THE RELATIONSHIP BETWEEN WELLNESS PROGRAMS AND EMPLOYEE
JOB SATISFACTION AT CAPITAL GROUP LIMITED

BY
MARY WANJIRU/WAINAINA

A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF
BUSINESS ADMINISTRATION, SCHOOL OF BUSINESS AT THE
UNIVERSITY OF NAIROBI

NOVEMBER, 2011
DECLARATION

STUDENT’S DECLARATION

I declare that this project is my original work and has never been submitted for a degree in any other university or college for examination/academic purposes.

Signature: ........................................ Date: ...2011

MARY Wanjiru Wainaina
D61/7057/2007

SUPERVISOR

This research project has been submitted for examination with our approval as the student Supervisor.

Signature: ........................................ Date: ...2011

Florence Muindi
DEDICATION

I dedicate this project to my ever supportive family, my husband Patrick, my daughter Daniella, my son Kian and my mom Janet for their unwavering faith in me and their unrelenting emotional and spiritual support.
ACKNOWLEDGEMENT

I am grateful to God for giving me the opportunity and strength to accomplish this great task that means so much to my career life. I would like to thank my supervisors Ms. Florence Muindi for her valuable guidance, suggestions and encouragement during the course of this research. I extend my gratitude to the staff and lecturers at the School of Business for their support throughout the entire course. I am greatly indebted to CGL for allowing me to undertake a study of the organization and all respondents for their cooperation, prompt responses and making this research a bearable burden.

Finally, my tributes to my loving husband, my adorable children Daniella and Kian, my lovely family mum, dad and brothers, my colleagues particularly Mumbi, Carol & Irene and all my friends and in particular Nimo and Charity for moral, material and financial support they accorded me and being the pillar of my studies. They gave me the strength to reach this far and kept replenishing my draining morale.
ABSTRACT
Capital Group Ltd commonly known as Capital FM is a media house comprising Radio and Digital business. It is a 24-hour news and entertainment radio channel that has a nationwide coverage. This study covered the relationship between wellness programs and employee job satisfaction at the Group. Corporate wellness programs are long-term organizational activities designed to promote the adoption of organizational practices and personal behaviour conducive to maintaining or improving employee physiological, mental and social wellbeing. The study was guided by one objective which was to establish the relationship between wellness programs and job satisfaction at the Capital Group Limited.

The study used a descriptive research design where respondents were to describe the phenomenon. The population of the study comprised all employees of Capital Group Ltd since it was small. The response rate was 78% which was considered excellent for data analysis.

Data was obtained using a semi structured questionnaire which consisted three parts covering the profile of the respondent, wellness program and job satisfaction. Further secondary data was obtained for additional information on various variables related to the problem. Descriptive statistics was used during the analysis to compute frequencies, percentages, means, and standard deviation. The data was then presented using tables, graphs and charts. In addition non parametric tests were used for the computation of regression to establish the relationship between the variables and make inferences.
The findings of this study acknowledged the existence of wellness programs at CGL and employees had embraced them and found them to be relevant and important. The participation level was high apart from lifestyle disease management and substance abuse programs that had low participation attributable to dominant age group at CGL. The findings also confirmed wellness programs had contributed to employees’ total wellbeing and had increased their morale and job satisfaction significantly and eventually productivity. The company had equally experienced substantial benefits from the wellness programs such as reduced absenteeism, reduced medical costs and increased productivity amongst others. Substance abuse program had very low participation.

The study having revealed mutual benefits for both employees and the company, the study, therefore, recommends the wellness programs are maintained and enhanced to ensure continued and increased benefits to both parties. Education and sensitization be emphasised in order to attain maximum participation for much more enhanced benefits.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>DECLARATION</td>
<td>II</td>
</tr>
<tr>
<td>DEDICATION</td>
<td>III</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENT</td>
<td>IV</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>V</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>IX</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>X</td>
</tr>
<tr>
<td>CHAPTER ONE: INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>1.1 Background to the Study</td>
<td>1</td>
</tr>
<tr>
<td>1.2 Problem Statement</td>
<td>5</td>
</tr>
<tr>
<td>1.3 Research Objective</td>
<td>7</td>
</tr>
<tr>
<td>1.4 Significance of the Study</td>
<td>7</td>
</tr>
<tr>
<td>CHAPTER TWO: LITERATURE REVIEW</td>
<td>9</td>
</tr>
<tr>
<td>2.1 Wellness Models</td>
<td>9</td>
</tr>
<tr>
<td>2.2 Types of Staff Wellness Programs</td>
<td>14</td>
</tr>
<tr>
<td>2.3 Job Satisfaction</td>
<td>22</td>
</tr>
<tr>
<td>2.4 Models of Job Satisfaction</td>
<td>23</td>
</tr>
<tr>
<td>2.5 Factors Affecting Job Satisfaction</td>
<td>24</td>
</tr>
<tr>
<td>2.6 Measures of Job Satisfaction</td>
<td>26</td>
</tr>
<tr>
<td>2.7 Job Satisfaction and Wellness Programs</td>
<td>27</td>
</tr>
<tr>
<td>CHAPTER THREE: RESEARCH METHODOLOGY</td>
<td>29</td>
</tr>
<tr>
<td>3.1 Research Design</td>
<td>29</td>
</tr>
<tr>
<td>3.2 Population of the Study</td>
<td>29</td>
</tr>
<tr>
<td>3.3 Data Collection</td>
<td>29</td>
</tr>
<tr>
<td>3.4 Data Analysis</td>
<td>30</td>
</tr>
</tbody>
</table>
LIST OF TABLES

Table 4.1: Wellness Programs at CGL ........................................................................................... 36
Table 4.2: Wellness Programs at CGL ........................................................................................... 37
Table 4.3: Level of Participation in Wellness Programs .................................................................. 38
Table 4.4: Participation in the Wellness Programs ........................................................................ 38
Table 4.5: Financial Contributions to the Wellness programs ....................................................... 40
Table 4.6: Financial Contribution to the wellness programs at CGL ............................................ 40
Table 4.7: Average Benefits derived from the wellness programs by employees ....................... 41
Table 4.8: Benefit Derivation from the Wellness Program .............................................................. 41
Table 4.9: Employees Perception of the wellness program at CGL ............................................. 44
Table 4.10: Employees’ level of job satisfaction ......................................................................... 46
Table 4.11: model summary ........................................................................................................ 48
LIST OF FIGURES

Figure 4.1: Age of the Respondents ............................................................................ 32
Figure 4.2: Gender ........................................................................................................ 33
Figure 4.3: Marital Status of the Respondents ............................................................. 33
Figure 4.4: Children ..................................................................................................... 34
Figure 4.5: Education of the Respondents ................................................................ 35
Figure 4.6: Years Worked With CGL ....................................................................... 35

(Weiler, 1978) acknowledges that building a high commitment organization is not easy
and that CEOs are often too busy or distracted to focus on the people.

In recent years, many large corporations have invested time and money into workplace
wellness programs for their employees (Gibson, 2002). Many employers are now
recognizing employees as the most important assets in the company, therefore, striving
to ensure employers have what it takes in terms of skill sets, attitudes, and general
wellness. Workplace wellness programs are implemented in the workplace in order to
improve employee health by helping them to become aware and proactively make
healthy decisions that will lead to a longer successful existence. They also significantly
boost morale and increase employee morale. The topic of this proposed study is important
because wellness programs can be beneficial to both employees and employers. Wellness
programs improve the health and wellbeing of employees and improve profits for the
company (Whelen, 1978). According to Syvulik et al. (1999), satisfied employees cost in
CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

Employees are a valuable resource that may contribute in several different ways to a company’s activities provided that the company gives them an appropriate chance (Porter, 1977). In order to be successful a company needs employees who act towards the goals of the organization and have a strong desire to remain in the company (Luthans, 2002). Such loyalty and commitment may be generated by motivation. Furthermore, motivation is aimed to achieve increased job satisfaction (Schultz and Schultz, 1998). (Pfeffer, 1978) acknowledges that building a high commitment organization is not easy and that CEOs are often too busy or destructed to focus on the people.

In recent years many large corporations have invested time and money into workplace wellness programs for their employees (Corbin, 2002). Many employers are now recognizing employees are the most important assets in the company, therefore, striving to ensure employees have what it takes in terms of skill sets, attitudes and general wellness. Workplace wellness programs are implemented in the workplace in order to improve employee health by empowering them to become aware and proactively make healthy decisions that will lead to a longer successful existence. They also significantly contribute towards cutting down on employee absence, insurance costs, improve work performance and increase employee morale. The topic of this proposed study is important because wellness programs can be beneficial to both employee and employer. Wellness programs improve the health and wellbeing of employees and improve profits for the employer (Whitset, 1975). According to Syptak et al (1999), satisfied employees tend to
be more productive, creative and more committed to their employers. Traditionally employers would only concern themselves with curative measures. This has proven quite short-term and very costly. In respect of this employers have now taken a paradigm shift and instead seek to explore long-term, with more tangible results, hence the wellness paradigm supported by wellness programs.

