

1 Effect of Individualistic and Collectivistic Values on Total Role 2 Stress among the Government Officers of Nepal

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6

7 **Abstract**

8 Stress is the psycho-biological construct. Stress creates from the personal behavior and their
9 surrounding environment. Social relationship and organizational environment determines the
10 level of stress among the employee. The study was going to explore the interrelationship
11 between the individual value and collective value with role stress among the Nepal government
12 officer. The study had adopted the simple random sampling to select the respondents. A total
13 284 government employees from technical and non-technical sectors were selected. Data was
14 taken from the three strata: 1st class, 2nd class and 3rd class officers. The findings showed the
15 significant relationship between the individual and collective values. Mean of individual value
16 was higher than the collective value but the role stress was higher among the officer who took
17 the collective value very much than individual value. Similarly, the non-technical officers felt
18 higher level of stress than the technical officers.

19

20 **Index terms**— collectivistic value, government officers, individualistic value, nepal, role stress.

21 **1 I. Introduction**

22 It is evident that, values hold a prominent role both in an individual and in organization life. However, there
23 persists considerable confusion about what these values are and what role they play in these theories and,
24 therefore, how they can be developed both within the individual and within the organization.

25 Values are one important element that affects who we are and how we behave towards others. If a person
26 has a set of moral values then this will shape how they treat others and conduct them. People who lack these
27 basic values may participate in unethical behavior that can hurt the organization as well as individual and its
28 relationship and various other social problems. By analysing individual values relevant information concerning
29 their attitudes, motives, feelings, beliefs, perceptions, thoughts, actions can be known to some extent. Because
30 the underlying assumption is that when a value system has been developed, it creates a condition to exert some
31 kind of behavior which can satisfy her/ his interests.

32 By analyzing values, attempt has been made to discover the principles behavior is directed or guided for
33 individual or group. The underlying assumptions are that value works in outer level to control or determines the
34 behavior at all level. In this sense, values appear to be more general in characters than attitudes but less general
35 than ideologies (Berry, Poortinga, Segall, & Dasen, 1992). Values are sometimes seen as a definitive descriptor
36 of culture. Values have been classified in several ways. Spranger described values in six ideal types, namely
37 theoretical, economical, aesthetic, social, political and religious (Spranger, 1928). Rokeach classified value as
38 terminal and instrumental. Terminal values represent as salvation, quality, comfortable life, etc and refer to the
39 preferred end state of existence. Instrumental values, as courageous, honest, polite etc. and associates with modes
40 of conduct (Rokeach, 1973). A general classification of values are individualistic and collectivistic ??Hofstede,
41 1980;Triandis, Bentempo, Villarieal, Asai, & Lucca, 1988). These values are distributed among individuals and
42 societies in such a way that individualism-collectivism has been regarded as one of the most important dimensions
43 of cultural differences in human social behavior (Kagitcibasi, 1997). The macro social stress research of Boehnke,

44 Regmi and others (1994) aims at shedding light on the interrelation of values, feelings of personal/ micro-social
45 and macro-social stress and psychosocial well being in East and West Germany in contrast to two quiet different
46 cultures namely the Asian countries of Nepal and Fiji. The Schwartz value survey ??Schwartz,1992) was used to
47 explore value orientation, Goldenring-Doctor Scale of existential worries (Goldenring-Doctor, 1986) was used to
48 gain information feelings of micro-macrosocial stress whereas different scale were used to measure mental health.
49 With regard to worries substantial gender differences were found for personal and macro-social worries. They
50 were higher for women then they were for men in both cultures. For microsocial worries neither culture nor
51 sample differences were found. For mental health scores no differences between West Germany and Nepal were
52 found.

53 In all four samples, security, achievement, and hedonism, values were positively related to personal and
54 microsocial worries. Universalism, benevolence, and self direction were positively related to microsocial worries.
55 All in all, the first hypothesis was confirmed. Feelings of personal/microsocial stress are more or less closely
56 related to different value preferences, the latter two openness and self-transcendence value preferences. Second
57 hypothesis stated that feelings of microsocial stress would not be related negatively to mental health. This
58 hypothesis was confirmed in a convincing manner.

