

**THE RELATIONSHIP BETWEEN ORGANIZATIONAL CULTURE AND
OCCUPATIONAL STRESS. A STUDY OF CO-OPERATIVE BANK STAFF OF KENYA
IN NAIROBI**

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C50/38405/2020

**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF PSYCHOLOGY
UNIVERSITY OF NAIROBI IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF MASTER OF PSYCHOLOGY (INDUSTRIAL
ORGANIZATIONAL PSYCHOLOGY)**

NOVEMBER 2022

DECLARATION

I declare this research project is my original work and has not been presented for the award of an academic degree or diploma in any other university.


SIGNATURE...  DATE..... 28th October 2022

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Supervisors Declaration

I confirm that the candidate has conducted the research and submitted this thesis for review with my approval as university supervisor.

SIGNATURE...  DATE 28th October 2022

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DEDICATION

I dedicate this project to my parents and my siblings for their support, encouragement and strength during my entire studies. I appreciate your constant prayers, belief, inspiration and support.

I devote my work to the organizations that endeavor to solve and recognize the occupational stress brought about the culture of an organization amongst their employees in order to create a healthy work environment for all.

This humble work is my passion in the growth of positive organizational culture that provides an environment with less occupational stress.

ACKNOWLEDGEMENT

First and foremost, I would like to thank the Almighty Allah for gracing me with strength, knowledge, wisdom and understanding through my research. Special regards to my supervisor Dr Oketch Oboth for his patience, positive criticism, guidance and mentorship which was key in completion of my research. My gratitude goes to Dr Hilda Oburu for being patient and dedicated in ensuring I understood the data analysis and the interpretations of my findings.

I would like to appreciate the psychology department for the combined efforts and input they gave me during my research.

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ABSTRACT

Organizational culture according to Sheins theory (1991) has three levels of culture which is artifacts, values, assumptions and beliefs. The Job Demand-Control (Support) model by Karaskey was used to explain occupational stress. Job Demand-Control (Support) theory puts forward that the relationship between job control and psychological demands in the work environment results to job strain. The purpose of this study was to examine relationships between organizational culture and occupational stress among Cooperative bank staff of Kenya in Nairobi. The current organizational culture at the bank is a customer centric financial institution that is based on the assessment of individual and their resources. The study's objectives were to investigate the relationship between organizational culture and behavioral stress, to examine the relationship between organizational culture and physical stress and to assess the relationship between organizational culture and psychological stress. The research design adopted was mixed method design which included both quantitative and qualitative approach. The target population was 1020 employees at Co-operative Bank of Kenya. The primary data was collected from a sample of 204 participants. Purposive sampling and stratified random sampling were used to select the respondents. The data was collected through questionnaires and focus group discussions. The data was analyzed with help of Statistical Package for the Social Sciences (SPSS). Both descriptive and inferential statistics that is Pearson's correlation and simple linear regression were used to infer the sample results to data. The data was coded, analyzed and presented through narrations. The study revealed that there is a strong and positive relationship between the organizational culture and behavioral stress among Cooperative Bank staff of Kenya in Nairobi ($r=0.768$; $p=0.000<0.05$). The study revealed that there is a strong and positive relationship between the organizational culture and physical stress among Cooperative Bank staff of Kenya in Nairobi ($r=0.794$; $p=0.000<0.05$). The study found a significant and favorable correlation between organizational culture and psychological stress among Kenyan Co-operative Bank employees in Nairobi ($r=0.833$; $p=0.000<0.05$). The study's conclusion indicated that organizational culture had a substantial impact on the behavioral stress, physical stress and psychological stress experienced by Co-operative Bank of Kenya employees in Nairobi. According to the study recommendations management at the Co-operative Bank of Kenya and other commercial banks in Kenya should work to adopt an organizational culture that has the highest levels of employee engagement and the lowest levels of stress. The study revealed that there is a strong and favorable correlation amid the organizational culture and psychological stress among Cooperative Bank staff of Kenya in Nairobi ($r=0.833$; $p=0.000<0.05$). The conclusion of the study was that corporate culture have a major impact on behavioral stress, physical stress and psychological stress among Cooperative Bank staff of Kenya in Nairobi. The study recommends that management at cooperative bank of Kenya and other commercial banks in Kenya should make efforts to shift towards organizational culture which has the highest engagement levels and lowest stress levels of employees.

Keywords: *Organizational culture, Occupational stress, behavioral stress, physical stress, psychological stress, Invisible Organizational culture, Visible Organizational Culture.*

ABBREVIATIONS

| | | |
|--------------|---|---|
| DEC | - | Digital Equipment Corporation |
| DV | - | Dependent Variable |
| EDB | - | Economic Development Board |
| HSE | - | Health and Safety Executive |
| IV | - | Independent Variable |
| JDCS | - | Job Demand-Control (Support) |
| KPI | - | Key Performance Index |
| NECO- | | National Examinational Council |
| NIC | - | National Institute of Mental Health |
| NIOHS | - | National Institute for Occupational Safety and Health |
| SHRM- | | Society for Human Resource Management |
| SPSS | - | Statistic Program for Social Sciences |
| SST | - | Socioemotional Selectivity Theory |

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Rosenstock (1999) claims that stress was a top priority issue in the modern industry society. According to Rosenstock research, the work culture is one of the key factors in the United States reporting the highest levels of workplace stress. Costa (2016) put forward that stress caused by work costs the United States businesses approximately 300 billion dollars annually. The research further explains that that when one is exposed to certain stress at the workplace it leads to negative behavior at the workplace. Despite the reasoning being valid, surprisingly limited studies have been done on the big role played by the culture of an organization. Although this study was done among employees in the United States a report that was done by MetLife UK (Obe, 2021) showed that 34% of the respondents were informed about the elevated stress level at work and only 6 out of 10 respondents knew about the inconceivable of assisting the employees to have a more resilience to the stress brought about by work. Similarly, it's crucial to consider how other factors like age, gender, and educational attainment relate to the relationship between amid company culture and occupational burnout.

The definition of Organizational culture is the rituals, beliefs, norm, and myths which are present in an organization that usually inform and guide the employees (Wong, 2020). In agreement to this Armstrong stated that the pattern of norms, beliefs, attitudes, and values controls the way people behave in an organization (Armstrong, 2001). The two types of organizational culture are visible organizational culture and invisible organizational culture. The values, mission and organizational philosophy make up the organization's visible organizational culture (Ismail Al-Alawi, 2007). Schein (2010) adds that the visible part of an organization is the artifacts whereby the organization is controlled by organizational structure, power structure, control system, business process and structures values. The unsaid set of ideals that typically serve as a company's compass are its invisible organizational culture which provides guidelines to employee's perceptions and actions in an organization (Ismail Al-Alawi, 2007). The invisible part of the organization is seen in the assumption, unconscious attitudes and thoughts and beliefs of an employee (Schein, 2010). This is seen on how workflows, how decisions are made and even on how conflicts are resolved at the workplace. Irwin B and St Pierre (2014) argued that Schein's model had a shallow visible

top, within the higher awareness levels the basic values were hidden, and the part that was very difficult to understand was in the deepest invisible level of the basic assumptions.

All three are formed through sharing the same thoughts, time spent together, emotions and past learning experiences (Schein, 2017). Scott Bellows (Bellows, 2017) posited that an organization's culture has a significant impact on its success in any company and it has a big influence in the interactions, feelings, performance, and thoughts in a company. The research further continues stating that when the culture of an organization is healthy the results are job satisfaction among employees, big profits, higher job commitment, high job performance and less staff isolation, lower turnover, and withdrawal. In agreement to this, other studies have proven that to achieve a successful organization a positive organizational culture such as positive remarks to employees, support when a problem arises, increased motivation, retention of staff and a good working relationship with management, which results in less work-related stress (Ogbonna, 2000).

Stress level brought about by the culture of an organization is seen to contribute to poor physical and mental health of employees it will result to absenteeism due to sick leaves. Work pressures and challenging task requirements affect the physical, intellectual resources and psychological this is what constitute job demand. In agreement to this a study was done to fill the void between employee commitment, stress in the workplace and organizational culture using a questionnaire on managers of a pharmaceutical industry in Himachal Pradesh. (Monga, 2015). The findings showed that organizations should note that stress levels in organizations are influenced by different work cultures (Monga, 2015). Further research done among 178 samples that was collected from a meta-analytical review showed that the stressors at work which include roles-related issues, role overload, job stressors and ambiguity are the causes of family work conflict: on the other hand, family role stressors such as role overload, family stressors, role ambiguity and role conflict paired with family support and family characteristics are what affects the work to family conflict (Michel, 2011). When everything remains constant and the job is demanding it affects the employee's well-being, motivation, performance, and the work-family balance (Michel, 2011).

Coetzee and Schreuder (2008) defines occupational stress as having negative impacts which comes from an employee's perception of the work situation that threatens their well-being and self-esteem this is commonly seen through depression, anger, frustration, and tension. Occupational stress affects an organizations performance, productivity, work efficiency and turnover rates of the

organization and employees (Villanueva, 2009). The stress brought about by occupational stress is experienced in three forms which is through behavioral stress where it contributes to behavior change, psychological stress where it affects your mental health and physical stress where it affects your physical wellbeing (Wikipedia, 2022). Behavioral stress is expressed through absenteeism, strike, protest, not meeting deadlines, not following company rules among others. Psychological stress is exhibit through anxious employees, depressed while others suffer from mental disorders like mood swings. Physical stress is normally in form of employees suffering from lifestyle diseases as well as infections from poor working environment that touches on their physical wellbeing. A descriptive and correlation study was used in Brazil among 76 nurses who answered a self-completed questionnaire the results showed that the physical and psychological response that individuals have when skills, needs of workers and resources are not aligned with the requirements of the job is what used to measure occupational stress (Estela, 2009).

According to the International Labor Organization occupational stress influences organizations culture, countries, employees, and families (ILO, 2001). In agreement to the study, Dynamic collaboration has occupational stress as a product that lies between the social organizations culture and the individual which the employee works in. When there is unequal relationship between the social organizations culture and the individual stress occurs which is associated to the task or role of the employee in the organization (Jacobs, 2018). Eustress or positive occupational stress with a positive organizational culture helps employees to perform at their level best and it leads to an increase in their job satisfaction. It helps one to have a focused energy, improves one's performance, it is short term and within one's capabilities (Mental, 2022). A mixed research study that was done showed that eustress motivates employees to maximize performance and increase job satisfaction (Jarinto, 2013). A study that was done on 196 employees who were selected through purposive sampling showed that performance is positively and significantly impacted by organizational culture and while job satisfaction has little impact on how well employees perform, it negatively impacted by work stress (Maartje, 2018). Data collected in 2009-2012 from a sample of 1824 employees in Canada showed that organizational culture plays a huge role psychological distress which decreases the employees job satisfaction (Marchand, 2016).

A poll that was conducted among the UK employees showed that there was an improvement on employee's stress levels, 42% said that their job was extremely stressful due to the organizational culture compared to the research done in 2014 whereby it was 47% (Howlet, 2019). Although the percentage may seem to have reduced the employees are still stressed due to organizational culture and it is affecting their behavior physical and psychological wellbeing. In agreement, a survey carried out in 15 European countries showed that in response to occupational stress brought about by the organization's culture and the dedication of its personnel to their work becomes low, health care expenses go up because of stress related issues brought about by undesirable psychological and physiological conditions such as anxiety, mortality, depression, mobility among others. (Daniels, 2004). Another research done in the United States posited that 19.1% adults in the work sector suffer from anxiety disorder while 3.4% claimed to suffer from moderate anxiety as compared to 2.7% of them who experienced extreme anxiety which was caused by the stress brought about by the work culture (Waida, 2022). The AIA Vitality Healthiest Workplace conducted a survey of 26000 employees in the Asia-Pacific region, and the results showed that culture affects employees' levels of stress. The countries with the highest rates of days lost due to absenteeism and presenteeism were Hong Kong (77.3%), Malaysia (73.4%), Thailand (56.0%), Australia (50.4%), and Sri Lanka (48%) while the countries with the lowest rates were the UK (38%) The highest degree of stress and despair among employees was 15% as a result of this. Sri Lanka is at 12.2%, Hong Kong is at 8.5% the UK is at 7.1%, Malaysia is at 5.2% and Thailand is at 4.5% (Boyde, 2019). According to research conducted in Mexico 60% of workers experience high levels of work stress, which frequently results in headaches and other health problems like a lack of motivation (Aldaz, 2022)

Olulana (2015) did a study in Lagos Nigeria the results shown there is a strong connection between organizational culture, significant, commitment along with occupational stress. He showed that the staff had too much work had constrained time to deliver their work. There were low results where the staff commitment was less because they were not pleased with the reward system. This research was a little bit biased hence a person-organization fit perspective would help to boost the worth of future research to increase one's expertise in that area. Koko and Ramarumo (2015) administered a questionnaire to 46 graded accommodations establishment in South Africa whereby his findings showed that occupational stress can be reduced by an organizational culture that is favorable. This proved that more focus by the human resource department need to concentrate on

the company culture since workplace stress and organizational culture are relatable variables. Although the researcher couldn't show how different cultures influence occupational stress one can't ignore the fact that different context of organizational culture affects role conflict in an organization this is seen through role overload, stress, and ambiguity (Kazue, 2011). Survey among women in Africa showed that more than 50% desire to leave their employer in the next 2 years and only 10% want to stay in their previous employer for more than 5 years. This is due to burnout which African women in their 20s and 30s starting out at an entry position level face (Nyandor, 2022). Thus, a poor organizational culture causes burnout which results to occupational stress among employees. This study is supported by research done at the Bank of Ceylon (Delima, 2017) whereby the findings showed that occupational stress is now a major issue in modern banking industry and a strong organizational culture is what is needed to reduce occupational stress among executive employees hence leading to the success of an organization. While this may be the case the study was focused on the bank employees making the findings a little bit generalized.

Companies in Kenya are losing billions as a result of reduced productivity at the workplace that is due to stress and burnout. 36 percent of stress caused by work-related illness which is caused by stress and burnout with 13% of the workers being overworked (Correspondent, 2019). Similarly, World Health Organization statistics show that 1.9 million Kenyans are suffering from depression at various stages, and it affects people in their prime years of employment. About 10% of working Kenyans normally take time off work annually to deal with depression and mental health issues (Kahongeh, 2020). Magazine Kenya suggested that the companies that have flexible work environment culture tend to have less occupational stress since they have a more work-life balance (Kenya). This has been proven right by a study that was done by PWC an audit firm in Kenya whereby more than 90% of the staff who are in the Millennial Generation think that flexible working hours is important in choosing which company one wants to work for (Kenya). This is true since it helps to grow each one's talents and helps to reduce occupational stress at workplace due to constrained working hours. Nonetheless future studies need to be conducted and investigate other employees working in different countries.

Financial institutions work culture according to International Labor Organization have reported to have problems with ergonomics, greater pressure on time, excessive work demands, conflicting roles, rise in cases of stress and violence and difficult relationships with customers. (Giga, 2003). This has affected bank employees both at their workplace and at their homes. Similarly, Bank

employees featured in the top 28 most stressful occupations in the National Institute for Occupational Safety and Health. The employees had a few things in common which was employees lack control over their work, employees feel they are trapped and are more like quasi-machines rather than human beings (Michaildis, 2005). Thus, bringing out the aspect of occupational stress which has led to an increase in diseases among employees, risks their social and psychological health, and affects all their lives (Burke, 2010). However, studies examining how organizational culture affects the various types of occupational stress are lacking in the body of existing literature, something which this study aims to highlight by highlighting how culture impacts conduct, extreme exertion, and mental distress.

