

## **Influences of Culture and Social Class on perception Of Job Stress in Emerging Economies**

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*With the vast scale and rapid pace of globalization during the past decade, there is ample evidence that job stress has been increasing at an unprecedented rate in emerging economies. International organizations such the World Health Organization and United Nations have investigated this phenomenon and concluded that job stress has become a world wide problem. The literature has for the most part focused on cross cultural factors that influence work related stress. A number of cross cultural studies have been published demonstrating that there is a correlation between different cultural dimensions, such as individualism or locus of control, and the perception of stress and subsequent coping strategies used to deal with the stress.*

*This study attempts to demonstrate that in addition to culture, social class plays a significant role in how stress is perceived and processed, particularly in emerging economies. An exploratory research was conducted using a sample of one hundred workers from an emerging economy in the Middle East, the U.A.E., consisting of top level managers, mid level professionals and blue collar workers. Researchers used seven questions to interview the participants. The analysis of the results demonstrated that while both white and blue collar workers are affected by certain universal stressors regardless of culture, rank, country or social class, there are a number of stressors that seem to be experienced solely by blue collar workers who work in emerging economies and not by white collar professionals, and vice versa.*

Field or Research: Organizational Behavior, Developing economies

### **1. Introduction**

Job related stress has been steadily increasing in the United States and other industrialized nations for decades. A year 2000 Gallup poll called "Attitudes in the American Workplace VI" sponsored by Marlin, a Connecticut based workplace communication firm, found that 80% of workers experience stress on the job, about half say they need to learn how to manage stress, 42% percent say their co-workers need to learn as well, and 14% say they felt like striking a coworker in the prior year, but didn't. According to a report by National Institute for Occupational Safety and Health 75% of employees believe that today's workers experience more work stress than the prior generation.

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A European Commission survey conducted in the late ninety's found that more than half of the 147 million workers in the European Union complained of having to work at a very fast pace, and under aggressive deadlines causing them to experience higher levels of stress (American Institute of Stress).

Since the advent of globalization job stress has been spreading to developing countries particularly to those with emerging economies. International organizations, such as the World Health Organizations (WHO), have confirmed that work related stress has become a "world-wide epidemic" reaching far beyond the United States and other industrialized nations. In 1992, United Nations labeled work stress as "The Twentieth-Century Disease". The 2007 Grant Thornton International Business Report supports the view that on-the-job-stress has become an international phenomenon, and is particularly affecting the business leaders. The report shows that in 2006, Chinese businessmen experienced increase in stress levels by 84%, followed by Taiwanese who exhibited 82% increase, Indians 79% and Russian 76%. It should be noted that these four countries were enjoying economic expansion and healthy increases in their GDP's during the time period the report was developed. The World Health Organization (WHO) has labeled work-related stress in developing countries as a "modern hazard in a traditional working environment." (WHO 2007)

As the rapid spread of globalization has led to increased cultural diversity in the workplaces across the globe, a number of studies have emerged delving into various cultural elements and their moderating effects on the perception of stress. Carolyn Aldwin in a study conducted for the Government of Bhutan to address the impact of rapid economic changes on the nations' "gross national happiness" stated that culture can shape or alter the types of stress and the coping mechanism in four ways. First, culture can influence what types of stressors are introduced or exist in a society. Second, culture can affect how the individual member appraises the conditions causing stress. Third, culture can dictate or recommend what strategies to use to cope with a stressful situation. Last, institutions in a cultural setting can dictate what coping strategies may be available to the members of any particular culture (Aldwin 2008). The concept of "gross national happiness" was developed by the leader of Bhutan, King Jigme Singye Wangchuck. After being crowned in 1972, the King was concerned about the problems rising in developing nations that only focused on economic growth, and so he decided to make his nation's priority gross national happiness (GNH), and not its gross national products (GDP) (Center for Bhutan Studies). According to Aldwin cultural norms not only affect how individuals appraise the stress, but also the reactions of others in the situation, which also affect the appraisal process by an individual.

While studies correlating culture to job stress continue to emerge in both developed and developing countries, by contrast there appears to be a deficit of research and empirical data on social class and its moderating effect on job stress, particularly in developing countries. This study attempts not only to raise

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awareness of this issue but prove that social class is a significant factor in what may be perceived as stressful as well as coping strategies used to manage the stress in developing countries.

