EFFECT OF STRESS MANAGEMENT STRATEGIES ON EMPLOYEES' COMMITMENT: CASE OF FAMILY BANK BRANCHES IN NAIROBI COUNTY

By

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This Research Proposal is submitted in Partial Fulfilment of the Requirement for the Award of the Degree of Masters of Business Administration of Kenyatta University

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DECLARATION

I declare that this research proposal is my original work and that it has not been presented in any other university or institution for academic credit.

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DEDICATION

This research project is dedicated to my family for accepting and understanding my absences while undertaking my research proposal. Despite all this, they gave me the moral support, cooperation and understanding I needed during this period.

For this I say thank you all and God bless.

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I wish to thank the almighty for giving me wisdom to conduct this study. I also appreciate my supervisor (Mrs. Mutuvi) for her guidance in conducting the research and the management of Kenyatta University for their support.

ABSTRACT

Stress is considered to be one of the main factors affecting employees' performance and commitment negatively. Work-related stress is considered to be the product of an imbalance between environmental demands and individual capabilities. Recently, there is a problematic increase in cases of occupational stress related problems among employees, which have led to declining interest in their jobs, less commitment and growing impatience among the top managers. Some stress is essential and promotes personal growth but excessive stress or an inappropriate way of coping with stress brings about negative results hence burnout. Stress costs business a lot of money, this sum includes sick-pays, missed deadlines and poor performance. Work stress and other psychosocial factors are recognized worldwide as a major challenge to workers' health and the health of organizations. Work stress has been proved to adversely impact on individuals' psychological and physical health, as well as organizations' effectiveness. Workers who are stressed are more likely to be unhealthy, poorly motivated, less productive and less safe to work with at work. Organizations whose workers are stressed are also less likely to be successful in a competitive market. Organizations have adopted various strategies to curb stress in the workforce. Common strategies used to alleviate stress include exercise, social resources, avoidance, reading, hobbies, movement, and meditation. These strategies used by employees affect their outlook on the situation, thereby altering the perception of stress. Stress reduces to the degree to which an individual is psychologically attached to an employing organization through feeling such as loyalty, affection, worth, belongingness, pleasure and so on. This study seeks to establish the effect of stress management strategies on employees' commitment in Family Bank. Specifically, the study will seek to establish the effect of psychological support, job redesign, training and development and employee welfare programs on employees' commitment. This study will employ descriptive research design. The target population will be the employees in the three levels of management; top level management, middle level management and low-level management in the bank. The study will take a sample of 20% of the population using stratified random sampling. This study will collect primary data using self-administered questionnaires. The researcher will personally administer the questionnaires to the respondents. Before the actual data collection, the researcher will conduct a pilot study do determine the reliability of research instruments. Experts' opinion also will be sought to enhance the validity of the research instrument. The data will then be analyzed using descriptive statistics with the help of SPSS version 20 and Excel. The researcher will further employ a multivariate regression model to study the relationship between stress management strategies and employees' commitment.

TABLE OF CONTENTS

DEFINITION OF OPERATIONAL TERMS

Commitment   Force that binds an individual to a course of action of relevance to one or more targets (McElroy, 2001)

Employee commitment: Refers to the degree to which an individual employee is psychologically attached to an employing organization through feeling such as loyalty, affection, worth, belongingness, pleasure (Jaros, 2003)

Job Redesign   Refers to changing stressful features of the work environment in an attempt to reduce the levels of stress experienced by employees, strengthening those factors that serve to buffer or alleviate the impact of stress on health (Wales, 2003)

Stress   A condition or feeling experienced when a person perceives that demands exceed the personal and social resources the individual is able to mobilize (Robbins, 2005).

Stress   Management   Refer to the interventions designed to reduce the
Strategies   impact of stressors in the workplace (Agrawal, 2001),

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Excessive stress is considered to be one of the main factors affecting employees' performance and commitment (Paul, Elam & Verhaut, 2007). Work-related stress is considered to be the product of an imbalance between environmental demands and individual capabilities (Rees & Redfern, 2003). Rees (2001) indicates that occupational stress is the inability to cope with the pressures in a job because of a poor fit between someone's abilities and ones work requirements and conditions. According to Schermerhorn, Hunt and Osborn (2008), stress is a state of tension experienced by individuals facing extraordinary demands, constraints, or opportunities. It is a mental and physical condition which affects an individual's productivity, effectiveness, personal health and quality of work (Holmlund-Rytkönen & Strandvik, 2005). Stress may results in high portion of absence from work and loss of employment (Meneze, 2005). Stress can be defined as a physical, mental, or emotional response to events that causes bodily or mental tension. Stress in general can be defined as the reaction of individuals to demands (stressors) imposed upon them. It refers to situations where the well-being of individual is detrimentally affected by their failure to cope with the demands of their environment (Erkutlu & Chafra, 2006).

Lately, there is a problematic increase in cases of occupational stress related problems among employees, which have led to declining interest in their jobs, less commitment and growing impatience among the top managers (Pflanz & Ogle, 2006). This is mainly due to the competitive nature of the job environment, shift in work demands and economic hardship owing to the economic recession. This is perhaps the general trend which indicates declining performance/productivity. People differ dramatically in the type of events they interpret as stressful and the way in which they respond to such stress. Stress is also an inevitable component in human life. Some stress is essential and promotes personal growth but excessive stress or an inappropriate way of coping with stress brings about negative results hence burnout.

Brynien (2006) posit that stress has a positive effect on employees of any organization but up to a certain extent which an employee can cope with, in most cases if it exceeds the bearable limits it results in negative results on employee's performance.

Lynn and Corbidge, (2004) highlights that stress globally costs business around 7 billion a year, this sum include sick-pays, missed deadlines and poor performance. According to WHO (2005) in the 15 Member States of the pre-2004 EU, the cost of stress at work and the related mental health problems were estimated to be on average between 3% and 4% of gross national product, amounting to €265 billion annually. Studies estimate that work-related stress alone costs the businesses and governments of those countries about €20 billion in absenteeism and related health costs, in addition to the price of lower productivity, higher staff turnover and reduced ability to innovate. In the United Kingdom during 2000, one in five workers was 'extremely' or 'very' stressed as a result of occupational influence. Stress-related disease is responsible for the loss of 6.5 million working days each year in the United Kingdom, costing employers around €571 million and society as a whole as much as €5,7 billion. The healthcare expenditure in the USA is nearly 50% greater for workers who report high levels of stress at work (Kortum- Margot, 2002).

According to Vinassa (2003), work stress and other psychosocial factors are recognized worldwide as a major challenge to workers' health and the health of organizations. Work stress has been proved to adversely impact on individuals' psychological and physical health, as well as organizations' effectiveness. Workers who are stressed are more likely to be unhealthy, poorly motivated, less productive and less safe to work with at work. Organizations whose workers are stressed are also less likely to be successful in a competitive market. The pressure of change, as well as challenges such as financial constraints, increased workloads, the information and technological revolution, changes in employees' demographics and employees' levels of preparedness, changes in management styles and structures and the merging of institutions, tended to become stressors and taking their toll on many employees (Olivier, De Jager, Grootboom & Tokota 2005).

