated with high rate of cardiovascular, anxiety, depression and conflict related problems. Where both these conditions are present, high incidents of back pain and receptive strain injuries are occurred. Collectively both these conditions stifle the productivity of employees (Barbara et al., 2009). Smoking is the result of stress. Mostly, people do smoke to reduce the stress. Tobacco smoke is associated with new onset asthma in children (Shankardass, 2009).

Employees having no control over their work, lack of financial rewards, unsupportive management system face serious physical problems, such as heart disease, increase in blood pressure and headaches. Through this employee's commitment towards work decreases (Malik, 2011). At job, stress affects the physical, psychological and financial balance of the employees. In result of stress, employees are absent from organization and loose working hours (Pediwal, 2011). Stress increases the employee turnover from job, which influences the employees as well as organizational productivity (Shehzad et al., 2011).

Stress directly affects the employees' productivity and both of them are mutually related to each other, without stress there is a death of human being (Salami et al., 2010). Role ambiguity, work relationships, job security, lack of job autonomy, work home interface, compensation and benefits, lack of management support are the key sources of creating job stress. Due to these sources of stress, employee engagement to work decreases and ultimately it negatively affects the productivity of employees (Coetzee and Devilliers, 2010). It is estimated that 40 to 60 percent of all employees rate their jobs as being stress and having drastic impact on their family balance and health. More than 70 percent of U.S workers think that there is no healthy link between their family lives and

work, and more than 50 percent women in U.S have chosen to stop out from professional careers after large investment in formal education and training (Nowack, 2010).

Stress has a considerable importance for the organizational concern, because it has a direct effect on the employee's health and their performance (Bytyqi et al., 2010). Due to globalization and high competition among organizations, employees perform their duties beyond the routine working hours. Such changes in the nature of job increase the job stress, which affect the workers physical and mental health. These effects of job stress are not only destructive to the individual employees, but also for the organization (Salleh, 2008). It is the most important issue in health, because it has an adverse or negative effect on the safety and health of personnel (Conway et al., 2008).

Stress in employees' is becoming a serious issue in hospitality industry. It affects both employees and employers alike and declines their productivity and job performance (Neill & Davis, 2009). High level stress can cause nervousness, tension, strain, anxiety, depression, cardiovascular diseases, musculoskeletal disorders and gastrointestinal disorders (Medi bank Private Inc., 2008; Ghaleb and Thuria, 2008). It is having the undesirable effects on the organizational performance, and it is to be understood in the perspective of employees working in these organizations that costs regarding the stress are very high (Dhar&Bhagat, 2008).

Stress influences the people both in positive and negative way. At initial stage, it influences positively by motivating employees, but if it is consistent for long time it influences the people in negative way through increasing frustration, anxiety and tardiness (Jing, 2008). In the organization, if stress is not ignored then it destroys the profitability of the organization gradually (Ongori and Agolla, 2008). At job female employees are affected more than the male employees through stress. With increase in age, job stress also increases (Lambert et al., 2007). Hyper stress is found to be responsible for physical and psycho- physiological disorders, which leads to poor performance of an employee (Shah, 2003).

3. RESEARCH METHODOLOGY

The empirical literature in above section has determined the relationship between the factors causing job stress and their effects on employees' productivity and this has helped in designing a major hypothesis and five sub hypotheses to illustrate the relationship between job stress and employees' productivity and factors causing job stress. These hypotheses are discussed below:

3.1 Hypothetical Relationship between Job Stress Factors and Employees' Productivity

The dependent variable is employee productivity, which is influenced by the five independent variables (1) Lack of financial rewards, (2) Inflexibility in work hours, (3) Personal issues, (4) Low control over the work environment, (5) Management system (bureaucratic).

3.1.1 H1a: "There is a Negative Relationship between the Lack of Financial Rewards and Employees' Productivity"

Financial rewards are the incentives given by the government to the employees on their performance. The less the financial rewards given to the employees', the greater is the probability of stress in their job. When financial rewards are not according to their services, then result is ultimately decreased in their productivity. Because whenever they have no satisfaction from job, then he will try to avoid his responsibility (Khattak et al., 2011; Manzoor, 2011; Badar, 2011; Bhatti et al., 2011; Dar et al., 2011; Leontaridi and Ward, 2002; Subbulaxmi, 2002).

3.1.2 H1b: "An Increase in Inflexibility in Work Hours will Negatively Affect the Employees' Productivity"

Inflexibility in work hours distort the physical and mental health of an individual which negatively effects the employees' productivity (Khattak et al., 2011; Tsaur and Tang, 2012; Shahid, 2012; Manzoor, 2011; Dar et al., 2011; Leontaridi and Ward, 2002; Whiting et al., 2011).

3.1.3 H1c: "Personal Issues and Employees' Productivity are Negatively Associated with each other"

Problems in individuals life mentally disturb them which negatively effects the productivity (Shahid, 2012; Badar, 2011; Leontaridi and Ward, 2002; Ingram and Pilla, 2007; Hizam et al., 2011; Coetzee and Devilliers, 2010).

