

**THE INFLUENCE OF MOTIVATION ON ORGANISATIONAL
PERFORMANCE IN PUBLIC CORPORATIONS
A CASE OF NATIONAL INSURANCE CORPORATION (NIC)**

**BY
TUNU SHAABAN**

**A Dissertation Submitted in Partial Fulfilment of the Requirements for the
Degree of Masters of Business Administration in Corporate Management of
Mzumbe University
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CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation Entitled ***The Influence of Motivation on Organisational Performance in Public Corporations: A Case of National Insurance Corporation (NIC)*** in partial/fulfilment of the requirements for award of the degree of Master of Business Administration of Mzumbe University.

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Internal Examiner

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DEDICATION

I dedicate my dissertation to our Almighty God, who gave me his strength and knowledge for my everyday life.

To my husband Mr William Machumu who inspired me to be strong despite of many obstacles in life, my eternal gratitude.

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LIST OF ABBREVIATIONS AND ACRONYMS

NIC	National Insurance Corporation
OECD	Organisation for Economic Cooperation Development
TIRA	Tanzania Insurance Regulatory Authority
URT	United Republic of Tanzania

ABSTRACT

The study examined the influence of motivation on organisational performance at National Insurance Corporation (NIC). The specific objectives of the study included; to determine how reward and recognition impact the performance of employees; to examine the extent to which skills development affects the performance of employees; to evaluate the extent to which work life balance and working environment affects organizational performance; and to examine the role of leadership in influencing employee performance. The research philosophy is based on the assumption that, employee motivation is a key driver to enhance organisational performance. This assumption is based on the fact that, most organisations nowadays around the corporate world are allocating more resources in their human resources rather than capital structure, as they believe that employees are a significant base for improving their performance and achieve success. This study, thus empirically sought to find out the influence of motivation on organisational performance in order to materialise this assumption. This study used a pragmatic approach which involves multiple methods including quantitative and qualitative approaches. The researcher used primary data that was collected from employees at National Insurance Corporation at Dar es Salaam head office. The study also employed secondary data from NIC and TIRA. The research design employed was a case study research design. Primary data was gathered through questionnaires administered to 30 respondents. Once the data was collected was summarized and analyzed in tabular form, frequencies and histograms through the aid of a computer program in excel. The main findings of the study indicate that, effective motivation programs have greater likelihood of increasing employees' morale, retention rate and productivity. It was further revealed that, motivation has been useful at NIC to improve organisational performance. The study recommends for a wider participation from the government and interested parties to support the insurance industry in making sure that motivation becomes successful in the sector. At the same time organizations are urged to put in place appropriate motivation of their employees in order to enhance skills utilization and ultimate organizational performance.

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CHAPTER ONE

PROBLEM SETTING

1.1 Background of the Study

Employees are the core focus of any organization. Motivation in organizations is vital and is needed for improving the performance of employees in an affirmative manner. For any organization to work easily and with no interference, employee collaboration can't be supplanted with anything else. It is of most extreme significance that the employees of an organisation do not just have a decent relationship with the top management, but also keep up a solid and expert relationship with their collaborators (Nabi, 2017). Employees are in every case directly affected by inspiration to fulfill their desires, physiological security, social wellbeing, mental and self-realization levels. Herzberg (2003) characterized job satisfaction and recognition and opportunity for advancements as employees' inspirational factors.

Employee motivation concept is not a new idea. It can be argued that, since the cavemen period, it's been around. The concept could be considered crucial, as it involves employee and employer presence. The company is driven to perform well as the respective entity exercises the enthusiasm of the workers through a succession of various programmes. The fundamental reason for the motivation of the employees is to apply it a mechanism to encourage productivity at work. The concept of employee motivation has been successful overtime as it allowed creativity through allowing inputs from employees without limiting the ideas of employees (Swanson, 2011).

Usually motivated employees play a very important role to help the organisation achieve its objectives and goals. It is of great importance when employees are operating in a conducive environment or in a workforce composed of self-motivated workers. In order, to make sure that the priorities and purpose of each employee workplace are aligned with the mission and vision of the company, it is essential for an organisation to create and sustain a high degree of engagement that can contribute to higher efficiency, better job satisfaction and financial benefit across all

departments. This is because a motivated employee tends to be productive and more profitable is productive employees compared to non-motivated employees. An organisation cannot perform well when employees aren't motivated as they become less successful, less imaginative, less asset to a company. In this situation, every company now needs committed workers for its perpetuity more than ever before (Jones, 2011).

The most reasons behind conducting activities for any organization is to realize organizational objectives, an execution level that's set in terms of distinctive components. Organizational performance plays the most part in accomplishing those objectives. A few think it's just how substance a person is with his or her work, that's , whether they just like the work or a person feels or features of occupations, such as the nature of work or supervision. Meeting individual objectives makes a difference as an employee remain persuaded and feel that he is recognised. Motivation makes a difference to upgrade effectiveness and subsequently accomplish organisational goals by improving abilities and employees' interactions. As a psychological catalyst motivation turns the soul to a more committed and persuaded employees (Richards, 2011).

Organizational performance is a degree to which the company uses all resources and puts burden on its members to achieve its objectives. It also helps ensure the operational use of human resources, employee gratification, mutual consistency and durability of the workforce, which are important factors in achieving organizational goals, improving organizational performance and thus creating job satisfaction (Vroom, 1994). Organizations perform seamlessly. There are many factors that affect organizational performance, employee-based, organizational-based and other external factors. Organizational success is characterized as an organization's ability to have proper, well-defined, organized, measurable, achievable, and time-bound, goals. Organization must have governance structure and leaders who are objective oriented towards achieving the goals of the organization in a well structured mission and a well acceptable vision of the organization (Richards, 2011). Organization

performance is measured by the pre determined key performance indicators which aims in fulfilling organizational goals and objectives. The Organization performance is weighed by the organization's financial performance, its market share as a market performance and the shareholder's satisfaction as shareholders performance (Jones, 2011).

The stakeholders in subject here are internal and external shareholders. The internal shareholders are employees, management members and board members. The external stakeholders are all organs that indirectly or directly affects or are affected by the Organization, for instance the customers. Gutsy (2012), determined that an organization would perform better if their compensation and reward systems were revised. This is because the way the employees are being treated by the Organization determines how committed are the employees to that Organization.

In Africa, employee motivation has two aspects; recognition of efforts towards achieving organisational goals, and the administrative method of having employees to achieve organizational goals. In this scenario, an employee is regarded as a significant contributor to efficiency and productivity of the organisation. However, studies have shown that, the most basic way of motivating employees is to provide them with an opportunity to satisfy their needs. People continue to aim for needs fulfilment at a single level only after fulfilment at the previous level has been achieved. In a work situation, the way a person conducts is primarily a function of motivation, that is, his ability to fulfil other needs. One of the most significant factors for rising success and efficiency is the motivation of employees' performance resulting from the physical, financial, and human resources interactions (Gutsy, 2012).

Labour is a critical factor of production which is provided by workers. It is vital to consider the truth that individuals are extraordinary since they have diverse needs, distinctive objectives, distinctive practices, and distinctive interface, diverse levels of information and abilities and distinctive possibilities. In case employees' requirements are met they are energized to produce more. All motivational

programmers are trying to create environments that, on the one hand, motivate employees to fulfil their needs and attain the goals of the company (Nuge, 2010).

In Tanzania the morale of employees through motivation is the key to success. The boss should be able to get staff inspired to do so. Practice and theory of motivation of employees is a difficult subject which touches on several disciplines. When understanding the motivation of workers one has to consider the human condition itself and the question lies there. Employee incentive strategies include treating workers equally, addressing the needs of staff, setting work-related goals, limiting employment and basing incentives on job results. Naturally, when workers feel accomplished they get inspired to do more. The encouragement of the right employees will save time, money and energy for the business (MLA, 2010).

So it is vital for performance of organizations to be done by ensuring that the non-financial measures, like employees' motivation, are looked into to steer the organization to success. The Organization ensures that they are setting up their employees for success by making sure that they are well motivated. This impacts the organization culture such that all employees have a specific culture that is geared into individual as well as corporation performance (NIC, 2018). Also, the implementation system of the career development of the employees is deeply entrenched in their value system.

Motivation in organizations gives rise to the performance of a particular organization. It is obvious the fact that organizations with open-door policies tend to perform better. This is to say, the mission and vision of these organizations are tied up to the employees' personal goals and career development. Thus, motivation as a non-financial factor to performance plays an important role in the growth of an organisation (Richards, 2013).

1.2 Statement of the Problem

Motivation of employees is one of the most important psychological concepts to employees and managers who give directions to employees to perform tasks according to organizational objectives (Ali & Ahmed, 2012). Numerous studies have been performed either independently or as a combination on employee morale and job performance. Most of these workplace motivation researches have shown a correlation between employee motivation and job performance (Lubuva, 2008; Manzoor, 2010).

While Lubuva (2008) stated that poor motivation, not-auxiliary working environment and low pay are the main problems that prevent the public organizations to work efficiently. Manzoor (2010) found a positive correlation between employee motivation and organizational effectiveness. Manzoor (2012) demonstrated that empowerment and recognition increase employee motivation. Recognition of workers and involvement in decision-making improve work satisfaction and passion for accomplishing mission. He concluded that the more the workers are motivated to achieve assignments, the higher the efficiency of the company and the greater the achievement.

Speaking of motivation, it has to be stressed that employees are highly motivated to accomplish goals because they realize that success awaits them. That is because their pay is a significant factor for employee satisfaction and reduction in staff turnover, as some studies have suggested. For example, in his research work, Manzoor (2012) found that money is the fundamental magnet for retaining and empowering employees to produce higher production.

Kuada (2015) noted that low-paid workers in Africa are less driven to get a particular task completed as needed. His study demonstrates that in East African countries there is a need to study organizational efficiency; the research focuses solely on large multinational corporations, whereas small organizations are not touched.

Similarly, Njoroge (2013) indicated that organizations in the East African region overlooked the possibility that they would perform better as organizations if the employees' skill set were completely exploited and were well motivated to support the company where they operated. He acknowledged that, depending on how well members of the department are driven, it is likely to see one department functioning differently from another. Therefore, the researcher claimed that more focus need to be paid to this topic by undertaking a particular study that will help uncover more problems related to employee motivation and ways of addressing issues if they exist.

A huge number of workers around the world tend to stop their employments provided that they do not have the joy of their managers, their level of work, and their eagerness. They regularly select to seek for other occupations where they might experience the highest degree of their desires. In Tanzania, as numerous researchers have proposed, just a little is known concerning the impact of motivation on the performance of employees both in public and private organizations. Hence, this study focused on looking at the influence of motivation on organizational performance by employing a case from the National Insurance Corporation (NIC).

1.3 Research Objectives

1.3.1 General Objective

The objective of this study is to examine the influence of motivation on organizational performance, a case of National Insurance Corporation (NIC).

1.3.2 Specific Objectives

The research was guided by four specific objectives, which are;

- i. To determine how reward and recognition impact the performance of employees.
- ii. To examine the extent to which career development affects the performance of employees.
- iii. To evaluate the extent to which work life balance affects employee performance.

- iv. To examine how does working environment influence employee performance.

1.4 Research Questions

This study was guided mainly by four research questions, which are;

- i) How does reward and recognition impact the performance of employees?
- ii) To what extent which career development affects the performance of employees?
- iii) How does work life balance affects employee performance?
- iv) How does working environment influence employee performance?

1.5 Significance of the Study

Among other areas, this study was helpful in the following ways;

- i) To the Organization: The findings of the study adds knowledge to the organization and other stakeholders on how much motivation plays a great role in influencing organizational performance, and what is required to be done by organizations to ensure that employees are well motivated.
- ii) To the profession: The study findings helps the Mzumbe community to add knowledge to the existing literatures on employees motivation as well as shed more lights when the topic of organizational performance is under discussion.
- iii) To the researcher: The research will add knowledge in the area of organization performance as the results of motivation and enable the researcher fulfill the requirements of her study programme.

