

Employee Experiences of Spirituality at Work A Case Study of Selected Insurance Firms in Uganda

Charles Omagor*

Spirituality at work continues to attract much research interest and debate. Its theoretical development is on going with yet no consensus on constructs, research methodology and measurement instruments (Kinjerski and Skrypnek 2006). However, this study assumes that spirituality is already present in the workplace because "many individuals within organizations report having spiritual beliefs which is an integral part of who they are, whether at work or elsewhere," (Lips- Wiersma and Mills 2002, p.183).

The expression of spirituality in the workplace by employees is presently facing a number of challenges. In some organizations in the USA employees are discouraged from expressing their religious orientations eg by appearance (beard) or dressing and generally employees feel insecure when it comes to expressing spirituality. "Many workers desire opportunities for spiritual expression in the workplace but are hesitant because of fears of offending peers and management, (Lewis and Geroy, 2000, p.680). Herein lies one of

the contemporary human resource challenges: harnessing employee spirituality.

This study adopts the four factor model to study employee spiritual experiences at work (Kinjerski and Skrypnek 2006). The factors are: Engaging work, Mystical expression, Spiritual connection and Sense of community. The objective of the study was to compare the findings regarding employee experiences of spirit at work in Uganda and the findings reported by Kinjerski and Skrypnek. The findings will inform human resource practice across cultures and may well lead to the creation of organizations which are friendlier to the flourishing of spirituality in their work ethos.

Literature Review

An important trend has emerged in business in the 21st century that places emphasis on spirituality in the work place, (Shellenbarger, 2000). While Toffler (1980) had foretold of the technological "third wave" there is mounting an organizational fourth wave, the "spiritually-based firm" Marsh and Conley

(1999 p.292). To this end, for instance, Tosey & Llewellyn (2002) argued that a business is a living organism with a soul that has to be nurtured which in turn will act as the source of energy enabling the business to achieve its objectives.

Starting around 1992 there was a sudden increase in conferences and workshops on spirituality in the work place, and an explosion about the topic. Academics have since begun investigating spirituality in business though their literature has been criticized for lacking rigor or critical thinking. (Gibbons, 2000) The debate continues and several authors (Tischler, Biberman & Mckeage 2002; and Kinjerski and Skrypnek 2004) concur that there is no clear, widely accepted definition of spirit at work in the literature and this has hindered the development of useful measures and has delayed research.

But what is workplace spirituality? There is currently no widely accepted definition of workplace spirituality. Hence the use of spirit at work, workplace spirituality and spirituality in the workplace seem to be used interchangeably. I cite some definitions of spirit at work: Spirit is "the basic feeling of being connected with one's complete self, others and the entire universe"; everyone and everything is interconnected and has a purpose (Mitroff and Denton, 1999, p. 83). Spirituality is

"animating life forces, an energy that inspires one toward certain ends or purposes that go beyond self" (McKnight, 1984, p. 142). It is "a continuing search for meaning and purpose in life; an appreciation for the depth of life; the expanse of the universe, and natural forces which operate; a personal belief system" (Myers, 1990) all in Kinjerski & Skrypnek (2004, p.27).

"an experience of interconnectedness and trust among those involved in a process, engendered by individual goodwill; leading to the collective creation of a motivational organizational culture, epitomized by reciprocity and solidarity; and resulting in enhanced overall performance, which is ultimately translated in lasting organizational excellence" Marques (2006, p.885),

"Spirit at work is a distinct state that is characterized by physical, affective, cognitive, interpersonal, spiritual, and mystical dimensions, Kinjerski & Skrypnek (2004, p.37)

. . . a workplace where people experience joy and meaning in their work is a place where spirituality is more observable than a place where people do not experience joy and meaning in their work . . . a workplace in which people see themselves as part of a trusting community, where they experience personal growth as a part of their work community, where they feel valued and

supported, would be a workplace in which spirituality thrives" Ashmos and Duchon (2000, p. 137)

There have also been attempts to differentiate between spirituality at the individual/ employee and organization levels. At the individual level, it refers to the desire of employees to express all aspects of their being at work and to be engaged in meaningful work in the context of community. Spirit at work at the individual level is the integration of one's spirituality with his or her work. Even at the individual level, spirit at work is mutually beneficial as one's spirituality contributes to one's work, while one's work contributes to one's spiritual growth (Gibbons, 1999). Spirituality in the workplace has also been described as the "integration of humanistic principles, practices, and behaviors with sound business functioning" (Guillory, 2000, p. xii). In this definition, the spirit needs of the individual and the business needs of the organization are taken into account. (Gibbons; Guillory all in Kinjerski & Skrypnek, 2004, p.29)

