

**INFLUENCE OF LOCUS OF CONTROL ON EMPLOYEES'
PERCEPTION OF THE EFFECTIVENESS OF STRESS MANAGEMENT
STRATEGIES AT INSURANCE REGULATORY AUTHORITY (IRA)**

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**Research Project Submitted in Partial Fulfillment of the Requirement
for the Award of the Degree of Master of Science in Human Resource
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DECLARATION

I declare that, this research project is my own original work and has not been presented for award of any degree in any university.

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

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DEDICATION

This research is dedicated to my husband Harrison. You have encouraged, motivated, and most importantly prayed for me. You inspired me immensely even when I felt like giving up. Thank you for believing in me and pushing me to be the best that I can be. To my children Kevin, Sophy, Lorraine and Mitchelle, you have been my greatest encouragers and supporters.

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LIST OF ABBREVIATIONS

IRA	Insurance Regulatory Authority
LOC	Locus of Control
SMT	Stress Management Strategies
HCDA	Human Capital Development and Administration
PRD	Policy Research and Development
HRM	Human Resource Management

ABSTRACT

Work stress and other psychosocial factors is globally recognized as the main threat both to the workers' and organization's health. Work stress has an adverse impact on the individual's physical and psychological health, as well as the effectiveness of the organization. The burden of change, as well as challenges such as increased workloads, the information and technological revolution, financial constraints, changes in employees' level of preparedness, changes in employees' demographics, the merging of institutions, changes in management styles and structural changes are increasingly becoming stressors thus affecting more employees. This study aimed at examining the influence of locus of control on employee's perception of the effectiveness of Stress Management Strategies at Insurance Regulatory Authority (IRA). The study was guided by the following objectives: to find out the influence of Locus of control on employees' perception of the effectiveness of stress management strategies at the Insurance Regulatory Authority (IRA), Nairobi. The study was guided by two theories namely the social learning theory and the attribution theory. This study employed a descriptive cross-sectional survey. The population covered all 81 employees at the Insurance Regulatory Authority. Primary data was collected using structured questionnaires while data was analyzed using descriptive statistics and presented using tables, mean and standard deviation. The association between the dependent and the independent variable was established using regression analysis so as to draw a causal relationship between locus of control and employees' perceptions of the effectiveness of stress management strategies and results were presented on frequency tables. The level of significance obtained implied that the locus of control is significant in predicting the effectiveness of stress management strategies. The R square value attained implied that variation in stress management strategies can be explained by locus of control. The study therefore recommended that organizations intending to enhance effectiveness of stress management strategies in their organizations should put in place measures which help their employees develop the right mental attitude and a strong internal locus of control

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Stress refers to the response of a person to a disturbing factor within the environment, and consequence of such reaction; it involves interaction of the individual and environment, Fred Luthans, (1998). Psychological or physical demands from the environment which bring about stress are referred to as stressors. These are potential for stress when a person perceives them as that which represents a demand which may exceed that individual's ability of responding. The manner in which a person experiences stress is subject to; the perception of the situation by the individual, the past experience of the individual, the presence or absence of social support as well as the personal differences in relation to stress reactions (Don Hellriegel, et. al., 2001).

The pain experienced after a surgical process or discomfort such as stomach cramps are examples of physical stress. It emerges when people are overwhelmed by responsibilities, tasks or other job related pressures. The normal functioning of the body is highly distorted by stress causing physiological changes which affect the way we feel, think and behave. Role ambiguity, role conflict, and performance are among the most significant causes of job stress. Negative attitude builds more stress in a person since this person will often perceive most situations as oppressive as opposed to someone with a positive attitude. The type of food people eat is also an important aspect to consider. This type of physical stress decreases a person's ability to handle situations that are presumed as difficult or unmanageable since malnutrition influences the manner in which information is processed by our brains (Erkutlu & Chafra, 2006).

Theories which focus on the specific association amongst external demands (stressors) and bodily processes (stress) can be divided in two distinguishable categories namely: approaches to systemic stress based in physiology and psychobiology among others, (Selye 1976) and approaches to 'psychological stress' created in the cognitive psychology field (Lazarus 1966, 1991, Lazarus and Folkman 1984, McGrath 1982). Kormanik and Rocco (2009) did reference a study which sought to establish the association between LOC and life stress, as measured by depression and anxiety. It was established that the less internal LOC perceived by a person, the higher the chances for stress and depression. Also, Bemardi (2001) gave an explanation that when people have perceptions that they have control over a situation, they have a less likelihood of perceiving the situation as that which induces stress.

Internal LOC people normally experience lower anxiety as compared to others; thus, externality might act like a stress buffer. Similarly, externality was determined to have a positive correlation with general stress (Bemardi, 2001). Anderson (1977) carried out a longitudinal study measuring LOC, coping behaviors and performance within a stress setting. His study established that internal LOC participants had a perception of less stress, employed coping behaviors which were more task-oriented as well as less defensive and consequently performed better. Hence, the locus of control of an individual whether internal or external is a factor that can change the level of stress.

1.1.1 Concept of Perception

Perception is defined as the interpretation of all that is taken through our senses. A strong positive correlation exists between locus control and mental strain. Our perception towards the environment is what distinguishes us from other animals and creates the difference between us since it describes how we interpret what we see, touch, hear, smell and taste. Occupational stress refers to the imbalance between perceived demands of an individual and their perceived ability to fulfill these demands (Cox, 1978; Folkman and Lazarus, 1984). According to Lazarus, emotion is vital in the stress process and no association exists between stress and emotion. Individuals with internal LOC exhibit a pervasive, continuous feeling of confidence and an individual's external and internal environments are predictable and a high likelihood exists that everything will be executed successfully depending on their own efforts (Kobassa, and Puccetti, 1983). The perception of an individual regarding his or her ability has a great influence on his / her self-governing principles which governs personal achievements and motivation in environments that require complex decision-making.

This means that an individual's perception significantly influences the life experiences of an individual through the practice of imagination, knowledge, skill and choice. Individuals with internal LC have higher motivation for achievement; they are more goal-directed and purposeful, more sociable, extroverted, active, and less dogmatic and neurotic than externals (Schaufeli and Ormel, 1991). External locus of control is associated with more negative moods when faced with stressful situations compared to internals since the internals have better skills of coping (Arsenault, Ameringen and

Dolan, 1991). According to Antonovsky (1979), the most beneficial stress moderator is the construct of stress-resistance resources which combines internal locus of control and a supportive social framework.