1.6 Scope of the Study

This study is focused to just a single institution which is National Insurance Cooperation as a case study. The study concentrated on examining the influence of motivation to an organization performance. NIC structure has head office in Dar es Salaam and regional offices everywhere throughout the country. The investigation was centred in Dar es Salaam due to convenience of getting the information since most of the respondents are located in Dar es Salaam head office. In some occasion's

reference from other institutions dealing with employee motivations may were brought in to augment the results from the case study.

1.7 Study Limitations and Delimitations

The study was conducted in Dar es Salaam where the headquarters for NIC is located. Since most of the data was expected to be collected from primary sources through questionnaires, some respondents were not ready or delayed in completing questionnaires on time. In this regard, the researcher had to make close follow-ups to all respondents through physical visits and phone calls to ensure that maximum response is obtained. The researcher also used some secondary data from the National Insurance Corporation to augment the results from primary data. In order to increase the response rate and confidence to respondents, all respondents will be assured of confidentiality of information they provide. In addition, the researcher utilised her skills, experiences in the management, profession, and theoretical orientation in research methods to thoroughly explain to participants about the study rationale and implication for them to participating in the study.

1.8 Organisation of the Study

The study has been structured into six chapters. Chapter one contains the context of the project, the list of issues, research goals and research questions, project scope, limitations, and how the study is structured. Chapter two presents the key reviewed literatures, applicable concepts, reviews of theoretical and empirical literature, conceptual structure and void in science. Chapter three covers the research methodology applied in conducting the study. This includes; research design, study area, study population, sample size and sampling techniques, tools for collecting and data analysis, ethical issues and data validation. Chapter four presents the main findings and analysis; chapter five discusses the findings; while chapter six summarises the findings, provides a study conclusions and then recommendations of what should be done.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents literatures review as they were applied from relevant studies, title or purpose. This chapter contains empirical literatures, theoretical literature reviews including main definitions of key terms used, concepts as well as conceptual framework of the study and research gaps.

2.1.1 Definition of terms and concepts as will be used in this dissertation

2.1.1.1 Employee

An employee is an individual whose part is to supply services to an organisation in return for pay and who does not offer these services as portion of an independent business (Paul, 2013). Agreeing to Paul (2013, similar, Geary (2010), attests that an employee is the one who works inside an employment contract. The contract may be orally organized or composed, part-time or full-time, and who has seen rights and obligations. An employee is hence any person who has a work contract or has entered into another contract in which the person embraces to work directly for the other individual (Geary, 2010; Paul, 2013).

2.1.1.2 Motivation

Motivation refers to internal and external components which stimulate the desire and energy of individuals to be constantly engaged and focused on a particular job or subject, and to make constant efforts to achieve an objective (Robert, 2012). Motivation is often characterized as a means of improving the resolve of employees to enable them to do their best to accomplish the tasks assigned. Motivation is the way to deliver stunning results (Valencia, 2011).

2.1.1.3 Organization

Organization is an organized group of people with a particular purpose, such as a business or government department. The term 'organization' also refers to the action of organizing something. People work together in an organization for a common purpose. In other words, the members of the group have collective goals (MBN, 2019).

2.1.1.4 Performance

Performance is described as the ability to effectively implement strategies and achieve institutional or personal goals (Randeree & Al Youha, 2009). With proper management of resources, proper management of expenses, proper use of skill set and proper investment of resources, Organizations are sure to perform.

2.1.1.5 Innovation

Innovation is the desire to create new ideas, and for many organizations, it has become a priority. Intense global competition and the development of technology have made innovation a source of competitive advantage. Innovation research has addressed a number of ways, such as using levels of innovation in individuals, teams /projects or organizations (Drucker, 1999), or through innovation intensity (Damanpour, 1996). Organizations are encouraged to motivate their employees to reawaken their innovative capacity for the Organizations' better performance.

2.1.1.6 Strategy

Strategy comes from the word strategos which is a game plan that an organization has to achieve its goals (Lewa, 2016). With strategy, the Organization is able to plan which resources are required for which specific task. Motivation is a strategic tool for agitating human resources energy towards commitment and better performance.

2.1.1.7 Skills

Skills are defined as the abilities that Organization's employees transform and apply knowledge and experience into operations and increase performance of the Organization. Skills also include capabilities and competences (Jooste & Furrie, 2009). With skills, the skill set of the Organization is defined for both operational and supporting activities.

2.1.1. 8 Job security

Job security is the assurance in an employee's job continuity due to the general economic conditions. It is concerned with the possibility of an individual keeping his/her job. Employees need to be assured of their job so as to be fully committed to the organization. Usually the commitment of employees depends on how the organisation utilizes various kinds of motivational tools (James, 2012).

2.1.1.9 Salary

Pay level and job satisfaction have been shown to play a role in outcomes such as work motivation (Chiu, 1999) and performance (Judge, Thoresen, Bono, & Patton, 2001). This is concerned with how employees will be able to cater their basic needs of work and life in simple terms and in complexity. The high paying organizations attracts more employees and are the one with high internal force of better performance.

2.1.1.10 Benefits

According to Zhang, Wang, and Zhou (2014), employee social benefits refers to compensations and time given by an organization to employees in order to enable them meet their social needs, such as spending time with loved ones, work-life balance opportunities and health protection among others. In this regards, Tang, Siu and Cheung (2014) emphasised the importance of setting a balanced between work and family issues. They pointed out that work and family are the most important and prominent realms in everybody's life. The authors proposed the work-family interface

is an integral component of employee social benefits, considering the growing number of dual-earner couples and single-parent employees.

Similarly, in the work of Ko and Hur (2014) leave and health insurance were identified as important elements when it comes to matters related to employee benefits. These traditional workplace benefits were found to be paramount in their research on the effect of employee benefits, and insisted that these benefits are important to employee motivation and retention. The authors have highlighted some typical benefits which have a major impact on the employees' job satisfaction and recruitment intention. With well-structured workplace benefits it is assumed that workers are motivated and work hard for better performance and success

2.1.1.11 Work Conditions

Studies that dealt with the working conditions as a factor of job satisfaction show that employees prefer not dangerous and unpleasant working conditions (Robbins, 1998). They like working conditions that are similar to those they have at home. Research has also suggested a correlation between working conditions and job satisfaction. Employees are influenced with positive working conditions as the result of better performance (Kinzletal, 2005).

2.2 Theoretical Literature Review

The primary purpose of this section is to explore the theoretical underpinnings that seek to explain the relationship between motivation and organizational performance. The theoretical framework targets at surveying different kinds of employee motivations theories in order to wind up with the best hypothesis/theory in which the study is built. This study applied Maslow's Theory of Hierarchy of Needs as the guiding theory. However, other relevant theories were reviewed to give more insights of how the stated theory related with the problem in question.

During 1940s Abraham Maslow created Maslow's need hierarchy theory. The theory proposed that needs are reviewed in an order of priority with the foremost important needs at the foot of the hierarchy. The essential principles of the hypothesis are those needs, which are for satisfying physical satisfactions such as food, water, air and sex. These needs are respected as the foremost fundamentals needs since human beings may not survive without them.

Safety needs are those which people are trying to meet in order to safeguard them. These needs are concerned with protecting people from evils, and love or belongings risks need before human needs are balanced with physiological needs, and the need for protection starts to focus on love and affection needs. Self esteem needs refers to a situation in which a person is wishing to be a highly regarded individual in society. This need for self-esteem derives from self-respect, which turns out to be accepted and respected by the society's desire for self actualization inclining that, a person reaches his / her full potential for what he / she should be. This theory faced some limitations, as Maslow implied that the hierarchical structure of needs is lacking in the theory. Many people may be victimized of their lower needs but may be trying to find self-realization needs. When the rule is put into activity there is where problems arise. The judicious degree of joy that somebody needs is a subjective matter. Subsequently the degree of fulfilment for particular needs may change from individual to individual (James, 2012).

2.2.2 Herzberg Theory

The Herzberg theory was discussed by Magloff (2012) by identifying other factors that can motivate employees other than wages. These factors include; working hours and working environments. Magloff (2012) moreover found out that, there were certain components such as duty, execution, working environment and individual development can make individuals more joyful at work, indeed in spite of the fact that they are not spurred by those components. Herzberg believed that worker satisfaction could improve productivity. The critique of this theory is that happiness of employees doesn't really contribute to higher effectiveness. Many manufacturing organizations apply this idea to raise the employee's satisfaction and retention rates.

This theory is utilized by most modern organizations which need to improve job satisfaction and retention levels. The hypothesis, finally, doesn't unmistakably portray the connection among satisfaction and motivation.

2.2.3 McGregor Theory

McGregory (1960) investigated theories of human behaviour at work and proposed two models for clarifying human behaviour and alluded to as theory X and Y. The hypotheses of theory X was based on the view that, the average person likes to be guided, dislikes ambiguity, is unambiguous or he needs protection. According to the principle of reward and discipline, Mc Gregory, explained theory Y based on expectations that it is not the only way to make people work; He explained that if an employee is committed to the goals of the organisation, he will guide himself. If a work satisfies then it will result in organizational commitment. This theory has the downside that Mc Gregory treats these two theories as two very distinct behaviours.

2.2.4 Vroom Theory

Jennaluv (2011) argued that, motivation is important for employees' better outputs. He further argued that, an employee is satisfied when is guaranteed that his difficult work and activities will prompt a very good performance, which will bring about a decent presentation for the employee. The theory is based on the fact that three key factors depend on the degree of commitment and motivation: anticipation, instrumentality, and valence. Expectancy has indicated the work effort results in achieving the goal. The next perspective is called instrumentally, which is concerned on how workers feel that accomplishing their duties brings better results which will prompt a reward for the specific result. Within the long run, the final component is called valence which is the estimation of the impetus for the employee. However, there is a criticism the hypothesis is difficult to be connected in valuable conduct whereas advocates fight that the hypothesis has both speculative and down to earth fitness.

2.2.5 Goal Theory

Latham and Locke (1979) built up the hypothesis which indicates that motivation and performance are higher when individuals are set to achieve express targets. The issues rise when targets are challenging and not well known. Erez and Zidon (1984) underlined the need to grasp targets and to adhere to them. They found that, as long as they concurred, confounded objectives are prompting preferred results over simple ones. Relevant targets produce a higher level of output than your best overall target. This is because there seems to be a common target serving as an internal trigger in and out of it.

2.2.6 Equity Theory

The equity theory centers around an employee's pay plan or employment agreement as such employees endeavour to lighten any feeling of disparity that may happen as the equity theory addresses social elements and equity or inequality. An individual perception of care equity within social experiences can affect motivation. They deserve to be rewarded equally for their efforts (the results they receive suit their inputs) as compared to other individuals. A person believes in what is fair and unfair can affect their reviews, a person believes in what is fair and what is unjust can influence their motivational attitudes and behaviours.

The person decides who is considered an input to be compared to experience, energy, commitment, expertise and education is just a few factors that have led to work or work relationships. Money, incentives, time-off, adaptability, self-governance, responsibility and acceptance are just a few names which can be the result of any perceived reward for success. For example, the theory's weakness lacks information on some variables, offering a variety of equity restoration strategies but not predicting in detail which options a person will choose (Brian, 2013).

2.3 Organizational Performance

Organizations have important impact on any country's growth. This being the case, successful companies reflects a broad picture of well-engaged and inspired successful workers. In identifying political, economic and social change, a number of economists find organizations and institutions analogous to an engine. For precisely this reason, in the last 22 years, there have been 6 Nobel prizes given to scholars who have based their research on organizational and institutional analysis (Corina, Liviu, & Roxana Stegorean, 2011).

Organizations need to grow and stay stable, and the emphasis of any organization can remain intact only through Success and its consistency, as it is only through success that organizations will grow and advance. Organizational efficiency is one of the most important factors in management studies and probably the most important organizational success predictor (Corina et al., 2011).

