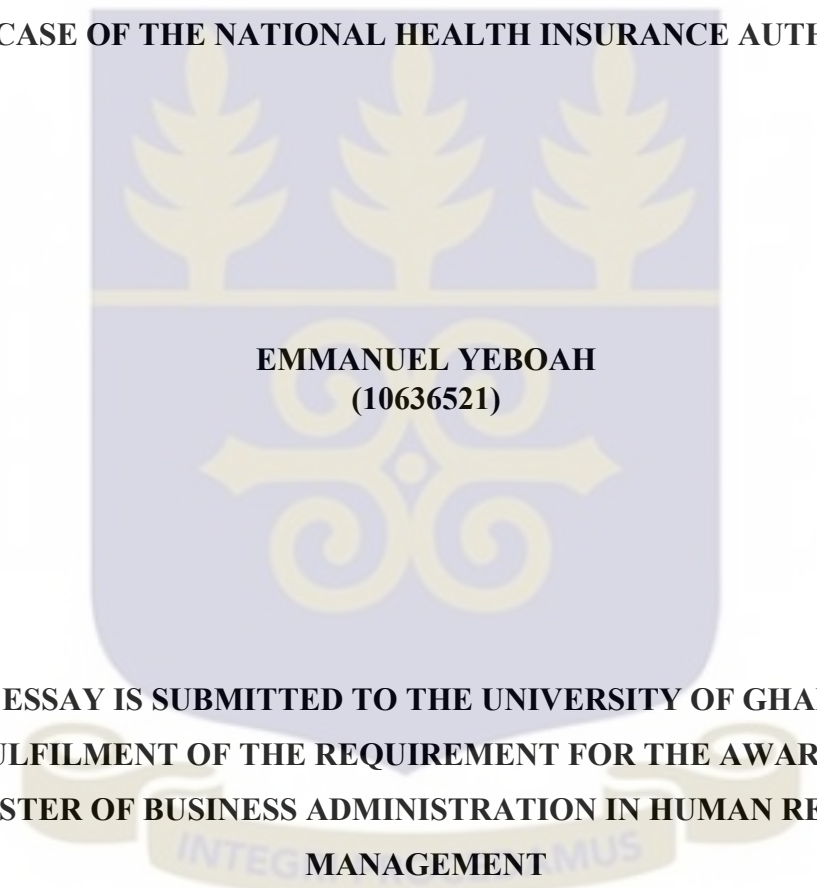


UNIVERSITY OF GHANA

**EFFECT OF EMPLOYEE JOB DESCRIPTION ON THEIR WORK PERFORMANCE:
THE CASE OF THE NATIONAL HEALTH INSURANCE AUTHORITY**

The image features a large, semi-transparent watermark of the University of Ghana crest in the background. The crest is a shield-shaped emblem with a light blue background and yellow/gold symbols. At the top, there are three stylized trees. Below them is a horizontal line, and underneath that is a central decorative motif consisting of a cross-like shape with curved ends and a central circle. At the bottom of the shield, there is a banner with the Latin motto 'INTEGRIUS' visible. The author's name and ID number are centered over the middle of the crest.

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**THIS LONG ESSAY IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN
PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF DEGREE
OF MASTER OF BUSINESS ADMINISTRATION IN HUMAN RESOURCE
MANAGEMENT**

JUNE 2019

DECLARATION

I hereby declare that this long essay is my own work and that to the best of my knowledge neither part nor the whole has ever been presented in this University or any other university for the award of any academic degree except where due acknowledgement has been made in the text. Any shortcomings that remain in this work are, of course, my sole responsibility.

.....
EMMANUEL YEBOAH
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.....
DATE

.....
DR. JAMES B. ABUGRE
(SUPERVISOR)

.....
DATE

DEDICATION

To my wife, Nana Ama, and my children, Doreen, Justice, Kennedy, Edward and Godwin, with much love and thanks.

ACKNOWLEDGEMENT

I am most thankful to the Almighty God for giving me the strength to complete this 2-year programme successfully. I am greatly honoured to appreciate the valuable contributions of my supervisor, Dr. James B. Abugre for his timeless dedication, guidance, constructive criticisms and professionalism throughout the supervision of this work. I appreciate the contributions from all faculty members for their input during the seminar presentations especially, Prof. Kwesi Amponsah-Tawiah, Dr. Mohammed Aminu Sanda, and Dr. Kwasi Dartey-Baah. Also, my special thanks go to Dr. Kwaku Ohene-Asare for his personal coaching and support in every respect.

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I owe substantial thanks to my dear wife, Nana Ama, and my lovely children Doreen, Justice, Kennedy, Edward and Godwin. Thank you for always inspiring me and making me realize my potential through your moral and financial support. I can never thank you enough. You have always given me a strategic push in life.

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LIST OF ABBREVIATIONS

GHS	Ghana Health Service
GMA	Ghana Medical Association
HMIS	Health Management Information System
HRM	Human Resource Management
JD	Job Description
KPIs	Key Performance Indicators
KSAs	Knowledge, Skills, and Abilities
MOH	Ministry of Health
NHIA	National Health Insurance Authority
NHIS	National Health Insurance Scheme

ABSTRACT

Employee job description is critical for ensuring the performance of employees in an organization. Specifically, the study aimed at identifying the practices of employee job description, evaluating the work performance of employees, and examining the association between job description and work performance at the NHIA. A structured, self-administered questionnaire was distributed to a sample of 168 workers at various departments and units at the Authority. From the findings of the study, the respondents agreed to two main forms of employee job description being practiced and exhibited mainly in the organization, namely, job identification and job performance appraisals of employees. From the correlational analysis however, all four forms of employee job description were significant predictors of the work performance. The regression results on the other hand however revealed that, only the job performance appraisals and the decision-making authority, had significant positive with the work performance of workers at the NHIA. Management of the Authority is advised to improve upon the job description of the employees in terms of role identification and responsibilities, and as well motivate the employees with attractive rewards and employee support systems.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Employee job descriptions are written statements that define the tasks, duties, responsibilities, required qualification, working hours, and reporting relationships of a particular job (Farahbod, Salimi, & Dorostkar, 2013). Job descriptions are based on objective information acquired from job analysis, an understanding of the competences and skills needed to complete an assigned tasks, and the need for an organization to improve productivity and performance at the workplace (Mollel, Mulongo, & Razia, 2017). Crafting an effective job description offers an opportunity to communicate clearly the direction of a company and informs an employee where he or she fits within the big picture of the organization (Dobni, 2010). An effective job description helps to align the direction of employee with the organizational goals, vision and mission in order to achieve clarity of purpose and higher performance (Khan, Ishaq, & Nawaz, 2013). The current study examines the effect of employee job description on work performance at the National Health Insurance Authority in Ghana.

Effective job descriptions are very beneficial in the fields of HRM like job grading and classification, career paths, career developments, handling grievances relating to the duties and responsibilities at the work place, work measurement and working improvements. The job description of employees further defines the limits to authority, training and development, development of performance standards, the establishment of good working relationships and conducive environments at the work place, and a healthy communication between employees and employers on one hand, and employees and customers on the other (Farahbod, Salimi, &

Dorostkar, 2013). Ishaq (2015), further argued that, the information on an effective job description will be useful for job evaluation, job redesign, performance management and organizational change. According to Ishaq (2015), in order for organizations to avoid repetition of work and overlapping of duties, the job description of employees should be designed and structured to help achieve organizational goals and objectives.

The work performance of employees is a usually used term to refer to whether one is effective on his or her job by producing the desired quality and quantity of assignments (Ishak, 2015). Dobni (2010) describes employee performance as the extent to which an employee demonstrates the ability to clearly define solutions to problem areas at the work place. The ability of an employee to complete a specific tasks within the set deadline and other time-sensitive expectations is another means of measuring employee work performance (Cascio & Aguinis, 2015). According to Lau and Ngo (2014), competency and efficiency are critical factors to be considered when measuring the performance of employees at the work place. While competency measures the degree to which an individual exhibits his or her ethical business practices and consistency between his or her values and performance, efficiency on the other hand measures how effectively an employee's production processes are to be streamlined, in terms of the steps he or she needs to perform in order to complete a task (Dobni, 2010).

The work performance of employee can be measured by using key performance indicators (KPIs), which are methods organization adopts to measure the proficiency of its workers, management personnel, and in determining the overall health of the business (Carmeli, 2015). These indicators are usually relevant to all employees in an organization, although businesses may customize their

own KPIs based on the activity of that business (Aryee & Chen, 2016). Allen and Meyer (2010), note that, the key performance indicators, are critical since they give managers the set of necessary instructions required to evaluate employees, create plans for improvement and solve work-related problems. This way, the managers are able to measure how effectively their workers are performing and also how close they are, to achieving their set targets (Aryee & Chen, 2016). The current study therefore gives a vivid assessment on the effect of employee job description on work performance at the NHIA.