1.1.2 Locus of Control

According to Kormanik and Rocco (2009), LOC is defined as the predisposition in the perception on what causes reinforcement .Ideally; it's the extent to which people feel in control over behavioral outcomes. This personality variable describes the extent to which an individual attributes the origin of control to either internal or external events. An individual with internal LOC (internal) believes that he or she can control his or her destiny. He or she believes that his or her own skills, efforts and abilities determine the outcome he or she receives. Alternatively, a person with external LOC expects that the reinforcement or outcome depends on luck, chance or fate and that it possesses unpredictable consequences (Rotter, 1966).

Individuals who possess the combination of the two forms of LOC are called Bi-locals. The Bi-local individuals have higher stress coping capabilities since they exhibit both external and internal LOC. A good illustration of this form of locus is an alcoholic who understands that he brought harm to himself and is ready for treatment and acknowledging that the doctors, therapists and counselors are trying to cure his addiction. The role of locus of control in shaping an individual's motivation, self-confidence, self-reliance and organizational commitment cannot be under estimated. A manager's locus of control such as motivation can also be a factor that affects their decision making behavior.

1.1.3 Stress Management Strategies

Agrawal (2001) defines stress management strategies as the interventions designed to mitigate the factors contributing to stress at the workplace. These strategies exhibit both individual focus and organizational focus that seek to increase the ability of an individual to cope with stressors and attempt to remove the stressors in an organization respectively. Stress management implies to the use of various techniques to reduce and control tension arising from different situations and involves making physical and emotional changes. There are two approaches of coping with stress. The first is identifying where the work stress originates in the organizational structure and solving it through job redesign which entails job analysis and evaluation. The second approach is to locate individual's workplace responses and applying therapeutic intervention as the solution (Wainwright and Calnan, 2002). This requires taking into consideration the attitude of an individual as attitude influences whether an emotion or situation is stressful or not. Physical exercises, mental, social, intellectual and environmental techniques are therefore many ways to reduce stress.

Stress Management strategies are imperative to ensure that, employees remain focused on their day to day roles. Addressing organizational stress' causes boosts employee morale, reduces attrition and can reduce absenteeism. Job intrinsic factors which lead to stress are factors such as job design, role in organization, career development, training and development, organizational structure and climate and work relationships while examples of individual related stressors are anxiety levels, work life balance, tolerance for role

ambiguity, level of neuroticism, locus of control, personality traits, financial difficulties and family problems (Cooper et al., 1976).

1.1.4 Insurance Regulatory Authority in Kenya

The Insurance Regulatory Authority (IRA) was established under the Insurance (Amendment) Act, 2006. The Act became effective on the 1st of May, 2007 and at this time the Authority also became operational. The mandate of Insurance Regulatory Authority is regulate and supervise the insurance industry, to effectively and professionally provide services to the public, develop the insurance industry and to ensure a stable insurance for the nation and the interests of policyholders and insurance beneficiaries are protected, (Insurance (Amendment) Act, 2006).

In pursuing its mandate, IRA has embraced modern management trends and approaches. Achieving ISO 9001: 2008 certification is a milestone in affirming IRA's commitment towards attaining global standards in all areas of its operations. As a body corporate, just like many organizations IRA is facing the effects of globalization, technological and economic changes that require a paradigm shift to gain competitive edge. The researcher notes that, although IRA has regulations on HRM, T&D, communication channels and safe working environment, the Authority need to be more vigilant in order to rectify beforehand any factor that may hinder the delivery of service, (HRM Policy Manual 2009).

1.2 Research Problem

Organizational stress, as per the World Health Organization, arises due to poor job design, unsatisfactory management as well as inadequate employee support. The consequences of organizational or job stress can be quite serious. If causes of organizational stress are addressed, it can decrease absenteeism, raise employee morale as well as decrease attrition in the workplace (Olivier, 2005). Vinassa (2003), argues that work stress and other psychosocial factors is globally recognized as the main threat both to the workers' and organization's health. Work stress has an adverse impact on the individual's physical and psychological health, as well as the effectiveness of the organization. The burden of change, as well as challenges such as increased workloads, the information and technological revolution, financial constraints, changes in employees' level of preparedness, changes in employees' demographics, the merging of institutions, changes in management styles and structural changes are increasingly becoming stressors thus affecting more employees (Olivier, De Jager, Grootboom and Tokota 2005).

The Insurance Regulatory (Authority as an organization operates by division of labor and allotment of functions, and hierarchy of authority and responsibility that is well-defined to achieve its mandate. However, it faces internal and external pressures that may lead to psychological stress. The researcher has observed bickering and tensions among employees of the Authority due to unspecified roles, lack of clear career guidelines and unclear communication. Although, attempts have been made to put these structures in place, dissatisfaction have continued to emerge among employees. IRA as a regulator is

committed to continuously improve the quality management systems' effectiveness in accordance with the requirements of ISO 9001:2003 Standards. This can only be achieved through having a healthy workforce (HRM Policy Manual, 2009)

Several studies have been documented on locus of control stress. Other studies have also looked into different stress management strategies that could be adopted by an organization so as to realize higher outcomes. Omari et al. (2012), conducted a study to explore the effect of human resource practices on the association between locus of control and employee outcomes which are employee commitment, trust, job satisfaction and organizational citizenship behaviors in the public corporations of Kenya. The findings revealed that an association exists between LOC and the mentioned employee outcomes, the link is mediated by human resource practices. A study by Jamal (2008) looked into Job Stress-Prone Type A behavior and Organizational and personal consequences and noted that job stressors significantly contributed to employees' job satisfaction, psychosomatic problems, absenteeism and unproductive use of time at work. From the foregoing, it is clear that there is no known local study that has attempted to determine the effect of LOC on employee perception of the effectiveness of stress management strategies at Insurance Regulatory Authority of Kenya (IRA), Nairobi and this is the gap that the current study sought to leverage on by answering the research question; what is the influence of locus of control on employees' perception of the effectiveness of stress management strategies at the Insurance Regulatory Authority (IRA), Nairobi?

1.3 Research Objective

This study's objective is to establish the influence of locus of control on employees' perception of the effectiveness of stress management strategies at the Insurance Regulatory Authority (IRA), Nairobi.