3.1.4 H1d: "Low Control over the Work Environment will Negatively Affect the Employees' Productivity"

Low control over the work environment affects negatively on the employees productivity. It may come due to high job demand and low job control. Both of these conditions of job are inversely related to the employees' productivity, because under these conditions it is difficult for the employees' to do work properly in effective and efficient way (Dar et al., 2011; Leka et al., 2003; Virtanen et al., 2007; Leontaridi and Ward, 2002; Greener, 2010; Fitzgibbon et al., 2006; Padiwal, 2011; Jayashree, 2010).

3.1.5 H1e: "There is a Negative Relationship between the Management System (Bureaucratic) and Employees' Productivity"

If the system in which management works is not good, then it is difficult for the organization to survive. When management doesn't support the employees, then employees are reluctant to work here, due to their productivity decreases (Dar et al., 2011; Graveling, 2008; Miller and Phipps, 2011; Bahrami, 2010; Greener, 2010; Ingram and Pilla, 2007).

3.2 Proposed Research Model

Figure 1 portrays the relationship of variables considered in the study whereas the independent variable job stress is measured through lack of financial rewards, inflexibility in work hours, personal issues, low control over the work environment and bureaucratic management system and productivity is dependent variable.

3.3 Population and Sampling

The target population of this study is the public health sector employees' of Muzaffarabad and Poonch divisions of AJ&K. Primary data is collected from doctors (MO, GC, CDO and CMO), nurses, JMT, vaccinators, HT and mid wives serving at CMH, AIMS, DHQ, RHC, BHU, THQ and CD through structured questionnaire from sample of 400 employees chosen purposively.

3.4 Data Description and Statistics

The structured questionnaires have served as an instrument to collect primary data from target population that has been analyzed through descriptive (mean & standard deviation) and inferential statistics (Pearson Correlation & Linear Regression) with the help of SPSS (statistical package for social sciences) version 20. The questions related to independent and dependent variables are sourced from the hospital consultants, job stress and satisfaction questionnaire, which is established by the cancer research UK London psychosocial group in 2008. The questions related to independent and dependent variables are as follows:

4. EMPIRICAL RESULTS AND DISCUSSION

4.1 Reliability Analysis

Reliability analysis shows the consistency among the number of items constructed to collect the actual results. The above table indicates the number of items of job stress and employees' productivity. The number of items of job stress is 33 and employees' productivity includes 5 numbers of items. The total number of items is 38. The cronbach alpha of job stress number of items is 0.868, which indicates the high level of consistency among them, while the cronbach alpha of employees' productivity is 0.457, which means the consistency among the employees' productivity no. of items is low. The reason of lowering the cronbach alpha employees' productivity items is the fewer no. of items. The overall cronbach alpha is 0.880, which indicates the job stress and employees' productivity no. of items are highly consistent with each other.

4.2 Frequency Distribution of Respondents

Total 400 structured questionnaires were distributed out of which 210 have responded that reveals a turnout ratio of 53 percent which is satisfactory to generalize the results. This table indicates the total number of respondents who gave the responses of distributed questionnaires. The total 210 responses come from the respondents, out of which 149 were male and 61 were female. The percentage of male respondents was 71 percent and 29 percent for female respondents.

Figure 2 demonstrates graphical representation of male and female respondents in the study. The responses from female respondents which are 61 of the total sample, and the responses from male respondents which are 149 of the total sample.

4.3 Descriptive Statistics

Table 3 reveals the major elements of predicting job stress are lack of financial rewards, inflexibility in work hours, personal issues, low control over the work environment and management system. N denotes the total no.

of respondents, which are 210. The minimum values of responses lie between 1.40 to 2.78, and maximum values of responses lie between the 5.00 to 10.88. The means of lack of financial rewards, inflexibility in work hours, personal issues, low control over the work environment and management system are 3.9643, 3.6819, 3.7601, 3.8939 and 4.0296 respectively. These results indicate that maximum no. of respondents considered that these elements contributing in creating job stress. Majority of respondents considered management system is the major contributor of creating job stress, after which lack of financial rewards, low control over the work environment, personal issues and inflexibility in work hours contributing in creating job stress. According to the respondent's inflexibility in work hours contributing least in creating job stress than other factors, whose value is 3.7601. These results also indicate the deviation or dispersion from the stated mean with total sample response. The values of deviation or dispersion of lack of financial rewards, inflexibility in work hours, personal issues, low control over the work environment and management system are 0.66610, 1.02100, 0.75594, 0.60513 and 0.54298 respectively. These results indicate inflexibility in work hours deviating more than the rest of remaining variables from the stated means, which means that other factors of job stress contributing more to create stress on job as compared to the inflexibility in work hours. The overall mean of job stress is 3.8660, which is acceptable average rate of response. The average mean of employees' productivity is 3.9410, which shows that employees' productivity is decreased when they feel stress at job. The deviation of job stress from stated mean is 0.57743 and employees' productivity deviated from mean with value 0.59659. These values of dispersion from the stated means are acceptable, because these values are closely related to the stated means and indicate the significant relationship between the job stress and employees' productivity.