1.2 Statement of the problem

When the Organizational culture is positive it becomes attractive to workers this was shown through research whereby 77% of new applicants would consider the work culture before applying, 65% of American and UK millennials are more likely to care about organizational culture than the salary and 89% of adults that they are keener on the company's mission and purpose before seeking for a job (Martins., 2022). An estimate of about 500 billion is lost from the US economy due to workplace stress, about 500 million working days are lost yearly because of stress brought about by the culture of the organization and 60-80% of workdays are lost annually due to workplace accidents and about 80% of doctor visits happen due to occupational stress as stated by the American Psychological Association (Seppälä, 2015). Nonetheless, most research on occupational stress has been carried out in the Western Educated, Industrialized, Rich and Democratic Societies (WEIRD) (Burke, 2010).

Since prior research have generalized the forms of organizational culture that causes occupational stress this research seeks to figure out how the two types of organizational culture which is visible and invisible organizational culture contributes to the occupational stress, with a key focus on three types of occupational stress which are behavioral, physical and psychological stress. Contrary to most research done a study that was done for a period of 12 years showed that occupational stress leads to three types of strains which is behavioral, psychological and physical stress (Burns., 2016). In support to this Jex (1998) stated that occupational stress is seen through behavior for example absenteeism, physical for example headaches and finally through psychological for example one with depressed moods. In agreement to this numerous illness such as psychological disorders (such

as depression, anxiety and posttraumatic stress disorder) work dissatisfaction, maladaptive behaviors (such as substance addiction), cardiovascular disease, and musculoskeletal disorders have all been linked to occupational stress (Schonfeld., 2017). This prompts the need to operationalize occupational stress into three which is behavioral, physical and psychological stress.

A cross-sectional study showed that organizational cultures was positively correlated to job satisfaction and leadership behavior and a leader's behavior is positively related to job satisfaction. Likewise, a positive Organizational culture shows that there is a correlation between trust and wellbeing at the workplace since people with high-trust companies have less stress, more energy at work, report few absenteeism, have higher productivity, more work engagement, less burnout, and more satisfaction (Mohammad, 2021). An encouraging and positive working environment, that puts an emphasis on social connections on employees will result to high scores on employee health and happiness (Janna Olynick1, 2020)

Peterson and Wilson (2002), in their research they claimed that employee illness, weariness and absence are indicators of an organization's health which are demonstrations of employees behavioral, physical and psychological wellbeing. This proves that a poor organizational culture will lead to a lot of employee's absenteeism, illness, and fatigue due to a decrease in employees' productivity, motivation, and satisfaction. Organizational norms are tied to organizational culture which contributes greatly to occupational stress (Hammer, 2004). This shows that if the organizational norms aren't investigated then the employees are likely to be stressed due to poor organizational culture. Occupational stress affects the employees psychological and physiological health, it lowers one's workplace positive attitudes and effectiveness and it has some repercussions for the organization's finances (Levinson, 2004). This is true since a report that was done by the Society for Human Resource Management claimed that an Organizational culture which is toxic costs the U.S employers 223 billion dollars in turnover for over a period of five years due to the occupational stress brought by it (Heinz, 2022)

The bank focusses more on the performance of the individual and the company more than the stress the culture of the organization impacts on the employees. This has led to a lot of job strain for them to perform making the employees feel like robots. With the workload, pressure, role ambiguity and work-related stress increasing the well-being of the bankers have been decreasing since the culture of the organization isn't supportive. Organizational culture defines the way the

employees do things, interact, and think and in Co-operative bank it has been affecting the employees negatively hence resulting to job stress that negatively affects the productivity of their staff, their health, and their commitment to the company. This research was therefore intended to investigate what relationship does organizational culture have with occupational stress at Cooperative Bank staff of Kenya in Nairobi.

1.3 Purpose of the study

The problem influenced the research to examine relationship between organizational culture and occupational stress based on a study of Cooperative bank staff Of Kenya in Nairobi.

1.4 Objectives

1. To investigate the relationship between organizational culture and behavioral stress among cooperative bank staff of Kenya in Nairobi.
2. To examine the relationship between organizational culture and physical stress among cooperative bank staff of Kenya in Nairobi.
3. To assess the relationship between organizational culture and psychological stress among cooperative bank staff of Kenya in Nairobi

1.5 Research Questions

1. What is the relationship between organizational culture and behavioral stress among cooperative bank staff of Kenya in Nairobi?
2. What is the relationship between organizational culture and physical stress among cooperative bank staff of Kenya in Nairobi?
3. What is the relationship between organizational culture and psychological stress among cooperative bank staff of Kenya in Nairobi?

1.6 Hypothesis of the study

H01: There is no relationship between organizational culture and behavioral stress among cooperative bank staff of Kenya in Nairobi.

H02: There is no relationship between organizational culture and physical stress among cooperative bank staff of Kenya in Nairobi.

H03: There is no relationship between organizational culture and psychological stress

among cooperative bank staff of Kenya in Nairobi.

1.7 Justification/ Rational of the study

This link has received little scholarly study organizational culture and occupational stress. This research would help companies and employees understand how much the organizational culture of the company contributes to the occupational stress identifying the difficulties that organizations face will also help them get insights on organizational culture. In an organization employees focus on doing what's good for the company than themselves. An employee may remain in an organization even when its detrimental to their mental well-being.

The study also analyzed realistic approaches that Cooperative Bank of Kenya can use to mitigate any occupational stress brought about by organizational culture. The research highlighted the current organizational culture system present in many organizations.

The study was built on Edgar Schein's Organizational Culture. Schein (2020) narrates that there are three levels of culture artifacts which are hard to decipher, espoused values which are espoused justifications and basic underlying assumptions this are the main source of values and actions. This helped expound on organizational culture.

The study used Job Demand-Control (Support) theory by R. Karasek to show the relationship between job control and psychological demands in the work environment and the support needed. This helped to explain occupational stress. The Job Demand-Control (Support) gives a warning that the greatest risk to mental and physical health and are usually shown in the employees who experience high job demands in an environment that has low control or less social support and very little decision latitude (José, 2018).

1.8 Significance of the study

This study determined the relationship between organizational culture and occupational stress a study of Cooperative Bank staff in Kenya. The benefit of this study would be numerous:

1.8.1 Employees

The purpose of this study is to motivate the workers by creating awareness of the importance of having a good and positive working environment. The same awareness would be experienced by the organization hence making their employees see the benefit of mental health trainings on

organizational culture in relation to occupational stress. This would boost the employee's productivity, engagement and performance.

1.8.2 Human Resource Management

This study would be an eye opener to the human resource practitioners who would be able to use tools such as coaching, counseling, even medical camps to cater for the physical illness, the occupational health and safety of policy implementation, employee evaluations, career development and recruitment to help promote a good organizational culture for the employees. This would provide motivation to the employees for them to accomplish their goals of the company. By training and monitoring the employees they would be able to learn a lot from the dynamic changes in the organization and be able to curb it in a way that helps control occupational stress.

1.8.3 Researchers and Academicians

The study aids to add to the knowledge of the relationship of organizational culture and occupational stress. The results of this study would be helpful to researchers who may be curious for future research and academicians in a related field.

1.9 Scope of the study

This study was carried out at Co-operative Bank of Kenya in Kenya. Employees from the Cooperative Bank of Kenya were the target respondents (clerks, supervisors and the senior management). The study sought to establish how organizational culture relates to occupational stress. The independent variable of this study was organizational culture which was measured in two variables which are visible and invisible organizational culture. The visible factors being the structure, values, business process amongst others. The invisible factors being assumptions, beliefs, thoughts among others. The dependent variable was occupational stress which was measured using three variables which are behavioral, physical and psychological stress. This where the stress affects the behavior, the physical wellness and finally psychological well-being of the individual. The confounding/intervening variables include age, gender and level of education.

1.10 Limitations of the study

The goal of the study was to determine the connection between organizational culture and employee occupational stress. Given that organizational culture is a delicate topic, the researcher

used a questionnaire to acquire data. In-depth talks were held in groups to assist collect more descriptive data. These two instruments of collecting data helped save on time. However, the answers may not match the stated facts since they were well-founded and answered considering what is acceptable and expected by the organizations staff. To be able to get more reliable information a one-on-one personal interview would have been ideal for the data collection however this is inefficient and very time consuming.

1.11 Assumptions/ Delimitations

Assumption is said to be a very basic part in research in that without it the problem will not have existed in the first place (Leedy, 2010). John Spacey (2019) defined assumptions as things that are said to be true without any proof in an environment of uncertainties and unknowns so as to get things done. The researcher was under the assumption that the participants gave honest feedback while answering the questionnaire. The researcher therefore explained to the participants how confidentiality and anonymity was maintained throughout the research to enable them to give truthful feedback. Another assumption made by the researcher was that the instrument used provided reliable responses and that the respondents were able to understand the questions being asked. To tackle this pilot research was conducted to evaluate the legibility of instruments.

1.12 Operational Definition of Terms

Organization Culture:

Organizational culture is possibly defined as the rituals, beliefs, norm and myths which are present in an organization that usually inform and guide the employees (Wong, 2020). Organizational culture can be divided into two which is visible and invisible organizational culture.

Visible Organization Culture:

The visible part of organization culture is seen in the values, mission and philosophy of the organization (Ismail Al-Alawi, 2007). Schein (2010) adds that the visible part of an organization is the artifacts whereby the organization is controlled by organizational structure, power structure, control system, business process and structures values.

Invisible Organizational Culture:

The invisible part of an organization is the unspoken set of values that usual guide employees on how they provide guidelines to employee's perceptions and actions in an organization (Ismail Al-

Alawi, 2007). The invisible part of the organization is seen in the assumption, unconscious attitudes and thoughts and beliefs of an employee (Schein, 2010).

Occupational stress:

Occupational stress is the stress one's job brings to their psychological wellbeing, their behavior and their physical wellness. Occupational stress can be divided into three which is behavioral stress, physical stress and psychological stress.

Behavioral stress:

Behavioral stress is the results of deep, complicated psychological alterations brought about by stress for example absenteeism among others.

Physical stress:

Physical stress is the body's reaction towards emotional tension, pressure, a challenge or a demand that one is experiencing for example headache among others.

Psychological stress:

Psychological stress is the feeling of pressure and emotional strain that one goes through for example depression.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The literature review for the study provided details on the connection between organizational culture and occupational stress. Several confounding variables were used to alter the association between these two variables (age, gender and level of education). Review was done to find connections between organizational (visible and invisible organizational culture) and the elements of occupational stress (behavioral, physical and psychological stress). Further analysis was conducted to connect each of the mentioned confounding variable components of occupational stress.

2.1 Organizational Culture

According to Edward Tylor (1871) Culture is a general term that covers all aspects of social behavior, institutions and conventions present in human societies, as well as people who make up these groups and their knowledge, beliefs and abilities. Organizational culture is defined as the rituals, beliefs, norm and myths which are present in an organization that usually inform and guide the employees (Wong, 2020). Qazi (2017) states that the impact of culture in determining failures and success of organizations is very important since it shows technology and growth of an organization being implemented. Organizational culture is what controls companies, and it is the most important part of the organization. Although some questions remain unanswered like the definition of organization culture, how its recorded, the theories, how its related and how one can measure it (Schein, 1990). For employees to feel a feeling of identity and belonging culture is said to be very important (Schein, 2010). It helps shape the behaviors of the new employees by creating a very competitive edge through setting standards on what is the acceptable social system and behavior stability in an organization (Terblanche, 2003). The decision making of any policy regarding organizational culture is made by the management (Armstrong, 2006).

The culture of an organization affects everything that happens in the organization such as the leadership style and the communication given by the management. In agreement, to these leaders create organizational culture leadership, management and sometimes even the cultures destruction (Schein., 1985). The different cultures in different organization makes companies to have different decisions and innovations, how performance is measured this is easily seen through the behavior

of the employees (Pico, 2006). Johnson (2015) claims that it is used to map culture of how an organization is these helps understand how the influences affect the culture of an organization.

2.1.1 Approaches to Organizational Culture

When studying organizational culture, one must look at the two main approaches of it which are the structural perspective and the interpretive view (Cacciattolo, 2014). Weber and Marx (2006) stated that Structural view is more focused on how the organizations positions are structured as compared to the Interpretive view which states that the organizational environment is what shapes the culture of an organization (Trevi-O, 2003).

One of the interpretive approaches of organizational culture that shows how the organizational culture is influenced by environment is Johnson & Scholes cultural web model (Johnson., 1993). It consists of six elements which are stories, rituals and routines, symbols, organizational culture, control systems and power structure (Johnson., 1993). This are all under a paradigm which represents the purpose, mission and values of the organizational business of the work environment (Johnson, Strategy through a Cultural Lens: Learning from Managers' Experience., 2000). Although this approach has been widely used its overlies and power structure may profit from the patterns of behavior that are likely to depend on the control methods (Cacciattolo, 2014).

Under the structural perspective of culture is Charles Handy and the Four Power Structures. He stated that there are four different cultures which are Power, Role, Task and Person culture. (Handy, 1993). Power culture, is the control that extends like a web from the organizations center to its periphery. The rules and bureaucracies are usually very minimal in such organizations but decisions made are very political in that they are made through persuasion. Some of the examples of such companies are trading, finance and property companies. (Cacciattolo, 2014). Role culture organizations tend to have employees delegated authorities that are offered predictability and security that works by rationality and logic (Handy, 1993). Such cultures are seen in department such as finance and purchasing department. Task culture is more of a team culture where everything is task-oriented, teams of people work together and authority comes from people individually when needed (Handy, 1993). In Person culture the individuals tend to believe that they are superior to the organization that has employed them. In this culture power is only taken from experts and influence is mutual (Handy, 1993). Contrary to the approach, this culture is

encouraged in organization but its power is limited only to the executives of the organization hence sometimes may be a little bit biased. (Cacciattolo, 2014).

2.1.2 Classification of Organizational Culture

Geert Hofstede classified organizational culture into the five cultural dimensions discovered that there are cultural organizations, both local and national that affects the behavior of an organization which have five dimensions namely Power Distance, Uncertainty Avoidance, Individualism versus Collectivism, Masculine versus Femininity and Long versus Short-term Orientation (Hofstede, 2003). Power distance states that the high-status person has power and influence while the low-status individuals accept and bears it (Chhokar, 2001). Hofstede (2003), noticed that unfortunately this type of culture some individuals had a tremendous amount of power compared to the rest. Uncertainty avoidance culture the individuals are disturbed by threat and change and they accept risk and ambiguity (Chhokar, 2001). This culture type brings about significant anxiety and stress to employees since they are faced with a lot worry about the behavior of the organization in future. Individualism versus Collectivism here the individuals defend themselves and it describes how employee have a sense of community (Hofstede, 2003). Masculinity versus Femininity demonstrates the traditional values held by both men and women, as well as how forceful they are and how much they value material goods in contrast to the quality-of-life style and healthy interpersonal relationship (Chhokar, 2001). Long versus Short-term Orientation here individuals put more significance in the future versus the present and past (Chhokar, 2001). Unfortunately, this culture is only beneficial to those who are aware and understand the culture of the environment they are in but those who don't understand their environment may not fully benefit fully from it (Cacciattolo, 2014).

Edgar Schein also classified Organizational Culture into three levels which are artifacts this are the visible organizational structure, Espoused values this are the espoused justifications and the basic underlying assumptions is the values and actions of individuals (Schein, 2017). Edgar Schein model, is mostly applicable at the basic part of an organization that normally people overlook it and fails to explore more on areas that are complex and affect the organization and its employees.