1.4 Value of the study

Firstly, IRA's management and other state owned institutions, through this research, will be able to understand the link between LOC and perceived effectiveness of stress management strategies in the organization. Thus, management will ensure strict adherence and implementation of HRM practices, while focusing on equity and fairness in employees' engagement based on their locus of control orientation for better performance.

Secondly, stakeholders of IRA and other state owned institutions will benefit from improved service delivery arising from a healthy workforce. Thirdly, the study will be instrumental to policy makers in developing sound stress management strategies and policies. Hence, improve stress management strategies as a tool in improving performance of employees. Fourthly, the study's findings will be beneficial in providing a basis for further research to researchers interested in further studying the influence of LOC on perceptions of employee on the effectiveness of stress management strategies in public sector as well as the private sector.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

The chapter analyzes theoretical orientations, measurement scales used in measuring LOC, the differences between the LOC orientations, what makes stress management strategies effective and empirical researches done in the study area.

2.2 Theoretical foundation of the study

The research will be anchored on two theories: the social learning theory developed by Rotter (1966) and the attribution theory by Weiner (1974). These theories are explained in detail below.

2.2.1 Social learning theory

The foundation of this theory is that the actions of an individual can be predicted based on the individuals' expectation for reinforcement, anticipated value from the reinforcement, as well as the circumstance in which the person finds himself. Reinforcement strengthens the expectation that a certain event or behavior will be repeated over and over (Rotter, 1966). Expectancy can be equated with the reinforcement value and needs the person to possess self-efficacy, avoid unacceptable or negative outcomes and through understanding and trusting the reward system (Lawler, 1973).

Psychologist Julian Rotter (1954) formulated the social learning theory which argues that the likelihood for occurrence of behavior in a given situation is determined by the person's expectation on whether the behavior will meet given outcomes or not and the expected value the outcomes (Lefcourt, 1966).

According to Rotter (1954), reinforcement strengthens the expectation that certain behavior or expectation for behaviour-reinforcement sequence is established. Rotter (1966) argues that children begin to see the differences between casually related events as they acquire and develop more experience. He opined that degree to which individuals apply reinforcement in their actions varies depending on the individual's reinforcement history.

People with internal locus control are swift in attributing the reinforcements to their individual actions as opposed to those with external LOC. For instance, internal LOC gives a sales executive a feeling that he/she made the sale using his/her own abilities. Conversely, an external locus gives the sales associate a feeling that the sale was made due to strong or luck of economic conditions. The principle of LOC continues to transcend in management literature due to the finding that differentiates externals and internals with regard to fundamental organizational outcomes including, job satisfaction, stress and organizational commitment. According to various authors, internals have more satisfaction with their jobs, have more commitment to their firms and are less stressed, (Kinicki & Vecchio, 1994; Luthans, Baack & Taylor, 1987), (Mitchell, Smyser & Weed, 1975; Organ & Greene, 1974) and (Anderson, Hellriegel, & Slocum, 1977; Hendrix, 1989).

An important aspect identified in social learning theory with respect to locus of control is the manner with which these concepts have often been interpreted since their studies may contain major methodological errors. The most perceived assumption is that the most significant aspect of the learning theory is the LOC. Rotter (1975) fails to uphold this

assumption on grounds that Crowne and Liverant were concerned in a variable that could revive predictions of the manner in which reinforcements change failure or success' expectations. Behavior is mainly determined by nature of reinforcement whether past history, patterning sequence; positive or negative and the value attached to the reinforcement. Secondly, locus of control is often considered treated as a trait. According to Feshbach et al., (1996), traits are a convenient method of organizing others' information on their past behaviors making future behavioral predictions. Personality theory presupposes that these traits stabilize over time and become enduring. Locus is not necessarily a trait but a generalized form of expectancy that is determined by the value of the reinforcement in the sense that one could express an internal locus of control in one situation (sports) and external locus of control another (love life) (Rotter 1966; 1975).

Thirdly, a misunderstanding exists on what could be rightfully defined as internals as the "good guys" and externals as the "bad guys" yielding what Rotter (1975) termed as good guy-bad guy dichotomy. The fact that internals are well-composed while externals scores are maladjusted has brought many problems. Studies done by Phares, Davis and Ritchie 1968 state that more unpleasant experiences and failures are associated with internals. Therefore, they may report fewer symptoms, less anxiety and thus create a positive link between adjustment and internality (Rotter, 1975). Consequently, good internal performers are poorly oriented since limits to the personal control perception exist (Lefcourt, 1982). Locus of control is not an attribute to be discovered within individuals but a working social learning theory tool that facilitates interpretation people's remarks and to responses to questions regarding causality.

2.2.2 Attribution Theory

The first psychological theory of attribution was proposed by Heider (1958) but the most predominantly used theoretical framework in social psychology was advanced by (Jones and Weiner et al, 1972). Attribution theory examines the manner in which individuals interpret events and how it affects their behavior or thinking. A person establishes why something was done by another person linking causes to that specific behavior. The attribution process occurs in three-key stages which are the person must perceive the behavior followed by the person believing that the undertaking of the behavior was intentional and finally ascertaining if the person was forcefully subjected to perform the behavior.

Weiner, (1974) based his attribution theory on achievement. He mentioned effort, ability, luck and task difficulty as the most fundamental aspects affecting achievement attribution. The three causal dimensions of classifying attributions are; LOC, controllability as well as stability. The two poles of LOC are the internal and the external locus of control. Causes' change time captured through the stability dimension. For example, effort could be classified as unstable and internal while ability can be classified as a stable, internal cause. Controllability contrasts allow an individual to control things that he can control such as skill from ones which can't be controlled for example other's actions, luck and mood.

A strong association exists between the attribution theory and the motivation concept and has been applied in explaining motivation differences between low and high achievers. The attribution theory argues that high achievers are known for approaching as opposed to

avoiding tasks related to succeeding since they assume that success is brought about by high ability and effort. Failure is perceived as an outcome of poor exam or bad luck. Therefore, their self-esteem is not influenced by failure though success does build confidence and pride. However, poor achievers avoid success related chores since they doubt their ability and treat success as a matter of luck. Therefore, even if he or she succeeds, it is not as rewarding to the poor achiever since he or she lacks responsibility, that is, it does not raise his or her pride and confidence.