59 The study had also focused on the individual and collective values of government officers in relation to their
60 level of stress. Nepal has multi-cultural and multiethnicity where values of individual is guided by their social,
61 cultural, environmental, educational and professional orientation. The study had examined the inter-relationship
62 between the values and role stress. Every human being is the part of society so s/he has to play the individual as
63 well as social or collective role in society. So it was observed that one individual has both types of values. Some
64 previous research also suggested that both "individualistic" and "collectivistic" elements are coexisting within a
65 given culture (Mishra, 1994;Sinha D. & Tripathi, 1994). But it is also observed that perception and practices
66 of one individual may vary because of their own interest or interest of their phenomena. It is true that there
67 is no 100% similarity between the perception and practices; what people perceive may not be visible in their
68 daily practices also so some previous study also supported this argument. In another study individualism and
69 collectivism found in a given culture can vary widely depending on its ecological and historical circumstances
70 (Berry J. W., 1994).

71 Value is one of the determinants of our personality. Keeping this in view, Individualistic -Collective
72 value scale developed by (Mishra, 1994) is used for this study. The individualistic values include personal
73 happiness, autonomy, ambitiousness, physical comfort, advancement, achievement, independence, personal
74 benefits, economic gains and assertiveness. The collectivistic values include welfare of others, obedience,
75 dependency, tolerance of others, true friendship, altruism, modesty, reciprocation, social interaction, and enduring
76 relationships.

77 2 II. Methods

78 The study is based on the quantitative data collected by using the structured questionnaires developed by R.
79 C. ??ishara (1994). The cross-sectional data was collected to test the hypothesis. The sample of the present
80 investigation comprised of 284 Nepal government employees belonging to section officer level to especial class
81 (Secretary) levels, randomly selected from various Ministries and departments of government of Nepal. The
82 study was conducted in 2013 in Kathmandu valley. The developed questionnaire was ensuring the reliability and
83 validity of instrument by testretest method. Data was analyzed by using the SPSS (data analysis software). The
84 statistical tools; descriptive analysis, ANOVA and multiple comparisons were done to present the data. The data
85 presented in tabulation form in result section of this study. The study was conducted among the 284 government
86 officer where in total 80.3% were male. Level of education found that in total 80.6% respondents had completed
87 Master level followed by 17.3% had completed bachelor level and 2.1% had PhD also. Occupation wise, in total
88 53.5% respondents were participated from the technical group followed by 46.5% were from the non-technical
89 group. From the previous study and observation of field also, it was found that sometimes values creates the
90 conflict between the family members, organizational staffs, management and employee etc. Clarke , Preston,
91 Raksin and Bengtson investigated that conflicts between parents and children's found on habits and life style
92 choices whereas children indicated on communication and interaction style(1999). Similarly, Brunswick examined
93 age differences in black and white populations regarding outlook on life, international tolerance and hostility,
94 and attitude towards the advocacy of violence. The researcher concluded that education might be an important
95 determinant of generational difference as age (Brunswick, 1970).

96 3 III. Results

97 4 a) Job holders' values

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99 There was significant different found between the individual/collective values and the level of stress among the
100 government level technical and nontechnical officers at the 0.036 significant levels. The mean of individual value
101 is 3.96 which is slightly greater than the collective value (3.15).

102 **6 b) Individualistic values and level of stress**

103 Study was focused to find out the difference between the individual and collective values. The table no. 2 shows
104 that out of total 132 non-technical officer, 2 people had little individual values categories as followed by 38 had
105 average value, 83 had much and 9 had very much. Similarly, out of total 152 technical officers, 38 had informed
106 that they had average individual values categories followed by 106 had much and 8 had very much.

107 As compared with non-technical and technical officers, 2 (5.89%) persons had high level of stress who had
108 adopted the very much individual values categories among the non-technical officer followed by 2 (5.71%) persons
109 had high level of stress who had also very much individual values categories. 23 (67.64%) nontechnical officers
110 who had adopted the much individual values reported high level of role stress followed by 26 (74.28%) technical
111 officer reported the same. Similarly, who had average level of individual value among the non-technical officers, 8
112 (23.52%) respondents reported high level of role stress followed by 7 (20%) respondents of technical officers also
113 reported the high level of role stress that had the average individual values categories.

114 As compared between the technical and nontechnical officers, level of stress found mostly similar. There was no
115 significant relation found between the individual values and level of total role stress in case of non-technical officers
116 ($r = .047, p = .088$) and technical officers ($r = .115, p = .078$). On the basis of this data, the hypothesis 'there
117 is significant relationship between the individual value and level of stress' is rejected.