Blue collar migrant workers in developing nations in addition to being exposed to a number of the so called universal stressors, such as work overload, long hours, etc. seem to also suffer from a number of other stressors not typically found in white collar and professional work places. These workers typically come from poor countries, or are the poor members of other developing countries. They are usually underpaid, may work long hours in excess of 60 hours per week, and may be mistreated by their supervisors. Added to their problems is the fact that they are expected to leave their families behind when they take a job overseas due to either contractual terms or financial inability to support their family abroad where they work. Instead they support their families back home by sending a portion of their meager pay to them on a regular basis (Wankel 2011). Some also seem to be subject to unsatisfactory working conditions such as work in extremely high altitudes, extreme heat, or highly unsanitary or unhealthy conditions. There is insufficient uniform labor friendly regulations that are enforced or followed through in many developing countries, and that in itself is one of the causes of stress for blue collar workers who realize there is no cushion of support in case they need it (Wankel 2011).

The objective of this paper is to study the moderating effect of social class on the perception of job related stress in emerging economies. The study attempts to first verify that both blue and white collar workers suffer from increased levels of stress in an emerging economy, in this case the U.A.E. Second the study predicts that blue collar workers experience different work stressors than those experienced by white collar workers. In addition the study attempts to unravel how these different groups cope with their perceived stress and if they use different coping strategies based on the social and cultural norms dictated by their diverse backgrounds. Based on the research questions proposed above, the study hypothesizes the following:

Hypothesis 1: Both white and blue collar workers are exposed to high levels of work stress in the UAE (an emerging economy).

Hypothesis 2: Social class plays a moderating role in how work stress is perceived by white versus blue collar workers.

Hypothesis 3: White collar workers are better prepared to manage negative outcomes of stress by using effective coping strategies than blue collar workers.

This paper will present a thorough literature review of stress, the cost and outcomes of stress, strategies to manage stress, the effects of culture on stress plus a limited review of the effects of social class on stress. To reiterate, there is a deficit of empirical data published on the effects of social class on stress. The

literature review will be followed by an explanation of the research methodology and data gathering process leading to the discussion of the findings and the results. The paper will be concluded by offering insights on potential future research in this area, plus additional remarks on the findings.

## **2. Literature Review**

A person's level of stress depends on their self-perceived abilities and self-confidence in dealing with challenges that they face in their organizational life (McGrath 1976, William and Huber 1986). Over the years work stress literature has identified a number of stressors that are viewed as being universal; that is, these stressors would cause stress for most workers regardless of their origin, gender or culture. These include physical working conditions such as heat, noise, inadequate lighting; task demands such as too much or too little work; role ambiguity, for example, workers not certain about what is expected of them; role conflict, for example, different tasks exerting conflicting demand on the worker's time and resources; low control over task, such as having no or low control over pace, content or schedule of tasks; and interpersonal demands and conflicts with colleagues, supervisors and customers

More recent literature on job stress has identified a number of other stressors that may be considered more specific to emerging economies (Wankel 2011). These include inadequate management infrastructure and inadequate management best practices in the work place, insufficient organizational planning, inadequate fair labor regulations and fair compensation policies, and unique regional stressors such as status of women, too much overtime work demand for example in Chinese export factories, nationalization laws making it difficult for educated foreign workers to compete with the locals, and "Wasta" in the Middle East. Wasta in Arabic refers to a situation where one gets ahead by who they know and not so much what they can offer (Wankel 2011).

Culture-stress studies underline the influence that a society and its accepted norms can have on the types of stressors individuals may experience as well as the types of resources available to deal with them. A popular cultural view of stress is the transactional analysis of stress, which was spearheaded by Psychologist Richard Lazarus in 1984, when he proposed the Transactional Model of Stress. According to the transactional model the interaction between an individual and the environment causes stress to arise. According to Lazarus and Folkman the important factor in stress management is the appraisal of the stressful event. How an individual appraises the situation determines the degree of stress experienced (Lazarus and Folkman 1984). According to Lazarus, coping strategies may be behaviors and cognitions that will be used to manage the situation and the accompanying negative feelings. This flexibility arises from situational demands, thus making it possible to learn new strategies or modify old ones to deal with changing situations.

