

**JOB DESIGN AND EMPLOYEE PERFORMANCE OF INSURANCE
COMPANIES IN NYERI COUNTY, KENYA**

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DECLARATION

This research project is my original work and has not been presented for a degree in any other university or for any other award.

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DEDICATION

I dedicate this research project to my husband Eng. Joseph Thuo, my daughter Gladwell and all my relatives for their support and encouraging words.

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I am very grateful to all people who contributed to the success of this research project. May God bless you. I am particularly thankful to my supervisor Dr.Waithaka for his continued support and tireless efforts in supervising me through the research project. I also appreciate the support given to me by my friends.

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ABBREVIATIONS AND ACRONYMS

HR	Human Resource
HRM	Human Resource Management
SBOMS	Small Business Owner Managers
SPSS	Statistical Package for Social Science

OPERATIONAL DEFINITION OF TERMS

Employee(s)	A person(s) in the service of another under contract of hire, Implied or express, written or oral where the employer has the power or right to direct as well as control the employee in the material detail on how the work is to be carried out.
Employee performance	It is whether a person executes their job duties and responsibilities well.
Job Design	It is the of methods, relationship and contents of jobs so as to satisfy requirements of organizational and technological plus social requirements
Job Rotation	The practice of moving employees between different tasks to promote experience and variety.
Job Enlargement	It is increasing the scope of a job through extending the range of its job duties and responsibilities generally within the same level and periphery.
Job Enrichment	It is a management concept that involves redesigning jobs so that they are more challenging to the employee and have less repetitive work.
Job Simplification	It is a design method whereby jobs are divided into smaller components and subsequently assigned to workers as whole jobs.
Target population	It's all the members of a real hypothetical set of events, objects or people to which a researcher desires to generalize the research study findings.
Work environment	Involves procedures of work, the workplace physical design, and flexible work schedule protective healthy equipment.

ABSTRACT

Job design poses recurrent challenge to most business organization globally. There is virtually no organization that is perfect in its job design; be it small size or big size organizations. Although, it may not be feasible for any organization to totally have the best job design, nevertheless it could be improved. For every organization to run as well as actualize its aims there is need for employees who will conduct the organizations' processes. The work force represents its employees. Preferably, each employee in every organization is anticipated to constantly provide helpful service to the organization as well as stay in that organization until retirement. Nevertheless, in actual fact, this isn't so therefore, this study aims at investigating design of job and performance of employee of insurance companies in Nyeri County. The objectives of the study are; to examine job rotation and employee performance in the insurance companies in Nyeri county, to establish job enlargement and employee performance in the insurance companies in Nyeri county, to determine job enrichment and employee performance in insurance companies in Nyeri county and also to study job simplification and performance of employee in the insurance companies in Nyeri county. The study will be guided by Herzberg's Two-Factor theory and Social-Technical Systems Theory. The study adopted descriptive research design because of its power to determine the relationship between variables of study. The total target population was 178 respondents. Data was collected using semi-structured questionnaire which is made of close-ended and open ended questions. The qualitative data was presented by use of charts, tables and graphs. The gathered data was quantitatively analyzed by use of the Statistical Package for Social Science (SPSS). The data was analyzed by use of descriptive and inferential statistics including means, percentages and frequencies. Data interpretation was carried out within the reference frame of the study problem. Model of linear regression was utilized to establish the relationship between the independent and dependent variables. From the findings, respondents agreed that transferring of employees increases employees efficiency and positively impacts on employees performance, transferring of employees from one job to another increases their knowledge and learning more and that task change affects employee performance. From the findings, respondents agreed that to a great extent job enlargement affects employee performance; utilizing skills affects the employee's performance, job diversity affects the employee performance and job scope affects the employee performance. The regression analysis findings indicated that job enlargement was important predictor of employee performance. From the findings, respondents agreed that much is achieved through the development of work practices, challenge and motivating employees, many respondents agreed that development of work practices increases depth of job, the extent to which employees can plan as well as manage the work involved in their jobs and that development of work practices motivates employees by providing those opportunities of using their capabilities in order that performance and productivity of employees. The study recommends that job enrichment should be executed with caution as it might result to increased hazards of workplace thus leading to reduced employee's performance. Regression analysis established that job enrichment was significant in determining employee performance. The study established that to a great extent; there is time saved when a job is broken into relatively simple tasks, there are a few errors when a job is broken into relatively simple tasks, whereas most of the respondents approved that there are training costs saved when a job is broken into relatively simple tasks. Job simplification had significant effect on performance of employee.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Performance is a critical factor in organizational success. Performance can be described as organizing as well as managing the causal model components that bring about the appropriate achievement of stated aims within limitations precise to an organization and to the circumstances (Lebas, 1995). At the analysis organizational level an organization which is performing well is one that is achieving its goals successfully, that is to say, the one that is executing a suitable strategy effectively (Otley, 1999). The model of AMO (Appelbaum, 2003) maintains performance which is a function of employees' motivation, opportunity to play a part as well as capability. This signifies that an institution will profit most if it arranges the process of work in such a manner that employees who are non-managerial have the chance to contribute optional effort and this can be attained by providing in good communication, by membership of employee in self-directed and/or off-line teams and by giving them independence in decision making. Workers need to have knowledge and the appropriate skills in order for their effort to be efficient. Therefore, institutions could attain this by providing workers with informal or/and formal training or by attracting workers who poses this knowledge already. Lastly the institutions are required to motivate these workers to put their capabilities into the most excellent effort for the institution.

1.1.1 Job Design

Job design refers to the specification of the jobs methods, relationships and contents so as to satisfy organizational as well as technological requirements and the job holders' personal and social requirements (Armstrong, 2003). According to Ali and Aroosiya

(2012) design of job is the functions of task arrangement, responsibilities and duties in to an institutional work unit. Armstrong, (2003) states that design of job starts with task requirements analysis, that is what must be done, and after that it must take into consideration the following characteristics of motivation: responsibility, autonomy, self-control and finally discretion.

Tasks is the jobs' essential and fundamental bases which ignore the actuality that jobs are planned with extremely structured relational system which influences not only interpersonal relations of employees but their associations too (Grant, 2007). Tanner, (1998) reported that leaders of businesses at all times motivate individuals that they must follow a work design which is collaborative in which they ensure that workers must be accountable for their performance of work. According to Garg and Renu, (2005) occasionally the impending bond of goals and job setting could assist to improve the performance level as well as the job design can enhance not simply the satisfaction but as well the performance worth too.

Design of job and the concepts related to it has entrenched back to 1900. This is when many scientific management pioneers had discovered new ways regarding the ideology of business such as Gilbreth (1911), Taylor (1947) systematically examine the jobs with many techniques and methods but all of these deem design of job is the most significant in the scientific management. Herzberg, Mausner, and Snyderman, (1959) reported that the first theory which was presented linked to job design of an individual and this is theory of two factor which essentially explains the two types of the motivational factors. One this factor is linked to intrinsic motivation (for instance achievement, self-recognition and authority) and the other is a hygiene factor and it

describes to individual work extrinsic motivation (For instance working environment, salary and additional extreme benefits).

The operational merit originates from a system of human resource management that as well produces financial achievement within institutions with the aid of design of job in addition to its impending objectives a head (Huselid & Becker, 1997). Mueller, Boyer, Price and Iverson (1994) states that this is dependent on the job nature; some jobs exhibit dominant flexibility in the roles to be performed and some needed performance of role which is found extremely persistent on the other role. Besides to it, Love and Edwards, (2005) reports that design of job comprises of demands of perceived work, control of job and social support which result to superior productivity. Professionals of human resources have revealed that there is a strong job design relationship on the motivation and productivity and employees' job satisfaction within an institution. Job design is a major component for performance of employee. Appropriate designing of roles as well as jobs is extremely vital in uplifting the employees' performance, which is tackled via the model of job characteristics, which describes more particularly on the job design of an individual; it as well identifies five major dimensions that include variety of skill, identity of task, significance of task, feedback and autonomy. Design of job has several techniques: job enlargement, job rotation, job simplification and job enrichment.

Durai (2010) defines job rotation as a system that permits workers to rotate from one job to another in a prearranged manner. Job rotation is said to be a role of learning within organizations as workers get an opportunity to achieve a variety of job as well as varying roles (Meyer, 1994). Rotation of job is as well recognized as a practical

aggrandizes and approach job associated tasks. This explains why rotation of job is planned within the phase of job training since it confirms useful whilst moving workers from one job to another so as to discover more as well as enhance their knowledge by conducting a range of tasks. Consequently employees efficiency rise and it impacts positively to the employees' performance.

According to Durai, (2010) job enlargement refers to the transformation of the jobs to comprise additional and/or dissimilar responsibilities. Enlargement of job refers to the different jobs combination and addition of associated responsibilities to work. Herzberg 1966, Hackman and Oldham, (1980) reported that enlargement of job is stimulated by several motivational job design models chiefly built on psychology. These job design models confer about attitudes related to job such as autonomy, significance of task and variety. Enlargement of job widens scope of job and the worker carries out numerous different responsibilities in her/his work.

