

DECLARATION

This work has not been presented for the award of

**THE EXTENT TO WHICH PERSONAL CHARACTERISTICS DETERMINE
JOB SATISFACTION AMONG EMPLOYEES: THE CASE OF NATIONAL
SOCIAL SECURITY FUND (NSSF)**

Date: 2/11/07

By **ROSA LUCY M. NYAGA**

with my approval as the

Date: 13/11/2007

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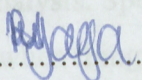
**A Management Research Project Submitted In Partial Fulfillment Of The
Requirements For The Award Of Master Of Business Administration (MBA)
Degree, University Of Nairobi.**

August 2007

DECLARATION

This management project is my original work and has not been presented for the award of any diploma or degree in any university

I acknowledge the inputs of my supervisor, Mr D. Ochoro for his guidance and support to realize this goal. Special thanks go to J. Karanja for the hours he dedicated to my study and data analysis. Special recognitions to Maart for his invaluable input, competence and support. Their support will always be treasured.

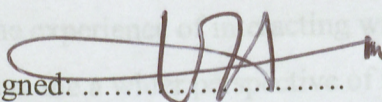
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My appreciation goes to National Social Security Fund (NSSF) management and staff, which allowed me gather empirical data and information making the completion of the study be realized. My great desire is to see the findings from the study used for the

This management project has been submitted for examination with my approval as the University Supervisor.

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My appreciation goes to National Social Security Fund (NSSF) management and staff, which allowed me gather empirical data and information making the completion of the study be realized. My great desire is to see the findings from the study used for the improvement of the organization's formulation of job satisfaction policies.

The experience of interacting with lecturers and associating with fellow MBA colleagues gave me a wider perspective of the world of human resource management and is an asset for my future.

ABSTRACT

DEDICATION

Dedicated to my father, the late Chief Ephantus Nyaga Njamiu, who taught me the value of education at an early age and who would have been proud of me today. To my Mom, thanking her for being there to offer me moral and emotional support in my life. Thanks you for all your prayers. Special dedication to my support system – Rose Anne Njeri Njiru, Anthony “magic” Njoroge, Mr. Shaga, Micky, my sister Suzie Rita, brothers Kepha and Reiner for being understanding during those days they had to bear with my absence and long nights.

ABSTRACT

This study is meant to explore factors affecting job satisfaction. The research was done with the assistance of National Social Security Fund (NSSF) employees. A self-administered questionnaire covering various aspects of job satisfaction was prepared and distributed to employees of NSSF in various branches that are found in Nairobi. Factor analysis was employed to ascertain factors underlying personal characteristics and job satisfaction. Generally, majority of employees in NSSF were satisfied with their jobs. This was because of factors like, job security; security and administration of pension plans, relationship with peers and salary. The study also revealed that for the employees to be satisfied with their job there has to be a good salary level, good working environment and also there has to be some training for them to be able to adapt with the rapidly changing technology.

These are the factors that are most important in the organization and them alone can make employees satisfied with their job. Results also indicated that personal, job, and organizational climate factors influenced the ego investment or job involvement of people in their jobs, which in turn influenced the intrapsychic reward of sense of competence that they experienced, which then directly influenced employees' job satisfaction.