4.4 Correlation Analysis

The table 4 indicates that the dependent employees' productivity is correlated with the job stress related independent variables like, lack of financial rewards, inflexibility in work hours, personal issues, low control over the work environment and management system. The results depict that the variables contributing to overall job stress are significantly negatively correlated with the employees' productivity. Due to lack of financial rewards job stress causes (-.793), inflexibility in work hours (-.843), personal issues (-.715), low control over the work environment (-.827), and management system (-.840) with significance level of 0.01 respectively using two tailed test. The results expressed that all the contributors are negatively correlated with the job stress. These contributors of job stress also have negative correlation with the employees' productivity. Lack of financial rewards related negatively with the employees' productivity (-.582), inflexibility in work hours (-.437), personal issues (-.416), low control over the work environment (-.565) and management system (-.511). The overall job stress effected employees' productivity (-.612). These results supported the study hypothesis that job stress is negatively associated with the employees' productivity and an increase in job stress will decrease the employees' productivity. The lack of financial rewards, low control over the work environment and management system are highly negatively correlated with the employees' productivity, while inflexibility in work hours and personal issues contributing least to effect the employees' productivity. It is to be noted that the survey results depict that stress is caused by all these contributors which in turn decrease the employees' productivity, and these results are concluded on the basis of questionnaire, which is major source of collecting primary data regarding the contributors of creating job stress and effecting employees' productivity.

4.5 Regression Analysis

The table 5 depicts the variations in dependent variable due to independent variable. The value of R square expresses the percentage effect of each stress dimension on employees' productivity. Lack of financial rewards 33.8 percent; inflexibility in work hours 19.1 percent; personal issues 17.3 percent; low control over the work environment has 31.9 percent; management system 26.1 percent and job stress have 37.5 percent effect on the employees' productivity respectively.

Table 6 demonstrates the significant overall strength and correctness of the model. The value of F should be more than 5 percent. In above model the value of F is 106.338 and 124.740, which indicates the high strength between job stress and lack of financial rewards towards employees' productivity. Significant strength of inflexibility in work hours; personal issues; low control over the work environment and management system has been observed with 49.235; 3.568; 97.316 and 73.471 F values respectively refer to employees' productivity.

The table 7 portrays the variation in dependent variable due to each proxy of independent variable. Lack of financial rewards causes -.305 or 30.5 percent negative variation in employees' productivity and the H1a is accepted due to significance of t-value which states that "There is a negative relationship between the lack of financial rewards and employees' productivity". Khattak et al., 2011; Manzoor, 2011; Badar, 2011; Bhatti et al., 2011 and Dar et al., 2011 indicated in their researches that lack of financial rewards has a negative effect on

employees' productivity, which support the results of this study. Inflexibility in work hour's causes -.121 or 12.1 percent negative variation in employees' productivity and the t-value is also significant. We accepted H1b that "An increase in inflexibility in work hours will negatively affect the employees' productivity" that is consistent with Tsaur and Tang, 2012; Shahid, 2012 and Manzoor, 2011 those inflexible working hours are negatively associated with the employees' productivity, which is supporting the validity of these results. The personal issues (-.102) negatively varied employees' productivity and H1c is accepted which states that "Personal issues and Employees' productivity are negatively associated with each other". Leontaridi and Ward, 2002; Ingram and Pilla, 2007 and Hizam et al., 2011 supported the results of this study, which indicated the negative relationship between job stress and employees' productivity. The model indicates that low control over the work environment causes -.231 or 23.1 percent negative variation in employees' productivity and the t-value is also significant. So we accept H1d, which states that "Low control over the work environment will negatively affect the employees' productivity". The negative link between job stress and employees' productivity is also supported by Greener, 2010; Fitzgibbon et al., 2006; Pediwal, 2011; Jayashree, 2010 in their studies. The management system causes 11.1 percent negative variation in employees' productivity and we accepted H1e, which states that "There is a negative relationship between the management system (bureaucratic) and employees' productivity". Miller and Phipps, 2011; Bahrami, 2010; Greener, 2010; Ingram and Pilla, 2007; indicated the negative relationship between job stress and management system (Bureaucratic), which is supporting the validity of this study. On the basis of beta coefficient the model indicates that job stress causes (-.483) negative variation in employees' productivity and H1 is accepted that "An increase in job stress will decrease the employees' productivity". Imtiaz and Ahmad, 2009 and Meneze, 2006, investigate in their research that job stress has negatively associated with the employees' productivity, and decrease the productivity of employees'. These researches supported my study and show the validity of this research.

5. FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Findings

The major findings of the study are:

- i. It was found that majority of employees' in public health sector of Muzaffarabad and Poonch divisions of AJ&K felt high level of job stress in the working environment. The main reasons of creating stress in them are the lack of financial resources, uncertainty about future funding, feeling unsecured at job, lack of equipment and the unfair attitude of management towards them.
- ii. The majority of employees felt that in public health sector of Muzaffarabad and Poonch divisions of AJ&K, there is an inappropriate reward system. The financial benefits provided to the employees' are not enough as they provided their services. Employees are also uncertain about the future funds and benefits. Most of the employees provided their services without pay for many months, which is major cause of creating stress in public health sector employees.
- iii. Employees also felt that there is no proper timing of job; they can be called at any time for work. They found their job very tough to be performed, especially when they have very limited time for rest. This restlessness creates stress in them, as well as, effect on their health badly. The minority of employees indicated that job stress affect their productivity.
- iv. There seem to be an unsupportive working environment in the public health sector of Muzaffarabad and Poonch divisions of AJ&K. The minority of employees responded that they are unhappy at job to each other, and they are not responsible for the welfare of other staff members. But the personal issues either at job or at home create negative effect on the productivity of employees. In case of new trainee or staff member, old employees felt uneasy to work, which also create stress in these employees.
- v. The majority of employees' indicated that they have low control over their work environment. The reason behind is that on public health sector government is not focusing and neither government has enough resources to provide the updated technology to the public health sector as well as the latest equipment to operate the patients. In some institutes of public health, all the updated facilities are available, but these institutes have limited or non-technical staff to utilize the updated facilities, like, equipment and machines.
- vi. It is also found that in Public health sector of both these divisions no research practices were conducted, neither any activity regarding research was conducted, which enhanced the employees' skills at work, and helped them out to perform their duties smoothly.

- vii. Management system of public health sector is also unsupportive. The majority of employees' responded that management system is the major contributor of creating job stress in them. Because the management did not involve them in decision making. The decisions are implemented forcefully either they are acceptable by the employees or not. It is also found that the most of the employees are recruited on the political basis not on the merit. Employees felt unsecured themselves on the job, because due to lack of financial resources and to cover the space of work, most of the employees are recruited on contract basis. Due to unsecured future employees felt a lot of job stress and they could do their productivity decreased.
- viii. Employees become frustrated to perform different tasks at job. Multi task responsibilities are difficult for them to manage, and when the time is too short. In this way, they could not perform the whole work through relaxed mind, and become stressed.
- ix. The productivity of the employees in the public health sector of Muzaffarabad and Poonch is in majority decreased by the lack of financial rewards, low control over the work environment and management system. The minority of the employees indicated that inflexibility in work hours and personal issues were contributed less as compared to other variables to decrease the productivity of employees'. According to the majority of respondents, lack of financial rewards contributed more to create stress and minority of respondents indicated inflexibility in work hours create low stress as compared to the rest of the variables.
- x. It was found in the results that stress related factors are negatively associated with the employees' productivity with different intensities. All these negative stressed factors have causal relationship with the job stress. The research indicated as increased in these contributors happened job stress was increased, which affected the employees' physically, behaviorally and psychologically as well. In turn, with increased job stress, employees' productivity decreased.

5.2 Conclusion

On the basis of empirical findings it is concluded that job stress is a real challenge for employees' who are working in the public health sector. It is very important that working environment is being continuously monitored for stress related factors. Further, it is not only important to monitor the factors, but to create a healthy environment in which employees' work in efficient way. For this purpose, the study is conducted to monitor the effects of job stress on employees' productivity in public health sector of Muzaffarabad and Poonch division of AJ&K. The variables are drawn through the literature which causes the job stress and affects the employees' productivity. The variables of causing stress at job was lack of financial rewards, inflexibility in work hours, personal issues, low control over the work environment and management system. The results indicated that stress related negative factors have negative effect on job stress and decreased the employees' productivity. Pearson correlation and regression were used to measure the effects of job stress on employees' productivity.

5.3 Recommendations

The study offers following recommendations to the policy makers and management of public health sector of the Muzaffarabad and Poonch divisions of AJ&K to retain and keep the employees productive and motivated:

- i. An effective monitoring system is required to monitor the activities of employees' at work in the public health sector of the Muzaffarabad and Poonch divisions of the AJ&K.
- ii. The remedial measures need to be taken by management to minimize the effects of job stress on permanent basis. For this purpose, management must conduct the research programs to build the managerial and technical skills of employees.
- iii. The managers and supervisors should give proper attention to the employees and create an amiable environment that may urge them to be responsible and productive.
- iv. The management in the public health sector of Muzaffarabad and Poonch divisions of AJ&K should conduct the need assessment program to assess the needs of their employees'.
- v. There should be clear recruitment criteria that may be strictly followed to have potential employees rather than fatigue and backed up politically.
- vi. The ministry of health should ensure job security plan, which can relieve the employees' from the future insecurity about the job.