1.1.1 Stress Management Strategies

According to Agrawal (2001), stress management strategies refer to the interventions designed to reduce the impact of stressors in the workplace. These can have an individual focus, aimed at increasing an individual's ability to cope with stressors. Stress Management programs can also have an organizational focus and attempt to remove the stressors in a role. Organizations have adopted various strategies to curb stress in the workforce. Common strategies used to alleviate stress include exercise, social resources, avoidance, reading, hobbies, movement, and meditation (Gulwadi, 2006). These strategies used by employees affect their outlook on the situation, thereby altering the perception of stress (Griffith, Steptoe, & Cropley, 2002). To alter the perception of stress, employees may invoke inward or outward stress management strategies. Inward strategies, such as concentrating on something narrow in the field of stimuli around oneself, include seeking stillness and focus. Outward strategies, such as exercise, involve seeking connections, distractions, and movement (Gulwadi, 2006). Although there are many common coping strategies available, most employees rely on social support, active planning, restorative experiences, and suppression of competing behaviors.

However, there are also some stress management strategies that are negative in nature. According to Gulwadi (2006) negative stress management strategies can include unhealthy behaviors, distractions, violence, and withdrawal. Unhealthy behaviors such as smoking, drinking alcohol, excessively over/under eating, and drug abuse are sometimes used to relieve stress. Distractions such as television, computer, and filling up schedules to avoid facing problems are common ways to avoid stress.

1.1.2 Employees' Commitment

According to Jaros (2003) employees' commitment refers to the degree to which an individual is psychologically attached to an employing organization through feeling such as loyalty, affection, worth, belongingness, pleasure and so on. McElroy (2001) defines commitment as a force that binds an individual to a course of action of relevance to one or more targets. However, employees' commitment is seen in three

different perspectives; affective, continuance and normative commitment. Employees with affective commitment continue service with organization because they want to do so. Kanter (2001) describe cohesion commitment as the attachment of an individual's found of affectivity and emotion to the group; to the goal and values and to the organization for its own sake. Meyer and Allen (1999) correlates affective commitment with work experiences where employees experience psychologically comfortable feelings (such as approachable managers), increasing their sense of competence (such as feedback). Beck and Wilson (2000) indicates that the development of affective commitment involves recognizing the organization's worth and internalizing its principles and standards.

Meyer & Allen (1990) proposed that continuance commitment develops on the basis of two factors: (1) number of investment (side – bets) individuals make in their current organization and (2) perceived lack of alternatives. When employees enter into the organization, they are bound to maintain a link with the organization or committed to remain with the organization because lack of alternative opportunity or awareness of the costs associated with leaving the organization. The cost associated with leaving includes attractive benefits, the threat of wasting the time, effort spends acquiring, disrupt personal relationship. On the other hand, normative commitment develops on the basis of earlier experiences influenced by, for example family-based experiences (parents that stress work loyalty) or cultural experiences (sanctions against "job-hopping") (Allen & Meyer, 1999). Normative commitment can increase through beliefs that the employees have that employers provide more than they can give.

Employees' commitment leads to several favorable organizational outcomes. It reflects the extent to which employee's identify with and organization and is committed to its goals. Dordevic (2004) stated that the commitment of employees helps predict employee's performance, absenteeism and other behaviors. Rajendran and Rose (2005) opined that the organizational commitment is the subset of employees commitment, which comprised to work commitment, career commitment and organizational commitment and also added greater the organizational

commitment can aid higher productivity. Mowday, Porter, and Dubin (2004) suggest that high committed employees may perform better than less committed once.

Bhatti and Samina (2011) said that stress has a high impact on high employees' commitment and productivity. They indicated that stress impacted directly on employees' performance and job satisfaction and as a result lead to reduced employees' commitment.

1.2 Problem Statement

Kathie and Lingle (2007) emphasis that workers rank stress as a top reason why they would leave their company. This therefore indicates that stress lead to lower employees' commitment. Elovainio et al. (2002) highlights that occupational stress inadvertently leads to low organizational commitment by the employees and therefore results to increased labour turnover. Willingham (2008) notes that employees respond to stress at work in a variety of ways; many employees show up for work, but do not work to their full capacity; other employees decide that the stress is too much and quit voluntarily. The American Psychological Association (2007) reports that "fifty-two percent of employees report that they have considered or made a decision about their career such as looking for a new job, declining a promotion or leaving a job based on workplace stress" (p. 11). Some former employees start their own businesses and remove themselves from the employees' workforce population altogether (Hewlett & Buck Luce, 2006). This therefore indicates that stress may lead to reduced employees' commitment.

The ability to manage stress in the workplace can make the difference between success and failure of an institution. According to Roger (2001), increased labour turnover, an indication of low organisational commitment, robs the organisation tenured and valuable workforce. Job stress is considered rising and has become challenge for the employer and because high level stress results in low productivity, increased absenteeism and leads to other employees problems like alcoholism, drug abuse, hypertension and host of cardiovascular problems (Meneze 2005). Roger further highlights that employees are the most important resource to an organisation

and therefore stress depletes organisations their valued resources. Lynn and Corbidge, (2004) further highlights that stress costs business billions of dollars each year, this results from loss of business, absenteeism, failure to meet deadlines, low employees' performance and low employees commitment.

Stress and its causes have been studied a lot; in fact, Agrawal (2001) indicated that stress nowadays is not something new, not anything unknown. However, stress is still causing havoc in work place, reducing employees' commitment and therefore organizational performance. Kathie and Lingle (2007) notes that only 50% of employers offer stress management programs to employees primarily because they are perceived to have low impact on employee attraction and retention. In Kenya, companies employ a number of stress management strategies which include, paying their employees on time, role modeling, good communication channels, welfare programs, training and development among others. However, despite all these efforts, there are still reported stress related issues at this difficult economic times for example, absenteeism, high labour turnover, frequent illnesses, conflicts, unexplained looses, sluggishness among others posing challenges in service delivery. This highlights ineffectiveness of the stress management strategies to curb labour turnover and therefore enhance employees' commitment. It is against this background that this study seeks to establish the effects of stress management on employees' commitment in Family Bank.

Previous researchers have focused on the effects of the various stress management strategies on employees' performance globally (Van der Stede, 2000; Zietlow, 2001; Kleiman, 2003 and Robbins, 2005). To the best of the researcher's knowledge, none of these local and international studies have been done to establish the effect of stress management strategies on employees' commitment in Family Bank.

1.3 Objective of the Study

To establish the effect of stress management strategies on employees' commitment in Family Bank

1.3.1 Specific Objectives

The study will be guided by the following specific objectives;

i). To establish the effect of psychological support on employees' commitment in Family Bank

ii). To assess the extent to which job redesign influences on employees' commitment in Family Bank

iii). To determine the effect of training and development on employees' commitment in Family Bank

iv). To find out the effect of employee welfare programs on employees' commitment in Family Bank

1.4 Research Questions

i). What effect does psychological support have on employees' commitment in Family Bank?

ii). To what extent does job redesign influences employees' commitment in Family Bank?

iii). How does training and development influence employees' commitment in Family Bank?

iv). What are the effects of employees' welfare programs on employees' commitment in Family Bank?

1.5 Significance of the Study

The results of this study would be important to the Human Resource personnel in companies in making strategic decisions relating to formulation of stress management strategies that will ensure enhanced employees' commitment for better performance. The management at Family Bank will also use results from the study to review policies to incorporate stress management measures and therefore improve on employees retention and therefore avoid loosing employees with potential who the bank have trained to other organizations.

This study will also be of importance to academicians and scholars as it provides useful material for reference and future research since stress management is a continuous phenomenon that still requires more studies. Further, this study will also be significant in that, academically it would add to the existing knowledge on stress management and its effect on employees' performance and thus forming part of academic reference.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section covers areas related to literature review on effect of stress management strategies on employees' commitment. This chapter will be divided into; theoretical review, empirical review and conceptual framework. Under empirical review, the researcher will review literature on psychological support, job redesign; training and development and employees' welfare programs.