Organizational performance has been seen to improve over time as a result of the employee motivations in the Organizations. Lo and Fu (2016), defined organization performance as, the product of interactions of different parts or units in the organization. Organizational performance denotes the outcomes of various organizational practices and procedures which occur in the course of its day to day operations. It is proposed that organizational performance is impacted by various factors such as motivation to employees, and motivated skill set of employees.

The organization's sustainability can be measured by whether or not revenues are economically viable, and the services given are subjective to the satisfaction of clients. Hitherto, major fields of research on organizational success have cantered on aspects of market development (Bavik, 2016). However, very little attention has been paid to the importance of Organizational Success as a result of motivation. Human participation is considered to be an intrinsic and fundamental feature of organizational success, and thus the success-motivation relationship requires further attention (Bavik, 2016). The main focus for this research will be to examine the

influence of motivation to an organization performance, a case of National Insurance Corporation of Tanzania limited.

2.3.1 The Impact of Motivation on Organisational Performance

Motivation factors are organizational ideals that are typically developed by the organization's leadership and then adopted by other members of the Organization (Jung & Yoon, 2016). The standards are shared and followed by all members of the organization. Motivation can positively impact an organizations performance (Buonocore, 2010).

Adherence by an organization to its motivation standards has direct correlation to its performance. Examples of motivation factors common to organizations include; job security, salary, benefits, work conditions, good pay, paid insurance and vacations (Frederick Herzberg, 1959).

2.3.2 Motivation, Skill Set and Organization Performance

Analysts have stressed the significance of the capacity to distinguish skills, knowledge factors and abilities required by employees as they try to guarantee their organization's intensity and accomplishment in the present quickly changing business environment (Chung-Herrera, Enz and Lankau, 2003; Kay and Moncarz, 2004).

Due to the nature of the industry, staff employed in the service sector, such as the insurance industry, must possess a variety of skills. Therefore, they are more likely to give priority to job enjoyment (Brauer & Leischning, 2016). In today's global economic setting of rapid changes and intensified competition, knowing the competences required to be prepared for continuous market dynamics is important to the service industry (Tomatzky & Klein, 1982).

2.3.3 Motivated Skills and Motivated Employee Work Assignment

Organizations can consider efficient ways of assigning employees to jobs. A worker's success in most organisations depends on many factors, such as one's level of

competence, one's ability to focus and coordinate, as well as one's analytical and communication skills. The relative value of each of those skills varies as the employees step up or transfer positions in the pecking order. However, companies often only detect a single performance indicator when deciding on promotion or assigning assignments to influence their decisions. Subsequently, when displayed with such a situation, as it were particular employees ought to be reassigned or advanced as means of persuading them, and performance in one work may act as an indicator of spurred employee performance in different jobs (Bron, 2012).

In order to allocate tasks, assignments or promotions, organizations have concentrated on learning and motivating the ability portfolio of its workers. Organizations moreover ought to understand any contemplation concerning wage costs or workers' motivations and canter on spurring the performance of employees on their tasks issued to them when they shift in their expertise levels along diverse assignments which require distinctive combinations of abilities (Gathmann & Schonberg, 2010). This enables the organization to focus on rules for specialists and how diverse occupations ought to be categorized and propelled inside a work chain of command.

Waldman and Bernhardt (Waldman, 1984; Bernhardt, 1995), whose researches were based on work assignment that employees' capacities change along a unitary measurement ("universal ability"), however don't consider that employees may have numerous skills that issue for their exhibition. Others note that workers may have relative preferences in one undertaking. By considering around a number of skills, organizations can pick up by the thought of task-specific skills as displayed by Gibbons and Waldman (2004; 2006). Lazear (2009) proposes a model with two capacities that are utilized with shifting the workforce in different organizations, along these lines re-evaluating the meaning of firm-specific abilities. The highly motivated skills are the highly agitated energy for driving performance.

There are numerous empirical proofs that organizations with motivated internal workforce, indeed tend to hire internally, as shown by Agrawal et al., (2006). Literatures have proposed a few avocations for this event. For instance, Chan (1996) emphasizes the allures produced through promotion as a cause for limiting outside hiring which would improve the chances for promotion of current workers and thus inside de-motivation. Another clarification is given by Greenwald (1986), who prescribes a model where managers incline toward inside recruitment since they are acquainted with the ability of employees they have utilized for one period and the motivation scheme could be easily implemented.

In the study by Fairburn & Malcomson (2001), it was attested that, fulfilling employees for great accomplishment is the primary role of managers who are bound to recognise the workers performance. The use of promotions rather than reward payments helps in moderating this issue. However, in the event that employees are without the appropriate skills, promotion options may be not successful and result in wasteful accomplishments.

Mounting competition among the insurance companies in the information based world has turned skills and inventiveness into a much sought-after procedure for development in insurance industry. Progressively innovative substance has made its way into insurance items, thus changing insurance industry into an innovative field (Richards, 2011). Most eminently, innovativeness and abilities have made insurance services companies to be able to come up with various packages for their customers. Persuaded Abilities and persuaded Worker Work Task have a positive affiliation with organization performance. Work force within the insurance industry is more often utilised as it is for other service oriented organisations. This require to have customer relation skills in conjunction with work related aptitudes in order to do their obligations successfully (Suh, West, & Shin, 2012).

2.3.4 Motivated Skills, Challenges and Work Enjoyment

Cheerful employees are a major source of competitive advantage to an organisation. Happy employees are those whose personal dreams are adjusted and spurred by the Company's vision and mission. Brauer and Leischning (2016) checked whether a combination of challenges and skills at advanced levels of basic components is essential and/or suitable for the delight of work within the insurance industry. The discoveries of this fuzzy-set qualitative comparative revealed the relationship between advanced-level of challenges and capacities and work fulfilment. In addition post hoc analyzes appear complex combinations of work conditions and resources contributing to work delight.

In order to achieve performance targets and build competitive benefits, businesses need skilled, inspired, and committed people (Crook, Todd, Combs, Woehr, & Ketchen, 2011). Concurring to a report by Gallup (2013), as it were 13 percent of workers were consistently working at work, 63 percent were not working, and 24 percent moreover felt effectively separated, demonstrating that they are disappointed at their roles and are likely to spread negativity to their colleagues. Employees' wellbeing embraces the perspective that job satisfaction is fundamental and satisfactory for organisational performance. Work satisfaction alludes to the quality of work-life assessments of employees that compare with their individual objectives (Dwindles, Poutsma, Van der Heijden, Bakker, & de Bruijn, 2014), and characterizes the degree to which workers see their employments as inherently captivating or pleasurable (Graves, Ruderman, Ohlott, & Weber, 2012).

Regarding requirements of job satisfaction, studies indicate that characteristics of workers, work environment and employment tasks can affect employees' level of work enjoyment (Bakker, 2008; Ng, Sorensen, & Feldman, 2007). Studies in the insurance sector, (Csikszentmihalyi, 1990), self-determination (Gagne & Deci, 2005), and job characteristics (Bakker & Demerouti, 2007) underline the role of challenges and abilities as antecedents of satisfaction.

The impact of difficulties and skills on job satisfaction are accumulated in three key theoretical perspectives: self-determination theory (Gagne & Deci, 2005), flow theory (Csikszentmihalyi, *Flow: Optimal Experience Psychology*, 1990), and task demand-resource model (JD-R) (Bakker & Demerouti, 2007). The theory of self-determination connects personality, human motivation and optimum functioning.

This posits that there are two key forms of motivation-intrinsic and extrinsic-and both are important factors in defining who we are and how we conduct ourselves (Deci & Ryan, 2008).

The theory suggests that, for optimal psychological growth and health, three needs are necessary (Gagne & Deci, 2005). One such criterion is competency, which denotes the ability to produce internal and external outcomes (Deci, Vallerand, Pelletier, & Ryan, 1991). Once people have the requisite skills to overcome the challenges they face, they achieve competence. Thus, a combination of challenges, encouragement, and skills will have a positive impact on job enjoyment.

2.4 Empirical Literature Review

This part discusses relevant researches already carried out by other researchers on employee motivation and organizational performance. In this part the works of various scholars has been analysed both and global and local levels.

In the study conducted by Mohamed (2012) on the banking efficiency and the impact of employee motivation in Nigeria revealed that, banks had an influence on banking productivity performance due to well motivated employees. His study which utilised primary data from a sample of 120 bank employees and analysed descriptively, found that, there is a direct relationship between employee motivation and effectiveness of the banking. The research recommended two main things: employee happiness and appreciation for improving workplace morale.

Nabi (2017) conducted a study about the impact of motivation on employee performances in banking sector in Bangladesh. The study used primary data that was collected from a sample of individuals who were selected and interviewed with a self-

administrated questionnaire. The analysis was done through a descriptive statistical analysis method. The results obtained indicated that if employees are positively motivated, it improves both their effectiveness and efficiency drastically for achieving organizational goals. The study recommended that, for any organization to operate smoothly and without any interruption, motivation of employee cannot be replaced with anything else. The study showed that fully empowered employees are often happier which can help create a positive working environment that can be appreciated more by both employees and customers. The study influences bank performance and employee motivation as well as the relationship between employees' motivation and banking efficiency.

The study by Ruge (2012) entitled; the impact of employee motivation on organisational performance in European countries highlighted various factors affecting employee morale. The study used both primary and secondary data that provided information for the study. Descriptive statistical methods, frequency analyses were used for the analysis of the data in order to address the research questions and objectives. The study found that there are factors affecting worker morale and inspecting the relation between hierarchical adequacy and the motivation of employees. The findings rationalized that confidence and appreciation have beneficial effects on the morale of employees. The more an organisation increases the confidence and appreciation of workers, the greater the drive to work. The study also found out that there is a positive relationship between motivation of employees and productivity of organization. The study recommended organisations to put motivation as at the centre of the organisational strategies to enhance workers performance and ultimately achieve organisational performance.

Nduro (2012) conducted a study on the effect of motivation on the performance of Guaranty trust workers. The study used primary data from a sample of 150 workers of Guaranty trust bank. The study adopted the mixed approach research design, thus both quantitative and qualitative methods were used. Data was collected by the survey and questionnaire. Data analysis was carried out using SPSS. The findings

show that indeed there is a relationship between motivation and performance at the workplace. The way employees were treated by management has an impact over their output. The research recommends that management should give importance to the employee motivation to survive amongst its competitors.

Muogbo(2013) conducted a study on how employee motivation has an impact on organizational performance of selected manufacturing firms in an embryo state. The study used descriptive statistics to answer three research questions posed in the study. The Correlation Coefficient was used to test the three hypotheses. The findings revealed that there is a significant relationship between employee motivation and workers' performance. Extrinsic motivation has a major influence on the employee's performance. The researcher recommends that every organization should implement extrinsic rewards to increase productivity. The company should continually develop pay policies to motivate retain their employees.

Broni (2012) carried out a study titled; Assessment of factors influencing motivation of workers in the Catholic University College of Ghana. The study used structured and semi structured questionnaire administered to 80 respondents selected from a staff population of 116. The study discovered that the ways to improve employees' motivation is career development prospects, good salary and healthy relations were largely responsible for the motivation of workers. The study recommends that, Organizations should treat their employees well by ensuring that all factors that are motivating them are put into practice for the organisation growth.

Aleeshah (2012) carried out a study on the relative importance of different types of rewards for employee motivation and commitment in South Africa. The study used primary data through a sample consisting of 200 employees from the selected southern African firms. Regression and correlation techniques were used in the analysis. Results show that there is an optimistic connection of work performance with the performance appraisal and motivation of the organisation. He concentrated on the common estimation of diverse sorts of employee motivation. The study looked at building up the association among intrinsic and distinctive extrinsic rewards with

inherent motivation and obligation. The results illustrated that the devoted workforce is likely to provide more results for a company as a competitive advantage. The study recommends that, organizations have to work on performance appraisal systems and motivate their employees to get desired output and enhance the performance within their organizations.

