THE ROLE OF THE MANAGER IN PREVENTION OF WORK RELATED STRESS: A CASE OF INSURANCE COMPANIES IN NAIROBI

BY

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KENYATTA UNIVERSITY

JULY 2003
DECLARATION

This project is my original work and has not been submitted for a degree in any other university.

Signed ...........................................

Date .......................... 5TH AUGUST 2003

This project has been submitted for examination with my approval as the university supervisor.

Signed ...........................................

Date .......................... 05/09/2003

Dr B. M. SABABU
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The purpose of this study was to investigate the role of prevention of work related stress. The study aimed at creating awareness and developing management skills in stress management among managers in insurance firms in Nairobi. The objectives of this study were to identify ways that managers can prevent work related stress and establish the challenges the managers faces in preventing work related stress amongst staff.

The study was carried out in insurance companies based in Nairobi. The sample consisted of managers and staff who were selected using random sampling. They were given questionnaires to complete based on the research questions. From the respondents it was noted that stress management is not given a priority in the organization. Only 50% of the managers had attended stress management course while on the other hand none of the staff had been nominated in the last two years to attend a course in stress management. None of the organizations had a policy on stress management. From the study it was noted that only 20% of the managers carried out stress audits, 30% carried out attitude surveys and employee counselling. Managers on the other hand face various challenges when helping staff deal with stress. Two of the major challenges which consisted of 20% of the managers responses were identification of stress amongst staff and ensuring that the work is evenly distributed. It was also noted that 40% felt that it was not their responsibility to handle work related stress issues. This is mainly due to their lack of training in stress management.
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CHAPTER ONE

INTRODUCTION

1.0 Background Information

Stress has been described as an epidemic of modern times. It is blamed for causing physical and mental illness in employees. It has also been blamed for costing organizations millions in lost work time. To many management experts, stress is the chief emerging risk exposure facing employers this century (Weightman, 1999 and Mulumbi, 2002).

Stress has been defined as the physiological and psychological reaction that occur when people perceive an imbalance between the level of demand placed upon them and their capability for meeting that demand (Cranwell, 1987). The Health and Safety Commission of United Kingdom describe work related stress as the adverse reaction people have to excessive pressure or other types of demand placed upon them. It is also estimated that 91.5 million working days are lost annually through stress related illness affecting up to half a million people in Britain (Kinnie, 2002). Stress has also been found to be the number one health concern for two thirds of safety representatives according to a recent survey carried out by Trade Union Congress in Britain (Stress News International, 2000). Health care costs consume a growing part of the costs of doing business. Job stress in America has cost the American industry 150 billion dollars per year in terms of absenteeism, diminished productivity, compensation claims, health insurance and direct medical expenses (Cahill, 1995). In a nationwide survey conducted by a large life insurance company in America, it was established that nearly 46% of American workers felt their jobs are highly stressful while another
27% felt that work was the greatest source of stress in their lives. There is growing evidence that high levels of stress adversely affect physical health, psychological well being and many aspects of task performance (Greenberg, 1999).

The diagram below shows the relationship between stress and performance.

Figure 1-1: The relationship between performance and level of stress

As illustrated in the diagram above stress upto point A is positive. The worker is prompted to perform at a high level. Beyond point A stress is negative.
A moderate amount of stress can help to stimulate employees to work longer, harder and better. An extremely low level of stress can leave employees unstimulated, resulting in low productivity. An extremely high level of stress can lead to poor performance due to the diversion of energy from production and to dealing with the stress itself. According to Karasek (1991), the type of job a person holds has a significant impact on the degree of stress he faces at work. Some occupations have a great deal of stress associated with them, others are less stressful. Occupations can be further categorized into active jobs and passive jobs. Active jobs have a heavy pressure to perform but provide leeway in problem solving. Hours may be long but are partly at the worker’s discretion. There are chances to advance and learn new skills. Initiative is a big part of the job. Low strain jobs are self paced occupations. They have low demands from others and a high degree of decision freedom. Passive jobs require a low degree of skills and mental processing ability and have little leeway for making decisions and offer no latitude for innovations. High strain jobs have a heavy pressure to perform, but provide no leeway in decision-making. Hours and procedures are rigid and the threat of buyoffs is present. The jobs provide no opportunities to learn new skills. Karasek (1991) further states that employees who hold active jobs report the lowest levels of stress related diseases. Those with passive and low strain jobs fall in between.

Work related sources of stress include those intrinsic to the job such as working conditions, roles in the organization, relationships at work, career development, organization structure and climate. Inappropriate working conditions are a source of work related stress. Potential stressors include working fast, engaging in work which involves high level of physical activity or long hours,
work which is repetitive or monotonous, or involving high risk and danger (Drummond, 2000). Other stressors include lack of employee training, poor communication especially of policy and procedures, occupational demands which require an employee to be very alert at all times and work overload and underload. In today's business environment where downsizing is common, fewer employees are often required to do more work than ever before. Work overload includes time pressures, deadlines, noises and frequent interruptions which create a sense of strain. Quantitative overload occurs in situations in which individuals are asked to do more work than they can complete in a specific period of time while qualitative overload is the employees' belief that they lack the required skills or abilities to perform a given job. Both types of overload are unpleasant and research findings suggest that they both lead to high levels of stress. Work underload on the other hand occurs when the employee does not have enough work to do or is not working at the level he should be working. It includes tasks which are too narrow or which lack stimulus, that is devoid of creativity, problem solving or social interaction and provides little stimulation. Quantitative underload refers to the boredom that results when employees have so little to do that they find themselves sitting around much of the time. Qualitative underload refers to the lack of mental stimulation that accompanies many routine, repetitive jobs. Employees who are over-qualified for their jobs may also experience stress resulting from underload. As a result the job becomes very boring since the job is not challenging (Cooper, 2001, Greenberg, 1999, Drummond, 2000).

The individual's role in the organization is another potential stressor. This includes role ambiguity, role conflict and responsibility for people. Role ambiguity occurs when the roles requirements are unclear. This may lead to depression, low motivation, low self confidence and low self- esteem. Role conflict on the other
hand occurs when two or more different roles that are held by the same person have competing demands. These circumstances are associated with decreased job satisfaction, decreased confidence in the organization as well as commitment (Rollinson, 2002). Stress may arise from the need to make hard or unpopular decisions or engaging in interpersonal conflict. Individuals who are responsible for other people who must motivate them, reward or punish them and communicate with them experience higher levels of stress than individuals who handle other organizational functions (Cooper, 2001 and Armstrong, 1999).

Relationships at work which include senior/subordinate relations and relationships with colleagues is another source of stress. Managers who are exploitative tend to increase job pressure and hence increase stress. An individual's inability to get along on reasonable terms with fellow team members or colleagues from other sections may also result in stress. Good relationships between members of a work group are a central factor in individual and organizational health (Drummond, 2000).

Another major source of stress at work is related to career development. This refers to the impact of over promotion whereby the individual has reached the peak of his abilities with little possibility of further development and is given responsibility exceeding his capacity or under promotion where the responsibility is not commensurate with ability level. Other factors would include lack of job security and performance appraisal as well as impending retirement (Cooper, 2001 and Drummond, 2000).