2.2 Theoretical Review

This part of the research study focuses on reviewing and discussing the relevant and appropriate theories on occupational stress that were used in the research study. Theoretical orientation involved the analysis of theories relevant to the research problem in order to provide a logical explanation with testable models that explain relationship between a set of phenomena capable of predicting future occurrences or observations of the same kind and capable of being tested through experiment or otherwise falsified through empirical observation.

2.2.1 Transactional Model of Stress

There is a significant amount of research into stress (e.g. Avey et al., 2009; Shimazu et al., 2005). The transactional model of stress and coping addresses the stress process as an ongoing relationship between the individual and the environment, where individual perceptions and interpretations of the immediate environments play a central role in creating psychological stress (Edwards, 1992; Lazarus and Folkman, 1984). Stress occurs when the perceived demands in the work environment (stressors) exceed the person's perceived resources over time (Lazarus, 1990). According to transactional theory, the consequences of work stressors will differ between individuals, as they are mediated by two subjective elements: appraisals and coping. First, the work environments are interpreted and evaluated by the individual, based on own values and beliefs. This is called primary appraisal, and the results of the

appraisal will differ between individuals, as some will interpret the work environments as more demanding and negative than others. Second, individuals will search for and evaluate personal resources and strengths to cope with the stressful environments; this is called the secondary appraisal. Subsequently, based on these appraisals, the individual will choose a strategy for coping. A central assumption in transactional theory is that the process is recursive, such that the coping activities and the resulting psychological stress will feed back to the appraisal processes, and change the perceptions of both the environments and the individual resources. Consequently, time is an important factor in the theory, as perceptions and evaluations of the work environment – and thereby stress - may change as a result of coping efforts over time (Edwards, 1992; Lazarus, 1990).

The model proposes that stress can be reduced by helping stressed people change their perceptions of stressors, providing them with strategies to help them cope and improve their confidence in their inability to do so. To achieve this, organisation may use psychological support, training and development, job redesigning and employee welfare to ease the negative effect of stress on employee commitment to their jobs and therefore improve the organisational performance. While psychological support will assist the employees' change perception of stressors in the work place; training will assist them to acquire skills to perform their jobs easily and therefore avoid stress. The transactional model of how stress occurs may be applied to explore how stress can be managed and reduced since it helps understand how people differently perceive stress and how they appraise and cope with it. With this knowledge, a management program can be developed taking into account different approaches to manage stress in a work place.

2.2.2 Systemic Stress: Selye's Theory

The popularity of the stress concept stems largely from the work of the endocrinologist Hans Selye. In a series of animal studies he observed that a variety of stimulus events (e.g., heat, cold, toxic agents) applied intensely and long enough are capable of producing common effects, meaning not specific to either stimulus event. (Besides these nonspecific changes in the body, each stimulus produces, of course, its

specific effect, heat, for example, produces vasodilatation, and cold vasoconstriction.) According to Selye, these nonspecifically caused changes constitute the stereotypical, i.e., specific, response pattern of systemic stress. Selye (1976, p. 64) defines this stress as `a state manifested by a syndrome which consists of all the nonspecifically induced changes in a biologic system.'

This stereotypical response pattern, called the `General Adaptation Syndrome' (GAS), proceeds in three stages. (a) The alarm reaction comprises an initial shock phase and a subsequent counter shock phase. The shock phase exhibits autonomic excitability, an increased adrenaline discharge, and gastro-intestinal ulcerations. The counter shock phase marks the initial operation of defensive processes and is characterized by increased adrenocortical activity. (b) If noxious stimulation continues, the organism enters the stage of resistance. In this stage, the symptoms of the alarm reaction disappear, which seemingly indicates the organism's adaptation to the stressor. However, while resistance to the noxious stimulation increases, resistance to other kinds of stressors decreases at the same time. (c) If the aversive stimulation persists, resistance gives way to the stage of exhaustion. The organism's capability of adapting to the stressor is exhausted, the symptoms of stage (a) reappear, but resistance is no longer possible. Irreversible tissue damages appear, and, if the stimulation persists, the organism dies.

Although Selye, fails to take into account coping mechanisms as important mediators of the stress–outcome relationship, his theory serves to explain the detriments of stress of interventions are not made in time to rescue the stressed individuals. This theory indirectly underpins the importance of stress management strategies to avoid employees reaching the irreversible stage when the stress is more advanced. With adequate intervention measures that are applied in time, employees' commitment may be restored and therefore their productivity.

2.2.3 Psychological Stress: Lazarus Theory

Two concepts are central to any psychological stress theory: appraisal, i.e., individuals' evaluation of the significance of what is happening for their well-being,

and coping, i.e., individuals' efforts in thought and action to manage specific demands (Lazarus 1993). In this theory, stress is regarded as a relational concept, i.e., stress is not defined as a specific kind of external stimulation or a specific pattern of physiological, behavioral, or subjective reactions. Instead, stress is viewed as a relationship (`transaction') between individuals and their environment. Psychological stress refers to a relationship with the environment that the person appraises as significant for his or her well being and in which the demands tax or exceed available coping resources' (Lazarus & Folkman 1986, p. 63). This definition points to two processes as central mediators within the person–environment transaction: cognitive appraisal and coping.

In this theory, work place stress is viewed as conflict between an individual and his perception of an acceptable workplace environment. If the workplace environment is not considered acceptable by the employees, there is a possibility of reduction in their commitments to the organizational goals and hence a reduction in productivity. The managers may consider redesigning of the work to ensure it meets employees' expectations of a conducive work environment.
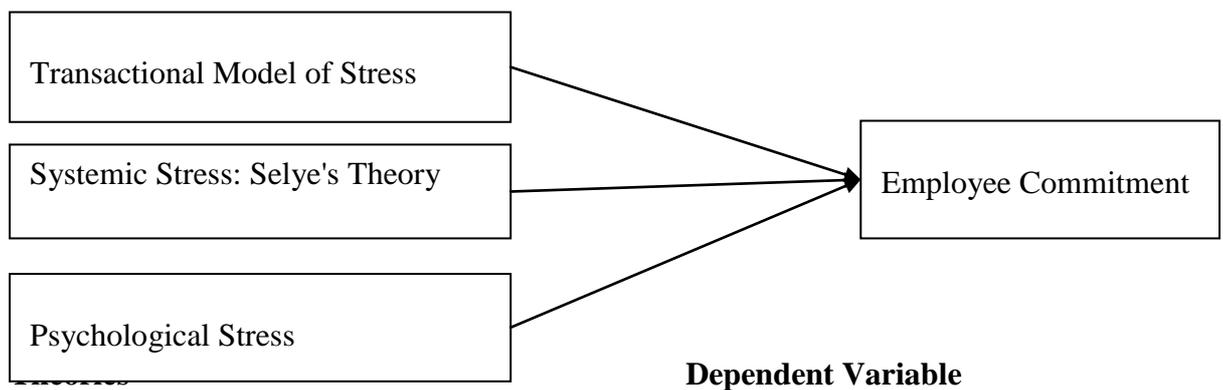
2.2.4 Theoretical Framework

Figure 2.1: Theoretical Framework

2.3 Empirical Review

2.3.1 Psychological support

Cognitive behavioral interventions are designed to educate employees about the role of their thoughts and emotions in managing stressful events and to provide them with the skills to modify their thoughts to facilitate adaptive coping (Bond & Bunce, 2000). These interventions are intended to change individuals' appraisal of stressful situations and their responses to them. For example, employees are taught to become aware of negative thoughts or irrational beliefs and to substitute positive or rational ideas (Bellarosa & Chen, 1997).