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CHAPTER ONE

INTRODUCTION

1.1 Background

1.1.2 Personal Characteristics

Personality is made up the characteristic patterns of thoughts, feelings, and behavior that make a person unique. Personality arises from within the individual and remains fairly consistent throughout life. A number of different theories have emerged to explain different aspects of personality. Some theories focus on explaining how personality develops while others are concerned with individual differences in personality. The study will be based on hierarchy of needs (Maslow 1954), two-factor theory (Herzberg 1966) Expectancy (Vroom 1964), theory of needs (McClelland (1961) and ERG theory (Alderfers 1972), together with applications of Cattell's (1973), Allport's (1961) personality theories. Herzberg's (1966) work is also consistent with Maslow's hierarchy of needs. It is based on the principle that the people are motivated towards what makes them feel good and away from what makes them feel bad. He identified motivators as: - achievements, recognition, work itself, responsibility, advancement/ growth and hygiene factors as concerned with the work environment rather than work itself. These he included: status, security, working conditions, interpersonal relations, company policy and administration. While in the workplace an intuitive approach is normally applied in attempts to understand people. Predictive behavior can be improved by applying a more systematic approach as behavior is not random (Robbins 2005). Expectancy theory explains two types of motivation - intrinsic and extrinsic. However, for the success of any organization the goal of management should be creation of an intrinsically motivating environment. This is because cognitive ability as much as it may allow one to complete a specific task, the ability to work with others and to stay motivated are aspects of personality. Personality is also an indispensable consideration for employers looking for quality employees. Other studies include Cattell's 16 Personality Factor Model. Cattell referred to these 16 factors as primary factors, as opposed to the so-called "Big Five" factors, which he considered global factors. All of the primary factors correlate with global factors and could therefore be considered sub factors within them. Early efforts in research by Allport and Odbert (1936), Cattell (1973) have been made to identify traits that govern behaviour but results were long lists that were difficult to generalize from. For these reason two approaches of, Myers-Briggs Type Indicator (MBTI) and the Big-Five model have

been used as guidance to organizational decision makers. Based on answers people gave for the 100-question test in the MBTI regarding their feelings, they are classified into four groups, which are further classified into 16 personality types. The groups are: Extroverted vs. Introverted; Sensing vs. Intuitive; Thinking vs. Feeling; and Judging vs. Perceiving. According to Capraro and Capraro (2002) in their meta-analytic Reliability Generalization Study, casts doubts on the validity of MBTI as a measure of personality but recommends it as a valuable tool for increasing self awareness and career guidance and not for use in a candidate selection.

According to Digman (1990), "the most reliable model with valid supporting evidence as a measure of personality is the Big Five Model". The Big Five factors are: Neuroticism; Extroversion; Openness to experience, Agreeableness, and conscientiousness. Hogan et al., (1996) posits 'that the emergence of the Big Five factors as a general description of the conceptual structure of personality, has allowed the development of conclusions regarding the relations between personality variables and human resource effectiveness'. Studies by Mount, Barrick and Strauss (1994) found important relationships between these personality dimensions and job performance. Preponderance of evidence shows that individuals who are dependable, reliable, careful, thorough, able to plan, organized, hardworking, persistent and achievement oriented tend to have higher job performance in most of if not all occupations. According to Organ and Ryan (1995), Hertz and Donovan (2001), conscientiousness is the most predictive of job performance and employees who score high on conscientiousness develop higher level of job knowledge due to effort they exert. Extraversion predicts performance in managerial and sales position due to high social interaction however; it is negatively correlated to job performance in that it appears to inspire more absence only when combined with low levels of conscientiousness. Further research by Judge et al (1997, 2002), suggest that extroverted individuals are more satisfied in their workplace, because work gives them an opportunity to experience an optimal level of arousal, whereas introverts are less satisfied in the workplace due to much stimulation. This leads to the suggestion that conscientiousness is the deciding factor in job absence.

Job satisfaction describes how content an individual is with his or her job. It is a relatively recent term since in previous centuries the jobs available to a particular person were often predetermined by the occupation of that person's parent. There are a variety of factors that can influence a person's level of job satisfaction; some of

these factors include the level of pay and benefits, the perceived fairness of the promotion system within a company, the quality of the working conditions, leadership and social relationships, and the job itself (the variety of tasks involved, the interest and challenge the job generates, and the clarity of the job description/requirements). The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance, methods include job rotation, job enlargement and job enrichment. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous work groups. Job satisfaction is a very important attribute, which is frequently measured by organizations. The most common way of measurement is the use of rating scales where employees report their reactions to their jobs. Questions relate to rate of pay, work responsibilities, variety of tasks, promotional opportunities the work itself and co-workers. Some questioners ask yes or no questions while others ask to rate satisfaction on 1-5 scale (where 1 represents "not at all satisfied" and 5 represents "extremely satisfied").