1.2 Statement of the Problem

There are few studies about the effect of employee job description on their work performance at the work place (Khan et al., 2013). The job description of employees at the workplace is increasing in importance in recent times as competition for skills and competencies keeps rising (Lau & Ngo, 2014). The question to ask is whether the job description of employees at the workplace has any influence on their job performance? It is for this reason that the current study seeks to investigate whether the argument holds by critically examining the effect of employee job description on work performance at the NHIA in Ghana.

The National Health Insurance Authority in Ghana is confronted with enormous problems that impacts directly on the job description of employees, and consequently on their overall job performance negatively (NHIA, Strategic Plan, 2018). Key among them is the financial sustainability of the National Health Insurance Scheme. In this regard, the NHIS is not financially viable under the current design and operational policies. This affects the basic benefit packages for employees. There is also inadequate staff at the district offices which ultimately leads to

capacity management, most especially, in the area of claims. There are weaknesses in the ICT platform, as well as data integrity issues (NHIA, Strategic Plan, 2018).

There is poor subscriber understanding of the principles of health insurance, inadequate post credentialing monitoring, weak feedback mechanisms from stakeholders, lack of effective claims management system to detect fraudulent claims from service providers, ineffective gatekeeper system or referral system and inability to effectively monitor service utilization and cost, inability to pay premium or renewal by subscribers, administrative and managerial inefficiencies due to the absence of a modern HMIS (NHIA, Strategic Plan, 2016). These have resulted in poor management of claims, inadequate quality assurance, waste and inefficiencies in administrative costs for NHIS and healthcare providers and incomplete information on enrollees. There is also the problem of a highly centralized nature of the scheme, administrative inefficiencies and gaps in human capacity (NHIA, Strategic Plan, 2017). The Claim Processing Centre has a greater challenge because it is farther away from providers, and finally, there are problems regarding the prescription and dispensing of unapproved medicines to the NHIS subscribers (NHIA, Strategic Plan, 2017).

The above problems currently confronting the National Health Insurance Scheme in Ghana, give rise to the issue of employee job description, employee motivation, employee job satisfaction, employee productivity, and the overall work performance of the employees at the workplace. The current study therefore intends to bridge the gap in the extant literature conducted on employee job description and their work performance which focused more on the western cultures and

therefore leave little research done in Africa, especially, Ghana (Raju & Banerjee, 2017; Singh, Sharma, & Bhuker, 2014; & Heathfield, 2007).

Current studies on the effectiveness of employee job description on their work performance in Africa, have been limited to the impact of job description on organizational performance, job satisfaction, and organizational commitment at the work place (Farahbod, Salimi, & Dorostkar, 2013); and the role of job description on organizational performance within the telecommunications sector of Kenya (Syallow, Mberia, & Bosire, 2017). The current study seeks to fill the gap in the extant empirical literatures, by critically examining the effect of employee job description on work performance at the NHIA in Ghana.

1.3 Main Objective of the Study

The key objective of the study is to analyse the effect of employee job description on work performance at the National Health Insurance Authority in Ghana.

1.4 Specific Objectives of the Study

In order to achieve the overall aim of the study, the research is guided by the following specific objectives:

- i. To identify the practices of employee job description at the National Health Insurance Authority in Ghana
- ii. To evaluate the work performance of employees at the National Health Insurance Authority in Ghana
- iii. To examine the relationship between employee job description and their work performance at the National Health Insurance Authority in Ghana

1.5 Research Questions

Based on the specific objectives highlighted above, the study sought to answer the following research questions:

- i. What are the practices of employee job description at the National Health Insurance Authority in Ghana?
- ii. What is the work performance of employees at the National Health Insurance Authority in Ghana?
- iii. What is the relationship between employee job description and the work performance at the National Health Insurance Authority in Ghana?

1.5 Scope of the Study

The scope of this study is limited to employees of the National Health Insurance Authority, basically, those employees stationed in the Greater Accra Region of Ghana. Various categories of employees considered in the study are supervisors, management staff, and non-management staff.

1.7 Significance of the Study

The study attempts to make the following contributions to academia, policy and practice. Firstly, the study seeks to add to the extant literature by carrying out an original work which addresses the relationship between employee job description and their work performance at the National Health Insurance Authority, thereby serving as a reference material for future researchers. This is critical because the study was undertaken in a developing country context with a focus on the relationship between employee job description and their work performance.

Secondly, the study seeks to highlight the relationship between the concepts of job description and work performance, using the National Health Insurance Authority, as the case study. The study

serves as a useful tools to the management of the NHIA, and other such organizations in Ghana, to leverage on decisions regarding effective job descriptions within their organizations. The findings of the study helps to explain the effectiveness and applicability of employee job description and the work performance at the work place, particularly at National Health Insurance Authority.

Thirdly, the findings of the study goes a long way to add to the extant literatures which can be used for further research, since it goes into detail by analysing the effects of employee job description on their work performance within the Ghanaian economy. Considering the significance to policy, the study provides guidelines for the MOH, GHS, GMA and other such organizations within the health services sector in Ghana. A well-designed, and an effective employee job description at the workplace is expected to improve the overall work performance.

1.8 Organization of the Study

The study is structured into five main chapters. Chapter One gives an overview of the background of the study, covering statement of the problem, the main and specific objectives of the study, the research questions, scope of the study, significance of the study, and organization of the study. Chapter Two examines the relevant literature concerning the study. This comprises of the theoretical literature, the components of job description, measures of work performance, the empirical literatures on employee job description and work performance at the workplace, as well as their inter-relationships and the conceptual framework. Chapter Three presents the methodology of the study, as well as other methods of analysis covering aspects of the research approach, the research design, the target population, the sample size, the sampling techniques, the data collection

instruments, the statistical tools, design of the questionnaire, and the analysis of data. Chapter Four focuses on the results and discusses the findings of the study with respect to the data collected from the field. It presents the data gathered for the study, and summarizes them through tables. It also discusses the findings relative to the objectives of the study and the empirical literature review. Chapter Five draws conclusions based on the collected and analysed data, and finally makes recommendations for future studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature on previous studies regarding the topic under examination. The specific areas to be covered here includes the theoretical literature review, sections of employee job description, measures of work performance of employees, the empirical literature review and the conceptual framework.

2.2 Theoretical Literature

This section discusses different theories that have been propounded to clarify the relationship between job description and employee performance at the workplace. Scholars and other researchers continue to produce comprehensive theories based on job description and employee performance. For the purposes of this study however, the study limits itself to two main theories - the Job Characteristics Theory (1975), and the Role Theory (1966).

2.2.1 The Job Characteristics Theory

This theory was developed by Hackman and Oldham (1975) and it emphasizes on the job experiences. The job characteristic theory stresses the intrinsic aspect of the job description of the work performance of employees (Carmeli, 2015). This theory holds the view that, employees get highly motivated and satisfied to perform a particular task when they experience the meaningfulness of the work, responsibility for the work outcomes, and get knowledge of results of the work (Dobni, 2010). Scarpello and Campbell (1983), with respect to this study also state that though Motivation Hygiene theory does not specify a particular aspect of the job that should be changed, the job characteristics theory proposes giving attention to five core dimensions of the

job: namely skill variety- the degree to which an employee requires a wide range of skills and aptitudes for completing a specific work; task identity- the degree to which an employee is involved in all tasks of the job from beginning to end of the production process rather than just a part of the tasks; task significance- the degree to which an employee feels the task is meaningful to people who are inside of or outside the organization; autonomy- the degree to which an employee has freedom to plan, schedule, decide on task procedures and carry them out; and feedback- the degree to which an employee gets direct information and knowledge about how well the job is done (Cascio & Aguinis, 2015).

2.2.2 The Role Theory

According to Aguinis and Henle (2012), the role theory, as propounded by Katz and Kahn (1966) states that the role individuals occupy at work and elsewhere exists in relation to other people. The roles that an individual plays in life such as being a spouse, parent, employee, manager, and the like are ubiquitous and thus fulfil important functions within one's family, community, and work lives. Also, the roles provide the individual with a strong sense of who one is and who one is becoming. It appears as though individuals, in addition to organizations cannot function without roles – wherein structured interdependencies organize and create a network of intertwining tasks and responsibilities. Performance of a role is therefore as a result of the situation individuals are in for instance, organizational context and direction or influence exercised from above or elsewhere in the organization and their own competence, skills, attitudes and personalities. Therefore, Allen and Meyer (2010), are of the view that the term role defines the part an individual is expected to play in meeting the requirements of their jobs. Also, role demonstrates the kind of behaviour that is needed to complete a particular task or group of tasks which is incorporated within a job position or title. The role profiles of a job mainly describe the requirements in terms

of the way work is performed instead of the work itself (Carmeli, 2015). A clear difference can therefore be made between a job description, which is more concerned with the set of behavioural expectations attached to a position in an organized set of social relationships and the outcomes an individual is expected to accomplish in performing his role. With regard to this study, the employees of the National Health Insurance Authority are expected to be given job tasks and responsibilities in well-defined roles suitable for their job descriptions so as to attain effectiveness and efficiency in the hospital.