Fons Trompenaars (2003) classified organizational culture into four organizational cultures which are Family culture, The Eiffel Tower culture, the guided missile culture and the incubator culture (Trompenaars., 1993). The family culture is normally based on hierarchies and focuses on people

since it is power-based oriented and the employees here are mainly powerful father-figure (Trompenaars, 2003). This proves to be detrimental to the employees since they mostly focus on senior individuals and the promotions here are given according to the seniority of an individual (Cacciattolo, 2014). The Eiffel Tower culture focuses on the task at hand and it is also based on the hierarchies (Trompenaars, 2003). Trompenaars (2003) further criticized this by claiming that this type of organization since they only focus on the structure of an organization and fail to look at the main purpose of the organization. The guided missile culture is based on responsibilities where the goals as are valued and not hierarchies (Trompenaars, 2003). Unfortunately, the roles in this type of culture aren't set in advance hence the employees are supposed to do what they can as long as they achieve the company's objectives and goals (Cacciattolo, 2014). The final culture is the incubator culture more focus in this type of culture is focused on the employee's development (Trompenaars, 2003). This type of culture is suitable for employees since it has very little structures and few hierarchies allowing employees to demand authority when their ideas are said to be innovative and motivating (Cacciattolo, 2014). In this study the scholar noticed that the four various types of cultures aren't seen to exist in isolation and as research continues it is noticed that an organizations success depends solely on the type of culture it adopts (Cacciattolo, 2014).

Deal Kennedys classified organizational culture into four generic cultural types which mainly focused on the risks and feedback this are The Bet your Company Culture, The Tough-Guy Macho Culture, The Process Culture and The Work Hard/Play Hard Culture (Deal., 2000). The Tough-Guy Macho Culture the employees here engage in work that has a very high risk but they obtain their feedback very fast (Deal., 2000). The rewards here are high but the work is very demanding. A good example is the entertainment industry (Deal., 2000). Although this culture might be good for the successful employees and might encourage them to work harder it may demoralize those who try to give their best but don't emerge the best. The Work Hard/Play Hard Culture the risk is a little bit low, they receive fast feedback. It is mostly seen in sales organization (Deal., 2000). This type of culture encourages team work hence makes it easy for the employees to maintain high levels of energy and stay upbeat hence driving everyone to excellence. The Bet your Company Culture the results are long-term. It's hard to know if the decisions made are right or wrong that's why it's known as 'big stakes' (Deal., 2000). This is mostly seen in pharmaceuticals industries. (Deal., 2000)The Process Culture here the employees focus on how the work is done and not the results. It is a long-term kind of work that has no risks and has very little feedback (Deal., 2000).

This is seen in banks, insurance companies, government organizations and retailers (Deal., 2000). The process culture and the bet your company culture both results are long-term it becomes very hard for the employees to measure what they do but focus mostly on how they are performing tasks each day making it hard to know if something is working or not.

2.2 Occupational Stress

Occupational stress is the stress one's job brings to their psychological wellbeing and its usually managed when one is able to understand the stressors that cause the stressful condition at the organization and take the initiative to create a better working environment for themselves (Quick. & Henderson, 2016). Occupational stress has caused a lot issues for the organization and employees that relate to the working life of people in Kenya and the world. Stress causes a lot of harm to an individual and impacts negatively on them (Khoza, 2008). Stress affects a person either through their behavior, physically or psychologically hence the need to measure occupational stress by operationalizing it into behavioral, physical and psychological stress. In support to this Garvey (2019) stated that Cognitive stress is seen in the unusual patterns of judgement and decision-making by someone, Physical stress is seen when employees report more cases of flu, infection, colds, sharp change in loss or gaining of weight, unhealthy change in physical appearance for example one may always look tired or have an unshaven look, Behavioral stress is seen through withdrawal of employees from joining group conversations or social gatherings, not taking healthy lunch, working longer hours among others and finally Emotional stress is manifested in loss of confidence, less self-esteem, lack of motivation, criticism, anger, being very sensitive among others.

When the challenges of one's job overcomes one's capability to deal with it, it is said to be an occupational stress (Werner, 2003). Warr (2002) posited that occupational stress is a process that links environmental stimuli to workplace stress. The job strain here is said to be the how the employees respond to the originator of the stress and the stimuli. Dr Gray Brown (2019) states that stress is said to be a response to a stressor which can be in form tension, anxiety while a stressor is what causes the stress it can be a situation, place or even a person. In the work place stressors can be in the form of job demand, organizational politics, organizational culture, social stressors and even role ambiguity and conflict (Spector, 2006). Stress can also be a quick response to a stressor, but chronic stress is connected to ongoing circumstances which is long term. While acute

and chronic stress have a negative impact to an individual eustress is a type of stress that brings a positive reaction and motivation to an individual's work.

Various job stressors, including task design, function in the organization, career development, relationships at work, organizational structure or management style or atmosphere, work life-balance and working conditions contribute to occupational stress (CCOHS, 2018). This is shown in three ways behavioral stress, psychological stress and physical stress. When occupational stress is high among the employees the employees tend to fall into different ways of defending themselves. This maybe through dependency where the employees' groups stop trying to solve problems as they wait for someone to save who in this case is named the messiah (Gould., 1998). The second way the employees fight their fearful emotions is through pairing. This where two people come together with the aim of getting rid of someone who they consider as 'bad' (Gould., 1998). The final way the employees may react is through the fight/flight mode. Where the employees may choose to blame the problems on an outside force that they don't have control over or they may just choose to pretend that it doesn't exist (Gould., 1998). As much as this tactic may work at that moment it is detrimental to the organization and may actually react negatively in the end to both the individuals and the organizations mental model.

Occupational stress is brought about when one has to meet deadlines and work overtime. In agreement, high job demand such as long working hours due to role ambiguity and organizational culture leads work-life conflict. This seen when the job demand exceeds the resources available (Elloy E, 2003). To complete the task at hand employees, tend to work for long hours making them have less hours with family and friends this brings a conflict in their work-life balance (Hanif F, 2014). In support to this a study done among 390 senior staff at Safaricom, Essar Kenya's Yu, Telkom and Airtel headquarters in Nairobi showed that due to lack of work life balance the performance of the staff was affected negatively and some of the contributors to this was long working hours, lack of vacation, working overtime, family responsibilities and work conflict (Keino., 2016). Finally, findings in research done among employee engagement in state corporations in Kenya showed that work life balance is very important in an organization and it should be given its importance in order to create positive working environment (Kangure., 2014).

A questionnaire was submitted to teachers in China to assess occupational stress. The results showed that teachers with high level of emotional exhaustion had suffered from an extrinsic effort,

low skill discretion, high over commitment and high job demand. Those who had low cynicism reported to have low reward, low supervisory support, low skill and high overcommitment. While those who had low level of professional efficacy had low coworker support, low skill discretion, low reward, high job demand and skill discretion (Yang, 2014). Hence it is true to conclude that occupational stress has proven to be a contributor of burnout. When external effort and over commitment are high, they lead to depersonalization, emotional tiredness, and one's capability to work decreases (Khalid, 2020). Similarly, work stress can cause burnout which is defined as emotional and exhaustion which is shown through lack of commitment at work (Crowe, 2018). The negative effects brought about job demand causes such as insomnia, health effects deteriorate, hypertension, anxiety and depression (Madsen, 2015). Mattson (1994), posited that there was an increase in change from manufacturing to knowledge service industries. As knowledge service industry is increasing the issue of retaining and attracting good employees in the company (Heskett, 2008). A study that was done in Hongkong (Hang -yue, 2005) together with research done by Greenberg (Greenberg, 2004) claim that an effective job stress management done by human resource practitioners aiming at promoting workers psychological and physical well-being, performance and occupational attitudes will help control the occupational stress at the work place.

Mathew and Hawel (1998) the management practitioners need to look past each individual and the working conditions and focus more on organization numerous options for occupational stress.

The lack of awareness of occupational stress makes most employees work like robots and become very emotionless as they consider their stress as a norm hence there is need for the employer to look into signs and symptoms of stress in their staff. In agreement to this research shows that most people don't realize they suffer from stress, others know they are stress but do not feel the need to act on it and others don't want to appear weak or struggling hence they ignore the stress (Ieso, 2020). Thus, there is need to educate employees and employers on occupational stress to be able to create a healthy conducive working environment. In agreement to this WHO (2017) stated that there was a lot of negligence on mental health in the work place in Kenya hence there was need to promote, build and empower the employees in promoting good mental health practices at the workplace. Although employees may ignore the stress, it is manifested in their cognitive, physical, emotional and behavioral patterns.

2.2.1 Behavioral stress

Behavioral stress in employees is manifested in different ways that is through poor sleeping patterns, poor time management, strikes and protest, employees not meeting deadlines, not following rules amongst others. Employee's commitment to the company is low may be due to the contribution of the organizational factors: this is seen when the affective commitment decreases the results is fatal since an employee may decide to quit their job, they may report a lot of absenteeism this helps to show their leaders that they aren't in agreement with the present culture of work or the job circumstances (Gaziel, 2004). Hence it is true to say that when employees begin to show absenteeism behavior, handing in resignation, lateness and low personnel turnover it is connected to low company commitment and job dissatisfaction (Saige, 1998). Similarly, Employees who suffer from work stress experience loss of sleep, they miss deadlines, their health deteriorate, they make more errors and find it hard to focus on their work (Waida, 2022).

2.2.2 Physical Stress

When employees are exposed to stress due to the job demand and the control they have on it, they tend to undergo some physical stress symptoms which are racing heart, exhaustion or burnout, headaches, upset stomach, muscle tension among others. A survey that was done on the government of Kenya Prisons in Meru showed that there is a relationship between long working hours, heavy workloads, work strains and the employees physical stress (Muigai., 2018). Similarly, a study that was carried out in 10 European countries showed that when the job strain is too high it increases people quitting due to lack of job dissatisfaction, demotivation, the job performance of employees goes down while the job negativity increases this is due to too much work load hence it reduces the performance of an organization (Heinen, 2013). Nonetheless, other aspects such as high anger and depression levels which is a result of high job demand also contributes to burnout this was seen in research that was done among 829 employees whereby the findings showed that the employees who had higher anger levels and frustrations due to the work had reported a high burnout rate (Erickson, 2007). Therefore, it is true that once the physical stress is high it causes an increase to employee burnout, leads to job dissatisfaction and results to occupational stress.

2.2.3 Psychological Stress

Psychological stress by employees is mainly experienced through anxiety, depression or other mental disorders. The employees may experience anger, feeling powerless, frequent mood swings, irritability, frustration, anxiety, nervousness and even sadness as the psychological symptoms to stress (Farley, 2018). A study done in Great Britain by the Labor Force Survey showed that organizational culture affects how much anxiety employees face at the workplace in that employees in public administration and defense showed the highest rate of stress, depression and anxiety as compared to other work industries. Human health and social work industries reported to have the highest level as compared to education industries which followed next and all other industries reporting the lowest level of work-stress, anxiety and depression (HSE, 2021). The stated highest factors of such elevated levels were usually all anxiety, with pressure, a lack of help aggression scares or intimidation, upheavals at work, position ambiguity, and control loss being the lowest (HSE, 2021).

2.3 The relationship between organizational culture and behavioral stress

According to Jeremy et. al. (2020) there are four ways in which organizational culture influences behavioral stress and worry this are Norm content which is mainly result-orientated. The employees are seen to struggle with the targets and organization goals under time pressure hence they experience high level of anxiety. The second norm is norm intensity which focuses on failure to internalize norms. When the organization norm intensity is said to be weak the employees begin to engage in deviant behaviors since they don't internalize the norms hence experiencing high levels of anxiety. Thirdly is norm fit which focuses on mismatch between employees and culture. An organization that has a mismatch in the employee's values and the organization values and norms their employees' experiences high levels of anxiety. Finally, norm consensus which is based on warring factions about norms. When there is no consensus about the norms of an organization conflict arises between the factions of an organization leading to high levels of anxiety.

2.3.1 Age

A study was done among 1036 workers who were given a questionnaire and the findings showed that there was a stronger connection amongst young employees between motivation and career opportunities as compared to the older employees (Boumans, 2011). This made the young

employees more motivated to work so as to get financial stability hence getting job satisfaction and less occupational stress. In agreement to this research done in Canada showed that the young people who are between the ages of 14 and 29 had reported to have high levels of motivation to work as compared to the adults. This was driven by the thought of making the world a better place. (Leigh, 2008)

A study done in 15 European countries showed that older workers mainly related work stress to the relationship between the deadlines and not having sufficient time to complete a task and the interaction between problem solving and scheduled flexibility as compared to younger workers who were only affected by problem solving and the time to complete the task (Shultz., 2009). In agreement to this if an individual has poor coping skills and resources, they may become vulnerable to the stressors and this may persist due to age, genetics or other factors which may lead to stress related diseases (Schneiderman., 2005).

2.3.2 Gender

A case study that was conducted in Kenya Ports authority showed that gender, marital status and age affects the performance of a company and the level of success it will achieve (Mwangi., 2013). In support to this it was observed that the female Bankers could complete their task by the deadlines due to the support they received from the co-workers hence they do not feel the job strain are able to control the occupational health problems (Bentil, 2018). Although one may argue that an employee may have a high job demand due to delay input in their work and face tension when deadline arises, it is clear that an employee who faces high job demand undergoes high stress levels which impacts negatively on their health both psychological and physical. Similarly, women are less likely to negotiate more time on adjustment of the work deadline as compared to men since they are concerned about being seen competent and not a burden due to their requests (Whillans, 2021). The result of this brings pressure and stress to them hence a survey done showed that 23% of employed women who had children below 10years were thinking of leaving the workforce as compared to the men in the same industry (Whillans, 2021). Contrary to that a sample of 4297 showed that an extension in the deadline time caused an improvement on women's performance since they had time to perform their best (Yoon, 2019). A study

As compared to women, men tend do poorly in job handling relationships, getting enough sleep and eating healthy when under stress for example from work (APA, 2010). Similarly, men react

differently when exposed to work stress compared to women. A study done in Spain showed that a higher percentage of men in comparison to female workers were heavy drinkers and most of the alcohol abuse was reported to be associated to work stress due to exposure to hazardous work environment and lack of social support (Maria, 2017). Further studies done among 16000 respondents among the military respondent showed that substance abuse and perceived high stress due to work experienced in the armed forces varied among the different genders but the women in the military reported low cases of drinking, cigarette smoking and use of illicit drugs than the men (Bray, 1999). Thus men compared to female have a stronger response to stress and thus they may respond with high levels of aggression and very unhealthy coping behaviors which may bring more damage to their physical health (Balhara YS, 2012)

2.3.3 level education

According to Lunau (2015), occupational health there is a significant link between level education, work stress and health due to high job demand. The findings demonstrated a connection between high levels of workplace stress and lower education in all countries. This was supported by a study done in Kenyan Universities which showed that people with higher levels of educational achievements working under pressure of the university administrators showed more job stress compared to those with low education (Rintaugu., 2013). Although it varies from one country to another due to the integrative policies that are provided by companies such as high participation rates in lifelong activities and active labor market policy (Lunau, 2015). Nonetheless, research done on 154 employees using a questionnaire given to employees working in the Bank of Rayat at Northern Zone showed that there was no correlation between level of work stress and education qualification but other organizational factors contribute greatly to the work stress (Aliah, 2011).

A study done in Indonesia Muslim Fashion Industry demonstrated that there was no connection between work stress levels and lower education in European countries. The findings showed that the employees with less education were more stressed out at work, performed worse and were equally bored (Sutarto, 2022). In support to this research was carried out among pregnant women which showed that pregnant women who had a university college education reported lower levels of cortisol in comparison to their fellow women who were high school educated. The result showed that worse job conditions and stressful work environment had a high impact in it especially among women who were only high school educated (Hlisnikova, 2022).