Recent research by Smith and Rayment (2007, pp220, 221) have thrown more clarity into the definitions of spirituality. They view spirituality as:

"a state or experience that can provide individuals with direction or meaning, or provide feelings of understanding or

support, inner weakness or connectedness. Connectedness can be to themselves, other people, nature, the universe, a god, or some other supernatural power"

And differentiate it from work place spirituality which they consider to be:

"about individuals and organizations seeing work as a spiritual path, as an opportunity to grow and contribute to society in a meaningful way. It is about care, compassion and support for others; about integrity and people being true to themselves and others. It means individuals and organizations attempting to live their values more fully in the work they do"

Other authors like Kinjerski & Skrypnek (2004) argue that the experience of spirit at work has six dimensions namely: physical, affective, cognitive, interpersonal, spiritual and mystical. Milliman, Czaplewski and Ferguson (2003) suggest three dimensions of spirit at work involving meaningful work, having a sense of community and being in alignment with the organization's values and mission. Marsh and Conley (1999) proposed that the essential practices for nurturing and maintaining spirituality in the organization include: honesty with self, mutual trust, honesty with others, commitment to quality and service, commitment to employees and a selection of personnel

to match a company's spiritually based philosophy.

The conceptualization of spirituality at work is therefore still work in progress in the academic literature. For example Harris (2005) in Smith & Rayment (2007, p.218) identified that: ".....there is a distinct lack of models for business in respect to spirituality in the work place, particularly in terms of how organizations might engage with the concept." Other scholars have also made a similar observation: "there is no 'gold standard' by which to assess the interventions directed at creating spirit at work" (Kinjerski & Skrypnek, 2006 p.2).

The above discussion shows that various scholars place different emphasis and hold varying views of the constructs of workplace spirituality. This study therefore attempts to replicate the study by Kinjerski and Skrypnek (2006) in so far as it adapts their measurement instrument called "Spirit at Work Scale, (SAWS). Kinjerski and Skrypnek (2006) conceptualized spirit at work to comprise of four factors: Engaging work, Mystical Experience, Spiritual Connection, and Sense of Community.

Engaging work

Some job descriptions have cleaned out the need for the individual to develop and exercise initiative, problem solving skills, etc. In short jobs have become, robotized,

mundane and lifeless/ boring. In some organizations interdepartmental conflict "fighting for territories" is common with negative implications on organizational outcomes. Engaging work is different construct involving but not limited to: each employee seeing his/ role in the bigger picture and deciding to make a contribution, finding the work interesting while the management of the organization has to appreciate the contribution of employees, provide recognition through awards in addition to providing an enabling environment for new ideas to emerge and innovations to be tested, (Kinjerski and Skrypnek, 2006). This view echoes a similar observation made by Weynes (2005, p146) " organizations are being encouraged to transform their perceptions of staff as untrustworthy to one where management and staff work in a harmonious relationship fulfilling their mutual goals and objectives in a symbiotic relationship."

Newer work life and organization culture arrangements, which improve the human experience at work, may well help to achieve longer term enterprise stability, growth and profitability. "Spirituality in the work place is communicated by and reinforced through the institutional leaders, organization culture, policies and work design among other factors. Sensitivity to an interest in the person / employee must be common to all approaches." (Burack, 1999, p.281).

Sense of community

Everyone in the organization should realize the need to work together to achieve a common goal. A collective effort, collective vision often leads to a common objective being achieved. Ming (1995, p 84) aptly captures this when he observed "in order to establish myself, I must help others to establish themselves, in order to enlarge myself; I have to help others enlarge themselves." However, apparently all is not well in some organizations: employee respect and confidence is being eroded and consequently distrust has grown. This disrupts critical organizational communication and relational processes that may lead to chaos and entropy of the organization, (Business Week 1998, p.72).