118 **7 c) Collective values and level of stress**

119 Researcher had also identified the level of total role stress who had adopted the collective values. The data shows
120 that out of 34 non-technical officers who had high level of total role stress; 1 (2.95%) had adopted little collective
121 value, followed by 6 (17.65%) had average, 24 (70.58%) had much and 3 (8.83%) had very much collective value.
122 Similarly, 35 non-technical officers reported that they had high level of total role stress who had adopted collective
123 values. 3 (8.57%) had average collective value followed by 27 (77.14%) had much and 5 (14.28%) had very much.

124 As compared with the technical and nontechnical officers, technical officers had high level of role stress that
125 had very much collective value than the nontechnical officers. There was no significant relation found between the
126 collective values and level of total role stress in nontechnical officers ($r = -.035, p = .088$) and technical officers
127 ($r = .097, p = .078$).

128 In the comparison between the individual and collective values, level of stress was found higher among those
129 officer who took collective value very much (8) than those officers who took individual value very much (4).

130 **8 d) Total role stress between the officers having the individualistic 131 values and the collectivistic values**

132 Level of total stress was also measured on the basis of respondents who had adopted the collective and individual
133 values. In total 69 (24.29%) had high level of total role stress followed by 144 (50.70%) had moderate level of
134 stress and 71 (25%) had low level of total role stress.

135 In total, 5 people had high level of role stress who had high level of values followed by 10 had moderate level
136 stress having with moderate level values and 56 had low level of stress having with low level of value. There was
137 no association found between the collective values and individual values with total role stress at the $P = .804$
138 significant levels at 95% confidence interval.

139 **9 e) ANOVA of Individual/collective values with technical and 140 non-technical officer**

141 Analysis of variance was done among the total respondents having with individual and collective values. There
142 was no significant difference found between the technical and non-technical officer regarding their individual
143 values ($F = 1.909$ at $p = .060$) and collective values ($F = .715$ at $p = .678$) in total. The data showed that
144 collectivistic value seems to be higher than the individualistic value. The reason behind may be organizational
145 value in government offices are similar either for technical officer or non-technical job. In Nepalese context, the
146 job has not been taken seriously or professionally as it should be. The data also indicates that both values are
147 overlapping each other and affects behaviour. It is evident that Nepalese society seems to be still collectivistic in
148 its nature and people's behaviour by an large dominated by this value which is support by this date. However,
149 in relation to the organization and professional development or progress employee may exert more individualistic
150 value in organization or in the join either it is technical or non-technical job. The individual and collective value
151 was analyzed on the basis of position of respondents. There was significant difference found between the class
152 I and class III at $P = .003$. Similarly, there was no significant difference between the class I and class II ($P =$
153 .109) and class II and class III ($P = .809$).

154 **10 f) Multiple Comparisons of position and individual and**
155 **collective value:**

156 The significant difference of value as the data showed between class I and III is at 0.5 level. Such type of finding
157 indicates that the junior level officer accept higher level officer value easily and work smoothly without feeling
158 stress. It is a kind of confirmatory behavior.

159 In day to day observation Nepalese value system is still seems to be confirmatory. But class II level officer
160 differ in both I/C value among class I and III officer due to various reasons. The reason might be class II officer
161 working very closely with both level and conflict may occur now and then in their work life. Another cause might
162 be class II officer has to play the role of link pin between the class I and III officer and very often communication
163 gap may create misunderstanding among them. Such misunderstanding and their perception may create value
164 differences between class I, II and III respectively. Comparatively, the mean value of male was found higher
165 in individual value whereas mean value of female was higher in collective value. The data showed that female
166 believed in collective values more than the Volume XV Issue VIII Version I male. In the Nepalese context, even
167 educated and more empowered females also believe in social values, cultural norms, ritual and collective decision
168 of family and organization. In Nepalese society, gender role is also perceived differently. In general, gender
169 refers to the biological and social differences between men and women. Gender is a socio-economic and cultural
170 construct for differentiating between roles, responsibilities, constraints, opportunities and needs of women and
171 men in a given context. A basic distinction between men and women which is socially and culturally determined
172 creates unequal power relation in our social life. Thus, an understanding of the unequal power relations between
173 women and men is necessary to be familiar with the basic problems in gender relations. Power is directly related
174 to gender with regard to the access, distribution and use of resources, which are unequally distributed between
175 women and men (Lazim, 2011, p. 168).