A study done on shop stewards in two South African unions showed that the shop stewards who were less educated would struggle to understand and apply what they had learned on how to minimize the experience of the high level of stress at the work place in comparison to the ones with university education level. They also suffered from the inability to learn the work skills, took more time to grasp information and trainings as compared to their counterparts hence not giving quality performance at the work place (Matije, 2021). Further research in the United States looked at 228 studies done on 10 workplace stressors that affect a person's health showed that employees who had less education take up jobs with more workplace stress that involve shift work, frequent layoffs and long working hours as compared to the more educated employees who although they might experience same stressors, they would not be to the same level of stress (Bloudoff-Indelicato, 2016).

2.4 The relationship between organizational culture and physical stress

A study was done to show the relationship between organizational culture and job demand (Koh, 2021) The results showed that work overload was strongly correlated with burnout while experiencing difficulties with new tasks, that burnout and job ambiguity were positively correlated with one another while job satisfaction and job uncertainty were negatively correlated, and that these relationships result in physical anxiety. Thus, it is important for management to build an organizational culture that increases job satisfaction and prevents burnout and physical stress. A study that was done on personality, job burnout and work outcomes showed that there was a positive relation among them (Swider, 2010). In banking and other services when the job demand is too much the burnout increases and it becomes hard for the employee to experience any job satisfaction this is due to the poor organizational culture that exists this leads to a lot of physical stress. In agreement Johnson et al., (2005) in his research states that high job satisfaction is due to less occupational stress and vice versa is true.

2.4.1 Age

A cross-sectional study showed that employees among the middle age experience high occupational health problems due to job strain and high job demand (Axelsson, 2004). Zwart, Broersen, Frings-Dresen and Dijk (1997) supported the research by claiming that male among the age 40-49 experience a lot of occupational stress for example limbs, back and neck health problems. Despite being true in theory there is a question about the type of employment the

employees are engaged in which may play a huge role in the level of hazard one faces at the organization. Further research done on 105 industrial managers shows that high occupational stress levels and less job satisfaction was seen in managers of the 25-35 years compared to middle managers of 36-45 years and 46-55 years old age managers (Chandraiah, 2003) . The findings proved that age is and job satisfaction are both positively connected with each other but negatively related to occupational stress.

An employee's capacity to work decreases as they age. They become more prone to chronic illness and health problems such as anxiety and stress related diseases amongst others. A good organizational culture should have a system that supports and motivates its employees. This is done through reward, promotion, recognition among others. Failure to do so it contributes to the individuals lack of motivation and job dissatisfaction which varies among employees of different age groups. In order to increase individual performance a system for goal setting and feedback should be created by the company (Saraswathi, 2011) . A study done in Taiwan showed that as one grew older their health deteriorated even more this due to the work stress that was related to exhaustion from the individual working style, social factors and organizational factors at the work place. This may cause a detrimental effect in their job performance compared to their younger counterparts (Hsu, 2019). However, Paullin Cheryl (2014), up until the mid-60s, she observed that's there was no consistent correlation between age and any component of job performance. She further noted that job performance was seen to be higher in the younger workers who gave quantity performance while the mature workers gave quality work but suffered great occupational health problems. This exposes the younger generation since a study done in a rural county in Kenya showed that a high level of stress and burnout was experienced by the support staff who were under the age 30 since they were more driven to work excessively as compared to the older support staff (Afulani., 2021).

A Labor Force Survey demonstrated that employees at the age of 16-24 years reported the lowest score in relation to work-related stress compared to other age group. Employees at the age of 25-34 years reported the highest score in terms of work-related stress and it continued to decrease as compared to the age 35-44 years. The employees of 45-54 years reported lower work-stress as compared to 35-44 years. As the employees got older 55 years and above the work stress level was seen to shoot higher than all age groups apart from 25-34 years and 16-24 years which reported

the highest. (HSE, 2021). This result showed that as one got into employment the physical stress got high and it reduced as years went by but eventually went up as they approached retirement. The result may be a little bit biased since it concentrated in one location only hence more research needs to be done in different countries so as to support this finding.

2.4.2 Gender

According to a study done among 451 police constable in Kisumu County in Kenya stated that gender played a huge influence in the levels of occupational stress experienced by the police constables (Oweke., 2014). In support to this a study that was done among 9023 employed Canadians showed that men experienced more job strain which is tied to psychological distress and migraine compared to the women. The female experienced more job insecurity compared to the men which led them to have migraine. Both sexes experience work injury when exposed to high physical demands. Men on the other hand experience migraine when exposed to low worker support and work injury (Wilkins, 1998). Similarly, A study was done using a multivariate regression analysis on police officers showed that female officers suffer from physical stress compared to the male officers (Torgler, 2009). Further studies showed that women experience more emotional and physical stresses such as headaches than men, they experienced bad stomach or indigestion and even the feeling that they could cry (APA, 2010 Stress in America: Gender and Stress, 2022). Contrary to those men tend to not talk about their feelings at work hence their stress hormones spike compared to the female workers making them experience symptoms such as gastrointestinal problems, headaches and in the long run they get stress-related illness such as cardiovascular diseases and some cancers (Health, 2019).

A questionnaire was given to a sample of adults in United States and interviewed conducted amongst 48 workers in India showed that in both countries female perceived job demands greatly as compared to the male. He further stated that female workers view job demand as job-family, job-demands and work-family support and hence they feel the burden as women to strike a balance (Banerjee, 2020). In fact, a study done in South Western Nigeria showed that women had more work-family conflict which was caused by occupational health compared to the male since once they arrive home, they attend to more duties and responsibilities. Hence, the organization should create a support system that would help with work-family role conflict (Akintayo, 2006). In addition to this, a study done on Female teachers (Atteh, 2020) showed that job-life conflict

develops as women attempt to balance work and family responsibilities due to job and parental stresses leading to serious health problems. Further research showed that both genders do not differ in terms of work-family conflict. In addition to its research proved that due to long working hours men's parental interaction with their children is decreased resulting negatively to the child's development (Eggebeen, 2001). Hence more research on both men and women since the job demand strain in the organization decreases the successful role performance of each gender in the family (Mumu, 2020).

2.4.3 Educational level

Kessler Psychological Distress Scale shows that one can measure employees physical and psychological stress using six symptoms which is worthless, feeling effortless, nervous, restless, hopeless and extremely sad (Kessler .. R., 2002). Further studies done by Kessler et al (2003) using a 10question screening scale of psychological distress showed that the more educated an employee is the more access to healthcare services they have hence giving them an upper hand compared to the low educational individuals who might have no access to healthcare services. Similarly, another study done using the Kessler Psychological Distress Scale showed that in relation to human capital those with high school diploma or less than a high school diploma experienced worse physical and mental health compare to those who have degrees who reported to have better health. While this was true those with only college education but had no degree together with those with vocational or associate degree reported to have the same stress levels with a high school diploma (Muñozab, 2021).

An employee with high educational level is believed to be less affected physically by stress at work since they are more exposed to resources such as cognitive, psychosocial and materials that are normally used to help cope with stress (Charlotta, 2014). In agreement to this a study showed that highly educated women and men undergo stress due to higher emotional demands, lower autonomy and external workplace violence this has led to work-related fatigue contributed by high pressure and emotional fatigue (Boelens., 2007). Low educational level leads to poorer socioeconomic status which leads to poor physical health (Galobardes, 2007). Likewise, data collected from working class adults living in the United States showed that high educational level exposes one to skills one can use in life, provides cognitive, social and economic resources that leads to less stress and gives one healthy and better coping strategies (Schieman., 2008). This is

brought about by high status of occupation which results to high levels of control, interesting, challenging, enriching, security, greater economic rewards, high level of trust and enriching work environment (Schieman., 2008). Then, worse levels of physical or psychological stress is noticed among employees with low educational level due to failure of completion of educational credentials this was proven by a longitudinal studies done on youth to test their unrealized educational expectations in relation to stress in adulthood (Reynolds, 2010). Although one's educational level is linked to their socioeconomical wealth and health one cannot clearly say that an individual's educational level is linked to their physical stress since stress is tied to many other factors such as childhood traumas, past experiences amongst others. In support to this a study done in Greece among 167 teachers showed that teachers who had not attained a master's degree had high stress levels compared to the rest although tenure didn't play a significant role, further findings of the study proved that the stressors in the working environment played a crucial role in predicting the stress levels (Galanakis, 2020).

A cohort study done in Sweden showed that educational level is linked to physiological as well as psychological distress this is due to the social and labor market: the connection between the two weakens as one gets older (Brännlund., 2014). In support to this a longitudinal study most of the adults physical and psychological stress changes by the level of education they are explained through the constant stress levels they experience in their adulthood (Miech, 2007). Hence, focusing on the working-class individuals is important since it helps to understand how the physical and psychological stress varies in different educational levels.

2.5 The relationship between organizational culture and psychological stress

Psychological stress is shown through anxiety, mental illness depression among others. Managers who have high anxiety, frustration, nervousness due to the psychological stress that they experience or pressure from the leaders above the or the targets end up projecting such stress to their subordinate's staff and they might end up punishing them if they don't live to their expectations (Gould., 1998). So as to justify why they punished their subordinate staff they will pin their focus on the company's quantitative measurement (Gould., 1998). While concentrating on the metrics the managers end up causing a spillover effect on the physical, financial and the psychological resources in the entire organization (Gould., 1998).

Rostam (2020) posited that individual's daily anxiety is about 40% of their time. Which are mostly caused by the stress that the work and employment conditions entails such as systems and structures. This was supported by a study that was done in United States showed that 9% of the employees in United States experienced work-stress. In the hard-hit industries employees showed high level of anxiety due to COVID-19. Health care workers underwent psychological stress as they took care of nervous patients and as they risk their lives of being infected with the virus and retail workers underwent anxiety as they served the customers since their work entailed dealing with different customers each day exposing them to the virus (Agovino, 2020). Another research done amongst teachers demonstrated that the level of mental illness in the workplace is greatly influenced by a company's culture. The findings showed that an increase in the organizational culture index and components lowers the employees' unfavorable mental states and how these affect their performance at work (Карамушка, 2017). In Kenya a study showed that working conditions, lack of resources, living conditions were the main causes of psychological stress among the employed and the coping mechanism used by most of them was alcohol, physical exercises and religious interventions (Kagwe., 2018). In support to this a study done among 204 employees in Nakuru County Kenya showed that stress affects the productivity of employees and while psychological stress increases the productivity of employees reduces (Kabaki, 2020).

2.5.1 Age

Contrary to that Place (2021), in her study she showed that middle aged employees between the ages of 40-59 years struggle with anxiety compared to younger and older workers and women who had shown a major improvement in their mental health. She further stated that due to fear and panic amongst middle age employees they would struggle with decision making and focus. Although more research needs to be done on the underlying traumas and stress the employees underwent when they were children since employees who have experienced depression in their childhood tend to develop psychiatric disorder in adulthood such as high levels of anxiety (Kim-Cohen, 2003).

A longitudinal survey of 1161 employed clergy in the United States showed that the older working adults had low scores in depression, anxiety, depersonalization and emotional exhaustion as compared to the younger employees. As the younger employees reported no significant change the older employee reported a decrease in it but as depersonalization decreased among the older

workers it reported an increase among the young workers between the age of 25-40 years. The findings showed that the older employees have higher resilience compared to young workers, they are more likely to have a work-life balance and they tend to engage in activities that help to decrease stress (Hybels, 2022). Nevertheless, Guarnotta (2020), states that depression is said to be common in the middle-aged adults since they experience stressful situations that triggers anxiety and due to the changes in the nervous system and brain as we get older.

2.5.2 Gender

Reports have shown that females are more susceptible occupational stress problems such as depression, psycho-somatic problems and mental illness compared to their male counterparts who through the duties they have at their workplace face occupational health problems such as heart related diseases (Burke R. N., 2002) Research that was carried out among 20,013 adults in the United States showed that there was a high percentage of mental state disorder amongst women compared to the men. Due to this woman with anxiety had reported a lot of missed work days that is 2.25days/month compared to those who had no anxiety 1.27days (McLean, 2011). The findings showed that men and women experience anxiety disorder at the same time apart from social anxiety disorder. Secondly, Men aren't likely to experience anxiety disorder as compared to the women who are likely to have an anxiety disorder diagnosis. Thirdly while men tend to deal with anxiety through substance abuse women deal with anxiety through agoraphobic (McLean, 2011). To support this more research done by the National Institute of Mental Health report (Harvard, 2017) findings showed that women reported high anxiety of 3.4% disorder compared to men who reported 1.9% and they reported to be highly diagnosed with it as compared to men. The anxiety disorder affects the work of the women and makes them to perform as expected. Contrary to the research done above another study argued that regardless of the gender long work hours were significantly correlated with anxiety and depression symptoms (Lee, 2022).

A study done among 97 male and 90 female in the western part of Kenya showed that females show higher stress levels as compared to the male but the female reach out for the coping skills for the stress such as counseling and friends while the male reported negatively to the coping mechanism and indulge in more substance and drug abuse to cope with the psychological stress (Misigo., 2015). In agreement to this, research that was done in Great Britain showed that female workers had compared to men, women experience higher levels of work-related stress, anxiety and

depression reported lower in relation to stress, anxiety and depression at work (HSE, 2021). Contrary to this another study that was done on 406 women and 485 men showed that men reported to have higher psychological job demands and very less work support compared to the female workers this affected them negatively and contributed greatly to their psychiatric disorders such as anxiety (Melchior, 2007). A study carried out among 129 subjects showed that despite the fact that work and home stress was related to anxiety and depression it showed to have an effect in both men and women (Fan, 2015). In addition, cross-sectional research among 801 employees' results showed that anxiety disorders it affected both genders but the results although there were some differences in both genders individuals. The finding demonstrated high anxiety and stress levels was seen to be more present in women and this is due to a physiological reactivity and hormones that caused an increase in their vulnerability as compared to the men (Çelikkalp, 2021)

2.5.3 Educational level

Once socio-economic indicators such as one's income and occupation are influenced by one's education. Patients who have high level of education showed low levels of depression and anxiety compared to the patients who have low levels of education this may be due to one's socioeconomic status (Strijbos, 2016). To support this a cross-sectional investigation of a group of 50,918 adults showed that the individuals who have higher education tend to have a protective effect against depression and anxiety compared to those who have low levels of education (Bjelland, 2008). According to a meta-analysis study when using education as a variable it was true that those who were at the lowest socioeconomic status had a high risk of getting depressed compared to those who were at the highest socioeconomic status (Lorant, 2003). The findings showed that educational level and anxiety are negatively associated.

Similarly, those with low education tend not to have sense of control and resilience due to lack of psychosocial resources such as access to cultural activities, resilience, sense of control and ability to delay gratification each day they tend to be exposed to more and more stressors which have a strong correlation to depression and anxiety as compared to the highly educated people (Niemeyera, 2019). However, research has shown that those with high education tend not to be satisfied with their jobs due to their high aspirations which sometimes they don't and this frustrates them and it can lead to stress and anxiety (Dr. Williams, 2021).

In relation to age and education another study that was carried out in Europe found that education had a positive impact among the old age people who through education they have been able to appreciate their positive well-being (Foverskov, 2018). To support this study, research done on 167 subjects in Israel showed that the old people who had high level of education reported an optimistic attitude to life compared to the ones who had a low educational level. This showed in their positive health and their positive interactions amongst the old people making them less prone to mental health diseases such as anxiety (Netz, 1989). Further studies done in the United States on Leisure in later life supported the two research by stating that a higher education is connected to high profits, general physical and mental healthcare and healthy nutrition which led to less anxiety (Leitner, 2012).

2.6 Theoretical Framework

This study paid particular attention to two theoretical framework which is Edgar Schein's Organizational Culture theory which helps to understand the various classifications, levels and structures of Organizational culture (Cacciattolo, 2014). The second theory was the Job Demand-Control (Support) model was developed by R, Karaskey which assisted in understanding occupational stress.