2.3 Locus of Control Measurement Scales

According to Julian (Rotter 1954), human behavior is controlled by punishments and rewards. Rotter designed a scale of measuring and assessing internal and external locus of control in 1966. The scale employs a forced-choice between two alternatives that requires the respondents to pick one from the two options for each item. Dubois (1997) observed that LOC scales were created to meet two major goals; first, to distinguish internal individuals from external individuals. Secondly, to determine whether people on the kind of causal explanation used, (internal versus external) also possess characteristic occupational behaviors and levels of achievement. It consists of twenty three forced choice items with six filler items to disguise the true purpose of the test. Scores can range from 0-23, higher scores indicating higher externality while lower ones indicate higher internality. The aim of designing Rotter's scale wasn't to examine specific domains (for example health domains and academic domains) but was to provide a weaker predictability of the interpretation of an individual across all the domains (Dubois, 1997).

Spector's (1988) 16-item Work LOC Scale was for use in work and organizational settings to measure the expectancy which reinforcements, rewards or outcomes in organizational settings are either controlled by the internal actions of an individual or external forces. Furnham & Steele (1993) observed that this scale has been established to have good internal reliability as well as validity that is concurrent. People carrying out research have noted that this scale is more preferable to the general LOC scale in an organizational setting (Spector, 1988). Locus of Control Scale intended to measure work-related and economic beliefs possess both good internal reliability and validity. Gliszczynska's (1984) developed Work Situation Scale to assess the employees' ability to tolerate to each other and how they function in the current system of management. Jones & Wuebker (1985) developed the Safety Locus of Control scale used for prediction occurrence of employee caused injuries and accidents.

Likert scales were developed by an American social scientist Rensis Likert in 1932 as the current five-point bipolar response. Likert scales offer the respondent with a range of answer options from one extreme end to the other. The scales are highly reliable for measuring opinions, behaviors and perceptions and have a moderate or neutral midpoint. The scales range from least to most by asking people to indicate through ticking their feeling towards a given aspect. The most vital consideration in building the scales is that it must have at least five categories of responses. The researcher will adopt this scale to assess whether staffs of the Authority are susceptible to stress due to their locus of control orientation.

2.4 Manifestation and Consequences of Stress

Workplace stress has proven to have a huge impact on the employees' health and well being and negative effect on workplace profits and productivity. Despite having a strong effect on individual well-being, extreme work strain affects workplace participation and performance through job dissatisfaction, burnout and decreased energy for work, burnout and engaging in destructive behaviors such as smoking at work place. However, despite the large repercussions of stress both to organizations and individuals, little research has been conducted to measure the prevalence and causes of stress at workplace (McLaughlin Young Group 2007).

Role ambiguity is another factor influencing workplace stress and exists when one does not understand his or her role at work, the right manner of executing roles met and the evaluation criteria to ensure that the role is performed to the required standards. Muchinsky (1997) and Jackson & Schuler (1985) opined that, role ambiguity results in negative outcomes such as reduced confidence, hopelessness, depression and anxiety. The concept of role conflict, is defined as the incompatibility between the role definitions and mutual role expectations of two or more role players (Thoits, 1987), it is the incompatibilities between two or more roles held by the same focal person (Katz - Kahn, 1977). Evidence shows that improving people's management practices, especially work location flexibility and work time and nurturing of competent managers results to better work-life balance. Career development of the workforce helps the organization to adapt easily to the changing industry demands (Holmlund-Rytkönen & Strandvik, 2005).

Training & development is a strategy aimed at giving the employees and managers the skills they need to effectively perform under high pressure. It is at the baseline of stress reduction, offering a combination of cognitive training and clinically-proven stress management techniques which enhance resilience under tough circumstances. Wood (2001) argues that personnel development and training is not only a way of upbringing highly skilled employees but also to increase motivation, commitment, self-esteem and reduction of employees' stress levels. Training helps the employees to perform their tasks easily and therefore avoid eventualities of stress in the work place. According to Wood (2001), subjecting the employees to hard tasks kills their morale thus lowering their performance leading to stress.

A study by the American Management Association revealed that 41% of middle management get overworked at work place. Clarke (1988) argues that highest stress level is registered among the middle class managers since they are middle, which triggers a lot of conflict. Hall and Savery (1986) further opine that middle managers must respond to conflicting demands with the community, union representatives and government agencies in addition to their subordinates and supervisors. They also noted that middle managers below 30 years of age were more stressed than the older ones due to confusion over power hierarchies. More work stress is experienced during economic crisis and thus it's necessary to adopt better strategies of coping with the pressure. Stress management capability at workplace makes the difference between job success and failure. Stress affects the level of interaction among people. Better stress management capabilities increase the chances of success at work place. Job design is the planning of the job

deliberately and purposefully and it includes its entire social and structural aspects, they affect the employee.

Grimshaw (1999) argues that whereas individual stress management initiatives of an individual may benefit the workers in coping with uncontrollable pressures, they only solve a portion of the problem and should boost organizational change programs that establish the main causes of stress in unfavorable work environments. Organizations develop stress reduction initiatives for different reasons such as reduce absenteeism, increase staff turnover or due to the humanitarian desire to make working conditions better.

2.5 Locus of Control and Stress Management Strategies

Concepts related to stress coping include locus of control (Rotter, 1966), stress-related growth (Scheier & Carver, 1985), self-efficacy (Bandura, 1997), and sense of coherence (Antonovsky, 1987). Job related stress factors comprise intrinsic factors to job such as job redesign, role in the organization, training and development, work relationships, career development (communication and feedback), environment and organizational structure while individual related stressors are level of neuroticism, level of anxiety, self esteem, tolerance for ambiguity, locus of control, personality traits, financial difficulties and family problems (Cooper et al., 1976). Therefore, LOC may be anchored on individual factor that can determine stress levels and which can either be attributed to success and failure to things individuals have control over and those which they have no control over.

Chris et al. (1979) conducted a survey on 130 teachers from 11 schools in England. Rotter's I-E locus of control and stress questionnaires were used for data collection and the results showed that external located teachers and their job stress were positively correlated. A study by Schmitz et al (2000) on 361 staff nurses evaluated the effect of work-related stress and LOC on burnout. His study was executed using Work-related stress inventory, LOC Questionnaire as well as Maslach Burning Inventory. Findings were in line with hypothesized model and proposed that more work-related burnout and stress would be linked with poorer LOC in nurses. Results were in line with the argument that perceived level of control is important in enabling nurses in coping with burnout and stress.