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To illustrate this view point for example there may be a different appraisal of sexual harassment across different nations. Cultural norms and values may influence, what kind of attention might be accepted and what kind of attention might be considered offensive. This maybe why there were differences in reported sexual harassment in a European large scale study (Parent-Thirion, et al. 2007). Women in the Czech Republic, Norway, Turkey, and Croatia reported that they were subject to high incidents of sexual harassment, while in some southern European countries such as Italy, Spain and Cyprus, sexual harassment incidents were scarcely reported at all.

Large scale studies conducted in Western and Eastern countries suggest that strain caused by job stress is universal (Spector, et al. 2007). Therefore, every culture experiences negative aspects at work that may have adverse affect on health and well-being of workers. These are also known as strain reactions. However, cultural differences were found with regard to presence and amount of job stressors, resources, use of coping strategies and the resources-strain relationship. Individual differences were found in what factors considered to cause stress in comparative studies across US, India, and China. In a comparative study of the US and India (Narayanan, Menon, and Spector 1999), the researchers found differences in the perception of the sources of stress across both countries. The sources of stress reported by the U.S. sample most frequently were heavy workload and lack of control or autonomy, while the Indian sample reported lack of reward and recognition, equipment problems, other situational constraints, and interpersonal conflicts as being the most frequently occurring.

In a comparative study of US and Chinese university staff members (Liu, Spector, and Shi 2007) the researchers found differences in lack of job autonomy, considered a stressor, across the two countries. The Chinese sample reported lack of job autonomy more frequently than the U.S. sample. Furthermore, in a qualitative data analysis in the same study, American employees reported significantly more incidents of lack of job control, direct interpersonal conflict, and lack of team coordination than the Chinese employees. On the other hand, Chinese employees reported significantly more incidents of work mistakes, conflicts, unsatisfactory employment conditions, and lack of training than the Americans.

Differences in strain reactions were also found in all of these studies. In the U.S. sample, frustration, annoyance, and anger were the most conspicuous emotional responses to stress at work. For the Indian sample, the most frequent responses reported were resignation or acceptance, disappointment, and disgust. In the Liu et al. study (2007) Chinese employees had overall higher level of physical strain than their American counterparts. Moreover, Chinese employees reported significantly more anxiety, feelings of being helpless, sleep problems while American employees reported significantly more anger, frustration, feelings of being overwhelmed and stomach problems. With regard to presence and amount

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of resources and the use of coping strategies, the most fundamental difference seemed to exist in locus of control beliefs, which can counterbalance the negative effects of stress. (Spector, et al. 2002). However, Spector et al. (2004) found that Americans were lower in secondary control beliefs, such as adapting oneself to the environment, and socio instrumental control beliefs like coping via interpersonal relationships as compared to Hong Kong and China, where employees used these methods more as tools to cope with stress.

Job related stress produces a number of undesirable effects for both individuals and organizations. For individuals the most immediate, frequent and severe problem is the high incidents of hypertension and heart attacks. Researcher, Dr. Panos Kanavos at London School of Economics, found that problem of high blood pressure, which is believed to cause an increasing number of deaths worldwide, is growing rapidly in emerging countries with westernized economies, such as Brazil, China, India, Russia, Turkey, and the other Eastern European countries. Dr. Kanavos stated that uncontrolled high blood pressure among people in their 30s, 40s, and 50s will eventually lead to an increase in cardiovascular disease and stroke that will take out men and women from the workforce at the height of their productivity and potentially alter their status from being solid contributors to economic growth to being long term recipient of health benefits (Health Report, LSE, April 2008).

A Dubai Department of Health and Medical Services report (General Report, 2007) indicates the number of incidents of high blood pressure in Dubai is much higher than the other six emirates.

Contributing factors are stress from heavy traffic jams, financial market uncertainty, and rising cost of living. According to this report diseases linked to high blood pressure were among the top 10 causes of death among the UAE nationals in 2005. Also WHO's studies show, for example, that approximately 60% of the world's cardiac patients will be from India by 2010.

There was research done in the U.S. by Andrew B. Littman, who examined the outcome of stress for workers on a large highway construction project in the north-eastern United States. Littman used an integrated data system that included baseline data as well as follow-up data to evaluate outcome of stress, including cardiovascular and respiratory illnesses, accidents and injuries among regular workers, tunnel workers, and operating engineers (OE) on this construction project. The primary set of data was baseline data obtained from annual union-based health surveys. Their secondary set of data came from workers' compensation claims from 1992 and union health and welfare fund claims from 1994. In this study they examined 296 workers (132 regular workers, 45 tunnel workers, and 119 Engineers). The data they gathered on these workers was compared with the aforementioned primary and secondary data sources. After conducting a data analysis they concluded that there were significant differences in the frequency of job stress and mental problems depending on the

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type of job the workers held, showing that the group with highest job strain also experienced higher incidents of mental and physical problems. (Littman 2008).