2.3 Sections of Employee Job Description

According to Farahbod et al., (2013) employee job description is about what a particular job entails such as the duties, responsibilities, qualification, working hours, job identification and relation to other jobs. Job description (JD) is based on objective information acquired from job analysis, an understanding of the competences and skills needed to complete an assigned tasks, and the need for an organization to improve productivity and performance at the workplace (Mollel et al., 2017). Dessler (2017) posits that the most important product of job analysis is the job description which defines what the worker actually does, how he or she does it, and what the job's working conditions are. Dessler (2017) further states that a well-thought-out job description is beneficial to everyone involved within an organization. There is no one standard format for writing a description however, Dessler (2017) identifies the following sections or components in most job descriptions: job identification, job summary, responsibilities and duties, relationships, performance standards, working conditions and job specification.

2.3.1 Job identification

This component of the job description covers a number of information which includes the job title which stipulates the name of the job; the date in which the JD was actually approved; indicates who approved the description and where the job is located in terms of its unit and department. It may also include title of the immediate boss and information concerning salary or pay structure and job grade, if such a category exists within the organization (Dessler, 2017).

2.3.2 Job Summary

This component of the JD gives the succinct statement of the overall responsibilities of the job, and include only its major functions or activities that make the job different from others. It also specifies how the employee should perform his duties efficiently, attentively, and conscientiously (Dessler, 2017).

2.3.3 Relationships (Chain of Command)

This section of the employee job description indicates the jobholder's relationships with other employees inside the organization and those outside the organization. It involves those the employee reports to, supervises, works with, and those who are outside the company (Dessler, 2017).

2.3.4 Performance Standards

This component of the JD lists the standards that the organization requires a worker to accomplish for each of the main duties and responsibilities in the job description. It flows directly from the JD and indicates what the job achieves and how performance can also be measured in key areas of the

job description. Employees who know what is expected of them and how their performance is measured have a very good chance of performing satisfactorily (Dessler, 2017).

2.3.5 Working Conditions

This part of the JD covers all aspects of the environment, job demands and terms and conditions of employment that influence the jobholder's satisfaction. Working conditions such as noise, job hazards, extreme heat or cold, security, hours of work among others can affect the work performance of employees (Dessler, 2017).

2.3.6 Job Specifications

This portion of the job description identifies the characteristics of the ideal jobholder and the qualifications required to do the job satisfactorily. It sums up the personal qualities, traits and the knowledge, skills, and abilities (KSAs) that an employee is expected to possess in order to perform an acceptable work. KSAs encompass education, experience, work skill requirements, personal abilities, and mental and physical requirements. An accurate job specifications identify what KSAs a person requires to perform a task, but not necessarily the current qualifications of the employee (Dessler, 2017).

2.4 Measures of Employee Work Performance

Employee work performance is the standard or degree of working that is able to realize the desired goal within the short period of time (Gupta, 2008). According to Ishak (2015), the work performance of employees determines whether an individual is effective on his or her job by producing the desired quality and quantity of assignments. Employee work performance describes the extent to which an employee demonstrates the ability to clearly define solutions to problem areas at the workplace. An employee's ability to complete projects within deadlines and other

time-sensitive expectations is another measure of performance (Dobni, 2010; Cascio & Aguinis, 2015).

Gupta (2008) outlines a number of measures of employee work performance to include the following: quality of the employee work, quantity of work, punctuality of employee, personal habits of employee at work, employee attitudes at work, meeting the set deadlines, achieving objectives set, personal presentation of employee while at work, cooperation of employee at work, efficiency and the levels of output or productivity of employee.

Punctuality- those employees who always come to work late or frequently absent themselves from work are not likely to meet their performance targets. The question that needs to be asked is whether they get along well with other workers and their immediate supervisors. Employees who come to work late proves the fact that they are not giving their employer a true service to their fullest potential. This practice is a sign of negative attitude to work and can also affect their co-workers (Gupta, 2008).

Quality of work- this is the ability of employees to complete their work on time by way of ensuring high quality. It is an indicator of measuring the work performance of employee and also indicates whether the employee is giving the required efforts to the work or not. It also shows whether or not the employee attitudes has an effect on the quality of work and whether the employee fully understands their own performance targets (Gupta, 2008).

Personal Habits- this can either improve or lower work performance of an employee. Negative habits that may lower work performance includes taking French leave, workplace gossip,

disruptive behaviour as well as using office equipment for personal gains such as cyber loafing. There should be codes of conduct in the workplace to control such behaviours. Attitude of employee- poor attitude reveals itself through employee behaviours like insubordination and this kind of behaviour gives a signal of poor performance of employee. Employees who exhibit this behaviour do not comply with the organization policies, show disrespect for their supervisors and colleagues and also unable to meet work targets (Gupta, 2008).

Personal presentation- most institutions have strict dress codes which are in conformity with the profession and corporate culture of the institutions. Employees who failed to meet these expectations seem to give less attention which affects the brand image of the organization and lower the work performance and expectations of the employee. Meeting of deadlines- this is the ability of employee to complete an assigned task on time or within the set timelines. The employee should however, be careful enough so that quality of work is not compromised as attempting to meet deadlines (Gupta, 2008).

Efficiency- a piece of work performed by the employee must be done well without wasting time and this is realized by increasing the output per employee and reducing deliberately planned 'underworking' by worker. It therefore means that an employee should strive to complete a given task on schedule without compromising on quality of work. The level of productivity- an employee should produce the expected results or large quantities of output that gives the employer value for the compensation that is paid in return. This simply implies that the employee should have the desire all the time to do more for the organization to justify the need for an increment in salary or wage (Gupta, 2008).

Meeting of the set targets – the employee must put in much effort to achieve the kind of objectives set by the supervisor. This means that the employee should attempt to innovate new ways of doing things so that targets can be met in the shortest possible time. The level of cooperation- with cooperation, the employee must do everything to attain the highest level of cohesion and good working relationship with other workers and superiors. It is important to note that an organization with a united workforce and cohesive standards has a very good chance of improving its performance (Gupta, 2008).

2.5 Review of Related Empirical Literature

2.5.1 Job Description and Work Performance

Job descriptions are basically documents covering the job titles, reporting relationships, summary of responsibilities, job span (such as budget, staff), primary accountabilities and responsibilities, decision making authority, working conditions and the requirements for hiring (for instance- knowledge, skills, abilities, certifications, degree). This document has become one of the basic building blocks of organizational talent management processes such as recruitment and selection, succession planning, training and development through mentoring and coaching, career development, compensation and benefits, performance appraisal and performance management system (Farahbod et al., 2013).

Kamasak and Bulutlar (2008) studied the relationship between job description and employee performance of blue-collar workers in India. The aim of their study was to investigate the relationship between the dimensions of job description and employee performance. The survey

was conducted by the sampling of 637 blue collar workers, and data was obtained from the sample. The findings of the study revealed a clear relationship between job description and employee performance at the workplace. Using the regression analysis, the job description of employees was observed to predict all of the dimensions of employee performance, but most especially, the employee performance of supervisors in relation to their supervisors were highly explained by the job description of the employees. Whilst the female employees were more satisfied with their job descriptions and their roles at the work place, the work itself, and their reward mechanisms, the inexperienced workers on the other hand, differed significantly from the others in nearly all the dimensions of employee performance, except the work itself. Moreover, females were also observed to have more positive perceptions about their job descriptions at the work place, rather than their male counterparts. The findings of their study is thus related to the current study at NHIA.

Farahbod, Salimi, and Dorostkar (2013), examined the impact of job description on organizational performance, job satisfaction and organizational commitment at the work place in Iran. They used the descriptive research design to undertake the study. 263 employees of Gilan Maskan bank were sampled for the study. The findings of the study revealed that, the job description of employees at Gilan Maskan bank significantly affected their job performance, job satisfaction and organizational commitment. The findings is related to the current study at NHIA.

Mollel, Mulongo, and Razia (2017), examined the influence of job description on organizational performance and employee productivity in the Muheza District of Tanzania. Their study sought to appraise the role and influence of employee job description on organizational performance and employee productivity in the telecommunications industry of Tanzania in a bid to improve the

effectiveness and applicability of job descriptions in the telecommunications sector of Tanzania. A sample of 339 employees participated in the study through questionnaires and interviews. The findings of their study revealed that the job description of employees was critical in determining the performance of the sector. The study concluded that; the interplay and harmony of the various aspects of job description ensures effective organizational performance, job satisfaction, and employee productivity. Therefore, there is the need to ensure that proper job description strategies are employed in all organizations. The findings of the study is related to the current study under investigation.