Durai (2010) states that job enrichment refers to the work development practices which motivate as well as challenge workers to execute their responsibilities better. Herzberg and his intention of companions were to raise satisfaction of employees at place of work with respect to job allocated to them and as well to encourage workers concerning their allocated task. Enrichment of job was presented by the Frederick Herzberg in 1950s who was an American psychologist. The essential motive of this thought was to encourage workers through provision of those opportunities of using their capabilities in order that employees' performance as well as productivity goes up and impacts positively the environment of an organization and evening the manner for attaining the goals of organization. Enrichment of job increases

depth of job, the level to which workers can plan as well as manage the task involved in their occupations.

Job simplification is the narrow and standardization, clear tasks activities specification for employees. The approach of scientific management highlighted effectiveness but as well dehumanized work. This approach underrates the capacity of human for originality and thought, leading in boring, lack of involvement and monotonous work. In *The Wealth of Nations*, Smith (1776/1974) proposes a wide viewpoint regarding industrial economics in which the policy of keystone was labour division. The researcher disputed that by making jobs simple there will be better effectiveness via increases in the dexterity of the employees, fewer errors, better chance for 'labour saving' inventions to be developed and lost time saving in switching from one job to another. Demonstrating this disagreement the researcher explained the prospective for radically increasing productivity via sub-dividing pin-making into eighteen dissimilar tasks.

1.1.2 Employee Performance

Job performance directly focuses on productivity of worker via assessment of the units' number of suitable quality created by a worker in a processing environment, in a specific period of time (Putterill & Rohrer, 1995). The business success is dependent on performance of employees. Increasing the employees' performance from the lowest organization levels to senior management is one of the most efficient techniques of increasing business profit as well as performance. According to Al-Ahmadi, (2009) improvement of performance is not only an outcome of well-running system but as well is dependent on efficient strategies of human resource that thrive in employing as well as keeping a motivated and committed employees.

Ivancevich (1998) reported that the performance dimensions on which a worker is assessed are called the evaluation criteria. Literature has shown that numerous criteria turn out to be useful so as to assess performance of job of a worker correctly (Opatha, 2002). Mathis and Jackson (2003) reported that the information or data that managers obtain on how well workers are executing their tasks can be divide into three dissimilar types and they include; Behavior-based information, Trait-based information, Result based information. Trait-based information spots employees' subjective character for instance initiative, creativity or attitude (Opatha, 2002). Mathis and Jackson (2003) revealed that behavior-based assessment of performance of job focuses on what is incorporated in the task itself. The outcomes are the results produced by the worker. On the other hand result based information put into consideration achievement of employee. For the case of jobs in which evaluation is obvious and easy, an approach of results-based is appropriate.

Different evident for association between performance of employees and design of job exists. According to Al-Ahmadi (2009) the job nature is positively associated with performance, which signifies that satisfaction together with quantity of variety as well as challenge in one' s job essentially impact on performance. The feeling important in eyes of others, sense of job significant, realizing competence of an individual, and liberty to make decisions have been shown to be positively associated to performance. Approaches to design of job put dissimilar stress on satisfaction and performance as preferred results (Ivancevich, 1998). Some job design methods are interested chiefly in improvement of performance while others are mostly concerned with satisfaction.

Borman, (2004) reported that training of employee as well as redesigning of job, the aim is roughly at all times on improving performance of job. Other researchers have

disputed that design of job gets better motivation of employees and their devotion to their job nevertheless at closer assessment design of job could simply contribute to improved effectiveness in an institution eradicate several problems of health, but will not influence morals of employees and their interest at work. Jobs which are well designed can have a helpful influence on equally satisfaction of employee and performance quality (Garg & Rastogi, 2006). According to Love and Edwards, (2005) the supposed demands of work, social support and job control via design of job results to high efficiency. In addition, work nature has a considerable influence on attitude and performance of employees (Campion, 2005).

1.1.3. Profile of Insurance Companies in Nyeri County

Insurance is defined as an instrument of financial risk protection. Bodla, (2004) reported that the chief purpose of the insurance is to offer protection against any likely loss chances. Insurance not only enhances the customers' savings habit, but as well give protection to the family of policyholders. Within Nyeri County it has a sound history. Insurance companies in Nyeri County are controlled by the Insurance Regulatory Authority. In Nyeri County, private players are permitted to establish their business alongside overseas partners, with modest constraint in foreign players' capital. At present there are 9 companies of Insurance in Nyeri County. Furthermore some players wait to get into the market by identifying an opportunity here.

The new insurers accompany themselves with new ideas of marketing, different channels of distribution and innovative products. Jawaharlal, (2004) reported that insurers spend greatly on obtaining systems of work flow as well as IT packages. Top officials of insurance companies implement every essential decision. The officials

consecutively squeeze the brain to be successful. They have huge mental as well as physical task. These officials are the insurance companies' predecessors. Within an organization, officials manage, administer as well as lead the organization in correct path. Constantly they must revise essentials regarding the prospective needs of customers, insurance industry, demands and movement of competitors then only they can direct correctly their institutions. The contribution of officials to an organization is high. Insurance company success is behind the winning approach put in place by the officials.

1.2 Statement of the Problem

There has been a great concern among the insurance company's employees within Nyeri County on the level of job rotation and job enrichment practiced by their employer. According Njoroge, (2015) Majority of the employees in such companies are not enjoying the new jobs environments despite many of them been fresh graduates of various universities and colleges. Majority of them have been forced to work in the same task year in year out (AKI, 2016). Insurance companies have concentrated their efforts in recruiting cheap and readily available fresh graduates who swift jobs when opportunities arise. As a result of this, the insurance companies are not performing per the expectations compared to other financial intermediaries such as Banks and MFIs.

This is a reason for worry, mainly in view of results for instance those reported by Cerus Consulting (2011) who in their study on the influence of rotation of job on performance, in a recent survey of their client group, revealed that 68 percent of the responded agreed that the maily significant factor for high performance levels was performing a task which is varied as well as challenging and which results to a contribution that is meaningful. A research carried out by Griffin, (2011) on a thousand tellers from thirty eight banks revealed from design of job implementation that, workers

recognize important trends and changes to know those changes eventually and that employees have different perceptions towards job enlargement and job enrichment. Another study by Fried and Ferris (2012) on job characteristics on performance of employees found out that employees' motivation depends on a combination of many factors including; remuneration, team spirit and job enrichment.

Hackman, (2013) also conducted a research on the impact of design of job on satisfaction of employees within Public listed Companies and the findings revealed that individuals on works that are enriched are more satisfied as well as motivated by the works than those individuals whose works aren't enriched. Furthermore, Dodd and Ganster (2012) studied the interactive association between autonomy, feedback and characteristics of job design variety by manipulation of these characteristics and the research found out that for every job characteristic the results are varied.

Loher, (2011) as well conducted a study to establish a relationship between characteristics of job and satisfaction of job. In this research, the researcher attempted to give a relative analysis of the general job satisfaction level between Small Business Owner Managers (SBOMs) and Franchisees within Australia, plus to examine empirically chief traits and characteristics of job factors that influence job satisfaction of SBOM and franchisee. By use of a mailed questionnaire, data was collected from 347 SBOMs and 399 franchisees. The findings of the study revealed that, the SBOMs and franchisees' roles of work are clearly dissimilar. Statistically important dissimilarities were revealed in the characteristics of work and SBOMs and franchisees' character. The SBOMs and franchisees were reported to have dissimilar work satisfaction levels, with the SBOMs recording considerably higher performance levels as compared to their franchisee counterparts.

All of the above mentioned six studies were all conducted in the developed countries.

There is slight if any on the effect of job design on employees' performance in the developing economies. Thus, there is indeed a gap which this study seeks to fill. This research seeks to investigate the job design effect on performance of employee in insurance companies.

1.3 Objectives of the Study

1.3.1 General Objective

The study's general objective is to investigate job design and employee performance in the insurance companies in Nyeri County, Kenya.

1.3.2. Specific Objectives

The study focused on the following objectives:

- i) To examine job rotation and employee performance in the insurance companies in Nyeri county, Kenya.
- ii) To establish job enlargement and employee performance in the insurance companies in Nyeri county, Kenya.
- iii) To determine job enrichment and employee performance in the insurance companies in Nyeri county, Kenya.
- iv) To examine job simplification and employee performance in the insurance companies in Nyeri county, Kenya.

1.4 Research Questions

This study focused on addressing the following research problems:

- i) What effect does job rotation have on employee performance in the insurance companies in Nyeri County, kenya?
- ii) To what extent does job enlargement influence employee performance in the

insurance companies in Nyeri County, Kenya?

iii) How has job enrichment affected employee performance in the insurance companies in Nyeri County, Kenya?

iv) How has job simplification affected employee performance in the insurance companies in Nyeri County, Kenya?

1.5 Significance of the Study

The study's result was intended to enable the management of insurance companies to make plans on how to ensure that there is high level of employee performance. It will help companies to assess the current job design impact has on its employees and its relation to their performance and how to improve it. On the side of the employees, it will go a long way in ensuring or implanting an acceptable design of the job and right perception towards ones job. This will enable the employees to perform their best. It will also help researchers to do further research on issues raised in this study.