2.6.1 Edgar Scheins Organizational Culture Theory.

Edgar Henry Schein came up with this theory in 1991. Schein explains that there are three levels of culture which are artifacts which explains the business processes and visible organizational structures. The second one being values, which focusses on strategies, visions and goals. The third one is assumptions and beliefs which focuses on the unwritten rules such as ones, beliefs, perceptions and thoughts. (Midgette, 2019) While this theory focuses on the general levels of culture the current study will focus on a more micro level by examining the effects of each of the level's contribution on occupational stress.

Similarly, assumptions are said to be beliefs that are normally taken for granted that are unconscious and a source of actions and values, the basic assumption being the uncontested facts to which organizational members engage in regards to human relationship, human nature and human activity (Brown D. , 2011). Moreover, Van Stuyvesant Meijen (2007), argues that when an organization has enough knowledge of the past to have created a set of presumptions then the organization has a culture. (Smith, 2003) agrees with the statement by stating that these

presumptions are considered crucial since they might describe how employees should feel and view organizations issues.

Hellriegel (2004) argues that the values of a company and social validation may transform values into a barely contested belief when they become accepted as true because they are perceived to function consistently. In agreement, Nazir (2005) stated that especially organizations operating in the service sector need values that are both widely and firmly held. Individuals and organizations behaviors are shaped by values and beliefs can significantly impact university decision-making (Bartell, 2003).

Nazir (2005) states that artifacts describe what is observed once one enters into an organization. Brown (2011) agrees to it by stating that they serve as symbols as a means of communication to the group's members through both audible and visible actions. Since there are considerable disparities between the culture that is practiced and the one that is supported, it is obvious that there are subcultures within each culture there must be disagreements when there is an agreement on cultures (Burnes, 2004).

This theory will be beneficial to this study in selecting a set of possible explanatory variables that may be proved to cause stress to the employees at the bank. Schein states that the features of a culture can be visible or invisible (Schein, 1990). The visible behavior is affected and has an effect by the assumptions that aren't observable. The order of these characteristics begins with artifacts (such as the dress code and working hours), professed (values expressed to employees) and presumptions and beliefs (how decisions are made and conflicts are resolved) (Schein, 2010).

Schein (2020) explains that there are three level of culture artifacts which are hard to understand objects, espoused values which are ideals that are espoused as reasons and underlying assumptions that serve as the foundation for beliefs and behavior. Schein, did a case study of the Digital Equipment Corporation (DEC) in Maynard Massachusetts (Schein, 2017) whereby he used the three levels of culture to analyze it. He noticed that the artifacts of DCE was open and relax this could be seen through the basic interactions amongst employees and the buildings. The espoused beliefs in the DCE company were truth, personal responsibility and innovation which was seen through the daily meetings held in the company and the company's slogan. Finally, the basic assumption is seen in the small meetings which helps to achieve the goal. He argues that the identity, motivation and meaning of a company is seen in the culture of the young company and a

successful company strengthens the culture of the company (Schein, 2017). In his second case study he looked at Novartis which was initially known as Ciba-Geigy Company in Basel, Switzerland. The results showed that artifacts and norms of the company aren't able to deciphered unless the interrelationship and assumptions of the company were known and discovered (Schein, 2017). The third case Schein studied was Singapore's Economic Development Board (EDB) which helped to elaborate and understand what hinders the company from reaching its targets and what helped understand and manage the desired changes (Schein, 2017).

2.6.2 Job Demand-Control (Support) Theory

The Job Demand-Control (Support) model was created by R, Karaskey and some of his colleagues in 1979. The model shall be used to explain occupational stress. JDCS theory puts forward that the relationship between job control and psychological demands in the work environment results to job strain (Cox, 2015). Karasek (1998) states that the word workload was mostly associated to role conflict and time pressure this was traditionally known as psychological demands but recently psychological demands is pegged to emotional and cognitive demands and one's interpersonal conflict. Job control on the other hand in an organization is seen to be the person's ability to take control of their work activities through decision authority where they make their own decision at work and skills discretion where they have a wide range of skills to perform the task at hand.

The JDCS theory suggests that the social support part helps to control the impact job strain has on the employees mental and physical health hence its very crucial. An employee has affective commitment to his work when he has positive emotional attachment to the company (Shore, 2006). When the strong affective commitment in an employee is coupled with social support and encouragement and the internal strength the results are maximum level of desire to succeed according to the organizations perspective (Luchak, 2007). In agreement to this a review of 20 years of empirical research showed that the employees who reported to have poor mental and physical health had high job demand and very low job control and to top it up they had no workplace support. Further research done by Johnson and Hall (1998) in Sweden among 13,799 workers showed that when one experiences job strain this is due to high demand and low control one will experience a strain psychologically stress at work and eventually their physical and mental health deteriorates. Thus, it is clear that for employees to decrease stress by having job control and establishing strong relationships with their supervisors and fellow colleagues.

Critically Van Der Doef and Maes (1999), proved that the model is only effective in the short term as compared to the long term. More longitudinal research needs to be done on the model to prove if its effective. Although the theory has proved to be effective it supports more of the male gender in high stress working environment compared to the females who according to the model experience different reaction to high-strain jobs (Van, 1999). Karasek, R., and Theorell (1990) posited that the model is more beneficial for high workload as compared to the low workload's employment. Unfortunately, not most employees have high workloads yet they undergo stress hence the model needs to be adjusted to fit both those who have high and low workloads (Towler., 2020).

The JDCA model works when each employee gains control over their job, gain support from one's supervisor and colleagues and finally increasing one's psychological well-being (Towler., 2020). The model is important since it helps to provide intervention for employees who are experiencing stress and it helps build and provide opportunities for relationship this provides a healthy work balance (Towler., 2020). For employees to gain control over their job they need to get guidance from their supervisor on the decisions to make but still be able to make decisions on how they will work. A Meta-Analysis showed that when employees gain support from their supervisor their attitude towards work improves and the employees experience job satisfaction and commitment hence, they won't have plans of leaving the company (Ng., 2008). When employees get support from their coworkers since it builds up on the teamwork and buffers stress (Towler., 2020). The company should focus more on boosting efficacy this is done through workshops and build their staffs optimism to help increase their psychological well-being hence working as tools to help cope with work stressors (Rubino., 2012).

The Job Demand-Control (Support) theory by R, Karaskey gives a warning that the greatest risk to mental and physical health and are usually shown in the employees who experience a high isolation-strain work that is employees who suffer from high job demands in an environment that has low control or less social support and very little decision latitude (José, 2018). Different professions experience different degrees of job strain but different organizations come up with cultures that help employees in doing their work so that they don't experience mental and physical well-being (Eurofound, 2018). The social support system plays a huge role to employee's wellness it provides a healthy work environment. This social support can be gotten from peers, management,

organization and family this helps employees reach greater satisfactory that helps organization in the long-term (Boakye, 2022).

2.7 Conceptual Framework

The conceptual framework below shows the relationship between variables that guided this study. In employing Edgar Schein Organizational Cultural theory, the study assumed that organizational culture which is the independent variable in this study can be divided into two visible and invisible organizational culture. Occupational stress was the dependent variable and was looked at in terms of behavioral stress, physical stress and psychological stress. The intervening variables in this study were age, gender and educational level.

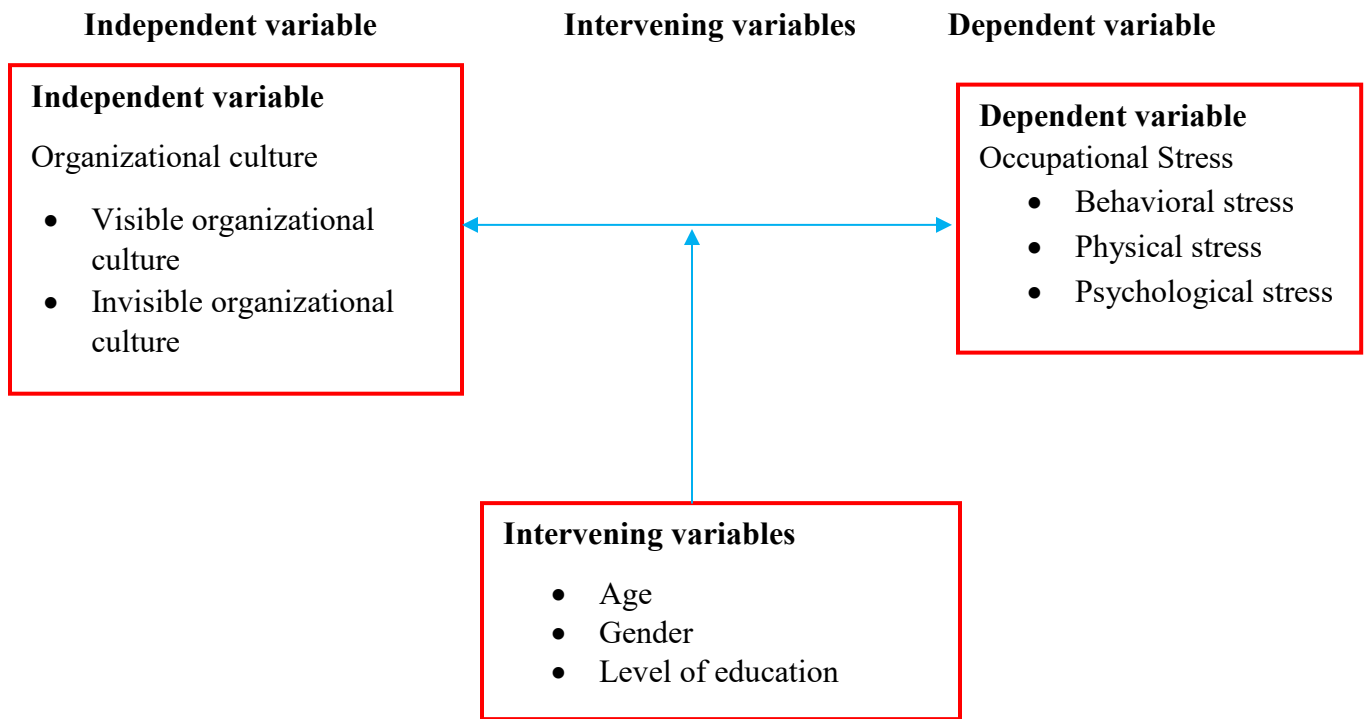


Figure 2. 1: Conceptual Framework

Source: The Researcher

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The research techniques utilized in this study are covered in this chapter. It includes the research designs, site selection and description, target population, sample size, sampling technique, research tools, instrument validity and reliability, data collection and analysis techniques.

3.1 Research Design

According to Claybaugh Zach (Claybaugh, 2020) research design is all-inclusive of strategies that have been utilized to do research. He further continues and states that it should be able to define a logical plan and a succinct in tackling research analysis, collection, discussion and interpretations of the data that has been researched. The research focuses on investigating the relationship between organizational culture and occupational stress at Co-operative Bank of Kenya in Nairobi. The study used mixed method research design. With the survey applied in data collection both qualitative and quantitative approaches were used. Qualitative because the researcher focuses on organizational culture which is not numeric. Quantitative research since it utilized numeric data and that helped to analyze the data that was collected. Both approaches are used in the study to complement each other for more accurate and reliable results that can be generalized to other organizations. This technique was useful in gathering data for the research in the attempt to establish the relationship between organizational culture and behavioral, physical and psychological stress.

3.2 Location of the study

The study was carried out in Nairobi County in Kenya since it is an urban setting settlement. The Co-operative Bank of Kenya has its head office in Nairobi and the branches in Nairobi are many compared to other counties. The work flow in Nairobi varies from town to town hence it gives a good overview of the different cultures practiced and how it affects the staff in different towns.

3.3 Target Population

In the Encyclopedia of Survey and Research Methods, target population is defined as a whole set of units that inferences from the research data are drawn from (Lavrakas, 2008). The study targeted Co-operative Bank of Kenya employees in Nairobi. The target population was 1020 employees

with 204 participants who were distributed into three strata that is Senior management, middle management who are the supervisors and clerks. The human resource department of Co-operative Bank provided the list of the details. According to Mugenda and Mugenda a correlation statistic should have a sample size of at least 10-20% of the entire sample population (Mugenda, 2003). Hence, 20% of the population was questioned by the researcher.

3.4 Sample Size Determination and Sampling Techniques

A focused group discussion was performed and sample was obtained through a purposive sampling procedure. Participants were chosen from three groups of senior management, middle management which consists of supervisor and finally the clerks. A combination of 5% alpha error which has a probability of about 95% that a wrong hypothesis was rejected and 20% beta error which has a probability of about 80% that a true hypothesis is noted, is typically used to come up with the most preferred sample size in a practical guide for undergraduate and postgraduate students (Hussey, 1997). The sample size was calculated at 95% level of confidence using the Yamane (1967) formula which indicates

$$n = (N/(1+N(e)^2))$$

Where:

n= sample size

N= Population size

e = margin of error set at 0.05

$$n = \{1020 / (1+(1020 * 0.05*0.05))\}$$

$$n=204.28 \text{ (Approximated to 207)}$$

$$n=204$$

The sample size for this study was 204 participants which include 7 members of the senior level management, 88 middle level management who are the supervisors and 109 from the clerk level this is from total population which was 1020 of the number of staff in Nairobi. This technique ensured that all departments are represented in all levels. The researcher also selected samples at random from each of the groups. It took into account the intervening variables such as age, gender, level of education and marital status.

3.5 Data collection instruments

The research was examined through focus group discussions and Likert structured closed ended questionnaires for collection of the primary data. The data collection instruments were developed through the help of the literature review and using the guidance of the research supervisor. The questionnaire had three sections the first being the demographic part information of age, gender and level of education, the second section measures the organizational culture and the third section measures occupational stress. It was given to the 204 respondents.

A semi-structured format for the focused group talks helped to record more specifics of the respondents' experiences. The discussion took 30 to 40 min with 10 questions to discuss. It was given to 30 respondents. Who were selected according to the years of experience, gender and representatives from each stratum. They were divided into three levels of stratum. Each stratum contained 10 representatives. This was made possible by the research assistant from the bank. The focus group discussion was held in the meeting rooms. The materials needed for the discussion was refreshments, table, chair, recording equipment, pen, paper, name tags, consent form from the bank and compensations such as gifts. The conversations were tape recorded. The research assistant also acted as a moderator for the focused group discussions.

3.6 Data Collection Procedures

The respondents received questionnaires in soft copy via email and others received in hard copies. Due to the hectic schedules of the employees the researcher used the 'drop and pick later tactic' to self-administer the survey questions to the participants. Focused group discussions were conducted by the researcher with the help of a research assistant.

3.7 Piloting of research instrument

To prevent participant misinterpretation and increase the legibility of the research instruments pilot research was carried out. This was done amongst 10 respondents who filled the questionnaire to enable the researcher to evaluate clarity, accuracy, completeness and precision of the questions. This helped to polish the questionnaire by giving it to a few staff members who aren't part of the sample size but of the same target demographic. This came in handy as it guaranteed the validity of the test and it was done before the main test.

3.8 Reliability and Validity

Fiona Middleton in her article she defined reliability and validity as concepts that help to evaluate the quality of one's research by specifying how a technique, method, test or measure has been used. (Middleton, 2022). She further explains that reliability focusses on consistency while validity concentrates on the accuracy of what is being measured. To evaluate the impact of organizational culture on the workplace stress experienced by employees, a number of questions were used. Utilizing the Cronbach's alpha with a limit of at least 0.70 for each investigation, the variables' dependability and internal consistency were examined. A content-related technique was employed to assess the validity of the research by determining how well the questions posed represented the subjects that had been covered. According to the results in Table 3.1 the questionnaire's Cronbach's alpha was 0.759 which suggests that it was reliable because it was higher than the required value of 0.7.