Baraka (2013) conducted a study on Factors affecting employee motivation in Tanzania. His study used primary data and secondary data and descriptive analysis was used using SPSS. He discovered that morale is the secret to many Tanzanian organizations ' success. His results showed that most of the employees interviewed are mainly driven by security at work, promotion, style of work and factors such as wages, rewards and working conditions. The study recommended that, organisations have to ensure that they improve working conditions, setting defined job criteria and description of tasks for all staff.

A study which was conducted by Lubuva (2008) in Tanzania on the impact of motivation on the performance of public and private organisations revealed that slight motivation, low stipend, unconducive working environment, openness and assembled unpaid obligations are among the serious issues that impede the productive working of the system of public organisations. The study recommended that public agencies create respectful work environments, improve remuneration, offer opportunities and pay their staff promptly. It would allow public agencies to retain professional workers, expand programs and attract more clients while boosting revenue. This makes public organisations more competitive.

2.5 Research Gap

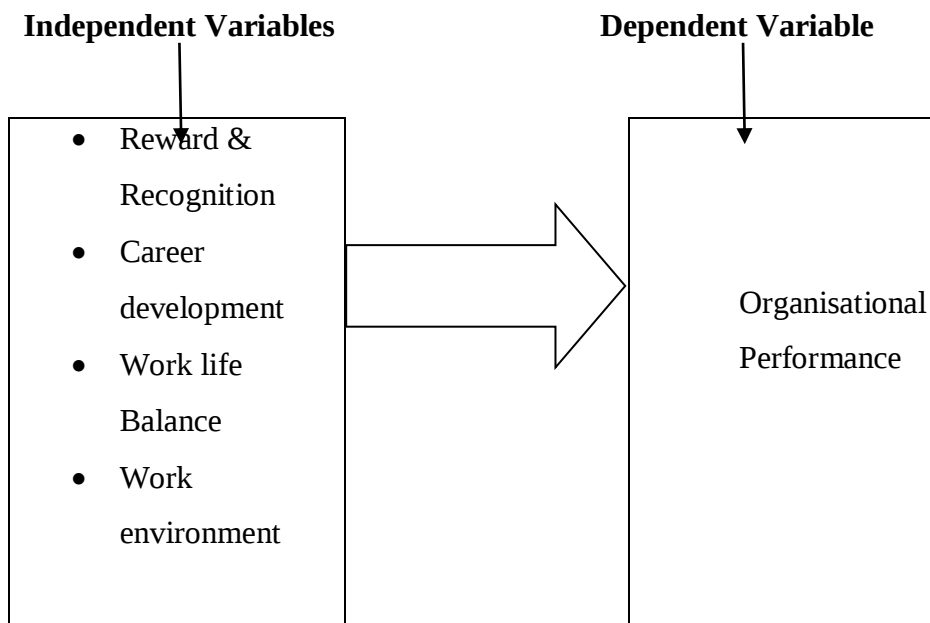
According to the above cited arguments, a lot has been done when it comes to employee motivation and organisational performance. However, the cited empirical literatures have not shown clearly how the singularity of motivation influences organization performance. Most studies centre around the components that influence employee's motivation on organisational performance with description of the environment in which the study was conducted. Due to different circumstances and

features that affect organisations in different ways, my research is centered on the factors influencing employee motivation at Tanzania National Insurance Corporation. The findings are likely to come up with a different scenario which will add value to the general concept of employee motivation.

2.6 The Conceptual Framework

The study uses a conceptual framework in order to outline how variables are related and to present a preferred approach to an idea or thought. Conceptual frameworks based on theoretical frameworks are a form of intermediate theory that aims to interact with all aspects of inquiry (e.g., problem description, objective, literature review, methodology, data collection and analysis). Conceptual frameworks may serve as maps that render empirical research coherent. Because conceptual frameworks are potentially so close to empirical inquiry, they take different forms depending upon the research question or problem (Mbwambo et al., 2011). The conceptual framework for this research looks motivation as the independent variable constituting of Job security, Salary, Benefits, Work Conditions, Good Pay, Paid Insurance and Vacations, while performance being the dependent variable constituting of financial and market performances as shown in figure 1 below. Motivated organizations are capable of delivering the required services satisfactorily to the customers or stakeholders.

Figure 2.1: Conceptual Framework



Source: Researcher's own construction, 2019

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the literature methodology employed in the study. According to Kothari (2009), research methodology is a systematic approach to problem solving. It's a practical way of carrying out a study. We study the commonly adopted steps which a researcher uses with the environmental reasoning behind them in his/ her research problem analysis. It solves problems and generates new information that is generally acceptable by means of formal investigations using acceptable scientific method.

Similarly, Serakan (2003) views research methodology as a systematic, fact-based, coordinated, unbiased empirical analysis by researching a particular problem that is deliberately conducted to find answers or solutions to it. Its goal is to learn what was previously unknown, to a question for which no definitive answer has been found even though definitions and relevant evidence seek to find the answer to the query. For this purpose, the word systematic is used to describe concepts of research methodology to indicate that the study is focused on the logical relationships of known facts.

Thus; this chapter includes the methods used to perform the analysis. It presents the research design, proposed population of analysis, proposed sample size, proposed sampling procedures and proposed procedures of test instruments to be used in the study. This chapter also provides a philosophy guiding the study and study approach.

3.1.1 Research Philosophy

A scientific research philosophy is a system of development of research assumption, its knowledge, and nature. In other words, it is the basis of the research, which involves the choice of research strategy, formulation of the problem, data collection, processing, and analysis (Pranas, 2017). The philosophy of this study is based on

assumption that, employees are a significant base in the success of any organisation. In this case, employee motivation is a key driver to enhance organisational performance.

3.1.2 Research Approach

This study employed a pragmatic approach that is mixed methods to research. In the pragmatic approach, according to Pranas (2017), researchers grant themselves the freedom to use any of the methods, techniques and procedures typically associated with quantitative or qualitative research. They recognise that every method has its limitations and that the different approaches can be complementary. Therefore the researcher used both qualitative and quantitative approaches. Qualitative research gave voice to report what was said by the respondents, while qualitative approach helped to summarise the obtained data into frequencies, tabulations and presenting them in histograms.

3.2 Research Design

Research design is the way a study is systematically designed, coordinated, and conducted within a defined time and resource limit (Mbwambo et al., 2011). It informs the form of data to be collected (primary and secondary data), the data sources and the procedures to be followed when collecting data. Reasonable system study architecture therefore offers the guidance for collecting data and its analysis.

According to Kothari (2004), a research design is described as a plan of how to logically conduct a research. It represents the planning in advance of the methods to be used for relevant data collection and their analysis techniques to be used, keeping in view the research objectives, the researcher's time availability and money. It is important for encouraging the smooth different research activities, making research as proficient as conceivable therefore yielding most extreme data with least exertion, time and budget utilized. The research design helps the researcher to organize ideas in which it will be possible to look for inadequacies and flaws. The design can even be given to others for critical evaluation and commenting.

This study adopted a case study research design. Aaker (2000) describes a case study as the complete definition and examination of one situation. Case studies include qualitative and in-depth study of specific circumstances in other organisations or locations where it occurs that the concept and essence of the issue is comparable to the one facing the current situation.

This has been typified by Robinson (2002) who defines case study as a research strategy which involves an empirical investigation using multiple source of evidence of a particular contemporary phenomenon within real life context. Through case study research design, the researcher gained a deep and thorough understanding of different aspects of the phenomena under the study. In respect to data collection methods, a case study research design is also more flexible.

3.3 Study Area

The research was conducted Tanzania National Insurance Corporation at its headquarters in Dar es Salaam. The researcher chose to use NIC as a case study due to the fact that, the researcher is quite familiar with the organisation, therefore getting data could be easy as compared when the study is conducted to other institutions. Also NIC is among public corporations that have survived in the business for a quite long time amid stiff competition from other insurance companies both local and foreign. The researcher wanted to ascertain among others, whether motivation has helped the organisation to remain in the business for such a long time.

Tanzania's National Insurance Corporation (NIC) was incorporated on 16 October 1963 with fifty-one percent (51 percent) of government ownership, while Munich-Re, Swiss-Re and Colin Hood Insurance Brokers Limited held forty-nine (49 percent). The Life and General Insurance Company was approved for transaction by the Corporation. NIC was nationalized after the Arusha Declaration in February 1967 and was 100 % owned by the government and was the only insurance company in the country for about 30 years until 1996, when the insurance sector was liberalized by the Insurance Act No. 18 of 1996 opening up private investor entry into the insurance

industry. The law was subsequently repealed by the 2009 Insurance Act No. 10 which introduced insurance sector regulation through the Tanzania Insurance Regulatory Authority.

3.4 Target Population

Sample population is the one that refers to the entirety of items under review (Adam & Kamuzora, 2008). According to Kothari (2004), population refers to any area of inquiry of all things or topics. He describes population to include the entire community of people, companies, plants, or objects that have one or more specific features that are of study interest. National Insurance Corporation of Tanzania limited (NIC) has branches all over the country with a total of 276 employees which is the population of this study.

3.5 The Sample

A sample is a representation of some pieces of the entirety or total based on where an inference or study is directed (Kothari, 2004). At the end of the day, by dissecting only a segment of it, it is the technique for gathering data about an entire populace. Few objects are often selected by the universe researcher for the study function in question. It is strongly recommended that the features of a population should be accurately reflected by the survey without any prejudice, so that it can lead to accurate and reasonable conclusions. Sampling is important because it saves time and resources that would be spent testing the entire population. This study utilised a sample of 35 respondents, where 30 respondents successfully participated in the study.

3.5.1 Sampling Techniques

Sampling techniques refers to procedures applied in selecting objects (respondents). Kothari (2004) characterized an example strategy or structure as a design to get a sample for a given population. It's a mechanism that involves respondents option (Kothari, 2004). Therefore, during data collection purposeful and simple methods of random sampling were used in the selection of respondents. The reasoning behind the

selection is that the purposeful sampling technique allows the researcher to select only those respondents he / she believed could provide the necessary information. The reason for utilising a simple random sampling technique relied on the fact that with this method, respondents have equal chance of being selected.

3.5.2 Sample Size

The sample size was obtained from the population of the study which is 276.

The sample size was derived from the Slovin's formula (1960) as,

$$n = \frac{N}{1 + N(e^2)}$$

Where,

n = Sample size

N = Population

e = Margin of error

e = 1 – Confidence level

The researcher used a confidence level of 95%, to decide on the sample size to be used in this study.

$$e = 1 - 0.95$$

$$e = 0.05$$

$$\text{Thus, } n = 276 / 1 + (276)0.05^2 = 34.9 \text{ approximately } 35.$$

Therefore, 35 respondents were a sample for the study. The collection of respondents comprised of all departments in which participants are randomly selected in each department. This helped to minimise time as the researcher was able to choose who was available.

The sample was distributed according to the departments at NIC as follows:

Table 3.1: Sample Distribution

S/N	Department	No. of Respondents
1	Human Resources	5
2	Operations	10
3	Marketing	10
4	Finance	5
5	Procurement	5

Source: Researcher, 2019

3.6 Type and Source of Data

The study used primary data and secondary data as well. Primary data are those freshly obtained from the field that have been collected and are original in character (Kothari, 2004). It's the data personally collected by the researcher or field assistants to answer research. Secondary data are derived from reviews of literature or from data collected for specific purposes by others. Secondary data thus include information from second hand and provide raw data and published data questions (Adam and Kamuzora, 2008).

3.7 Data Collection Methods

Different methods are available for collecting data. Three methods were adopted including interviews, questionnaire, and documentary review. The interview and questionnaire data collection methods were used to collect raw data from respondents and documentary review method was used to collect processed data from reports and publications.

3.7.1 Questionnaires Technique

This is a method of data collection that consists of a set of organized and predetermined questions which are provided to respondents in writing (Adam and Kamuzora, 2008). In this study, the questionnaires consisted of both open and closed-ended questions. The goal was to facilitate the data collection and analysis. The formal answers were explained and accompanied by open ended questions. Questionnaires were issued to staff that resides in Dar es Salaam.