Pawar (2008) relates a sense of community to team work, serving others and acting in the best interest of the organization. In a community personal relationships become important like: knowing each other, connecting with one another, sharing fun and supporting one another during hard times in essence working together like a family. Organizations are nowadays considering making room for the spiritual dimension which will emphasize meaning, purpose and sense of community, (Marques, 2006). Kriger and Hanson (1999, p.311) echo this view when they made the following citation:

"(t)he purpose of a business firm is not simply to make a profit, but it is to be found in its very existence as a community of persons who in various ways are endeavoring to satisfy their basic needs and who form a particular group at the service of the whole of society. Profit is a regulator of the life of a business, but it is not the only one; the human and moral factors must also be considered, which in the long term are at least equally important for the life of a business (Pope John Paul II in Maslow, 1998, p. 52).

Spiritual connection

The spiritual connection may entail a belief in a higher power and a sense of being connected to something greater than one's self. Surveys of leaders and mid level managers confirm the need for work place cultures, leadership and work processes that acknowledge the whole individual with needs, desires, values and a spirit self (Fairholm 1997; Jacobson, 1994; Mitroff & Denton, 1999), in Dean (2004, p.23) assert that "we're very primitive in a sense that we are deluded enough to think we can manage people at work without spirit, without mentioning soul." For instance a World Values Survey (1990 - 1993) established that 93 percent of US respondents, 85 percent of Canadian respondents, 81 percent of Swiss respondents and 75 percent of West German respondents expressed belief in a soul. Only six nations of the 38 nations

surveyed had less than 50 percent of respondents express a belief in the soul (Inglehart et al., 1998).

Spirit in the work place can lead to greater kindness, fairness, and even industrial democracy, (Biberman and Whitty 1997). Rekindling the spirit at work is good business and is also subconsciously sought after by workers and managers. Bringing your whole person to work involves integration of an individual's physical, mental, emotional and spiritual energies at work. Sheep (2006, p 361) also argued that: "organizations must treat workers as whole persons with physical, mental, emotional and spiritual needs." This integration promotes wellness and wholeness rather than fragmentation, dislocation, disillusionment of the self so often experienced and felt by dispirited employees (Kinjerski & Skrypnek 2004).

Mystical experience

Some companies are nowadays looking for strategies to fulfill spiritual needs of their work force, having realized that a spiritual workplace is not just a more harmonious work place but a more profitable work place as well, (Kale and Shrivastava, 2003). Weymes (2005, p.157) makes a similar observation: "organizations focused solely on wealth generation are unlikely to create an environment of shared purpose and thus fail to provide an environment where

creativity will flourish"

The employee experiences feelings and thoughts beyond self. For instance one would rise above divisive, parochial boundaries of: tribe, age, organization hierarchies, religion, etc (Sheep, 2006). Other authors have identified this experience as involving "a positive state of energy, vitality or a sense of perfection, transcendence, joy and bliss," (Kinjerski and Skrypnek, 2006, p12). Mystical experiences can also be associated with intense concentration, immersion and natural highs employees may feel while at work.

Research hypotheses

The above discussion leads to the following research questions:

1. Employees in Uganda have similar experiences of spirit at work with those in Europe.
2. Job tenure is has a positive influence on employee experiences of spirit at work
3. Employee experiences of spirit at work are similar across companies.
4. Differences in the levels of education attained have a positive influence on employee experiences of spirit at work.
5. Gender differences have no influence on employee experiences of spirit at work.

Research Method

The research used a case study based on a quantitative and cross sectional

survey design. The study was conducted at Kampala where all the insurance companies have their headquarters. The administrative procedures at the head quarters are the same as at the individual branches across the country. Furthermore, it is a general practice in the insurance industry for employees to be first trained and have their first work experience in the head office before they are deployed in the branch offices up country. The study surveyed a sample of employees including some members of top management in the head office. This strategy is supported by Giberson, Resick and Dickson (2005, p.1007) who found evidence that top management teams in an organization "embed their personality into the organizations they lead by surrounding themselves with individuals who are similar to themselves." Therefore experiences of employees at work in the head office should theoretically be representative of a random sampling of employees.

There are 21 insurance companies currently operating in Uganda employing about 1,734 people while the industry has continued to experience growth and gross premium underwritten during 2009 stood at UGX 20.442 billion (Uganda Insurance Commission 2009). Seven of these were contacted to participate in the study but only three companies were

immediately available. While four of the top five companies had recorded a drop in market share between 2007 and 2008 each of the three participating companies had attained an increase in market share. This was the major reason for selecting these three companies for the study. It should also be noted that this is the first study on spirituality in the country and as such the researcher had to start somewhere. The 43 participants for this study (22 males and 21 females, most of them 37% were in the 26 – 30 years age bracket.) were drawn randomly from the lists of head office staff (105) of the three companies giving a response rate of about 41%.