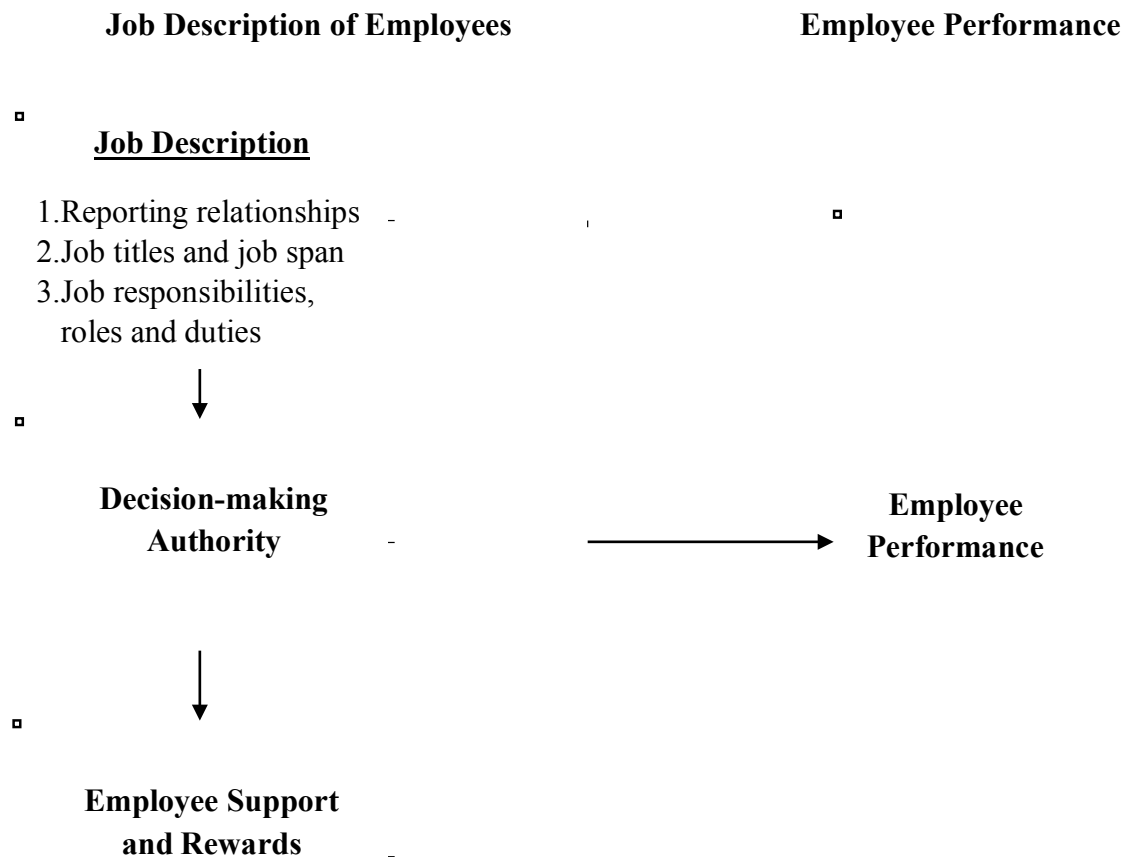
2.6 The Conceptual Model / Framework

The researcher adapted the factor-based framework (Aguinis, 2013), as the basis for the conceptual framework. From the -literature reviews, it will be revealed that the job description of employees can be determined by such factors as job titles, reporting relationships, summary of responsibilities, job span (such as budget, staff), primary accountabilities and responsibilities. Other determining factors include decision making authority which defines the jobholder's authority limits, job specifications or hiring requirements (for instance-knowledge, skills, abilities, certifications and degrees), the employee working conditions which involve employee support and rewards systems, and standards of performance which is used as a tool for employee performance appraisal (Farahbod et al., 2013).The presence or absence of these factors can affect the effectiveness of the job description of any organization. The conceptual framework is demonstrated in Figure 2.1.

To be able to achieve higher work performance of employees at the work place, there is the need for an effective job description with its determinants such as reporting relationships, job span, job

titles, job responsibilities and duties, decision-making authorities, employee support and reward systems. According to Hvidman and Anderson (2013), for organizations to achieve a high level of performance, financing should be provided, people assigned, and directions and actions developed. This is supported by Budworth and Mann (2011), who posited that for work performance to be effective, there is the need for managers to make the needed resources available in the form of funds and other incentives to facilitate their job descriptions.

Figure 2.1: The Conceptual Framework



Independent Variables

Dependent Variable

Source: Adapted from Raju and Barnejee, 2017

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This section of the study presents a detailed description of the research methodology adopted in the study and examines how the study would be conducted in order to accomplish the objectives stated in chapter one. The section further discusses the design for the research and provides explanation for choosing the survey research strategy. It also describes the sample and population considered as well as the sampling procedures adopted in the study. The sources of data, the data collection procedures, and the type of research instrument used are also discussed. The section ends with a discussion on the description of the method employed in analysing the data collected for the study.

3.2 Research Approach

A survey strategy with a quantitative methodological approach was adopted in the study to examine the effect of job descriptions on the work performance of employees at the National Health Insurance Authority. According to Creswell (2013), the quantitative research method primarily deals with quantifying relationships that exist between the various factors or variables under study through the use of statistical measures such- as the correlation coefficient, mean difference, or the relative frequency. The research strategy employed in the study was the survey method (Schutt, 2011).

The survey research strategy was adopted because it allows the researcher to gather information from a large sample of people relatively quickly and inexpensively. Conducting surveys allows the collection of a sizeable amount of data from a defined population in a highly economical way

(Fisher, 2010). The survey method is used to collect data from a sample of individuals systematically and also provide important information for all kinds of research including preferences, and behaviours; depending on the purpose and source (Hair, Money, Samuel, & Page, 2012). It is also economical as compared to the complete enumeration of the entire population (Quinn, 2010).

3.3 Research Design

A research design is a plan or blueprint of how the researcher intends on conducting the research (Babbie, 2015). It considers the constraints such as access to data, time, location and money that would be inevitably encountered, as well as ethical issues relating to the research (Creswell, 2013). The research design consists of research strategies, research choices, and the time horizons of the research. It gives the strategy of enquiry, which moves from the underlying philosophical assumption to the research design and data collection (Ary, Jacobs, & Razavieh, 2012). The study is both descriptive and explanatory in design. Descriptive research is a scientific method that focuses on observing and describing the behaviour of a subject without influencing it in any way (Schutt, 2011). The study uses descriptive because it focuses on describing the levels and extent of various job descriptions at the National Health Insurance Authority. The study is also explanatory because it is aimed at examining the effect of employee job description on the performance of work at the National Health Insurance Authority. The research is therefore, a conclusive study on an examination of employee job description on the work performance at NHIA in Ghana.

3.4 Target Population

A population refers to a group of individuals or items that share one or more characteristics from which data is being collected to be analysed (Creswell, 2013). It is the larger pool from which sampling elements are drawn and to which findings can be generalized. The population encompasses all the elements that make up the unit of analysis (Hair et al., 2012). The target population for this study consisted of over 290 staff drawn from various departments of the NHIA. The departments included the Claims department, Administration and Human Resources department, Finance and Accounts department, Corporate Affairs department, MIS department and the Quality Assurance department. A total number of 290 participants were drawn from the various departments as earlier mentioned. Table 3.1 is an illustration of the target population used in the study.

Table 3.1: Sampling Distribution of Respondents

Name of Department	Target Participants	Actual Participants	Response Rate (%)
Claims Department	175	98	56.0%
Admin & HR Department	20	20	100.0%
Finance & Accounts	30	15	50.0%
Corporate Affairs	25	10	40.0%
Management Information Systems	10	5	50.0%
Quality Assurance	30	20	66.7%
Total	290	168	57.9%

Source: Field Data Report, 2019

From table 3.1, the total number of target participants were 290 in all.

3.5 Determination of the Sample Size

Regarding the number of participants included in the study, the Tabachnick and Fidell (2006), formula was adopted with the assumption that the target population is unrestricted:

$$n = \frac{N}{1 + Ne^2}$$

In the formula above, “*n*” represents the sample size to be calculated, while “*N*” is the target population. The value of “*e*” (standard error) depends on the required confidence level set by the researcher. If the confidence level is 95 percent, then the “*e*” value would be 0.05. In this study, 95% confidence level was adopted. The target population was 290 employees drawn from six (6) main departments and units within the National Health Insurance Authority. Out of this number, 168 constituted the sample size of the study as illustrated on table 3.1.

However, using the target population of 290 employees, and substituting the number into the formula above, that is, $N=290$ and a 5% margin of error ($e=0.05$), the sample size, *n* was calculated as follows:

$$n = \frac{N}{1 + Ne^2} = 168.12$$

Out of the population size of 290 employees, 175 participants were drawn from the Claims department, out of which 98 participants actually participated, constituting 56.0% of the population in the Claims department. 20 participants were also drawn from the Administration and Human Resource department. Out of this number, all 20 participants actually participated in the study, constituting 100% of the target population in the department of Administration and Human Resource. 30 participants were drawn from the Finance and Accounts department, out of which 15 participants actually participated in the study, constituting 50%. 25 participants were drawn

from the Corporate Affairs department, out of which 10 participants actually participated in the study, constituting 40.0% of the population drawn from that department. 10 participants were drawn from the department of Management Information System (MIS), out of which 5 participants actually participated in the study, constituting 50% of the total population drawn from that department. Finally, 30 participants were drawn from the department of Quality Assurance, out of which only 20 participants actually participated in the study. This constituted a response rate of 66.7% drawn from the department of Quality Assurance.