Meditation, relaxation, and deep-breathing interventions are designed to enable employees to reduce adverse reactions to stresses by bringing about a physical and/or mental state that is the physiological opposite of stress (Benson, 1975). Typically, in meditation interventions, the employee is taught to focus on a single object or an idea and to keep all other thoughts from his or her mind, although some programs teach employees to observe everything that goes through their mind without getting involved with or attached to them. Meditation interventions often also include relaxation therapy and deep breathing exercises. Relaxation therapy focuses on the conscious and controlled release of muscle tension. Deep breathing exercises focus on increasing the intake of oxygen and the release of carbon dioxide, although muscle and mental relaxation is often an additional goal of slowing and deepening the breath.

Further, other interventions in psychological strategies are time management and goal setting. Time management and goal-setting interventions are designed to help people manage their time better, both on and off the job. Employees often operate under time pressure and are required to work on multiple tasks simultaneously. Working under such conditions can be particularly stressful. Time management interventions provide skills training in the areas of goal setting, scheduling and prioritizing tasks, self-monitoring, problem solving, delegating, negotiating, and conflict resolution (Bruning & Frew, 2007).

There is evidence that traditional, individual interventions such as counseling and psychotherapy applied in work-related contexts reduce levels of psychological distress and might improve job perception (Klink et al., 2001). Unfortunately, there is little reference literature available that has evaluated how these different psychological interventions enhance particular coping with work stress using standardized checklists (Coyne & Racioppo, 2000). However, Bond and Bunce (2001) used two kinds of worksite stress management interventions to enhance the ability of media workers to cope with their work-related stress. As the authors wrote ''one was an emotion-focused SMI that increased the individual ability to cope with work-related strain, and another was a problem-focused intervention that trained workers to identify and alleviate the workplace stressors that give rise to strain'' (p. 156). Improvement in mental health and work-related variables was observed following both interventions. In the first condition changes in the outcome variables were mediated by the acceptance of undesirable thoughts and feelings, in the second condition, outcome change was mediated by attempts to modify stressors.

According to Alford, Malouff and Osland (2005) journaling interventions are also another psychological strategy of managing stress. Journaling interventions require the employee to keep a journal, log, or diary of the stressful events in his or her life. The journal is used as a means of assisting the employee to monitor stress levels, to identify the recurring causes of stress, and to note his or her reactions. Journals are also used to formulate action plans for managing stress (Bruning & Frew, 2007).

Further, exercise programs to provide progressive muscle relaxation are also used as a psychological intervention in stress management. It generally focus on providing a physical release from the tension that builds up in stressful situations, increasing endorphin production, or both, although some have the goal of focusing the employee's attention on physical activity (rather than on the stressors) or providing an outlet for anger or hostility (Bruning & Frew, 2007). The underlying rationale is that, since relaxation and muscle tension are incompatible, reducing muscle tension is coupled with the reduction of autonomic activity, and consequently anxiety and stress levels. Muscle relaxation is usually realised by alternating tensing and relaxing exercises. Systematically moving thorough the major muscle groups of the body

enables a person to become skilled at recognizing tension in a muscle group and relieving that tension.

Stress is linked to many disorders, such as rheumatoid arthritis, migraines, and anxiety disorders (Butcher et al., 2010). Because there are many physical and mental ailments related to stress, it might be desirable to use psychological interventions such as meditation in clinical settings to reduce stress. Two types of meditation are primarily studied in the existing literature: mindful meditation and transcendental meditation. Mindful meditation draws attention to the present moment, thereby increasing awareness, and views thoughts simply as thoughts, whereas in transcendental meditation, the subjects focus on a mantra in order to increase awareness andarrive at a deep physiological rest (Kabat-Zinn et al., 1992 and Coppola, 2007). Kabat-Zinn et al. (1992) found evidence that the use of weekly mindful meditation reduces physical and psychological symptoms of individuals in many different conditions. Moreover, the use of weekly meditation for eight weeks produced improvement in patients with stress-related disorders was maintained in a two-year follow-up period (Pritchard, Elison-Bowers, & Birdsall, 2010). Additionally, these studies indicate meditation leads to neurological changes through changes in immune functioning, which increases health benefits (Oman et al., 2008; Pritchard, Elison-Bowers, & Birdsall, 2010; Rausch et al., 2006).

Transcendental meditation, which uses a mantra to arrive at a meditative state, has been effective in lowering Trait Anxiety scores after just two weeks (Coppola, 2007). Coppola (2007) studied Natural Stress Relief meditation (NSR), a meditation technique that is similar to transcendental meditation but aims to be simpler and more cost efficient. NSR, which is practiced twice a day for 15 minutes, consists of sitting with eyes closed and focusing on a specific syllable. After four weeks, subjects reported lower levels of perceived stress and anxiety (Coppola, 2007). In addition, Rausch et al. (2006) studied the effects of a single session of mantra meditation and stress in a large group of college students. Participants in this study were not extensively trained in meditation, indicating anyone could receive the benefits of meditation. The data indicated a greater decrease in state anxiety in the meditation group relative to the control group. The effects of meditation could be seen in as little

as one 20-minute session (Rausch et al., 2006). Moreover, there is growing evidence that the use of meditation reduces stress. In a study done by Kabat-Zinn et al. (1992), after four weeks of practicing meditation, all participants reported the intervention to have significantly reduced their stress and anxiety.

Social support is also considered to be a major coping resource in transactional theory (Beehr et al., 2000). Social support from supervisors and colleagues is frequently reported to be negatively associated with stress (Bakker et al., 2004;). Thus, we may expect that not only will individuals with strong social support be better able to cope with stressful work environments, but effective coping strategies may also result in increased social support from supervisors and colleagues. Several authors have found effects of coaching on social support. In a study of 12 managers who completed a coaching programme, the participants reported that they more actively engaged their colleagues in giving feedback, discussing ideas for improvements, and increasingly included others in teamwork (Bush, 2004). Moen and Skaalvik (2009) found that coaching increased the participants' relatedness, defined as the connectedness and attachment to other people and therefore enhanced their commitment.

2.3.2 Job redesign

Within the literature on stress, job demand is a stressor that has been shown to persistently affect psychological stress across theoretical perspectives (Häusser et al., 2010). Workplace stress has for a long time been considered as a major work environment problem in organizations (Cox et al., 2000). Job demand is conceptualized mostly as perceived work overload, which causes stress, e.g., through constant time pressure and deadlines (Cooper et al., 2001). Job design is the deliberate purposeful planning of the job, including all its structural and social aspects and their effect on the employee. Job design is a broad concept that can refer to any part or combination of parts of the job.

According to Thomson (2006) employees in the following ratios reported that their job is source of large amount of stress they experienced, 33%, and 77% articulated that they remain always or sometimes in stress during last 12 months, 23% reported

that rarely experienced stress during their job. Many workers express that their job is prominent source of stress in their life but reduced workload, improve management and supervision, better pay, benefits, and vacation times can reduce the stress among employees. There is substantial empirical support that stress is reduced when job control and social support increases (Bakker et al. 2004). Job control is considered as a resource in the transactional model of stress, where individual coping efforts include attempts to increase job control or to better utilize the actual possibilities of control. Therefore, Wales (2003) reports that there is a dire need to redesign job to offer employees more autonomy and therefore enhance their commitment in their jobs.