- vii. There should be a proper reward system in the public health of Muzaffarabad and Poonch divisions of AJ&K as in the other private health sectors, which would motivate the employees' to do work in an efficient way.
- viii. The timings of the work should be flexible and proper in which employees do their best.
- ix. The management must play the role to resolve the conflicts among employees in working environment, and ensure them to maintain a friendly environment at job. The rules and regulations regarding the discipline must be cleared.
- x. The government must provide all the facilities to the employees that they do work properly with no hesitation and facilitate all the needs of employees.
- xi. There must be agreed contract between the management and employees that they will be settled on permanent basis in future, which is helpful for them to control over their jobs and working environment.
- xii. The management system of the public health sector of Muzaffarabad and Poonch divisions of AJ&K must be established on the basis of smooth functioning, which ensure the employees' that all the benefits will be provided to them and management will help them out in every situation.
- xiii. The public health sector of Muzaffarabad and Poonch divisions of AJ&K must invest in the stress management strategy to minimize the effects of job on employees' productivity and will help to increase productivity.

5.4 Future Research

This study is specifically related to the public health sector of the Muzaffarabad and Poonch divisions of AJ&K. For future research study suggests that this research is expanded to the all divisions of AJ&K. Furthermore, researchers will prolong this study to the other sectors like, education, tourism, business etc., to check the causes and effects of job stress on employees' productivity. Some of the variables of job stress are discussed in this study, but the study suggests to other researchers to include more job related stress factors in AJ&K, like work overload, role conflict, gender discrimination, demand pressure and many more to make this research more comprehensive.

REFERENCES

- Adler, N., & Mathews, K. 1994. Health psychology: Why do some people get sick and some stay well?. Annual Review Incorporation., 229-259.
- Badar, M. R. 2011. Factors causing stress and impact on job performance: A case study of banks of Bahawalpur, Pakistan. European Journal of Business and Management., 3(12): 9-17.
- Bahrani, S. 2010. Influences of culture and social class on perception of job stress in emerging economies. International Review of Business Research Papers., 6(2): 52-67.
- Banking services personal of Taiwan as an example. Journal of money, Investment and banking. European Journal of Publishing Incorporation., 16-26.
- Bhatti, N. et al. 2011. Empirical analysis of job stress on job satisfaction among university teachers in Pakistan. International Business Journal, 4(3): 264-270.
- Bickford, M. 2005. Stress in the work place: A general overview of the causes, the effects and the solutions., 1-44.
- Blaney, S. et al. 2002. A discussion paper on work place health. The Canadian Council on Integrated Health care., 1-40.
- Bojke, C. et al. 2012. Productivity of the English national health service 2003-4 to 2009-10. CHE Research Paper 76, Centre for Health Economics., 1-45.
- Bytyqi, F., Reshani, V., & Hasani, V. (2010). Work stress, job satisfaction and organizational commitment among public employees before privatization. European Journal of Social Sciences, 18(1), 156-162.
- Coetzee, M. & Devillier, M. 2010. Sources of job stress, work engagement and career orientations of employees in a South African financial institution. South African Business Review., 14(1): 27-57.
- Conway, et al. 2008. The relationships among employees, job stress, job satisfaction, and the organizational performance of Hamadan urban health centre. International Business Research Paper., 963.
- D. Salami. 2010. Impact of job stress on manager's performance. European Journal of Sciences., 45(2): 249-260.
- Dar, L. et al. 2011. Impact of job stress on employees job performance in business sector of Pakistan. International Research Journal. Global Journal Incorporation. USA., 11(6): 1-4.
- Dhar, R. L. & Bhagat, M. 2008. Job stress, coping process and intentions to leave. Delhi Business Review., 9(1): 41-54.
- Fitzgibbon, S. H. et al. 2006. Work stress among nurses in Ontario. D. Paper. Industrial Relations Centres., 1-30.
- Ghaleb & Thuria. 2008. Physicians suffer from higher level of stress. Available at: <http://www.yobserver.com/sports-health-and-lifestyle/10014240.html=comments=comments>. May 13, 2012, 3:07:40 PM.
- Greener, T. 2010. Managing employee's stress: Understanding organizations-what else do managers do. Ventus Publications, APS-ISBN 978-87-7681-562-2., 41-51.
- Haider, Y. & Supriya, M. V. 2007. Career management: A view through stress window. International Review of Business Research Papers., 3(5): 182-192.