In Kenya, organizations in the private and public sector have recently undergone a lot of structural changes to ensure that they maintain their profitability and viability. As corporations restructure, managers are finding that
they must do more with less. This is as a result of consolidating jobs and laying off employees through mergers, acquisitions and automation. There has also been increasing pressure on employees to perform. Higher targets are being set which the employee has to achieve or risk being laid off. Employees as a result are now faced with heightened job instability both in the private and public sector.

Lastly, organization structure and climate is also another job stressor whereby the work is devoid of opportunities for participation thus leading to strain. Participation creates a sense of control, involvement and improves communication (Drummond, 2000). When the organizational structure is too rigid, people feel that there are few opportunities for growth and personal development, whereas if the structure is ill defined it could raise feelings of anxiety. Either extreme could result to stress to the employees (Rollinson, 2002).

The health related consequences of stress fall into three categories namely medical consequences, behavioural consequences and psychological consequences. The medical consequences include diseases such as heart disease, stroke, backache, arthritis, ulcers, headaches, cancer and diabetes. Studies have also found out that 50% to 70% of all forms of physical illness are as a result of stress. Behavioural consequences include smoking, drug and alcohol abuse, violence, and accident proneness. Psychological consequences include family conflict, sleep disturbances and depression (Frese, 1985 and Greenberg, 1999).

Each of us experience stress in a very individual way, respond with different coping strategies and recover at different rates. A person's reaction to stress according to Wieten (1994) can be studied on three different levels, namely
physiological reaction, emotional reaction and behavioural reaction. Hans Selye, the “father of stress” described the physiological reaction to stress as a three phase defence reaction known as the general adaptation syndrome (GAS). The first phase is alarm. This is when the individual encounters a stressor. The stressor then presents the individual with a choice between coping with the situation or avoiding it known as “fight” or “flight”. The second phase is resistance, which occurs when the person decides to try and cope with the situation. The individual may at times succeed in meeting the demands placed upon him. The last phase is exhaustion whereby prolonged exposure to stress can lead to exhaustion as the individual’s ability to cope crumbles. As a result the individual becomes vulnerable to life threatening illnesses such as heart attack and stroke. It may also result to alcoholism and excessive smoking.

Burnout is a syndrome of emotional, physical and mental exhaustion coupled with feelings of low self-esteem or low self-efficacy, resulting from prolonged exposure to intense stress. The distinct characteristics are physical exhaustion, emotional exhaustion and depersonalization and feelings of low personal accomplishment. Physical exhaustion is whereby the person has low energy and feels tired most of the time, suffers from frequent headaches, nausea, poor sleep, and change in eating habits. Emotional exhaustion results to depression, feelings of helplessness and feelings of being trapped in one’s job. Depersonalization often demonstrates a pattern of attitudinal exhaustion. The person becomes cynical about others, tends to treat them as objects rather than as people and holds negative attitudes toward them. They tend to derogate themselves, their jobs, their organizations and even life in general. Lastly with feelings of low accomplishment they conclude that they have not been able to accomplish much in the past, and assume that they probable won’t succeed in the future (Greenberg, 1999 and Rollinson, 2002).
Stress has both a positive and negative influence on the employee. The causes of work related stress have been well documented. It is important to note that individuals do not react in the same way to various stressors. According to Parkinson (1999) the positive consequences of work stress include promoting personal growth by acquiring new skills and developing new insights, it also leads to experience in dealing with stress and can result in the worker coping better with future stress.

This study will concentrate on the prevention of work related stress. The main aim of the study is to determine the manager's role in the prevention of work related stress.

1.1 Statement of the Research Problem

Stress has become a major concern to many organizations. Organizations have concentrated on looking after the well being of their customers and clients, but the well being of their staff is either left to medical doctors, external trainers or not done at all (Weightman, 1999).

Human resource is an important asset to the organization. Organizations spend a considerable amount of money in the development of staff. It is therefore, the manager’s responsibility to ensure that they assist the employees who they are in-charge of to manage stress effectively.

Managers believe that offering a counseling service to staff is outside their range of responsibilities and not a part of their job as managers and leaders. Since managers achieve their objectives through their team members, it is therefore their responsibility to ensure that the "well being" of the employee is catered for (Matthews, 1997). In Kenya, stress accounts for about 30% of work
lost in companies owing to non-performance by the employees (Njenga, 1998). Between 30% and 40% of Kenyan professionals suffer from hypertension. The greatest contributing factor to this disease is occupational stress (Helping ease stress, 1999).

Employers in Kenya are now faced with the growing problem of stress at work. Statistics are not available on what stress costs the economy, but Kenyan employers are getting increasingly concerned about how to manage it. No sufficient research seems to have been done on the subject locally and there is very scanty data, if any is available (Mulumbi, 2002). Many researches have been carried out and books published, these have mostly been in the more developed countries, where the environment (cultural, social, economic) may be different from that of the developing countries like Kenya. Some insurance companies abroad have even gone a step further and come up with stress related products that aim to help companies prevent and deal with stress. Royal and Sun Alliance, an insurance company in United Kingdom has created health related products such as Workers Assurance policy which offers organizations with a customized insurance policy that includes workers compensation, short term and long term disability coverages and medical benefits. This policy offers the company with the benefits of reduced costs associated with employee lost time, improved employee health and productivity (Mulumbi, 2002).

The human resource departments of many organizations have failed to communicate the business and commercial effect of stress and its impact on the bottom line. All employers of an organization need to understand the relationship between stress and business performance so that they can support intervention measures in stress management initiatives.
The manager is therefore in an ideal situation to recognize poor performance and to offer help to the employee (Cooper, 1981 and Mulumbi, 2002).

1.2 Purpose of the study

The purpose of the study is to identify to what extent the manager can prevent work related stress at the workplace. The study also aims at creating awareness and developing management skills in stress management among managers in insurance firms in Nairobi.

1.3 Objectives of the study

Stress and stress related illnesses are increasingly becoming an important social concern. The objectives of this study are therefore to:

- Identify ways that managers can use to prevent work related stress.
- Establish the challenges the manager faces in preventing work related stress amongst his staff.

1.4 Significance of the study

Managers have a major role to play in the prevention of work related stress in their subordinates. This is especially so because they are involved in the day to day work activities of their subordinates and are able to monitor their performance.

1. This study will assist managers to develop skills in preventing work related stress. This will be achieved by enabling managers to implement proactive measures to prevent work related stress in employees.
2. The study will assist managers create and establish stress prevention techniques that can be used in the workplace.

3. It will create awareness amongst organizations of the need of being socially responsible by providing quality working life.

1.5 Research questions

There is need to prevent work related stress in workplaces to enable employees perform at their best. The managers, interact with staff on a day-to-day basis and are therefore able to identify ways that they can use to prevent work related stress. The proposed study will try to answer the following questions.

1) What are the stress prevention methods that managers can adopt to prevent work related stress?

2) Are managers adequately trained in handling work related stress amongst their staff?

3) What challenges do the managers face in handling work related stress amongst their staff?

