

FACTORS AFFECTING MANAGEMENT OF STRESS IN THE BANKING  
INDUSTRY IN MURANG'A DISTRICT.

BY

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*Factors affecting  
management of stress*



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## DECLARATION

This research project is my original work and has not been presented for examination in any other university.

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31/10/2008

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## Definition of Terms

**Effective management of stress** – is a situation whereby one has an optimum stimulation or peak performance stress.

**Eustress** – Is the pleasant stress.

**Coping** – Is the efforts to control, reduce, or learn to tolerate the threats that lead to stress.

**Conflicts** – Is the emotional state induced when one is torn between two or more potential courses of action.

**Distress** – Is unpleasant stress

**Frustration** – Is the emotional state induced when one is blocked from reaching a goal.

**Pressure** – Is the emotional state induced when one is confronted by personal responsibilities.

**Psychosomatic illness** – Is reactions or diseases, which have organic manifestations but originate from psychological or stress related causes.

**Stress**- Is the physiological response of the body to physical and psychological demands.

**Stressor** – Is a physical or psychological demand to which the body must adjust.

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## ABSTRACT

Stress simply means being subjected to external force or pressures, and can be either positive or negative depending upon the effect of the external force. Stress will affect everybody who is living regardless of his stature but the level of stress will vary from one individual to another. The purpose of this study was to investigate factors affecting management of stress in the banking industry in Murang'a district. The study was guided by formulated objectives and research questions by the researcher.

The study was carried out in banking industry in Murang'a district, central province of the Republic of Kenya. Given that there are seven banks in Murang'a District and all of them are concentrated within the town, it was appropriate to deal with all of them. The sample consisted of departmental Managers who were selected using purposive sampling. They were given questionnaires to fill in, based on the research questions.

The study used descriptive design targeting all the banks in the district. Both primary and secondary data were used to collect data where structured and semi-structured questionnaires were used. Descriptive statistic was used to analyze data as well as statistical package for social sciences (SPSS) Computer Software package that enabled the researcher to use graphs, charts and tables.

The study established factors affecting stress management in the banking industry in Murang'a District. Recommendations were made on the same.

## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Background Information

A brief examination of any daily newspaper will reveal that stress has become a universal explanation for human behaviour, failure, and disease in the stories told about life by doctors, politicians, the business world, athletes and ordinary people. Every modern library and bookstore contains large numbers of books offering advice on how to deal with the stress of life. Even scientists agree that stress is apart of modern consciousness a modern explanation of the interaction of mankind with its environment (Viner 1999).

Stress, the phenomena perhaps better described as a excessive distress has become a topic of considerable interest in recent years. A number of researchers after studying members of various organizations have concluded that organizational life experiences may carry a burden that can be debilitating to both the individual and the organization (Friesen & Mary – Yo Williams 1985).

According to (Kreitner 1992), stress is an adaptive response, mediated by individual characteristics and, or psychological process that is a physical and /or psychological demands upon a person. Stress is defined as any change that you must adapt to in our ever-changing world. In particular, stress is any demand/force, pressure, strain) placed on the body and the body's reaction to it.

Everyone who is living, working and breathing every moment experiences stress. It is a fact of life you cannot avoid. Stress itself, ranges in intensity from negative extreme of being in physical danger to the joy of completing a desired

goal. Stress occurs when a person is subjected to unusual situations, demands that are difficult to handle or extreme pressures (Vanfleect 1988).

Stress takes place when the mind works on (against) the body. If continued, this causes psychosomatic illness. Even though caused by this combination psychosomatic sickness is real illness. A psychosomatic disease begins in the mind, but has real symptoms. For example, a psychosomatically induced ulcer is an actual open sore in the stomach lining. A psychosomatically induced heart attack involves actual tissue destruction to the heart and irregularity in the heart's rhythm that can even cause death (D'souza 2002).

Stress, whether caused by job or environmental factors can be detrimental to either job performance or physical health (New storm 1985). (Kreitner 1992) suggest that, managers need to understand the causes and consequences of stress for at least four compelling reasons. First, from a quantity of work life perspective, workers are more satisfied when they have a safe and comfortable work environment. Second, a moral imperative suggests that managers should reduce occupational stress because it leads to negative outcomes. For example, mental health experts estimate that 10 percent of the workforce suffers from depression or high levels of stress that may intimately affect job performance. A third reason centres on the staggering economic costs of stress. Experts estimate that stress-related illnesses cost American businesses between \$50 and \$150 billion a year. The fourth reason revolves around recent court cases where employees sued their employers for workmen's compensation for stress-related problems.

In Kenya, banks, non bank financial institutions and microfinance institutions are supervised by the Central Bank of Kenya while savings and credit co-operatives are regulated by the Commissioner for Co-operatives (CBK June 2006). The first bank was established in 1896 following the British occupation of the country and construction of the Kenya Uganda Railway. Significantly, this was the National bank of India which subsequently became the National and Grindlays bank. It was followed by the Standard bank of South Africa in 1910 and the National Bank of South Africa in 1916. Soon after independence in 1963 two Kenyan banks were quickly setup; the co-operative bank of Kenya (1965) to look at the interest of the Co-operative Movement and the National Bank of Kenya (1968) to look after other national interests since all the other banks were either foreign owned or foreign controlled (Ibid).

In the year 2007, the banking sector remained stable mainly due to favourable macroeconomic conditions during the period. For instance the banking sector improved its asset quality portfolio as evidenced in high capital adequacy ratios among banks. The sector also registered growth in deposit and profitability. The improved performance largely resulted from increased incomes on loan and advances and a significant inflow of foreign deposits. Financial institutions remained at 45 between May 2006 and May 2007. Family bank limited converted into a bank effective May 2007. Similarly the first Islamic bank, first Community bank, was licensed to conduct banking business in May 2007 (Kenya monthly economic review, June 2007).

In Murang'a district there are four divisions namely, Kiharu, Kangema, Kahuro and Mathioya. Within the districts there are seven registered banks (see Appendix B). All these banks are concentrated within the town apart from Equity bank which has outlets outside the town. These banks are different in size and customer population handled by each bank.

## **1.2 Statement of the Research Problem.**

Today organizations and corporations are restructuring, 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. Most of the banks in Kenya are operating for longer hours than in the past, a fact that might be accelerating more stress to the employees. Very stiff competition is being witnessed in the banking sector and no doubt employees are being stressed.

It should be noted that many researchers have majored on causes, effects and ways of coping with stress. Huw 2002, D'souza 2002 Megosa 2000 to mention but a few identified the following causes of stress: Work overload, change role conflict, career-development problems and many others. At the same time Sykes 1985, Aseto 2003 and Gachare 2000 cited the effects of stress on the job as follows: long-term health effects of psychosomatic disorders as well as more immediate effects on health, behaviour and job performance. Wills 2005, Megosa 2000, Schwitz 1990 on the other hand have given out mechanisms of coping with stress as follows, emotional climate control, provision of social support, redefinition of employees roles, elimination of work overload and under load and provision of assistance to stressed employees among many others.

Despite the fact that the causes, effects and ways of coping with stress have been researched on exhaustively there is hardly any information on factors affecting management of stress. More so, there is no research that has been carried out on stress management in banks in Murang'a district. It is therefore on this strength that the problem that was to be investigated was factors affecting management of stress in banking industry in Murang'a district.

### **1.3 Purpose of the study**

Based on the problem stated the purpose of the study was to investigate factors affecting management of stress in banking Industry in Murang'a district.

### **1.4 General Objective**

The general objective of this study was to investigate factors affecting management of stress in banking industry.

### **Specific Objectives**

- (i) To investigate factors affecting management of stress in banking industry in Murang'a district.
- (ii) To find out the roles of managers in management of stress.
- (iii) To find out how effective stress has been managed.

### **1.5 Research questions.**

The proposed study tried to answer the following questions; -

- (i) What are the factors that are likely to affect management of stress in banking in Murang'a district?
- (ii) What roles do bank managers play in management of stress?
- (iii) How effective has stress been managed in the banking industry in Murang'a district?