The overall response rate as indicated on the table 3.1 was 57.9%. This supports the actual number of 168 respondents drawn from an overall target population of 290 participants.

The sample size of 168 employees is therefore appropriate and used for the study.

3.6 Sampling and Sampling Techniques

The sampling technique adopted for the study was the non-probability sampling technique, specifically, the purposive and convenient sampling techniques (Schutt, 2011). The purposive sampling technique was deployed to specifically target the sampled departments and units at NHIA. This is supposed to aid in the achievement of the study objectives as stipulated in the introductory chapter. The convenient sampling technique was used to select the staff from the sampled departments of National Health Insurance Authority (NHIA). By the convenient sampling technique, only the targeted 290 employees of National Health Insurance Authority who were present at the time of the data collection, and also willing to participate in the study were given questionnaires to respond (Fisher, 2010).

Secondly, one of the most indispensable aspects of a research is the data collection, since it essentially contributes to the overall understanding of the theoretical framework (Ary et al., 2012).

It is however essential that the method used in obtaining the data and the selection process of respondents be executed with sound judgement (Tongco, 2007). It is impractically impossible for a study like this to cover the entire population of NHIA in Greater Accra Region of Ghana. For this very reason, choosing a representative sample becomes a crucial task (Wahyuni, 2012).

Thirdly, a quantitative research aims at getting a sample which is representative enough of the target population, so as to be able to generalize the results (Ary et al., 2012; Babbie, 2015; Creswell, 2013; Young, 2009; Wahyumi, 2012). As noted by Schutt (2011), a larger sample size from a defined target population is more likely to minimize sampling errors and thus the accuracy and the quality of a quantitative research is largely dependent on the suitability of the chosen sample size. The study employed a sample size of 168 respondents, with a margin of error of 5% and a confidence interval of 95%. This, according to Babbie (2015) is suitable for social science studies, and for that matter, suitable for this particular study.

3.7 Questionnaire Development

Research techniques are the step-by-step procedures in the collection and analysis of data (Ary, Jacobs, & Razavieh, 2012). The procedure employed in this study was to solicit data through the use of structured questionnaires. The questionnaire was structured based on the research objectives. The first section of the questionnaire solicited information on the biographic data of respondents, such as gender, age, educational background and other socio-economic characteristics. The second, third and fourth dealt with all the issues relating to the research objectives. The adoption of the closed-ended questions made it easier for the responses to be coded and analysed systematically (Babbie, 2015). It further made it easier for the researcher to collect

the data within a short period of time. The respondents were basically asked to tick the appropriate answers after reading the questions and with the response choices given; there will be no need to further explain the questions to the respondents. However, the structured questionnaires can also be limiting, by suggesting ideas to the respondents to which he or she will not otherwise have thought about. Again, respondents can answer questions any how or even misinterpret some questions. All in all, comparing both the merits and the demerits of using questionnaires, the merits far out-weigh the demerits in a study like this, and thus it is expected that the use of the questionnaires would have a good impact on the study (Fisher, 2010).

All the items intended to be used in measuring the variables were adapted from previously validated instruments (Creswell, 2013). They were modified such that the focus was from the Ghanaian perspective and within the Ghanaian context. The model were rated on a five-point Likert-Scale, ranging from 1, which indicates strongly disagree to 5 indicating strongly agree. Each scale was scored by aggregating the total scores for each question on a given measure and reporting the total score as the composite score for the measure.

3.8 Data Collection

According to Creswell (2013), there are essentially two kinds of data collection methods: primary data collection and secondary data collection. Wahyuni (2012) posits that, primary data are gathered purposely for a particular research problem or study through the use of procedures that well fit the research problem. Wahyuni (2012) further noted that, each time primary data is collected, fresh data set are subsequently added to the already existing store of social knowledge about the phenomenon under study. This store of knowledge generated by other researchers is

made available and may be utilized by other researchers or the general research community which then becomes secondary data (Quinn, 2010).

This study basically relied on primary data. Primary data was collected through the use of structured questionnaires which was administered using both face-to-face, and self-administration. The questionnaires were distributed to the employees drawn from the sampled departments and units of NHIA. The task of designing a questionnaire involves the development of a wording that is precise, concise and unambiguous which for that matter allows respondents to successfully answer the questions that it sought to ask (Hair et al., 2012).

3.9 Validity and Reliability

To ensure validity and reliability of the research instrument, Hair et al., (2012), suggested that the questionnaire for a study should be pre-tested for the purposes of re-wording, deleting, and or adding new items should it be necessary for better comprehension of the questionnaire by the respondents. For these reasons, a draft copy of the questionnaire was given to the Supervisor of the study, whereas through and made the necessary corrections to ensure face, content and construct validities. The questionnaires for the study was pre-tested at the head office of NHIA. The researcher personally distributed the questionnaires to a total of 10 respondents from three of the sampled departments, and who were also willing to participate in the pretest. The feedback was then analyzed and the necessary changes subsequently effected.

3.10 Analysis of Data

This section of the study discussed the descriptive and inferential statistics methods that were used to analyse the data gathered for the study. Previous studies about employee job description and

their work performance mainly used correlational and regression analyses (Pallant, 2013). For this study, the survey data collected was analyzed with the aid of Statistical Package for the Social Sciences (SPSS, Version 22) to assess the extent of the relationship between the various constructs. The demographic characteristics of the respondents were also analysed using tables and descriptive statistics such as the frequency, percentages, mean, and standard deviation.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter of the study consists of the analysis and discussion of the data collected from the respondents with respect to all the variables that were included in the questionnaire design, solely for the purposes of data analysis. As earlier stated, the primary data were collected from various departments and units of the NHIA. The study focused on the effect of employee job description on the work performance of employees at NHIA. The chapter deals with the demographic characteristics of respondents, descriptive statistics of variables, correlational analysis and the regression analysis. The results of the study are eventually discussed relative to the research objectives.

4.2 Demographic Characteristics of Respondents

The bio-graphic data of the respondents are presented in this section of the analysis. The respondents are all employees of NHIA. The bio-graphic data of all the respondents encompassed such key demographic characteristics such as gender, age, educational background, department or units at which they are working, position held at NHIA, and the tenure of work (that is, the number of years spent till date, in working with the National Health Insurance Authority). Overall, one hundred and sixty-eight (168) respondents, out of the target population of two hundred and ninety (290) participants sampled from various units and departments of the NHIA participated in the study.

4.2.1 Gender Distribution of Respondents

Illustrated on Table 4.1 is the gender distribution of the 168 participants sampled for the study. The distribution discloses that a larger majority of the respondents, 56.5% (95) were females and the remaining, 43.5% (73) were males. The implication is that, a larger majority of females participated in the study, constituting more than half of the total sample size. It further means that, the evidence needed in the study concerning the job description and work performance of employees at the NHIA were obtained from both males and females, although the females were in the majority. Portrayed on Table 4.1 is the gender distribution of the respondents.

Table 4.1: Gender distribution

Category	Number	Proportion (%)
Male	73	43.5
Female	95	56.5
Total	168	168.0

Source: Field Survey Data, 2019

4.2.2 Age Distribution of Respondents

The age distribution of the bio-graphic data assesses the maturity of the respondents in understanding and answering the questions posed on the research instrument. It also represents the ability of the participants to determine their inclusion in the study, with respect to the various age categories. The results of the age distribution portrayed the following: 8.9% (15) were within the age category of 20-29 years. 61.3%, that is more than half of the respondents (103) were within the age class of 30-39 years. 23.8% (40) of the respondents were between the age category of 40-49 years, and the remaining 6.0% (10) were 50 years and above. From the distribution, it is evidently clear that, majority of the respondents were between the age category of 30-39 years. The implication is that, majority of the respondents apart from being youthful, were also matured

enough to understand the issues on employee job description and work performance, and to also participate in the study. Table 4.2 is the age distribution of the respondents.

Table 4.2: Age Distribution

Category	Number	Proportion (%)
20 - 29 years	15	8.9
30 - 39 years	103	61.3
40 - 49 years	40	23.8
50 years or more	10	6.0
Total	168	168.0

Source: Field Survey Data, 2019

4.2.3 Educational Level of Respondents

The educational level of the participants is critical in understanding and interpreting the research instrument, with particular reference to employee job description and work performance in the organization. The educational background of the respondents therefore has a dire consequence on the study being undertaken. The ability of the respondents to read, understand, infer, and make interpretations based on the research instrument (that is, the questionnaire) is critical in this regard. The educational level of the respondents is therefore demonstrated on table 4.3.