1.6 Scope and limitations of the study

The study will cover insurance firms in Nairobi. Nairobi has thirty-eight registered insurance companies (Association of Kenya Insurers, 2003). The study will focus on departmental managers and their staff.

Nairobi has been selected for this study because most of the companies have their headquarters here and for ease of accessibility. To prevent biasness the staff will also be required to answer the questionnaires in order to get a true picture of the study.
CHAPTER TWO

LITERATURE REVIEW

2.0 Overview

A lot of research has been done on the causes and effects of stress on employees' performance. The word stress is a familiar term widely used by employees to express job situations. This is especially so when they are outweighed by the demands of their jobs. Work related stress has also become a major concern to human resource and health practitioners. Few managers can afford to ignore the effects of stress. In Britain stress related illness result in more lost man-hours than a workers strike action (Cranwell, 1987).

Managers are responsible for the management of the people in their departments. They are also responsible for ensuring that the work they have delegated to their staff is not going to harm them. It is also the manager's responsibility to ensure that the work is sustainable. If this is not carried out then the staff will feel stressed and hence their overall performance will be affected (Weightman, 1999). This is not to say that managers themselves cannot suffer from stress. The manager can help himself by facing up to the fact that he is just as likely as the next person to develop stress symptoms. He should therefore develop a positive method of relaxation. One of the skills required by a manager is human skills, which is the ability to use knowledge and understanding of people as they interact with others. Such knowledge and understanding enables the manager to identify comprehend and solve human problems (Marshall 1981, Mclaughlin, 1998 and Kamau, 2001).
2.1 Stress coping mechanism

Managers need to appreciate that they and their subordinates can each cope with differing levels of tension. Managers should attempt to minimize stress in organizations and should understand that the effectiveness of any specific action will depend on the situational factors and the nature of the individuals involved. A certain amount of tension and frustration can be positive yet managers can provide the foundations for aiding stress reduction (Strage, 1988).

According to Locke (2000) coping with stress is considered as one of the top skills inherent in effective managers. The management of time and stress is beneficial to the organization because the leaders are role models for employees. He further says that interviews carried out in various industries revealed that coping with stress was second on the list of ten key skills attributed to managers. This further emphasizes the role the managers play in stress management. The individual manager can provide the greatest benefit for his staff by being aware of the ways in which stress may affect them, and so being able to recognize those under stress. Early intervention reduces the risk of any resultant illness and lasting stigma of stress.

Prevention of work-related stress is an important aspect of the International Labour Organization (ILO) primary goal, which has been defined by the Director-General as to promote opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity. The International Labour Organization's (ILO) experience shows that, although many measures are taken to help workers cope with stress, these may not be effective in the long term unless they go some way to addressing the causes of stress (Safework, 2002).
Locke (2000) identified four perspectives of how employees cope with stress. These are reactive coping, anticipatory coping, preventive coping and proactive coping. Reactive coping refers to harm or loss experienced in the past, whereas anticipatory coping pertains to inevitable threats in the near future. Preventive coping refers to uncertain threats in the distant future, and proactive coping involves future challenges that are seen as self-promoting. The manager plays a significant role in preventive and proactive coping. This is especially so when general threats in the future come into view such as downsizing and new technology. With proactive coping a perceived potential for growth or mastery prevail. Proactive managers have been known to have transformed stressed corporations into healthy ones.

2.2 A manager's role

According to Adizes (1980) four managerial roles must be performed on an organization if it is to run effectively. He defines these roles as producing, implementing, innovating and integrating. A manager in the role of producing is expected to achieve results. Being individually productive and having technical skills do not necessarily enable a manager to produce results in working with a group of people. They should be able to administer the people with whom they work and to see that these people also produce results. In implementing role, managers schedule, coordinate, control and discipline. They should see to it the organization's system works as it has been designed to work. The innovating role, they should be able to generate their own plan of action and be self starters.

Adizes further states that these roles of producing, implementing and innovation in combination are insufficient for adequate managerial function without the integrating role. The integrating role is the process by which individual strategies are merged into group strategy. When a group can operate on its own with a clear direction in mind and can choose its own direction overtime without
depending on any one individual for a successful operation. It requires a manager who is sensitive to people's needs (Hersey, 1998).

Strage (1992) classifies Henry Mintzberg's managerial roles into three groups, namely, interpersonal roles, informational and decisional roles. Interpersonal roles include dealing with subordinates and enabling them to perform and meet objectives. Informational roles include gathering and storing information which he then distributes to subordinates. This is a crucial aspect of the manager/subordinate relationship and the main source of trust or mistrust in that relationship. Lastly the decisional roles are whereby the manager uses information received to make decisions.

2.3 Manager's role in stress management

The manager’s main role is to get the job done, to have it done well, safely and economically. He also has to stay in contact with the needs and the problems of his employees. Usually the managers are not skilled in recognition of stress. Every manager knows that he pays a price for the stress of his staff. These costs can ultimately reduce his ability to compete, lower his profits and cause him and his staff significant aggravation. The manager must use his personal knowledge of those under his supervision to help him recognize when they are under stress, and his knowledge of the causation of stress to help him identify that part of their life style from which the stress emanates. According to Marshall (1981) there is reluctance amongst managers to admit that the work style they encourage may cause stress and damage health. Increasing pressure and challenges to staff may increase performance but as well may exceed the individual’s potential and then cause stress and reduced quality of life. Conflict between responsibility for the
firm's financial success and responsibility for the quality of life of employees is normally a difficult issue for managers to resolve.

Most managers are not and probably do not want to become trained counsellors. It is important for the well being of a team that the leader should take sufficient time out to listen to a stressed employee's story, agree that the immediate situation should be taken into account in respect of performance and workload. The manager's job is to reassure himself that the employee's situation is being managed and not ignored until it is too late (Cole, 2002).

According to Gole (2002) the role of the manager is to be aware of the relationship between stress and performance and to ensure that people experience the right amount of stress. The amount, which leads to optimal performance. Maximum efficiency varies from person to person, but if it can be managed it will ensure that stress stimulates rather than hinders work activity. If stress is left unchecked, it can lead to expensive mistakes, increase in accidents, important clients or customers can be lost through poor work behaviour or indecision, and even when staff are stressed for long periods, key personnel may resign. This can damage the motivation and morale of the remaining workforce and leave gaps, which are difficult to fill. Managers must understand that people's ability to deal with pressure and the stress that it causes is not limitless and that potential stressors, or sources of work "distress" need to be identified and quantified and prevented.

In a survey of over 500 senior United Kingdom police officers completing the occupational stress inventory, it was observed that the officers felt particularly burdened by the "organizational structure and climate" including inadequate guidance from superiors, insufficient consultations and communication and inadequate feedback (Brown, 1996). Managers therefore should have the ability to alter their own work environment to reduce stress and the facility to influence
the work environment of their staff if they feel that the latter need greater support and less pressure. The effects of stress affect the corporate objectives such as performance, staff turnover, recruitment and costs. This has an impact on profitability and shareholder value. Employers through their managers have a general duty to care for the health and safety of their employees. Managers and supervisors normally become aware that a colleague or subordinate is stressed when there is change in behaviour, which can be manifested as drop in performance, change in attitude or relationships. Stress management is therefore a crucial managerial skill expected of the manager. Managers will eventually be required to take basic courses in psychology and psychiatry to be able to effectively manage their subordinates (Mulumbi, 2002).