Table 3. 1: Reliability Analysis

| | Cronbach's alpha | Comments |
|---------------|-------------------------|-----------------|
| Questionnaire | 0.759 | Reliable |

3.9 Data analysis

SPSS was used to code the data which aided in the analysis of the quantitative data. Means, frequency, dispersions and distributions were employed for the three hypotheses in the descriptive data. Regression analysis was employed by the researcher to demonstrate how the influencing factors impact the association between organizational culture and occupational stress. The three hypotheses that tried to establish a relationship between organizational culture and the three components of occupational stress were tested using Pearson's correlation analysis (behavioral, physical and psychological stress). The strength of the link between organizational culture and occupational stress was confirmed using simple linear regression. The association between organizational culture and occupational stress was examined using the Pearson Chi square to reveal the effects of age, gender and educational attainment. Content analysis was utilized to examine the qualitative data and existing patterns that emerged from the transcription of focused group recordings as narrations were screened.

3.10 Ethical considerations

The National Commission for Science, Technology and Innovation (NACOSTI) granted the researcher a license and official research clearance from the University of Nairobi. The purpose of the study, the steps taken before data collection and the duration of the study were all described to the respondents by the researcher. Without making up or even distorting the facts the researcher presented authentic information from the researcher. The respondents have the option of participating in the study or not after receiving full information. Privacy and anonymity were maintained by the researcher during the research. This was done through safeguarding the respondents' names and only display the relevant random code numbers and demographic data in the questionnaire. Anonymity was maintained through the respondents' concealing data about themselves which they feel is private and sensitive. Confidentiality of the data and the participants were maintained by the researcher. Data protection was upheld in making sure that the data collected was only used for academic purposes and handled with a lot of confidentiality.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATIONS

4.1 Introduction

The chapter discusses data analysis for analyzing how organizational culture and occupational stress relate to Kenyan Co-operative Bank employees in Nairobi. The analysis aimed to look at how organizational culture and behavioral stress, physical stress among Co-operative Bank of Kenya employees in Nairobi. The chapter starts with the findings on response rate, then on to confounding variables, then describes organizational culture and behavioral stress using descriptive statistics moves on to behavioral, physical and psychological stress and then tests the hypothesis.

4.2 Response Rate

Out of the 204 surveys the researcher distributed, 148 were returned totally completed. With a response rate of 72.5% this is sufficient for statistical analysis. This is line with Lavrakas (2008) claim that a response rate of 50% or above is considered significant and sufficient for statistical analysis. The findings results are displayed in Table 4.1.

Table 4. 1: Response Rate

| | Number of informants | Percent |
|---------------|----------------------|------------|
| Response | 148 | 72.5 |
| Non- Response | 56 | 27.5 |
| Total | 204 | 100 |

4.3 Cofounding Variables

Results on confounding variables such as gender, age, greatest degree of education and organizational level of respondents are presented in this section.

4.3.1 Gender of the Respondents

It was requested of the respondents to identify their gender. According to Table 4.2's findings 63.5% of respondents identified as male while 36.5% said they identified as female. This shows that all genders were taken into account when gathering the data and that there was no gender bias.

Table 4. 2: Gender of the Respondents

| | Frequency | Percent |
|--------------|------------------|----------------|
| Male | 94 | 63.5 |
| Female | 54 | 36.5 |
| Total | 148 | 100.0 |

4.3.2 Age of the Respondents

Age information was requested from the respondents. According to Table 4.3's findings the respondents identified their ages as 21-30, as indicated by 43.9% of them, 31-40 as indicated by 32.4%, 41-50 as indicated by 10.8% and 51-60 as indicated by 12.8% of them. This demonstrates that the data collection included information from all age groups and was therefore reliable enough because it came from a larger perspective.

Table 4. 3: Age of the Respondents

| | Frequency | Percent |
|--------------|------------------|----------------|
| 21-30 years | 65 | 43.9 |
| 31-40 years | 48 | 32.4 |
| 41-50 years | 16 | 10.8 |
| 51-60 years | 19 | 12.8 |
| Total | 148 | 100.0 |

4.3.3 Highest Level of Education

The highest degree of education the respondents had attained was requested of them. The respondents said their bachelor's degree, which was represented by 77.7% of them, their master's degree, which was represented by 16.9% of them and their diploma, which was represented by 5.4% of them was their greatest level of education. This suggests that the majority of the respondents had the knowledge necessary to provide thorough answers to all questions about the relationship between organizational culture and occupational stress among Kenyan Co-operative Bank employees in Nairobi.

Table 4. 4: Highest Level of Education of the Respondents

| | Frequency | Percent |
|-------------------|------------------|----------------|
| Diploma holders | 8 | 5.4 |
| Bachelor's degree | 115 | 77.7 |
| Master's degree | 25 | 16.9 |
| Total | 148 | 100.0 |

4.3.4 Position in the Organizational

The organizational level of the responders was asked. According to Table 4.5's findings the respondents identified themselves as operational/middle managers in the organization in 60.1% of cases, clerical positions in 26.4% of cases and senior management in 13.5% of cases. This demonstrates that the majority of respondents were in management and as a result in a position to provide accurate information about the association between organizational culture and job stress.

Table 4. 5: Position in the Bank

| | Frequency | Percent |
|-----------------------------|------------------|----------------|
| Clerical position | 39 | 26.4 |
| Operational/Middle managers | 89 | 60.1 |
| Senior Management | 20 | 13.5 |
| Total | 148 | 100.0 |

4.4 Organizational Culture

In response to the question, the respondents were asked if the organizational culture of their company was visible or invisible. The respondents indicated that their company has a visible organizational culture which was indicated by 61.5% of them, a visible and organizational culture, which was indicated by 20.9% of them, an invisible organizational culture which was indicated by 14.2% of them. The ones who didn't know was indicated by 2% of them, no organizational culture was indicated by 1.4% of them. This suggests that both invisible and visible organizational cultures exist in banks.

Table 4. 6: Existence of Organizational Culture

| | Frequency | Percent |
|---|------------------|----------------|
| Yes, visible organizational culture | 91 | 61.5 |
| Yes, invisible organizational culture | 21 | 14.2 |
| Yes, in both visible and organizational culture | 31 | 20.9 |
| No | 2 | 1.4 |
| I don't know | 3 | 2.0 |
| Total | 148 | 100.0 |

Those who said there was a clear organizational culture were questioned on numerous topics. According to the results in Table 4.7 the respondents indicated that they are informed of the organization's values by 85.5% of them, that the company clearly states its working hours by 92.6% of them, that they are familiar with the company's appraisal system by 87.2% of them and that they are aware of the vision and goals of the organization by 93.9% of them. Additionally, the respondents that they are aware of the organization's dress code requirements (93.9%) that the organizations policy is conveyed (92.6%) and that they are familiar with the organizational structure (95.9%)

Table 4. 7: Questions Regarding Visible Organizational Culture

| | Yes | | No | |
|---|------------|-------|-----------|------|
| Are the values of the organization communicated to you? | 127 | 85.8% | 3 | 2.0% |
| Are the working hours clearly stated by the organization? | 137 | 92.6% | 7 | 4.7% |
| Do you know the appraisal system used in your organization? | 129 | 87.2% | 14 | 9.5% |
| Do you know your organizations vision and goals? | 139 | 93.9% | 5 | 3.4% |
| Do you know the dress code required by your organization? | 139 | 93.9% | 4 | 2.7% |
| Is the policy of your organization communicated? | 137 | 92.6% | 7 | 4.7% |
| Are you aware of the organizations structure? | 142 | 95.9% | 1 | 0.7% |

People who said the company has an invisible organizational culture were asked further questions. he majority of the respondents (75.7%) said they get along well with their coworkers at work, 69.6% said there is two-way communication between the company and employees, and 66.2% said they are aware of the various conflict resolution mechanisms. A further 52% of respondents said their manager shared decision-making authority with her staff and 50.7% said they were familiar with the organization's decision-making structure. However as revealed by 50.7% of the respondents they don't participate in the organization's decision making.

Table 4. 8: Questions Regarding Invisible Organizational Culture

| | Yes | | No | |
|--|------------|-------|-----------|-------|
| Does your manager share decision making power with her employees? | 77 | 52.0% | 61 | 41.2% |
| Are you familiar with the decision-making unit in your organization? | 75 | 50.7% | 63 | 42.6% |
| Do you have an input in the organizations decision making? | 63 | 42.6% | 75 | 50.7% |
| Is there a two-way communication between employer and employee? | 103 | 69.6% | 35 | 23.6% |
| Do you know what procedures are available for conflict management? | 98 | 66.2% | 40 | 27.0% |
| Do you have a good workplace relationship with your colleagues? | 112 | 75.7% | 26 | 17.6% |

We questioned the respondents how much they agreed with certain claims made about company culture. The results are shown in Table 4.8. The respondents generally accepted that their company encourages teamwork, as shown by an average of 4.128, that they are aware of the wants and needs of their clients, as shown by an average of 4.095, and that their organization has a lot of meaning and purpose, as shown by a mean of 3.912. The participants also agreed that the desired results give their work meaning, as shown by a mean of 3.885; they are satisfied with their workplace, as shown by an average of 3.791; and they think their job and the firm's aim are linked, as shown by a standard of 3.703.

The respondents also agreed that they are able to understand and observe the management styles used in their organization, as shown by a mean of 3.655; that they believe the organization's mission inspires them and gives them a sense of purpose; and that they believe there is a clear set of rules that define what is right and wrong; as shown by a mean of 3.601; and that they believe there is a clear set of rules that define what is wrong and what is right. Additionally, the respondents agreed that the workplace encourages a sense of family, as indicated by a standard of 3.588; that they may improve their careers here; and that they have autonomy and delegated responsibility, as indicated by a mean of 3.507.

Furthermore, the participants' opinion that judgements are made at the level where the best knowledge is available was moderate as shown by a mean of 3.223. According to a mean of the respondents agreed that they believed there was collaboration among different organizational units; a mean of 2.358 they agreed that they quickly adopted new practices as they emerged in my

organization; and a mean of 2.297 they agreed that their place of employment provided them with a place to grow and learn new skills.

Table 4. 9: Agreement with Statements on Organizational Culture

| | Mean | Std. Dev. |
|--|-------------|------------------|
| I am satisfied with my work culture | 3.791 | 0.731 |
| The authority is delegated and allows me to act on my own | 3.507 | 0.821 |
| I feel there is cooperation across different parts of the organization | 2.392 | 1.270 |
| The decisions made are done at level where the best information is available | 3.223 | 0.995 |
| I am able to understand and see the management styles applied in my organization | 3.655 | 0.855 |
| I feel there is a clear guideline on what is right and wrong | 3.588 | 1.160 |
| I quickly adopt to new ways that come up in my organization | 2.358 | 1.288 |
| I clearly understand what customers want and need | 4.095 | 0.673 |
| The mission of the organization gives meaning to my work | 3.885 | 0.813 |
| I feel like the vision of the organization creates motivation and excitement to me | 3.601 | 0.863 |
| I feel there is a connection between my job and the goal of the organization | 3.703 | 0.929 |
| The organization feels like family | 3.588 | 0.996 |
| My organization has a lot of meaning and purpose | 3.912 | 0.857 |
| I am able to grow in my career in this organization | 3.588 | 0.940 |
| My organization provides a platform for me to grow and learn new things | 2.297 | 1.116 |
| My organization encourages teamwork | 4.128 | 0.875 |

From focus group discussions, the group members were asked to talk about organizational culture and say how they feel about their organizational culture. The respondents were very quick to respond and were in agreement with a lot of the answers given this was seen with the gestures given such as nodding. One of the group members said; *It's a good system when well executed and when the employees are more involved in it* (Source: Bank Clerk). Another member said: *The organizational culture suites employees and helps us achieve our goals and Inspiring and connecting* (Source: Middle Bank Manager). Finally, another member said: *Most of them thought their organizational culture was in support of the employees and the system helps the company perform and achieve its target* (Source: Senior Bank Manager).

Further from the focus group discussions, the group members were asked to indicate what they would improve or change in their organizational culture if they were involved in making improvements in their organization. Most of the members indicated that they would ensure that bank staff are fully involved in decision making by taking actions of the complains given by the

employees. Other members said that they would ensure that staff are educated clearly on the organizations culture and beliefs and policies are made in line with current day organization's needs. Further from the focus group discussions, the group members indicated that the changes they like implemented in the leadership system in their company include ensuring leaders not to lead with emotions, ensuring accountable leadership and ensuring leaders are visionary and focusing on the future of the organization.

From the focus group discussions, the group members indicated that in day-to-day activities what drives and motivates them include appreciation, promotion, salary increment, positive feedback from bank management and harmony at work. Further, the group members indicated that the ongoing trainings that support the mental health of employees in their organizations included a wellness training and provision of counselors by the bank to advise on wellness and train staff on the same. Other group members indicated talks therapies on request meetings and mental health awareness challenge.

Further on current work life balance, the group members said that there is no much time for social life since they work on Saturday and that it is somehow challenging since most of the time, they spend it in the office. Other members indicated that their current work life balance is not well balanced as they spend so much time at work. Further on the extent to which there is a gap between the feedback mechanism needed and what the company is offering, the group members said that feedback isn't taken seriously and that there is room for improvement for the feedback channels.

4.5 Occupational Stress

Various inquiries regarding workplace stress were made of the respondents. According to the results in Table 4.10, the respondents stated that they clear scheduled goals and aims for their job, which is indicated by 83.8%, that they receive sufficient clarification about the work that must be done, and that they have adequate aid to finish their projects, which is indicated by 75.7%. In addition, 73.6% of respondents said they felt pressure to work quickly in order to achieve their project deadline.

Additionally, 69.6% of respondents said that working for their company makes it difficult for them to spend sufficient time with their families, 75.7% said that their company has a system in place to support their psychological state, and 58.8% said that their role is filled with a lot of unpredictability. However, according to 63.5% of respondents, they are not concerned about their

jobs because of a tightness in their chest, and 51.4% said that the financial sector reflects the employees' labor.

Table 4. 10: Questions Regarding the Occupational Stress

| | | Yes | | No | |
|--|-----|-------|----|-------|--|
| Do you receive enough explanation on the work that needs to be done? | 131 | 88.5% | 17 | 11.5% | |
| Do you have clear planned goals and objectives for your job? | 124 | 83.8% | 24 | 16.2% | |
| Do you receive enough support for completing your projects? | 112 | 75.7% | 36 | 24.3% | |
| Do you feel the need to work very fast so as to meet your project deadline? | 109 | 73.6% | 39 | 26.4% | |
| Do you feel like working at your organization makes it hard for you to spend enough time with your family? | 103 | 69.6% | 45 | 30.4% | |
| When you are thinking about your job do you have a tight feeling in your chest? | 54 | 36.5% | 94 | 63.5% | |
| Does your organization have a system that supports your mental health? | 112 | 75.7% | 36 | 24.3% | |
| Does the financial system reflect the work done by the employees? | 72 | 48.6% | 76 | 51.4% | |
| Does your role have a lot of uncertainty? | 87 | 58.8% | 61 | 41.2% | |

4.5.1 Behavioral Stress

The purpose of the study was to look at the connection between organizational culture and behavioral stress among Kenyan's Co-operative Bank employees in Nairobi. The amount of agreement with statements addressing behavioral stress was requested of the respondents. The respondents agreed, as demonstrated by a mean of 4.135 that their job offers them little time to get things done, that they completed tasks, as shown by a mean of 4.034 according to the results in Table 4.11.

Further, the respondents agreed that they procrastinate a lot as illustrated by a mean of 3.885, that they have mood swings at work as illustrated by a mean of 3.845 and that they struggle with their targets as illustrated by a mean of 3.818. However, the respondents were moderate that they are constantly worrying at work as illustrated by a mean of 3.284, that they feel demotivated while working as illustrated by a mean of 2.851 and that they don't feel motivated to work as shown by a mean of 2.642. The respondents were also moderate that they find it difficult to meet work deadlines as illustrated by a mean of 2.574, that they find it hard to focus on one thing as illustrated by a mean of 2.568 and that they have lost their sense of humor as shown by a mean of 2.500.