### **1.6 Significance of the study.**

- (a) This study will assist bank managers to acquire skills in managing work related stress.
- (b) The study will create awareness amongst organizations like banks of the need of being socially responsible by providing a safe environment in which to work in.
- (c) The study will assist managers on how to effectively manage stress in the work place.

### **1.7 Assumptions of the study**

- ❖ That the research instruments used are adequate for collecting the information required for this study.
- ❖ That there are factors affecting management of stress in the banking industry.
- ❖ That there are challenges that are faced by managers in trying to prevent work-related stress amongst the staff.

## CHAPTER TWO - LITERATURE REVIEW

### **2.1 Introduction to Literature Review**

In this chapter the relevant literature on the past studies done in the area and the role of managers in stress management was examined. Closer home relevant literature on factors affecting management of stress, conceptual framework as well as summary of the review of the literature were areas of major concern.

### **2.2 Main review or past studies done in the area.**

#### **2.2.1 Sources of stress**

An examination of stress will reveal that, in general, there are two basic sources. First, stress factors can come from external circumstances such as our environment, job, family or studies. Second, we can produce our own stress. Our manner of solving problems, our personality, our temperament and our level of self-control can be sources of stress. The degree of physical and mental health, which we have, influences the amount of stress we have (Melgosa).

A research study carried out 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 work place and imposition of decisions on the employees without their consultations (Gachare).

Quantitative overload is the condition of having too much work to do in the time available. A study of white and blue collar workers at a Volvo auto manufacturing plant in Sweden found that the most prominent stress factor was the feeling of work overload. More recent research suggests that the source of stress may have less to do with the amount of work than with the degree of control the workers have over the rate at which they must perform their work. (Schultz ).

### **2.2.2. Stress coping mechanisms.**

Managers should obviously be alert to signs of excessive stress in themselves and persons with whom they work. They should also be skilled at dealing with work place stress so that it rarely ever reaches the point of being dysfunctional. Wills (2005) put it that the best stress management alternatives are to prevent it from ever reaching excessive levels in the first place. Stressors emerging from personal and non-work factors must be recognized so that action can be taken to prevent them from adversely affecting the work experience. Work-related stress should be avoided at all costs. There are however occasions when the source of a problem is unavoidable and in these circumstances careful management is necessary to avoid staff becoming unwell as a result.

Awuor (2007), puts it that medication can be very expensive in dealing with stress and should be avoided at all costs. He puts it that responsible adults should be pro-active. They should take charge of their lives and exercise more. They should find something they have to do with their lives instead of looking themselves in stressful careers. He continues to suggest that people should learn to laugh more, they should not think too much, or take things too seriously. He

recommends relaxation techniques, slow breathing, meditation and exercises as some of the ways of coping with stress (Daily Nation March 2<sup>nd</sup> 2007).

Everything that surrounds us, contributes in a greater or lesser way to our levels of stress. A clean and neat environment where there is plenty of space, where the noise level is low, and where the temperature is right, is the beginning of living with minimal stress. An outside environment, which has pure air, clean water, and beautiful vegetation, low noise levels and low population density, would be a step toward relaxation (Melgosa).

### **2.2.3 Effects of stress on employees**

Research indicates that under moderate stress, many people tend to increase their performance. Most stress causes distress and can harm us physically. It affects people's mental, emotional, and physical health, productivity, and safety. The research continues to show that a certain amount of stress is a good thing. The body releases adrenaline in response to stress and this gives the stimulation needed to deal with difficult situations, whether they arise at home or at work. Problems begin when pressures on an individual are perceived to be excessive or intolerable.

Excessive stress is a negative and unpleasant condition, which may be experienced when a person perceives that he/she is unable to meet the demands and pressures that are placed upon them (D'Souza) Medical research is also concerned that too much stress can reduce resistance to disease and increase the likelihood of physical and /or mental illness. It is established that some 2.5% of all the Americans are experiencing severe stress. As half of all visits to physicians are

the result of stress and a major portion of all physical disease may be psychosomatic, that is, actual physical disorders caused by or related to emotional factors such as stress.

In America a national wide survey conducted by Blue Cross/Blue Shield indicated that 5 out of every 6 workers questioned said that stress was a major factor in their work. Stress, it no longer becomes a matter of identifying the victims of stress. Now, the issues centre on locating the causes of stress and seeing what can help to decrease it (D'Souza). Premature employee death costs American industry \$19.4 billion a year, more than the combined 1976 profits of fortune's top five corporations. An estimated \$ 10 to \$ 20 billion is lost through absence, hospitalization, and early death among executives. Alcoholism costs industry about \$15.6 billion annually due to absenteeism and medical costs. About 32 million workdays, and \$8.6 billion in wages are lost annually to heart-related diseases. According to the American Heart Association, the cost of recruiting replacements for executives felled by heart disease is about \$700 million a year (Kaiser & Polezynski 1982).

### **2.3 The role of managers in stress management**

The manager is likened to the conductor of a symphony orchestra. As a conductor, the manager is the one through whose effort, vision and leadership, the various instrumental parts, that are so much noise by themselves, become the living whole of music. In this instance, the manager is also the composer as well as the conductor (Schultz). (Hardy ) on the other hand, likened the manager to a doctor; the manager is the first recipient of problems. The manager's role is,

therefore, to identify the symptoms in any situation; to diagnose the disease or cause of the trouble, to decide how it might be dealt with through a strategy for health, and to start the treatment (Drucker).

The role of management is changing in the contemporary society due to basic forces that are either reducing or increasing stress amongst the managers and subordinates. There are four basic forces currently shaping the manager's job; First, more and more firms are recognizing the need to cut back and research aiming at eliminating unnecessary costs and unprofitable operations. Second, advances in computers and communications technology are greatly altering the nature of managerial work. Third, the rapid growth in the service sector promises to continue. This means that a greater array of services will be available for all types of consumers, more and different kinds of managerial positions will be available within service firms, and new services not yet imaginable will change. And lastly, the emerging importance of small business and entrepreneurship will play a major role in shaping the future of management. More people than ever before are choosing to work for themselves (Vanfleet).

A research study carried out by (Aseto) to investigate the role of the managers in prevention of work related stress, a case of insurance companies in Nairobi recommended managers to use some of the following strategies to reduce stress: First, redesigning the work environment by making it more conducive for employees to work in and encourage teamwork. Secondly encourage participative management where employees together with the managers are involved in setting targets, goals, and objectives of the departments. Thirdly, they should include

employees in career development by providing more training opportunities and promotion prospects. Lastly provide social support and feedback to employees to enable staff to relate effectively with all levels of employees as well as providing to them stress management training at all levels.

## **2.4 Factors affecting management of stress**

### **2.4.1 Employees related factors**

**2.4.1.1 Keep a journal:** One strategy that many people have found effective in coping with stress is keeping a journal, sometimes referred as “stress diary”. Writing thoughts down has a marvelous way of putting problems into perspectives. Putting your worries into words may help you to see that you don’t really have that much to worry about, or it may help you get organized and manage your stress, rather than letting it manage you. Regardless, keeping a journal should help you identify your concerns and establish a plan for moving forward (Sykes & Eden 1985).

**2.4.1.2. Low self-esteem:** We can secure peoples approval if we do right and try hard, but our own is worth a hundred of it. Raising self-esteem is a vital factor in learning to thrive on stress. If we possess high self-esteem we feel good about who we are. We don’t hide behind a mask of our stride, don’t get overwhelmed by feelings and less likely over react to stressful situations (Nash 2001).

**2.4.1.3. Unable to connect with others:** Develop a support system and share your feelings perhaps a friend, family member, a colleague, clergy person or counselor can help you see yourself in different light. Talking with someone else

can help clear your mind of confusion so that you can focus on problem solving (Landsbergis 1995).