The understanding of stress is of importance to the manager in terms of his own personal health as poor health can create problems in coping with work. His value to the firm as a manager can be affected by his ill health. Since it may either result to his removal as an important member in the management team or higher costs of his replacement. Thirdly, his ability to recognize stress in the staff whom he manages is of great importance. The manager should be able to recognize poor performance and to offer help to the employee (Cooper, 1981).

In a research study carried out by Gachare (2000) amongst management consulting firms in Nairobi, it was established that management recognizes that stress management is a priority for health risk management but the responsibility of managing stress is left to the employee. The results of the occupational stressors indicate that the highest stressors among the group of workers are partiality by management, insensitivity in the workplace and imposition of decisions on the employees without their consultations. It was not clearly evident whether management appreciated that the risk of stress affects the overall performance of the organization or whether they experienced it.
CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter outlines the methodology that was used. In this study, the methodology is divided into the following categories: research design, location of the study, sampling, instruments for data collection and data analysis.

3.1 Research Design

The study used descriptive statistics. This method was chosen because the researcher would be able to establish what managers are currently doing regarding the prevention and management of work related stress. It also provided information on what is required. Questionnaires were sent to the departmental managers and staff of the firms in the sample. Interviews were also carried out to gather more information from the respondents.

3.2 Location of the study

The study was carried out in insurance companies based in Nairobi. This is because Nairobi is the headquarters of many organizations. This enabled the researcher to save time and money.

3.3 Population

The population of the study consisted of the 38 insurance companies, who had been registered by the Commissioner of Insurance and are members of the
Association of Kenya Insurers and are all based in Nairobi. It also consisted of the both departmental heads and staff in these firms. The study was carried out in insurance companies because in Kenya as mentioned earlier, insurance companies have yet to come up with health related products that aim to help companies prevent and deal with stress as their counterparts abroad (Mulumbi, 2002).

3.4 Sampling

The study was concerned with two groups of respondents. The group comprised of the departmental heads and staff. The number of respondents from each firm were based on the number of departmental heads and staff in that particular company. The number of firms included in the sample were selected using random sampling method. The staff sampled were also selected using random sampling. The sampling frame consists of thirty-eight insurance firms. The desired sample size was fifteen firms. This was deemed to be representative of the industry. The number of departmental managers interviewed were 20 and the number of staff interviewed 50.

3.5 Data collection

Both primary and secondary data were used in this study. Primary data was collected using questionnaires and interviews. The questionnaires to the managers and staff were structured and semi structured. The questionnaires were structured to address objectives one and two of the study. Section A of the questionnaires provided data based on factors relating to work whereas Section B consists of the general information. Section C consists of the background information. The questionnaire to the managers and staff were administered using “drop and pick later” method and also interviews. This method is successful where
respondents are literate. The “drop and pick later” method were used by Gachare (2002) in similar studies regarding stress management.

### 3.6 Data Analysis

Data collected was analysed using tabulations, simple frequencies, mean and percentages. Narrative summary of the open-ended questions was also made. Similar methods were used by Mwaura (1993) and Gachare (2000).
4.0 Characteristics of the sample

The study was limited to insurance companies based in Nairobi. There were 12 companies that responded out of original sample size of 15. The respondents were both departmental managers and staff. Their responses were collected using a structured and semi-structured questionnaire and were considered valid for analysis. The departmental managers who were interviewed comprised of 60% female and 40% male. The managers who were sampled had spent an average of 6 years in employment in the same firm. The average number of employees in each department was 13. As for the staff, 21% were holders of secondary certificates, 32% college certificates, 17% college diploma and 28% had university degrees. The number of staff who were interviewed were 64% male and 36% female. Their average number of years in employment in the same firm was 4 years. The staff fell in various job categories that is 79% held technical/clerical jobs, 10% supervisory and the other 10% fell in other categories.

4.1 Stress prevention methods

What are the stress prevention methods that managers can adopt to prevent work related stress? As shown in table 1 the results clearly indicate that managers do not use all the stress reducing activities listed.
Table 1: Stress reducing activities used by managers

<table>
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<td>Participatory work management</td>
<td>16</td>
<td>80%</td>
<td>4</td>
<td>20%</td>
</tr>
<tr>
<td>Encourage staff to take leave</td>
<td>14</td>
<td>70%</td>
<td>4</td>
<td>20%</td>
</tr>
<tr>
<td>Job Enrichment</td>
<td>14</td>
<td>70%</td>
<td>6</td>
<td>30%</td>
</tr>
<tr>
<td>Employee counselling</td>
<td>6</td>
<td>30%</td>
<td>12</td>
<td>60%</td>
</tr>
<tr>
<td>Carrying out attitude surveys</td>
<td>6</td>
<td>30%</td>
<td>14</td>
<td>70%</td>
</tr>
<tr>
<td>Carrying out stress audits</td>
<td>4</td>
<td>20%</td>
<td>16</td>
<td>80%</td>
</tr>
</tbody>
</table>

From the table above it can be noted that only 20% of the managers carried out stress audits, 30% of the managers carried out attitude surveys and employee counselling. It can be noted from the above table that managers do not carry out activities that are directly involved with reducing stress. These activities include employee counselling, stress audits and attitude surveys. This is due to lack of training in these areas. Carrying out these activities can assist the managers in assessing the employees stress levels. Most of the managers were involved in the following stress reducing activities 90% were involved in giving employees time off, 80% were involved in participatory work management,
using open door policy in handling grievances and evaluating work processes, 70% were involved in carrying out job enrichment exercises and encouraging staff to take leave.

Concerning the other factors relating to work which involve the manager’s role in preventing work related stress 60% of the managers felt that their departmental problems were solved fast, another 80% felt that their relationship with their subordinates was good while another 20% felt that their relationship was very good. Departmental meetings were held once a month by 40% of the managers while another 20% do not have any meetings at all. Meetings are one of the ones managers can use in solving departmental problems which can result in causing work related stress amongst staff. Performance appraisals were mostly carried out annually and 60% felt that most of the recommendations were not implemented. This may result in frustrating both the manager and his staff especially if the recommendations were to improve the quality of work life for the employees.

With regard to morale 60% felt that their staff morale was moderate and only 20% felt that it was low, 50% of the managers felt that their departmental stress levels were moderate while another 30% felt that they were high. 95% of the managers felt that they had adequate office space, lighting and ventilation, 50% felt that the equipment they had was not adequate while another 50% felt that they were. The average number of hours spent after office hours by the managers was half an hour excluding Sundays when none of them work.

Of the companies sampled, none of the managers had nominated any of their staff to attend a stress management course which is one of the ways
manages could use in reducing work related stress amongst staff and they also did not have a policy on stress management. With regard to who had the responsibility of dealing with stress related issues in the organization, 50% felt that the manager plays a significant role in preventing work related stress while another 40% felt that it was not their responsibility and therefore no one was involved in handling these issues. It is up to the employee to deal with the issues himself.