Newman and Beehr (2003) divide interventions aimed at changing role characteristics in redefining roles, reducing role overload, increasing participation in decision making and reducing role conflict. This to a large extent involves job redesign to enhance more of employees' participation and therefore enhance their commitment. Task characteristics can be changed by designing jobs in the light of workers' abilities and preferences, using workers' preferences in selection and placement, providing training programmes so workers can enhance their skills and individualizing the treatment of workers. Interventions aimed at changing both role and task characteristics can be achieved by job (re)design.

According to Wales (2003), job redesign to reduce stress in a work environment involves changing stressful features of the work environment in an attempt to reduce the levels of stress experienced by employees, strengthening those factors that serve to buffer or alleviate the impact of stress on health (e.g. strengthening social support and increasing perceived control through participation in decision making) and promoting employee mental and physical health, with the intention of counteracting the negative effects of stress. Further, job redesign should ensure enhancement of responsibility, authority and accountability among the employees. This way, the employees learn to do a wider range of activities and they received more autonomy over routine decisions.

A job may be motivating to one person but not to someone else, and depending on how jobs are designed, they may provide more or less opportunity for employees to

satisfy their job-related needs. Herzberg (1998) believed that businesses should motivate employees by adopting a democratic approach to management and by improving the nature and content of the actual job through certain methods. Failure to restructure job may be in a way to enrich it may lead to employees stress and therefore reduce their commitment and productivity. Employee being given a greater variety of tasks to perform (not necessarily more challenging) which should make the work more interesting motivate him or her, this expresses how a job should be designed so that the employees performs work with enthusiasm and avoid stressful situations. The management should ensure job enrichment, which involves employee being given a wider range of more interesting and challenging tasks surrounding a complete unit of work to give a greater sense of achievement. Employees should be motivated by empowering them by means of delegating more power to employees to make their own decisions over areas of their working life. Importantly Herzberg (1998) viewed pay as a hygiene factor, which is in direct contrast to Taylor who viewed pay and piece-rate in particular.

Job enrichment through redesigning aims to motivate the interest and challenges of work by providing the employee with a job that has these characteristics (Armstrong 2006). Job enrichment provides the employee with variety, decision-making, responsibility and control in carrying out the work. The worker can identify a series of tasks or activities that will determine the end product. Job enrichment provides a feedback about the work and how the employee does the actual work. It is a vertical expansion of the job. This is the opposite of job enlargement which is the horizontal expansion of a job and which does not give greater authority, but just more duties.

Job enrichment could be through job re-design with intention to reverse the effects of tasks that are repetitive requiring little autonomy. Some of these effects are boredom, lack of flexibility, and employees' dissatisfaction The basis for job enrichment practices is the work done by Frederick Hertzberg in the 1950's and 60's, which was further refined in 1975 by Hackman and Oldham using what they called the Job Characteristics Model. This model assumes that if five core job characteristics are present, three psychological states critical to motivation are produced, resulting in positive outcomes (Robbins, 2005).

2.3.3 Training and development

Many organization in the world, NASA, GE, Nokia, Stanford University, and the U.S. Army to name just but a few are organizations that have provided Clarity Seminars' corporate stress management training to their employees. This training is aimed at giving the managers and employees the skills they need to perform effectively under high pressure. This training is at the cutting edge of stress reduction, offering a powerful blend of cognitive training and clinically-proven relaxation techniques to manage stress and enhance resiliency in the most challenging circumstances.

Workplace stress has for a long time been considered as a major work environment problem in organizations (Cox et al., 2000). Many scholars point to the fact that modern work-life, with frequent organizational restructurings, technological changes, and stronger competition, places increasing challenges on employees that may cause stress (Avey et al., 2009). Furthermore, the development of new values in management, such as empowerment and self-management, is a sign of increased decentralization and more freedom, but also more responsibilities on employees for the work environment as well as for managing their career life (Frayse & Geringer, 2000; Frese & Fay, 2001; Raabe et al., 2007; Hall, 2004). Thus, stressful work environments together with increased demands for self-management on employees may promote a stronger need for individual self- management and coping tools. Workplace training is a method for learning and development that may respond to these needs. The purpose of workplace training is to help individuals to set job-related goals, identify and implement adequate behavioural strategies to accomplish these goals, and provide feedback and evaluation of the progress towards the goals (Grant, 2006). This may include the development of skills to respond adequately to stressful work environments, and to reduce work- related stress.

There is some empirical evidence of how workplace training may affect work-related stress. For example, in a study of 15 managers who received training for one year, participants reported that the training had increased their stress management abilities, improved work-life balance, and reduced psychological stress (Wales, 2003). However, other findings are mixed. Gyllensten and Palmer (2005) found that there

were no significant differences in stress level between the training group and the control group after training, although the participants who received training reported lower levels of stress in a qualitative follow-up study. A similar finding was reported by Grant and colleagues (2009) in a study of executive training, where one group had lower levels of stress after training while another had not. Self-reported effects are, however, reported in quite a number of studies (e.g. Wales, 2003). One explanation for the inconsistent findings regarding stress may be that there are individual differences in learning experiences from training, and this is the assumption underlying the present study. However, it agreeable those individuals with strong learning experiences from the training process benefit more from stress reduction.

Within the literature on stress, job demand is a stressor that has been shown to persistently affect psychological stress across theoretical perspectives (Häusser et al., 2010). Job demand is conceptualized mostly as perceived work overload, which causes stress, e.g., through constant time pressure and deadlines (Cooper et al., 2001). The learning outcomes from training may affect the subjective appraisal of job demand, and there is some empirical evidence that supports a similar relationship. For example, it has been found that executive training enhanced performance psychology variables, such as self-efficacy and self-determination and eventually improves employees' commitment (Moen & Skaalvik, 2009). Similar reported outcomes of cognitive processes are increased self-confidence (Leedham, 2005) and assertiveness. Furthermore, Wales (2003) reported that managers felt able to accomplish things after coaching that they could not do before, both as a result of increased self-confidence, acquisition of new skills and reduction of stressors in their jobs.

Olajide (2000) highlights that no matter how automated an organization, high productivity depends on the ability of the employees to drive the organizational agenda. Stress is identified as an important factor that reduces staff commitment to organizational goals and therefore curtails the performance of an organization. Staff training is therefore an indispensable strategy for motivating workers and reducing stress among the workers. The organization must have good training programme. This will give the employees opportunities for self-improvement and development to meet the challenges and requirements of new equipment and new techniques of performing

a task with ease. Appropriate training can increase staff involvement in the organization, improve communication between peers, and improve individual's ability to perform their tasks (Hammill, 2005).

According to Wood (2001), training and personnel development has long been seen as a way not only to ensure highly skilled employees but also to increase self-esteem, commitment and motivation and helps to curtail levels of stress among the employees. Training should be focused on helping the employees perform their tasks with ease and therefore avoid eventualities of stress in the work place. Wood (2001) notes that when employees are faced with hard tasks, their morale is killed and their performance is lowered as in most cases it results to stress.

Staff development refers to activities that improve self-knowledge and identity, develop talents and potential, build human capital and employability, enhance quality of life and contribute to the realization of dreams and aspirations. The concept is not limited to self-development but includes formal and informal activities for developing others, in roles such as teacher, guide, counselor, manager, coach, or mentor (Rees & Redfern, 2000). Finally, as staff development takes place in the context of institutions, it refers to the methods, programs, tools, techniques, and assessment systems that support human development at the individual level in organizations.