**2.4.1.4. Poor time management:** One of the greatest sources of stress is over-commitment or poor time management. Plan ahead, make reasonable schedule for yourself and include time for stress reduction as a regular part of your schedule. When you try to take care of everything at once it can seem overwhelming and as a result you may not accomplish anything. Instead, make a list of what you have to do, and then complete them one at a time, checking them off as they're completed (Ibid).

**2.4.1.5. Desire for progress and striving for improvement:** This is normal and positive human traits. However, when these normal desires become exaggerated or compulsive, they can cause great stress, anguish and depression. This is especially true when people seem never to reach the level where they believe they belong (Megolsa 2000)

## **2.4.2 Organizational factors**

**2.4.2.1. Organizations structure or climate.** Lack of participation in the process, poor communication, restriction on behaviour and organizational politics relate to poor physical health, depression, low motivation to work, low life satisfaction and low job satisfaction (Margolis, Krocs, and Quim 1974).

**2.4.2.2. Lack of sufficient communication.** The apparent lack of sufficient communication between committee members and other employees in their departments in order to obtain adequate feedback for problem diagnosis, and to involve employees in the change process, such communication needs to be

emphasized in future interventions (Landsbergis and Vivona-vaughen 1995). Words are of course, the most powerful drug used by human kind mastering the art of skillful communication brings many rewards that can take us further along the path towards thriving on stress. Why because effective communication helps us feel nourished and deeply satisfied, rather like we do when we've just eaten a delicious meal. Lack of effective communication helps us feel undernourished, impoverished and in need, which can be a recipe for stress (Nash).

**2.4.2.3. Staff shortages** Staff shortages are brought about by high staff turnover, which takes sometime before the staff is replaced. This leads to employees to be overloaded and feel unable to cope with the pressure thus resulting to stress (Aseto).

**2.4.2.4. Low social support:** Social support has been conceptualized as a resource that helps one cope with stress and overcome it debilitating effects (House 1981). Research has found both main effects, in which social support directly reduces level of stress and strain experienced, and buffer effects, which are evident. If stress produces strain among persons experiencing low support, but not among persons experiencing low support, but not among those enjoying high support, Social support should be especially effective in facilitating coping with transitional stress. Failure to develop support the new environment is likely to leave the individual more exposed to stress (Sykes & Eden 1985).

### **2.4.3 Environmental factors**

**2.4.3.1. Limited space for working:** human beings and animals need space or territory where they can develop and live. We can clearly see this in the animal kingdom. Wild beasts fight for control of a territory. They mark the borders with their urine or feces, and when one animal of the same species question the territorial possession of another, a fight ensues in order to establish new borders. The world health organizations has established a minimum of 170 square feet per person as the necessary territory (Melgosa).

**2.4.3.2. Inability to create good working environment:** Because one of the stressors of modern organization life is change, the organization must provide sufficient support to enable employees adopt to change. This can be accomplished by providing of esteem and regard for employees and by allowing them to participate in all decisions involving change in their work and in the structure of the organization. Such participation helps accept work changes and aid in adaptation to change by allowing the expression of anger and tension about new ways of working. This can help to prevent the stress of sudden and unexpected change (Schultz).

**2.4.3.3. Exaggerated competition:** Along with resulting desire for power and professional push, many people work beyond their capabilities. Inevitably, the result is physical and psychology exhaustion (Melgosa 2000). Plan-ahead, make a reasonable schedule for yourself and include time for stress reduction as a regular part of your schedule. When you try to take care of everything at once, it can seem overwhelming and as a result, you may not accomplish everything. Instead, make

a list of what tasks you have to do, and then complete them one at a time, checking them off as they are completed.

#### **2.4.4 Job related factors**

**2.4.4.1. Realistic expectations:** - In the work place employees should know their limits. Whether personally or professionally, one should be realistic about how much one can do. Limits should be set and employees should learn to say "no" to more work and commitments (Melgosa ).

**2.4.4.2. Staff development and Training.** Training and development opportunities do assist staff to perform well in their current Jobs and develop them personally and professionally to achieve their own career goals. Staff sometimes experience stress through feeling that they are not adequately trained for their job and feel especially stressed when they move to a new or changed role. The identification of training needs and procurement of training should have a high priority in cases where restructuring of individual posts, sections or departments is taking place. The identification and meeting of training needs should be seen as a continuing process throughout a person's career (Cohen 1992);

**2.4.4.3 Managing change:** There are significant effects on staff when organizational change takes place. The uncertainty of prospective change and changes in role as a result of reorganization can pose particular difficulties. Managers in this situation should take detailed advice from the Human Resources Division. It is important to keep staff informed of impending changes and the effect that these may have on the workload or working environment. Staff should feel

able to approach managers with questions relating to changes that are being considered and feel able to voice concerns or offer suggestions to minimize these.

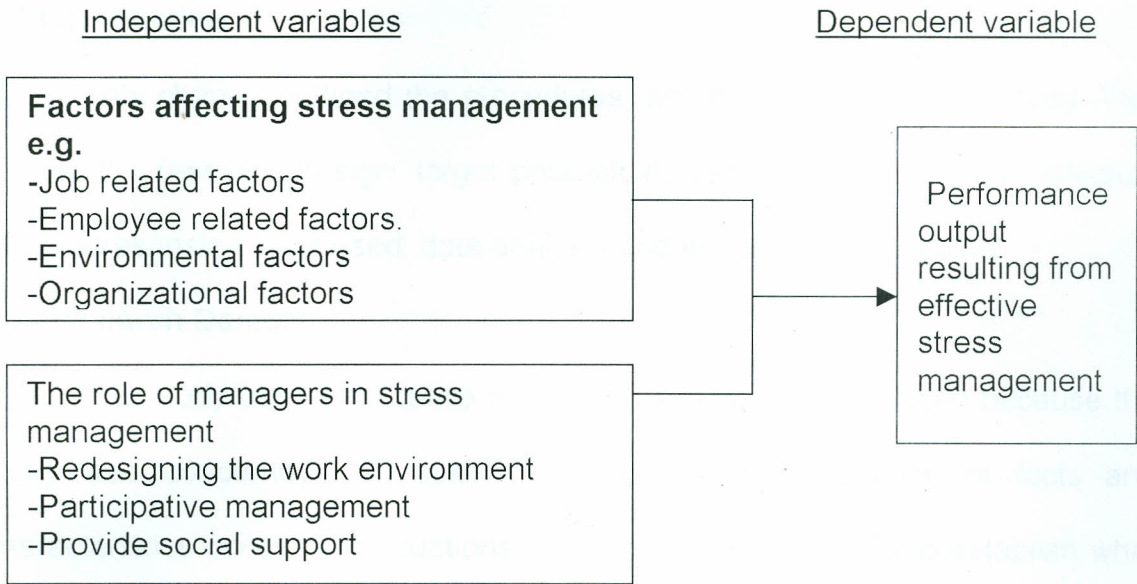
**2.4.4.4. Redefinition of employee roles:** To reduce the stress caused by role ambiguity, managers must clearly state to their subordinates what is expected of them and what the precise scope and responsibilities of their jobs are. Management can reduce role conflict by making sure that none of the demands of a job is in conflict with another and not expecting employees to behave in ways contrary to their values and standards (D'Souza).

**2.4.4.5 Elimination of work overloaded and under-load.** Proper selection and training, equitable promotion decisions, and fair distribution of work can do much to eliminate these causes of stress. In some instances, management may be able to add staff or reduce the overtime demands on the workers. Management must ensure that job requirements and employee abilities are matched. If not – if the person has too much or too little to do, or if the job is too complex for the employee's skills – stress will result (Gaziel 1993).

**2.4.4.6 Provision of assistance to stressed employees.** More and more organizations today are recognizing the harmful effects that stress can have on employee health and productivity. As a result, they are providing in-house counseling programs that teach individual stress-control techniques and supplying facilities for physical exercise (Schultz ).