Another consideration is that Industrial and Organizational Psychologists in their endeavor to explain organizational behavior have expanded their focus to include personality, job satisfaction and leadership, effectiveness and motivational forces among others (Robbins 2004). The conceptual framework of this study is therefore, structured into three types of variables derived from the theories mentioned in this section of the proposal. The independent variables (personal characteristics and motivation needs) as determinants or factors that influence the dependent variables (job satisfaction and productivity). The background variables have an influence on personal characteristics such as personality traits; locus of control, motivational needs and may likely, also influence job satisfaction and productivity. The researcher also considers job satisfaction as having an influence on productivity. The study is controlled for NSSF employees.

1.1.2 National Social Security Fund (NSSF)

United Nations Charter in a consolidated report (2000) has defined social security as: "measures which society takes to protect its members against economic and social distress occasioned by loss of income and reduced earnings. This may be caused by stoppage or substantial reduction in earnings resulting from: unemployment due to sickness, maternity and prolonged childcare, general unemployment, injury, invalidity, old age and loss of a breadwinner". The above definition makes social

security a basic human right under the UN Charter. International Labour Organization (ILO) member states Kenya included have an obligation to strive towards meeting the minimum standards in safeguarding their respective citizens against destitution (ISSA 2000).

National Social Security Fund is a social security organization entrusted with mandatory and voluntary contributions from workers. It operates a provident scheme in which retired members are paid lump sum amounts. Most retirement schemes both in the country and in the entire world operate pension schemes. In these schemes the monthly payments representing a proportion of their workers' last salaries are made to retired persons. ILO views social security provision in Kenya as highly inadequate. With one million active memberships in a working population of eight million, the National Social Security Fund covers only 13% of the entire workforce. Its range of benefits is limited while the administrative cost at 26% of contributions is above the recommended average of 10% (ISSA 2002).

Faced with expectations of good governance, excellent and timely returns by members, it is imperative that NSSF achieves a competitive edge in the market amidst environmental negative political forces and global competition. These objectives are not achievable without an effective human resource and it is, for this reason that the researcher is interested in carrying out this case study.

For the purposes of this study, an effective Human Resource is defined as that which successfully meets the needs of its clientele in terms of the quantity and quality of its performance, satisfaction and commitment to work. Personal characteristics include an individual's value system, personality characteristics, and locus of control and motivation needs. The research study sought to explore on these characteristics as they affect job satisfaction and productivity among employees of NSSF.

The National Social security Fund is managed by a Board of Trustees and is a constituent of tripartite parties all drawn from the following bodies: Federation of Kenya Employers (FKE), Central Organization of Trade Unions (COTU) and The Kenya Government. The Chairman and the Chief Executive are appointed from the private sector. The criterion for selecting private sector representatives is to inject professionalism into the Board with members knowledgeable in Law, Actuarial Science, Accounting, or Business Management (NSSF Act cap 258).

The Board of Trustees is charged with the responsibility of making policy guidelines on contributions, investments and benefits for implementation. The Fund's management is divided into three categories namely: the Senior Management team, the Middle Management and the Junior Management staff. The main functional activities of the NSSF include collection of contributions, investments, payment of benefits, administration, finance and accounts. (NSSF Act, CAP 258).

NSSF is funded by member's contributions where both employers and employees contribute amounts equivalent to Kenya shillings 400 per month per employee with an optional contribution of 600 shillings. NSSF pays out benefits to members of various categories such as age benefits to claimants who have attained 55 years and above. It also offers withdrawal benefits to those who have attained 50 and are not in gainful employment. Survivor's benefit to survivors of deceased members is another package that the fund operates. Invalidity benefit, to incapacitated members, emigrant grant to those leaving Kenya permanently, and funeral grant for a deceased member to assist in funeral arrangements are also inclusive. (NSSF Act cap. 258)

1.2 Problem statement

This case study sought to explore the extent to which personal characteristics of personnel in National Social Security Fund (NSSF) determine their job satisfaction and productivity. The researcher aimed to establish how the findings could enhance the effectiveness of the organization and be generalized to other service organizations.