4.2 Stress management training

Are managers adequately trained in handling work related stress amongst their staff? As shown in table 2, only 50% of the managers have attended stress management courses.

Table 2: Managers training in stress related courses

<table>
<thead>
<tr>
<th>COURSES</th>
<th>YES RESPONDENTS</th>
<th>%</th>
<th>NO RESPONDENTS</th>
<th>%</th>
<th>TOTALS RESPONDENTS</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIME MANAGEMENT</td>
<td>16</td>
<td>80%</td>
<td>4</td>
<td>20%</td>
<td>20</td>
<td>100%</td>
</tr>
<tr>
<td>TEAM LEADERSHIP</td>
<td>16</td>
<td>80%</td>
<td>4</td>
<td>20%</td>
<td>20</td>
<td>100%</td>
</tr>
<tr>
<td>COMMUNICATION</td>
<td>14</td>
<td>70%</td>
<td>6</td>
<td>30%</td>
<td>20</td>
<td>100%</td>
</tr>
<tr>
<td>TEAM BUILDING</td>
<td>12</td>
<td>60%</td>
<td>8</td>
<td>40%</td>
<td>20</td>
<td>100%</td>
</tr>
<tr>
<td>PERFORMANCE MANAGEMENT</td>
<td>12</td>
<td>60%</td>
<td>8</td>
<td>40%</td>
<td>20</td>
<td>100%</td>
</tr>
<tr>
<td>STRESS MANAGEMENT</td>
<td>10</td>
<td>50%</td>
<td>10</td>
<td>50%</td>
<td>20</td>
<td>100%</td>
</tr>
</tbody>
</table>

Stress management was also the course where the most number of managers had not had any formal training. With regard to the other courses 80% had trained
in time management and team leadership, 70% in communication, 60% in performance management and team building. These results show that most organizations did not involve themselves in training their managers in stress management per se but trained them in courses that have some relationship with stress management.

4.3 Challenges faced by managers

Challenges faced by managers when helping staff deal with stress are summarized in the table 3. This table shows the frequency in response of the various challenges faced by managers.

<table>
<thead>
<tr>
<th>Challenges faced by managers</th>
<th>Frequency of response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identification of stress</td>
<td>10</td>
<td>20.0</td>
</tr>
<tr>
<td>Even workload distribution</td>
<td>10</td>
<td>20.0</td>
</tr>
<tr>
<td>Providing social support</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Devising work strategies</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Financial stress faced by staff</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Time pressures</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Staff shortages</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Total</td>
<td>45</td>
<td>90.0</td>
</tr>
<tr>
<td>Missing data</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Total responses</td>
<td>50</td>
<td>100.0</td>
</tr>
</tbody>
</table>

As seen from table 3 above, managers are faced with various challenges when attempting to prevent work related stress amongst staff. These include the identification of stress amongst staff, ensuring that workload is distributed evenly, providing social support to the staff, devising work strategies that can prevent stress, financial stress faced by staff, time pressures, and staff shortages in their
departments which may hinder workflow. Majority of the respondents stated that the challenges experienced were identification of stressors and distributing workload. These responses had a higher rank of 20% as compared to the other challenges which were 10%.

Below are some of the ways managers use to cope with stress challenges faced by themselves and their employees.

Table 4: Managers stress coping techniques

<table>
<thead>
<tr>
<th>Stress Coping techniques</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talk to staff</td>
<td>10</td>
<td>20.0</td>
</tr>
<tr>
<td>Take a walk</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>listen to music</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Create extra time</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Team building</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Create conducive environment</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Use positive thinking</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Take a break</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Obtain additional resources</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

From the table above it can be observed that only 20 % of the managers talked to the staff to assist them deal with work related stress, 10 % used team building, created conducive environment and obtained additional resources such as hired casual staff to help reduce the work load.

When analysing data provided by staff 54% felt that their departmental problems were not sorted out fast enough. Only 14% of the staff had attended a stress management related course in the last two years, but none had been nominated to attend a stress management course. With regard to decision making
25% of the staff were involved in making decisions that affect their work, 46% have very good relationships with their seniors while 4% have a very poor relationship with the same. Amongst the staff sampled 40% had never had departmental meetings and 14% felt that these meetings were not effective since their problems were not sorted out. Most performance appraisals are conducted yearly but 60% felt that what had been recommended during the appraisal had not been implemented. The morale and stress levels according to the staff were moderate in 72% and 54% staff members respectively. Only 42% of the staff had been given new duties during the last two years. The staff spent an average of 3 hours from Monday to Friday as overtime while none on Sunday. With regard to job satisfaction 32% of the employees were not satisfied with the job they do.
Below are the sources of stress faced by staff in insurance companies.

Table 5: Sources of workplace stress in staff

<table>
<thead>
<tr>
<th>Sources of stress</th>
<th>Frequency of response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>inadequate salary</td>
<td>28</td>
<td>19.9</td>
</tr>
<tr>
<td>Lack of training opportunities</td>
<td>9</td>
<td>6.4</td>
</tr>
<tr>
<td>Obsolete technology and a lot of paperwork</td>
<td>16</td>
<td>11.3</td>
</tr>
<tr>
<td>Inadequate staff/resources</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Inadequate office space</td>
<td>3</td>
<td>2.1</td>
</tr>
<tr>
<td>Role issues such as role ambiguity and specification</td>
<td>5</td>
<td>3.5</td>
</tr>
<tr>
<td>Lack of job security</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Work overload</td>
<td>11</td>
<td>7.8</td>
</tr>
<tr>
<td>Difficult clients/brokers</td>
<td>13</td>
<td>9.2</td>
</tr>
<tr>
<td>Staff turnover</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Working long hours</td>
<td>4</td>
<td>2.8</td>
</tr>
<tr>
<td>Bureaucracy</td>
<td>7</td>
<td>5.0</td>
</tr>
<tr>
<td>Lack of promotion prospects</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Uncooperative staff</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Tight deadlines</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Rigid decision making</td>
<td>3</td>
<td>2.1</td>
</tr>
<tr>
<td>Demoralized staff</td>
<td>4</td>
<td>2.8</td>
</tr>
<tr>
<td>Monotony</td>
<td>3</td>
<td>2.1</td>
</tr>
<tr>
<td>Lack of recognition</td>
<td>5</td>
<td>3.5</td>
</tr>
<tr>
<td>Poor communication</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>141</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

According to the analysis of Table 5, one of the major sources of stress for employees is inadequate salary whereby 19.9% of the staff felt that they were not
adequately remunerated. This was closely followed by 11.3% of the staff responses who felt that there was need to improve technology and reduce paperwork, 9.2% who felt that dealing with difficult clients and brokers was one of the sources of stress and 7.8% of the staff responses felt that work overload was another source of stress. It should be noted that some of the challenges that the managers faced were dealing with employees' financial stress and distribution of workload evenly.
Below are some of the stress coping mechanisms used by staff when faced with stressful work situations.