176 **11 g) Mean value of Male and female**

177 **12 h) Sex wise individual values**

178 The study had analysed the data on the basis of sex distribution of respondents. In total, average individual
179 value was higher among the female (35.7%) than male (24.6%) whereas much individual value was higher among
180 the male (68.9%) than female (57.1%). Similarly, the data of table no. 8 reported that occupation wise also
181 average values was higher among the female (37.5%) of non-technical than male (26%) whereas much value
182 was higher among the male (65%) than female (56.2%). Females of technical group were also reported average
183 individual values higher than male whereas much value was reported higher among the male (71.9%) than female
184 (58.3%). Sex wise, there was no association ($P = .558, .400, .300$) between the sex in individual values among
185 the non-technical and technical and total officers respectively.

186 **13 i) Sex wise collective values**

187 The study had also analysed the status of collective values between the male and females of nontechnical and
188 technical officers. The data presented in table no. 9 reported that in total very much collective values was
189 reported higher by females (10.7%) than male (8.3%). Similarly, occupation wise, male (10%) of non-technical
190 officer reported the higher very much collective values than females (6.2%) whereas 16.7% female of technical
191 group reported the very much collective values against the 7% male.

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193 **14 IV. Discussions**

194 The main objective of this study was to explore the inter-relationship between the values (individual & collective)
195 and role stress. There was significant difference found between the individual and collective values among the
196 government officers. Working environment, organizational relationship, facilities and incentives determined the
197 level of stress of individual staff. The finding of this study is also supported by the previous study. A 2007 Euro
198 found report on workrelated stress looks in detail at the issue of stress, noting that stress occurs in many different
199 circumstances, but is particularly strong when a person's ability to control the demands of work is threatened.
200 Insecurity about successful performance and fear of negative consequences resulting from performance failure may
201 evoke powerful negative emotions of anxiety, anger and irritation. The stressful experience is intensified if no help
202 is available from colleagues or supervisors at work. Therefore, social isolation and lack of cooperation increase the
203 risk of prolonged stress at work. Conversely, work tasks with a high degree of personal control and skill variety, and
204 a work environment with supportive social relationships; contribute to workers' wellbeing and health (Europen
205 Foundation, 2010). The role stress has multiple effects in the individual, social and professional life. Stress can
206 fully destroy the human life also. Hotopf. & Wessely had explained about the implications of work-related stress
207 include the effects on worker satisfaction and productivity, their mental and physical health, absenteeism and
208 its economic cost, the wider impact on family function and finally, the potential for employer liability. While
209 depression is the most likely adverse psychological outcome, the range of other possible "psychological" problems

210 include "burnout," alcohol abuse, unexplained physical symptoms, 'absenteeism,' chronic fatigue and accidents,
211 sick building syndrome and repetitive strain injury (Hotopf & Wessely, 1997).

212 Occupational stress has been noted as an increasing problem for employees. Evidence has been presented
213 to suggest that occupational stress is related to mental and physical well-being, job satisfaction, absenteeism,
214 turnover rate and intent to quit (Ganster, 1991; Sullivan, 1992). One of the most damaging effects of work stress
215 is its impact on the economy. It is estimated that US industry loses about 550 million working days each year
216 due to absenteeism, and 54 per cent of them are in some way stress related (Elkin, 1990). Cooper and Cartwright
217 estimated that overall 360 million working days are lost in the UK annually through sickness; out of which about
218 half are stress related potential occupational stressors, and to find variables, which have beneficial consequences
219 for both employees and organizations. Chiu and Kosinski argued that stress is influenced by cultural and social
220 variables such as values, attitudes, and perception (Chiu & Kosinski, 1995).