- Hizam, S. M. et al. 2011. Stress at the work place and productivity: A pilot study on the faculty administrators in a Malaysian research university. Presented at: 2nd International Conference on Business and Economic Research., 2286-2303.
- Imtiaz S. & Ahmad S. 2009. Impact of stress on employee productivity, Performance and turnover: An important managerial issue. International Business Research Paper., 5: 468-477.
- Ingram, J. S. &Pilla, S. D. 2007. Stress in the work place. Research Report. ESIS Incorporation., 1-24.
- Ismail, M. I. & Hong, T. T. 2011. Identifying work related stress among employees in the Malaysian financial sector. Western Journal of Management., 3(2): 229-243.
- Jayashree, R. 2010. Stress management with special reference to public sector bank employees in Chennai. International Journal of Enterprise and Innovation Management Studies., 1(3): 34-39.
- Jing, L. 2008. Faculty's job stress and performance in the under graduate education assessment in China: A mixed method study. Academic Journal of Educational Research and Review., 3(9): 294-300.
- Khattak, et al. 2011. Occupational stress and burnouts in Pakistan's banking sector, African Journal of Business Management., 5(3): 810-817.
- Lambert, E. G. et al. 2007. The job is killing me: The impact of job characteristics on correctional staff job stress. Journal of Applied Psychology., 3(2): 117-142.
- Lee, M. S. M. 2009. Relationship between mental health and job satisfaction among employee's in a medical centre department of laboratory medicine. Elsevier and Formosan Medicine Association., 108(2): 146-154.
- Leka, S. et al. 2003. Work organizations and stress. Protecting Workers Health Series., 3: 2-4.
- Leontaridi, M. R. & Ward, E. M. 2002. Work related stress, Quitting intentions and absenteeism. IZA Discussion Paper., 493: 2.
- Lime, L. 2011. Biosciences. Presented at: Hertz fore shire university U.K. Available online at: <http://www.herts.com.ac.uk>. Accessed on: April 11, 2012. 2:02 PM.
- Malek, M. H. B. A. 2010. The impact of job stress on job satisfaction among university staff: Case study at Jabatan Pembangunan. University of Sains Malaysia Palau Pinang., 1-89.
- Malik, N. 2011. A study on occupational stress experienced by private and public banks employees in Queta city. African Journal of Business Management., 5 (8): 3063-3070.
- Manzoor, M. U. et al. 2011. A study of job stress and job satisfaction among universities faculty in Lahore, Pakistan. International Research Journal. Global Journal Incorporation, USA., 11(9): 12-16.
- Medi bank private Inc. 2008. The cost of work place stress in Australia., 1-11.
- Meneze, M. N. M. 2006. The impact of stress on productivity of employees at the education training and development practices: Sector education and training authority. Presented at: University of Pretoria., 1-140.
- Miller, J. & Phipps, G. 2011. Absence management. Absent management survey. 1-52.
- Mimura, C. & Griffith. 2003. The effectiveness of current place approaches to work place stress management in the nursing profession: An evidence based literature review. Occupational and environmental medicine., 60: 10-15.
- Neill, J. W. & Davis, K. 2009. Differences in work and family stress experienced by managers and hourly employees in the hotel industry. Presented at: International CHRIE Conference-Refereed Track., 30: 1-8.

Newman, W. L. 1998. Social Research Methods: Qualitative and quantitative approaches. 3rd Edition. Pearson Education Incorporation., USA.

Nowack, K. 2010. Employee engagement, Job satisfaction, Retention and stress. Envisialearning., 1-6.

Oke, A. & Dawson, P. 2008. Contextualizing work place stress: The experience of bank employees in Nigeria, Australian and Newzealand academy of management. Presented at: 22nd annual conference, Auckland, Newzealand., 1-16.

Ongori, H. & Agolla, E. J. 2008. Occupational stress in organizations and its effects on organizational performance. Journal of Management research., 8(3): 123-135.

Pediwal, G. L. 2011. Excessive stress and its impact on employee behavior. Journal of Global Economy., 1(1): 13-40.

PTPL, Gomez. 2006. Workers' stress and its impact on productivity: A case study of a manufacturing company in Srilanka. ICBM., Presented at: University of Sri Jayawardnepura, Srilanka.

R. A. Graveling, et al. 2008. A review of work place interventions that promote mental well being in the work place. Draft Report. World Health Organization Collaborating Centre for Occupational Health., 1-232.

Rahim, S. H. 2010. Emotional intelligence and stress: An analytical study of Pakistan banks. International Journal of Trade, Economics and Finance., 1(2): 194-199.

Rehman, S. et al. 2010. Stress in banker's life: Demands-Control model as predictors of employees activity participation. African Journal of Business Management., 4(9): 1679-1690.

Salleh, A. L. 2008. How detrimental is job stress? A case study of executives in the Malaysian furniture industry. International Review of Business Research Papers., 4(5): 64-73.

Schnall, L. P. 2011. Work and health- Impact on productivity. 1-75.

Sekaran, U. 2010. Research methods for business: A skill building approach. 4th Edition. John Wiley & Sons., U.K. 5.

Shah, F. A. 2003. Role stress in the Indian industry: A study of banking organizations. Indian Journal of Industrial Relations, Shriram Centre for Industrial Relations and Human Resources. 38(3): 281-296.

Shah, S. S. H. et al. 2012. Impact of stress on employee's performance: A Study on teachers of private colleges of Rawalpindi. Asian Journal of Business Management. Maxwell Scientific Organization., 4(2): 101-104.