1.6 Scope of the Study

This research was carried out in six insurance companies within Nyeri County. These insurance companies are: Britam, Jubilee, Madison, UAP, Pan African and ICEA Lion. The research was carried out on the middle and top level managers of the insurance companies. It is utilized to determine the job rotation, job enlargement, job enrichment and job simplification impact on performance of employee of the six insurance companies. The research focused on the job design of the insurance companies in Nyeri County between the year 2013 and 2016 since the mentioned period covers the duration when the insurance companies have faced challenges of reduced number of permanent employees.

1.7 Limitation of the Study

Several setbacks limited the effectiveness of this research. This study confined itself to the insurance companies only, however inadequate job design may also have an impact on the performance of employees of other institutions and organizations therefore the study carried out may not act as a representative of all the other companies and organizations. When carrying the study also due to the suspicious nature of the management during the study they may be hesitant to give full enclosure of the company's information. This may require more clarification of the study purpose and even introducing the letter from the University indicating that the information required was only for academic reasons and it would remain confidential.

1.8 Organization of the Study

This project is prearranged as follows: Chapter one provides the background of the research, problem statement, objectives of research, significance of the research, research scope, and the limitations encountered in the course of the study. Chapter two presents literature review of existing research on the Job design, empirical literature, summary of the study, research gap, performance of insurance companies and a conceptual framework. Chapter three includes the methodology employed in the research. It provides explanation and description of the method and procedures to be utilized in carrying out the research. Chapter four presents the research findings while chapter five includes summary, conclusions as well as recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter comprises an existing literature review, publication and information on the topic correlated to the problem of research by credited researchers and scholars. The chapter examines whatever different authors and scholars have reported regarding the job design impact on employee performance, particularly it will address the literature theoretical review, literature empirical review and research problem conceptualization.

2.2 Theoretical Review

The study is guided by the following theories; Herzberg's Two Factor Theory, Job Characteristics Model, and Socio-Technical Systems theory

2.2.1 Job Characteristics Model

Model of job characteristics was developed by Hackman and contemporaries and it's majored on 5 jobs structural characteristics. The jobs structural characteristics included variety of task, feedback, autonomy, identity and significance. The researchers disputed that such characteristics can improve amongst others, motivation of work, satisfaction of job, and performance of job (Hackman & Oldham, 1976, 1980; Hackman & Lawler, 1971). In its early stages, the researchers had a condition on a variety of its features. For instance, Aldag, Barr and Brief, (1981) reported that there existed weak relations concerns between characteristics of job and job performance and with additional questions over the build between job perceptions nature as well as attitudes of job. Aspersion have been casted as to its soundness with queries of whether simply matching enhancement in reimburse could establish preference for enrichment of job (Simonds & Orife, 1975).

In line with the model, a member of staff will have internal motivation which is high if three significant states of emotion are experienced. The states which can be perceived as work place motivation precursors includes; work meaningfulness, Knowledge of the job results and Responsibility for the work outcomes. In order to attain the three basic states of emotion, the model of Job Characteristics supports that the job be designed with adequate five chief characteristics of job levels. The characteristics includes; variety of skill, identity of task, significance of task, feedback and autonomy. Out of the five characteristics of job, identity of task, variety of skill and significance of task are chief contributors to experienced work meaningfulness (Dodd, 2012).

It has been reported that it would be hard to find all the three characteristics of job at critical and high levels in a given job (Hackman & Oldham, 1980). Nevertheless, the same researchers dispute that levels that are high of any one of the characteristics can alone add to superior knowledgeable meaningfulness at work and therefore by extension result to satisfaction of job (Loher, 2011). The researchers as well dispute that the fourth characteristic of job within the model, that is autonomy, is a vital contributor to experienced accountability for outcomes of work. In addition, in line with the model, results knowledge from the job could merely be satisfied if there is a system of feedback between the worker and the job (Ganster, 2012).

In regard to this study, managers in different insurance branches should come up with new ideas of marketing, different channels of distribution and innovative products (Borman, 2004). In addition, Jawaharlal, (2004) states that in order to achieve the planned target, employees should be motivated, given variety of tasks, autonomous jobs

and feedback sought from them frequently to assess the job satisfaction level. Realization of the each essential decision is by the top officials of insurance companies must incorporate the employees at the lower levels.

2.2.2 Theory of Herzberg's Two-Factor

The theory of two-factor (as well recognized as dual-factor theory and Herzberg's motivation-hygiene theory) was created by psychologist Frederick Herzberg in 1959, who hypothesized that satisfaction of job and dissatisfaction of job work separately of each other. The theory indicates that there are some factors in the place of work which result to satisfaction of job, whilst a different factors set result to dissatisfaction of job. The momentum for enrichment of job mainly came from Frederick Herzberg's (1966, 1968) which was a reply to the 'white collar woes' and the 'blue-collar blues' (Gooding, 1970) which happened for the period of the 1960's plus 1970's. The period was characterized by workers responding to their job in different 'unproductive ways' for instance through sabotage, absenteeism, strikes and turnover; a reply which was seen to be partially an outcome of a universal increase in aspirations and abilities of people via improved access to education.

The basic theory's tenet is that change of factors of hygiene could conquer discontent but can't enhance satisfaction as well as motivation. Job satisfaction can just be motivated by shifting jobs intrinsic aspects. It has been reported that functioning in a state of motivation-seeking is extra industrious as compared to functioning in a state of hygiene-seeking, and so anticipated making work extra enriching via doing an increment of the motivators present at works (Herzberg, 1959).

Several principles have been recommended and they include; increasing accountability

of an individual, removing some controls on workers, giving workers natural or whole work units, offering direct feedback to workers rather than feedback just to supervisors, increasing freedom, discretion and authority, assigning specialized responsibilities to workers in order that they can become professionals and initiating more difficult responsibilities (Herzberg, 1968). The above approach signified a significant forward step in research of job design. Instead of only documenting the simplified jobs harmful effects, a theory of psychology was created and practical suggestions regarding the jobs redesign were prepared. Nevertheless, though it encouraged research of job design as well as practice, the theory received slight practical support (King, 1970; Dunnette, Campbell, & Hakel, 1967; Wall & Stephenson, 1970; Locke & Henne, 1986). For instance, King, (1970) recommended that the dichotomy of two-factor can be a practical artifact. In addition, the theory of Herzberg presumes that every person look for self-actualization and motivation and if they are denied at the seeking hygiene stage, they will be 'mentally unhealthy'. According to Hulin and Blood, (1968) this supposition evidently refutes the individual differences importance in responses to redesigns of job.

Insurance Company's managers at all levels have the chance to manipulate the levels of satisfaction of their workers via their jobs design. Borman (2004) reported that jobs which are well-designed aid in accomplishment of two significant objectives; challenging as well as motivating workers and getting the required job done in an appropriate and experienced way. Both the insurance company as well as the worker benefit from flourishing design of job. The following principles must be practiced as suggested by Herzberg (1968) reduce some controls on employees; increase autonomy; increase discretion as well as freedom; give direct feedback to workers rather than feedback simply to supervisors and introduce more complicated responsibilities. Jobs

that are badly designed are probable to be frustrating, boring and discouraging to workers. In line with this theory, just a job that is challenging has the chance for recognition, accomplishment, growth and advancement that will inspire workers.

2.2.3. Theory of Socio-Technical Systems

The theory of Socio Technical systems was developed by Trist and Bamforth in 1951. It proposes that design of job ought to aim on both the technical and social systems of an institution. The dispute is that designs of job simply based on technical systems without considering aspects of social are said to be sub-optimal. According to Lawler, (1996) the theory's general idea is based in the suggestion that in designs of job consequently ought to be a fit between institutions' design features and as of equivalent significance, a fit between the institution and its surroundings. Trist (1981) stated that the theory of sociotechnical systems essentially offered a change in how organizations as well as work are to be designed. Within the theory's outline, teams which are self-managed are essentially the main organization designs building blocks (Lawler, 1996; Appelbaum & Batt, 1994; Pasmore, 1988; Trist, 1981; Macy & Izumi, 1993). The approach of socio technical systems is focused to organizations and groups as analysis units. Although since it takes a systems viewpoint, the approach assumes that analysis will be at levels of multiple.

According to Cummings and Worley, (1997) this theory of socio- technical systems have been functional in several ways in numerous countries of the world having comparatively excellent success levels. Theorists of Socio-Technical stress that both the technical and the social systems have to be optimized jointly. Balanced approaches overlook the needs of social and psychological of the workers when

utilizing novel tend and technologies to over celebrate interactions and activities of workers in forcing a fit between the technology and workers. The theorists suppose that undemanding and repetitive work destabilizes performance motivation as well as commitment. At the level of work group, close supervision as well as competition results to petty deceptions, stress, low morale and scapegoating. The theorists do not agree with the perspective of rational system that by routinizing and standardizing demands of work, performance of work is improved. In its place, a big body of socio- technical study has aimed on the works' social psychological features and characteristics of job needed in efficient design of work. During high uncertainty situations, managers should emphasize the joblessness parts before reducing work to easy responsibilities that workers can be trained quickly and substituted if needed. They should coach employees for numerous responsibilities and permit them to be self-amendable. Employees should be put in responsibilities other than work.