The importance of this work is that it examines the stress outcome for blue collar workers in the U.S. in the construction industry. The study confirms that in the U.S., blue collar workers, especially in the construction industry, exhibit significantly higher adverse health indicators than the baseline of 'normal' or unstrained workers.

Another outcome of worker stress is work related injuries, which have monetary costs for organizations in terms of covering health care and non-monetary costs in terms of absenteeism and lower productivity. A recent collaborative study by the UAE University scholars along with McGill University scholars from Canada report that over the period of 14 months 614 men were admitted to Al Ain Hospitals. Over half of all injuries were from 'steep falling', which could be prevented if employers put in place rigorous safety measures. The collaborative team recommended that the government agency should engage in random checks of different construction sites for violations of work safety rules.

Carole Spiers, a special correspondent to Gulf News, wrote that many blue collar expatriates in Dubai predominantly from India and Pakistan are genetically predisposed to heart disease. Surprisingly, the number one reason for such a high heart related illnesses and deaths in Dubai is stress. Given that the physical environment limits outdoor physical activities combined with sedentary lifestyle due to busy schedules make it nearly impossible for many in Dubai to engage in physical exercise, thus further increasing the risk of heart related mortality (Gulf News, January 8, 2008). These higher incidents of deaths due to hypertension caused by stress is not by any means isolated to the UAE, rather as mentioned earlier it is reported as being a world wide phenomenon particularly in emerging markets. In addition to heart disease and hypertension, there have been incidences of job stress related depression and suicide reported by various sources worldwide.

A large number of papers and books have been published addressing the need to manage the negative side effects of work stress, offering a number of theories and coping strategies. David Mechanic (1974) suggested that the ability of individuals to learn and effectively use coping skills are dependent on culture and the institutions that teach the cultural coping mechanisms. Shek and Cheung (1990) have stated that cultures can be categorized into two regarding their preferred coping strategy. Those that are internal-locus-of-control oriented place greater reliance on internal coping, and those that are external-locus-of-control oriented place more importance on external coping strategy. Cultures may also demonstrate a preference for emotion-based coping versus problem-solving strategy. In the emotion-based coping the issue may be how emotions are expressed versus how emotions are controlled. It has also been reported

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(Hwang, 1979) that using coping strategies outside of the cultural norms may result in greater stress.

According to Mechanic stress management strategies are influenced not only by cultural norms concerning the most appropriate means of handling a stressful situation but also by social and cultural institutions that provide for problem solving and stress reduction (Mechanic, 1978). Examples are therapists in Western cultures versus fortune tellers in developing countries particularly South East Asia. Tseng (1978) presented a strong argument for fortune tellers being a sort of “folk-counseling” who answered clients’ questions and provided advice to them on a wide range of issues, including health, business, love, academic, etc. Various rituals in various forms could also be treated as cultural tools in both emotion- and problem-based coping. Rituals are a means for providing social support to individuals who are experiencing major loss or a life changing event.

According to Carolyn Aldwin the challenge is to alter the cultural institutions to provide new strategies to lessen the shocks brought about by rapid economic development and social changes (Aldwin, 2008). Aldwin suggests a three step solution to the problem of stress in emerging economies: (1) Economic development should be decentralized. Instead of making the urban areas the centers for economic development resulting in family members moving away from rural areas, economic activities should be dispersed to rural areas. Second she suggests that education levels should be enhanced, resulting in increased resilience to stressful events. And third, she suggest to improve the health care systems and to educate people on focusing more on prevention by provisions of immunization, improved nutrition, and sanitary practices.

### **3. Methodology and Research Design**

This was an exploratory research, using qualitative and quantitative data analysis. The method of data gathering was face to face structured interviews. A sample of 100 workers in the UAE was selected. The survey included 10 top managers, 20 mid level professionals, and 70 blue collar migrant workers. The reason the samples were of unequal size is because recruiting a larger number of white collar workers would have further lengthened the data gathering process as the team was relying solely on social connections to recruit white collar workers. Networking seemed to be the best method for recruiting the top and mid level samples as finding access to those professionals through more formal methods proved challenging and unproductive due to the nature of the study being perceived as sensitive by most workers.