### 1.1.1 Wellness Programs

Wellness is defined as a composite of physical, emotional, spiritual, intellectual, occupational and social health; health promotion is a means used to achieve wellness (Sell & Shipley, 1979). Health promotion is defined as the aggregate of all purposeful activities designed to improve personal and public health through a combination of strategies including the competent implementation of behavior change strategies, health education, health protection measures, risk factor detection, health enhancement and health maintenance (Goliath, 2007). Wellness has been defined by the Wisconsin-based national wellness institute as an active process of becoming aware of and making choices toward a more successful existence.

Corporate wellness programs are long-term organizational activities designed to promote the adoption of organizational practices and personal behavior conducive to maintaining or improving employee physiological, mental and social wellbeing (Wolfe and Parker, 1994). They are designed and applied to promote organizational health and generally drive employees to high level wellness. They are alternative medical techniques to improve wellness. We can then say a corporate wellness program can be seen as a pre-program to take action in achieving health promotion amongst manpower at workplace.
The nature of health promoting programs varies widely. They often emphasize lifestyle changes such as fitness, as well as educational approaches to reduce hypertension, cholesterol, substance abuse and stress (Smith et al., 1986; Adams, 1988). It is no longer unusual for companies to have on-site fitness facilities for use of employees and their families. Chapman (1999) found that worksite health promotion and wellness programs can reduce sick leave by 27.8%, reduce health cost by 28% and reduce disability costs by 33.5%. Wellness programs improve the health and well being of employees and improve profits for the employer (Grant, 1998).

1.1.2 Job Satisfaction

Porter and Hauler (1967) start with the premise that motivation (effort or force) does not equal satisfaction. Satisfaction is an internal state (Mullins, 1999). Various authors define it as the outcome of a motivational process (Bent et al., 1999). Job satisfaction is the positive and the negative feelings and attitudes which an individual hold about his/her work (Schultz and Schultz, 1998). In other words it is the extent to which an individual favors his/her job (Molander, 1996). Positive attitudes towards the job are equivalent to job satisfaction, whereas negative attitudes represent job dissatisfaction.

Job satisfaction is a complex phenomenon and depends on many work related as well as personal factors (Sell & Shipley, 1979; Bent et al., 1999). That means personal factors such as age, gender and job experience as well as the characteristics of the job influence a person’s degree of job satisfaction (Porter and Hawler, 1976). Even though personal characteristics are unchangeable by the company, they can be used for predictions of satisfactions amongst groups of employees. The redesign of work as well as work
environment, may lead to increases in job satisfaction. Human nature can be, very simple yet very complex too. An understanding and appreciation of this is a pre-requisite to effective employee motivation in the workplace and therefore effective management and leadership (Schultz and Schultz, 1998)

1.1.3 Capital Group Ltd

Capital Group Ltd commonly known as Capital FM is a media house comprising Radio and Digital business. It is a 24-hour news and entertainment radio channel that has a nationwide coverage. Capital Group’s mandate is to entertain, Educate and Inform. It was the first independent, privately owned radio station in Kenya incorporated in December 1995. Capital group faces competition from other nationwide broadcasters notably Kiss FM, Radio Citizen and Classic FM. Capital targets a niche market generally comprising people of the age between 15 and 40 years in the category LSM (Living Standard Measure) 13-17 as per latest Steadman Research data. Capital group operates as a 3 in 1 radio station in that they have designated times in which they focus music and advertising to various age categories.

Capital Group as an organisation is composed of six (6) i.e Human Resource & Admin, Finance, programmes, Digital, News, Sales & Marketing, Information Technology and Traffik departments with a population of one hundred and eighteen (118) employees. The organisation’s Human Resource policy manual, 2008 outlines the organisation’s values as being: Respect, Diligence, Passion, Unity and ownership. The company commits to ensuring employee wellness and advocates for a highly innovative, competent and
motivated workforce. To this end the company conducts employee satisfaction surveys to ensure that it achieves its goal of retaining highly competent and motivated workforce. The company implemented a wellness program in June 2009 with an aim to reduce costs on health care at the same time mitigate issues of productivity. The company conducts annual employee wellness surveys as a means of measuring the effectiveness of the wellness programs and to ensure they maintain a healthy workforce. According to the last employee satisfaction survey report for Capital group, November 2009 the overall satisfaction index was rated at 61%, a rate that could be considered as being low considering the company’s commitment and effort to motivate its workforce.

1.2 Problem Statement

Job satisfaction has become a major concern in many workplaces. Interest in job satisfaction is particularly strong because of its consequences for the organization, such as absenteeism and turnover (Sell & Shipley, 1979). It has also been found to have an effect on the mental and physical health of the employee (O’Donnell and Ainsworth, 1984). Health promotion in the workplace is therefore of utmost importance. Some researchers have been attempting studies on how wellness programs could play its key role in health promotion. For example according to Johnson & Johnson studies, Fielding (1994) indicated positive opportunity costs of health promotion programs. Besides that companies with wellness programs have enjoyed intangible benefits such as, improved employee morale, health and productivity, employee attraction and retention and improved image for corporations (Connors, 1992). (Spector, 1997) concluded that the optimization of job satisfaction is an important means of enhancing employees’
psychological health and overall wellness. According to Millar & Hull (1997) wellness is not solely absence of disease but also by the presence of physical, psychological and spiritual well-being. Corporate are increasingly becoming aware of the importance of employee wellbeing and the influence it has on job satisfaction and eventually bottom line of the organization.

Capital Group Ltd just like other organizations commits to ensuring an innovative and highly motivated workforce. This commitment is clearly reflected in the organization’s commitment statement, however, despite this commitment and efforts by management, surveys taken on levels of job satisfaction have given unsatisfactory results. For instance the last survey done on levels of job satisfaction in late 2009 an overall job satisfaction index of 61% was concluded, this not withstanding all measures taken by Capital FM to ensure employees enjoy a high level of job satisfaction and wellness evidently by the wellness program implemented in 2009 June. This brings the question of what really is the missing link between what the Station is doing to ensure job satisfaction and what really employees require in order to experience optimal job satisfaction. This study seeks to establish if indeed there is a link between corporate wellness programs and job satisfaction and eventually optimal productivity.

Some studies on staff welfare programs have been carried out. Kilonzi (2008) research on the perception of staffs to welfare programs and job satisfaction found out that the staffs had a negative perception to welfare programs. Karuki (2006) on staff welfare and job satisfaction concluded that there other factors that were critical to job satisfaction. Khaida (2006) on relationship between staff welfare and job satisfaction concluded that
welfare programs were not solely responsible for job satisfaction. Several General conclusions have been fronted, however, from what has been presented, the investigations seem to be lacking in clearly explain how wellness programs affect job satisfaction or vice versa. In addition, no such study has been conducted at Capital Group Ltd. Also to the best of my knowledge no such study has been conducted locally on relationship between wellness programs and job satisfaction.

1.3 Research Objective

The objective of this study is to establish the relationship between wellness programs and job satisfaction at Capital Group Ltd.

1.4 Significance of the Study

This study will be important for a number of reasons. Foremost understanding the level of wellness programs that had been practiced in the organization and the effects on employees is of significant importance to those organizations that depend on continuous improvement in wellness programs. In fact, without continuous improvement in upgrading the wellness programs then these programs could hardly be utilized effectively. Some of the beneficiaries in this category include doctors, HR practitioners, Occupational safety & health department and medical insurance brokers

The knowledge gained from this study will assist Capital Group Ltd to improve on areas that will further increase job satisfaction and to asses the effectiveness of the wellness program on overall employee satisfaction.
Some thoughtful ideas are expected to be presented to human resources professionals in this study. Job satisfaction is a common issue in the developing countries and so is lifestyle. The content of this study will assist HR practitioners with the necessary information to champion lifestyle change in pursuit of individual overall life satisfaction.

The findings and recommendations from the study will be used by researchers and other scholars in the world of academics as a basis of further to future studies.
CHAPTER TWO: LITERATURE REVIEW

2.1 Wellness Models

The World Health Organization (WHO) formulated the definition of health in 1970 as "a state of complete physical, mental and social well being, not merely the absence of disease or infirmity", (Smith and Smith, 1990). Thus health was described as something other than the absence of disease, hence the emergence of wellness concept. Wellness is the constant and deliberate effort to stay healthy and achieve the highest potential for total well being. Wellness incorporates physical fitness, nutrition, stress management, spirituality, safety, health education, substance abuse control, sexuality, cancer protection and smoking cessation (Hoeger, 1990). Wellness movement has its roots in Greek civilization. The concept espouses wholeness of mind and body. In the Greek culture programs of physical education became a systematic part of overall education. The concept emerged globally in late twentieth century and appears is here to stay because it meets the needs of the individual, recognizes that the locus of control for a healthy life is within each individual and provides some systems where an individual may gain control of his or her life, (J Shillingford and A Shillingford, 1991)

Wellness models attempt to capture the concept of wellness from different perspectives. Different authors have come up with different wellness models. Travis and Ryan (1972) brings the relationship between wellness and treatment paradigms, in the illness – wellness continuum model. Corbin, Charles (2002) approaches wellness from its various dimensions in the dimensions of wellness model. Travis and Rayan, (1988) considers wellness of a person from a visible layer to hidden layers in the iceberg model.
2.1.1 Illness-Wellness Continuum Model