Dant (2004) stresses that, as one learn to manage one's job stress and improve one's work relationships, one will have more control over ones ability to think clearly and act appropriately. One will be able to break habits that add to one stress at work – and one will even be able to change negative ways of thinking about things that only add to one's stress. Many of us make job stress worse with patterns of thought or behavior that keep people from relieving pressure on other people (Van der Stede, 2000). If one can turn around these self-defeating habits, one will find employer-imposed stress easier to handle. Career growth is a continuous process and is associated with different measures that would help in ensuring career development of the employees. Employees should constantly check their aims and activities and are in need of self-examination and self-motivation in order to attain job satisfaction. The organization, on the other hand, plays a vital role in helping their employees with their goals and

activities. Career development of the workforce can be beneficial for the organization and allow them to adapt fluidly on the demands of the industry (Holmlund-Rytkönen & Strandvik, 2005).

2.3.4 Employees' welfare programs

Employees' welfare programs can be traced to the beginning of the 20th century. Reformers, labor unions, journalists and others brought to national attention to poor working conditions for workers in factories and other industries (Kleiman, 2003). Since then, employees' welfare programs have continued to evolve, providing more benefits for American workers. The programmes are meant to improve the well-being and health of an organization (Schabracq et al., 2001). The programmes are designed to assist employees and their dependents in dealing with personal problems that diminish job functioning, pose a threat to their health, well being, and/or possibly their jobs. Typically, the employer pays for the programme and there is no cost to the employee.

Employees assistance programs are examples of employees' welfare programs. An employee can go through a confidential referral service to get help with personal problems that may affect work performance. Examples of services include counseling for legal problems, substance abuse, family problems, grief and stress. Some employees also require assistance because they are exposed to stressful situations in the workplace (Robbins, 2005). Evidence suggests that improvements in people management practices, especially work time and work location flexibility, and the development of supportive managers, contribute to increased work-life balance. Work-life balance programs have been demonstrated to have an impact on employees in terms of recruitment, retention/turnover, commitment and satisfaction, absenteeism, productivity and accident rates as this aid in lowering level of stress (Ronald, 2006).

Organizations that have implemented work-life balance programs recognize that employee welfare affects the "bottom line" of the business. Parameters are required to ensure that programs are having the desired effect on both employees and the

organization. Six parameters that can be used to evaluate work life balance programs are: extent of management buy-in and training, how programs are communicated to employees, corporate culture, management controls, human resources policies and employees control (Mitchell, 2008).

2.4 Conceptual Framework

```
┌────────────────────────────────────┐
│ Psychological Support              │
│ • Counseling                       │
│ • Meditation                       │
│ • Physical exercises               │
│ • Relaxation                       │
│ • Social support                   │
│ • Time management and goal setting │
└────────────────────────────────────┘

┌────────────────────────────────────┐
│ Job Redesign                       │
│ • Job rotations                    │
│ • Job enrichment                   │
│ • Job clarity                      │
└────────────────────────────────────┘

┌────────────────────────────────────┐        ┌──────────────────────────┐
│ Training and Development           │        │ Employee Commitment      │
│ • Training                         │───────▶│ • Loyalty                │
│ • Seminars                         │        │ • Affection              │
│ • Promotions                       │        │ • Belongingness          │
│ • Exchange programs                │        └──────────────────────────┘
└────────────────────────────────────┘

┌────────────────────────────────────┐
│ Employee Welfare Programs          │
│ • Retirement packages              │
│ • Fringe benefits                  │
│ • Insurance                        │
│ • Work life balance programs       │
└────────────────────────────────────┘
```

Independent Variables   **Dependent Variable**
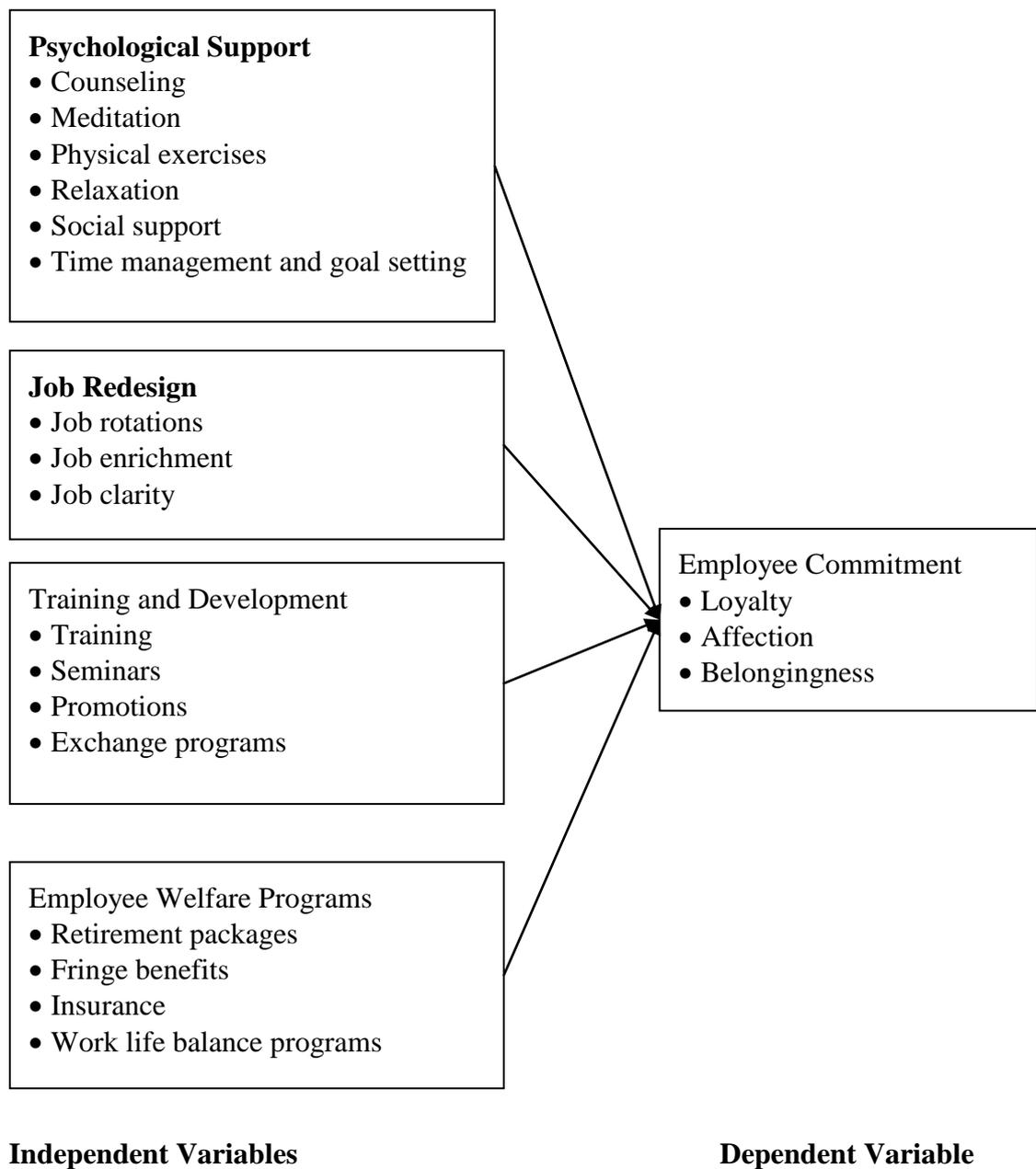
Figure 2.2: Conceptual Framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

According to Mugenda and Mugenda (2003), research methodology refers to the systems, methods and techniques used by a researcher in collecting data to define research problem. This chapter therefore presents the research design, population, sample size, sampling technique, nature of data to be used by the study, data collection tools, pretesting of research instruments, data collection procedure, measurement and analysis.