3.7.2 Interview Method

This involves the use of predetermined questions in collecting data depending on the availability and nature of the respondent, especially for those who are selected purposively. This method can be carried out by asking structured or unstructured questions to respondents through direct phone contacts or face to face (Kothari, 2004). Interview method was used in order to get clarification on the data collected through questionnaires, because some of the responses in the questionnaires were too short to be understood clearly. The employees who were interviewed were picked randomly from different departments and sections of the corporation. The employees in the regions other than Dar es Salaam were interviewed through phone calls. This method was suitable to obtain data from respondents who are far from Dar es Salaam and clarification of responses from questionnaires. Thus, the questionnaire was used as interview guide.

3.7.3 Documentary Review

A number of publications including TIRA reports, NIC Strategic plans, and Annual performance reports were reviewed to supplement information from primary data which was collected.

3.8 Data Analysis Techniques

This study utilized methods of qualitative as well as quantitative methods of data analysis. Quantitative research is associated with quantifying the matter through the generation of numerical data which might be converted into usable statistics. It has been an accustomed measure of attitudes, beliefs, behaviours and other variables described (Zikmund et al., 2013). Sekaran and Bougie (2016) describe data analysis as the process applied to investigate, cleaning, transform and model data to simplify data entry and data interpretation.

Data analysis process was aided by a computer program in Excel that summarised data, and presentation in frequencies and histograms was done. The findings were provided for ease of understanding in tables and figures. However, frequency tables were included to summarize answers on the impact of employee motivation.

3.9 Reliability

According to John (2006), reliability is the degree to which the outcomes are reliable over time and an exact representation of the total populace being examined, and on the off chance that the outcomes of the study are duplicated utilizing a comparative technique and can result in similar or comparable outcomes of the research would be considered dependable. In order to determine the reliability of the study, questions were well clarified to respondents and results were compared with different methods employed in the study.

3.10 Validity of data

In order to ensure validity of data, the responses were assigned a score to ensure that each response is presented in accordance to how the respondent intended it. This was done as such as to clarify responses that may be inconsistent or vague.

3.11 Ethical Issues

Ethics refers to the set of rules, written and unwritten, that governs our expectations of our own and others' behaviour. Research ethics are the set of ethics that govern how scientific and other researchers are performed (Kothari, 2004). In order to maintain ethics in this study, the researcher ensured that she notifies respondents the main purpose of this study and ensure them that their responses were confidential and solely applied for the purposes intended in this study. The researcher also avoided biasness of responses by ensuring that whatever has been identified by the respondents is documented. This helped the researcher to provide valid results that reflect the correct situation facing the organisation.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presents the main results based on the study's objectives. Analysis of main variables identified in the study included; how motivation impacts an organization's performance; to what extent motivation influences employee skills use, and to what extent motivation has been able to meet employee prospects. Three major questions of the study were devised to collect information addressing the subject.

4.1.1 Response Rate

The questionnaires were distributed to 35 respondents however only 30 respondents returned successfully the questionnaires. The response rate is indicated in the following Table.

Table 4.1: Response Rate

Response	Frequency	Percent
Returned	30	86
Unreturned	5	14
Total	35	100

Source: Research Findings, 2020

4.2 Profiles of Respondents

Under this section, questions related to the respondents' age, experience, sex, and expertise are posed so as to clearly know who contributes to the results of the analysis. Considering these considerations helps to draw a conclusion as to whether the respondents have the appropriate credentials and are inclusive of gender

4.2.1 Age Profiles of Respondents

The age factor was considered as a significant aspect to be analysed in this section in order to assess whether or not the respondents met the majority age during the time of study. Table 4.2 demonstrates field findings with respect to respondents' age. The

analysis indicates that, with a frequency of 20 representing 66.67% of total respondents, most respondents belong to the age group above 35 years. This group was preceded by the age group with a frequency of 8 between 26 and 35 years, representing 26.67%. Finally, it is a population aged between the ages of 18-25 that were 2, comprising 6.67% of the overall respondents. There were no respondents below 18 years. This research helps draw a conclusion that the respondents are of majority age and thus qualify as matured persons to participate in the study.

Table 4.2: Age of Respondents

Age Category	Frequency	Percentage
<18	0	0%
18-25	2	6.67%
26-35	8	26.67%
Above 35	20	66.67%
Total	30	100%

Source: Research findings, 2020

4.2.2 Gender of Respondents

The researcher also conducted the study on gender issues to find out the composition of the respondents in regard to their sexes. The analysis in Table 4.3 presents the summary of the results. The results indicate that, majority of respondents (56.67%) were males and females were 43.33%. Although the number of males' participation is high, the study can be said to be gender inclusive as almost half of the participation comes from female gender as well. This also shows that, at least there is a significant number of women participating in insurance industry both in management and daily operations as a member or staff as shown in these results.

Table 4.3: Gender of Respondents

Gender	Frequency	Percentage
Males	17	56.67%
Females	13	43.33%
Total	30	100.00%

Source: Research findings, 2020

4.2.3 Education of Respondents

This part summarises the education level of respondents. This analysis helps to determine the level of education in relation to insurance operations at NIC. This study helps to show the status for NIC on educational level from the selected sample as shown in Table 4.4. The results indicates that, majority of respondents had the degree/advanced diploma (60%) followed by college certificates/diploma (17%); post graduate diploma/degree (13%); secondary school (7%); and 3% was the respondent with other qualification including CPA (T). These respondents were divided into managers and staff. The response shows that most respondents with advanced diploma/degree and above where managers, accountants and partly insurance officers. Respondents with secondary school education were in the administrative support works.

Table 4.4: Education level of Respondents

Education Level	Frequency	Percentage
Primary School	0	0%
Secondary School	2	7%
College Certificate/Diploma	5	17%
Degree/Advanced Diploma	18	60%
Postgraduate Diploma/Degree	4	13%
Others	1	3%
Total	30	100%

Source: Research Findings, 2020

4.2.4 Respondents experiences

This section analyses the experience of respondents they have been in insurance operations. This was considered to be an important aspect to be studied as it depicts the response whether they came of respondents who had enough experience in NIC operations. The results are summarised in Table 4.5. The analysis shows that, majority of respondents had the age above 10 years as shown by the frequency score of 12 equal to 40%. The following category with high experience belongs to these with 6-10 years who were 11 equal to 36.67%. Those with 1-5 years experience were 7 equivalents to 23.33% and no one had an experience of less than a year. These

results show that, majority of respondents had spent a quite number of times with NIC which indicate that the results are a true representative of what their institution is facing.

Table 4.5: Experience of Respondents with the organization

Years in the organisation	Frequency	Percentage
Less than one year	0	0%
1-5 years	7	23.33%
6-10 years	11	36.67%
Above 10 years	12	40%
Total	30	100%

Source: Research Findings, 2020

4.3 The impact of motivation on an organisation's performance

This part analyses various motivation strategies employed by NIC and how they have impacted the performance of the organisation. The research was interested in looking at the impact of motivation on the performance of employees. This part also assessed type of motivation packages applied by the company in motivating employees.

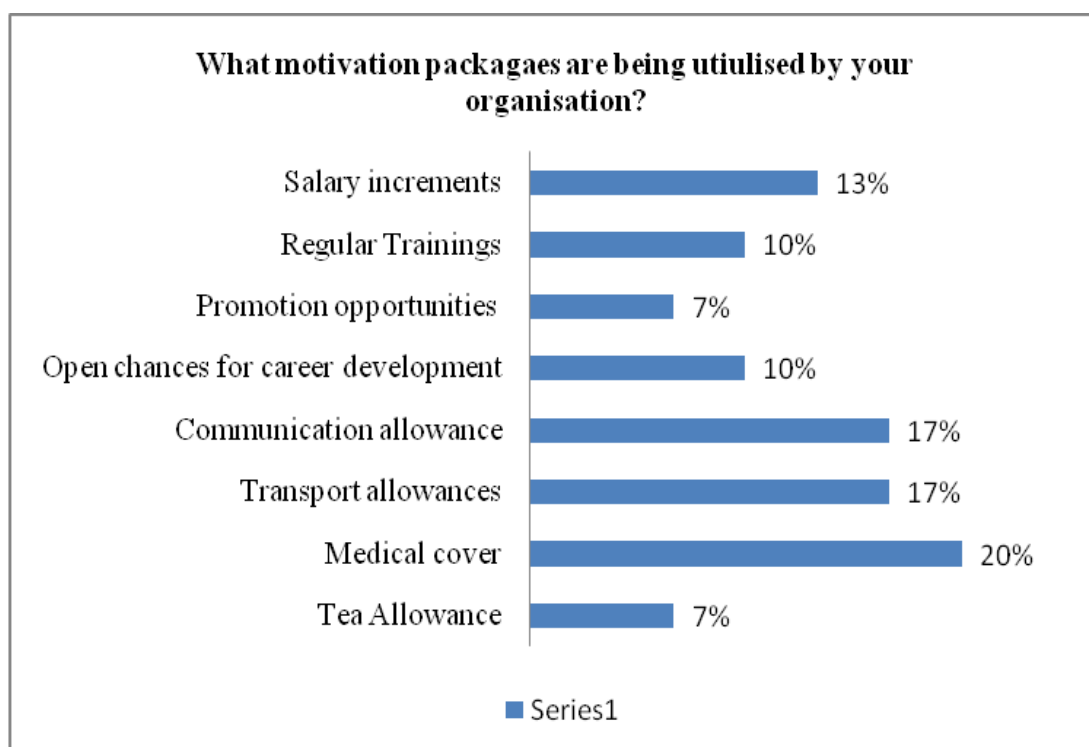
4.3.1 Motivation Packages used by NIC

This section aimed to expose techniques that NIC employs to inspire its employees. Questionnaires were used to gather data on this dimension where large numbers of respondents believed that wage raises, travel benefits, medical coverage; airtime, tea allowance, open career growth opportunities, advancement opportunities among others are the best methods NIC employs to inspire workers. The findings are shown below in figure 4.1.

The analysis shows that, medical cover (20%) is the main strategy used by the organisation to motivate her employees, followed by transport and communication which scored the equal points (17%); followed by salary increments (13%), regular trainings and open chances for career development also scoring equal points (10%); and lastly tea allowances and promotion opportunities scoring 7% each. The impact of these reasons resulted in expanded performance of the employees, which had an

impact on the execution of the company. TIRA's report (2018) places NIC with high market share on the life protections segment as compared to other protections companies within the region.