Travis and Rayan (1998), view wellness as an approach to well being that encompasses a process of awareness, education, and growth while treatment is viewed as an approach to health recovery that encompasses a process of reducing disability, illness, symptoms and signs. Placing wellness and treatment approaches on different sides of a continuum, a balancing, neutral or pivot point is created in the model. The extreme of poor health or disability is premature death while that of wellness is high level wellbeing. Treatment paradigm is important when an individual is ill and stops upon recovery which is at pivot or neutral point of the model. Wellness paradigm on the other hand includes treatment, and goes beyond to cover the well being of a person by creating awareness, education and growth to a health

Illness-Wellness Continuum

Neutral Point

(no discernable illness or wellness)

2.1.2 Dimensions of Wellness

Corbin, Charles (2002) have narrowed the dimensions of wellness to include a minimal of social, occupational, spiritual, physical, intellectual and emotional wellness. Occupational wellness is one's attitude about his/her work reflected by personal satisfaction and ability to balance work and leisure. Social wellness is concerned with relationship and interdependence with others, tolerance of diversity of mind and thought as well as concern for community and environment. Physical wellness encourages knowing about food nutrition and discourages abuse of substance such as tobacco, drugs and excessive alcohol consumption. It encourages consumption and activities which contributes to high level wellness like medical system and medical self-care, sleep patterns and responsible sexual behaviors. Spiritual wellness includes inner belief in a higher power and degree of acceptance, love of self and everything else in the unconscious mind that has no distinct boundaries, (Travis, 1998). Intellectual wellness is continuous acquisition of knowledge, awareness of current events, expression and experiences of creativity. An intellectually well person uses the resource available to expand one's knowledge in improved skills along with expanding potential for starting with others.
Dimensions of Wellness

**Social**
- Relationships at work
- Interdependence at work
- Diversity embraces
- Tolerance

**Physical**
- Sleep patterns
- Food and nutrition
- Substance abuse
- Fitness
- Medical system
- Medical selfcare
- Responsible sexual

**Spiritual**
- Value and belief system
- Hope and optimism
- Depth of life

**Occupational**
- Job satisfaction
- Balance of work leisure
- Health and safety

**Intellectual**
- Continuous acquisition of knowledge
- Current events
- Creativity and innovation
- Sharing of knowledge

**Emotional**
- Mental stability
- Stress free

Source: Corbin, Charles (2002), "A comprehensive lifestyle approach" pg. 4
2.2 Types of staff Wellness Programs

Wellness programs are deliberate company efforts to influence employee’s health practices by modifying the organization of work into order to accommodate the well being of the employee, (Shain et al 2004). Corporate wellness programs are long-term organizational activities designed to promote the adoption of organizational practices and personal behavior conducive to maintaining or improving employee physiological, mental, and social wellbeing, (Wolf and Parker, 1994). Organizations have a business reason to engage in wellness programs to reduce rising cost in health care, absenteeism, increase the employee productivity, improving the quality of employees life by introducing programs of fitness, nutrition and weight control, stress management as well as counseling for the addicted, (Long, 2007). Thus the corporate staff wellness programs are meant to maintain a healthy staff who would greatly contribute to the objectives of the company while at the same time maintaining his well being. The staff wellness
2.1.3 Iceberg Model

The model is built on analogy of an iceberg that reveals only about one tenth of their mass above water and the remaining nine tenth is submerged. An individual’s health or illness can be detected, analyzed and treated but to prevent those illnesses from returning again requires a holistic wellness of life. The iceberg model consists of four stages; physical health, lifestyles, psychological beliefs and spirituality (Travis, 1988). Physical health is determined by a physical health profile analysis. A person will be judged by his/her genetics, physiological and chance exposure to toxins, viruses and infections. Wellness programs targeting physical health employee physical health will include activities like screening and body scanning for bone density, blood pressure, flu shot, weight/hip ratio and Body Mass Index (BMI). Lifestyle involves a person’s diet, physical exercise, stress management and safeguard from hazards around him. Therefore wellness programs which can input knowledge to change to positive habits like exercises, directing management, stress management, occupational health safety and health talks can be used. Psychological beliefs consist of a person thought, feelings, attitudes and beliefs. These psychological factors determine an individual’s choice to a particular lifestyle. Spirituality includes inner life, belief in a higher power and degree of acceptance, love of self and everything else in the unconscious mind that has no distinct boundaries. Spirituality is also concerned on a person’s life reasoning and the importance of a person’s life reasoning and the importance of a person’s existence in his/her society.
programs need to be cost effective with some form of ratio between expected or desired outcomes and cost of designing and delivery of the program. The obvious expectations are that gains should exceed the cost in a cost benefit scenario or the programs should have value for money. In some situations program costs may exceed program gains but this is still considered good value for money because certain gains like satisfaction, morale, trust, loyalty and good will are beyond quantification (Shain and Kramer, 2004).

Wellness programs goals and objectives should be formulated to capture the dimensions of wellness, which are of interest to the organization. Identifying the staff wellness needs of organization is therefore critical in determining the types of programs that an organization should run. The programs once identified should be tailored to respective organizational needs and be monitored and evaluated to determine their success and efficacy. The programs should therefore have objectives that are clear, time band and should contribute to the overall corporate vision and mission.

Types of wellness programs pursued by organizations are largely either treatment or preventive (Travis 1988). The types of program fall into the aggregate of all purposeful activities designed to improve personal health through a combination of strategies including behavior change strategies, health education, health protection measures, risk factor detection, health enhancement and health maintenance, (Goliath 2007). Prediction and prevention of sickness is the cornerstone of various types of wellness programs (Travis & Rayan, 1988). Commonly applied type of wellness programs include; occupational programs, emotional or stress management programs, substance abuse programs, lifestyle and physical exercise programs, health education and awareness programs and intellectual programs.
2.2.1 Occupational Wellness programs

Occupational wellness programs arise from the psychological and physiological effects of work to the health of the employees. Physiological effects arise from work related factors while physiological effect, are from non-work related factors within the organization, (Shain and Kramer, 2004). Organizations work induces employee’s stress which in turn affects employee’s health, productivity and job satisfaction (Caplan, Cobb Van Harrison and Pinneau, 1975). Psychological factors related to talks that have high demand coupled with low control and high effort coupled with low demand, (Cooper and Payne 1978) High demand means having too much to do in too short a time over too long a period. Low control means not having enough influence over the way a job is done on a day to day basis. High effort means having to expend too much mental energy over too long a period. Low reward means not receiving adequate feedback on performance, acknowledgment for work well done and recognition. Health of employees whose tasks are on the high scale of the two is affected in form of anxiety, depression, immune system disorder and sleeping disorder, (Shain and Kramer, 2004). The wellness programs include fair distribution of work and placing more responsibility to the staff on the outcomes of the activities which they undertake. The jobs are designed to be challenging, have a variety of activities and are progressive to allow for career growth. Job rotation is also included in the program for the staffs to have a holistic understanding of the organizations direction. Job rotation is important in staff realizing acceptance and preparation for promotion and growth. Flexible working hours are introduced to cater for balance between work and personal activities as well as gaining a sleeping pattern that allows physical and mental relaxation, (Torrington, Hall and Taylor, 2005). Physiological
factors not related to task includes occupational safety at workplace that envisage a work environment free of injuries, accidents, excessive noise or lighting. (Jones and Dubois, 1986) Unsafe work environments brings physical harm to the employees through injuries, fire burns, partial loss of sight due to excess light and body dislocations. Wellness programs includes staff training on first aid and fire fighting, provision of fire equipments and first aid box, noise reduction, provision of safety/clothing and treatment of injuries once they occur. An effective occupation wellness program is the one which combines both psychological and physiological factors.

2.2.2 Stress Management Programs

Stress management programs have an objective of minimizing the level of stress inflicted to employees in the organization. Stress refers to any characteristics of the work environment which poses a threat to the employee. These threats are manifested by either demands which employees cannot meet or by insufficient resources to meet their needs (Caplan, Cobb, Van Harnson and Pinneau 1975). Work overload and under load, deadline pressure, role conflict and ambiguity, underutilization of abilities and physical discomfort are associated with work distress and job dissatisfaction. Job stress creates behavior consequences that affect job satisfaction (Seyle, 1975). Poor job performance, absenteeism and tardiness are as a result of stress. Stress also contributes to accidents and injuries at work place. These behavior consequences are costly to the organization. Stress has psychological and physiological health consequences of neuroticism, tension,
depression, irritation and anxiety (Beehr; 1976; Caplan et al, 1975). To meet the debilitating effects of stress organizations have developed intervention programs.

Cooper C L and Payne R (1978) point out that work site stress management programs are designed to relate to particular stressors which the organization has identified. The programs can be categorized into lifestyle programs, relaxation techniques, time management and personal control. Lifestyle techniques include exercising, listening to music, diet management, massage and getting enough sleep. Organizations arrange for gyms and sauna within the company premises or private clubs. Music is provided through inbuilt computer systems or “piped” music. Music breaks monotony of office noise or boredom. Relaxation techniques include programs of visualization, yoga, meditation and deep breathing. Organizations usually hire specialized trainers on these programs. Time management programs allows for a balanced work-life management. An individual is in control of his tasks, sets personal objectives and deadlines and participates in team work.