2.3. Empirical Literature Review

2.3.1 Job Enlargement and Performance of Employee

In line with a research by Lowe (2013) on job enlargement impact on employee performance found out that enlargement of job increases the work volume of workers thus decreasing the time of socialization eventually resulting to reduced satisfaction of job as well as commitment of employee. The study also found out that enlargement of job is rooted on the reality that including extra responsibilities could lead to raised uncertainty of role and therefore bring about conflict of role. The recommendation was that there must be careful implementation of job enlargement interventions for it to be successful otherwise the resultant effects can be catastrophic. The study left a gap in that it is not clear the sector, and the type of employees targeted in the study.

Hellgren and Sverke (2011) study on the low job enlargement impact on performance of employee found out that, owing rise in competition amongst all institution kind, the tendency of employees to work in one institution for a extended period of time is reducing and because of those grounds the administration has to experience several additional tasks and the institutions has to experience additional expenses. The study also found that, owing to rise in the pressure of work within the place of work, it's currently extremely ordinary to change the employees' work activities on the place of work plus make them capable to work at each level. Such approaches have raised the employees' work performance and reduced the general organizations' cost. The everyday job with no alteration might as well result to making the work not so efficient and that lead to making the workers have a boredom feeling at place of work. As well this approach reduces the employees' level of motivation (Dessler, 2015).

The enlargement of job as well affects the level of motivation, the level of satisfaction and the level of the institutional commitment according to a study by Morrison (2014). Conversely, various researchers are as well on the perspective that enlargement of job generates a very lower employees' social interaction level on the place of work. This explains why it chiefly reduces the employees' motivational level (Donaldson, 2015).

2.3.2 Job Rotation and Employee Performance

Ortega (2011) on the study of effects of job rotation on performance found out that, rotation of job can encourage learning of institution as compared to specialization in situation where there is slight information regarding the virtual dissimilar job responsibilities import. The study also found out that, having the profit that accumulates from learning of institution, rotation of job is a crucial job designs

aspect. The study recommended that, properly designed and executed job rotation must be established so as to get better employee's capacity resulting to improved job productivity as well as performance.

Ostroff and Kozlowski (2012), on the study of effects of job rotation on employee performance found out that, rotation of job facilitates socialization and information sharing and this result in an extra knowledgeable base of employee and the resulting outcome is that workers assume their responsibilities much better consequently improving productivity of place of work for the workers collectively as well as individually.

A study on the rotation of job impact on performance of employee found out that, rotation of job is a significant system of supplementing job involvement and task commitment of employees and by itself plays a significant function in easing usual performance of institutions thus aiding compel effectiveness as well as efficiency, that eventually result to improved productivity of work place (Zeira, 2010).

2.3.3 Job Enrichment and Employee Performance

Kelley (2012) study found out that, enrichment of job is efficient in organizations that are less complex that is in small organizations. It's notable to point out that in the research; organizations' complexity means size, and not essentially structure. The results of the study therefore are of importance as they provoke desire as well as curiosity of knowing whether redesigns of job, which basically might entail disturbing existing structures, have an impact on performance levels employees.

The study of job enrichment control on performance found out that, there is a positive relationship between job satisfaction of employee and controlling place of work

characteristics (Drago, Estrin & Wooden, 2011). The study's clarification aids researchers appreciate that if involvements planned to fluctuate jobs' the characteristics could be carried out, then it anticipated that the resulting association would be enhanced satisfaction of employee and therefore enhanced performance.

A study on job redesign on performance of employees by Burchell, Mankelow, Day, Hudson, Ladipo, Reed, Noan, Wichert and Wilkinson (2011) found out that, redesigns of job raised employees' place of work performance and reduced general expenditure of running organizations' business. The findings of these researches are chiefly of importance since in a more and more competitive environment, it's significant to have guarantees that every intervention will create economic logic. This research therefore aids appreciate that redesigns of job are not merely interventions that assist improve performance of employees but can certainly as well result to largely reductions of cost thus enhancing a outcome of an organization.

Niehof (2011) studied the association between empowerment, job enrichment, and loyalty of workers. The study's results were that there is a positive relationship between enrichment of job, empowerment, and loyalty of employee in downsizing surroundings. The research was chiefly of interest since downsizing in itself is an intuitional structure change. Reporting such a positive association deduces that redesigns of job aren't merely efficient in still surroundings but can have positive effects on satisfaction of employees even in period when firms to instituting strict actions for instance downsizing.

Askenazy (2011) on the study of the relationship between job enrichment and workplace hazard found out that, there is a fundamental association between

various variables of job enrichment and hazards of workplace. The findings from the study reveals that it is important to make sure that interventions of job redesigns for instance enrichment of job are executed with care since they might result to elevated hazards of workplace which might otherwise result to injuries of workplace therefore resulting to reduced performances of employees.

Brenner, Fairris and Ruser (2014) study on job enrichment and related work injuries found out that, that there is an association between enrichment of job and injuries related to work place. The research puts stress on the significance of understanding that there is want to implement cautiously enrichment of job as a redesign of job as it might have counterproductive impacts of negatively affecting workers by inducement of injuries therefore resulting to reduced efficiency. This research is vital as it points out the causal function of enrichment of job in accordance with enhanced worker job performance.

2.3.4. Job Simplification and Performance of Employee

Smith (2013) on the job simplification and division impact on performance of employee found out that, simplifying jobs would lead to better competence by increasing employees' dexterity, less errors, superior opportunity for 'labour saving' inventions to be developed as well as saving of lost time in switching from one chore to another. Demonstrating this dispute, the researcher explains the likely for considerably increasing productivity by sub-dividing pin-making into eighteen dissimilar works.

Babbage (2013), an engineer, additionally prolonged this study and found out that jobs which are simplified require labour which is less skilled, this destined cheaper costs of training as well as labour. To be precise, rather than having to get an individual with

strength and skill to execute every operations of work, the master producer, by dividing the job to be performed into diverse processes, both necessitating diverse force and skill degrees, can acquire accurately the accurate amount of both which is essential for every process.

Brown and McIntosh (2013) on the study of work characteristics and simplifications on employee's performance found out that, control of characteristics of workplace can in fact change qualitatively conclusions regarding satisfaction of job. The research as well found out those job simplifications saves time and energy and thus it translates to employees improved performance. This research is as well of immense significance to researchers since it could aid in building a model which can help in isolation of job characteristics aspects which may affect qualitative conclusions of employees regarding satisfaction of job therefore improving performance of employee.

2.4 Literature Review Summary and Research Gap

The above discussion on job design shows clearly that most of the studies on job design among Companies have been done in the developed world while studies in developing countries such as Kenya, research on job design in companies is still limited or not done at all at the time of this study. However, it is also notable that the insurance companies in Kenya and more specifically in Nyeri County have not explicitly focused on job design. Workers recognize significant changes and are inclined to recognizing those changes in due course and that employees have different perception towards job enlargement and job enrichment. Job simplification saves time and energy thus it translates to improved employee performance hence this is not done in the insurance companies in Nyeri County. It is agreeable then that most of the insurance companies in

Kenya may have vague idea of the value of job design but lack the capability or skills to adopt them.

2.5 Conceptual framework

The schematic diagram below illustrates the association between the study variables and the indicator of the variables. The independent variables comprise of rotation of job, enlargement of job, enrichment of job as well as job simplification while the dependent variable is employee performance.