## 2.5 Conceptual framework

Fig. 1-1 Factors affecting management of stress



Source: Author

## 2.6 Summary

The conceptual framework adopted for study in this research project was that there were certain factors affecting management of stress in banking industry. These factors are diagrammatically illustrated above. These factors included job related, employee related, environmental and organizational factors. It was assumed that once the role of the manager is brought on board, stress would be effectively managed. This was translated to good output performance in the banking industry.

## CHAPTER THREE - METHODOLOGY

### **3.1 Introduction**

This chapter outlined the procedures, which were used in the study. This included; - research design, target population, sampling design, data collection procedures/instruments used, data analysis and the expected outcome.

### **3.2 Research Design**

The study used descriptive design. This method was chosen because the study was concerned with specific predictions, with narration of facts and characteristics concerning situations. The researcher was able to establish what managers are currently doing in improving the well being of the employees by ensuring that work related stress is avoided. It also provided information on how managers are dealing with stress problems that have arisen.

### **3.3 Population**

The population of the study targeted all banks in the district (See Appendix B). It also targeted departmental managers in these banks. This is because the departmental managers are in management and therefore capable of handling management issues. The study was carried out in banks because in Kenya, banks have yet to come up with health related products that aim to help employees cope and prevent stress as their counter parts abroad. The study aimed at identifying factors affecting management of stress.

### **3.4 Sampling and sampling procedures**

There are seven banks in Murang'a district and all of them are concentrated within town, and therefore the researcher dealt with all of them. A sample of four out of nine departmental managers in each bank were purposively selected which allowed the researcher to use cases that had the required information with respect to the objective of the study. A sample size of 28 out of 63 departmental managers that represented over 40% was considered a good representation. Moreover the larger the sample size, the more representative it is (See Appendix C- banks departments)

### **3.5 Data Collection Procedures/Instruments used.**

The researcher visited each bank and asked permission from the general manager so as to be allowed to administer questionnaires to departmental managers. Primary data was collected using questionnaire schedules. The questionnaire included both structured and unstructured questions in order to capture both qualitative and quantitative data.

Secondary data was obtained from all the relevant published and unpublished sources. Pre-testing of the questionnaire was carried out before actual data collection. This was done so as to identify any defects in the questionnaire such as ambiguity, length and terminologies. The researcher also used an observation guide during the bank visit. Questionnaires for the departmental managers was administered using "drop and pick later" method because of their busy schedule.

### **3.6 Data Analysis**

First the researcher examined the questionnaire to establish the response. The data was organized into different categories. This data was analyzed using descriptive statistics so as to address each research objective. Quantitative data was analyzed using the statistical package for social sciences (SPSS) Computer software package. Descriptive measures were used to describe and summarize data. These included, frequency distributions, percentages and tables. To analyze qualitative data, unstructured questions were recorded and transcribed. The results were presented in the form of written reports. Qualitative data was used to supplement, explain and interpret quantitative data.

### **3.7 Expected outcome**

Both qualitative and quantitative data were reviewed. In the qualitative and quantitative data factors affecting management of stress were brought out. Suggestions were made on how to deal with those factors. So in essence, the research study was expected to equip managers and individuals with knowledge on how to effectively manage stress in the work place.

## **CHAPTER FOUR: DATA ANALYSIS AND PRESENTATION**

### **4.1 Introduction**

The purpose of the study was to investigate factors affecting stress management in banking industry in Murang'a District. The data was collected using semi-structured questionnaire in which 20 respondents were interviewed representing 71 percent response rate from the target sample size of 28 respondents. The data was then coded and entered into SPSS software and formed a database that was subjected to data analysis. Descriptive statistics such as percentages, graphs were used to describe, analyze and present the study findings.

The respondents were bank managers who were said to be in the management. The study was conducted in 7 banks all concentrated in Murang'a town.

In this chapter, the data collected is presented focusing on the objectives of the study namely: -

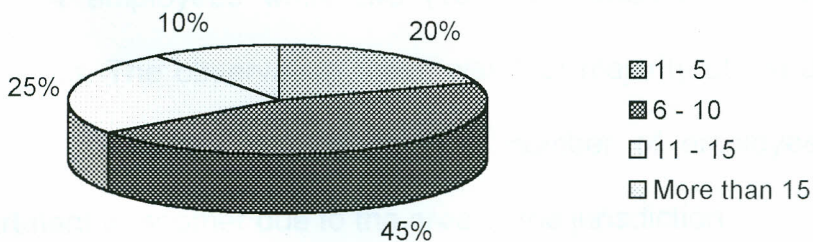
1. To investigate factors affecting stress management in banking industry in Murang'a District.
2. To find out the roles of managers in stress management.
3. To find out how effective stress has been managed.

### **4.2 Factors affecting Stress Management**

Background information on the twenty departmental managers who responded to the questionnaire revealed that: two (10%) were below 25 years,

seven (35%) were between 26 – 30 years, eight (40%) were between 31 – 40 years and three (15%) were between 41 – 55 years. The study may generally argue that majority of the managers were in their middle age and therefore energetic to work.

Four (20%) of the managers interviewed had served in the bank between 1 – 5 years, nine (45%) had served in the bank between 6 – 10 years, five (25%) had served in the bank between 11 – 15 years and only two (10%) had worked in bank more than 15 years. It can thus be generally argued that most of the respondents had worked for their respective banks for a period long enough to understand the operations of the bank.



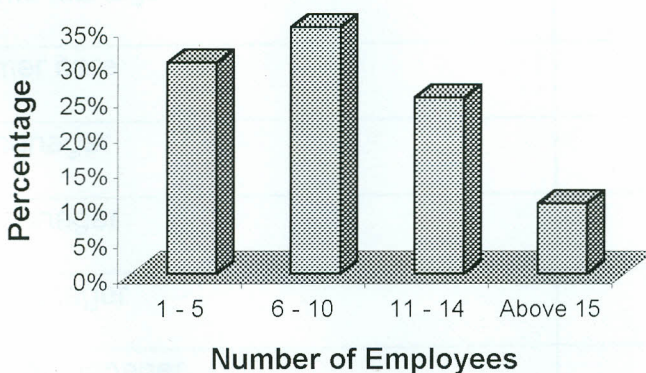
**Fig 4:1 Years of Service in the Bank**

Majority of the managers interviewed had upto University degree level of education at 65%. Those who had reached college were 20%. O-level were 10% and 5% of the respondents had other levels of education like C.P.A.

**Table 4:1 Number of Employees in each Department**

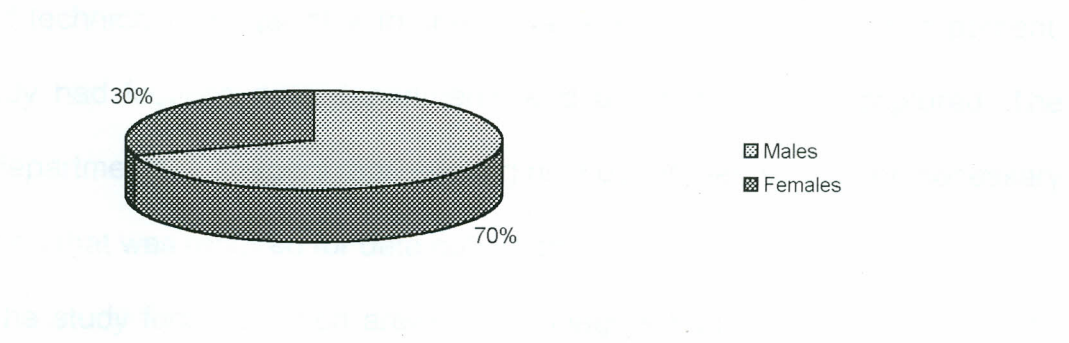
No. Of employees	Frequency	Percent
1 – 5	6	30
6 – 10	7	35
11 – 15	5	25
Above 15	2	10
	<b>20</b>	<b>100</b>

From the data collected on the number of employees under each departmental managers in each bank, it revealed that six (30%) had less than five employees, seven (35%) had between 6 – 10 employees, five (25%) had between 10 to 14 employees while two (10%) indicated that they had above fifteen employees. The observation made was that majority of the departments had the required number of employees. The number of employees varied from one department to another due to the area of the jurisdiction.