3.2 Research Design

Kombo and Tromp (2006) define research design as the scheme outline or plan that is used to generate answers to research to research problems. This study will employ descriptive research design. A descriptive study attempts to describe or define a subject, often by creating a profile of a group of problems, people, or events, through the collection of data and tabulation of the frequencies on research variables or their interaction as indicated by Cooper and Schindler (2003). Kombo and Tromp (2006) notes that the choice of descriptive survey research design is made in a study when the research is interested on the state of affairs already existing in the field and no variable would be manipulated. It is focused on determining the effect of stress management strategies on employees' commitment.

3.3 Population

According to Ngechu (2004), a population is a well defined or set of people, services, elements, events, group of things that are being investigated. Further, Jacobsen, (2002) indicated that population is the whole group that the research focuses on. The study will target employees in Family Bank in Kenya. Ngechu (2004) highlighted that target population is the specific population about which information is desired. In this study, the target population will be drawn from employees in the three levels of management; top level management, middle level management and low level

management. The target population therefore will be the 347 employees working in the 3 levels of management.

Table 3.1: Population of the Study

Management level	Population	Percentage
Top Level Management	78	22.5
Mid Level Management	117	33.7
Low level Management	152	43.8
Total	347	100

3.4 Sample size

From the 347 employees working in the 3 levels of management in the bank, the study will take a sample of 20%. Kotler et al. (2001) argues that if well chosen, samples of 10% of a population can often give good reliability and therefore the choice of 20% in this study will be adequate. This generated a sample of 69 respondents for this study. The sample was drawn from the population as shown on the table 3.2 below.

Table 3.2: Study Sample

Management level	Population	Sampling ratio	Sample size
Top Level Management	78	0.2	16
Mid Level Management	117	0.2	23
Low level Management	152	0.2	30
Total	347	0.2	69.4

3.5 Sampling Technique

This study will use stratified random sampling to get a study sample. According to Deming (1990) stratified random sampling technique produce estimates of overall population parameters with greater precision and ensures a more representative sample is derived from a population. Stratification aims to reduce standard error by

providing some control over variance. The sample size for the study will be drawn from the 3 levels of management in Family bank branches in Nairobi County.

3.6 Data Collection

This study will collect primary data for analysis. Primary data will be collected using self-administered questionnaires. To collect primary data a semi-structured questionnaire with both close ended and open-ended questions will be used. Kombo and Tromp (2006) indicate that semi-structured questionnaire refers to the use of already prepared questions during the study. The open-ended questions provide additional information that may not have been captured in the close-ended questions. A questionnaire is preferred in this study because respondents of the study are literate and quite able to answer questions asked adequately. Also, information required can easily be described in writing as indicated by (Oso, 2009). The questionnaire will be developed in accordance with the research objectives. Questions to address each research question will be included. In order to ensure uniformity in response and to encourage participation, the questionnaire will be kept short and structured with mostly multiple-choice selections in a Likert scale. According to Mugenda and Mugenda (2003), questionnaires are commonly used to obtain important information about a population under study.

3.8 Data Collection Procedures

The researcher will personally administer the questionnaires to the respondents. The researcher will however inform the respondents that the instruments being administered will be for academic research purpose only and the responses from the respondents will be kept secret and confidential. Further, the researcher will inform the respondents that they were free to withdraw from the study at any point when they felt like so. The researcher will have the questionnaires filled in and then collected later through drop and pick later method.

Before the actual data collection, the researcher will conduct a pilot study do determine the reliability of research instruments. Reliability refers to the consistency of measurement and is frequently assessed using the test–retest reliability method.

Including many similar items on a measure, by testing a diverse sample of individuals and by using uniform testing procedures increases reliability. Reliability gives the internal consistency of data collected. This ensures that the data has certain internal consistent pattern. Reliability of the research instrument will be enhanced through a pilot study that was done in Equity bank selecting a pilot group of 10 respondents. The data collection instrument will be administered to conveniently selected respondents. The logic behind using another bank other than Family Bank is in order not to pre-empty what the study was all about to potential respondents and also not to bother the respondent with the pilot study and actual study. According to Cooper and Schindler (2003), the pilot group can range from 25 to 100 subjects but it does not need to be statistically selected. The respondents were conveniently selected since statistical conditions are not necessary in the pilot study (Cooper and Schindler, 2003). The pilot data will not be included in the actual study. This reliability estimate was measured using Cronbach Alpha coefficient (α). Nunnally (1978) recommends that instruments used in research should have reliability of about 0.70 and above.

To improve on the validity of the instrument the study will seek opinions of experts in the field of study especially the researcher's supervisor and lecturers. Mugenda and Mugenda (2003) contend that the usual procedure in assessing the content validity of a measure is to use a professional or expert in a particular field. This will facilitate the necessary revision and modification of the research instruments thereby enhancing validity. According to Bridget and Lewin (2005), validity is the degree by which the sample of test items represents the content the test is designed to measure. Validation of the research instrument is important to this study as it will ensured that the study collects relevant information to answer the research questions.

3.9 Data Analysis and Presentation

The researcher will edit completed questionnaires for completeness and consistency. Data clean-up will follow; this process will involve editing, coding, and tabulation in order to detect any anomalies in the responses and assign specific numerical values to the responses for further analysis. The data will then be analyzed using descriptive statistics. The descriptive statistical tools (SPSS version 20 and Excel) will help the

researcher to describe the data. The Likert scale will be used to analyze the mean score and standard deviation. The findings will be presented using tables and graphs for further analysis and to facilitate comparison, while explanation to the table and graphs will be given in prose. This will generate quantitative reports through tabulations, percentages, and measure of central tendency.

The researcher will further employ a multivariate regression model to study the relationship between stress management strategies and employees' commitment. The research deems regression method to be useful for its ability to test the nature of influence of independent variables on a dependent variable. Regression is able to estimate the coefficients of the linear equation, involving one or more independent variables, which best predicted the value of the dependent variable. The researcher use linear regression analysis to analyze the data. The regression model will be as follows:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$$

Where: Y = Employee Commitment; β_0 = Constant Term; $\beta_1, \beta_2, \beta_3$ and β_4 = Beta coefficients; X_1= psychological support; X_2= job redesign; X_3= training and development; X_4 = employees' welfare programs; ε = Error term

3.10 Ethical Issues

The researcher holds a moral obligation to treat the information collected in the study with utmost confidentiality. The researcher therefore assured the respondents that the information they provided would be treated with confidentiality. Further, the researcher will assure the respondents of anonymity in their responses and that the information collected will only be used for academic purposes only.

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APPENDICES

Appendix I: Introduction Letter

Joseph Gitau Karanja

P O Box

Nairobi.

Dear Respondent,

RE: REQUEST FOR RESEARCH DATA

My name is Joseph Gitau Karanja and I am currently studying for Master of Business Administration Degree of Kenyatta University. As part of my course work, I need to conduct a research based on my area of study. I will therefore study **Effect of Stress Management Strategies on Employees' Commitment; taking a case of Family Bank Branches in Nairobi County.**

You have been identified as one of the people that could be of assistance with the research and I thus request your participation in the research. Essentially, you would be required to complete a questionnaire. You will be treated anonymously and your responses will be treated with utmost confidentiality. The information you provide will be used only for academic purposes.