2.2.3 Substance Abuse Programs

Substance abuse programs aim at dissuading use of body intoxicants like alcohol, cigarettes, hard and soft drugs, tranquilizers, stimulants and depressants at work. The programs also aim at dissuading selling of drugs at the work place. Use of drugs leads to psychological impairment of sensory motor skills resulting in poor decision making, higher accident rates, mistakes and increased workload for others, (Threat, 1976) Physical effects affect job performance through late arrivals and departures, absenteeism erratic and decreased productivity, failure to meet deadlines, resentment among other employees and waste of supervisor's time. (Trice, 1977).
Emphasis of substance abuse programs is early identification and interaction at workplace. Workplace can be viewed as an important location and possible prevention of substance abuse because job performance is usually affected early (Trice, 1976). A humanistic approach in management of substance abuses required to dig down on the root cause of the problem which could be factors within as external to the workplace. Termination of employment or staff segregation should be avoided (Rush, 1971) especially where efforts have not been made to identify the root cause. Use of constructive confrontation approach with supervisor identifying performance related problems and linking them to drugs often used. Behavior monitoring is then undertaken and a staff is released from the program after positive behavior and improved performance is observed.
Substance wellness programs may take an informative approach aimed at providing general information on the effects of substance abuses. The information is contained in brochures, medical magazines are electronically provided through the video tapes.
electronic information is considered to be more convenient in terms of transformation, content, interaction and pictorial information.

2.2.4 Intellectual Wellness Programs

Intellectual wellness programs aim at promoting creativity and innovation by proving an atmosphere that allows for free exercise of mind and one that permits knowledge acquisition (Corner, 1985). Staffs have control and responsibility over the tasks in their hands whereas management’s role is supportive through provision of resources and supervision. Training programs are designed for all categories of staff and staffs are encouraged to enroll in various courses relevant to their area of specialization. Work is organized into teams to allow knowledge sharing and complimenting. Matrix organization structure is utilized with team or project leaders drawing members from various work units. Management deliberately maintains an organic or fluid structure which promotes creativity, (Daft 2008). Intellectual programs also involve provision of indoor games to challenge staffs’ mental capacity. The games can include chess, scrabble, and the office apprentice; inter departmental quizzes and such other games that would engage staff intellectually.

2.2.5 Social Wellness Programs

Social wellness programs are designed to allow inter-relationships that allow management of diversity in the origin the organization (Corbin, Charles, 2002). Diversity manifests in terms of different views, beliefs, thoughts, culture, nationalities and reasoning. Diversity is viewed as a source of strength rather than a divisive weakness. Social wellness programs are carried out by allowing more interaction and
absence of discriminatory tendencies. Organization policy is clear on diversity management and is supported by a strong culture which is accommodative.

2.3 Job Satisfaction

A few theorists think job satisfaction leads to better performance. Moreover, the opinions of theorists differ in terms of whether job satisfaction leads to improved productivity or the reverse (Mullins, 1999). Lawler and Porter (1967), for instance, described the fact that increased performance leads to satisfaction with the help of a third variable – rewards. They assumed that good performance leads to rewards either in the form of extrinsic or intrinsic rewards, which in turn will cause satisfaction. Furthermore, job satisfaction and life satisfaction are related positively and reciprocally to each other. That means a person with positive feelings about his/her family and personal life will be likely to develop positive attitudes toward his/her job and vice versa (Schultz and Schultz, 1998). In addition, several studies, for instance Vroom (1964), have shown that a negative relation between job satisfaction and labour turnover exists. The more satisfied an individual is with his/her work, the less likely he/she will change the employer.

Job satisfaction comes as a result of employees’ perception on how well their job provides those things they view as important. The Harvard Business Review of January 2003 in an article titled ‘One More Time: How Do You Motivate Employees” stated that the opposite of job satisfaction is not job dissatisfaction but rather, no job satisfaction. Employee satisfaction is determined by perceptions of whether the rewards received for performance are fair (Jackson, et al., 2009). Although recent theoretical analyses have criticized job satisfaction as being too narrow conceptually, there are three generally
accepted dimensions to job satisfaction. First, job satisfaction is an emotional response to a job situation. As such, it cannot be seen it can only be inferred. Second, job satisfaction is often determined by how well outcomes meet or exceed expectations and third, job satisfaction represents several related attitudes (Luthans, 2002).

2.4 Models of Job Satisfaction

2.4.1 Affect Theory

Edwin A. Locke’s Range of Affect Theory (1976) is arguably the most famous job satisfaction model. The main premise of this theory is that satisfaction is determined by a discrepancy between what one wants in a job and what one has in a job (e.g. the degree of autonomy in a position) moderates how satisfied/dissatisfied one becomes when expectation are/aren’t met. This theory also states that too much of a particular facet will
produce stronger feelings of dissatisfaction the more a worker values that facet (Velampy, 2008). This means if employee A values open recognition too much and this does not happen but instead the supervisor recognizes him/her only when they are the two of them, then he/she is likely to be dissatisfied as opposed to employee B working under the same conditions but hardly values open recognition.

2.4.2 Dispositional Theory

Dispositional theory suggests that people have innate dispositions that cause them to have tendencies towards a certain level of satisfaction, regardless of one’s job. This approach becomes a notable explanation of job satisfaction in light of evidence that job satisfaction tends to be stable over time and across careers and jobs. Research to back this theory indicates that identical twins have similar levels of job satisfaction. A significant model that narrowed the scope of the disposition theory was the core self-evaluation model, proposed by Timothy A. Judge in 1998. He argued that there are four core self-evaluation that determine one’s disposition towards job satisfaction, they include; self-esteem, general self-efficacy, locus of control and neuroticism. This model states that higher level of self-esteem and general self-efficacy leads to higher work satisfaction. Having an internal locus of control and lower levels of neuroticism leads to higher job satisfaction (Brown, 2008)

2.5 Factors Affecting Job Satisfaction

There are a number of factors that affect job satisfaction and organizational commitment of an employee for instance, absenteeism is one factor. A relationship has been
established between job satisfaction and absenteeism (Vroom, 1964). Verhaegen (1979) argued that turnover and absenteeism are related to satisfaction in some way, but since many other factors influence these variables as well, an explicit relationship can only be identified in some concrete situations. The extent to which an employee is able to identify with his/her job is another factor, the more a person identifies himself/herself psychologically with the job, the higher the job satisfaction seems to be. The level of job satisfaction is affected by intrinsic motivating factors, the quality of supervision, social relationships with the work group and the degree to which individuals succeed or fail in their work (Armstrong, 2006). According to Blankertz and Robinson (1996), individuals who are satisfied with their job to a high extent, are very motivated and do not prefer to leave their job.

There are many facets of job satisfaction with common classification being pay, promotion, benefits, supervision, co-workers, job conditions and nature of work, communication and job security. When an employee experiences discrepancy between what was expected and discrepancy between what was expected and perceived in one or more of the facets, he or she experiences a decrease in job satisfaction especially if these facets were viewed as important by the employee (Robinson and Rousseau, 1994). Herzberg explains that satisfaction comes through the job itself, by the adjustment of the motivators, achievement, recognition, the work, responsibility and professional growth. He also adds that the approach, through the job itself, however seems to have a larger and more lasting effect (Betts, 2000).
When an employee perceives a discrepancy in the reciprocal of promises made between the employee and organization, the response may manifest as job dissatisfaction, with resultant increase in absenteeism, poor service, destructive rumors, theft, sabotage and turnover (Griffeth, Hom and Gaerher, 2000). Employee satisfaction is determined by perceptions of whether the rewards received for performance are fair (Jackson, et al., 2009). Therefore if a reward does not match up what an employee perceives as fair vis a vis the work put in, then the employee's satisfaction is compromised.

2.6 Measures of Job Satisfaction

One would wonder if indeed job satisfaction is measurable considering it is a more intrinsic feeling. One way job satisfaction can be measured is first by way of collecting data from staff on how they feel about issues surrounding job satisfaction. The most common method of data collection being Likert scale, (Likert, 1932). Other methods include Yes/No questions, True/False questions, point systems, checklists, and forced choice answers.

The Job Descriptive Index (Smith, Kendall, & Hulin, 1969) is one very common method that takes the format of a questionnaire seeking to measures one's satisfaction in five facets: pay, promotions and promotion opportunities, coworkers, supervision, and the work itself. The scale takes the yes or no or can decide format and participants are expected to select one of in response to whether the statements in the questionnaire accurately describes his/her job. Other methods include: The Minnesota Satisfaction Questionnaire, seeks to cover 20 facets of job satisfaction and it has a long form with 100 questions with five items from each facet and a short form with 20 questions with
one item from each facet. The Job satisfaction survey is a 36 item questionnaire that measures nine facets of job satisfaction. Finally, the Faces Scale of job satisfaction, this being one of the first scales used widely. It measured overall job satisfaction with just one item which participants respond to by choosing a face.

2.7 Job Satisfaction and Wellness Programs

Increased competition in the business environment demands that organization have to offer best quality products or services at the best prices (Pickard 1993). This requires organizations to develop and harness staff loyalty, commitment and improved performance; getting the best out of the employees. Job satisfaction is the foundation of ensuring that the employees stick to the organizations and offer their best in performance and quality output. Commitment is reciprocal since the employees are always keen to observer employer’s responses that indicate his commitment to their well being. Psychological contract theory (Rousseau, 1995) implies that there is always a silent contract between the staff and the employer in regard to the wellbeing of the organization and that of the staff. The wellbeing of the organization is met through profitability, increased market share, consistent growth, and managing competition (Barney & Hasterly, 2008). The well being of the staff is the “wholesome” of the staff (Carbin, 2002), economically, socially psychologically physiologically and intellectually. The reciprocity from the two angles leads to a staff being satisfied with the job that he is carrying out in the organization.