**Fig 4:2 Number of Employees in the Department**

A total of 20 (100%) of managers who responded to the questionnaire fourteen (70%) were males and six (30%) were females. Therefore there is imbalanced representation of the two genders in the departments. The management should be gender sensitive so as to have equal representation.



**Fig 4:3 Departmental managers by their sex**

**Table 4:2 Departmental Manager’s Current Job Titles**

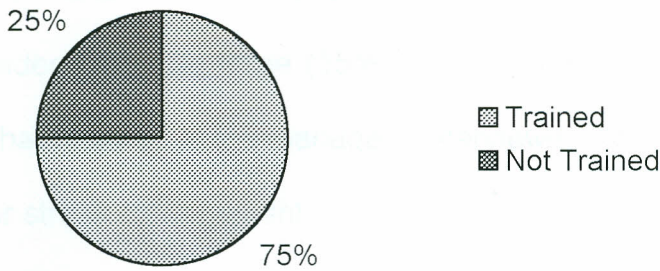
Current Job	Frequency	Percent
Business growth and development manager	5	25
Operation manager	3	15
Credit manager	2	10
Accounts manager	1	5
Customer care	1	5
ATM manager	2	10
Cash manager	3	15
Retail manager	2	10
Technical manager	1	5
<b>Total response</b>	<b>20</b>	<b>100</b>

The table above shows the current job titles of the respondents. It shows that five (25%) were business growth and development managers, three (15%) were operation and cash managers. Credit managers, A.T.M managers as well as retail managers each two representing ten percent. Accounts manager, customer care and technical manager all with one manager each representing five percent. The study had focused nine departments and all of them were captured. The twenty departmental managers representing nine departments have the necessary information that was required for data collection.

The study focused which areas the managers had trained on to serve as factors that were likely to affect stress management in the banking industry. The study revealed that: Ten (50%) had trained on time management while ten (50%) had not attended time management course. Therefore given that only half of the managers had trained on time management this may be seen as a factor that is likely to affect stress management. The management should therefore ensure that at least 100% of the departmental managers are trained in this area.

Fifteen (75%) had trained in communication while five (25%) had not. Majority of the departmental managers had trained in communication. Communication is a factor, which affects stress management, and therefore the management should target 100% of the managers to train in this area.

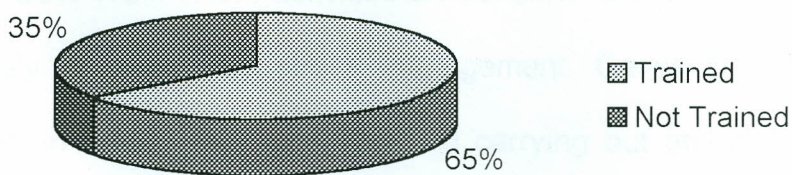
#### 5 Departmental Managers Trained in Stress



**Fig 4.4 Training in Communication**

Nineteen (95%) of the respondents had trained in team building and only one (5%) had not. It may be concluded that banks have realized the importance of team building as a factor influencing stress management and therefore this should be incorporated in all other industries and institutions.

Thirteen (65%) had trained in stress management while seven (35%) had not. Although majority had trained in this area the management should target 100% of the managers because when stress is not managed to the required level it impact very negatively to performance of the employees.



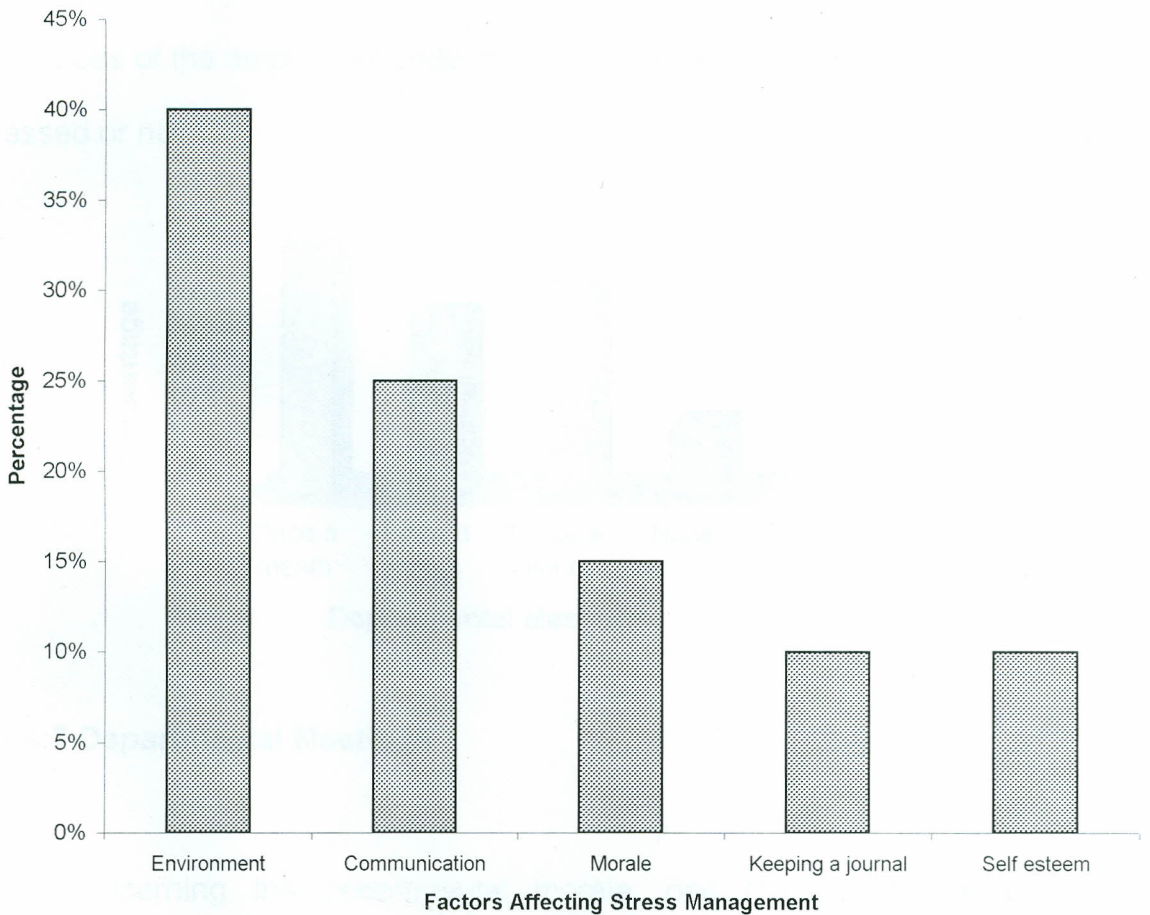
**Fig 4.5 Departmental Managers Trained in Stress Management**

Out of 20 (100%) of the respondents, sixteen (80%) had trained in performance management while four (20%) had not. Seventeen (85%) had trained in team leadership while three (15%) had not. From the study it may be argued generally that majority of the managers interviewed had the necessary knowledge required for stress management.

The departmental managers were asked to indicate yes or no on the activities they had engaged in, in the last 2 years. Out of twenty of them, sixteen (80%) had involved in job enrichment while four (20%) had not. Eleven (55%) in employee counseling and nine (45%) had not. Fourteen (70%) had evolved themselves in evaluating work process activities, while six (30%) had not. In carrying out attitude survey and encouraging staff to take their annual leaves each gained 85% of those who had participated in these activities while three (15%) in each had not. Fifteen (75%) had gotten involved in open door policy in handling grievances. In participatory work management, twelve (60%) had involved themselves in this activity while eight (40%) had not.