Shahid, M. N. et al. 2012. Work stress and employee performance in banking sector evidence from district Faisalabad Pakistan. Asian Journal of Business and Management Sciences., 1(7): 38-48.

Shankardass, et al. 2009. Parental stress the effect of traffic related air pollution on childhood asthma incidence. PNAS., 106(30): 12406-12411.

Shehzad, K. et al. 2011. Work life policies and job stress as determinants of turn over intentions of customer service representatives in Pakistan. European Journal of Social Sciences., 19(3): 403-411.

Skoczylas, L. & Tissot, B. 2005. Revisiting recent productivity developments across OECD countries. BIS Working Papers., 182: 1-55.

Subbulaxmi, S. 2002. Productivity and stress. Lions Aravind Institute of Community Ophthalmology Madurai, India., 2(3): 26-28.

Virtanen, M. et al. 2007. Job strain and psychological distress: Influence on sickness Absence among Finnish employees. American Journal of Preventive Medicine. Elsevier Incorporation., 33(2): 182-187.

Visches, C. J. 2007. The effect of the physical environment on job performance towards: A theoretical model of work space stress. Wiley International Sciences., 175-184.

Whiting, A. et al. 2011. Investigating the immediate and long term effects of job stressors on frontline service employees. International Journal of Marketing Research. 319-331.

ANNEXURES

Table 1: Reliability analysis of job stress and employees' productivity

Variables	No. of items	Cronbach Alpha
Job Stress	33	0.868
Employees' Productivity	5	0.457
Overall	38	0.880

Source: Researcher's calculations

Table 2: Frequency and percentage of respondents

	Frequency	Percent	Cumulative Percent
Male	149	71.0	71.0
Female	61	29.0	100.0
Total	210	100.0	

Source: Researcher's calculations on primary data

Table 3: Descriptive statistics of job related stress factors, job stress and employees' productivity

	N	Minimum	Maximum	Mean	Std. Deviation
Lack of Financial Rewards	210	2.50	5.00	3.9643	.66610
Inflexibility in Work Hours	210	1.40	5.00	3.6819	1.02100
Personal Issues	210	2.13	10.88	3.7601	.75594
Low Control over Work Environment	210	2.29	5.00	3.8939	.60513
Management System	210	2.78	5.00	4.0296	.54298
Job Stress	210	2.73	5.85	3.8660	.57743
Valid N (list wise)	210				

Source: Researcher's calculations

Table 4 Correlation between Job Related Stress Factors, Job Stress and Employees' Productivity

		Lack of Financial Rewards	Inflexibility in Work Hours	Personal Issues	Low Control over Work Environment	Management System	Job Stress	Employees' Productivity
Lack of Financial Rewards	Pearson Correlation	1						
	Sig. (2-tailed)							
	N	210						
Inflexibility in Work Hours	Pearson Correlation	-.539**	1					
	Sig. (2-tailed)	0						
	N	210	210					
Personal Issues	Pearson Correlation	-.440**	-.422**	1				
	Sig. (2-tailed)	0	0					
	N	210	210	210				
Low Control over Work Environment	Pearson Correlation	-.663**	-.611**	-.497**	1			
	Sig. (2-tailed)	0	0	0				
	N	210	210	210	210			
Management System	Pearson Correlation	-.627**	-.675**	-.525**	-.628**	1		
	Sig. (2-tailed)	0	0	0	0			
	N	210	210	210	210	210		
Job Stress	Pearson Correlation	-.793**	-.843**	-.715**	-.827**	-.840**	1	
	Sig. (2-tailed)	0	0	0	0	0		
	N	210	210	210	210	210	210	
Employees' Productivity	Pearson Correlation	-.582**	-.437**	-.416**	-.565**	-.511**	-.612**	1
	Sig. (2-tailed)	0	0	0	0	0	0	
	N	210	210	210	210	210	210	210

** Correlation is significant at the 0.01 level (2-tailed).

Source: Researcher's calculation

Table 5: Effect of Stress Variables on Employees' Productivity (R-square)

Stress Dimension	R	R Square	Adjusted R Square	Std. Error of the Estimate
Lack of financial rewards	-.582 ^a	.338	.335	.48647
Inflexibility in work hours	-.437 ^a	.191	.188	.53776
Personal issues	-.416 ^a	.173	.169	.54378
Low control over the work environment	-.565 ^a	.319	.315	.49360
Management system (bureaucratic)	-.511 ^a	.261	.257	.51408
Job stress	-.612 ^a	.375	.372	.47282

a. Predictors: (Constant), Lack of Financial Rewards, Inflexibility in Work Hours, Personal Issues, Low Control over Work Environment, Management System(Bureaucratic) and Job Stress respectively.

b. Source: Researcher's calculations (result of spss ver. 20)

Table 6 Strength Between Stress variables and Employees' Productivity.