Wellness programs looks at the “wholesome” of the employee with emphasis on his productivity on the job. Productivity would be achieved where the employee is satisfied
with the job that he is undertaking. Wellness programs promote job satisfaction by demanding a spirit of teamwork and cooperation allowing people a greater say in the decision that affects them at work, attainment of emotional stability and recognition for achievement. Occupation programs of wellness try to balance employee’s resources input and reward outputs from employer. The balance enables the employee to sustain a work-life balance by allowing employees greater flexibility in their work patterns to accommodate their interests outside work (Armstrong, 2005). The programs are flexed to accommodate personal demands thereby giving job satisfaction to the employee who views the organization to be giving importance to his personal commitments similar to that of the job. Management support to the wellness program through provision of physically safe working environment and making resources available for preferred programs leads to satisfaction of the employees on the job. The supportive management climate of recognition, employee participation and allowing time for wellness programs during official working hours are responses that are positively interpreted by staff on the commitment of employer to their wellness, leading to satisfaction with the jobs and higher performance. Both intrinsic and extrinsic variables of satisfaction are offered in the wellness programs leading to satisfaction (Herzberg 1959). Wellness programs view employment as a working life balance that should offer satisfaction to both the employee and employer. Wellness programs give satisfaction on the job to the employee while employer gets satisfaction from employee commitment and productivity.
CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Research Design

The study adopted a descriptive survey design taking the format of a survey. According to Mugenda and Mugenda (2003) descriptive research design is used when the problem has been well designed, some information exists concerning the phenomenon and where the researcher can engage in a survey by going to the population of interest in order for the respondents to explain certain features about the problem under study. Similarly it is a common method of studying individuals under natural conditions (Saunders, Lewis, and Thornhill, 2003).

3.2 Population of the Study

The population of the study included all employees of Capital Group Ltd. Capital Group Ltd has a labour force of 118. Since the population is small the study was a census.

3.3 Data Collection

Data was obtained mainly by use of a semi structured questionnaire which was partly borrowed from The Job Descriptive Index scale. The questionnaire was used to collect both quantitative and qualitative data to answer related problems. The questionnaire consisted of three parts. Part one targeted the profile of the respondent. Part two covered the wellness program, the areas it addresses and how the employees perceive it. Part three addressed job satisfaction which sought to evaluate the employees’ current level of job satisfaction vis a vis what they would consider as an ideal state of job satisfaction. The ‘Drop and Pick’ method was used to obtain feedback. Further, secondary data was
obtained from secondary data sources to clarify some issues and also obtain additional information especially on various variables related to the problem.

3.4 Data Analysis

Descriptive statistics was used during the analysis to compute frequencies, percentages, means, standard deviation, graphs and charts. In addition non parametric tests were used for the computation of regression to establish the relationship between the variables and make inferences. The findings were presented in form of charts, tables showing deviations and correlations and graphs.

4.2 Demographic Statistics

Demographic statistics covers the general information about the respondents that participated in the study. In particular, the section covers the respondents' age distribution, gender, marital status, parenthood, highest level of education attained and number of years worked.

4.2.1 Age of the Respondents

The study sought to establish the age distribution of the respondents. The findings were illustrated in the figure 4.1 below.
CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION

4.1 Response Rate

The study targeted 118 respondents in collecting data with regard to establishing the relationship between wellness programs and job satisfaction at Capital Group Ltd. From the study, 92 out of the 118 sample respondents filled-in and returned the questionnaires making a response rate of 78%. This reasonable response rate was made a reality after the researcher made personal calls and visits to remind the respondent to fill-in and return the questionnaires.

4.2 Demographic Statistics

Demographic statistics covers the general information about the respondents that participated in the study. In particular, the section covers the respondents’ age distribution, gender, marital status, parenthood, highest level of education attained and number of years worked.

4.2.1 Age of the Respondents

The study sought to establish the age distribution of the respondents. The findings were as illustrated in the figure 4.1 below.

4.2.2 Gender of the Respondents

The study sought to establish the gender distribution of the respondents. These findings are well illustrated in the figure 4.2 below.
From the analysis, most of the respondents (41%) were aged between 26-30 years followed by those aged 31-35 years at 26%. The respondents aged between 21-25 years made up 11% of the respondents while those aged between 41-45 years represented 10%. The least category was those aged 46-50 years who made up 4%.

From the analysis majority are between 26-30 year old, consistent with the norm in media where a lot of staff belong to the Y generation. However, as employees enter their forties, they have gained enough experience and majority will go into private practice as others seek to pursue self actualization and hence the small number reported in that age group.

Also as age increases, the population of employee reduces. This is normal for any organization as normally such employees become too expensive to maintain.

4.2.2 Gender of the Respondents

The study sought to establish the gender distribution of the respondents. These findings are well illustrated in the figure 4.2 below.
From the findings, most of the respondents 63% were male while 37% were female. The main reason for this is not quite known, however, a contributing factor could be the fact that Capital Group Ltd is a 24hr station, and night shifts constitute men only.

4.2.3 Marital Status of the Respondents

The study also analyzed the marital status distribution of the respondents. These findings are well illustrated in figure 4.3 below.

From the findings, 65% of the respondents were single while 35% were married. This is in line with the age distribution of the respondents where the majority fall in that age
group of 21-30 years that is still dating and more concerned about developing their careers as opposed to family.

4.2.4 Parenthood

The study sought to establish whether the respondents had children or not. These findings are well illustrated in figure 4.4 below.

![Figure 4.4: Children](image)

From the analysis, 51% of the respondents had children while 49% of the respondents did not have children meaning a majority of staff at CGL are parents. This is consistent with the current global trend where single parenthood is on the rise.

4.2.5 Highest level of education

The study sought to establish the respondents' highest level of education. The findings were as illustrated in figure 4.5 below.
From the findings, most of the respondents (59%) had University Degree, followed by those having college Diploma at 26%. Respondents holding High school education level represented 10% while postgraduates were the least at (4%). The pattern of the findings is normal in media and most organizations in current times. It is evident most of the employees were above average level of education to comprehend and answer the questionnaire hence the information given can be relied upon.

4.2.6 Number of years worked with CGL

The study sought to establish the duration that the respondents had worked with the CGL. These findings were as illustrated in figure 4.6 below.
From the analysis, most respondents (47%) had worked with CGL for a period of between 3-5 years followed by those who had worked with the group for less than 2 years and those between 6-10 years at 23% each category. The least (8%) of the respondents had worked with the group for more than 10 years. The length of the service in the organization determined the rate at which staff changed jobs as well as the reliability of the information given by the respondent. The highest percentage being that of those who had worked in the organization for 3 years and above meant there was high level understanding of the organization.

4.3 Wellness Programs

The study sought the respondents' knowledge on existence of wellness programs at Capital Group Limited. The findings were as illustrated in table 4.1 below:

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>%</th>
<th>No</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wellness Program</td>
<td>88</td>
<td>96%</td>
<td>4</td>
<td>4%</td>
</tr>
</tbody>
</table>

Table 4.1: Existence of wellness programs at CGL  
Source: Author
From the findings, a majority of 96% acknowledged the existence of wellness program at Capital Group Ltd by ticking ‘YES’. This means there are wellness programs at Capital Group Ltd.

4.3.1 Relevance of various components of Wellness Program

The study sought the respondents’ knowledge on the various wellness program components offered at CGL. The findings were as shown in table 4.2 below.

<table>
<thead>
<tr>
<th>Component</th>
<th>Frequency</th>
<th>Percent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social promotion program</td>
<td>89</td>
<td>97%</td>
<td>3</td>
<td>3%</td>
</tr>
<tr>
<td>Substance abuse program</td>
<td>89</td>
<td>97%</td>
<td>3</td>
<td>3%</td>
</tr>
<tr>
<td>Stress management program</td>
<td>85</td>
<td>92%</td>
<td>7</td>
<td>8%</td>
</tr>
<tr>
<td>Physical exercise program</td>
<td>84</td>
<td>91%</td>
<td>8</td>
<td>9%</td>
</tr>
<tr>
<td>Nutrition program</td>
<td>73</td>
<td>79%</td>
<td>19</td>
<td>21%</td>
</tr>
<tr>
<td>Lifestyle diseases management program</td>
<td>73</td>
<td>79%</td>
<td>19</td>
<td>21%</td>
</tr>
</tbody>
</table>

Table 4.2: Wellness Programs at CGL

From the findings, when asked to tick the programs that were relevant to Capital Group Ltd, 97% respondents agreed to Social promotion program and Substance abuse programs being relevant to the group as they answered ‘yes’. 92% acknowledged the relevance of stress management programs, 91% physical exercise programs and 79% acknowledged the relevance of Nutrition program and lifestyle diseases management program again by ticking ‘yes’. Majority respondents felt all programs were relevant to Capital Group Ltd although nutrition and lifestyle disease management programs received lower ratings attributable to the age of majority respondents.
4.4 Participation in Wellness Programs

The study sought to establish the respondents' participation in wellness programs at CGL. These findings are well illustrated in table 4.3 below.