Table 6: Staff stress coping mechanisms

<table>
<thead>
<tr>
<th>Coping mechanism</th>
<th>Frequency of response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talking with fellow staff</td>
<td>16</td>
<td>11.3</td>
</tr>
<tr>
<td>Try to deal with the situation</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Go out with friends</td>
<td>16</td>
<td>11.3</td>
</tr>
<tr>
<td>Hobbies</td>
<td>12</td>
<td>8.5</td>
</tr>
<tr>
<td>Read books</td>
<td>8</td>
<td>5.7</td>
</tr>
<tr>
<td>Talk to boss</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Watch TV</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Listen to music</td>
<td>4</td>
<td>2.8</td>
</tr>
<tr>
<td>Take a break</td>
<td>8</td>
<td>5.7</td>
</tr>
<tr>
<td>Exercise</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Prioritize work</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Take painkillers</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Put in extra hours</td>
<td>10</td>
<td>7.1</td>
</tr>
<tr>
<td>Plan ahead</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Smoking</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Use relaxation techniques such as breathing in and out</td>
<td>10</td>
<td>7.1</td>
</tr>
<tr>
<td>Reorganize my work</td>
<td>5</td>
<td>3.5</td>
</tr>
<tr>
<td>Take a drink</td>
<td>4</td>
<td>2.8</td>
</tr>
<tr>
<td>Use humor</td>
<td>6</td>
<td>4.3</td>
</tr>
<tr>
<td>Persevere</td>
<td>4</td>
<td>2.8</td>
</tr>
<tr>
<td>Use Positive thinking</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Total</td>
<td>141</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The table above shows that from the responses 6% stated that they talk to their seniors/boss as a way of coping with stress. Most of the staff use non-
organizational techniques such as relaxation techniques or put in extra hours to cope with workplace stress.
CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

The aim of this study was to identify what managers can do to prevent work related stress and also to establish the challenges that managers face in preventing work related stress amongst their staff.

5.1 Stress prevention methods and training

As seen from the study, most of the managers do not involve themselves in employee counseling, carrying out stress audits and attitude survey. These are some of the methods that managers could use to prevent work-related stress. Though most managers felt that the stress related issues in the workplace are normally handled by the management, training in stress management is not really emphasized. As can be noted from the stress coping mechanisms used by staff, only 4.3% will talk to their boss to discuss the stressors. On the other hand 20% of the managers' talk to their staff to help them cope with work related stress. As seen from the data analysis, most of the stressors faced by the employees fall in the following categories those that are intrinsic to the job, role in the organization, relationships at work, career development and organization structure and climate. Only 20% and 14% of the managers and staff respectively felt that the stress levels in their departments were low. This further emphasizes the need of the manager to be well equipped in handling work related stress issues. Though 80% of the managers said that they are involved in participatory work management, only 50% staff were involved in making decisions in areas that affect their work. None of the managers had nominated any of the staff members to attend a stress
management course though 35% of the staff had attended courses which were closely related to stress management such as time management. From the analysis in table 2 majority of the managers had trained in the following courses, 16% of the managers in time management and team leadership skills, 14% in communication and 12% in team building and performance management. The necessity of training in stress management is not emphasized amongst managers and staff. This may explain why none of the staff have been nominated to attend a stress management course. It is also noted that none of the organizations have a policy on stress management. Training in stress management would assist the managers in handling the challenges they face when assisting staff deal with work related stress. These challenges are discussed below.

5.2 Challenges that managers face

As noted from the research findings, managers are not adequately trained in preventing work related stress. This may be due to the fact that stress and the job may be seen to go hand in hand and it is up to the individual to find ways of dealing with it. As noted from table 6, 82.5% of the techniques used by staff to cope with work related stress were non-organization based. Most of the work related stress issues were dealt with away from the office setting. Managers also use various methods in preventing work related stress amongst staff such as creating a conducive environment for employees and using team building techniques to help staff cope with work stress. Managers on the other hand are faced with various challenges in helping staff deal with work related stress. The challenges include how to identify when the staff are stressed especially since most of them are not trained in stress management. This also requires the
manager to be proactive and not reactive in that he should be able to identify potential stressors in the work place and help the employee deal with them or prevent them altogether. If the stressor is unavoidable for example in the case of redundancies, the staff should be adequately prepared for the eventuality using such methods as employee counselling.

The second challenge is the even distribution of the workload especially in cases were the department may be understaffed. If the manager does not ensure that the work is distributed evenly, the employee's output may be affected negatively. Therefore, the manager is faced with the dilemma of ensuring that the employee is given work that is just right: that is not too little or too much.

The third challenge is providing social support and feedback. From the study, 4.3% of the staff responses indicate that they felt that dealing with uncooperative staff was a job stressor. Another 2.8% were concerned with dealing with demoralized staff and 3.5% felt that there was lack of recognition from their seniors. This challenge is also concerned with the corporate attitude in involvement in personal issues. The managers may be faced with the inability to resolve some of the contributing factors. It is therefore upon the manager to ensure that he uses his team building skills and motivation skills to create a conducive work environment where staff can effectively relate with one another and provide support and feedback.

Devising of work strategies was another challenge faced by 5% of the managers. From the staff responses, 7% showed that there was too much bureaucracy in their organizations. A further 2% felt that they were not given room to make technical decisions even in areas within their scope. The manager should
therefore involve themselves in work evaluation exercises more regularly and also give the employees more autonomy in decision making.

The fifth challenge was the financial stress faced by employees. This was one of the major stressors faced by 19% of the staff. Most of the staff felt that their remuneration was not commensurate with the amount of work they do. This is a major challenge to the managers since they may not be directly involved in the organization's salary review process. The managers may recommend, but it may not be implemented. Therefore, managers have to identify other incentives that they can use to motivate staff which are not necessarily monetary in nature.

The sixth challenge is time pressures. This refers to deadlines, targets and time to listen to staff problems. From the managers responses, 5% were faced with having to meet tight deadlines and targets and as a result may end up exerting pressure on the their employees to perform. The managers also felt that due to these pressures they do not have time to listen and assist their employees. This can be compared closely to the 4.3% response rate of the employees who felt that time pressures was one of the work stressors they faced.

The last challenge faced by managers was having to deal with staff shortages. Due to staff turnover, the managers would have to reorganize departmental work and at times this may result to employees being overloaded with work since it may take sometime before the staff are replaced.
5.3 Limitations

When carrying out this study the researcher was faced the following limitations. Some questionnaires had missing data whereby some of the managers did not answer the questions especially on challenges they face in preventing work related stress amongst their staff. This may have been because some of them felt that it was not their responsibility to handle employees stress. Their was also some reluctance from the managers to provide more information especially where they felt that the information was sensitive in nature.