Table 4.3: Educational Level of Respondents

Category	Number	Proportion (%)
Diploma	17	10.1
Bachelors' degree	103	61.3
Masters' degree	46	27.4
Other qualifications	2	1.2
Total	168	168.0

Source: Field Survey Data, 2019

The results as demonstrated on Table 4.2 indicates that, 10.1% (17) of the respondents were diploma holders. A larger majority of the respondents, that is, 61.3% (103) had a bachelor’s degree qualification. 27.4% (46) had a master’s degree qualification, and finally, 1.2% (2) had other qualifications. Overall, 89.9% (151) of the participants, had a minimum educational qualification of a bachelor’s degree and higher. The implication is that, the majority of the respondents can be said to be capable of reading, understanding, inferring, and making interpretations based on the topic of employee job description and work performance, being investigated by the questionnaire.

4.2.4 Position held by Respondents

Out of the 168 respondents that answered the questions on the questionnaire, 10.1% (17) were management staff, and the larger majority, 89.9% (151) were the non-management staff. The implication is that that the information regarding employee job description and their work performance at National Health Insurance Authority were obtained from both the management and non-management employees of the Authority. Table 4.4 is an illustration of the position held by the respondents at the National Health Insurance Authority.

Table 4.4: Position held by Respondents

Category	Number	Proportion (%)
Management staff	17	10.1
Non-management staff	151	89.9
Total	168	168.0

Source: Field Survey Data, 2019

4.2.5 Tenure of Work

The bio-graphic data on the job tenure of respondents is a signal of the respondent’s pragmatic experience on the job. With emphasis on the tenure of work of the respondents therefore, 13.7% (23) had been working in the organization for a period of 0-3 years, whilst 59.5% (168) noted that they had 4-9 years of working experience at the National Health Insurance Authority. This category formed the largest category with regards to the tenure of work at the place. Again, 26.8% (45) had been working with the National Health Insurance Authority for 10 years and more. Overall, approximately 86% of the respondents have been working with the National Health Insurance Authority for a minimum period of 4 years and more. Illustrated on table 4.5 is the job tenure of all the respondents.

Table 4.5: Job Tenure of Respondents

Category	Number	Proportion (%)
0-3 years	23	13.7
4-9 years	168	59.5
10 years and above	45	26.8
Total	168	168.0

Source: Field Survey Data, 2019

4.3 Practices of Employee Job Description

The first specific objective of the study was to identify the practices of employee job description at National Health Insurance Authority in Ghana. This objective was achieved by measuring the various forms of employee job description on a Five-Point Likert Type of Scale, ranging from 1 “Strongly disagree” to 5 “Strongly agree”. The outcomes are demonstrated on table 4.6.

Table 4.6: Job Description of Employees

				Test score=3.00		
	Number	Mean	Standard Dev.	z-test	p-value	Chronbach alpha
Job identification, job roles and job duties	168	3.08	0.64	13.23	0.005	0.875
Job performance and employee appraisal	168	3.49	0.71	15.99	0.004	0.937
Decision-making authority	168	2.86	0.52	11.09	0.056	0.432
Employee support and rewards	168	2.95	0.62	19.32	0.042	0.478
Overall	168	3.10	0.62	14.45	0.026*	

Source: Field Survey Data, 2019

***statistically significant at 5% alpha level**

Scale: 1=“Strongly disagree”; 2=“Disagree”; 3=“Neutral”; 4=“Agree” and 5=“Strongly agree”

Descriptive statistics, such as the mean and standard deviation were used to present the findings. Mean values significantly greater than 3.0 (that is, the test value) means all the four categories of employee job description were practiced at the National Health Insurance Authority. A one-sample z-test was conducted at 5% alpha to determine whether or not the mean values are greater than 3.0 using the hypothesis ($H_0: \mu \leq 3.0$; $H_1: \mu > 3.0$). The four main forms of employee job description at the work place were measured on the Likert Scale including, job identification, job roles and job duties, job performance and employee appraisal, decision-making authority, and employee support and rewards. The outcome of the descriptive statistics is summarized in Table 4.6.

The outcome of the one-sampled z-test revealed that overall, the respondents agreed that the various forms of employee job description were practiced at National Health Insurance Authority ($M=3.10$, $SD=0.62$, $z=14.45$, $p=0.026$) since the probability value is less than 5% (0.05). In terms

of the specifics, the respondents agreed that the job identification, job roles, and job duties were clearly spelt out in their job description, and they were being practiced in the organization ($M=3.08$, $SD=0.64$, $z=13.23$, $p=0.005$). The respondents also agreed that their job performance and employee appraisal processes were clearly spelt out and practiced at National Health Insurance Authority ($M=3.49$, $SD=0.71$, $z=15.99$, $p=0.004$). It is worth noting however that, the respondents disagreed on the levels of decision- making authority being exhibited at National Health Insurance Authority ($M=2.86$, $SD=0.52$, $z=11.09$, $p=0.056$). They again disagreed on the employee support and reward system being practiced at the National Health Insurance Authority ($M=2.95$, $SD=0.62$, $z=19.32$, $p=0.042$).

4.3.1 Job Identification, Job Roles, and Job Duties

The job identification process, the job roles and responsibilities, as well as the job duties of employees at the National Health Insurance Authority were practiced as part of their overall job description ($M=3.08$, $SD=0.64$, $z=13.23$, $p=0.005$). The implication of the above results is that, the respondents agreed to the assertions that the employee's current job description is clear about its chain of command, employees are required to have particular knowledge, skills, and ability to perform on the job, there are written job descriptions provided to each employee, there is a proper job identification devoid of role ambiguities, the job identification matches the skills according to the duties and responsibilities of the employees, and there is a level of independence in carrying out the job duties and responsibilities at National Health Insurance Authority.

4.3.2 The Job Performance Appraisal of Employees

The findings of the study also revealed that as part of the job description of employees being practiced at the NHIA, there is a job performance evaluation and appraisal process exhibited in

the organization. The practice of job performance appraisal of the employees is exhibited in the organization ($M=3.49$, $SD=0.71$, $z=15.99$, $p=0.004$). The implication is that the respondents agreed to the assertions that there exists a job performance appraisal system within the Authority and that the performance of the employees is periodically evaluated. Also, the performance evaluation is done according to the set standards of the National Health Insurance Authority. Again, the performance appraisal is undertaken by the various performance evaluation teams. Finally, the respondents agreed that the performance appraisals is done periodically.

4.3.3 Decision-Making Authority

As part of the employee job description at the NHIA, the study sought to find out whether there was a clearly spelt-out decision making authority and chain of command at the Authority. The findings however revealed that the respondents disagreed to this assertion. The implication is that, the respondents are unsatisfied with the decision-making authority and chain of command being practiced and exhibited at National Health Insurance Authority ($M=2.86$, $SD=0.52$, $z=11.09$, $p=0.056$). This means that the respondents disagreed to the assertions that, there is a clear line of authority communicated at each level in the organization, employees are given the opportunity to communicate all their grievances to the appropriate line of authority, employees who do not usually meet their targets are given the necessary training assistance by their supervisors to help meet their performance targets, and there is an effective communication between supervisors, managers, and employees of NHIA. The mean value of 2.86 (that is, $M=2.86 < 3.00$), is an indication that the respondents disagreed with the above assertions regarding the decision-making authority at NHIA.

4.3.4 Employee Support and Rewards

Employee support and reward system as part of the job description of the employees, was practiced at NHIA. However, the respondents were unsatisfied with the level of employee support and reward system exhibited at the Authority ($M=2.95$, $SD=0.62$, $z=19.32$, $p=0.042$). They therefore disagreed to the following assertions: reward systems exist at National Health Insurance Authority, the rewards are linked to the performance of the employees at the Authority, there is an employee support system in place at the Authority, and the reward system at the Authority is fair. The mean value of 2.95 (that is, $M=2.95 < 3.00$), is an indication that the respondents disagreed with the above assertions regarding employee support and reward systems at the National Health Insurance Authority. They were unsatisfied with the employee support and reward systems in place at the National Health Insurance Authority.

4.4 An Evaluation of the Work Performance of Employees

The second specific objective of the study was to evaluate the work performance of employees at NHIA. The work performance of the employees was measured on a Five-point Likert scale and the result of the analysis is presented in Table 4.7.

Table 4.7: Work Performance of Employees

	N	Mean	Std Dev
Your desire for the job	168	3.23	1.03
Your ability to organize work loads	168	3.89	0.82
Your skills in planning the job	168	3.83	0.90
Your attendance and promptness to work	168	4.32	0.74
The amount of work performed daily	168	4.15	0.70
Completeness of work on schedule	168	4.08	0.72
Acceptability of completed work by superiors	168	4.05	0.76
Adaptability to emergency situations	168	3.60	1.06
Quality of work performed	168	4.16	0.72
Ability to work on your own (Dependability)	168	4.19	0.77
Morale at the National Health Insurance Authority	168	3.19	1.27
Communication ability of the employees	168	3.53	0.98
Overall work performance of employees	168	3.92	0.84

Source: Field Survey Data, 2019

Scale: 1= very Low; 2=Low; 3=Average; 4=High; 5=Very high

Illustrated on Table 4.7 is the descriptive statistics on the work performance of employees at the NHIA. The work performance of the employees based on the descriptive statistics above has been evaluated. The outcome of the descriptive statistics revealed that overall, the work performance of the employees at the NHIA was above average (M=3.92, SD=0.84). The above average work performance of the employees at the Authority were achieved in each of the following dimensions of the work performance of employees at NHIA; your desire for the job (M=3.23, SD=1.03), your ability to organize work-loads (M=3.89, SD=0.82), attendance and promptness to work (M=4.32, SD=0.74), amount of work performed daily (M=4.15, SD=0.70), completeness of work on

schedule (M=4.08, SD=0.72), acceptability of completed work by superiors (M=4.05, SD=0.76), adaptability to emergency situations (M=3.60, SD=1.06), quality of work performed (M=4.16, SD=0.72), morale at the work place (M=3.19, SD=1.27), ability to work on your own (M=4.19, SD=0.77) and the communication ability of employees (M=3.53, SD=0.98). Overall, the work performance of employees at NHIA was above average (M=3.92, SD=0.84).