Although the study revealed that the majority of the departmental managers were actively involved in the above mentioned activities. The management should target 100% in all. These activities are considered to be factors, which affect either positively or negatively stress management. Cases like managers not being involved in employee counseling and carrying out attitude surveys may impact negatively to employee work performance because when the issue of stress is not addressed, the employees may turn to unhealthy behaviour such as careless drinking of alcohol, absenteeism and reporting late to work.

The departmental managers were asked to list down factors affecting management of stress in their departments. The findings were as follows: seven (35%) of the respondents indicated that it had to do with the environment. These managers showed some interest in working in big towns such as Thika and Nairobi. Four representing 20% indicated that it had to do with communication. Three (15%) showed that it had to do with morale. Keeping a journal and self-esteem each had 2 respondents representing 10%.



**Fig 4.6 Main factors affecting stress management**

### 4.3 Roles of Managers in Management of Stress

The departmental managers were asked how often they held departmental meetings. The findings were as follows: seven (35%) held departmental meetings once a month, five (25%) twice a month, six (30%) thrice a month and two (10%) indicated that they did not hold any meeting at any one time. It is through departmental meetings that the managers can get to know the problems of the employees as well as knowing the level of stress in individuals. Therefore, managers should hold departmental meetings as often as possible, to listen to grievances of the employees under them, as well as establishing whether they are stressed or not.

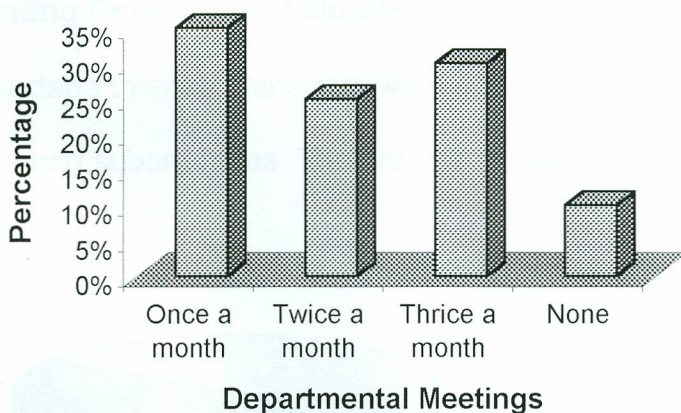
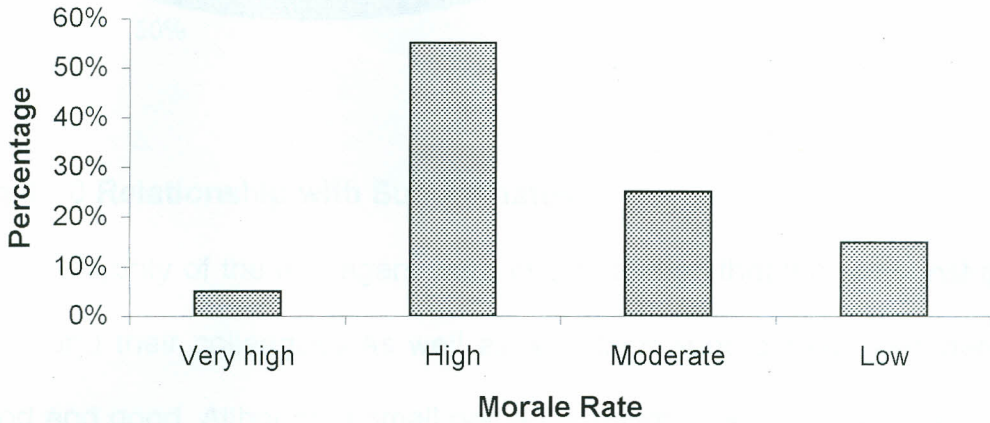


Fig 4:7 Departmental Meetings

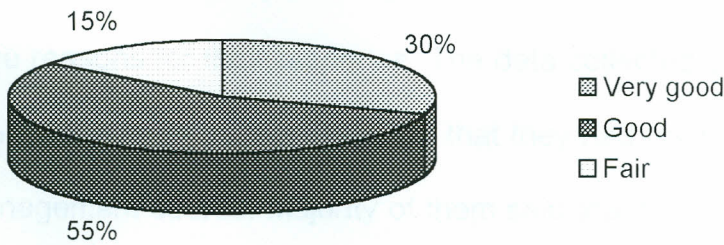
Concerning the departmental morale, one (5%) of the respondents indicated that it was very high, eleven (55%) indicated that it was high, five (25%) said it was moderate. However three (15%) indicated that it was low. Although more than 80% of the respondents indicated the morale in their department was

okay, it is the responsibility of the managers to ensure that the morale is raised to very high levels and in so doing it can be concluded that stress is effectively managed.

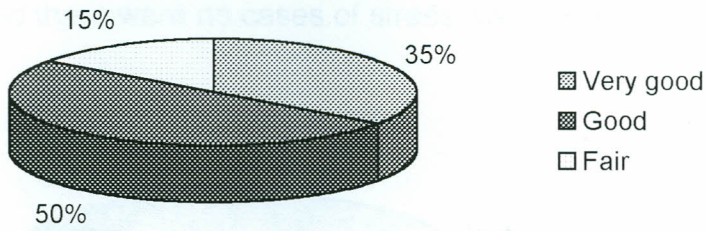


**Fig 4:8 Rating Departmental Morale**

The departmental managers were asked to rate their relationship with their colleagues and subordinates. The pie charts below show their responses;



**Fig 4:9 Relationship with Colleagues**

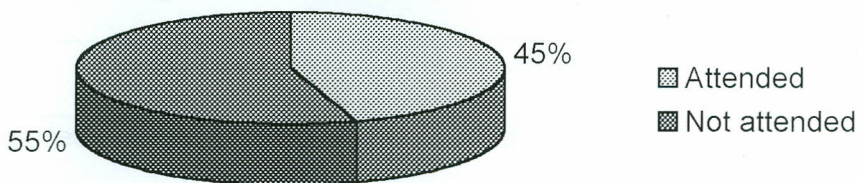


**Fig 4:10 Relationship with Subordinates**

Majority of the managers were of the opinion that the relationship between them and their colleagues as well as with their subordinates was between very good and good. Although a small percentage indicated that it was fair, it therefore can be concluded that there was cordial relationship that existed in banks. However it should be noted that among the many duties of a manager one of it is to ensure that good relationship exists among employees and employers.

The study also aimed at establishing whether the departmental managers had nominated in the last 2 years any staff to attend a stress management course and to give reasons for their response. The data collected carried was as follows; nine (45%) of the respondents indicated that they had nominated staff to attend a stress management course. Majority of them said that they had nominated staff to attend management course so as to equip the staff with necessary skills for stress management, while a small percentage said they had discovered some of the employees being stressed and also due to lack of counseling department in the work place. Eleven (55%) said that they had not nominated any staff to attend a stress management course in the last 2 years. they gave reasons such as

absence of such courses offered, lack of initiatives from the top management while others said there were no cases of stress which warranted such courses.



**Fig 4:11 Whether there were staff nominated in the last two years to attend a stress management course**

In trying to investigate the roles of managers in stress management in their various departments, the study revealed that the main role was team building, which carried almost 100%. Six (30%) said they provided team leadership and about four (20%) provided counseling to their employees. Although team building reduces stress to manageable levels other roles should be embraced so as to diversify in different roles.

#### **4.4 Effective Stress Management**

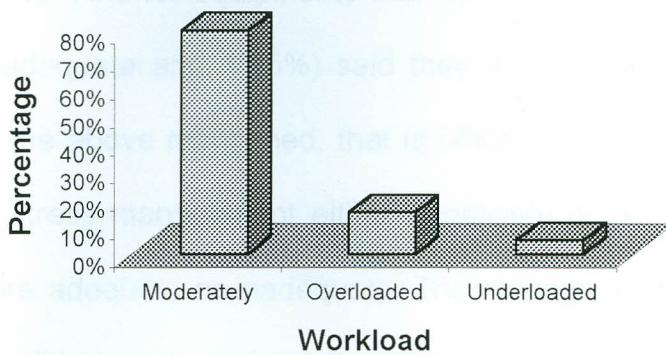
The researcher aimed at establishing whether stress had been managed effectively in the banking industry in Murang'a District. A number of formulated questions guided the researcher to make comprehensive conclusion on status of banks as it was revealed by data that was collected.