Figure 4.1: Motivation Packages used by NIC

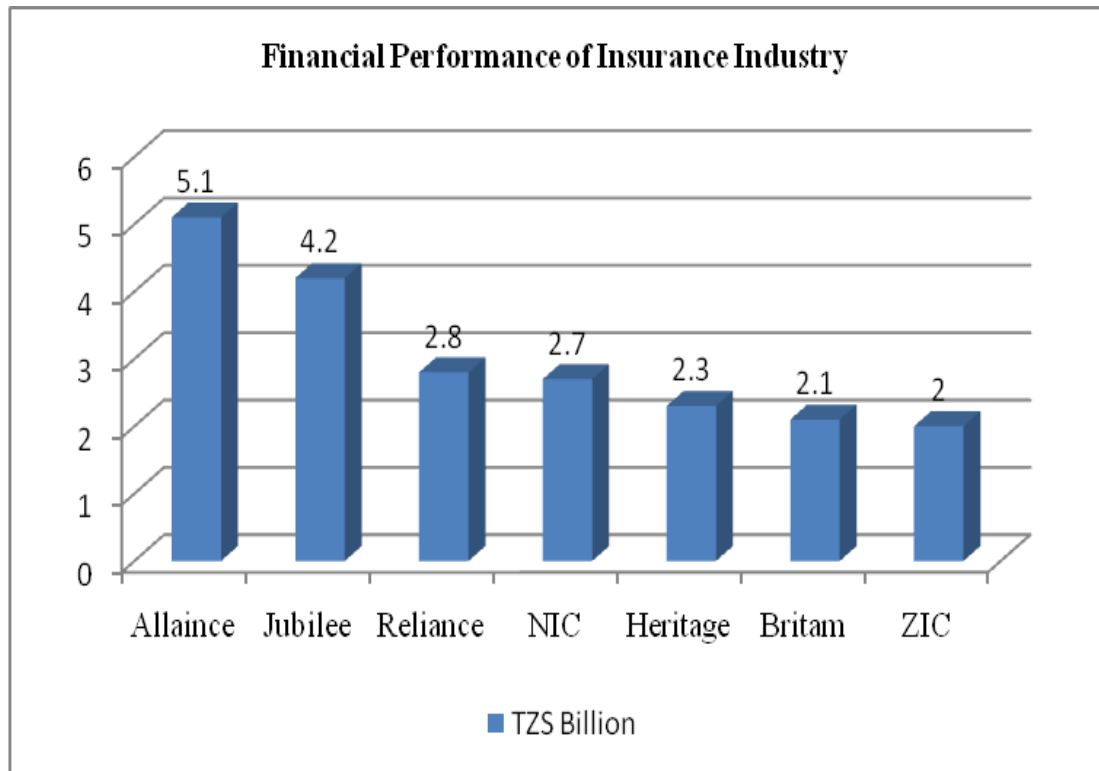


Source: Research Findings, 2020

4.3.1 NIC Performance in relation to Competitors

As indicated in Figure 4.2, NIC emerged to be among 19 out of 25 insurers on net income after tax base who transacted general insurance company during the year under review reported profits. Companies with the highest net income after tax were Alliance (TZS 5.1bn), Jubilee (TZS 4.2bn), Reliance (TZS 2.8bn), NIC (TZS 2.7bn), Heritage (TZS 2.3bn), Britam (TZS 2.1bn) and ZIC (TZS 2.0bn).

Figure 4.2: Performance of NIC



Source: TIRA, 2018

4.3.2 Effectiveness of the available packages to enhance employee motivation

From the findings, it is clear that there is a close relationship between employees' performance and motivational packages. When best strategies are employed then, more staff members are motivated at NIC. Significant number of respondents said that when they are properly motivated they feel comfortable to remain and work effectively and efficiently in their stations. The results are shown in Table 4.6. The analysis shows that, bonuses based on achievement were among the factors that are considered to improve employee motivation at NIC. The detailed analysis of each factor is described below;

4.3.2.1 Increment in salary increases employees' performance

Majority of respondents (45.9%) agree that salary increments increases employee performance, those who strongly agreed were 21.7%; those who disagreed were 16.5%, while 3.7% strongly disagreed. Those who were neutral were 12.1%

respondents. Despite the presence of those of who denied the statement, those who agree constitute a large portion of the response.

4.3.2.2 Provision of non-cash facilities such as staff bus increases employee's performance

On this statement, majority of respondents (49%) agree to the statement, those who strongly agreed were 27.9% making a total of 76.9% of those who agree to the statement. Those who disagreed were 14.8%, while 4.3% strongly disagreed. Those who were neutral were 6.9% respondents. Despite the presence of those of who denied the statement, those who agree constitute a large portion of the response.

4.3.2.3 Provision of medical support scheme increases employees' Performance

On this statement, majority of respondents (46.1%) agree to the statement, those who strongly agreed were 22.5% making a total of 69.5% of those who are in favour of the statement. Those who disagreed were 14.5%, while 1.6% strongly disagreed. Those who were neutral were 12.2% respondents. This response shows an agreement to the statement by majority despite few disagreements and indifference of some respondents.

4.3.2.4 Access to company loan increases employee performance

Majority of correspondents (44.58%) agreed on this statement, and those who strongly agreed were 35.87% making a total of 80.45%. Those who disagreed were 14.9%, while 3.1% strongly disagreed. Those who were neutral were 1.5% respondents. This response shows an agreement to the statement by majority despite few disagreements and indifference of some respondents.

4.3.2.5 Provision of training opportunities improves employee's performance

On this statement, majority of respondents (48.3%) agree to the statement, those who strongly agreed were 31.8% making a total of 80.1% of those who are in favour of the statement. Those who disagreed were 5.1%, while 4.3% strongly disagreed. Those who were neutral were 10.5% respondents. This response shows an agreement to the

statement by majority despite few disagreements and indifference of some respondents.

4.3.2.6 Achievement-based bonus leads to improved performance of employees

Majority of correspondents (53.3%) agreed on this statement, and those who strongly agreed were 32.80% making a total of 86.1%. Those who disagreed were 5%, while 4.4% strongly disagreed. Those who were neutral were 4.1% respondents. This response shows an agreement to the statement by most of the respondents despite few disagreements and neutral responses from some respondents.

Table 4.6: Level of Satisfaction on the available Motivation Packages

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The increase in worker compensation improves performance.	3.70%	16.50%	12.10%	45.90%	21.70%
2	Provision of non-cash facilities, such as staff bus increases employee's performance.	1.60%	14.50%	6.90%	49.00%	27.90%
3	Provision of medical support scheme increases employees' performance.	4.30%	14.80%	12.20%	46.10%	22.50%
4	Access to company's loan increases employees' performance	3.10%	14.90%	1.50%	44.58%	35.87%
5	Provision of training opportunities increases employees' performance.	4.30%	5.10%	10.50%	48.30%	31.80%
6	Bonus-based on achievements of targets results in improvement in employees' performance	4.40%	5.00%	4.10%	53.30%	32.80%

Source: Research Findings, 2020

4.4 The effects of employee motivation on skills utilisation

In this part, respondents were requested to show their level of agreements on the effects of employee motivation on skills utilisation. The results are described in Table 4.7. The analysis indicates that most respondents were not in favour of the statements on whether they were motivated to utilise their skills. The response is explained here below;

4.4.1 The organisation has an objective appraisal system which leads to improved employees' performance

The response on this statement shows that, majority of respondents (50%) were not in favour of the statement as they strongly disagreed, and 26.67% disagreed. Those who agreed with the statement were 6.67%, and 10% strongly agreed. Those who were neutral were 6.67%. This shows that most of the respondents do not agree with the appraisal system as a means to improve employee's performance.

4.4.2 Your organization has a supportive working environment that helps to use the skills of effective employees

Majority on this statement strongly disagreed (46.67) and 23.33% disagreed. 13.33% were neutral on the statement, while those who agreed were 6.67% and 10% strongly agreed to the statement. This shows that most of the respondents do not agree that their organisation has supportive work environment to enhance skills utilisation.

4.4.3 Your Organisation a dynamic entrepreneurial place where Employees are willing to bring in innovation

Majority on this statement strongly disagreed (53.33%) and 16.67% disagreed. Those who were neutral to the statement were 10%, while those who agreed were 13.33% and 6.67% strongly agreed to the statement. This shows that most of the respondents do not agree that their organisation has a dynamic entrepreneurial place where employees are willing to bring in innovation.

4.4.4 Your performance is better than your colleagues due to motivation.

The response on this statement shows that majority of respondents (40%) were not in favour of the statement as they disagreed with it, while 26.67% strongly disagreed. Those who agreed with the statement were 6.67%, and 13.33% strongly agreed. Those who were neutral were 13.33%. This shows that most of the respondents do not see whether they are more motivated to perform much better than others.

4.4.5 Your organisation provides you with the opportunity to improve your skills

The response on this statement shows that, majority of respondents (63.33%) strongly disagreed with the statement, while 23.33% disagreed. Those who agreed with the statement were 3.33%, and 6.67% strongly agreed. Those who were neutral were 3.33%. This shows that most of the respondents do not see whether employees are provided with opportunities to improve their skills.

Table 4.7: Motivation and Employee Skills Utilisation

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The organisation has an objective appraisal system that leads to improvement in employees' performance	50.00%	26.67%	6.67%	6.67%	10.00%
2	Your organisation has a supportive work environment that helps effective employees' skills utilisation	46.67%	23.33%	13.33%	6.67%	10.00%
3	Your organization is a dynamic entrepreneurial place where Employees are willing to bring in innovation.	53.33%	16.67%	10.00%	13.33%	6.67%
4	Your performance is better than that of your colleagues with similar qualifications due to motivation.	26.67%	40.00%	13.33%	16.67%	3.33%
5	Your organisation provides you with the opportunity to improve your skills.	63.33%	23.33%	3.33%	3.33%	6.67%

Source: Research Findings, 2020

4.5 Motivation and employees' prospects

In this part, respondents were requested to indicate their levels of agreements on the role of employee motivation on enabling them to meet their prospects. The responses are shown in Table 4.8. The analysis shows that majority of respondents do not agree that they are motivated enough to meet their prospects. Detailed analysis of the response is shown below;

4.5.1 Motivation has helped me to feel a sense of personal satisfaction when I do this job.

Majority of the respondents that is 40% strongly disagreed, and 20% disagreed; those who agreed were 10% and 16.67% strongly agreed. Those who were neutral to the statement were 13.33%. Although majority disagreed with a total of 60%, those who agreed and neutral pose a challenge showing a mixed views on the statement. This shows that there are some employees who are satisfied with their jobs due to motivation while majority don't.

4.5.2 The organization allows employees to grow as a person, improve self confidence overcome the weakness, mature foster their self esteem.

The response on this statement shows that, majority of respondents (53.33%) strongly disagreed with the statement, while 16.67% disagreed. Those who agreed with the statement were 13.33%, and 6.67% strongly agreed. Those who were neutral were 10%. This shows that most of the respondents do not see whether their organization allows employees to grow as a person, improve self confidence overcome the weakness, mature foster their self esteem.

4.5.3 The organisation has been effective in provision of guidance, sharing information, providing support in order to complete a task.

Majority of the respondents show mixed results. Those who strongly disagree were 36.67%, and those who disagreed were 10% making a total of 46.67%. Those who agree were 20% and those who strongly agree were 23.33% making a total of 43.33%; while those who are neutral were 10%. This kind of response shows that there are employees are satisfied with the strategy of the organization in providing guidance and sharing of information, while other employees are not satisfied. However, from the majority response, its shows majority disagree with the statement.

4.5.4 The organisation has recognition for employees who perform better, an encouragement which leads to self-confidence

The response on this statement shows that, majority of respondents (40%) strongly disagreed with the statement, while 23.33% disagreed. Those who agreed with the statement were 16.67%, and 10% strongly agreed. Those who were neutral to the statement were 3.33%. This shows that most of the respondents do not see whether their organization has recognition for employees who perform better.

4.5.5 The organisation sets targets and goals that are achievable and employees are rewarded after meeting them.

The response on this statement shows that, majority of respondents (63.33%) strongly disagreed with the statement, while 23.33% disagreed. Those who agreed with the statement were 3.33%, and 6.67% strongly agreed. Those who were neutral to the statement were 3.33%. This shows that most of the respondents do not see whether their organization sets targets and goals that are achievable and employees are rewarded after meeting them

Table 4.8 Motivation and Employees Prospects

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Motivation has helped me to feel a sense of personal satisfaction when I do this job.	40.00%	20.00%	13.33%	10.00%	16.67%
2	The organization allows employees to grow as a person, improve self confidence overcome the weakness, mature foster their self esteem.	53.33%	16.67%	10.00%	13.33%	6.67%
3	The organisation has been effective in provision of guidance, sharing information, providing support in order to complete a task.	36.67%	10.00%	10.00%	20.00%	23.33%
4	The organisation has recognition for employees who perform better. An encouragement which leads to self-confidence.	40.00%	23.33%	3.33%	16.67%	10.00%
5	The organisation sets targets and goals that are achievable and employees are rewarded after meeting them.	63.33%	23.33%	3.33%	3.33%	6.67%

Source: Research Findings, 2020

CHAPTER FIVE

DISCUSSION OF THE FINDINGS

5.1 Introduction

This chapter presents the main discussion of the findings. This part also includes the analysis of prior studies on how they conform to the findings of the current study.