Glazera et al (2004) did an investigation on the impacts of Type A or B pattern, LOC on job stress. The survey was undertaken on 2032 nurses from 19 hospitals. A positive association was found to exist between external LOC and job stress. The association was different across nations. Type A had a positive correlation with stress in Italy, USA and Israel, though the correlation was negligible across the countries. According to Hsu-I Huang (2006), male culinary arts employees exhibit greater levels of internal LOC as compared to their female counter parts. A positive and significant association was established between internal LOC and employee job satisfaction. A study by Sundaresh (2010) utilized 100 team leaders working for three independent IT companies to explore the link between LOC and job stress using Work LOC as well as occupational stress index. The findings revealed that team leaders with external locus of control recorded

higher performances on all the twelve occupational stress' sub scales than the leaders with internal LOC.

Kormanik & Rocco (2009) undertook a study to examine the association between LOC and life stress using anxiety and depression as the measurement index and the findings purported that the lesser the perceived internal LOC by a person, the higher the probability for stress as well as depression. Bemardi (2001) argues that when someone has a perception that he can manage a situation, then it is less likely to be stressful. Furthermore, people with internal LOC possess lower anxiety levels thus externality acts as a catalyst of stress. Findings done on LOC and task performance have concluded that internals register higher performances compared to externals (Blau, 1993). Incorporating the variable into the study will therefore yield more concrete results.

Wolk & Bloom, (1977), referenced a study on students who encountered various stress levels meant to disrupt their performance on mathematical and verbal tasks. The findings revealed that similar performances were registered among internals and externals under no stress conditions. However, when subjected to high stress conditions, internals made fewer errors on mathematical as well as verbal tasks compared to externals. Similarly, the internals reported fewer levels of stress and anxiety as opposed to the external counter parts who reported many cases when subjected to similar conditions. Therefore, internality can be described to be a stress buffer.

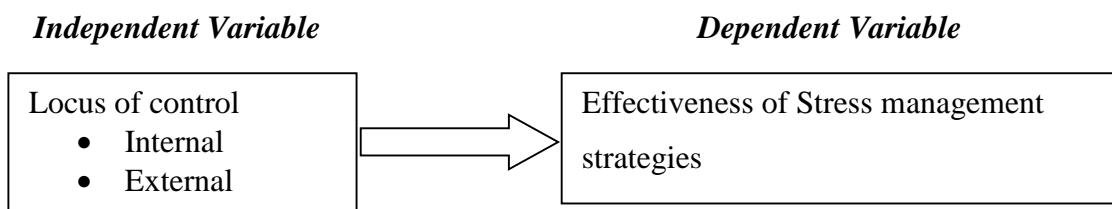
Anderson (1977) employed the longitudinal approach to measure LOC, coping behaviours and employee performance in a job stress setup. His study noted that participants with internal LOC perceived less stress, utilized less defensive coping

behaviours and more task-oriented coping behaviours which resulted in higher performance. The longitudinal component of the study showed that LOC influences performance which consequently influences the orientation of future locus of control. In addition to the highlighted empirical studies, Cohen (1980) opined that other studies show more evidence that greater perceived control results in better coping with stress and thus better performance.

2.6 Conceptual Framework

A conceptual framework shows the link between interconnected ideas by demonstrating the manner in which a given phenomenon is interrelated to others. It demonstrates the causal inter- correlational patterns across events, observations, ideas, knowledge, concepts, interpretations and among other components. (Enz, 2010). This study adopts a conceptual framework that links Locus of control and employees' perception of the effectiveness of stress management strategies at the Insurance Regulatory Authority (IRA). Evidence for the linkages depicted framework below as provided in the literature review.

Figure 2.1: Conceptual framework



Source: Author (2018)

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides a methodology that was used in the study. It gives an insight into the research design, target population, sample design, data collection methods, analysis of data and presentation.

3.2 Research Design

The study was conducted through a descriptive cross-sectional survey. A study design that is cross-sectional is employed when the study's purpose is descriptive, mostly in the form of a survey. The design allows the researcher to collect information from representatives of the population at one point in time and generalization of the analysis can be made on the entire population. The survey method was also chosen because it is an economical and effective way of studying large populations since one is able to understand the population from a part of it. It is also applied in situations where respondents are uniquely qualified to give desired information and staff at the Authority fall under this category.

3.3 Target Population

The target population comprised of all IRA employees. The Authority has a total 81 employees who are distributed in five divisions namely, Technical with 35 staff, Finance with 4 staff, Human Capital Development and Administration with 26 staff, Legal Affairs with 11 staff and Policy Research and Development with 5 staff as presented in table 3.1. The study was a census study.

Table 3.1: Target population

DIVISIONS	POPULATION
Technical	35
HCDA	26
Finance	4
Legal affairs	11
PRD	5
Total	81

Source: IRA Staff Establishment (2018)

3.5 Data Collection

Primary source of data was employed to obtain information for the study. The nature of data to be collected, the time available and the study's objectives guided the selection of the instrument. A structured questionnaire was used to collect data as it allows a large number of respondents to be contacted quickly, easily and efficiently. Additionally, it is a very reliable method for a study that focuses on the entire population. The questionnaire had three key sections;

Section A was used to collect general demographic information about the respondents. The variables include gender and age, educational background, length of service, department and grade of respondents. *Section B* assessed LOC using the work LOC which Spector (1988) developed. This instrument was chosen since researchers have observed that this scale is more preferable to the general LOC scale in an organizational setting. The scale contains six response choices: (1) *disagree very much*, (2) *disagree moderately*, (3) *disagree slightly*, (4) *agree slightly*, (5) *agree moderately*, and (6) *agree very much*, scored with a range from 1 to 6, respectively, resulting in a range of total scores from 16 to 96.

Section C measured the respondent's Perceptions of the effectiveness of Stress Management Strategies. The respondents expressed their opinions on various statements developed by the researcher that tried to establish how employees perceive the effectiveness of Stress Management Strategies in the organization. The variables was measured using a 5-point Likert scale, where 1 indicated, strong agreement, 2 agreement, 3 neutrality, 4 disagreement and 5 strong disagreement.