Thank you in advance.

Joseph Gitau Karanja

Appendix II: Questionnaire

This questionnaire consists of two parts; kindly answer all the questions by ticking in the appropriate box or filling in the spaces provided.

SECTION A: GENERAL INFORMATION

1. Gender: Male   [ ]   Female   [ ]

2. Your age bracket (Tick whichever appropriate)

   18 - 24 Years   [ ]   25 - 30 Years   [ ]

   31 - 34 years   [ ]   35 - 40 years   [ ]

   41 - 44 years   [ ]   45 - 50 years   [ ]

   51 - 60 years   [ ] Over- 61 years   [ ]

3. What is your highest education level? (Tick as applicable)

   Primary   [ ]   Secondary   [ ]

   Diploma/certificate   [ ]   Bachelors' degree   [ ]

   Others-
   specify…………………………………………………………………………

4. Years of service/work experience (Tick as applicable)

   1-5 years   [ ]   6-10 years   [ ]

   11-10 years   [ ]   Over 15 years   [ ]

Section B: Stress Management Strategies on Employees' Commitment

Psychological Support

5. In your own opinion, do you think psychological support influences employees' commitment in Family Bank?

            Yes   [ ]   No   [ ]

6. If yes, to what extent?

            Very great extent   [ ]   Great extent   [ ]

            Moderate extent   [ ]   Low extent   [ ]

            Not at all   [ ]

7. In your own opinion, to what extent are the following forms psychological supports effective in managing stress among employees? Use a scale of 1 to 5; where 1 = not at all, 2 = low extent, 3 = moderate extent, 4 = great extent and 5 = very great extent.

	1	2	3	4	5
Meditation interventions					
Relaxation interventions					
Deep-breathing interventions					
Time management interventions					
Goal-setting interventions					
Counseling and psychotherapy					
Journaling interventions					
Social support					

Job Redesign

8. To what extent do you think job redesign influences employees' commitment in Family Bank?

Very great extent   [ ]   Great extent   [ ]

Moderate extent   [ ]   Low extent   [ ]

Not at all   [ ]

9. To what extents are the following aspects of job redesign effective in ensuring employees' commitment in Family Bank? Use a scale of 1 to 5; where 1 = not at all, 2 = low extent, 3 = moderate extent, 4 = great extent and 5 = very great extent.

	1	2	3	4	5
Redefining Job roles					
Reducing role overload					
Increasing participation in decision making					
Job enrichment to enhance job control					
Reducing role conflict					

10. On a scale of 1 to 5 kindly indicate your level of agreement with the following statement regarding job redesign. Where 1 = strongly disagree; 2 = Disagree; 3 = Neutral; 4 = agree; and 5 = strongly agree.

	1	2	3	4	5
Job should be designed so that the employees performs work with enthusiasm and avoid stressful situations					
Job should be enrichment to involve a wider range of more interesting and challenging tasks surrounding a complete unit of work to give a greater sense of achievement for the employees					
Job enrichment provides the employee with variety, decision-making, responsibility and control in carrying out the work					

Training and Development

11. How often does the bank conduct training and development exercises?

Weekly	[ ]	Monthly	[ ]
Quarterly	[ ]	Semi annually	[ ]
Annually	[ ]	Bi annually	[ ]

Others (Specify)

12. Do you think training and development influences employees' commitment in Family Bank?

Yes   [ ]   No   [ ]

13. If yes, to what extent?

Very great extent	[ ]	Great extent	[ ]
Moderate extent	[ ]	Low extent	[ ]
Not at all	[ ]		

14. Kindly indicate your level of agreement with the following statement regarding training and development and stress management. Use a scale of 1 to 5, where 1 = strongly disagree; 2 = Disagree; 3 = Neutral; 4 = agree; and 5 = strongly agree.

	1	2	3	4	5
Training gives the managers and employees the skills they need to perform effectively under high job pressure					
Training is a method for learning and development that may help employees to manage stress and thus improve employees' commitment					
Training help individuals set job- related goals, identify and implement adequate behavioural strategies to accomplish the goals, and provide feedback and evaluation of the progress towards the goals					
Training and development offers employees skills to respond adequately to stressful work environments					
Training increases employees stress management					

abilities, improves work-life balance, and reduces psychological stress				
Appropriate training increases staff involvement in the organization, improve communication between peers, and improve individuals ability to perform their tasks				
Training and personnel development increases employees' self-esteem, commitment and motivation and helps to curtail levels of stress among the employees				

Employee's welfare programs

15. Does the bank have employee's welfare programs

           Yes   [ ]   No   [ ]

16. In your own opinion, to what extent do you think employee's welfare programs influences employees' commitment in the bank?

           Very great extent   [ ]   Great extent   [ ]

           Moderate extent   [ ]   Low extent   [ ]

           Not at all   [ ]

17. Kindly indicate your level of agreement with the following statement regarding employees' welfare programs and stress management to enhance employees' commitment. Use a scale of 1 to 5, where 1 = strongly disagree; 2 = Disagree; 3 = Neutral; 4 = agree; and 5 = strongly agree.

	1	2	3	4	5
Employees' welfare programs provide better physical and mental health to workers for a healthy work environment and thus enhances employees' commitments					
Facilities like housing schemes, medical benefits, and education and recreation facilities for workers' families help in raising their standards of living; making workers to pay more attention towards work and thus increase their commitments.					
Employees' welfare programs enhances a feeling of involvement and participation among workers and therefore they take active interest in their jobs and					

work					
Employee welfare measures increase the productivity of organization and promote healthy industrial relations thereby maintaining industrial peace.					

Stress management strategies

18. In your own opinion, to what extent are the following strategies effective in ensuring employees' commitment in Family Bank? Use a scale of 1 to 5; where 1 = very in effective, 2 = ineffective, 3 = moderately effective, 4 = Effective, and 5 = very Effective.

	1	2	3	4	5
Psychological support					
Job redesign					
Training and development					
Employee welfare programs					

Thanks for participating

Appendix III: Budget

Item	Cost (Kshs)
1 Proposal Development	
Printing of 45 pages @ Kshs 10	450
Reproduction 8 copies @ Kshs. 90	720
Binding 8 copies @ Kshs. 60	480
Internet Expenses	2000
Stationery and typing services	1000
Travelling and subsistence	1000
Miscellaneous/contingency expenses	2000
Subtotal	**7,650**
Data collection and report writing	
Travelling expenses	6000
Research Assistants expenses	10000
Books and reading material	2500
Internet Expenses	1500
Stationery and typing services	1000
Data analysis and computer runtime	10000
Printing 60 pages @ Kshs. 10	600
Reproduction 8 copies @ Kshs. 120	960
Hard Binding 8 copies @ Kshs. 300/-	2400
Miscellaneous expenses	2500
Subtotal	**37,460**
GRAND TOTAL	**45,110**

Appendix IV: Work Plan

Weeks	1	2	3	4	5	6	7	8	9	10	11	12
Research proposal development and writing	▓	▓										
Proposal presentation and defense			▓	▓								
Proposal Corrections				▓	▓							
Questionnaire testing						▓						
Data collection						▓	▓					
Data analysis							▓	▓				
Report writing							▓	▓				
Presentation of Report									▓			
Corrections										▓		
Compilation and submission of final Report											▓	▓