Lack of financial rewards					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	25.165	1	25.165	106.338	.000 ^b
Residual	49.223	208	.237		
Total	74.388	209			
Inflexibility in work hours					
Regression	14.238	1	14.238	49.235	.000 ^b
Residual	60.150	208	.289		
Total	74.388	209			
Personal issues					
Regression	12.883	1	12.883	43.568	.000 ^b
Residual	61.505	208	.296		
Total	74.388	209			
Low control over the work environment					
Regression	23.710	1	23.710	97.316	.000 ^b
Residual	50.677	208	.244		
Total	74.388	209			
Management system (bureaucratic)					
Regression	19.417	1	19.417	73.471	.000 ^b
Residual	54.971	208	.264		
Total	74.388	209			
Job stress					
Regression	27.887	1	27.887	124.740	.000 ^b
Residual	46.501	208	.224		
Total	74.388	209			

a. Dependent Variable: Employees' Productivity

b. Predictors: (Constant), lack of financial rewards, Inflexibility in Work Hours, Personal Issues, Low Control over Work Environment, Management System(Bureaucratic) and Job Stress respectively

c. Source: Researcher's calculations (result of spss ver. 20)

Table 7: Coefficient of Stress Variables and Employees' Productivity

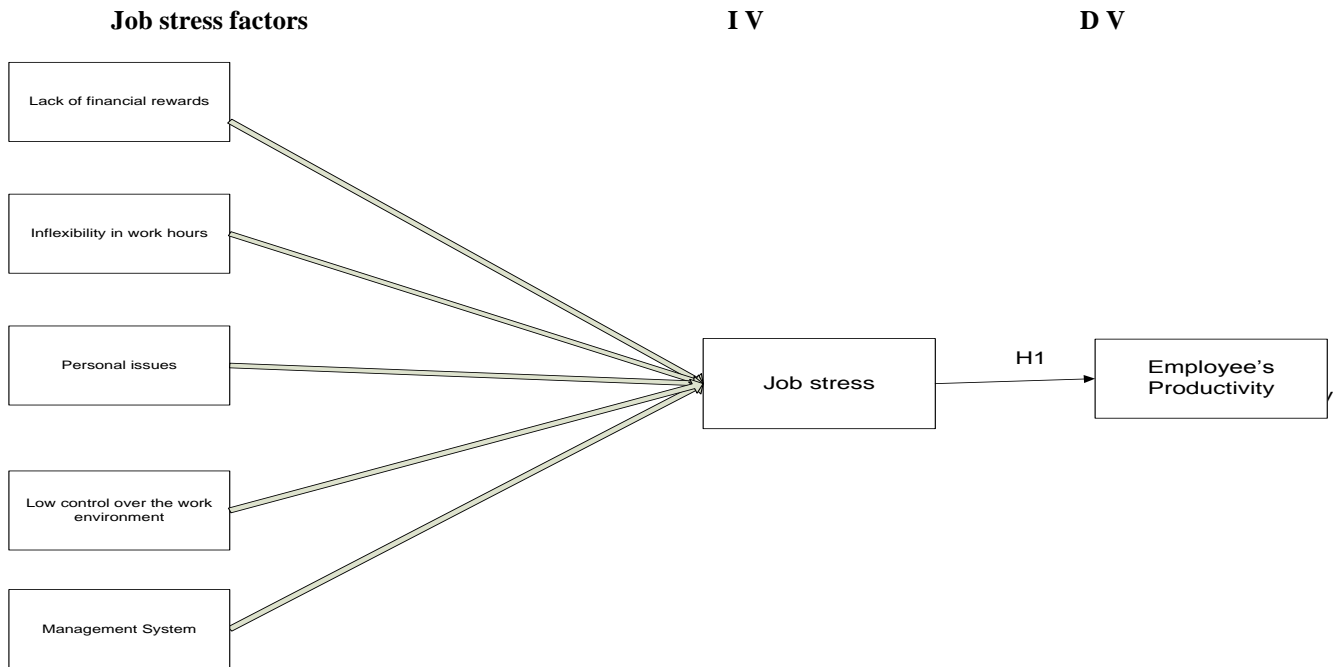
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.876	.203		4.240	.000
Lack of Financial Rewards	-.273	.069	-.305	-3.959	.000
(Constant)	3.000	.139		2.302	.000
Inflexibility in Work Hours	-.071	.052	-.121	-1.99	.0377
(Constant)	2.706	.191		2.294	.000
Personal Issues	-.081	.051	-.102	-1.97	.0119
(Constant)	1.774	.222		3.468	.000
Low Control over Work Environment	-.231	.080	-.235	-2.886	.004
(Constant)	1.679	.266		2.153	.000
Management System (Bureaucratic)	-.122	.093	-.111	-1.312	.0191
(Constant)	1.495	.221		6.754	.000
Job Stress	-.471	.057	-.483	-4.169	.0114

Dependent Variable: Employees' Productivity

Source: Researcher's calculations (result of spss ver. 20)

ANNEXURE-I (FIGURES)

Figure 1 Relationship of variables considered in the study.



Source: Developed by researcher

Figure 2 Graphical presentation of respondents