The research methodology consisted of confidential interviews exclusively. This was due to the fact that the majority of blue collar workers had only been exposed to minimal levels of education. As a result their English skills were poor making it difficult or even impossible for them to answer a questionnaire in English or any non native language.



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The interviews were conducted during a two year period, from 2007 to 2009, during most of which period the UAE economy was overheated and growing at a fast pace. The reason it took two years to complete data gathering was because scheduling or arranging face to face interviews to complete 70 interviews with blue collar worker was time consuming. It was a challenge for the team to locate workers whose knowledge of English language was sufficient for the interview, or even willing to participate. The interviews were conducted by the author with help from three students. Because of their connections the students were tasked with finding and interviewing the 10 top managers. The fathers or other close relatives of these students were either in top business positions or running their own successful businesses thus having access to top level business and government professionals in the area. Anything from a director and above would qualify for a top manager. The 20 mid-level professionals were mostly selected from financial and other service institutions through social connections as well, and were interviewed by the author and the three students. Finally the blue collar workers were recruited and interviewed by the author with only occasional help from the students to ensure that communication challenges were handled properly.

### **4. Discussion of Findings**

All four interviewers used an interview sheet with seven questions. At the top of the page the only identifier was the position title held by the person and the category of the position; that is top level professional, mid-level professional and blue collar worker.

The first question asked the interviewee to identify their work schedule, for example, Saturday through Thursday 9:00 AM to 6:00 PM. The second question asked the amount of annual leave they received plus sick leave or any other paid leaves (other than the known UAE Holidays). The third question asked their reporting structure and hierarchy. The fourth question asked whether they had a good relationship with their supervisor and colleagues. That usually opened up the door to many complaints. The fifth question asked if they were happy with their work environment, in this case the physical environment. The sixth question asked specifically to list at least three sources of stress related to their work or work assignment, and they were encouraged to go on if they had more than three to share. Finally question 7 enquired about the coping strategies used by the subjects to offset the negative effects of job stress.

After the data collection and for the purpose of data analysis, top and middle level workers were combined and labeled as white collar workers. The first two questions were to determine how heavy the workload of the subjects was. Questions three to five determined the general feelings and level of job satisfaction experienced by the subjects. The sixth question directly addressed the sources of stress in the context of culture and social class. And finally the last question attempted to determine what coping mechanisms were used to reduce the negative effects of stress. The results were tabulated by the position

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categories of white or blue collar. The results are summarized in the following tables:

**Table 4.1 Results for White Collar Workers**

Grueling work schedule and long work days in excess of nine hours and the evenings sometimes	94%
Work-life balance issues	67%
Nationalization laws causing discriminatory actions by the management (non-western, non-local, mid level workers only)	17%
“Wasta”, which was explained earlier, as being a system of getting ahead through who you know	30%
There were sporadic references to inadequate HR support and other organizational support processes including planning	20%
Many complained of traffic and commuting problems	74%

**Table 4.2 Results for Blue Collar Workers**

Insufficient salary, as almost all of them had to send money home to their families	90%
Demanding work schedules taxing their physical and emotional resources	54%
Feelings of homesickness, sadness, missing their families, particularly the newly wed ones to the point of being completely heart broken	89%
Physical discomfort related to working in harsh conditions including very high summer temperatures	40%
Mistreatments by their supervisors or other figures of authority	20%
A small number expressed depression and extreme hopelessness	13%

Questions 1 – 2: The answers indicated that the workload of top and mid level professionals was comparable to those of other industrialized nations. That is to say these individuals appeared to work five days a week anywhere from 40 to 60

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hours a week depending on the nature of their work, and with the majority being allowed to take annual leaves of up to around 30 days.

It was a different story for the blue collar migrant workers. They all had to work 6 days a week, sometimes up to 10 to 12 hours a day. They were allowed annual leave of up to two months once every two years. Some were allowed to take a one month vacation per year but would only be paid for their air ticket once every two years. Therefore, financially it was not feasible for them to take annual leave once a year.

Questions 3 – 4: Addressed the general feelings of the worker toward the organization and their supervisor and colleagues in general. Both top and mid level workers had a neutral to positive reaction to their place within the hierarchy, and both groups were generally feeling neutral to positive regarding their perception of the nature of interpersonal relationship between colleagues and supervisors.