The departmental managers were asked to rate the work load of their staffs in the department. They were expected to respond whether overloaded moderately loaded or underloaded.

**Table 4:3 Rating Staff Workload**

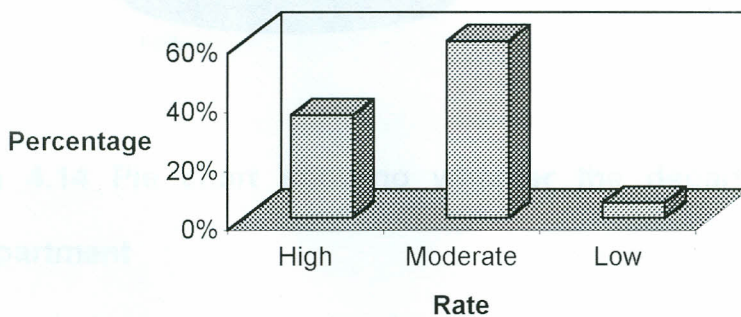
Rate	Frequency	Percent
Overloaded	3	15
Moderately loaded	16	80
Under loaded	1	5
<b>Total</b>	<b>20</b>	<b>100</b>

The findings revealed that 3 (15%) indicated that the staff were overloaded, 16 (80%) indicated that the staff were moderately loaded while only 1 (5%) indicated they were underloaded. According to the findings, it may be argued that work load as a factor which contributed heavily to stress does not affect stress management due to the fact that majority of the staff are moderately loaded. However the 15% for those overloaded and 5% underloaded should also be put into consideration to remove any element of employees being stressed due to work load.



#### 4.12 A simple bar graph showing work load in banks

Regarding the trend in sickness absence in their respective departments 1 (5%) said it was moderate and 12 (60%) said it was low. Being absence from work due to sickness is a sign of stress. Although the data revealed that cases of absence due sickness were minimal, the management should strive to reducing those cases of staff being absence as a result of sickness.

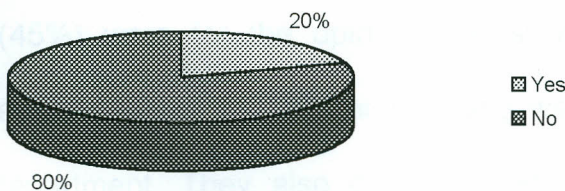


**Fig 4.13 Trend in sickness absence in the department**

The researcher also wanted to establish whether the departmental managers had the following or not .17 (85%) said that the office space was adequate while 3 (15%) said it was inadequate. 18 (90%) said the lighting was adequate while 2 (10%) said it was inadequate. For ventilation it was 20 (100%)

adequate. And for equipments that were needed for working 19 (95%) said they were adequate and 1 (5%) said they were inadequate. Out of the observation done, the above mentioned, that is office space, ventilation and equipments can affect stress management either negatively or positively depending on whether they are adequate or inadequate. The management should therefore ensure that the facilities and equipments necessary for working are adequate if stress management is anything to go by.

Concerning whether the departments had counseling department or not. The data revealed that 16 (80%) had no counseling department while only 4 (20%) had.



**Fig 4.14 Pie chart showing whether the department has a counseling department**

In trying to respond to the answers they gave, those who said they had no counseling department said that, one, they had taken it upon themselves to do the counseling, two, there were no serious cases reported to warrant the department, while others said that there was negligence by the management and that the counseling department does not exist in the organizational structure. For those who said they had counseling department, their reasons were that with the current

working environment where competition was so stiff organizations would not do without such a department. Secondly, they said that for higher productivity of the workers, optimum stress was required. And thirdly, they indicated that where stress levels were high, the banks would incur losses through frequent absenteeism due to illness, erroneous errors made due to stress and generally low productivity.

Again the researcher wanted to investigate whether stress had been effectively managed by asking the departmental managers to respond yes or no and give reasons for their response. The findings indicated that 11 (55%) said it was effectively managed. The reasons they gave were that there were no serious cases of stress, necessary measures had been put in place to create a conducive working environment and that coping mechanisms had been put in place.

Nine (45%) were for the opinion that stress had not been effectively managed. Reasons being that proper planning was lacking as well as lack of counseling department. They also cited competition from other banks where employees have to be on their toes so as to compete favourably with their counterparts. The signing of performance contract is creating more stress to most employees and therefore the management has to know how to handle all the factors, which are bound to affect the management of stress negatively.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Introduction**

The main purpose of the study was to investigate factors affecting management of stress in the banking industry in Murang'a District.

The study involved 7 banks, which are all located in Murang'a town. The data was gotten from departmental managers. Purposive sampling technique was used to select the study sample of 28 departmental managers. The researcher collected 20 duly completed departmental managers questionnaires out of the 28, which represented 71%. As the researcher was collecting the questionnaires he held discussions with some departmental managers seeking clarification on some areas as well as making his own observation to enable him get a very comprehensive conclusion.

The study covered the following broad areas: -

- 1) Factors affecting stress management in banking industry in Murang'a district.
- 2) The role of managers in stress management.
- 3) Establishing whether stress had been managed effectively in banking industry in Murang'a district.

### **5.2 Summary**

The study established the following findings in the area covered. A total of 20 (100%) departmental managers had worked long enough to handle management issues particularly issues related to stress management. At this juncture, it should be noted that a good manager is deeply interested in people and production as

well as having an integrative style of management, having a balance of production goals and meeting people's needs.

The study established a number of factors that affect stress management in banking industry. These factors are as follows; effective communication was cited as a major factor affecting management of stress. When departmental managers were asked to list down factors affecting management of stress, majority said it had all to do with communication. Mastering the art of skillful communication brings many rewards, which can take us further along the path towards thriving on stress. Why? Because effective communication helps us feel nourished and deeply satisfied. Lack of effective communication on the other hand can leave us feeling undernourished, impoverished and in need, which can be a recipe for stress.

Low staff morale gained some weight as a factor affecting management of stress. Although majority of the respondents when asked to rate the level of morale in their department, the study showed that 12 (60%) the morale was very high and high about 8 (40%) said it was between moderate and low. When the researcher was collecting data it was observed that a number of staff, had low self-esteem, which was probably bringing low morale. Raising self-esteem is a vital factor in learning to thrive on stress. If one possesses high self-esteem he/she feels good about who he/she is. He/she doesn't hide behind a mask of self-doubt or insecurity. He/she can take criticism in his/her stride, don't get overwhelmed by feelings and he/she is less likely to over-react to stress situations.

Time management was also mentioned as factor affecting management of stress, quite a number of managers had formal training in time management courses. With the competition that is being witnessed in banks as well as restructuring taking place now and again all the managers require to undergo this kind of training and the same should trickle down to the subordinates so as to manage stress to the required levels.

Signing performance contract amongst the employees also gained weight as a factor affecting management of stress. Too much pressure exerted on employees to maintain profitability and viability is living them stressed. Organizations have to recognize human resource as an important asset and that staff contribute most effectively to the success of the organization and achieve job satisfaction. If they are healthy and happy at work. As the researcher was collecting the questionnaire he observed that many of the banks had no established human resource department. Human resource is a very important asset, which should be handled with a lot of care.

### **5.3 Recommendations**

According to [Drucker 1979, Pg 14) management is tasks, management is also people. Every achievement of management is the achievement of a manager and "every failure is a failure of a manager". When a bank excels, like Drucker observes, the praise is directed towards the manager. While production goes down the management is to blame.