4.5 Job Description and Work Performance of Employees

The third specific objective of the study was to examine the relationship between job description and the work performance of employees at the National Health Insurance Authority. In order to achieve this objective, correlational and linear regression methods were adapted to examine the relationship between job description and the work performance of employees at NHIA. The dependent variable in this case is the work performance of employees at the NHIA. The independent variables are made up of the four (4) main forms of job description practiced and exhibited at National Health Insurance Authority, namely, job identification, job roles and job duties; job performance appraisal of employees; decision-making authority; and employee support and rewards.

4.5.1 Correlational Analysis

The correlational analysis reports the direction and degree of the relationship that exist between job description and the work performance of employees at the NHIA. However, it does not show the effects that exist among the study variables. The sign shows the direction of the relationship between the study variables, while the degree of the relationship between the study variables is also determined by an absolute value. Table 4.8 shows the correlation matrix between the dependent and independent variables.

Table 4.8: Correlation Results

	(1)	(2)	(3)	(4)	(5)
Work performance of employees					
Job identification, job roles, and job duties	0.199**				
Job performance appraisal of employees	0.292**	0.235**			
Decision-making authority	0.451**	0.482**	0.356**		
Employee support and rewards	0.266**	0.092**	0.232**	0.328**	

Source: Field Survey Data, 2019

**. Correlation is significant at the 0.05 level (2-tailed).*

*** . Correlation is significant at the 0.01 level (2-tailed).*

Table 4.6 above, mainly exhibits the Pearson correlation coefficient, which also serves as a check for the collinearity between the study variables employed in the study in order to achieve the research objectives. The coefficient of correlation provides an index of the direction and magnitude of the relationship between the dependent and independent variables. The sign of the coefficient is therefore an indication of the direction of the relationship. The absolute value of the coefficient also indicates the magnitude. The results from the correlation matrix as demonstrated in table 4.8, indicates that, all the various forms of job description had positive correlations with the dependent variable, which is the work performance of employees at the NHIA. It is also worth mentioning that all the four variables of job description were very significant in predicting the work performance of employees at the NHIA. Job identification, job roles and job duties had a significant positive relationship with the work performance of employees at the Authority ($r=0.199$, $p<0.05$), at a 95% level of confidence interval. The job performance appraisal of

employees was also significant in predicting the work performance of employees at the Authority. The job performance appraisal of employees had a significant positive association with the work performance of employees at the Authority ($r=0.292$, $p<0.01$), at a 99% level of confidence interval. The decision-making authority was also significantly positive in predicting the work performance of employees ($r=0.451$, $p<0.01$), at a 99% level of confidence interval. Finally, the employee support and reward systems had a significant positive association with the work performance of employees at the National Health Insurance Authority ($r=0.266$, $p<0.01$), at a 99% level of confidence interval.

4.5.2 Regression Analysis

4.5.2.1 Effect of Employee Job Description on their Work Performance

In examining the effect of job description on the work performance of employees at the NHIA, the researcher undertook a regression analysis of the endogenous and exogenous variables in order to ascertain the effect of job description on work performance. The outcome of the regression results is demonstrated on Table 4.9.

Table 4.9: Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t-stat	Sig.
	B	Std. Error	Beta		
(Constant)	1.494	0.300		4.975	.000*
Job identification, job roles, and job duties	-0.022	0.070	-0.025	-0.314	0.754
Job performance appraisal of employees	0.127	0.068	0.138	1.853	0.046*
Decision-making authority	0.345	0.078	0.376	4.428	0.000*
Employee support and reward systems	0.092	0.060	0.113	1.543	0.125

Dependent Variable: Work Performance of Employees at NHIA

Source: Field Survey Data, 2019

**Regression outputs are statistically significant at the 5% significance level, ANOVA Results, P=0.000, R=0.485, R-squared (R)²=0.235, Adjusted R-squared =0.216.*

Table 4.9 depicts the regression results between the dependent variable (work performance of employees) and the other explanatory variables (forms of job description at the National Health Insurance Authority). The R-squared value measures how well the regression model explains the actual variations in the dependent variable. From table 4.9, the regression output is 0.235 (23.5%). The R-squared measures how many of the explanatory variables can really explain the dependent variable (work performance of employees). The results indicate that, the job identification, job roles, and job duties; the job performance appraisal of employees; the decision-making authority; and the employee support and rewards; as practices of job description, can explain about 23.5% of the variability in the work performance of employees at the NHIA. The adjusted R-squared value indicates that 21.6% of the total variability of the work performance of employees at the NHIA, was explained by the independent variables in the study.

The results on the analysis of variance (ANOVA), as indicated on table 4.9, portrays also the results of the F-test for the significance level of the relationship between job description and the work performance of employees at NHIA. At a 95% confidence interval level (that is, at a 5% level of significance), the regression model above can be said to be statistically significant ($p = <0.01$). This therefore indicates that there is more than 95% confident that the regression model, which displays the relationship between employee job description and their work performance at the work place is statistically significant. It can therefore be inferred from the ANOVA findings that, all the various types of employee job description (that is, the independent variables) in the model, were able to explain the variations in the work performance of employees at the Authority.

4.5.2.2 Regression Variable Outputs and Coefficients

Table 4.9 further portrays the regression variable outputs and coefficients for the topic under investigation. From the table, as illustrated, two (2) forms of employee job description (that is, the explanatory or independent variables) can be said to statistically significant in determining the work performance of employees at the National Health Insurance Authority. They are the job performance appraisals of employees, and the decision-making aspects of employee job description. Performance appraisals had a positive and statistically significant effect on the work performance of employees, at a 5% level of significance ($\beta = 0.127$; $p < 0.05$). The decision-making authority aspect of employee job description, also had a positive and statistically significant effect on the work performance of employees at the NHIA ($\beta = 0.345$; $p = 0.000 < 0.05$).

From the regression variable outputs however, the job identification, job roles, and job duties, as well as employee support and reward systems were largely insignificant, and did not have any effect on the work performance of employees in Ghana.

4.6 Discussion of Results

From the findings of the study, 23.5% of the variations in the work performance of employees at NHIA, could be accounted for, by variations in the job identification, job roles, and job duties; the job performance appraisal of employees; the decision-making authority; and the employee support and reward systems practiced at the Authority. From the correlation coefficient of 48.5%, the study found out that, there was a strong relationship between the various aspects of employee job description and their work performance. From the ANOVA findings, the study found that the model had a significance level of 0.01 ($p=0.000<0.01$). This level of significance shows that the data is ideal for making conclusions on the population's parameter as the value of significance (p-value) is less than 1%. The study further revealed that all the various aspects of employee job description significantly the work performance of employees at the NHIA.

The findings from this study, is consistent with similar studies undertaken by Mollel, Mulongo, and Razia (2017), and Farahbod, Salimi, and Dorostkar (2013), but contradicts the results of similar works undertaken by Kamasak and Bulutlar (2008). From the findings of this study, there is strong positive relationship between employee job description and their work performance. In the case of Mollel, Mulongo, and Razia (2017), for instance, a study was conducted to examine the influence of job description on organizational performance and employee productivity in the Muheza District of Tanzania. The findings of their study revealed that the job description of employees was critical in determining the performance of the sector. The study therefore concluded that the interplay and harmony of the various aspects of job description ensures effective organizational performance, job satisfaction, and employee productivity. Their findings are similar to the findings of this particular study currently under investigation.

Based on the objectives of the study, the study identified and also observed that all the various practices of employee job description are exhibited at the NHIA. They include the following:

- i. Job identification, job roles and responsibilities
- ii. Job performance appraisal of employees
- iii. Decision-making authority
- iv. Employee support and reward systems

In evaluating the work performance of the employees, the study revealed that, overall, the work performance of employees at the NHIA was above average. And in examining the association between job description and the work performance of employees at the Authority, the study revealed that the job performance appraisals, and decision-making authority strongly affected the work performance of employees at the Authority.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

The purpose of the study was to examine the effect of employee job description on work performance at NHIA in Ghana. Specifically, the study identified the practices of employee job description, evaluated the work performance of employees, and examined the relationship between job description and the work performance of employees at NHIA in Ghana. The structured, self-administered questionnaire was used as the main research instrument. Items in the questionnaire were measured on a five-point Likert type and ranking scales. A total of one hundred and sixty-eight (168) employees were sampled from various units and departments of NHIA in the Greater Accra Region of Ghana, by use of the purposive and convenience sampling techniques. Both the descriptive and inferential statistical analytical tools were deployed in the study to present the analysis of data.