Again there was a complete departure from the above for the blue collar workers. While the place in the hierarchy was not even an issue for these workers since it was a completely known factor prior to their employment, the interrelationship with supervisors took on a very negative turn. It appeared that the majority felt they were being treated unfairly by their supervisors. Unfairly could mean anything from being belittled to being yelled at and subject to profanity. Some reported their friends having been treated violently by their supervisors although they had not experienced it personally.

Question 5: Generally the top and mid level subjects were satisfied with the physical surrounding of their jobs. However, once again a number of the blue collar workers complained of uncomfortable to harsh conditions.

Question 6: This was an open ended question where the interviewees were allowed to provide open ended answers without any help from the interviewer unless there was an apparent difficulty expressing their feelings in English.

This was a straight forward question for top and mid level workers as their command of English language allowed them to articulate their feelings and perception of the stressors they had to deal with at work. For both blue and white collar workers generally the stressors were a mix of universal sources and those unique to emerging economies. The major stressors for white collar workers are shown in Table 4.1.

For blue collar workers on the other hand this was not a straight forward question to answer. The author surmised that due to language difficulties they might have been unable to articulate their feelings and perceptions. As a result the interviewers had to ask several follow up questions in some cases in order to

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clarify the statements being made. The stressors shown in Table 4.2 were mentioned by blue collar workers as being the most prevalent.

It should be noted that even though working conditions seem to be less than satisfactory for blue collar workers they still welcome the opportunity to work abroad because many of them come from the poorest regions of the world, where there is no employment for them locally, and no other means of survival. Working abroad gives them the opportunity to support themselves and their families.

The empirical results reported above for questions 1 through 6 indicate that there is a high level of stress present for both white and blue collar workers due to long working hours, demanding schedules, interpersonal issues, and traffic issues. Hence the results offer empirical support for Hypothesis 1, that there is a high level of stress present in the UAE emerging economy. The percentages shown in the tables above indicate that the majority of the subjects interviewed indeed suffered from high levels of stress. In addition Question 6 specifically addressed the second hypothesis, that social class plays a moderating role in the types of stressors experienced. The empirical data supports the suggestion that the blue collar workers were indeed exposed to different types of stressors as compared with the ones experienced by white collar workers.

Question 7 – The top and mid level managers offered some coping strategies depending on their culture and up bringing. People with Arab roots seemed to rely on family and friends for de-stressing, while workers from other nationalities just plain admitted they were not doing anything, with a few mentioning going to bars or gyms. The blue collar worker while denying they were doing anything at all to manage their stress, a few did mention such things as daily prayers, and others mentioned calling home and talking to their families, still others mentioned venting that is complaining to each other or in the case of taxi drivers complaining to their customers, making the ride a rather unpleasant one for the customer.

Question 7 tests the third hypothesis, which predicts that stress reduction coping strategies used by white collar workers will be different from those used by blue collar workers. This hypothesis was not supported by the findings as the study was not able to produce sufficient data to identify an array of coping strategies used by either group to highlight cultural or social class variances. Future studies will be needed on larger samples to find out whether there is support for this hypothesis.

## **5. Conclusion**

Social class has been for the most part a neglected context in stress studies. While culture has been receiving ample attention due to the vast scale of globalization which has resulted in various cultural issues emerging in highly multi cultural environments, social class on the contrary has been ignored as an influential context. Perhaps one of the reasons may be that some scholars could conceivably be categorizing social class as a subset of culture, and as such have not deemed it necessary to engage in a separate discussion on the subject. But even so there is still an absence of such discussions in the literature since there is little or no mention of the context influences of social class on stress. Whether social class is considered an aspect of culture or not its effects on work related stress is undeniable, particularly in emerging economies, and as such deserves an in-depth investigation by stress management scholars.

This study only took the first steps towards exploring this important topic and has only managed to scratch the surface. This topic opens a number of doors to future research. It is highly recommended that research be conducted locally on the contextual factors of culture and social class because of the knowledge of customs and cultural norms and values being available locally as well as lack of language barriers. Larger samples could also be selected, and thus improving the accuracy of the data collected locally. As mentioned earlier there are a number of stressors that seemed to be rooted in local culture or other local factors. It is entirely possible that stressors other than those mentioned in this study may be uncovered in future research geared towards a specific region or country.

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