Interviews were conducted by two trained interviewers who administered a structured and quantitative questionnaire. The questionnaire used Kinjerski and Skrypnek (2006) "The Spirit at Work Scale. (SAWS)" This scale has 18 items anchored on a six point scale: 1= completely disagree6= completely agree. Permission to use this scale was gratefully received from Val Kinjerski on September 21, 2009. This study therefore attempts to replicate the use of Spirit at Work Scale to describe employee experiences of spirit at work in Uganda as compared to employee experiences in Canada / North America.

Results

Factor analysis

A Factor loading was conducted (only items with factor loadings greater than .40 are included) and our findings are compared with those of Kinjerski and Skrypnek (2006, p.7).

Spirit at work items: Engaging Work	Factor loading	
	Uganda Study	Kinjerski & Skrypnek (2006)
At the moment am right where I want to work	.71	.68
I have a sense of personal mission in life, which my work helps me to fulfill	.67	.62
Sometimes I enjoy my work so much that I forget about time	.66	excluded
I am fulfilling my calling through my work	.65	.81
I feel grateful to be involved in work like mine	.62	.78
At moments, I experience complete joy and ecstasy at work	.60	NA
I am passionate about my work	.56	.80
I experience a match between the requirements of my work and values, beliefs and behaviors	Excluded	.61

There is a similarity in the spirit at work items (Engaging Work) in both the Uganda and Canada study conducted by Kinjerski and Skrypnek (2006). However, the experience of **"Sometimes I enjoy my work so much that I forget about time"** though acknowledged in Uganda was not noted in the Kinjerski and Skrypnek study. The experience of **"At moments, I experience complete joy and ecstasy at work"** in the Kinjerski and Skrypnek study was listed under "Mystical Experience" with a factor loading of .80. This may point to differences in definition of engaging work between the two cultures. The item of **"I experience a match between the requirements of my work and values, beliefs and behaviors"** was excluded in the Uganda case confirming the moral challenge the country is currently facing.

Descriptive statistics

The second factor was Sense of Community. Spirit at work items: Sense Of Community	Factor loading	
	Uganda Study	Kinjerski & Skrypnek (2006)
I experience a real sense of trust and personal connection with my coworkers	.78	.99
I feel like I am part of "a community at work"	.77	.66
I share a strong sense of purpose and meaning with my coworkers about work	.72	.66

This study has validated the congruence of employee experiences in Uganda of “Sense of Community” and those identified by Kinjerski and Skrypnek, (2006).

The third factor was Spiritual Connection. Spirit at work items: Spiritual Connection	Factor loading	
	Uganda Study	Kinjerski & Skrypnek (2006)
My spiritual beliefs play an important role in every day decisions that I make at work	.81	.78
My deeply held values inspire or guide my work	.73	NA
My moral values influence the decisions I make at work	.64	NA
I feel a deep commitment to something larger than self that has a positive effect on my work	.58	.98

Kinjerski and Skrypnek did not report on the employee experiences to do with “My deeply held values inspire or guide my work” and “My moral values influence the decisions I make at work.”

The fourth factor was Mystical experience: Spirit at work items: Mystical experience	Factor loading	
	Uganda Study	Kinjerski & Skrypnek (2006)
I have moments at work in which I have no sense of time or space	.51	.56
At times, I experience an energy or vitality at work that is difficult to describe	.88	.67
At times I experience a “high” at my work	.73	.59
I experience moments at work where everything is blissful	.63	.69

Item means and standard deviations were determined for each of the 18 statements of the Spirit at Work Scale. The standard deviations depict the magnitude of the divergence in the responses of the participants. The items which had the highest standard deviations in the Uganda study were:

1) I have moments at work in which I have no sense of time or space (Mystical experience) std 1.66

2) At times I experience an energy or vitality at work that is difficult to describe (Mystical experience) std 1.54

3) At the moment, I am right where I want to work (Engaging work) std 1.47

4) I feel a deep commitment to something larger than self that has a positive effect on my work (Spiritual connection) std 1.45.