<table>
<thead>
<tr>
<th>Participation in any of the wellness programs at Capital Group Ltd</th>
<th>Frequency</th>
<th>Percent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>77</td>
<td>84%</td>
<td>3</td>
<td>3%</td>
</tr>
</tbody>
</table>

Table 4.3: Overall Level of Participation in Wellness Programs Source: Author

From the findings, the average participation of the respondents in the wellness programs at Capital Group Ltd was 77%, meaning a significant number of staff participated in the wellness programs.

4.4.1 Participation in various Wellness Programs

The study sought to establish the respondents' level of participation in the individual wellness programs. The findings are well illustrated in table 4.4 below.

<table>
<thead>
<tr>
<th>Wellness Program</th>
<th>Frequency</th>
<th>Percent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stress management program</td>
<td>89</td>
<td>97%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Physical exercise program</td>
<td>88</td>
<td>96%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Nutrition program</td>
<td>74</td>
<td>80%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Social promotion program</td>
<td>68</td>
<td>74%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Lifestyle diseases management program</td>
<td>44</td>
<td>48%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>None</td>
<td>3</td>
<td>3%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Substance abuse program</td>
<td>3</td>
<td>3%</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 4.4: Participation in the Wellness Programs Source: Author
From the findings, 97% of the respondents participated in Stress management program while 96% participated in the physical exercise program. 80% participated in Nutrition program while 74% participated in Social promotion program. Lifestyle diseases management program had 48% while Substance abuse program had 3% participation. 3 respondents representing 3% did not participate in any of the wellness programs. This analysis demonstrates that a majority staff at CGL participated in various wellness programs, stress management program taking the lead followed by Physical exercise programs. This can be attributed to age distribution where the majority are generation Y and stress levels can be high due to high expectations and ambition while at the same time worried about their physical looks hence engage in physical exercise. Nutrition program had relative participation and again this can be attributed to the age group where a lot of young people do not take keen interest on nutrition. Lifestyle disease management program had low participation attributable to the age group dominated by the younger generation which is not yet worrying about lifestyle diseases. Substance abuse program had the least participation meaning only a few engaged in substance abuse at CGL.

4.5 Financial Contributions to the Wellness programs

The study sought to establish whether the respondents made some financial contributions towards the wellness programs at CGL.
Table 4.5: Financial Contributions to the Wellness programs  
Source: Author

From the findings on table 4.5 above most employees did not contribute towards the wellness programs as supported by 93% of the respondents who answered no when asked whether they made financial contribution towards the wellness program. 7% made a contribution towards the wellness programs.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th></th>
<th>No</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percent</td>
<td>Frequency</td>
<td>Percent</td>
</tr>
<tr>
<td>Do you make any financial contributions to the wellness programs?</td>
<td>6</td>
<td>7%</td>
<td>86</td>
<td>93%</td>
</tr>
</tbody>
</table>

Table 4.6: Financial Contribution to the wellness programs at CGL  
Source: Author

From the findings on table 4.6 above, the employees did not contribute financially to the wellness programs except for the 7% that contributed towards physical exercise programs. Over and above the physical wellness program available at CGL, the company had negotiated a discounted gym rate for employees who felt they needed extras. This
explains the small percentage that contributed financially towards the physical wellness program. The company funded all other programs apart from the Gym excesses.

4.6: Individual benefits derived from Wellness Program

The study sought to establish whether the respondents derived some benefits from the wellness programs at CGL. These benefits are well illustrated in table 4.7 below.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percent</td>
</tr>
<tr>
<td>Increased productivity</td>
<td>79</td>
<td>86%</td>
</tr>
<tr>
<td>Body fitness</td>
<td>72</td>
<td>78%</td>
</tr>
<tr>
<td>Increased self esteem</td>
<td>69</td>
<td>75%</td>
</tr>
<tr>
<td>Increased morale</td>
<td>67</td>
<td>73%</td>
</tr>
<tr>
<td>Reduced medical costs</td>
<td>64</td>
<td>70%</td>
</tr>
<tr>
<td>Increased job satisfaction</td>
<td>58</td>
<td>63%</td>
</tr>
<tr>
<td>Reduced stress levels</td>
<td>54</td>
<td>59%</td>
</tr>
<tr>
<td>None</td>
<td>34</td>
<td>37%</td>
</tr>
</tbody>
</table>

Table 4.7: Average Benefits derived from the wellness programs by employees

Source: Author

From the findings above 78% of the respondents agreed they had benefited from the wellness programs provided by Capital Group Ltd.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percent</td>
</tr>
<tr>
<td>Increased productivity</td>
<td>79</td>
<td>86%</td>
</tr>
<tr>
<td>Body fitness</td>
<td>72</td>
<td>78%</td>
</tr>
<tr>
<td>Increased self esteem</td>
<td>69</td>
<td>75%</td>
</tr>
<tr>
<td>Increased morale</td>
<td>67</td>
<td>73%</td>
</tr>
<tr>
<td>Reduced medical costs</td>
<td>64</td>
<td>70%</td>
</tr>
<tr>
<td>Increased job satisfaction</td>
<td>58</td>
<td>63%</td>
</tr>
<tr>
<td>Reduced stress levels</td>
<td>54</td>
<td>59%</td>
</tr>
<tr>
<td>None</td>
<td>34</td>
<td>37%</td>
</tr>
</tbody>
</table>

Table 4.8: Individual benefits derived from the wellness programs

Source: Author

From the findings on table 4.8 above, 86% agreed wellness programs led to increased productivity followed by body fitness at 78% where respondents agreed to have benefited through body fitness from the physical fitness program, those who said the wellness
program increased self esteem constituted 75% while 73% said it increased staff morale with 70% agreeing to reduced medical costs. 63% of the respondents said that the wellness programs increased job satisfaction, while 59% of the respondents said that the wellness programs reduced stress levels. 37% of the respondents felt that the wellness programs did not contribute anything to their wellbeing. It can then be concluded the majority respondents derived substantial benefits from the various wellness programs with high productivity taking the lead.

4.7 **Company benefits derived from wellness programs**

The study sought to establish benefits derived by the company from the wellness program using secondary data to analyze the effects of the wellness program to the CGL group. Medical reports, appraisal reports, quarterly wellness programs review reports and quarterly financials were used to obtain the data. From the findings, the wellness program was found to have contributed towards reduced absenteeism in the company. This was so because prior to the implementation of the wellness programs, staff would regularly miss work for one reason or another. The reduction in number of days that staff missed work was also a sign of reduced stress levels. In addition from the groups’ records, the introduction of the wellness program had contributed to a reduced staff turnover as they felt cared for and valued by the group to be offered the wellness program benefits. Medical costs had equally reduced as staff had engaged more in programs that would enhance their health and therefore make fewer visits to hospital, this was reported in the medical reports.
The survey conducted by the group on the impact of wellness programs on the levels of employee satisfaction and morale indicated that the wellness program had boosted staff morale and improved their satisfaction with the group as an employer. Asked if the wellness programs had impacted on their productivity, the employees indicated that the wellness program in general had increased their productivity at their work places.

4.8 Employees’ Perception of the wellness program at CGL.

The study sought to establish the perception of the employees on the wellness programs offered at Capital Group Ltd and in particular extent of management support, ability to participate and still work efficiently, overall wellbeing contribution, influence on job performance and impact on job satisfaction in a likert scale of 1 to 5. The range was ‘strongly agree (5)’ to ‘strongly disagree’ (1). The scores of ‘strongly agree’ and ‘agree’ have been taken to present a variable which had an impact to a large extent (L.E) (equivalent to mean score of 3.5 to 5.0) on the continuous likert scale; (3.5 ≤ L.E < 5.0).

The scores of ‘moderate’ have been taken to represent a variable that had an impact to a moderate extent (M.E.) (equivalent to a mean score of 2.5 to 3.4) on the continuous likert scale; (2.5 ≤ M.E. < 3.4). The score of both ‘disagree’ and ‘strongly disagree’ have been taken to represent a variable which had an impact to a small extent (S.E.) (equivalent to a mean score of 0 to 2.5) on a continuous likert scale; (0 ≤ L.E. < 2.5). The findings represented on table 4.9 below
<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management support the wellness programs at Capital Group Ltd.</td>
<td>4.6250</td>
<td>.93683</td>
</tr>
<tr>
<td>I am able to participate in the wellness programs and do my work</td>
<td>4.3958</td>
<td>1.08647</td>
</tr>
<tr>
<td>efficiently.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wellness programs at Capital Group Ltd contribute to my overall</td>
<td>4.2292</td>
<td>1.03635</td>
</tr>
<tr>
<td>wellbeing.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I do consider wellness programs to have influence in the level of</td>
<td>4.2083</td>
<td>.96664</td>
</tr>
<tr>
<td>my job performance.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participating in wellness programs lead to satisfaction in the</td>
<td>4.1458</td>
<td>1.07168</td>
</tr>
<tr>
<td>job I am currently doing.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 4.9: Employees Perception of the wellness program at CGL.