With regards to the practices of job description exhibited at the Authority, the outcome of the one-sampled z-test revealed that the respondents agreed that job identification, job roles, and job duties, as well as the job performance appraisal of the employees were largely practiced and implemented at NHIS. The respondents were however unsatisfied with the decision-making authority and the employee support and reward systems exhibited at the Authority.

Regarding the relationship between employee job description and work performance at the Authority, the correlational analysis of the study revealed that all four aspects of the employee job description had significant positive correlations with the work performance.

Again, with regards to the effect of employee job description on work performance at the Authority, the study revealed that only two, out of the four forms of employee job description exhibited at the Authority can be said to be positive, and statistically having a significant effect on the work performance of employees. They are the job performance appraisals, and the decision-making authority. Job performance appraisals as a form of employee job description, had a positive and statistically significant effect on the work performance of employees at NHIA in Ghana. Again, decision-making authority, as a form of employee job description, had a positive and statistically significant effect on the work performance of employees.

5.2 Conclusions

It can be concluded, based on the findings of the study that,

- i. Various aspects of employee job description are practiced at National Health Insurance Authority, including job identification, job roles and job duties; job performance appraisal of employees; decision-making authority; and employee support and rewards.
- ii. From the one-sampled z-test, the respondents agreed that job identification, job roles, and job duties, as well as the job performance appraisal of the employees were largely practiced and implemented at National Health Insurance Authority. The respondents were however unsatisfied with the decision-making authority and the employee support and reward systems exhibited at the Authority.
- iii. Overall, the work performance of employees at NHIA was above average
- iv. There was a significant positive correlation between the various aspects of employee job description and work performance at the Authority.
- v. With regards to the effect of employee job description on work performance at the Authority, the study revealed that only two, out of the four forms of employee job description exhibited at the

Authority can be said to be positive, and statistically significant in determining the work performance of employees. They are the job performance appraisal of employees, and the decision-making authority at the work place.

5.3 Recommendations

Based on the key findings of the study, the researcher deems it appropriate for the following recommendations:

Job identification, job roles, and job duties, as well as employee support and reward systems, were found to be statistically insignificant in predicting the work performance of employees at the NHIA. Management of National Health Insurance Authority are therefore advised to improve upon the job identification, job roles, and job duties of their employees, in order to avoid the situation of role ambiguity. Again, the employee support and reward systems must be greatly enhanced so as to boost the morale of the employees, thereby improving upon their overall work performance.

The work performance of the employees was found to be above average. They are encouraged to keep improving upon their performances at the work place, in order to realize the organizational goals and objectives

Work performance depends on the clear developed job description that is usually provided by organizations, but this was not strongly considered according to the respondents, and in order to correct that situation, the researcher recommends the development of job descriptions that will come out with specific job identification, job roles, job duties, and job responsibilities, for employees within different departments and units at the National Health Insurance Authority.

5.4 Limitations of the Study

The study is limited in scope because it could not cover all employees of NHIA in Ghana. The study was limited to only 168 employees sampled from various departments and units of the Authority in Ghana. This is because the researcher was constrained by time and finances to cover all the other regional capitals that also offers health insurance in the country. Again, not all the target participants were sampled for the study. This was due to the tight job schedules of some of the respondents, and as such, they could not avail themselves to the administration and answering of the research instrument.

5.5 Further Studies

The study recommends that future studies should consider expanding the scope of the study to include respondents to all the regional capitals in Ghana, in order to make the findings much more representative of the entire nation. Future study could consider examining the effect of extrinsic and intrinsic motivation on the work performance of employees at NHIA. A qualitative approach by use of the structured interview-guide and open-ended questionnaires can help in this regard.

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APPENDIX I

THE QUESTIONNAIRE

Dear Respondent,

Thank you in advance for completing this question for my research. I am a student of University of Ghana currently conducting a study on *“The Effect of Employee Job Description on their Work Performance: The Case of the National Health Insurance Authority”*. The study is meant for academic purpose only, hence any information provided would be treated with utmost confidentiality. Therefore, your input is very important to make this study a success.

Thank you very much.

SECTION A: DEMOGRAPHIC DATA

Please answer by ticking “√” in the box beside your choice

1) Gender

- a.** Male [] **b.** Female []

2) Age (years)

- a.** Under 20 [] **b.** 20-29 [] **c.** 30-39 [] **d.** 40-49 []
e. Above 50 []

3) Educational level

- a.** Diploma [] **b.** Bachelor’s Degree [] **c.** Master’s Degree []
d. Doctoral Degree [] **e.** Other []

If other, please specify

4) How long have you been working with the National Health Insurance Authority?

- a.** 0-3 years [] **b.** 4-6years [] **c.** 7-9 years [] **d.** 10 years and above []

5) Position held at the National Health Insurance Authority?

- a.** Management Staff [] **b.** Non-management Staff []

SECTION B: JOB DESCRIPTION OF EMPLOYEES AT THE NATIONAL HEALTH INSURANCE AUTHORITY (NHIA)

This section evaluates the job description of employees at the National Health Insurance Authority (NHIA). *Please indicate your response using the following scale by circling the appropriate number in the response option.*

1= Strongly disagree

2= Disagree

3= Neutral

4= Agree

5= Strongly agree

No.	Statements on the Job Description of Employees	For each statement choose a number					
		Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	
6) Job Description, Job Identification, Roles and Duties							
a	The employee's current job description is clear about the chain of command in the organization	1	2	3	4	5	
b	Employees are required to have particular knowledge, skills and ability to perform on the job	1	2	3	4	5	
c	Written job descriptions are provided to each employee working at the National Health Insurance Authority	1	2	3	4	5	
d	Proper job identification avoids role ambiguities	1	2	3	4	5	
e	Job identification alleviates job clashes at the Authority	1	2	3	4	5	
f	Job identification matches skills according to duties and responsibilities	1	2	3	4	5	
g	There is a level of independence in carrying out job duties in the organization	1	2	3	4	5	
7) Job Performance Appraisal of Employees							

a	There exists a defined performance appraisal system at the National Health Insurance Authority (NHIA)	1	2	3	4	5
b	The performance of employees at the NHIA are periodically evaluated	1	2	3	4	5
c	The performance evaluation is done according to the set standards at the National Health Insurance Authority	1	2	3	4	5
d	The performance appraisal is done by the appraisal evaluation teams	1	2	3	4	5
e	The performance appraisals are done on a periodic basis	1	2	3	4	5
8)	Decision-Making Authority	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
a	There is a clear level and line of authority communicated to each employee of the NHIA	1	2	3	4	5
b	Employees are given the opportunity to communicate all grievances to the appropriate line of authority	1	2	3	4	5
c	Employees who do not usually meet their performance targets are given training assistance by their supervisors to help meet their performance targets	1	2	3	4	5
d	There is effective communication between supervisors, managers and employees of the NHIA.	1	2	3	4	5
9)	Employee Support and Rewards					
a	Reward systems exist at the National Health Insurance	1	2	3	4	5
b	The reward is linked to the performance of employees	1	2	3	4	5
c	There is an employee support system in place at the NHIA	1	2	3	4	5
d	The reward system at the NHIA is fair	1	2	3	4	5

SECTION C: WORK PERFORMANCE OF EMPLOYEES AT THE NATIONAL HEALTH INSURANCE AUTHORITY (NHIA)

This section evaluates the work performance of employees at the National Health Insurance Authority (NHIA) relative to their job descriptions at the work place. *Please indicate your response using the following scale by circling the appropriate number in the response option.*

1= Very Low (if work performance is far below expectation)

2= Low (if work performance is below expectation)

3= Moderate (if work performance meets expectation)

4= High (if work performance is above expectation)

5= Very High (if work performance is far above your expectation)

<u>No</u>	<u>Indicators of Work Performance</u>	For each statement choose a number				
		Very low	Low	Moderate	High	Very High
10)						
a	Your desire for the job	1	2	3	4	5
b	Your ability to organize work loads	1	2	3	4	5
c	Your skills in planning the job	1	2	3	4	5
d	Attendance and promptness to work	1	2	3	4	5
e	Amount of work performed daily	1	2	3	4	5
f	Completeness of work on schedule	1	2	3	4	5
g	Acceptability of completed work by superiors	1	2	3	4	5
h	Adaptability to emergency situations	1	2	3	4	5
i	Quality of work performed	1	2	3	4	5
j	Ability to work on your own (Dependability)	1	2	3	4	5
k	Morale at the work place	1	2	3	4	5
l	Communication ability of employees	1	2	3	4	5
m	Overall work performance of employees	1	2	3	4	5

Thank you very much for your co-operation