221 A study conducted by Maria Vakola and Ioannis Nikolaou explores the linkage between employees' attitudes
222 towards organizational change and two of the most significant constructs in organizational behavior; occupational
223 stress and organizational commitment. Data was collected from the 292 participants. The results were in the
224 expected direction showing negative correlations between occupational stressors (low salary) and attitudes to
225 change (turnover intentions), indicating that highly stressed individuals demonstrate decreased commitment
226 (showed poor performance) and increased reluctance to accept organizational change interventions. The most
227 significant impact on attitudes to change was coming from the consequence of inappropriate work relationships
228 emphasizing the importance of that occupational stressor on employees' attitudes towards change. The results
229 did not support the role of organizational commitment as a moderator in the relationship between occupational
230 stress and attitudes to change (Vakola & Nikolaou, 2005, p. 160). Gorodnichenko and Roland found that the
231 individualismcollectivism cultural dimension has an important and robust causal effect on innovation and long
232 run growth of employees. Job performance feedback provides deficit about their performance (Gorodnichenko &
233 Roland, 2011).

234 **15 V. Conclusion**

235 The study found that there was significant difference between the individual and collective value in relation to
236 the role stress. The mean score of individual's value is comparatively higher than the collective value. It was
237 known that in professional life, government employees were dominated by the individual value which was needed
238 to improve because organizational value should be dominated by the collective interest or values. Organization
239 is the collective place established for the welfare of people. Organization has one common goal, mission, policies,
240 system and program which are guided by the collective norms and values so during the time of organizational
241 work, each employee should take it seriously. In relation to the level of stress, it was observed that level of stress
242 was found higher among those officers who took collective value very much (8 respondents) than those officers
243 who took individual value very much (4 respondents).But the result found some how different. Similarly, level of
244 stress was found significantly higher among the non-technical officers than the technical officers. Technical job
245 is understood more specific and serious job than the non-technical officer so there is gap to explore the factors
246 affected the level of stress of technical and non-technical officers. Non-technical have low self esteem than the
247 technical officers. They also lack work autonomy. The senior officers should play the role of mentors for junior
248 officers and develop value of positive work culture which may enable and foster the organizational value positive
249 and can hope better quality life and performing culture.

1 2

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Figure 1:

1

Effect of Individualistic and Collectivistic Values on Total Role Stress among the Government Officers of Nepal

	N	Mean	Std. Deviation	Std. Error	Mean	P-
Job holders value	138	3.96	2.88	0.24	0.036	
Individual value	116	3.15	3.29	0.31		
Collective value						

Data source: Field survey, 2013

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Figure 2: Table 1 :

2

Occupation	Level of Role Stress	Total	Little	Individual values categories		Average	Much	very much
				1	8			
Non-technical	Low	1	8	18		1		
	Moderate	0 1	22 8	42 23		6 2		
	Total	2	38	83		9		
Technical	Low	0	14	28		1		
	Moderate	0 0	17 7	52 26		5 2		
	Total	0	38	106		8		
Total	Low	1	22	46		2		
	Moderate	0 1	39 15	94 49		11 4		
	Total	2	76	189		17		
Correlation between Individual values and occupation								
Occupation				Value	Asymp.	Approx.		
					Std.	T b		
					Error a			
Non-technical	Pearson's R		.047	.088	.531			
Technical	Pearson's R		.115	.078	1.420			
Total	Pearson's R		.078	.058	1.306			

Data source: Field survey, 2013

Figure 3: Table 2 :

15 V. CONCLUSION

3

Occupation	Level of Total Role Stress	Little	Collective values categories			Very much
			Average	Much		
Non- technical	Low	0	6	18		4
	Moderate	0	1	23	6	5
	High			42	24	3
Technical	Total	1	35	84		12
	Low	0	5	36		2
	Moderate	0	0	10	3	6
Total	Total	0	18	121		13
	Low	0	11	54		6
	Moderate	0	1	33	9	11
	High			100	51	8
	Total	1	53	205		25
Correlation between collective values and Occupation						
Occupation		Value	Asymp. Std. Error	a	Approx. T	b
Non-technical		Pearson	.035	.088		-.398
R						
Technical		Pearson	.97	.078		1.192
R						
Total		Pearson	.617	.059		.286
R						

Data source: Field survey, 2013

Figure 4: Table 3 :

4

Level of Total Role Stress	Collective Values -Individual Value with stress				Total
	No stress	Low	Moderate	High	
Low	7	56	6	2	71
Moderate	14	115	10	5	144
High	9	50	5	5	69
Total	30	221	21	12	284
Chi-Square Tests					
Pearson Chi-Square	Value	df	Asymp. Sig. (2-sided)		
	3.039 a	6	.804		

Data source: Field survey, 2013

Figure 5: Table 4 :