Source: Author

From the findings, the perception of the employees of the wellness programs was high as indicated by the high mean scores of above 4 on the statements. Management support for the wellness programs at Capital Group Ltd scored a mean of 4.6250 while ability to participate in the wellness programs by employees and do their work efficiently scored a mean of 4.3958. Wellness programs at Capital Group Ltd contributed to employees overall wellbeing scored a mean of 4.2292 while consideration of wellness programs to have influence in the level of employee job performance scored a mean of 4.2083. Participating in wellness programs lead to satisfaction in employees' current jobs indicated a mean score of 4.1458. The average mean score of employees' perception on wellness programs was above 4.
From the findings employees at CGL had embraced wellness programs provided and perceived them as important and necessary for their performance at their work place and equally their overall wellbeing.

On employees’ ability to participate in the wellness programs and do their work efficiently, the standard deviation was 1.08647. The standard deviation was high because of the conflict of interest as employees are required to deliver on time which means that for them to be able to do this, they may be required to put in extra effort thus work late and consume the time they would have participated in the program. By the employees staying more at their places of work, they will have less time to participate in the wellness programs.

The contribution of the wellness programs to employees is absolute and may not be directly measured hence the high standard deviation of 1.03635. This standard deviation is above 1 because the fact that employees participated in the wellness programs was no guarantee that they would be satisfied with their jobs. There are other factors that contribute greatly to job satisfaction at CGL.

4.9 Employees’ Level of job Satisfaction

The study sought to establish the employees’ level of satisfaction with their jobs using a likert scale of 1 to 5. The range was ‘strongly agree (5)’ to ‘strongly disagree’ (1). The scores of ‘strongly agree’ and ‘agree’ have been taken to present a variable which had an impact to a large extent (L.E) (equivalent to mean score of 3.5 to 5.0) on the continuous likert scale ;( 3.5≤ L.E <5.0). The scores of ‘moderate’ have been taken to represent a variable that had an impact to a moderate extent (M.E.) (equivalent to a mean score of 2.5
to 3.4) on the continuous likert scale; (2.5 ≤ M.E. < 3.4). The score of both ‘disagree’ and ‘strongly disagree’ have been taken to represent a variable which had an impact to a small extent (S.E.) (equivalent to a mean score of 0 to 2.5) on a continuous likert scale; (0 ≤ L.E. < 2.5). The findings represented on table 4.10 below.

<table>
<thead>
<tr>
<th>Question</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel my work is important to other people</td>
<td>4.6792</td>
<td>0.5809</td>
</tr>
<tr>
<td>I exercise freedom and independence in my job?</td>
<td>4.6346</td>
<td>0.14932</td>
</tr>
<tr>
<td>My job requires the performance of many different tasks</td>
<td>4.5472</td>
<td>0.74849</td>
</tr>
<tr>
<td>How satisfied are you with the situation?</td>
<td>4.2157</td>
<td>0.92334</td>
</tr>
<tr>
<td>My job is stimulating/interesting</td>
<td>4.3774</td>
<td>0.85993</td>
</tr>
<tr>
<td>How satisfied are you with the situation?</td>
<td>3.8462</td>
<td>1.03629</td>
</tr>
<tr>
<td>My relationship to co-workers is good</td>
<td>4.3269</td>
<td>0.98461</td>
</tr>
<tr>
<td>My talents are well utilized by the organization</td>
<td>4.2264</td>
<td>0.21372</td>
</tr>
<tr>
<td>How satisfied are you with this situation?</td>
<td>3.8333</td>
<td>0.95279</td>
</tr>
<tr>
<td>I feel motivated to use my personal qualifications</td>
<td>4.1923</td>
<td>0.99091</td>
</tr>
<tr>
<td>How satisfied are you with this situation?</td>
<td>3.5294</td>
<td>1.17223</td>
</tr>
<tr>
<td>The environment provides an avenue for me to work cooperatively with other people.</td>
<td>4.0755</td>
<td>1.19049</td>
</tr>
<tr>
<td>I regularly receive feedback about my work performance from other persons (co-workers, supervisors)</td>
<td>3.8654</td>
<td>1.20504</td>
</tr>
<tr>
<td>I feel that the job I am performing provide opportunity for growth and personal advancement within the organization</td>
<td>3.68</td>
<td>1.23619</td>
</tr>
<tr>
<td>Overall how satisfied are you with your position in the organization</td>
<td>3.6538</td>
<td>1.08256</td>
</tr>
<tr>
<td>The organization recognize individual effort</td>
<td>3.5294</td>
<td>1.08357</td>
</tr>
<tr>
<td>I feel am remunerated fairly?</td>
<td>3.02</td>
<td>1.40683</td>
</tr>
<tr>
<td>The benefits, which I receive, e.g. subsidized gym, medical are sufficient.</td>
<td>3.02</td>
<td>1.37752</td>
</tr>
<tr>
<td>Average Mean</td>
<td>3.9585</td>
<td></td>
</tr>
</tbody>
</table>

**Table 4.10: Employees’ level of job satisfaction**  
Source: Author

From the findings, a mean score of above 4.5 indicated that staff felt their jobs were important to others and involved performance of many tasks while exercising freedom in
their work. This is consistent with media where work is important to many other people, the audience while a lot of freedom is exercised making work interesting as represented by a mean score of 4.3774 where staff felt their jobs were stimulating and interesting. Staff also felt they were able to relate well with their colleagues on a mean score of 4.3269.

On a large extent again staff felt their relationship with their co-workers was good as represented by a mean score of 4.3269. There was also agreement that staff felt their talents were well utilized by the organization while feeling motivated to use their personal qualifications as represented by a mean score of 4.2264 and 4.1923 respectively. The environment provided an avenue for staff to work co-operatively with others was represented on by a mean score of 4.0755. Other areas like receiving regular feedback from co-workers and supervisors, opportunity for growth and personal advancement within the organization, satisfaction with position at the organization and the organization's recognition of one's effort were also represented on a large extent with a mean score of between 3.5 and 3.8.

The least mean score was moderate at 3.0200 on matters relating to employees' feeling on whether they were fairly remunerated and on the benefits which employees received like subsidized gym and medical covers. An indication of staff wanting more in terms of benefits and remuneration which is inline with the dominant age group at Capital Group Ltd which is highly ambitious and has very high expectations.
4.10 Regression Analysis

In addition, the researcher conducted a multiple regression analysis so as to test the relationship among variables (independent). The analysis applied the statistical package for social sciences (SPSS) to code, enter and compute the measurements of the multiple regressions for the study. The findings were as shown in the table 4.14 below.

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>$R^2$</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.915*</td>
<td>0.837</td>
<td>0.269</td>
<td>0.6582</td>
</tr>
</tbody>
</table>

Table 4.11: model summary

Source: Author

Coefficient of determination is meant to explain the extent to which changes in the dependent variable (job satisfaction) can be explained by the change in the independent variables or the percentage of variation in the dependent variable that is explained by all the independent variables (Physical exercise program, Nutrition program, Stress management program, Social promotion program, Substance abuse program, Lifestyle diseases management program and Learning and development program).

The correlation and coefficient of determination of the dependent variables when all independent variables are combined was measured and tested. From the findings 83.7% of employees’ job satisfaction at CGL was attributed to combination of the seven factors wellness factors (Physical exercise program, Nutrition program, Stress management program, Social promotion program, Substance abuse program, Lifestyle diseases management program and Learning and development program), investigated in this survey. A further 16.3% of employees’ job performance at CGL is attributed to other factors not investigated in this survey.
CHAPTER FIVE:
SUMMARY OF THE FINDINGS, CONCLUSIONS AND
RECOMMENDATIONS

5.1 Summary of the Findings

The objective of this study was to establish the relationship between wellness programs and job satisfaction at Capital Group Limited.

From the analysis most of the employees were aged between 26-30 years consistent with the norm in media where a lot of employees fall within that age bracket. The group had more male employees than female. Majority employees were single consistent with the rising global trend at the same time majority employees were aged between 21 to 30 years hence biased to single hood. A lot of employees had above average education meaning majority could comprehend and answer the questions reliably and majority employees had been in the organization for 3 years and above hence there was high level understanding of the organization.

There were different types of wellness programs at CGL and majority employees felt all programs were relevant to Capital Group Ltd although nutrition and lifestyle disease management programs received lower ratings attributable to the age of majority employees. Majority employees participated in the wellness programs with physical exercise program, stress management program and social promotion programs taking the lead. Nutrition program reported slightly above average participation and substantially low participation in Lifestyle diseases management program, attributable to the age group dominant at CGL. Substance abuse program reported very low participation and this

49
could be attributed to either employees do not abuse substance or employees are unable
to reveal status for fear of stigmatization.

In financing the wellness programs, the company funded all the programs, however, Gym
facility was extended to employees at a subsidized rate for those who wished to engage in
extra physical exercise activities. All other programs did not require any financial
contribution from the employees.

The findings revealed employees derived substantial benefits from the programs with
increased productivity taking lead followed by body fitness. They felt their medical bills
had substantially reduced while experiencing increased self esteem, moral and job
satisfaction and reduced stress levels. The survey on the impact of wellness programs on
the levels of employee satisfaction and morale indicated that the wellness program had
boosted staff morale and improved their satisfaction with the group as an employer. The
Company equally derived benefits from the wellness programs such as reduced
absenteeism, reduced staff turnover and reduced medical bills. Employees were much
happier and had the morale to perform their jobs hence CGL reported increased
productivity.