Based on the findings of this research the study made the following recommendations;

- 1) For effective stress management the role of the managers is paramount. Human resource being an asset should be managed properly. This is because the management of machines is easy, but of human being it is difficult, for human being are dynamic, having hopes and emotions, affections and aspirations, opinions and traditions and respond in various ways according to treatment accorded. Machines, on the other hand, behave in fixed ways. It is this possibility of manifold interactions on the part of people that makes labour management a complex function. This statement shows how difficult job of a manager is and how carefully planned policy should be followed in the field of management especially if stress has to be managed effectively.
- 2) The management of banks in Murang'a district should involve all staff in decision making and also involve staff representatives in proposed changes and enlist their help in the monitoring process.
- 3) The management should encourage their employees to have a work stress audit for better surveillance of stress related illness and other organizational manifestations in the work place.
- 4) The management should also establish effective communication channels within the banks.
- 5) And finally, in a contemporary lifestyle with its consumerism and competitiveness which brings a degree of complexity, imbalance and

alienation that dangerously affects all areas of life; work, family, personal, even spiritual, the management of banks in Murang'a district should establish counseling department to handle cases which are bound to affect the employees.

#### **5.4 Suggestions for Further Research**

This research looked at factors affecting stress management in banking industry in Murang'a district. In the course of the research other issues emerged that need further research, and therefore the researcher suggest that further research should be done on: -

- 1) Apart from the banking industry other industries such as insurance firm, micro finance and governmental and non-governmental institutions can be investigated on factors affecting stress management.
- 2) More research should be undertaken to improve on the recommendations arising from the findings to facilitate better management of stress in the banking industry.
- 3) A research can be carried out on factors affecting management of stress in the banking industry in other districts.
- 4) Specific factors can be researched on so that indepth knowledge is generated on the factors.

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## APPENDIX A. Questionnaire to departmental managers

### Introduction.

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

### Part A.

#### Background information

1. How many employees are in your department? (Please tick)

(a) 1 – 3

(b) 4 – 6

(c) 7 – 10

(d) Others (please specify) \_\_\_\_\_

2. How long have you been employed in this bank?

(Please tick)

(a) Below 1 year

(b) 1 – 5 years

(c) 6 – 10 years

(d) 11 – 15 years

(e) Others (please specify) \_\_\_\_\_

3. What is your current job title?

(Please tick)

- (a) Accounts manager
- (b) Customer care manager
- (c) A.T.M. manager
- (d) Cash manager
- (e) Credit manager
- (f) Others (Specify please) \_\_\_\_\_

4. Please state your level of education

- (a) Secondary
- (b) College Certificate
- (c) College Diploma
- (d) University Degree
- (e) Masters degree
- (f) Others (Please specify) \_\_\_\_\_

5. Gender

Male

Female

6. Your Age

Below 25 years

25 – 30 years

30 – 40 years

40 – 45 years

45 – 55 years

Above 55 years

**Part B**

**Factors relating to work.**

7. How would you rate your relationship with your

	Very good	Good	Fair	Poor
Colleagues				
Subordinates				

8. Please highlight your roles in stress management as a manager in your department.

(a) \_\_\_\_\_

(b) \_\_\_\_\_

(c) \_\_\_\_\_

(d) \_\_\_\_\_

9. How often do you have departmental meetings?

(a) Once a month

(b) Twice a month

(c) Thrice a month

(d) None

10. How would you rate

	Very high	High	Moderate	Low
(a) Morale in your department?				
(b) Stress levels in your department				

11. Does your department has adequate

Yes

No

Staff?

Equipments?

Office Space?

Lighting?

Ventilation?

12. List down factors that affect management of stress.

(a) \_\_\_\_\_

(b) \_\_\_\_\_

(c) \_\_\_\_\_

(d) \_\_\_\_\_

13. How would you rate the workload of your staffs in the department?

(a) Overloaded

(b) Moderately loaded

(c) Under loaded.

14. Have you had formal training in the following course?

	Yes	No
Time Management	<input type="checkbox"/>	<input type="checkbox"/>
Communication	<input type="checkbox"/>	<input type="checkbox"/>
Team building	<input type="checkbox"/>	<input type="checkbox"/>
Stress management	<input type="checkbox"/>	<input type="checkbox"/>
Performance management	<input type="checkbox"/>	<input type="checkbox"/>
Team leadership	<input type="checkbox"/>	<input type="checkbox"/>

15. Which of the following activities have you been involved in the last 2 years:-

	Yes	No
(a) Job enrichment	<input type="checkbox"/>	<input type="checkbox"/>
(b) Employee counseling	<input type="checkbox"/>	<input type="checkbox"/>
(c) Evaluating work processes	<input type="checkbox"/>	<input type="checkbox"/>
(d) Carrying out attitude surveys	<input type="checkbox"/>	<input type="checkbox"/>
(e) Participatory work management	<input type="checkbox"/>	<input type="checkbox"/>

(f) Having an open door policy in handling grievances

(g) Encouraging staff to take their annual due

16. Do you feel your departmental problems are solved fast enough?

Yes  No

17. Give reasons for your response

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18. How has been the trend in sickness absence in your department?

Very high

High

Moderate

Low

19. Have you for the last 2 years nominated any of your staff to attend a stress

management course? Yes  No

20. Give reasons 

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21. List down ways in which you use to cope with stressful work situations

(a) \_\_\_\_\_

(b) \_\_\_\_\_

(c) \_\_\_\_\_

(d) \_\_\_\_\_

22. Does your department have a counseling department?

Yes

No

23. Give reasons for your response

\_\_\_\_\_  
\_\_\_\_\_

24. In your own opinion do you think stress has been managed effectively?

Yes

No

Please give reasons for your response

25. What recommendations would you make to ensure effective stress

Management in the bank is put in place?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Thanks for your co-operation.

## **APPENDIX B**

### **Registered Banks in Murang'a District**

1. Kenya Commercial Bank

Murang'a Branch, P.O. Box 112 - 10200, **MURANG'A**

2. Co-operative Bank

Murang'a Branch, P.O. Box 123-10200, **MURANG'A**

3. Equity Bank

Murang'a Branch, P.O. Box 198-10200, **MURANG'A**

4. Consolidated Bank

Murang'a Branch, P.O. Box 147-10200, **MURANG'A**

5. Family Bank

Murang'a Branch, P.O. Box 207-10200, **MURANG'A**

6. Barclays Bank

Murang'a Branch, P.O. Box 78-10200, **MURANG'A**

7. Post Bank

Murang'a Branch, P.O. Box 69-10200, **MURANG'A**

## APPENDIX C

### DEPARTMENTS IN VARIOUS BANKS

1. Cash department
2. Current Account
3. Telegraphic
4. Accounts
5. Saving bank
6. Correspondence
7. Customer care
8. A.T.M.
9. Advances

## APPENDIX D

### BUDGET

<u>1. Budget Item</u>	<u>Amount</u>
Printing 40 pg @ 30 sh	Ksh. 1200
Binding 5 copies @ 30 sh	Ksh 2000
Photocopying 6 copies of 35 pages @ 2 sh.	Ksh 420
Travelling expenses	Ksh 5000
<u>2. Collecting of Data</u>	
Typing and printing and photocopying of Questionnaires	
Typing of data	Ksh. 3000
Printing of Data	Ksh. 4000
Printing 20 pages	Ksh. 3000
Binding 5 Copies	Ksh. 2000
Photocopying 4 copies of 50 pages @ 2	Ksh. 400
Traveling expenses	Ksh. 5000
Miscellaneous	<u>Ksh. 5000</u>
<b>TOTAL</b>	<b><u>24,720</u></b>

**APPENDIX E – Work Plan**

Phase	Description	Nov-2007	Dec-2007	Jan-2008	Feb-2008	Mar-2008	Apr-2008	May-2008	June-2008	July-2008	Aug-2008	Sept-2008	Oct-2008	Nov-2008
1	Pilot Study	→												
2	Research			→										
3	Proposal Typing & Presentation					→								
4	Questionnaire Distribution Collection of Data							→						
5	Compilation of data & typing									→				
6	Compilation & Presentation of project proposal											→		