5.4 Conclusion

Based on the study, it is clear that the respondents are faced with various job stressors in the insurance industry and they use various stress coping mechanisms. From the responses 61% of the stress coping mechanisms noted were employed outside the work environment. The other 39% of responses were employed in the work place by staff. Work related stress is a major threat to the health and profitability of organizations. It is the responsibility of the organization to ensure that they provide their employees with quality working life. Managers should take a proactive approach to look for ways in which they can eliminate or reduce workplace stress rather than focusing on what they can provide the employees with to cope with stress more effectively. It is also important to note that managers play a significant role in preventing work related stress. The analysis in table 5 shows the various sources of work related stress amongst staff. This shows that work related stress should not be ignored. Managers should interact with their staff more often so as to identify ways of assisting their staff.
5.5 Recommendations
Organizations can use some of the following strategies to reduce stress:

1. Redesigning the work environment by making it more conducive for employees to work in and encourage team work.
2. Encourage participative management where the employees together with the managers are involved in setting targets, goals and objectives of the department.
3. Employees should be included in career development by providing more training opportunities and promotion prospects.
4. Provide social support and feedback to employees to enable staff to relate effectively with all levels of employees.
5. Provide stress management training at all levels.

5.6 Suggestions for future research
Although this study only covered the insurance companies:

1. A similar study can be carried out in other industries to establish what role the managers play in preventing work related stress.
2. A study may be carried out to investigate occupational stress among insurance employees and its impact on the financial performance.
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APPENDICES

APPENDIX I

QUESTIONNAIRE TO DEPARTMENTAL MANAGERS

Introduction

All the information obtained through this questionnaire will be treated as confidential. They will be used only for study purposes.

Instructions

Please provide information in the space provided. If the space is not enough, use the space at the back of the respective page.

PART A

FACTORS RELATING TO WORK

1) Have you had ever formal training in the following courses?

Please tick ( ) the appropriate box.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a)Time management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Communication</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c)Team building</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Stress management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) Performance management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f) Team leadership</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2) Which of the following activities have you been involved in the last two years?

Please tick ( ) the appropriate box.

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Participatory work management</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Employee counseling</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Having an open door policy in handling grievances</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Job enrichment</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) Giving employee time off to sought out personal problems</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f) Evaluating work processes</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>g) Encouraging staff to take their annual leave due</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>h) Carrying out stress audits</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Carrying out attitude surveys</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3) Do you feel your departmental problems are solved fast enough?

Yes [ ] No [ ]

4) How would you rate your relationship with your fellow colleagues?

Please tick ( ) the appropriate box.

1. Very good [ ]
2. Good [ ]
3. Fair [ ]
4. Poor [ ]

5) How would you rate your relationship with your subordinates?

Please tick ( ) the appropriate box.

1. Very good [ ]
2. Good [ ]
3. Fair [ ]
4. Poor [ ]
6) How often do you have departmental meetings? Please tick ( ) the appropriate box.
   1. Once a month
   2. Twice a month
   3. Thrice a month
   4. None

7) How often are performance appraisals conducted in your department?

8) Were most of the recommendations in the performance appraisal implemented?
   Yes ______ No ______

9) How would you rate the morale in your department? Please tick ( ) the appropriate box.
   1. High
   2. Moderate
   3. Low

10) How would you rate the stress levels in your department?
    Please tick ( ) appropriate box.
    1. High
    2. Moderate
    3. Low

11) Does your department have adequate
    a) staff
    b) equipment
    c) office space
    d) lighting
    e) ventilation
    Yes ______ No ______
12) State how many hours after the normal working hours do you spend at work?

- [ ] Monday to Friday
- [ ] Saturday
- [ ] Sunday

**PART B**

**GENERAL INFORMATION**

1) Have you for the last two years nominated any of your staff members to attend a stress management course?

- [ ] Yes
- [ ] No

2) How has been the trend in sickness absence in your department?

 Please tick ( ) the appropriate box.

- [ ] 1. High
- [ ] 2. Moderate
- [ ] 3. Low

3) What are the challenges you face in helping your staff deal with stress?

   a. ................................................................................................................................................................

   b. ................................................................................................................................................................

   c. ................................................................................................................................................................

   d. ................................................................................................................................................................
List ways in which you use to cope with stressful work situations?

a. ............................................................................................................................

b. ............................................................................................................................

c. ............................................................................................................................

d. ............................................................................................................................

5) Who handles the stress related issues in your organization?

.................................................................................................................................

6) How would you rate the stress levels in your department? Please tick ( ) the appropriate box.

1. High [ ]

2. Moderate [ ]

3. Low [ ]

PART C

BACKGROUND INFORMATION

1) What is your current job title?

.................................................................................................................................

2) Please state your professional qualification?

.................................................................................................................................

3) Gender [ ] Male [ ] Female

4) How long have been employed in this firm? .........................

5) How many employees are in your department? .........................

Thank you for your cooperation.
APPENDIX II

QUESTIONNAIRE TO STAFF

Introduction
All the information obtained through this questionnaire will be treated as confidential. They will be used only for study purposes.

Instructions
Please provide information in the space provided. If the space is not enough, use the space at the back of the respective page.

PART A

FACTORS RELATING TO WORK

1) Do you feel your departmental problems are solved fast enough?

Please tick ( ) the appropriate box.

Yes [ ] No [ ]

2) List three major things that you would like to be improved regarding your working conditions?

a) ........................................................................................................

b) ........................................................................................................

c) ........................................................................................................
3) Please list down three stressful challenges that you have recently faced in your department.
   a) .................................................................
   b) .................................................................
   c) .................................................................

4) Do you feel that these challenges are a threat to your current position at work?
   Yes [ ] No [ ]

5) Please list down the courses that you have attended in the last two years?
   a) .................................................................
   b) .................................................................
   c) .................................................................

6) Are you involved in departmental decision making especially in those areas that affect your job?
   Yes [ ] No [ ]

7) How would you rate your relationship with your fellow colleagues?
   Please tick ( ) the appropriate box.
   1. Very good [ ]
   2. Good [ ]
   3. Fair [ ]
   4. Poor [ ]
8) How would you rate your relationship with your fellow colleagues?

Please tick ( ) the appropriate box.
1. Very good
2. Good
3. Fair
4. Poor

9) How would you rate your relationship with your seniors?

Please tick ( ) the appropriate box.
1. Very good
2. Good
3. Fair
4. Poor

10) How often do you have departmental meetings?

Please tick ( ) the appropriate box.
1. Once a month
2. Twice a month
3. Thrice a month
4. None

11) How effective are your departmental meetings?

Please tick ( ) the appropriate box.
1. Very effective
2. Moderately effective
3. Not effective

12) How often are performance appraisals conducted in your department?

13) Were most of the recommendations in the performance appraisal implemented?

Yes  
No
14) How would you rate the morale in your department?
   Please tick ( ) the appropriate box.
   1. High
   2. Moderate
   3. Low

15) How would you rate the stress levels in your department?
   Please tick ( ) the appropriate box.
   1. High
   2. Moderate
   3. Low

16) Please list any new duty that you have been given in last two years.

   a) ...........................................................................................................
   b) ...........................................................................................................
   c) ...........................................................................................................
   d) ...........................................................................................................