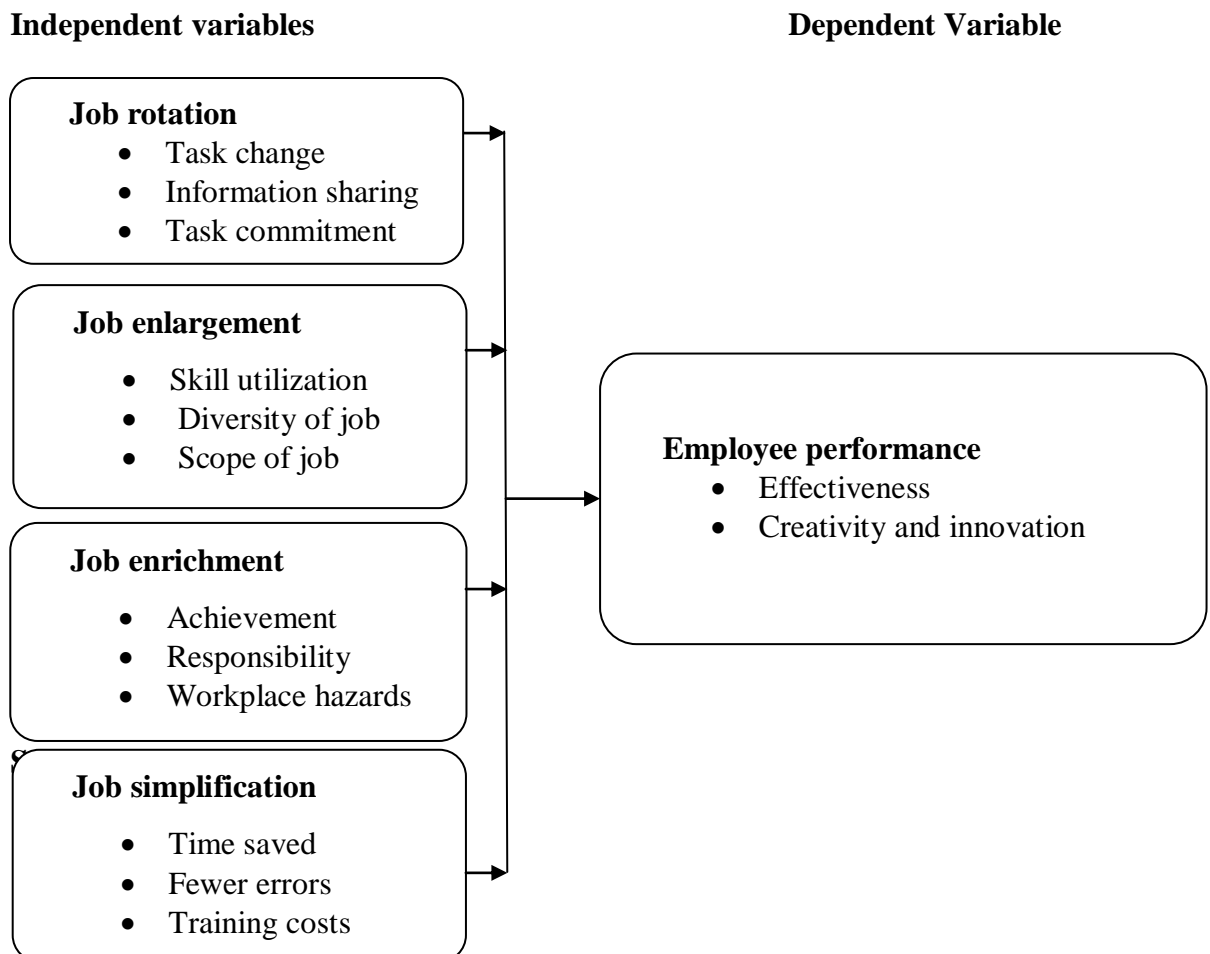


Fig 2.1: Conceptual Framework

Source: Researcher, (2017)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains issues related to how the research was conducted that is research design, data collection and data analysis. It gives details on the instruments of research which was utilized in the research. The chapter therefore, outlines into design of research, population of target and sample, description of instrument of research, procedure of data collection as well as technique of data analysis.

3.2 Research Design

According to Cooper and Schindler, (2008) research design consists of critical study elements and establishes the plan for gathering, measurement as well as data analysis. This study employed descriptive survey research design. Strauss and Corbin (1994) defined a descriptive research as a practice of gathering data so as to to answer questions or test hypotheses relating to the present subjects status in research. It involves formulating the objectives of the study, crafting the data collection methods, picking the sample, collection of data as well as analyzing the results. The core aim of a descriptive research is to explain the situation as it exists at present (Kothari, 2004). The importance of this type of research is to determine means, incidences, and other statistical data of the population. With this information, the researcher was able to decide on the trends and other information about the population.

3.3 Target Population

A population is defined as a comprehensive set of cases, objects or individuals with some ordinary recognizable features and has some characteristics that separate it from other populations (Kombo, 2006). The study targeted all the 21 managers and all the 157 employees of the six targeted insurance companies. The total target population was

178 respondents.

Table 3.1 Target population

Companies	Managers	Employees	TOTAL
Britam	5	40	45
Jubilee	4	32	36
Madison	3	24	27
UAP	2	12	14
Pan African	4	28	32
ICEA lion	3	21	24
TOTAL	21	157	178

Source: Researcher, (2017)

3.4 Sampling Frame and Techniques

Mugenda and Mugenda (2008) defines a sampling frame as a directory, index or list of cases from which a study sample may be picked. The frame of sampling included all the managers and all the other employees from the various insurance companies. The research used a sample of 89 respondents which transforms to fifty percentage of the whole population. The size of the sample is constant with the suggestion by Fisher, Laing and Stoeckel (1983), who dispute that if there is no available estimate of the quantity in the population of target assumed to have the interest characteristics, a study sample of fifty percent is sufficient.

The technique of stratified sampling was used. According to Mugenda and Mugenda (2008) stratified sampling technique, clusters a population into uniform groups which

share alike features to guarantee reasonable population representation in the study sample.

Table 3.2 Sampling frame

Companies	Total target population	Percentage	Sample size
Britam	45	50%	23
Jubilee	36	50%	18
Madison	27	50%	13
UAP	14	50%	7
Pan African	32	50%	16
ICEA lion	24	50%	12
TOTAL	178	50%	89

Source: Respective Insurance Database,(2017)

3.5 Data Collection Instruments

The study utilized questionnaires as the tools for collection of data. A questionnaire is defined as an instrument of research that consists a series of questions as well as other prompts for the function of collecting data from respondents (Mugenda & Mugenda, 1999). The researcher engaged the use of questionnaires which optimally used structured questionnaire.

3.6 Validity and Reliability of Research Instruments

3.6.1 Data Collection Instruments Validity

Validity establishes whether the study really measures that which it was anticipated to measure or how honest the study findings are (Healy & Perry, 2000). To assess the validity, the researcher consulted the supervisor to determine the validity of the instruments and offer suggestions on content. The researcher also involved some of the colleagues in the masters class for their comments. Their recommendations were used in the improvement of the final questionnaires. Prior to the utilization of the questionnaires for producing information for the research, a pilot study was carried out in Karatina Town which is outside the study sample. Eleven individuals were targeted for pilot. The aim of pre-testing the instrument of study was to: confirm if the study questionnaire is understandable to the respondents, determine if the questionnaire addresses efficiently the information required for the research, identify and evaluate any troubles respondents could come across in filling the questionnaire that might not have been forecasted when creating the questionnaire this was utilized to examine the accuracy of the data gathering instruments.

3.6.2 Reliability of Data Collection Instruments

According to Moskal and Leydens (2000) reliability is defined as the extent to which an assessment tool generates constant and dependable outcomes. Reliability can also be described as the degree to which outcome are steady in due course and gives precise picture of the whole population and if the study's findings are repeated under a same method and yield similar results, then the instrument of research is said to be dependable (Joppe, 2000). To certify reliability, the same questions in questionnaires were distributed to all the respondents. The questionnaire reliability was tested by use

of the Cronbach's alpha. If all the constructs portrayed the Cronbach's Alpha value which is over the value of 0.7 the research was dependable (Nunnally & Bernstein, 1994; Nunnally, 1974).

3.7 Procedure of Data Collection

The researcher obtained a letter of introduction from Kenyatta University to permit her for recognition by the employees of the various insurance companies, when approaching involved respondents to give appropriate information for attaining the objectives of the study. Questionnaire was disseminated to suitable employees via the branch manager of the different insurance companies. In order to introduce the respondents to the topic of study to shun any mistrust or suspicion of respondents may have regarding the research a cover letter was attached to the questionnaires. The cover letter as well assisted inspire respondents to take part in the research and respond to the questions as well as to guarantee them of confidentiality and anonymity and to demonstrate to them how the questionnaires are to be filled.

The study questionnaires were disseminated amongst the workers via their departments. The period of survey for collection of data was over a period of 3 weeks. One of the advantages of choosing this technique is that, it ensured privacy as well as maintain track on those who might not return the questionnaire in time and want to be reminded. Following data collection from the representative study sample via the questionnaire, the collected data was edited on a similar day to check for data's consistency, reliability and completeness. The subsequent step included responses coding in the sheets of coding by transcribing the data from questionnaire via assigning characters symbols i.e. numerical symbols. Data screening and cleaning was followed to ensure absence of errors. This was followed by transferring data to SPSS for analysis.

3.8 Data Analysis and Presentation

Analysis of data is defined as a practice in which raw data is organized and ordered in order that helpful information may be removed from it (Saunders, Lewis & Thornhill, 2009). This study gathered qualitative and quantitative data. Descriptive statistics for instance mean, frequency, percentages and standard deviation was utilized in analyzing quantitative data (Kothari, 2004). On the other hand, qualitative data was analyzed by use of content analysis. Data was presented by use of frequency tables and bar graphs. To enhance data handling, Statistical Package for Social Sciences version was utilized due to its ability to handle both small and voluminous data (Dempsey, 2003).

Data was analyzed by use of Statistical Package for Social Sciences (SPSS) which is a software tool for analysis of data. Qualitative data was analyzed by use of content analysis. The analysis involved organization of the data into classes, sorting and coding them to classify patterns and interpret the responses meaning. The method permits researchers to classify the data and categorize them into subjects and 32 patterns for easy understanding (Saunders *et al.*, 2009). Qualitative data was presented in a form of narrative and conclusions drawn from it.