ANOVA Descriptives

Gender

We conducted ANOVA descriptive for gender by constructs and found that gender was only significant with regard to the construct of Engaging Work Sig .037. This finding contradicts that by Kinjerski and Skrypnek (2006 p.9) whose t-tests revealed no gender difference on total SAWS scores.

Job tenure

The study also carried out ANOVA on the years of job tenure i.e. the number of years spent on the current position. Job tenure may point to socialization, shared experiences between employees which may enable them to appreciate new experiences at work (Smith, Smith, Olian, Sims, O'Bannon, and Scully 1994). The analysis established that Job tenure was only significant for the Mystical Experience factor at sig.046.

Company wise

The ANOVA did not reveal significant differences in employee experiences across the three companies.

Level of education by constructs

The ANOVAs returned a significant difference (sig.023) for the level of education with mystical experience. This finding differs from that by Kinjerski and Skrypnek (2006) who found no mean differences in total SAWS scores for education or income.

Implications of Findings

The study has confirmed that employee experiences of spirit at work do exist in Uganda. The content of these experiences were noted to be the same with those of the European counterparts apart from the content of "Engaging Work." This corroborates well with what Dean (2004, p.23) asserted: "we're very primitive in a sense that we are deluded enough to think we can manage people at work without spirit, without mentioning soul." Indeed Sheep (2006, p.361) also argued that "organizations must treat workers as whole persons with physical, mental, emotional and spiritual needs." To gain more productivity of the human resource factor there is now a case for understanding and meeting the spiritual needs of employees.

It is imperative for management to understand the meaning of "engaging work" in the context of gender. The study indicates that gender differences in the perception of engaging work are significant. Human resource practitioners should now take this into consideration in the job design and descriptions if the jobs are to be considered engaging by either sex.

Mystical experiences of employees are significantly related to average number of years on the job and the level of education. The study argues that high labor turnover and or frequent transfers

in organizations may be counterproductive to the enjoyment of mystical experiences by employees.

When it comes to employee experiences of spirit at work the study found no significant difference resulting from company differences. There is therefore no room for some human resource practitioners to assert that their organization is "unique" and all are hereby enjoined to embrace the spirituality at work movement.

Limitations of Study and Suggestions for Future Research

This is the first study of kind in Uganda

and being a case study it may not be representative of other sectors. There is therefore a need to increase the sample size.

The study was an attempt to replicate the earlier study by Kinjerski and Skrypnik (2006) other researchers could continue with this research agenda and extend it to other sectors and or other cultural environments.

The study did not study the influence of employee experiences of spirit at work on organizational outcomes. This issue must be empirically addressed so as to deal convincingly with the bottom line concerns of managers and shareholders.

REFERENCES

- Ashmos, D.P. and Duchon, D. (2000), "Spirituality at work: a conceptualization and measure", *Journal of Management Inquiry*, Vol. 9 No. 2, pp. 134-45.
- Biberman, J., and Whitty, M., (1997) "A post modern spiritual future for work," *Journal of Organizational Change Management*, Vol.10 No 2, pp. 130- 138.
- Burack, H. E., (1999), "Spirituality in the workplace," *Journal of Organizational Change Management*, Vol.12 No.4, pp. 280 – 291,
- Dean, L.K., (2004) "Systems thinking's challenge to research in spirituality and religion at work. An interview with Ian Mitroff," *Journal of Organizational Change Management*, Vol.17 No.1, pp.11-25.
- Gibbons, P (2000) in Milliman et al (2003 p.426).
- Giberson, T.R., Resick, C.J., and Dickson, M.W. 2005. Embedding Leader Characteristics: An Examination of Homogeneity of Personality and Values in Organizations. *Journal of Applied Psychology*, 90(5): 1002-1010.
- Inglehart et al., (1998), and Csikszentmihalyi (2003) in Bennet, A., and Bennet D., (2007) "The Knowledge and Knowing of Spiritual Learning," *The Journal of Information and Knowledge Management Systems* Vol. 37 No. 2, 2007, p.151.
- Kale, H.S., and Shrivastava., (2003) " The enneagram system for enhancing workplace spirituality," *Journal of management Development*, Vol.222 No.4 pp308- 328.
- King E.J., and Crowther R.M., (2004) "The measurement of religiosity and spirituality: Examples from psychology," *Journal of Organizational Change Management*, Vol.17, No.1, pp.83 – 101.