5.2 Impact of Employees' Motivation on the organizational Performance

The study found out that, motivation of employees is the most challenging and standout characteristics facing the organisation in question. The findings revealed that NIC has been using several strategies to motivate her employees where the results showed that, medical cover, transport and communication allowances, salary increments, trainings and open chances for career development were key strategies practiced by the company in motivating employees. Others were tea allowance and promotion opportunities were among the key strategies of the company for employees' motivation.

The available packages help to improve employees' motivation and thus performance increases. The findings reveal that, when best strategies are employed, more employees are motivated. Significant number of respondents said that when they were motivated and became comfortable to remain and work effectively and efficiently at their respective work stations.

These findings are consistent with those of Lo and Fu (2016), who argued that, as a result of employee motivations in the Organizations, organizational performance was seen to improve over time. They described performance of the organization as the result of interactions of various parts or units within the organization. Organizational success denotes the outcomes of various organizational processes and procedures that arise during their day-to-day operations. Organizational performance is proposed to be affected by various factors such as employee motivation, and motivated employee skill set.

Brauer and Leischning (2016) too emphasized that, cheerful workers are a major source of competitive advantage for an organisation. Cheerful employees are those whose people whose dreams are adjusted with the Company's vision and mission. They tried whether adjust of challenges and a capacity at progressed levels of basic components is fundamental and/or adequate for work delight in insurance industry.

From a Likert scale, the results shows that employees were highly motivated due to provisions of the following; increment in salary; provision of non-cash facilities, such as staff bus; provision of medical support scheme; access to company's loan; provision of training opportunities; and bonuses based on achievement of targets.

The study findings show that National Insurance Corporation in Tanzania is aware of the motivation packages and has been implementing some of them. This has assisted to raise the morale of employee and increase their commitment at work. The findings are in line with those of Baraka (2013), who conducted a study on employee motivation in Tanzania. He found out that motivation is the key to the success of the many organizations in Tanzania. His findings showed that the majority of the workers interviewed from the duty are mainly driven by job security, advancement, variety of work, and factors like salary benefits, and working conditions.

Similarly the findings are in line with other previous studies by Study Judge et al. (2001) who indicated that pay level and job satisfaction have been shown to play a role in outcomes such as work motivation and performance. This was said to be concerned with how employees tend to be to view how they will be able to cater their basic needs of work and life. They further argued that, high paying organizations attracts more employees and are the one with high internal force of better performance. Also He emphasised that, there's a growing number of cases that any organisation may face a troublesome time retaining employees due to the aggressive labour market of today and therefore the restricted opportunities available. And there's no sign of improving either.

The loss of employees is marked as a good loss of knowledge, experience and aptitudes which result in a major financial effect and price to an organisation including the impact on the necessity of the shoppers. Managers having strong motivational technique assist the organisation by enhancing employee retention.

5.3 The effects of employee motivation on skills utilization

The findings revealed that, employees at NIC are not enough motivated to fully utilise their skills. The results from a five point Likert scale indicated that most of employees are not satisfied on the appraisal system as a means to improve employee's performance. The findings also shows that, the company had no supportive work environment to enhance skills utilisation; the organisation had no dynamic entrepreneurial place where employees are willing to bring in innovation; employees were less motivated to perform better than non motivates employees; and that employees are not provided with opportunities to improve their skills.

The findings conform to the works of Brauer and Leischning (2016), who considered motivation for workers in the service in industry like protections industry. They contended that, due to the nature of the industry, workers must have a assorted of aptitudes. With a run of abilities, tend to be more slanted to esteem work satisfaction.

Additionally Brilon (2015) stressed that; companies would find effective ways to appoint workers to work. He argued that, in most organizations, a worker's performance depends on many things, such as one's level of expertise, one's capacity for concentration and organization, and one's analytical and communication skills. The Kinz et al (2005) findings indicate a correlation between working conditions and job satisfaction on working conditions. They also argued that, as a result of improved results, workers are affected by favourable working conditions.

5.4 Motivation and employees' prospects

Concerning on the role of employee motivation on enabling them to meet their prospects, the findings reveal that, most of employees are yet to be motivated to the extent that they feel like they have met their prospects. Several factors are analysed in a five point Likert scale.

Personal satisfaction at work: The results show that most workers are not inspired to be happy with their current work. It has been shown that the organization's motivating methods have not helped them to be happy with their jobs. This shows that while the organization has invested in some of the incentive strategies, there is still much to be done because the existing approaches do not validate the majority of workers need. The results conform to the Gallup (2013) survey, which found that only 13 percent of workers were uniformly employed at work, 63 percent were not employed and 24 percent also felt actively disengaged, indicating that they were dissatisfied at their place of work. Gregory (2008) similarly argued that the motivated employee is more committed to the organisation, customers which results in effective performance of the organization and increased revenue to the organization.

Employee career growth: The results showed that workers are not inspired by the company to the degree that they struggle to develop career-wise, boost trust, resolve vulnerability, and promote self-esteem. The response that suggests that most respondents do not see that their organization has done a great deal to improve their career growth and personal development is not good for an organization. This question tends to impact other organisations as the claims are also reinforced by Douglas T. Hall's research and associates (2005) have argued that a change from the corporate profession to the "protein profession" has occurred. From this perspective, careers are seen as driven by the person, not the organization. In addition, careers are reinvented by the individual over time as the person and environment change.

Guidance and exchange of knowledge: Most service organizations rely on information sharing programs to promote innovation among workers to meet customer needs. The main aim as to why organisation have to motivate their

employees is the fact that, motivation provides workers with the right combination of direction, instruction, strategies, assets and rewards based on the objective of inspiring them and making them work efficiently in the way the manager needs them to do.

However, the findings revealed that, there were mixed views on the matter, while one part showed that there are some employees who are satisfied with the strategy of the organization in providing guidance and sharing of information, while other employees are not satisfied. However, from the majority response, it shows majority disagree. Provision of guidance and information dissemination are paramount to any success of the organization without which tasks won't be accomplished on time as employees will fail to understand the requirements of a specific job or assignment. Organizations are urged to be more open and become knowledge sharing organizations rather than hiding information.

The results also support the OECD's study on accountability and knowledge sharing (2001). It has been shown that the career information and guidance services pose differences and overlaps in most countries. The quality is excessive. Apparently few countries have consistent career knowledge and advice policies, processes and delivery mechanisms that facilitate transitions across the spectrum of life, learning and work.

Recognition of the best performing employees: Recognition of the best performing employees helps make them feel respected and likely to raise their confidence in their work. Organizations are needed to make workers fully effective in their job, they need to recognize the value of rewarding others for their good work, and applying the concepts of employee appreciation to themselves and encouraging others to promote it in their working relationships helps the organization boost efficiency. The results in this study indicate that most workers are not happy with the manner in which their company rewards workers who perform well.

In a 2019 essay, Dr Ashley Whillans, a specialist in behavioural science at Harvard Business School, briefly summarized this issue; *"What really matters in the workplace is to make employees feel valued." He further argued that, for an effective workplace, appreciation and recognition are important. People want to have their effort acknowledged and appreciated by others. Everyone feels the need to be acknowledged as a person or community member, and to feel a sense of accomplishment for a well done job or even a valiant effort. To make them feel secure, everybody needs a 'shake on the back'".*

These findings also support the empirical research by Ruge (2012) who argued that, empowerment and recognition have beneficial outcome on employees' motivation. The more the empowerment and recognition of employees in an organization is increased, the more the motivation to work is enhanced. Also there exists a positive relationship between employee motivation and organizational effectiveness. The more the employees are motivated to tasks accomplishment, the higher the organizational performance and success.

Rewarding after meeting the targets: Employee rewards and recognition programs that acknowledges employee contributions to the company's goals and show appreciation for their efforts are necessary for a high-performing workplace, happier employees and reduced turnover. The organisation sets targets and goals that are achievable and employees are rewarded after meeting them. In this study the findings, reveal that most of the interviewed respondents, do not see whether their organisation has been good at rewarding employees based on set targets. This seems to discourage most of them as indicated by one of the interviewed staff from the head office in Dar es Salaam;

"Our company is far behind in being realistic on the issue of rewarding employees who achieve their goals. Given its meaning, we do not see that happening here. He further explained, "The value of rewarding an organization's employees is that it spurs people to work harder and be more successful. There is a saying that "when

they know they are appreciated, people will always work harder and research supports it."

The findings are in line with those of Aleeshah (2012), whose study focused on relative importance of assorted kinds of employee motivation in South Africa. His study looked at intrinsic motivation and dedication in order to make the link between intrinsic and various extrinsic rewards. The findings revealed that employing an accurate sort of rewards, committed workforce was seen to be more productive than other employees, thus providing competitive advantages over others.

CHAPTER SIX

SUMMARY, CONCLUSION AND IMPLICATIONS

6.1 Introduction

This chapter summarizes the study's key findings as discussed in preceding chapters. This part also provides a study conclusion and recommendations for the study.

6.2 Summary

The study employed mainly questionnaires in collecting data from the case study by targeting a sample size of 35 respondents. However, only 30 respondents were able to fill the questionnaire and respond to study questions through face-to face interviews. Apart from primary data obtained from the field, the study augmented the results through comparing it with the previous studies. Theories and empirical researches were consulted to build the foundation of the study.

6.2.1 Theories

This research applied various theories including; in the 1940s, Abraham Maslow created the Maslow need hierarchy. Maslow concluded that physiological needs are the principle of need. The need to fulfil physical satisfactions such as water, sleep, food, air, sex relates to those needs. Such needs are known as the most essential needs, argued Maslow, since human beings cannot live without them.

Also Herzberg theory as explained by Magloff (2012) describes several factors that motivate employees other than income, such as working hours and conditions. He also found that certain factors such as accountability, success, work atmosphere and personal development can make people happy at work, even though they are not driven by those factors. Herzberg felt efficiency could be improved by the happiness of the workers.

Another theory was developed by Mc Gregory (1960) who tested the hypotheses concerning human behaviour. He conducted this analysis basing on the work place where he came up with two models that is theory X and theory Y. Theory X theories are that the typical person prefers to be guided, dislikes accountability, is unambiguous and needs protection specifically. As per Mc Gregory's regulation and punishment, theory Y expectations don't seem to be the sole way of creating people work; he argued that man will guide himself if he's committed to the organization's goals.

Another theory was based on the hypothesis of Vroom as stated by Jennaluv (2011) who clarified that motivation is the subject of Vroom theory. He argued that motivation is the answer and is accomplished when workers know that their labour and efforts will contribute to improved performance that may end in a positive outcome for the worker. The hypothesis relies on the actual fact that commitment and motivation levels are addicted to three main factors: anticipation, instrumentality and valence. Expectancy indicated that the work effort would end in achievement of the goal. The next aspect is named instrumentality, which concerns whether workers feel that increased output may result in an exceedingly reward for the associated result.

Another theory was goal theory developed by Latham and Locke (1979) which states that, when individuals are set to achieve specific goals, motivation and performance are higher. The issues come up when goals are challenging yet acknowledged and when there is a success input. Erez and Zidon (1984) emphasized the need to embrace targets and to stick to them. They noticed that difficult targets contribute to better results than easy ones, as long as they agreed. Specific goals achieve a higher production level than your best generalized aim. This is because a common target appears to serve as an internal trigger in and of it.

Another theory was the equity theory which was explained by Brian, (2013). This theory focused on employees' compensation or exchange relationships. Additionally, as those employees' tries to satisfy any sense of injustice that would result because

equity theory deals with social relationships and fairness or injustice. In social interactions, motivation could also be influenced by a private understanding of equal treatment. In comparison to other individuals need to be equally rewarded for his or her efforts (the effects they receive suit their inputs). He argued that, a person believes in what is thought to be fair, while unfair can affect their inputs, a person believes in what is fair and what is unfair can affect their motivational attitudes and behaviours. Factors such as experience; time, effort, skills and education are just a few things that contribute to the relationships of work or work. Cash, rewards, time off, flexibility, autonomy, obligation and recognition are just a few names that can be an outcome of any perceived success reward.