Generally the employees’ perception on the wellness program was high as indicated from
the findings. Employees at CGL had embraced the wellness programs and had perceived
them as important and necessary for their overall performance at their work place and
equally their overall wellbeing.
The correlation and coefficient of determination of the dependent variables was measured and tested and it was ascertainable that part of job satisfaction at CGL was attributed to combination of the six wellness factors (Physical exercise program, Nutrition program, Stress management program, Social promotion program, Substance abuse program and Lifestyle diseases management program) investigated in this survey. Other factors contributed to job satisfaction at CGL not investigated in this survey.

5.2 Conclusions
Following the analysis in chapter four above, it was evident that the wellness program benefited both the employees and the CGL Group. The programs improved employees' productivity and boosted their satisfaction levels. The wellness programs considered in the study contributed to 83.7% of job satisfaction level at CGL while 16.3% of job satisfaction was affected by factors not considered by this study.

To the employees, the wellness programs boosted employees' body fitness, self esteem, and improved their health standards. The wellness programs further boosted employees' morale and reduced stress levels among employees thereby increasing employee production. As a result of this, the wellness program increased employees' job satisfaction levels. Increased job satisfactions among the employees improved the productivity of the organization and thus bring returns to the group in terms of reduced staff turnover and absenteeism.

5.3 Recommendations
The study recommends that the wellness programs be enriched to increase the employee job satisfaction so as to reduce stress levels within the group to the minimum levels.
From the study, employees recorded high satisfaction levels with the wellness programs especially considering the fact that for most programs, employees were not required to meet financial contributions in order to enjoy their benefits. The wellness programs were partly financed by the group and the balance met by the employees. This restricted the number of employees accessing this facility yet it is a facility that would be more applicable to most employees considering the tight schedule of the employees. The study therefore recommends that the group should work out the modalities to increase the number of employees accessing this wellness programs by meeting all the financial costs involved.

The study further recommends that the wellness programs should be maintained to ensure continued benefits to both the employees and the group as they are of mutual benefit to both the employees and the group. Further education and sensitization should be done in order to enjoy maximum participation in all programs and by all employees.

5.4 Suggestions for Further Studies

This study was conducted in Capital Group Limited. To enable the generalization of the research findings to Kenyan organization, the study recommends that another study be carried out on the relationship between wellness programs and job satisfaction among other private organizations in Kenya.

In addition, the study recommends that another study be carried out targeting government agencies to establish the variance in the relationship between wellness programs and employee job satisfaction considering the fact that this is a public office where the working conditions are different from the private sector.
REFERENCES


Davidson, F. (1996), Principal of Statistical data Handling, San Francisco, CA, Sage


John Bates, 2006; Wellness proposal: Companies make great gains with employee wellness programs.


Kariuki Margaret (2006) A survey on the perception of welfare programs in large manufacturing firms in Kenya


Mugenda O. M., Mugenda A. G,(2003), Research Methods, *quantitative and qualitative Approaches*, African centre for technology studies press, Nairobi, Kenya


Rush, H.M.F; (1971) *Combating Employee drug*, Conference Board Record 8, 58-64,


APPENDIX 1: INTRODUCTORY LETTER

Mary W. Wainaina
P. O. Box 44119-00100
Nairobi

Dear Sir/Madam

RE: REQUEST FOR RESEARCH DATA

I am a graduate student at the School of Business, University of Nairobi. In partial fulfilment of the requirements for the award of a Master degree in Human Resources, I am conducting a research titled The Relationship between Wellness programs and employee job satisfaction at Capital Group Ltd. You have been selected to assist in providing the required information as your views are considered important to this study. I am therefore kindly requesting you to fill this questionnaire.

Please note that any information given will be treated with utmost confidentiality and will only be used for the purposes of this study.

Thank you.

Mary Wainaina

MBA student (Researcher)

University of Nairobi
**APPENDIX 11: CAPITAL GROUP LTD EMPLOYEES QUESTIONNAIRE**

**INSTRUCTIONS**  Kindly give an honest and accurate response to the items in the questionnaire

**Section A: Individual Characteristics**

Please tick (√) as appropriate

1. **Age**
   - Below 20 years ( )
   - 21–25 years ( )
   - 26–30 years ( )
   - 31–35 years ( )
   - Above 50 years ( )

2. **Gender**
   - Male ( )
   - Female ( )

3. **Marital Status**
   - Married ( )
   - Single ( )

4. **Children if any**
   - Yes ( )
   - No ( )

5. **Highest level of education**
   - High School ( )
   - College Diploma ( )
   - University degree ( )
   - Postgraduate degree ( )
   - Other (specify) ..................................................

6. **How many years have you worked for CGL?**
   - Less than 2 years ( )
   - 3–5 years ( )
   - 6–10 years ( )
   - More than 10 years ( )
### Section B: Wellness Program

1. Are there wellness programs at Capital Group Ltd?

<table>
<thead>
<tr>
<th>Please tick the ones that are relevant to Capital Group Ltd</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Physical exercise program</td>
</tr>
<tr>
<td>b) Nutrition program</td>
</tr>
<tr>
<td>c) Stress management program</td>
</tr>
<tr>
<td>d) Social promotion program</td>
</tr>
<tr>
<td>e) Substance abuse program</td>
</tr>
<tr>
<td>f) Lifestyle diseases management program</td>
</tr>
<tr>
<td>h) Others - Namely:</td>
</tr>
</tbody>
</table>

2. Do you participate in any of the wellness programs at Capital Group Ltd?

<table>
<thead>
<tr>
<th>Please tick the ones you participate</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Physical exercise program</td>
</tr>
<tr>
<td>b) Nutrition program</td>
</tr>
<tr>
<td>c) Stress management program</td>
</tr>
<tr>
<td>d) Social promotion program</td>
</tr>
<tr>
<td>e) Substance abuse program</td>
</tr>
<tr>
<td>f) Lifestyle diseases management program</td>
</tr>
<tr>
<td>h) None</td>
</tr>
</tbody>
</table>

3. Do you make any financial contributions to the wellness programs?

<table>
<thead>
<tr>
<th>Please tick the one you do if any</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Physical exercise program</td>
</tr>
<tr>
<td>b) Nutrition program</td>
</tr>
<tr>
<td>c) Stress management program</td>
</tr>
<tr>
<td>d) Social promotion program</td>
</tr>
<tr>
<td>e) Substance abuse program</td>
</tr>
<tr>
<td>f) Lifestyle diseases management program</td>
</tr>
<tr>
<td>h) None</td>
</tr>
</tbody>
</table>

4. Are there any benefits you derive from the wellness programs?

<table>
<thead>
<tr>
<th>Please tick any applicable benefit(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Body fitness</td>
</tr>
<tr>
<td>b) Increased self esteem</td>
</tr>
<tr>
<td>c) Reduced medical costs</td>
</tr>
<tr>
<td>d) Increased productivity</td>
</tr>
<tr>
<td>e) Increased job satisfaction</td>
</tr>
<tr>
<td>f) Reduced stress levels</td>
</tr>
<tr>
<td>g) Increased morale</td>
</tr>
<tr>
<td>h) None</td>
</tr>
</tbody>
</table>

5. Are there benefits Capital Group Ltd derive from the wellness programs?

<table>
<thead>
<tr>
<th>Please tick any applicable benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>a) Reduced staff turnover</td>
</tr>
<tr>
<td>b) Increase in staff productivity</td>
</tr>
<tr>
<td>c) Reduced absenteeism</td>
</tr>
<tr>
<td>d) Stress Reduction</td>
</tr>
<tr>
<td>e) Decreased health insurance costs</td>
</tr>
<tr>
<td>f) Improved staff morale</td>
</tr>
</tbody>
</table>

*On a scale of 1-5 how would you rate the Statements below? (1- disagree strongly, 2- disagree somewhat, 3-Neutral; 4- agree somewhat & 5- agree strongly)*

6. What is your perception on Wellness programs at Capital Group Ltd?
   a) Wellness programs at Capital Group Ltd contribute to my overall wellbeing.
   b) Management support the wellness programs at Capital Group Ltd.
   c) I am able to participate in the wellness programs and do my work efficiently.
   d) I do consider wellness programs to have influence in the level of my job performance.
   e) Participating in wellness programs lead to satisfaction in the job I am currently doing.

Section C: Job Satisfaction
In this part you are to evaluate how satisfied you are with your job. Please tick the blank boxes beside the question, the most accurate description of your level of satisfaction. (1- disagree strongly, 2- disagree somewhat, 3-Neutral; 4- agree somewhat & 5- agree strongly)

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) My job requires the performance of many different tasks.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2) How satisfied are you with the situation?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3) I feel motivated to use my personal qualifications.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4) How satisfied are you with this situation?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5) My talents are well utilized by the organization.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6) How satisfied are you with this situation?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7) My job is stimulating/interesting.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8) How satisfied are you with the situation?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9) I feel my work is important to other people.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10) I exercise freedom and independence in my job?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11) I regularly receive feedback about my work performance from other persons (co-workers, supervisors)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12) The environment provides an avenue for me to work co-operatively with other people.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13) My relationship to co-workers is good.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14) I feel am remunerated fairly?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15) The benefits, which I receive e.g. subsidized gym, medical are sufficient.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16) I feel that the job I am performing provide opportunity for growth and personal advancement within the organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17) The organization recognize individual effort</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18) Overall how satisfied are you with your position in the organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Thank you for your participation.