In this case performance of insurance companies(Y) was the dependent variable. Independent variables were rotation of job (x_1), enlargement of job (x_2), enrichment of job (x_3), and simplification of job (x_4). A multiple regression equation for predicting the performance of the insurance companies was expressed as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Y= Performance of insurance companies,

β_0 = Constant,

X_1 =Rotation of job,

X_2 = Enlargement of job,

X_3 = Enrichment of job,

X_4 = Simplification of job,

ε =Error term of the model,

β, β_2, β_3 and β_4 = Coefficients of independent variables.

The qualitative data was analyzed by use of analysis of content. The collected data was captured in the Statistical Package for Social Scientists (SPSS) which assisted in producing tables and percentages to respond to the questions of research. This study as well used descriptive statistics numeric approach to summarize as well as analyze the data. The approach involved the utilization of percentages and frequencies. It also interpreted in the form of means, modes and percentages. Data from the open ended questions and comment boxes was grouped into groups of responses basing on the likeness to the main concepts rising and presented in explanations which are summarized for those that can't be tabulated and clustered.

Descriptive statistics was utilized to analyze as well as present the data in the frequency distribution form for ease of understanding and interpretation along with an explanation of the study findings. The findings were exhibited to show the effects of each independent variable and influence towards the performance of insurance companies. Inferences and recommendations were then be made based on the presented information.

3.9 Ethical Consideration

The researcher employed Free, Prior and Informed Consent (FPIC) so to ensure a full

disclosure of the study. The respondents were conversant as much as possible the research purpose and nature, the probable benefits to their institutions and the procedures to be utilized, and other important stakeholders, alternatives to participating in the study and the likely of sensibly foreseeable stresses, discomforts and risks. The researcher explained and gave the respondents the chance to ask questions and have them answered to their satisfactions and comfort. The researcher sought authority from the school of business to conduct the study and an introduction letter accompanying every questionnaire and get an authorization letter from Kenyatta University and a research permit from NACOSTI.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter comprises the study analysis findings in line with the data gathered from the respondents. It starts with return rate of instrument, respondents' demographic data, whereas the other parts are founded on the study's research questions. Correlation, inferential as well as descriptive statistics is utilized in the discussion of the study's findings.

4.2 General Information

4.2.1 Rate of Response

This research targeted 89 respondents from which 89 completed the questionnaires and returned them producing a rate of response 100%. The rate of response was suitable to formulate the study's conclusions. This rate of response was adequate for data analysis and conformed to Kothari (2003) threshold that stipulates that a rate of response of 30% or above is sufficient for analysis as well as reporting.

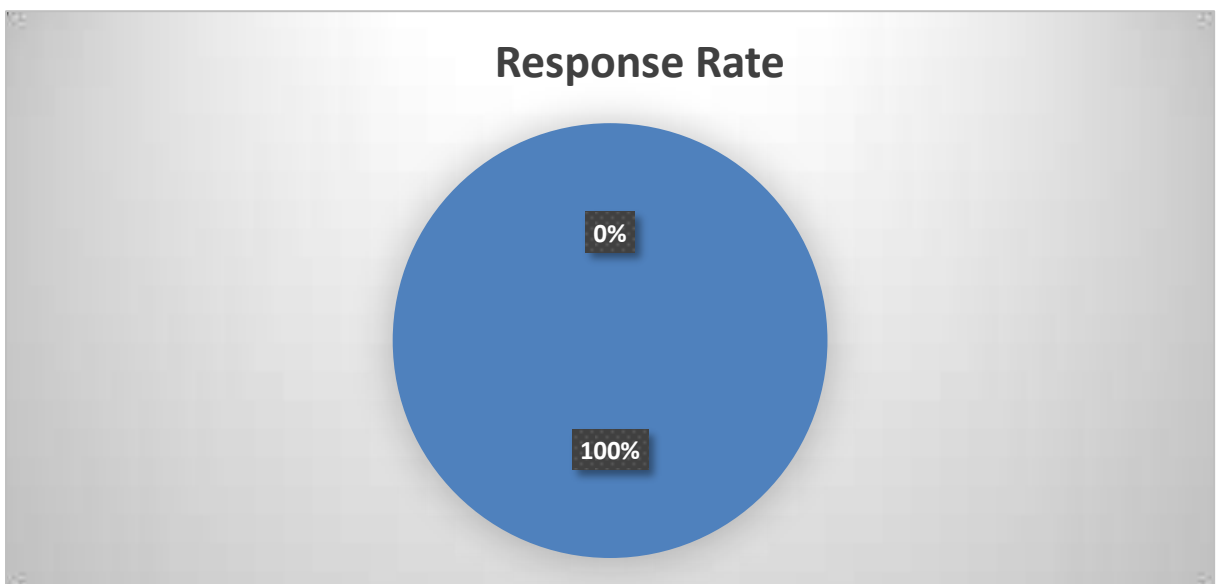


Figure 4.1 Response rate

4.2.2 Respondents' Gender Distribution

Respondents' gender was sought during the study. Results are as per table 4.1 below

Table 4.1 Gender Distribution

Gender	Frequency	Percentage %
Male	32	59
Female	22	41
Total	54	100

Source: Research Data (2017)

The table above indicates that the respondents' gender distribution was 59% female and 41% male. This showed a fair distribution of respondents in terms of gender.

4.2.3 Age Distribution

Respondents' age was sought during the study. Results are as shown in figure 4.2 below. The respondents' age distribution was 67% for 30-39 years, 25% for 30 years and 8% for 40-49 years. The results in the figure 4.2 below depicts that many (67%) of the respondents are in the age bracket 30-39 years. This can be interpreted to mean majority of the insurance companies have concentrated young employees in their branches.

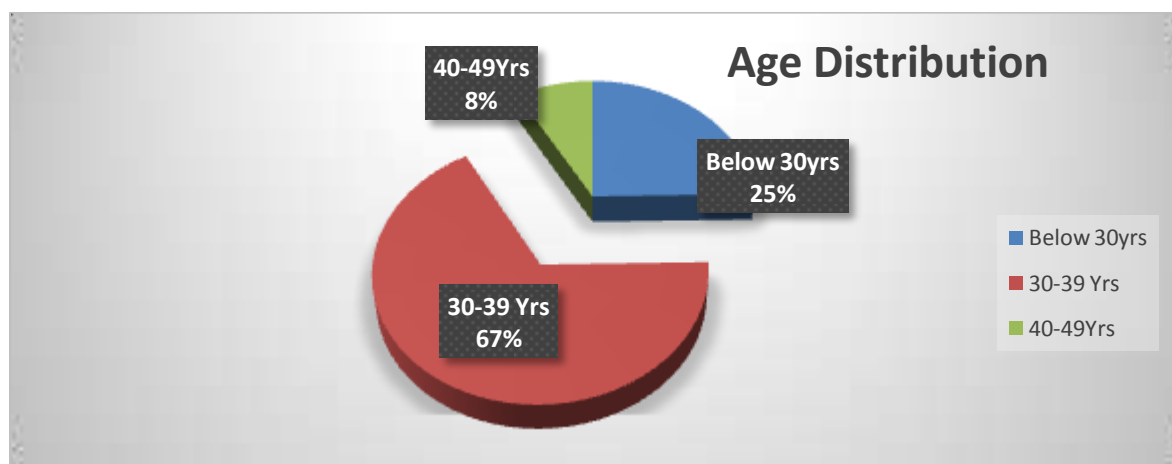


Figure 4.2 Age Distribution

Source: Researcher (2017)

4.3 Descriptive Analysis

4.3.1 Job Rotation

The research wanted to establish the effects of job rotation on performance of employee. Several indicators of job rotation and how they affected employee performance were identified cautiously by the researcher. The participating respondents were then asked to specify their rating on every of these statements.

Table 4.2: Job Rotation

Statement	Mean	Std. Dev
Task change affects employee performance	3.71	0.232
Change of employee work station affects performance	2.22	1.232
Transferring of employees from one job to another increases their knowledge and learn more	3.902	1.234
Transferring of employees increases employees efficiency and positively impacts on employees performance	4.13	0.953

Source: Researcher, (2017)

The descriptive statistic used was standard deviation and mean. In order to establish the data's average value mean was used, while standard deviation was used to give the dispersion in the collected data. High mean presents majority of the respondents agreeing with the statement presented to them while low standard deviation translates to low dispersion of their response. From the responses; respondents agreed that transferring of employees increases employees efficiency and positively impacts on employees performance with mean of 4.132 and standard deviation of 0.953, transferring of employees from one job to another increases their knowledge and learn more with mean of 3.902 and standard deviation of 1.023, task change affects employee

performance with mean of 3.872 and standard deviation of 1.2345 while the study's respondents were not sure whether change of employee work station affects performance with mean of 2.22 and standard deviation of 1.232. The results of the study show that most of the respondents strongly approved that task change affects employee performance. Most of the respondent also strongly approved that transferring of employees in departments increases knowledge and therefore impacts positive on performance. The study contradicts the findings of Ortega (2011) on the study of effects of job rotation on performance which found that rotation of job could support institution learning better as compared to specialization in situation where there is slight information regarding the virtual import of dissimilar job responsibilities.