The questionnaires were distributed to the respondents presented through drop and pick methods. The respondents were expected to complete the questionnaires within one week. The data collection tool was accompanied by an introductory letter which sought the respondents' co-operation and explained the purpose of the research.

3.6 Data Analysis and Presentation

Quantitative data analysis methods specifically frequencies, percentages and descriptive statistics were used to analyze data. Statistical Package for Social Scientists (SPSS) was utilized to help in analyzing the data. Data was interpreted and presented using frequency tables. Simple linear regression analysis was used to determine the influence of LOC on the employees' perception of the effectiveness of Stress Management Strategies at IRA in Kenya.

Regression Equation:

$$Y = 0 + {}_1X_1$$

Where

Y=Stress management strategies

0= constant (intercept)

1= Regression coefficient

X₁= Locus of control

CHAPTER FOUR: DATA ANALYSIS, FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter comprises data analysis, findings and discussions.

4.2 Response rate

For the study, out of the 81 questionnaires administered to employees at the Insurance Regulatory Authority, 53 were fully completed and returned. The overall response rate for the study is presented in Table 4.1 below:

Table 4.1: Response Rate

Response	Frequency	Percentage (%)
Returned	53	65.4%
Unreturned	28	34.6 %
Total	81	100%

The results in table 4.1 indicate an overall successful response rate of 65.4 %. The response rate was reasonable high and thus allowed the use of inferential statistical analysis. This is consistent with the recommendations by Mugenda and Mugenda (2010) that any response rate of 60% and above is considered good for analysis and conclusion.

4.3 Demographic Information of the Respondents

Table 4.2: Gender

Aspect	Frequency	Percentage
Male	25	47%
Female	28	53%
Total	53	100%

The respondents were requested to indicate whether they were male or female. The findings were as revealed in table 4.2 above. From the findings, 53 % of the respondents which represent the majority were female while 47% were male. These results clearly show that more female employees responded to the study compared to the male employees.

Table 4.3: Age

	Frequency	Percentage
21-30years	5	9%
31-40 years	13	25%
41-50 years	23	43%
Above 50 years	11	21%
Total	53	100%

Table 4.3 above shows that twenty five percent (25%) of the respondents are between 31-40 years old while forty three percent are within age bracket of 41-50 years. Nine percent (9%) of the participants are less than 30 years old while twenty one percent (21%) are above 50 years.

Table 4.4: Education Level

	Frequency	Percentage
Secondary	1	2%
Certificate	1	2%
Diploma	6	11%
Bachelor	28	45%
Master	21	40%
Total	53	100%

The responses on the employees' highest education levels in table 4.4 above, indicate that forty five percent of the IRA employees hold Bachelors degree while 40% have Masters degree and 11% have diploma as the highest qualification.

Table 4.5: Length of service

	Frequency	Percentage
Up to 5years	10	19%
6-10years	18	34%
11-15years	11	20%
16-20 years	1	2%
21-25 years	8	15%
Above 25	5	9%
Total	53	100%

The researcher sought to ascertain the duration of work in years for various respondents at IRA. From the findings in table 4.5, majority (34%) had worked for the Authority for a duration ranging between 6 - 10 years followed by 20 % who have worked for a period of between 11 - 15 years, closely followed by 19 % who had served the organization for up

to five years while, those who had served in the Authority between 16 - 20 years were the least at 2%. This implies that majority of the employees had worked for IRA for a reasonable number of years and therefore a good sign of stability.

Table 4.6: Marital Status

	Frequency	Percentage
Married	47	88%
Separated	3	6%
Single	3	6%
Total	53	100%

Table 4.6 shows that most of the IRA employees (88%) are married. This is evident considering that majority of the employees are aged over 30 years. However, the proportion of those who are single is equal to those who are separated.

4.3 Locus of control

In order to understand the work LOC, the employees of IRA were presented with different statements related to current belief and perception about themselves at IRA. ir jobs. Statement or attribute was expressed using a five point Likert Scale: 1-disagree very much, 2.Disagree moderately 3.Disagree slightly, 4. Agree slightly 5. Agree moderately 5. Agree very much. The findings are depicted in table 4.7 below:

Table 4.7: Locus of control

	N	Mean	Std. Deviation
If employees are not happy with a decision their boss made, they should do something about it	53	4.98	1.047
In many jobs people can accomplish whatever they set out to accomplish	53	4.96	.980
If you know what you want from a job, you get a job which gives it to you	53	4.79	.948
Many individuals have the capability of carrying out their jobs well if they make the effort	53	5.17	.826
A job is what you make of it	53	5.08	.829
Individuals who carry out their jobs well generally get rewarded	52	4.04	1.343
Majority of employees have more influence on their supervisors than they think they do	53	3.91	1.362
Promotions are given to employees who do well on the job	53	3.85	1.486
Finding the job you want is mainly a matter of luck	53	3.47	1.694
To make good money, it's primarily a matter of good fortune	52	3.06	1.434
Promotions are usually a matter of good fortune	53	2.62	1.496
To make a lot of money you have to know the right people	53	2.62	1.643
To land a very good job, who you know is more important than what you know	53	2.43	1.611
It requires a lot of luck to be an outstanding employee on most jobs	53	2.34	1.698
To get a very good job, you need to have family members or friends in high places	53	2.21	1.633
The difference between individuals making a lot of money and individuals making little money is luck	53	2.00	1.160
Average	53	3.14	1.324

Source(Author 2018)

The findings in table 4.7 show that on average majority of the IRA employees do not agree that the difference between individuals making a lot of money and those making a little is luck (mean of 2.00); that a person needs to have family or friends in high places in order for one to obtain a good job (mean of 2.21). The analysis also show that the employees are neutral regarding the following locus of control; that to make money, it's primarily an issue of good fortune (3.06) and that finding a job you want is mainly a matter of luck (mean of 3.47). On average majority of the respondents agreed on the following measures of control: that most individuals have the capability of carrying out their jobs well if they make effort (mean 4.17) and that a job is what you make of it (mean 4.08). The overall mean of all the attributes tested was 3.14 implying that most of the respondents have internal locus of control orientation. These findings conform with Rotter (1990) description that the internal locus of control is the degree to which individuals expect that a reinforcement or an outcome of their behavior is contingent on their own behavior or character.