The organization (NSSF) is entrusted with workers' money with the premise that the savings will provide security in old age or to surviving dependants upon the death of the contributor. NSSF initially aimed at raising the standards of living of retirees and/or replacing the monthly salary earned by contributors with some income to maintain them in their old age. However, the Fund has fallen behind the workers' and/or contributors' expectations both in terms of membership coverage and the range and quality of services or benefits provided. Its service delivery systems are cumbersome and therefore frustrating to members. Poor management of the Fund has left contributors without money for so long due to delays and irregular systems of payment. In general, the public, and thought of as more of a burden than a helping hand to the elderly persons and survivors perceive NSSF negatively. As a result,

membership has stagnated and persistently attracted the lower end investors as the higher ones have been lost to competitors whose returns and operations are perceived to be better.

Another major point to consider is that NSSF has been operating as a Provident Fund since its inception in 1965 but this model can no longer provide basic social support to the needy members. In the past few years, NSSF has been undergoing massive reforms for eventual transformation into a Strategic 21st century Social Security Scheme. The Scheme is expected to attract more benefits such as: injury and unemployment relief, advances against chronic diseases, maternity grant, debility and dismemberment, immigration grant, and monthly regular pension for life as a proportion of employee's last salary with a modest lump sum.

NSSF has the potential to perform better, produce quality work that is likely to win it more investors, increased membership, hence higher returns and to place it on a competitive footing with its competitors. For this reason therefore, it is important that NSSF management practice good governance, are effective and efficient in service delivery, prudent in their dealings with members' funds, and propel the organization to a position of a market leader in its product mix.

In order to achieve this potentiality however, it is important that each employee of the organization plays her/his roles right and the performance must be characterized by high quality results. It is not possible for NSSF, like other employers to attain the expected potentiality with any employee whose morale is low, demotivated or dissatisfied. For this reason therefore, the researcher, whose parents have suffered the full brunt of poor service at NSSF, seeks to identify personal characteristics of the employees that impact on productivity and job satisfaction with the aim of eliciting managerial focus on addressing the underlying causes of the attributes. Today, NSSF is making deliberate attempts to redeem its name. It is of utmost importance to address issues within the human resource that are likely to compromise these attempts because if they are not urgently addressed, it is likely that the organization might loose money, numerous opportunities or jeopardize its future performance. Most of the research will focus on productivity, personnel absenteeism, and turnover and job satisfaction as critical determinants of human resource effectiveness. Limited studies, if any, have however addressed the determinants of productivity, absenteeism, turnover and job satisfaction. In the light

of the above, the researcher wishes to undertake the study with an attempt to fill in the research gaps by identifying personal characteristics that impact on productivity and job satisfaction.

Finally in the application of management theories, the NSSF management has not given attention to psychological counseling as a foundation to understanding differences among employees and optimizing their strengths in placement. From the findings of the proposed study the researcher seeks to bring out the need to incorporate professional psychological counselors in the management team of NSSF with the expected results likely to be: increased productivity, profitability, fulfilled and satisfied workforce and achievement of the organization's competitive advantage in the market. The investigator also seeks to explore whether the findings of the study could be generalized to other service organizations and as a human resource management strategy contributing towards achievement of the NSSF's immediate goals. The goal will ensure implementation of the strategic reforms undertaken by the stakeholders to transform the current NSSF into a universal social security provider for all Kenyans.

The researcher was especially interested in two key independent variables: Personality, which was defined as consistent behavior patterns and interpersonal processes originating from within the individual and, motivation needs in reference to the processes that account for an individual's intensity, direction, and persistence of effort toward attaining an organizational goal.