- Kinjerski and Skrypnek, Kaizen Solutions Val@kaizensolutions.org, www.kaizensolutions.org. Permission received on, September 8th, 2009.
- Kinjerski M.V. & Skrypnek, J. B., (2004) "Defining Spirit at work: finding a common ground," *Journal of Organizational Change Management* Vol. 17 No. 1 pp. 26 - 42.
- Kinjerski, M.V., & Skrypnek, J.B., (2006). Measuring the intangible: Development of the Spirit at Work Scale. Paper presented at the Sixty fifth Annual Meeting of The Academy of Management, Atlanta, GA, 16pp.
- Kruger, P. M., & Hanson J. B., (1999) "A value-based paradigm for creating truly healthy organizations" *Journal of Organizational Change Management*, Vol. 12 No. 4, pp. 302-317.
- Lewis, J.S., and Geroy, G.D. (2000) "Employee spirituality in the workplace: a cross cultural view for the management of spiritual employees". *Journal of Management Education*, Vol.24 No.5 pp 682 -94.
- Lips- Wiersman, M., and Mills C., (2002) Coming out of the closet: negotiating spiritual expression in the workplace. *Journal of Managerial Psychology* Vol.17 No.3 pp183 – 200.
- Marques. F.J., (2006). The spiritual worker. An examination of the ripple effect that enhances quality of life in – and outside the work environment, *Journal of Management Development*. Vol.25 No.9. pp.884 – 895.
- Marsh, F. W., and Conley, J., (1999) "The fourth wave: the spiritually – based firm," *Journal of Organizational Change Management*, Vol.12 No.4 pp.292-301.
- Milliman, J., Czaplewski, J.A, & Ferguson, J (2003) "Work place spirituality and employee attitudes: An exploratory empirical assessment." *Journal of Organizational Change Management*, Vol.16 No.4 pp. 426-447.
- Ming, W. T., (1995). The mirror of modernity and spiritual resources for the global community, *Sophia* Vol.34 No. 1 pp79 – 91.
- Mitroff, I.J., and Denton, E.A. (1999) A spiritual Audit of Corporate America, Jossey – Bass, San Francisco, CA.
- Neal, J & Biberman, J. (2003) "Introduction: the leading edge in research on Spirituality in Organizations," *Journal of Organizational Change Management* Vol. 16 No.4, pp. 363 – 366.
- Neal, J., and Biberman, J., (2004) Research that matters: helping organizations integrate Spiritual values and practices, *Journal of Organizational Change Management*, Vol. 17 No.1, pp7 – 10.
- Pawar, B.S., (2008). Two approaches to workplace spirituality facilitation: a comparison and implications, *Leadership & Organization, Development Journal*, Vol. 29 No. 6, pp. 544-567.
- Sheep L.M., (2006) Nurturing the whole person: The ethics of workplace spirituality in a society of organizations. *Journal of Business Ethics* Vol. 66 pp357 - 375
- Shellenbarger, S (2000) in Milliman et al (2003, p.426) opt cit.
- Smith, J, J and Rayment, J.J., (2007). The Global Fitness Framework. A guide for leaders exploring the relevance of spirituality in the work place, *Management Decision*, Vol.45 No. 2 pp 217 – 234.
- Smith G. K., Smith A.K., Olian D.J., Sims Jr P.H., O'Bannon P. D and Scully A.J., (1994) Top Management Team Demography and Process: The role of social integration and Communication, *Administrative Science Quarterly*, Vol. 39, No.3, pp. 412 – 438.
- Tischler, L., Biberman, J. & McKeage, R. (2002), "Linking emotional intelligence, spirituality and work place performance definitions, models and ideas for research" *Journal of Managerial Psychology*, Vol. 17 No. 3 pp. 203-18.
- Toffler, A. (1980) in Marsh & Conley (1999, p.292) opt cit.
- Tosey, P., and Llewellyn, C., (2002) "Inquiring into organizational "energy": a consultancy example," *The Learning Organization*, Vol.19 No.2 pp. 54- 64.
- Uganda Insurance Commission (2009) Annual Insurance Market Report, Kampala.
- Weymes, E., (2005) organizations which make a difference: a philosophical argument for the "people focused organization". *Corporate Governance* Vol.5 No.2 pp142 -158.