4.4 Stress management strategies

This section sought information on employee's perception of the effectiveness of stress management strategies at IRA, Nairobi. The respondents were presented with various statements related to effectiveness of stress management strategies which they were asked to rate on a five point Likert scale of 1-Not at all, 2-Low extent, 3-Moderate extent, 4-Great Extent, 5- Very great extent. The findings are presented in table 4.8 below:

Table 4.8: Measures of the Effectiveness of Stress Management Strategies

	N	Mean	Std. Deviation
Mediation interventions	51	3.16	1.027
Relaxation interventions	51	3.51	1.084
Deep-breathing interventions	52	3.15	1.073
Time management interventions	52	4.00	.816
Goal-setting interventions	52	3.83	.879
Counseling and psychotherapy	51	3.88	1.143
Journaling interventions	49	3.00	1.041
Social support	53	4.09	.883
Psychological support	51	3.63	1.095
Employee welfare programmes	52	4.10	.955
Average	48	3.95	1

Source: Research Data (Author 2018)

From the findings in table 4.8 it is evident that greater proportion of IRA employees agree that the stress management strategies put up by the Authority are effective. This is evidenced by a grand mean score of 3.95 over a score of 5. Employee welfare program is perceived by the greatest proportion of the respondents (mean 4.10) while journaling interventions was perceived by majority of staff to be moderately effective (mean of 3.00). The results in the table further show the breakdown of the perceptions of the effectiveness of stress management strategies. Further, it was noted that the perceptions of the effectiveness of time management interventions, goal-setting interventions and psychological support had standard deviations of less than 0.9. This implies that the employees' perceptions of the effectiveness of these stress management strategies were less varied.

However, for the rest of the stress management strategies, the employees' perceptions about their effectiveness were largely varied. The overall standard deviation was 1, implying that the responses were clustered around the mean response. The aggregate mean attained on all the attributes was 3.95 implying that stress management strategies put in place by the Authority were effective. These findings show that the Authority understand the importance of stress management strategies in keeping the employees focused as they address their day to day roles. These agree with findings by Wainwright and Calnan, 2002) that organizations must consider attitudinal influences whether an emotional or situational so as to help the employees reduce stress.

4.5: Relationship between influence of LOC and employees' perception of effectiveness of Stress Management Strategies

Table 4.9: Regression results for the influence of LOC and employees' perception of effectiveness of Stress Management Strategies

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.352 ^a	.124	.107	1.07132

a. Predictors: (Constant), Locus of Control

Table 4.10: ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	8.296	1	8.296	7.228	.010 ^b
Residual	58.534	51	1.148		
Total	66.830	52			

a. Dependent Variable: Stress management strategies

b. Predictors: (Constant), Locus of Control

Table 4.11: Coefficient of Determination

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.396	.959		1.457	.151
Locus of Control	.655	.244	.352	2.689	.010

a. Dependent Variable: Stress management strategies

As shown by the model summary in Table 4.9 above, R is the relationship between the observed and the predicted values of the dependent variable. R-Squared is the proportion of variance in the dependent variable (Stress management strategies) that can be predicted from the independent variable. The R-square value in the model is 0.124 meaning that, 12.4% of the variation in effectiveness of stress management strategies could be explained by employee relations while 87.6% of the variation was due to other factors that were not considered in the study.

The significance test for the regression model ($F=7.228$, $P<0.05$) is represented in the ANOVA table 4.9. These values are employed to determine if the independent variables reliably determine the dependent variable and thus the suitability of the Model.

Furthermore, the regression results on coefficient of determination show that LOC has a significant influence on the effectiveness of Stress management strategies ($r = 0.655$, $t=2.689$, $p<0.010$). The finding on beta coefficient implies that a unit change in locus of control results in 0.65 change in effectiveness of Stress management strategies.

From the results, regression equation can be specified as follows:

$$Y = \beta_0 + \beta_1 X + e$$

$$y = 1.396 + 0.655X_1 + 0.352$$

Where x is independent variable (Locus of Control)

y is dependent variable (Stress management strategies)

e is the error term

0.352 is the constant

4.5 Discussion of the findings

Employees' personalities, in this study presented by locus of control, is responsible for how employees perceive the effectiveness of stress management strategies. The main aim of the study was to investigate the influence of LOC on employee's perceptions of the effectiveness of stress management strategies at IRA). The mean score on the ratings of findings on all the attributes presented on locus of control was 3.14 implying that the respondents agree to a moderate extent that there's a link between LOC and the effectiveness of stress management strategies. This shows that different intrinsic factors

determine the occurrence of job related stress. These findings conform with Schmitz et al (2000) that perceived level of control is important when it comes to enabling nurses cope with burnout and stress.

The study also examined the extent to which the organization apply the different stress management strategies and the mean recorded on all the attributes was 3.95 showing that on average, the respondents agree that the Authority has put up relevant stress management strategies. This findings show that the Authority understands the importance of stress management strategies in keeping the employees focused as they address their day to day roles. These agree with Wainwright and Calnan, (2002) that organizations must consider attitudinal influences whether an emotion or situation so as to help the employees reduce stress.

From the regression analysis results on the influence of LOC on the effectiveness of stress management strategies, the R square value was 0.124. This implies that 12.4 % of the variation in the stress management strategies can be explained by locus control. Furthermore, at 95% confidence level, the model was found to be significant with p - value of ($p=0.010$) which is less than the conventional value of 0.05.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The chapter contains the summary of the findings, conclusions and the study's recommendations.

5.2 Summary of Findings

The evaluation was based on an almost equal proportion of male and female employees most of whom are aged between 31- 50 years. Majority of the respondents also had either first degree or masters degree. Additionally, majority of the employees were married and have served for more than six years. The demographic of the sample mirror the demographic of the employees of the Insurance Regulatory Authority.

The study examined the influence of LOC orientation of employees of the Insurance Regulatory Authority by use of Spector's work LOC scale. Employees were requested to give their own opinion and rate the locus of control on sixteen statements. Majority of the employees agreed on five LOC: A job is what you make of it (mean5.08), In many jobs people can pretty much accomplish whatever they set out to accomplish (4.96), If you know what you want from a job, you get a job which gives it to you (mean 4.79), If employees are not happy with a decision their boss made, they should do something about it (mean4.98).