17) Does your department have adequate

   a) staff
   b) equipment
   c) office space
   d) lighting
   e) ventilation

   Yes  No
18) How would you rate the communication process in your department?
   Please tick ( ) the appropriate box.
   1. Very good  
   2. Good  
   3. Fair  
   4. Poor  

19) State how many hours after the normal working hours do you spend at work?
   Monday to Friday  
   Saturday  
   Sunday  

20) Are you given time off to sort out personal problems?
   Yes  
   No  

PART B

GENERAL INFORMATION

1) List ways in which you use to cope with stressful work situations?
   a) ........................................................................................................
   b) ........................................................................................................
   c) ........................................................................................................
   d) ........................................................................................................

2) Are you satisfied with the job you are currently doing?
   Yes  
   No  

If No, please highlight areas of dissatisfaction
   a) ........................................................................................................
   b) ........................................................................................................
c) .........................................................................................................................

d) .........................................................................................................................

PART C

BACKGROUND INFORMATION

1) What is your current job title?

2) What is your professional qualification? Please tick ( ) the appropriate box

   1. Secondary certificate
   2. College certificate
   3. College diploma
   4. University degree
   5. Other (specify) ..............................................................

3) Gender
   Male □   Female □

4) How long have you been employed in this firm? .........................

5) Which of the following best describes your job? Please tick ( ) the appropriate box.

   1. Technical / Clerical
   2. Supervisory
   3. Other (please specify) .........................................................

Thank you for your cooperation
APPENDIX III

INSURANCE COMPANIES

ORGANIZATION

1. Africa Merchant Assurance Company Ltd
   P.O Box 61599
   Tel.312121/340022
   Nairobi.

2. American Life Insurance Company Limited
   P.O Box 30364,
   Tel: 711242
   Nairobi.

3. Apollo Insurance Company Limited
   P.O Box 30389,
   Tel: 711242
   Nairobi.

4. Blue Shield Insurance Company Limited
   P.O Box 49610,
   Tel: 339406
   Nairobi.

5. British American Insurance Co (K) Limited
   P.O Box 30375,
   Tel: 710927/38
   Nairobi.

6. Cannon Assurance (K) Ltd
   P.O Box 30216,
   Tel: 335478
   Nairobi.

7. Concord Insurance Company Limited
   P.O Box 30634
   Tel: 222711/2/3
   Nairobi.

8. Cooperative Insurance Company Limited
   P.O Box 59485,
   Tel: 330123/4
   Nairobi.

9. Corporate Insurance Company Limited
   PO Box 34172,
   Tel: 717617
   Nairobi.

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10. Fidelity Shield Insurance Company Ltd  
P.O Box 47435,  
Tel. 443063,  
Nairobi.

11. First Assurance Company Limited  
P.O Box 30064,  
Tel: 567374/6/9  
Nairobi.

12. Gateway Insurance Company Limited  
P.O Box 60656,  
Tel: 713131  
Nairobi.

13. Geminia Insurance Company Limited  
P.O Box 61316,  
Tel: 223940  
Nairobi.

14. General Accident Insurance Company Ltd  
P.O Box 42166,  
Tel: 711633  
Nairobi.

15. Heritage A.I.I Insurance Company Ltd  
P.O Box 30390,  
Tel: 351406/8, 749118  
Nairobi.

16. Insurance Company of East Africa Ltd  
P.O Box 46143,  
Tel: 340365,  
Nairobi.

17. Intra Africa Assurance Company Limited  
P.O Box 43241,  
Tel: 712610,  
Nairobi.

18. Invesco Assurance Company Limited  
PO Box 52964,  
Tel: 248243,  
Nairobi.

19. Jubilee Insurance Company Limited  
PO Box 30376,  
Tel: 229930,  
Nairobi.
20. Kenindia Assurance Company Ltd
   P.O Box 44372,
   Tel. 333100
   Nairobi.

   P.O Box 34530,
   Tel: 728603/4
   Nairobi.

22. Kenyan Alliance Insurance Company Ltd
   P.O Box 30170,
   Tel: 336500/241626
   Nairobi.

23. Liberty Assurance Company Limited
   P.O Box 47732,
   Tel: 717282
   Nairobi.

24. Lion of Kenya Insurance Company Ltd
   P.O Box 30190,
   Tel: 710700
   Nairobi.

25. Madison Insurance Company Ltd
    P.O Box 47382,
    Tel: 721970/1
    Nairobi.

26. Mercantile Life and General Assurance Co Ltd
    P.O Box 49581,
    Tel: 218211,219486
    Nairobi.

27. Occidental Insurance Company Limited
    P.O Box 41684,
    Tel: 227661
    Nairobi.

28. Old Mutual Insurance Company Limited
    PO Box 30059,
    Tel: 221187/8,
    Nairobi.

29. Pan Africa Insurance Company Limited
    PO Box 62551,
    Tel: 339511-9
    Nairobi.
30. Phoenix of East Africa Insurance Limited
   P.O Box 30129,
   Tel. 338781
   Nairobi.

31. Pioneer Life and General Assurance Society Limited
   P.O Box 20333,
   Tel: 220814/5
   Nairobi.

32. Royal Insurance Company of East Africa Ltd
   P.O Box 40001,
   Tel: 712620
   Nairobi.

33. Standard Assurance Company Limited
   P.O Box 28759,
   Tel: 224721
   Nairobi.

34. Tausi Insurance Company Ltd
   P.O Box 28889,
   Tel: 746602/3/17
   Nairobi.

35. The Monarch Insurance Company Ltd
   P.O Box 44003
   Tel: 330042/3/54
   Nairobi.

36. Trident Insurance Company Limited
   P.O Box 55651,
   Tel: 721710
   Nairobi.

37. UAP Provincial Insurance Co. Limited
   P.O Box 43013,
   Tel: 330173
   Nairobi.

38. United Insurance Company Limited
   PO Box 30961,
   Tel: 227345
   Nairobi.
## TIME TABLE OF EVENTS

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<th>Description</th>
<th>Number of Weeks</th>
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<td>1</td>
<td>Pilot study and adjustments</td>
<td>1 to 4</td>
</tr>
<tr>
<td>2</td>
<td>Data collection</td>
<td>5 to 7</td>
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<tr>
<td>3</td>
<td>Data Analysis</td>
<td>8 to 11</td>
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<tr>
<td>4</td>
<td>Report Writing</td>
<td>12</td>
</tr>
<tr>
<td>5</td>
<td>Compilation</td>
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BUDGET

a) COST OF THE PROPOSAL

1. Printing Kshs. 3000/=  
2. Photocopying 230 copies @ 4/= Kshs. 920/=  
3. Binding 5 copies @ Kshs. 100/= Kshs. 500/=  
4. Internet browsing  
5. Travelling expenses Kshs. 1000/=  

b) Actual cost of the project

1. Travelling expenses Kshs. 1000/=  
2. Cost of printing questionnaires Kshs. 100/=  
3. Cost of photocopying questionnaires Kshs. 1000/=  
4. 1 Research assistant @ 1000/= Kshs. 1000/=  
5. Cost of processing data Kshs. 5000/=  
6. Cost of processing final document  
   Printing pages 62 @ Ksh. 10/= Kshs. 620/=  
   Photocopying = Kshs. 465/=  
   Binding 5 copies @ 150/= Kshs. 1000/=  
   Contingency Kshs. 3000/=  
   Total cost Kshs. 21605/=