4.3.2 Job Enlargement

The research wanted to assess the job enlargement effects on performance of employee in the insurance companies. The results of their response regarding the construct under research are shown in Table 4.3 below;

Table 4.3: Effect of Job Enlargement

Statement	Mean	Std. Dev
By utilizing skills it affects employees performance positively	3.801	0.987
Job diversity affects employee performance	3.901	1.239
Job scope affects employee performance	3.811	0.943

Source: Researcher, (2017)

The descriptive statistic used was standard deviation and mean. In order to establish the data's average value mean was used while standard deviation was used to give the dispersion in the collected data. High mean presents majority of the respondents

agreeing with the statement presented to them while low standard deviation translates to low dispersion of their response. From the findings, respondents agreed that to a great extent job enlargement affects employee performance; by utilizing skills effects on employees performance with mean of 3.901 and standard deviation of 1.293, job diversity effects on employee performance with mean of 3.811 and standard deviation of 0.943 and job scope effects on employee performance with mean of 3.801 and standard deviation of 0.987. The findings of the study is that job enlargement utilises skills which transforms to improved performance. The findings also indicates that job diversity and increase in job scope as a results of job enlargement increases performance of employees. The study concurs with the findings “The enlargement of job influences the level of motivation, level of satisfaction as well as the organizational level of commitment” according to a study by Morrison, (2014).

4.3.3 Job Enrichment

The research wanted to determine the job enrichment effects on performance of employee in the insurance companies. The results of their response regarding the construct under study are shown in Table 4.4 below;

Table 4.4: Job Enrichment

Statement	Mean	Std. Dev
Job enrichment Should be executed with care as it might bring about increased hazards of workplace thus leading to reduced employees performance	3.611	0.234
Development of work practices motivates workers by providing those opportunities of using their capabilities in order that workers performance and productivity increases	3.911	0.678
A lot is achieved through the work practices development that motivate as well as challenge employees	4.401	1.203
Development of work practices increases depth of job, the extent to which workers can control as well as plan the task concerned in their jobs	4.101	0.659

Source: Researcher, (2017)

The descriptive statistic used was standard deviation and mean. In order to determine the data's average value mean was used while standard deviation was used to give the dispersion in the data. High mean presents majority of the respondents agreeing with the statement presented to them while low standard deviation translates to low dispersion of their response. From the findings, respondents felt that to a great extent; A lot is achieved through the work practices development that motivate as well as challenge workers with mean of 4.401 and standard deviation of 1.203, development of work practices increases depth of job, the extent to which workers can control as well as plan the task concerned in their jobs with mean of 4.101 and standard deviation of 0.659 and that development of work practices motivates workers by providing those opportunities of using their capabilities in order that workers' performance as well as productivity increases with mean of 3.911 and standard deviation of 0.678. On whether job enrichment should be executed with care as it might bring about increased hazards

of workplace thus leading to reduced employees performance; the mean was 3.611 with standard deviation of 0.234. The findings indicate that job enrichment results to challenging tasks and development of good work practices which motivate employees. It is clear that job enrichment should be implemented with caution as it may lead to an increase in workplace hazards thus leading to reduced employee performance. This study tallies with Drago, Estrin and Wooden (2011) on the study of job enrichment control on performance which found that there is a positive relationship between job satisfaction of employee and control of workplace characteristics.

4.3.4 Job simplification

The research wanted to determine the job simplification effects on performance of employees within the insurance companies. The results of their response regarding the construct under research are shown in Table 4.5 below;

Table 4.5 Job simplification

Statement	Mean	Std. Dev
There is time saved when a job is broken into relatively simple tasks	4.170	0.234
There are a few errors when a job is broken into relatively simple tasks	3.911	1.234
There are training costs saved when a job is broken into relatively simple tasks	4.217	0.994

Source: Researcher, (2017)

The descriptive statistic used was standard deviation and mean. In order to determine the data's average value mean was used while standard deviation was used to give the dispersion in the data. High mean presents majority of the respondents agreeing with the statement presented to them while low standard deviation translates to low dispersion of their response. The study established that to a great extent; there is time

saved when a job is broken into relatively simple tasks as the mean was 4.170 with standard deviation of 0.234, there are a few errors when a job is broken into relatively simple tasks with mean of 3.911 and standard deviation of 1.234, while the respondents majority felt that there are training costs saved when a job is broken into relatively simple tasks. The findings of the study indicate that job will be easier to manage and control if it is broken down into smaller simple units as it will reduce the chances of errors and time will be saved in training and handling shorter tasks. The study agrees with Brown and McIntosh (2013) on the study of work characteristics and simplifications on employee's performance which found that control of characteristics of workplace can in fact change qualitatively conclusions regarding satisfaction of job.

4.4 Employee Performance

The respondents were asked to rate by ticking the employee's performance within the insurance firms. The following scales were used 5= excellent, 4=better, 3=good, 2=fair, 1= poor. The table below summarizes the results from respondents;

Table 4.6 Employee Performance

Statement	Mean	Std. Dev
At what degree does the employee remain to be effective in the company?	3.813	0.356
At what degree do you have room for creativity and innovation?	4.111	1.021
At what degree is the employee performance in the company?	3.617	0.794

Source: Researcher, (2017)

The descriptive statistic used was standard deviation and mean. In order to determine the data's average value mean was used while standard deviation was used to give the

dispersion in the data. High mean presents majority of the respondents agreeing with the statement presented to them while low standard deviation translates to low dispersion of their response. The results in the table above indicate that most of the respondents approved that employees remain to be effective in the company with a mean of 3.813 and standard deviation of 0.356, as to the level of the creativity and innovation of employees, majority of the respondents agreed that there is an excellent room for innovation and creativity with a mean of 4.111 and standard deviation of 1.021 and as to the degree of the employee performance in the company a mean of 3.617 with standard deviation of 0.794. It is clear from the findings that employee remain effective in the insurance firms and remain creative and innovative in meeting the customers expectations all times. The findings indicate that due to changes in the level of technology the insurance companies are not left behind in ensuring they remain competitive in the market by embracing innovation and creativity in all areas of their operations. According to Dessler (2015) study show consistency with the above findings in that creativity has improved the employees work performance and reduced the general organizations cost. The study also found that regular job with no change might make the work not to be ineffective and that outcome in making the workers to have a boredom feeling at place of work and this may reduce the employees' level of motivation.

4.5 Qualitative Analysis

The respondents felt that the transfer of employees from branch and department is not done fairly. They argued that the unit manager may not want some of the departments to be handled by unexperienced employees. Majority of the respondents felt that some of the yearly goals cannot be achieved if unit manager doesn't consider job

simplification and job enlargement. They argued that development of work practices increases depth of job and the extent to which workers can control the activities in the job.

4.6 Regression Analysis

The researcher carried out analysis of multiple regression to determine association between the variables of the study. The results are shown in following sections.

Table 4.7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845	.714	.701	10.51960

Source: Research Data, (2017)

The model summary above indicates a coefficient of correlation R of 0.845 signifying presence of strong positive relationship between the study's variables. The coefficient of determination R square is .714 showing that 71.4% change in employee performance in the insurance companies is explained by independent variable design of job (rotation of job, enlargement of job, enrichment of job and simplification of job).

Table 4.8: ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	50.12	4	12.53	54.15	.000
Residual	20.13	87	0.231		
Total	70.25	91			

Source: Research Data, (2017)

The findings of ANOVA of the processed data at significance level of 5% indicate an F calculated value of 54.15 whereas F critical read from F Table is 2.48. This shows that the overall model of regression was important in predicting association between the study variables as F calculated is greater than F critical. The p value 0.000 is also below 0.05 and therefore statistically important association of the study variables.

Table 4.9: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.482	2.262		.213	.161
Job Rotation	.256	.178	.292	1.441	.002
Job Enlargement	.462	.191	.465	2.417	.016
Job Enrichment	.128	.046	.281	2.782	.015
Job Simplification	.599	.077	.819	7.796	.034

Source: Researcher, (2017)

From the findings, the established equation becomes:

$$Y = 0.482 + 0.256X_1 + 0.462X_2 + 0.128X_3 + 0.599X_4 + \varepsilon$$

Where:- Y= Employee Performance

X₁ =Job Rotation

X₂ = Job Enlargement

X₃ = Job Enrichment

X₄ = Job Simplification

Therefore; when all factors are held constant performance would be at 48.2%. A unit increase in job rotation could increase performance of employees by 25.6%, a unit increase in job enlargement would increase performance by 46.2%, a unit change in job enrichment would affect Employee performance by 12.8% and a unit increase in job simplification would affect performance by 59.9%. The findings agrees with Niehof (2011) study on the relationship between empowerment, job enrichment, and loyalty of workers which found that there is a positive relationship between enrichment of job, empowerment, and loyalty of employee in downsizing surroundings. However, the

findings disagrees with Burchell, Mankelow, Day, Hudson, Ladipo, Reed, Noan, Wichert and Wilkinson (2011) study on job redesign on performance of employees which found that, redesigns of job raised employees' place of work performance and reduced general expenditure of running organizations' business.