The respondents didn't agree that they struggle with decision-making, as shown by an average of 2.473, that they don't adhere to regulations, as shown by a mean of 2.419, and that they commit mistakes in their work, as indicated by a standard of 2.291. The respondents also disagreed with the statements that they are frequently forgetful at work (mean: 2.250) and that their usage of illegal substances has grown (mean: 2.068).

Table 4. 11: Agreement Statements on Behavioral Stress

| | Mean | Std. Dev. |
|--|-------------|------------------|
| I accomplish expected task | 4.041 | 0.799 |
| I am constantly worrying at work | 3.284 | 0.976 |
| I am very forgetful at work | 2.250 | 1.049 |
| I find it difficult to make decisions | 2.473 | 1.033 |
| I find it hard to focus on one thing | 2.568 | 1.095 |
| I have lost my sense of humor | 2.500 | 1.091 |
| I don't follow rules | 2.419 | 1.063 |
| I find it difficult to meet work deadlines | 2.574 | 1.167 |
| I feel demotivated while working | 2.851 | 1.115 |
| I experience loss of sleep | 4.034 | 0.884 |
| I make errors in my work | 2.291 | 1.058 |
| I struggle with my targets | 3.818 | 0.962 |
| I don't feel motivated to work | 2.642 | 1.075 |
| I have mood swings at work | 3.845 | 0.931 |
| I procrastinate a lot | 3.885 | 0.980 |
| Increased use of drugs or alcohol | 2.068 | 1.159 |
| My job gives me little time to get things done | 4.135 | 3.454 |

4.5.2 Physical Stress

The study to examine the relationship between organizational culture and physical stress among Cooperative Bank staff of Kenya in Nairobi. The respondents were requested to specify the extent of agreement with statements regarding the physical stress. As per the findings in Table 4.12, the respondents agreed that they experience exhaustion while working as shown by a mean of 4.365, that they experience muscle tension when working as shown by a mean of 4.095 and that they become nervous while working as shown by a mean of 3.851. Further the respondents agreed that they don't feel like myself at work as shown by a mean of 3.757.

The respondents were moderate that they experience burnout while performing tasks as shown by a mean of 2.845 and that they have increased heart rate when working as shown by a mean of 2.568. However, the respondents disagreed that they frequently have stomach upset as shown by a mean of 2.487, that they feel like they could just cry while working as shown by a mean of 2.385 and that they experience difficulty in breathing as shown by a mean of 2.277. The respondents also disagreed that they experience dizziness as shown by a mean of 2.196 and that they experience frequent illness as shown by a mean of 2.189. The respondents further disagreed that they are prone to accidents as shown by a mean of 2.101 and that they have sweaty and trembling hands as shown by a mean of 2.041.

Table 4. 12: Agreement with Statements on Physical Stress

| | Mean | Std. Dev. |
|---|-------------|------------------|
| I don't feel like myself at work | 3.757 | 1.008 |
| I have increased heart rate when working | 2.568 | 1.179 |
| I experience muscle tension when working | 4.095 | 0.732 |
| I frequently have stomach upset | 2.487 | 1.128 |
| I experience burnout while performing tasks | 2.845 | 1.022 |
| I experience exhaustion while working | 4.365 | 0.672 |
| I become nervous while working | 3.851 | 0.971 |
| feel like I could just cry while working | 2.385 | 1.110 |
| I experience frequent illness | 2.189 | 1.032 |
| I have sweaty and trembling hands | 2.041 | 1.062 |
| I experience dizziness | 2.196 | 1.021 |
| I experience difficulty in breathing | 2.277 | 1.142 |
| I am prone to accidents | 2.101 | 0.967 |

4.5.3 Psychological Stress

Additionally, the study evaluated the connection between organizational culture and psychological stress among Kenyan Cooperative Bank employees in Nairobi. The respondents were prompted to indicate whether they agreed with various claims made about psychological stress. According to a mean of 4.007, the respondents agreed that they feel overburdened by their work, easily irritated at work, and restless at work, all of which are indicated by a mean of 3.932. The respondents also indicated that they get bored easily with their work, as indicated by a mean of 3.851, and that they experience anxiety while working, as indicated by a mean of 3.878.

The respondents also agreed that their job makes them feel nervous as illustrated by a mean of 3.818, that they get angry easily as illustrated by a mean of 3.770 and that they feel guilty when they take time off from work as shown by a mean of 3.764. Moreover, the respondents were moderate that they feel powerless at work as illustrated by a mean of 2.655 and that they get easily upset as shown by a mean of 2.500.

However, the respondents disagreed that they are very irritable at work as shown by a mean of 2.487 and that they feel hopeless at work as shown by a mean of 2.439. Further, the respondents disagreed that they are always ready to explode as illustrated by a mean of 2.378, that they are extremely sad at work as illustrated by a mean of 2.237 and that they feel worthless at work as shown by a mean of 2.176.

Table 4. 13: Agreement with Statements Concerning Psychological Stress

| | Mean | Std. Dev. |
|--|-------------|------------------|
| I get angry easily | 3.770 | 1.004 |
| I am extremely sad at work | 2.237 | 1.078 |
| I feel restless at work | 3.892 | 0.963 |
| I feel worthless at work | 2.176 | 1.015 |
| I feel hopeless at work | 2.439 | 1.132 |
| I feel anxious while working | 3.878 | 0.888 |
| I feel powerless at work | 2.655 | 1.334 |
| I am very irritable at work | 2.487 | 1.175 |
| I feel overwhelmed by my work | 4.007 | 0.944 |
| I am easily frustrated at work | 3.932 | 0.886 |
| I get bored easily with my work | 3.851 | 1.026 |
| I am always ready to explode | 2.378 | 1.163 |
| I get easily upset | 2.500 | 1.181 |
| I feel guilty when I take time off from work | 3.764 | 0.999 |
| My job makes me feel nervous | 3.818 | 1.004 |

4.6 Hypothesis Testing

The study used the Pearson's correlation analysis was utilized for the testing the three hypothesis that meant to establish the relationship between organizational culture and the three attributes of occupational stress (behavioral, physical and psychological stress).

4.6.1 Test of Hypothesis One

The study tested hypothesis one, which claims that using Pearson correlation at a 95% level of confidence "*there is no relationship between organizational culture and behavioral stress among Cooperative Bank staff of Kenya in Nairobi*". The study's findings are presented in Table 4.14. The Pearson correlation coefficient of 0.768 indicates a significant and favorable link between organizational culture and behavioral stress among Co-operative Bank of Kenya employees in Nairobi. The null hypothesis was disproved because the p-value (0.000) was less than 0.05, and the study's author came to the conclusion that there is a substantial link between organizational culture and behavioral stress among Co-operative Bank of Kenya employees in Nairobi.

Table 4. 14: Pearson Correlation for Hypothesis One

| | | Behavioural Stress | Organizational Culture |
|------------------------|---------------------|--------------------|------------------------|
| Behavioural Stress | Pearson Correlation | 1 | |
| | Sig. (2-tailed) | | |
| | N | 148 | |
| Organizational Culture | Pearson Correlation | .768** | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 148 | 148 |

The study also conducted simple linear regression at 95% level of significance to establish the cause effect of organization culture on behavioral stress. The findings shown in Table 4.15, the study showed that a unit change in organizational culture would lead to 0.865 significant changes in behavioural stress among bank staff in cooperative bank of Kenya. Since the p-value (0.000) was less than 0.05, the study concluded that organizational culture significantly affects the behavioural stress among bank staff in cooperative bank of Kenya.

Table 4. 15: Coefficients for Cause effect on Behavioural Stress

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.955 | .333 | | 11.883 | .000 |
| | Organizational Culture | .865 | .095 | .768 | 9.105 | .000 |

4.6.2 Testing of Hypothesis Two

The study used Pearson correlation at 95% level of confidence to test hypothesis two that states that, “*there is no relationship between organizational culture and physical stress among Cooperative Bank staff of Kenya in Nairobi*”. From the findings in Table 4.16, the study revealed that there is a strong and positive relationship between the organizational culture and physical stress among Cooperative Bank staff of Kenya in Nairobi as shown by Pearson correlation coefficient of 0.794. Since the p-value (0.000) was less than 0.05, the null hypothesis was rejected and study concluded that there is a significant organizational culture and physical stress among Cooperative Bank staff of Kenya in Nairobi.

Table 4. 16: Pearson Correlation for Hypothesis Two

| | | Physical Stress | Organizational Culture |
|------------------------|---------------------|-----------------|------------------------|
| Physical Stress | Pearson Correlation | 1 | |
| | Sig. (2-tailed) | | |
| | N | 148 | |
| Organizational Culture | Pearson Correlation | .794** | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 148 | 148 |

The cause-effect relationship between organizational culture and physical stress was also established using a simple linear regression at a 95% level of significance. According to the results of the study, which are presented in Table 4.17, a change in organizational culture at the Cooperative Bank of Kenya would result in a 0.801 significant change in the physical stress levels of bank employees. The study came to the conclusion that organizational culture significantly influences how physically stressed bank employees are because the p-value (0.000) was less than 0.05.

Table 4. 17: Coefficients for Cause Effect on Physical Stress

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 4.037 | .351 | | 11.516 | .000 |
| | Organizational Culture | .801 | .100 | .794 | 8.010 | .000 |

4.6.3 Test of Hypothesis Three

The study tested hypothesis three, which argues that using Pearson correlation at a 95% level of confidence, “*there is no relationship between organizational culture and psychological stress among Cooperative Bank staff of Kenya in Nairobi*”. The study’s findings are presented in Table 4.18. According to the Pearson correlation coefficient of 0.833, there is a significant and favorable relationship between organizational culture and psychological stress among Co-operative Bank of Kenya employees in Nairobi. The null hypothesis was disproved because the p-value (0.000) was less than 0.05 and the study’s authors came to the conclusion that Co-operative Bank of Kenya employees in Nairobi experience serve organizational culture and psychological stress.

Table 4. 18: Pearson’s correlation for Hypothesis Three

| | | Psychological Stress | Organizational Culture |
|------------------------|---------------------|----------------------|------------------------|
| Psychological Stress | Pearson Correlation | 1 | |
| | Sig. (2-tailed) | | |
| | N | 148 | |
| Organizational Culture | Pearson Correlation | .833** | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 148 | 148 |

To determine the cause-effect relationship between organizational culture and psychological stress, simple linear regression was also undertaken in the study at a 95% level of significance. According to the results presented in Table 4.19 a change in organizational culture would result in a 0.912 significant change in the psychological stress experienced by bank employees at the Co-operative Bank of Kenya. The study came to the conclusion that organizational culture significantly influences the psychological stress among bank workers in Co-operative Bank of Kenya since the p-value (0.000) was less than 0.05.

Table 4. 19: Coefficients for Cause Effect on Psychological Stress

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 4.263 | .301 | | 14.178 | .000 |
| | Organizational Culture | .912 | .086 | .833 | 10.605 | .000 |

4.7 Three Way Chi-Square for Cofounding Variables

In order to demonstrate how age, gender and educational attainment affected the association between organizational culture and occupational stress, the study used a three-way chi square test with a 95% level of significance. According to the results in Table 4.20 the study found a link between age and occupational stress among bank employees at the Co-operative Bank of Kenya ($\chi^2=401.337$; $p=0.000$).

Additionally, the study found that gender significantly influenced the link between organizational culture and occupational stress in Kenyan Co-operative Bank employees ($\chi^2=67.127$; $p=0.002$). The study's final finding was that the association between organizational culture and occupational stress among bank employees at the Co-operative Bank of Kenya was strongly influenced by educational level ($\chi^2=118.935$; $p=0.001$).

Table 4. 20: Three Way Chi-square Results

| | Pearson Chi-Square | df | Sig. value |
|--------------------|----------------------|----|------------|
| Age | 401.377 ^a | 2 | 0.000 |
| Gender | 67.127 ^a | 2 | 0.002 |
| Level of education | 118.935 ^a | 2 | 0.001 |

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The study's goal was to investigate the connection between organizational culture and occupational stress among Kenyan Co-operative Bank employees in Nairobi. As a result, this chapter provides a summary of the main findings, a discussion of the findings, a conclusion based on the findings highlighted and recommendations for both additional research and practice.

5.2 Summary of Findings

5.2.1 Confounding Variables

The study revealed that age contributed significantly to relationship between organizational culture and occupational stress among bank staff in cooperative bank of Kenya ($\chi^2=401.377$; $p=0.000$). Further, the study revealed that gender contributed significantly to relationship between organizational culture and occupational stress among bank staff in cooperative bank of Kenya ($\chi^2=67.127$; $p=0.002$). Finally, the study found that level of education contributed significantly to relationship between organizational culture and occupational stress among bank staff in cooperative bank of Kenya ($\chi^2=118.935$; $p=0.001$).

5.2.2 Organizational Culture and Behavioral Stress

The purpose of the study was to look at the connection between organizational culture and occupational stress among Kenyan's Co-operative Bank employees in Nairobi. The study found a significant and favorable association between behavioral stress and organizational culture among Co-operative Bank of Kenya employees in Nairobi ($r=0.768$; $p=0.000$). The study established that job gives bank staff little time to accomplish expected task and bank staff experience loss of sleep. The study also revealed that most bank staff procrastinate a lot, have mood swings at work and that struggle with their targets. The study established that bank staff are constantly worrying at work, feel demotivated while working and don't feel motivated to work. The study found that bank staff sometimes find it difficult to meet work deadlines and find it hard to focus on one thing. The study established that bank staff son not find it difficult to make decisions, do not make errors in their work, are not very forgetful at work and have not increased use of drugs or alcohol.

5.2.3 Organizational Culture and Physical Stress

The study also aimed to investigate the link between physical stress and organizational culture among Co-operative Bank of Kenya employees in Nairobi. The study found a significant and favorable association between physical stress and organizational culture among Co-operative Bank of Kenya employees in Nairobi ($r=0.794$; $p=0.000$). The study found that bank staff experience exhaustion while working, experience muscle tension when working and that become nervous while working. Further, the study found that bank staff feel like myself at work. The study established that bank staff sometimes experience burnout while performing tasks, and sometimes have increased heart rate when working. The study revealed that bank staff don't frequently have stomach upset, don't feel like they could just cry while working and do not experience difficulty in breathing. The study established that bank staff do not experience dizziness and do not experience frequent illness, not prone to accidents and do not have sweaty and trembling hands.

5.2.4 Organizational Culture and Psychological Stress

The purpose of the study was to evaluate the connection between organizational culture and psychological stress in Nairobi among Co-operative Bank of Kenya employees. According to the study, there is a significant and favorable correlation between organizational culture and psychological stress among Co-operative Bank of Kenya employees in Nairobi ($r=0.833$; $p=0.000$). The study found that bank staff feel overwhelmed by their work, are easily frustrated at work and feel restless at work. The study revealed that bank staff feel anxious while working and get bored easily with their work. The study also found that bank staff job makes them feel nervous, they get angry easily and sometimes feel guilty when they take time off from work. The study also found that bank staff are not very irritable at work and do not feel hopeless at work and are not always ready to explode. The study also found that bank staff are not extremely sad at work and do not feel worthless at work.