All these theories were useful in providing a road map on how the study was directed. For instance Maslow's hierarchy of needs theory form a basis of theories that try to explain employee motivation and job satisfaction. Employees, like all people, have needs that have to be satisfied. Apart from basic needs, such as food, shelter and clothing, other needs emerges such as safety from physical, harm, and social interaction, they also need the recognition and appreciation of employers, colleagues, and customers.

6.2.2 Impact of Motivation on Employee performance

The study was interested to examine the impact of motivation on employees' performance. The study found that, effective motivation programs increase retention rate, employee morale and efficiency. The findings revealed that NIC has been using several strategies to motivate her employees where the results showed that, medical cover, transport and communication allowances, salary increments, trainings and open chances for career development were key strategies practiced by the company in motivating he employees. Others were tea allowance and promotion opportunities were among the key strategies of the company for employees' motivation.

The available packages help to improve employees' motivation and thus performance increases. The findings reveal that, when best strategies are employed, more employees are motivated. Significant number of respondents said that when they were motivated and became comfortable to remain and work effectively and efficiently at their respective work stations. These findings are in line with those of Lo and Fu (2016), who argued that, organizational performance has been seen to improve over time as a result of the employee motivations in the Organizations. Brauer and Leischning (2016) too emphasized that, cheerful workers are a major source of competitive advantage for an organisation. Cheerful employees are those whose people whose dreams are adjusted with the Company's vision and mission. They tried whether adjust of challenges and a capacity at progressed levels of basic components is fundamental and/or adequate for work delight in insurance industry.

6.2.3 The effects of employee motivation on skills utilization

The findings revealed that, employees at NIC are not enough motivated to fully utilise their skills. The results indicated that most of employees are not satisfied on the appraisal system as a means to improve employee's performance. The findings also shows that, the company had no supportive work environment to enhance skills utilisation; the organisation had no dynamic entrepreneurial place where employees are willing to bring in innovation; employees were less motivated to perform better than non motivates employees; and that employees are not provided with opportunities to improve their skills.

The findings are consistent with the work of Brauer and Leischning (2016), who researched motivation for workers working in the service sector, such as insurance. They claimed that workers would possess a range of skills, due to the complexity of the industry. Tend to be more likely to appreciate the pleasure of the job with a range of skills. Additionally Brilon (2015) stressed that; companies would find effective ways to appoint workers to work. He argued that, in most organisations, a worker's success depends on many factors, such as one's level of competence, one's capacity for focus and organization, and one's analytical and communication skills.

6.2.4 Motivation and employees' prospects

The findings reveal that, most of employees are yet to be motivated to the extent that they feel like they have met their prospects. The main areas in which employees were less satisfactory include;

Personal satisfaction at work: The findings reveal that most of employees' are not motivated to be satisfied at their current jobs. It was shown that motivation strategies practiced by the organisation did not help them be satisfied with their positions. This shows that although the company has invested in some of the motivation strategies, there are still more to be done as the current strategies do not certify the need of majority of employees. The findings conform to that of Gallup (2013) study, who found that as it were 13% of specialists generally were locked in at work, 63% were not, and 24% indeed felt effectively withdrawn, implying that they were despondent at their put of business and obligated to spread pessimism to co-workers.

Employee career growth: The findings revealed that, the company do not motivate employees to the extent that they fail to grow career wise, improve their confidence, overcome the weakness, and foster their self esteems. The arguments are also supported by the works of Douglas T. Hall and associates (2005) have argued that a shift has occurred from the organizational career to the "protean career." From this perspective, careers are seen as driven by the person, not the organization.

Guidance and information sharing: The study noted that, providing the employees with the right blend of direction, guidance, techniques, assets and compensation based on the goal of motivating them and making them quick to work through the way the manager wants them to do is the major aim of the motivation. The findings revealed that, there were mixed views on the matter, while one part showed that there are some employees who are satisfied with the strategy of the organization in providing guidance and sharing of information, while other employees are not satisfied. The findings also support the report by OECD (2001) on transparency and

information sharing. It was seen that, in most countries, there are gaps and overlaps in the career information and guidance services.

Recognition of best performing employees: Recognition of best performing employees helps to make them feel honoured and likely to boost their work morale. The findings in this study, shows that most the employees are not satisfied on how their organisation recognises employees who perform better, they argued that, had this been done better could be an encouragement which leads to self-confidence. The findings are in conformity with Specialist in behavioural science, Dr Ashley Whillans from the Harvard Business School, summarized this issue concisely in a 2019 article; *“What really matters in the workplace is helping employees feel appreciated.”*

These findings also support the empirical research by Ruge (2012) who argued that, empowerment and recognition have beneficial outcome on employees’ motivation. The more the empowerment and recognition of employees in an organization is increased, the more the motivation to work is enhanced.

Rewarding after meeting the targets: Employee rewards and recognition programs that acknowledges employee contributions to the company’s goals and show appreciation for their efforts are necessary for a high-performing workplace, happier employees and reduced turnover. The findings reveal that most of the interviewed respondents do not see whether their organisation has been good at rewarding employees based on set targets. This seems to discourage most of them as indicated by one of the interviewed staff from the head office in Dar es Salaam;

“To be honest on the issue of rewarding employees who meets their targets, our organisation is far behind on it. Despite its importance, we do not see it happening here”.

The findings are consistent with those of Aleeshah (2012), whose study highlighted the importance of employing a correct type of rewards and recognition of best performing employees in order to enhance their commitment to work, organisation and customers.

6.3 Conclusion

Along with several theories, several types of research have been undertaken on this topic. These were designed to illustrate their highly influential characteristics that focus on the organizational behaviour's motivational impact. Inside an organization, lack of motivation greatly affects productivity. An organisation, when influencing its employees for the best output, must consider various factors such as social, structural, and personal forces. The researchers show that when assigned demanding assignments, the employees are highly satisfied. Therefore the satisfaction lies in gaining from the task itself when trying to enhance employee motivation.

The study concludes that the work of motivated workers is better in the interests of organizations that lead to growth, prosperity, and productivity. Therefore the morale of workers and the productivity of organizations are closely linked. To inspire the employees, a healthy work environment is required. The essence of the work and its environment is the aspect that greatly affects the extent of performance of the workers. Improved working conditions help to determine the employee performance and productivity.

6.4 Implications

According to the study findings and the literatures consulted in this study, we see that motivation of employees is paramount in improving job performance. The study has the following implications;

- i. Employers have to ensure that they put in place appropriate compensation programs that may promote greater purposefulness and better performance of the workers.

- ii. Organizations should improve skills utilization of employees by allowing their ideas and reward best performance at the same time encourage those who fail to perform better.
- iii. Based on NIC's strategies, organizations should employ other strategies like allowing employee to fill that they have ownership of their jobs, recognition, and motivations through bonuses and incentives as well as creating good working environment.
- iv. Organisations should look at various ways of motivating employees instead of relying exclusively on salaries, bonuses or other monetary and non-monetary rewards to motivate the diverse work force.
- v. Organisations should make arrangements to ensure that rewards and recognition are properly applied to reinforce employees' job satisfaction and motivational levels; since motivation plays a major role in enhancing employees' performance.
- vi. Organizations should invest in delivering workplace training to develop leadership skills and knowledge; arrange different internal and external training sessions to help workers learn something extra apart from their daily work and build skills.
- vii. Organizations should design their rules, procedures and organizational processes to make it easier for workers to work together and value them for the fulfilment of tasks.
- viii. The government through the ministry of Labour and other interested partners should work cooperatively to have common interest and goal on different aspects pertaining employees 'motivation in Tanzania.

6.5 Recommendations for Further Studies

Based on time limitations and budget constraints, it could not be possible to cover all aspects on employee motivation in Tanzania. The study recommends the following areas for further studies.

Similar studies should be conducted in other institutions to gain more understanding of this topic; more comprehensive studies could be conducted in various Tanzanian corporations to see the situation in both public and private institutions.

Since most researches are done on motivation and its effect on business and employee performance, it's important to try to conduct further research on motivation approaches and techniques to be followed to motivate employees within an organisation.

More works on motivation can also be conducted on the gender level. For example, anything that motivates women or ladies won't motivate men. So, a future research on different gender-based and motivation approaches is valuable.

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APPENDICES

Appendix I: Questionnaire

Dear Sir/Madam,

I am Tunu Shaaban, a student of Mzumbe University Dar es salaam Campus College, Pursuing Master of Business Administration in Corporate Management. As a partial fulfilment of the requirement for the award of the degree, a student is required to do research and thereafter submit a dissertation.

The study is about **“The Influence of Motivation on Organisational Performance in Public Corporations: A Case Study of National Insurance Corporation (NIC)”**

This questionnaire aims to obtain data and the responses obtained will only serve the stated purpose and confidentiality is guaranteed. Answering the questionnaire is not time consuming and due to limited time to conduct the research a timely response will be appreciated. Please respond to it by putting a **Tick** in the box provided or filling the spaces provided. The second type of question is open for a brief **explanation (few words)** to each question provided.

PART A: Demographic Charecteristics

Please respond to each question by ticking on the corresponding box provided

Questions

1. Please indicate your age group through ticking in the space provided;

- | | |
|-------------|--------|
| a) 18-25 | [] |
| b) 26-35 | [] |
| c) 36-45 | [] |
| d) Above 45 | [] |

2. Please indicate your gender

- | | |
|----------------|------------------|
| a) Male [] | b) Female [] |
|----------------|------------------|

3. Please indicate your level of education

- a) Primary education []
- b) Secondary education []
- c) College Certificate []
- d) Bachelor degree / Advanced diploma []
- e) Master degree []
- f) Other [] Please specify.....

4. Number of years in this company

- a) Less than a year []
- b) 1- 5 years []
- c) 6- 10 years []
- d) More than 10 years []

PART B: The role of employees' motivation on organisational performance

Question One: What motivation packages are being used by your organisation?

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.....

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Question Two: How effective are the available packages to enhance employee motivation?

- a. Very effective
- b. Less Effective []
- c. Moderate
- d. Very poor

Question Three: Please indicate your level of agreements on the role of employee motivation on organisational performance. Please tick the appropriate box.

S/ N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	comments
1	Increment in salary increases employees' performance						
2	Provision of non-cash facilities, such as staff bus increases employee's performance						
3	Provision of medical support scheme increases employees' Performance .						
4	Access to company's loan increases employees' performance						
5	Provision of training opportunities increases employees' performance.						
	Bonus based on achievement of targets leads to improvement in employees' performance						

Part C: The effects of employee motivation on skills utilisation

Question Four: Please indicate your level of agreements on the effects of employee motivation on skills utilisation. Please tick the appropriate box.

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	comments
1	The organisation has an objective appraisal system that leads to improvement in employees' performance						
2	Your organisation has a supportive work environment that helps effective employees' skills utilisation						
3	Your organization is a dynamic entrepreneurial place where Employees are willing to bring in innovation.						
4	Your performance is better than that of your colleagues with similar qualifications due to motivation.						
5	Your organisation provides me the opportunity to improve my skills.						

Part D: Motivation and employees' prospects

Question Five: Please indicate your level of agreements on the role of employee motivation on enabling them to meet their prospects. Please tick the appropriate box.

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	comments
1	Motivation has helped me to feel a sense of personal satisfaction when I do this job.						
2	The organization allows employees to grow as a person, improve self confidence overcome the weakness, mature foster their self esteem.						
3	The organisation has been effective in provision of guidance, sharing information, providing support in order to complete a task.						
4	The organisation has recognition for employees who perform better. An encouragement which leads to self-confidence.						
5	The organisation sets targets and goals that are achievable and employees are rewarded after meeting them.						

Thank you for your participation.