Majority of individuals have the capability of carrying out their jobs well if they make the effort (mean 5.17). Besides, on average, majority of participants were neutral regarding the following locus: To make money, it's primarily a matter of good fortune (mean 3.06), majority of workers have more influence on their supervisors than they think they do (mean 3.19). On the contrary employees disagreed with the following locus: To obtain a very good job, you got to have family members or friends in high places; and that the difference between individuals making a lot of money and individuals making little money is luck.

From the regression analysis model on the influence of LOC on employees' perception of effectiveness of stress management strategies, the R square value was 0.124. This implies that 12.4 % of the variation in the stress management strategies can be explained by locus control. Furthermore, at 95% confidence level, the model was found to be significant as demonstrated by p value of ($p=0.010$) which is less than the conventional 0.05.

5.3 Conclusions

The study concluded that LOC has a strong and significant influence on employees' perception of the effectiveness of stress management strategies. This is evidenced by the findings from the regression model analysis where ($P=0.010$) was found at 95% confidence level. This is supported by earlier studies which asserted that individuals with internal LOC are found to take charge, perform better on complex tasks and are easier to motivate than individuals with external LOC since they attribute outcome of events to themselves. These findings are supported by social learning theory and attribution theory.

5.4 Recommendations

This study has determined that locus of control has a direct and positive correlation with employees' perceptions on the effectiveness of stress management strategies at the Authority. It is therefore recommended that:

5.4.1 Organizations intending to enhance effectiveness of stress management strategies in their organizations should put in place measures which assist their workers develop a strong internal LOC and the right mental attitude.

5.4.2 Organizations can achieve this through several ways; workers have to be given self-awareness programs for developing the right mental attitude to the organization's practices. Employees must also be trained to update their knowledge as well as to encourage them appreciate the organization's practices.

5.4.3 An organization can also assist its workers in improving and understanding the manner in which their LOC may shape how they perceive organizational practices. If employees are mentored in a personal way, it can be a key tool to a healthy perception towards organization practices.

5.4.4 An employee who utilizes the available stress management strategies should be identified, commended and given a reward. This would encourage a repeat of the same behavior and create a platform for other employees to emulate. Although in circumstances where there's disregard of these efforts, it serves as a disincentive to other individuals.

5.4.5 The wide body of research on the LOC gives the suggestion that a person who generally believes that he or she has control over his or her own environment is more likely to have awareness of actions as well as information which will assist him or her achieve success. Such a person tends to work to improve his or her situation and places greater value on his or her own skill. Having knowledge of employees who have internal or external LOC traits is important in assisting them develop. For instance, workshops of stress management can be significant in assisting externals develop better coping skills.

5.5 Limitations of the study

The responses on the various attributes on both locus of control and the effectiveness of stress management strategies adopted by the Authority were purely subject to individual opinion and thus there was no standard index of identifying the extent to which these factors existed.

5.6 Suggestions for Further Research Studies

From this study, the researcher recommends further research in the following areas:

5.6.1 Influence of locus of control on effectiveness on perceived stress management strategies in other sectors so as to test the validity of the findings.

5.6.2 Further studies that consolidate more variables that influence stress management strategies such as organizational factors, structural factors, technological and social-cultural factors.

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APPENDICES

Appendix I: Questionnaire

This questionnaire seeks to gather information regarding the influence of locus of control on employees' perception of the effectiveness of stress management strategies at the Insurance Regulatory Authority.

Please spare your time to respond to this questionnaire. All the information you provide will be treated with utmost confidentiality and shall only be for academic purposes. A copy of the survey will be available on request to the interested respondents. Thank you in advance.

SECTION A: Personal Bio-data

1. Gender Male Female
2. Age 18 – 20 yrs 21 – 30 yrs 31 – 40 yrs
 41 – 50 yrs above 50 yrs

3. Highest level of Education

- Primary Secondary Certificate
 Diploma Undergraduate Post Graduate

Others Specify _____

4. Marital Status Married Single
 Separated Divorced

5. Length of Service 5 yrs and below 6 – 10 yrs 11 – 15 yrs
 16-20 yrs 21 – 25 yrs Above 25 yrs

6. Work Station _____

SECTION B: WORK LOCUS OF CONTROL SCALE

The following statements concern your beliefs about jobs in general. They do not refer to your present job. Please use the 1 - 6 point scale to rate the extent to which you agree with each statement.

Key: **1 – Disagree very much** **4 – Agree slightly**
 2 - Disagree moderately **5 – Agree moderately**
 3 – Disagree slightly **6 – Agree very much**

NO.	WORK LOCUS OF CONTROL SCALE						
		1	2	3	4	5	6
2.1	A job is what you make of it						
2.2	On most jobs, people can pretty much accomplish whatever they set out to accomplish						
2.3	If you know what you want out of a job, you find a job that gives it to you						
2.4	If employees are unhappy with a decision made by their boss, they should do something about it						
2.5	Getting the job you want is mostly a matter of luck						

2.6	Making money is primarily a matter of good fortune							
2.8	Most people are capable of doing their jobs well if they make the effort							
2.9	In order to get a really good job, you need to have family members or friends in high places							
2.10	Promotions are usually a matter of good fortune							
2.11	When it comes to landing a really good job, who you know is more important than what you know							
2.12	Promotions are given to employees who perform well on the job							
2.13	To make a lot of money you have to know the right people							
2.14	It takes a lot of luck to be an outstanding employee on most jobs							
2.15	People who perform their jobs well generally get rewarded							
2.16	Most employees have more influence on their supervisors than they think they do							
2.17	The main difference between people who make a lot of money and people who make a little money is luck							

SECTION C: This section seeks information on stress management strategies at IRA, Nairobi

1. Based on your knowledge does psychological support influences employees' commitment in Insurance Regulatory Authority?

Yes [] No []

2. If yes, to what extent?

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

3. Rate the extent to which each of the statements presented in the matrix below describes what Insurance Regulatory Authority does with regard to employee stress management.

Use a scale of 1 to 5; where 1 = not at all, 2 = low extent, 3 = moderate extent, 4 = great extent and 5 = very great extent.

No.		1	2	3	4	5
3.1	Meditation interventions					
3.2	Relaxation interventions					
3.3	Deep-breathing interventions					
3.4	Time management interventions					
3.5	Goal-setting interventions					
3.6	Counseling and psychotherapy					
3.7	Journaling interventions					
3.8	Social support					
3.9	Psychological support					
3.10	Employee welfare programs					

Thank You

Appendix II: Research Authorization Letter