5

		Sum of Squares	df	Mean Square	F	Sig.
	Between Groups	313.254	8	39.157	1.909	.060
Individual Values	Within Groups	4163.288	203	20.509		(NS)
	Total	4476.542	211			
	Between Groups	110.665	8	13.833	.715	.678
Collective values	Within Groups	3925.161	203	19.336		(NS)
	Total	4035.825	211			
	Between Groups	692.713	8	86.589	1.426	.187
TOTAL	Within Groups	12324.268	203	60.711		(NS)
	Total	13016.981	211			

Data source: Field survey, 2013

Figure 6: Table 5 :

6

(I) Position	(J) Position	Mean Difference (I-J)	Std. Error	Sig.
Class I	Class III	4.379 * 3.120	1.317	.003
	Class II		1.484	.109
Class II	Class III	1.259	1.138	.809

Note: * the mean difference is significant at the 0.05 level.

Data source: Field survey, 2013

Figure 7: Table 6 :

7

	Gender	Group Statistics			
		N	Mean	Std. Deviation	Std. Error Mean
Individual values categories	Male	228	3.79	.545	.036
	Female	56	3.71	.594	.079
collective values categories	Male	228	3.89	.524	.035
	Female	56	3.91	.549	.073

Data source: Field survey, 2013

Figure 8: Table 7 :

		Crosstab									
		Individual values categories									
		Occupation	Little	Average	Much	very much					
Non- technical	Gender	Male	Count	% within Gender	2 2.0%	26 37.5%	20.0% 38	12 65.0%	65 65.0%	7 6.2%	7.0% 9
		Female	Count	% within Gender	0	28.8%		18		6.8%	
		Total	% within Gender		0.0%			56.2%			
					2			83			
					1.5%			62.9%			
Technical	Gender	Male	Count	% within Gender	30 33.3%	23.4% 38	8 71.9%	92 71.9%	6 14	4.7% 5.3%	2 8.3% 5.3%
		Female	Count	% within Gender	25.0%				58.3%		
		Total	% within Gender					106		69.7%	
Total	Gender	Male	Count	% within Gender	2 0.9%	56 35.7%	20 35.7%	157	13	5.7%	4
		Female	Count	% within Gender	0			68.9%		7.1%	
		Total	% within Gender		0.0%			32			
					2 0.7%	76 26.8%	189 66.5%	57.1%	17	6.0%	
								66.5%			
		Chi-Square Tests									
		Occupation						Value	df	Asymp. Sig.	
		Non-technical						2.069 b	3	.558	
		Technical						1.834 c	2	.400	
		Total						3.664 a	3	.300	

Data source: Field survey, 2013

Figure 9: Table 8 :

		Crosstab							
		Occupation		collective values categories					
		Male	Female	Little	Average	Much	very much		
Non- technical	Gender	Count	% within Gender	1	27 27.0%	8	62	10 10.0%	100
Total		Male	Female	Gender	Count %	1.0%	25.0%	35 62.0%	12 100.
		Count	% within Gender	0	26.5%		22	9.1%	32
		Count	% within Gender	0	0.0%		68.8%		100.
		Gender		1			84		132
					0.8%		63.6%		100.
Technical	Gender	Count	% within Gender	15	11.7%	3	104	9 7.0%	128
Total		Male	Female	Gender	Count %	12.5%	18 81.2%	16.7% 13	100.
		Count	% within Gender	0	11.8%		17	8.6%	24
		Count	% within Gender	0	70.8%		121		152
		Gender					79.6%		100.
Total	Gender	Count	% within Gender	1	42 18.4%	11	166	19 8.3%	228
		Male	Female	Gender	Count %	0.4%	19.6%	72.8%	100.
		Count	% within Gender	0			39		56
					0.0%		69.6%		100.
	Total	Count	% within Gender	1	53 18.7%		205	25 8.8%	284
		Gender		0.4%			72.2%		100.
Chi-Square Tests									
		Occupation			Value		df	Asymp. Sig. (2-tailed)	
Non-technical		Pearson Chi-Square			.905 b		3	.824	
Technical		Pearson Chi-Square			2.480 c		2	.289	
Total		Pearson Chi-Square			.633 a		3	.889	

Data source: Field survey, 2013

Figure 10: Table 9 :

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251 commitment'. M Vakola , I Nikolaou . *The Emerald* 2005. 27 (2) p. .

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