CHAPTER FIVE

SUMMARY CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The research findings summary is based on researcher's objectives of the study. The conclusions are derived from the key study findings. The recommendations of the study are relevant for policy and practice while the suggestions for further studies open up areas for future studies for scholars and academicians.

5.2 Summary of the Findings

The research sought to establish job design effect on performance of employee of insurance companies in Nyeri County, Kenya. This research was directed by specific objectives as follows: to establish the relationship between job rotation and performance of employee of the insurance companies in Kenya; to determine the extent to which job enlargement influence performance of employee of the insurance companies in Kenya; to establish association between job enrichment and performance of employee of the insurance companies in Kenya and to assess association between job simplification and performance of employee of the insurance companies in Kenya.

Out of the 89 questionnaires which were administered to the respondents, all of them were filled dully and taken back to the researcher. This resulted to a rate of response of 100%. Most of the respondents 67% were 30-39 years.

5.2.1 Job Rotation

The study's first objective was to determine association between job rotation and performance of employee of the insurance companies in Kenya. From the results, respondents approved that transferring of employees increases employees efficiency

and positively impacts on employees performance, transferring of employees from one job to another increases their knowledge and learning more and that task change affects employee performance while the respondents of the study were not sure whether change of employee work station affects performance. Job rotation significantly added up to employee performance $p=0.002<0.05$.

5.2.2 Job Enlargement

The second objective was to determine the degree to which job enlargement influence performance of employee of the insurance companies in Kenya. From the findings, respondents approved that to a great degree job enlargement affects employee performance; utilizing skills effects the employee's performance, job diversity effects the employee performance and job scope effects the employee performance. The findings of regression analysis indicated that job enlargement was significant predictor of employee performance $p=0.016<0.05$.

5.2.3 Job Enrichment

The study's third objective was to determine association between job enrichment and performance of employee of the insurance companies in Kenya. From the findings, respondents agreed that a lot is achieved through the development of work practices, challenge and motivating employees, many respondents agreed that development of work practices increases depth of job, the extent to which workers can control as well as plan the work concerned in their work and that development of work practices motivates workers by providing those opportunities of using their capabilities in order that performance as well as productivity of employees. The respondents strongly agreed that job enrichment should be executed with care as it might bring about increased

hazards of workplace thus leading to reduced employee's performance. Regression analysis established that job enrichment was significant in determining employee performance $p=0.015<0.05$.

5.2.4 Job Simplification

The last objective of the study was to assess the association between job simplification and performance of employee of the insurance companies in Kenya. The research established that to a great extent; there is time saved when a job is broken into relatively simple tasks, there are a few errors when a job is broken into relatively simple tasks, whereas most of the respondents approved that there are training costs saved when a job is broken into relatively simple tasks. From regression analysis, job simplification had significant effect on employee performance $p=0.034<0.05$.

5.3 Conclusions

The study sought to determine whether job design affects employee performance. Job rotation significantly added up to employee performance. Transfer of employees from branch and department increases employee's efficiency and positively impacts on employee's performance. The study also concludes that transferring of employees from one job to another increases their knowledge and learning more and that task change affects employee performance.

Job enlargement was significant predictor of employee performance. The research concludes that enlargement of job affects performance of employee and that the utilization of skills, job diversity and job scope affects the employee performance. Job enrichment was significant in determining employee performance. The study concludes that goals can be achieved through the development of work practices and motivating

employees. The development of work practices increases depth of job and the extent to which workers can control as well as plan the work concerned in their jobs. Job simplification had significant effect on performance. The study concludes that there is time saved when a job is broken into relatively simple tasks and that there are a few errors when a job is broken down.

5.4 Recommendations of the Study

Insurance company and other organizations in Kenya should promote rotation of job, job enrichment, enlargement of job and simplification of job in their place of work by putting in place proper mechanisms to deal with the affected employees. There is need to enhance job design in insurance companies.

Financial institutions in Kenya with emphasis to the insurance companies should be aware that high level of job rotation improves employee's performance. The top management of such organization should clearly understand that job enlargement promote degree of employee motivation hence improved performance and job enrichment encourages employees to work hard.

5.5 Suggestions for Further Studies

The current research wanted to establish the job design effects on performance of employee of insurance companies in Nyeri County, Kenya; similar other studies can be done in other organizations for example public sector, private sector and banking sector. Regression analysis established an R squared of 71.4% an indication that there are other factors of job design affecting employee performance and future studies should be done to bring out these other factors.

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APPENDICIES
APPENDIX A
INTRODUCTORY LETTER

Dear sir/ madam,

REF: TO INVESTIGATE THE IMPACT OF JOB DESIGN ON EMPLOYEE PERFORMANCE

I am a student at Kenyatta University, pursuing a Master of Business Administration degree. I am doing a research on the impact of job design on employee performance of insurance companies in Nyeri County. I request you to kindly answer the questionnaire as truthfully as possible. The information gathered will be for academic purposes only.

Your response will be highly appreciated.

Thank you.

Yours Faithfully,

Jecinta W. Munyiri

Phone No. 0712058425

Appendix B: Questionnaire (Draft)

Questionnaire

The purpose of this questionnaire is to solicit information on impact of job design on employee performance of insurance companies in Nyeri County, Kenya and the responses obtained will be used for academic purposes only. The researcher is a student undertaking her Master in Business Administration Degree in Kenyatta University.

SECTION A – Personal Information

Please tick the appropriate box that corresponds to your answer.

1. What is your gender?

Male []

Female []

2. How old are you?

Below 30 yrs []

30- 39 yrs []

40- 50 yrs []

51-60 yrs []

3. What is your marital status?

Married []

Single []

Separated []

Divorced []

4. How long have you worked with your current organization?

Below 5yrs []

6-10 yrs []

11-15yrs []

16-20yrs []

Above 20yrs []

5. What is your highest level of education?

Secondary []

Diploma []

Degree []

Masters []

Professional []

Others (please specify)

6. What is your job role?

Clerical []

Supervisory []

Managerial []

Others

7. What is the range of your salary?

Below KSh 20000 []

KSh 20001-40000 []

KSh 40001 – 65000 []

KSh 65001 – 80000 []

Above 80001 []

Part II: Job Rotation

In this section please tick the appropriate section that best reflects the degree to which the following statements affect your business performance. 5= strongly agree, 4=agree, 3=moderately agree, 2=disagree, 1= strongly disagree

To what extent do you agree with the following statements	5	4	3	2	1
8. Task change affects employee performance					
9. Change of employee work station affects performance					
10. Transferring of employees from one job to another increases their knowledge and learn more					
11. Transferring of employees increases employees efficiency and positively impacts on employees performance					

12. How else does change of employee from one to task to another affect an employee's performance?

Part III: Job Enlargement

In this section please tick the appropriate section that best reflects the degree to which the following statements affect your business performance 5= strongly agree, 4=agree, 3=moderately agree, 2=disagree, 1= strongly disagree

To what extent do you agree with the following statements	5	4	3	2	1
13. Job diversity affects employee performance					
14. Job scope affects employee performance					
15. By utilizing skills it affects employees performance positively					
16. Job enlargement increases the volume of work of employees thereby reducing the socializing time leading to a lowered job satisfaction and commitment.					

17. How else does transformation of a job to include more and different tasks affect employee's performance in an insurance company?.....

Part IV: Job enrichment

In this section please tick the appropriate section that best reflects the degree to which the following statements affect your business performance. 5= strongly agree, 4=agree, 3=moderately agree, 2=disagree, 1= strongly disagree

To what extent do you agree with the following statements	5	4	3	2	1
18. A lot is achieved through the development of work practices that challenge and motivate employees					
19. Development of work practices motivates employees by providing those opportunities of utilizing their abilities so that productivity and performance of employees increases					
20. Development of work practices Increases job depth, the degree to which employees can plan and control the work involved in their jobs					
21. Job enrichment Should be implemented with caution as it may lead to increased workplace hazards thus leading to reduced employees performance					

22. How else does development of work practices affect the performance of employees in an insurance company?

Part IV: Job simplification

In this section please tick the appropriate section that best reflects the degree to which the following statements affect your business performance. 5= strongly agree, 4=agree, 3=moderately agree, 2=disagree, 1= strongly disagree

To what extent do you agree with the following statements	5	4	3	2	1
23. There is time saved when a job is broken into relatively simple tasks					
24. There are a few errors when a job					

is broken into relatively simple tasks					
25. There are training costs saved when a job is broken into relatively simple tasks					

26. How else does simplifying of a job affect employees performance in an insurance company?.....

Part V: Employee performance

In this section please tick the appropriate section that best reflects the degree to which the following statements affect your business performance. 5= excellent, 4=better, 3=good, 2=fair, 1= poor

To what extent do you agree with the following statements	5	4	3	2	1
27. At what degree does the employee remain to be effective in the company?					
28. At what degree do you have room for creativity and innovation?					
29. At what degree is the employee performance in the company?					

What else should be enhanced in a job for an employee in an insurance company to be able to perform better?.....