5.3 Discussion of Findings

5.3.1 Confounding Variables

The study revealed that age contributed significantly to relationship between organizational culture and occupational stress among bank staff in cooperative bank of Kenya ($\chi^2=401.377$; $p=0.000$). Further, the study revealed that gender contributed significantly to relationship between organizational culture and occupational stress among bank staff in cooperative bank of Kenya

($\chi^2=67.127$; $p=0.002$). Finally, the study found that level of education contributed significantly to relationship between organizational culture and occupational stress among bank staff in cooperative bank of Kenya ($\chi^2=118.935$; $p=0.001$). (Boumans, 2011) argues that young employees more motivated to work so as to get financial stability hence getting job satisfaction and less occupational stress. In agreement to this research done in Canada showed that the young people who are between the ages of 14 and 29 had reported to have high levels of motivation to work as compared to the adults. This was driven by the thought of making the world a better place (Leigh, 2008).

5.3.2 Organizational Culture and Behavioral Stress

The study found a significant and favorable association between behavioral stress and organizational culture among Co-operative Bank of Kenya employees in Nairobi ($r=0.768$; $p=0.000$). The study found that job gives bank staff little time to accomplish expected task and bank staff experience loss of sleep. The study also revealed that most bank staff procrastinate a lot, have mood swings at work and that struggle with their targets. The study established that bank staff are constantly worrying at work, feel demotivated while working and don't feel motivated to work. (Waida, 2022) asserts that employees who suffer from work stress experience loss of sleep, they miss deadlines, their health deteriorate, they make more errors and find it hard to focus on their work. Jeremy et. al. (2020) argues that there are four ways in which organizational culture influences worry this are Norm content which is mainly result-orientated.

The study found that bank staff sometimes find it difficult to meet work deadlines and find it hard to focus on one thing. The study established that bank staff son not find it difficult to make decisions, do not make errors in their work, are not very forgetful at work and have not increased use of drugs or alcohol. Brown (2019) states that stress is said to be a response to a stressor which can be in form tension, anxiety while a stressor is what causes the stress it can be a situation, place or even a person. (Gaziel, 2004) notes that employee's commitment to the company is low may be due to the contribution of the organizational factors: this is seen when the affective commitment decreases the results is fatal since an employee may decide to quit their job, they may report a lot of absenteeism this helps to show their leaders that they aren't in agreement with the present culture of work or the job circumstances.

5.3.3 Organizational Culture and Physical Stress

The study revealed that there is a strong and positive relationship between the organizational culture and physical stress among Cooperative Bank staff of Kenya in Nairobi ($r=0.794$; $p=0.000$). The study found that bank staff experience exhaustion while working, experience muscle tension when working and that become nervous while working. Further, the study found that bank staff feel like myself at work. (Heinen, 2013) argues that when employees are exposed to stress due to the job demand and the control they have on it, they tend to undergo some physical stress symptoms which are racing heart, exhaustion or burnout, headaches, upset stomach, muscle tension among others. (Bentil, 2018) argues that although one may argue that an employee may have a high job demand due to delay input in their work and face tension when deadline arises, it is clear that an employee who faces high job demand undergoes high stress levels which impacts negatively on their health both psychological and physical.

The study established that bank staff sometimes experience burnout while performing tasks, and sometimes have increased heart rate when working. The study revealed that bank staff don't frequently have stomach upset, don't feel like they could just cry while working and do not experience difficulty in breathing. The study established that bank staff do not experience dizziness and do not experience frequent illness, not prone to accidents and do not have sweaty and trembling hands. (Maria, 2017) showed that substance abuse and perceived high stress due to work experienced in the armed forces varied among the different genders but the women in the military reported low cases of drinking, cigarette smoking and use of illicit drugs than the men. (Swider, 2010) argues that in banking and other services when the job demand is too much the burnout increases and it becomes hard for the employee to experience any job satisfaction this is due to the poor organizational culture that exists.

5.3.4 Organizational Culture and Psychological Stress

The study revealed that there is a strong and positive relationship between the organizational culture and psychological stress among Cooperative Bank staff of Kenya in Nairobi ($r=0.833$; $p=0.000$). The study found that bank staff feel overwhelmed by their work, are easily frustrated at work and feel restless at work. The study revealed that bank staff feel anxious while working and get bored easily with their work. (Farley, 2018) notes that the employees may experience anger, feeling powerless, frequent mood swings, irritability, frustration, anxiety, nervousness and even

sadness as the psychological symptoms to stress. Rostam (2020) posited that individual's daily anxiety is about 40% of their time. Which are mostly caused by the stress that the work and employment conditions entails such as systems and structures.

According to the study, working as a bank employee makes people anxious, irritable, and occasionally guilty about taking time off from work. The study also revealed that bank employees are not frequently agitated, depressed, or on the verge of losing it at work. The survey also revealed that bank employees do not experience acute melancholy or a sense of worthlessness at work. According to (Agovino, 2020), a company's culture has a significant impact on the prevalence of mental illness in the workplace. The results demonstrated that a higher organizational ethos index and its constituent parts reduce employees' negative mental states and how these affect their productivity at work.

5.4 Conclusions

According to the study's findings, there is a significant and advantageous link amongst organization structure and behavioral stress among Cooperative Bank of Kenya employees in Nairobi. Banking work leaves bank employees with less time to complete required tasks and sleep deprivation. The organizational culture also influences staff procrastination, workplace moodiness, and difficulty meeting goals. It was also evident that bank employees occasionally struggle to fulfill deadlines, feel demotivated while working, and worry nonstop at work.

According to the study's findings, there is a significant link between physical stress and organizational culture among Cooperative Bank of Kenya employees in Nairobi. It was evident that bank employees feel tense in their muscles and anxious while working, in addition to being physically exhausted. Additionally, it was shown that bank employees occasionally become burned out while working and occasionally suffer an elevated heart rate.

According to the study's findings, psychological stress and organizational culture are strongly and favorably correlated among Cooperative Bank of Kenya employees in Nairobi. It was determined that bank employees experience work-related stress, easily become frustrated, and experience restlessness. While at work, bank employees experience anxiety and rapidly get bored. According to the study, working as a bank employee makes people anxious, irritable, and occasionally guilty about taking time off from work.

5.5 Recommendations

According to the study, management at the Co-operative Bank of Kenya and other commercial banks in Kenya should work to adopt an organizational culture that has the highest employee engagement and the lowest levels of stress.

The management of commercial banks is advised by this study to develop appropriate occupational stress policies in order to increase employee commitment through work-life balance initiatives. According to the report, commercial banks should put in place stress management procedures before persistent workplace stress results in burnout.

According to the report commercial banks should work to establish a strong organizational culture that fosters strong commitment and lowers occupational stress levels among bank personnel.

This study suggests that management at the Co-operative Bank of Kenya train staff to handle difficult situations. Role-playing games can be used to detect stressful circumstances and gauge how staff would respond. Management should take into account various tactics such as workshops and seminars, to raise awareness of occupational stress which may result from mentoring and coaching.

The management of the Co-operative Bank of Kenya as well as the other commercial banks in Kenya should also offer sessions with qualified occupational therapists. The commercial banks should evaluate their staff members on a regular basis to help them grow in knowledge and be able to handle challenging situations.

5.6 Suggestions for Further Research

This study was confined to cooperative bank of Kenya in Nairobi County only. Hence future studies should be extended to cover all branches of cooperative bank of Kenya and examine the relationship between organizational culture and occupational stress. The study also recommends that future studies should also establish the relationship between organizational culture and occupational stress in other banks in Kenya.

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APPENDICES

Appendix I: Letter of Introduction

Saumu Tunga Antsetse

C50/38405/2020

Dear Sir/ Madam

REF: PARTICIPATION IN RESEARCH

I am a student of the University of Nairobi pursuing Industrial Organizational Psychology degree. I am undertaking research on the relationship between Organizational Culture and Occupational stress. A study of Co-operative Bank of Kenya staff in Nairobi. I am kindly requesting for your participation in this research by responding to the questions in the questionnaires as honest as possible.

All the information obtained from you is for the purposes of this study will be taken with the highest confidentiality level and will be solely used for purposes of this academic research.

Thank you in advance for your participation.

Yours faithfully,

Saumu Antsetse Tunga

Appendix II: Questionnaire

This questionnaire seeks information on the relationship between organizational culture and occupational stress a study of Co-operative Bank of Kenya staff. It is partial fulfilment for award of Master of Psychology Studies in Industrial Organizational Psychology. Kindly fill in the information required to the best of your knowledge. All information collected shall only be used for academic purposes and will be treated with utmost confidentiality.

Instructions: Please Tick (✓) where appropriate or write down your responses.

SECTION I: DEMOGRAPHIC INFORMATION

1. What is your gender?
Male Female
2. What is your age?
21-30 years 31-40 years 41-50 years 51-60 years 60 and above
3. What is the highest level of education you have obtained?
Diploma holders Bachelor's degree Master's degree Doctorate
Others (specify).....
4. Organizational level
Clerical position Operational/Middle managers Senior Management

SECTION II: ORGANIZATIONAL CULTURE

5. Does your organization have a visible or invisible organizational culture?
 - a) Yes, visible organizational culture
 - b) Yes, invisible organizational culture
 - c) Yes, in both visible and organizational culture
 - d) No
 - e) I don't know
6. If Yes in (question 1.a) the organization has a visible organizational culture.
 - I. Are the values of the organization communicated to you?

- Yes [] No []
- II. Are the working hours clearly stated by the organization?
Yes [] No []
- III. Do you know the appraisal system used in your organization?
Yes [] No []
- IV. Do you know your organizations vision and goals?
Yes [] No []
- V. Do you know the dress code required by your organization?
Yes [] No []
- VI. Is the policy of your organization communicated?
Yes [] No []
- VII. Are you aware of the organizations structure?
Yes [] No []
7. If Yes in (question 1b) the organization has an invisible organizational culture.
- I. Does your manager share decision making power with her employees?
Yes [] No []
- II. Are you familiar with the decision-making unit in your organization?
Yes [] No []
- III. Do you have an input in the organizations decision making?
Yes [] No []
- IV. Is there a two-way communication between employer and employee?
Yes [] No []
- V. Do you know what procedures are available for conflict management?
Yes [] No []
- VI. Do you have a good workplace relationship with your colleagues?
Yes [] No []

ORGANIZATIONAL CULTURE

8. Please indicate how much you agree with the following statements about Organizational Culture

| Organizational culture | Strongly agree | Agree | Moderate | Disagree | Strongly disagree |
|---|-----------------------|--------------|-----------------|-----------------|--------------------------|
| Statements | 5 | 4 | 3 | 2 | 1 |
| a) I am satisfied with my work culture | | | | | |
| b) The authority is delegated and allows me to act on my own | | | | | |
| c) I feel there is cooperation across different parts of the organization | | | | | |
| d) The decisions made are done at level where the best information is available | | | | | |

6. When you are thinking about your job do you have a tight feeling in your chest?
Yes [] No []
7. Does your organization have a system that supports your mental health?
Yes [] No []
8. Does the financial system reflect the work done by the employees?
Yes [] No []
9. Does your role have a lot of uncertainty?
Yes [] No []

BEHAVIORAL STRESS

Please indicate how much you agree with the following statements about Job demand

| Behavioral stress | Strongly agree | Agree | Moderate | Disagree | Strongly disagree |
|---|-----------------------|--------------|-----------------|-----------------|--------------------------|
| Statements | 5 | 4 | 3 | 2 | 1 |
| a) I accomplish expected task | | | | | |
| b) I am constantly worrying at work | | | | | |
| c) I am very forgetful at work | | | | | |
| d) I find it difficult to make decisions | | | | | |
| e) I find it hard to focus on one thing | | | | | |
| f) I have lost my sense of humor | | | | | |
| g) I don't follow rules | | | | | |
| h) I find it difficult to meet work deadlines | | | | | |
| i) I feel demotivated while working | | | | | |
| j) I experience loss of sleep | | | | | |
| k) I make errors in my work | | | | | |
| l) I struggle with my targets | | | | | |
| m) I don't feel motivated to work | | | | | |
| n) I have mood swings at work | | | | | |
| o) I procrastinate a lot | | | | | |
| p) Increased use of drugs or alcohol | | | | | |
| q) My job gives me little time to get things done | | | | | |

PHYSICAL STRESS

Please indicate how much you agree with the following statements about level of anxiety

| Physical stress | Strongly agree | Agree | Moderate | Disagree | Strongly disagree |
|--|-----------------------|--------------|-----------------|-----------------|--------------------------|
| Statements | 5 | 4 | 3 | 2 | 1 |
| a) I don't feel like myself at work | | | | | |
| b) I have increased heart rate when working | | | | | |
| c) I experience muscle tension when working | | | | | |
| d) I frequently have stomach upset | | | | | |
| e) I experience burnout while performing tasks | | | | | |
| f) I experience exhaustion while working | | | | | |
| g) I become nervous while working | | | | | |
| h) feel like I could just cry while working | | | | | |
| i) I experience frequent illness | | | | | |
| j) I have sweaty and trembling hands | | | | | |
| k) I experience dizziness | | | | | |
| l) I experience difficulty in breathing | | | | | |
| m) I am prone to accidents | | | | | |

PSYCHOLOGICAL STRESS

Please indicate how much you agree with the following statements about Job demand

| Psychological stress | Strongly agree | Agree | Moderate | Disagree | Strongly disagree |
|------------------------------------|-----------------------|--------------|-----------------|-----------------|--------------------------|
| Statements | 5 | 4 | 3 | 2 | 1 |
| a) I get angry easily | | | | | |
| b) I am extremely sad at work | | | | | |
| c) I feel restless at work | | | | | |
| d) I feel worthless at work | | | | | |
| e) I feel hopeless at work | | | | | |
| f) I feel anxious while working | | | | | |
| g) I feel powerless at work | | | | | |
| h) I am very irritable at work | | | | | |
| i) I feel overwhelmed by my work | | | | | |
| j) I am easily frustrated at work | | | | | |
| k) I get bored easily with my work | | | | | |
| l) I am always ready to explode | | | | | |
| m) I get easily upset | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| n) I feel guilty when I take time off from work | | | | | |
| o) My job makes me feel nervous | | | | | |

9. IMPROVEMENT OF ORGANIZATIONAL CULTURE

What measure can be implemented to improve the effectiveness to improve the organizational culture of employees in your organization?

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Additional Comments

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| |

Thank you for your participation

Appendix III: Focused Group Discussion Guide

A. Organizational culture

- i. Tell us your name, your role and what you enjoy doing the most when you aren't working?
- ii. We are here to talk about organizational culture. How do you feel about your organizational culture?
- iii. If you were involved in making improvements in your organization. What would you improve or change in your organizational culture?
- iv. Picture yourself as a leader in your organization. What changes would you like implemented in the leadership system in your company?
- v. Assume the customer was present in this meeting what would they say about the employee morale from a customers end?
- vi. In your day-to-day activities what would you say drives and motivates you and why?
- vii. Tell me about the ongoing trainings that support the mental health of employees in your organization?
- viii. Tell me about your current work life balance?
- ix. To what extent is there a gap between the feedback mechanism needed and what the company is offering?
- x. Is there anything else you would like to mention about organizational culture? Something you would like to add that hasn't been mentioned?

Appendix IV: UoN Letter of Authorization



UNIVERSITY OF NAIROBI
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P.O. BOX 30197
NAIROBI
KENYA
EAST AFRICA

September 2nd, 2022

The Chief Executive Officer
National Commission for Science Technology and Innovation
P. O. Box 30623-00100
Nairobi

Dear Sir/Madam:

RE: INTRODUCTION- SAUMU TUNGA ANTSETSE (C50/38405/2020)

The above mentioned is a student in the Department of Psychology pursuing a Master of Psychology. She has completed the coursework and defended her research proposal.

This letter therefore is to introduce her to you to enable her to collect data on "THE RELATIONSHIP BETWEEN ORGANIZATIONAL CULTURE AND OCCUPATIONAL STRESS. A STUDY OF CO-OPERATIVE BANK STAFF OF KENYA IN NAIROBI."

Your support is highly appreciated.

Yours sincerely,

Dr. Charles Kimamo
Chairman,
Department of Psychology