Focus was also be made on two dependent variables: job satisfaction generally defined as a general attitude towards; the difference between the amount of rewards workers receive and the amount they believe they should receive. Reference was made to a number of factors including: values which are basic convictions that a specific mode of conduct or end-state of existence is personally or socially preferable, to an opposite or converse mode of conduct or end-state of existence. The other was attitudes defined as, evaluative statements or judgments concerning objects, people or events. The second variable to consider was productivity – a performance measure including effectiveness generally defined as the achievement of organizational goals and efficiency seen as the ratio of effective output to the input required to achieve it. The study targeted NSSF employees working in Nairobi branches only. This was because of the time available to do the study and a financial constraint as the researcher is a full time job seeker and a part time student. Faced

with expectations of good governance, excellent and timely returns by members, it is imperative that NSSF achieves a competitive edge in the market amidst environmental negative political forces and global competition. These objectives are not achievable without an effective human resource and it is, for this reason that the researcher is interested in carrying out this case study.

For the purposes of this study, an effective Human Resource is defined as that which successfully meets the needs of its clientele in terms of the quantity and quality of its performance, satisfaction and commitment to work. Personal characteristics include an individual's value system, personality characteristics, and locus of control and motivation needs. The research sought to explore on these characteristics as they affect job satisfaction and productivity among employees of NSSF.

1.3 Research questions

The following research questions were addressed in this study.

- i) What factors will influence the effectiveness and efficiency of individuals in NSSF?
- ii) To what extent can the findings of this study be generalized to other service organizations?
- iii) To what extent do these factors reflect managerial interest in service organizations?
- iv) How can the findings of the study be used to enhance both job satisfaction and productivity in NSSF and other service organizations?

1.4 Objectives of the study

By the end of the research project, the researcher expected to:

- i) Identify factors that impact on job satisfaction at National Social Security Fund.
- ii) Establish the extent to which personal characteristics determine job satisfaction among NSSF staff.

1.5 Importance of the study

The National Social Security Fund is an enormous investor under transformation into a high profile Strategic 21st Pension Fund Organization. The recommendations made in this study will contribute towards redeeming its positive public image and maintaining a high profile in an industry that is experiencing dramatic changes due to global competition and government regulation of the pension industry.

This study is important to NSSF and other local service organizations because of the productivity, performance gains that are likely to be achieved by implementation of the recommendations. Other service organizations can carry out a similar study to establish individual level factors impacting on their performances.

Organization behavior is a field of study that investigates the impact, which individuals, groups and structures have on behavior within an organization for applying such knowledge towards improving an organization's effectiveness. It is essentially the behavior of people in all types of organizations. While in the workplace, an intuitive approach is normally applied in attempts to understand people and predictive behavior can be improved by applying on more systematic approach as behavior is not random (Robbins 2003). Lawler and Rhode (1976) argue that behavior is generally predictable if we know how a person perceived a situation and what that individual considers as important, if it is not irrational, as it may seem. However, the researcher on the contrary, believes that as much as this may seem true, a human being is an instrumental creature who not only scans its environment in a continuous basis but also cognitively weighs alternatives. He also displays behavior deemed beneficial according to the situation at hand. As a result, an observer may often see behavior as non-rational because she/he does not have access to the same information or perception of the environment in the same way.

In their attempt to understand human resource effectiveness in the workplace, scholars and researchers have tended to focus on absenteeism, productivity, turnover, job satisfaction, and more recently organizational citizenship Robbins (2005). The researcher realizes that there are several biographical characteristics that are studied in understanding work behavior. However, little focus has been made on the person as a factor as compared to what organizations can do to improve productivity. For the purposes of this study an exploratory focus was made on two individual personal characteristics namely: personality characteristics such as traits, locus of control and motivation needs with a view of establishing their extent as critical determinants of productivity and job satisfaction.

2.2 Demographics

Biographical characteristics are factors that are available and data can be collected from the employee's personal files. These include age, gender and marital status, number of dependants, length of service, ability, and level of education, religion and residential status. These characteristics have been extensively researched and the first seven of these factors will be discussed in the section that follows. The

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Organization behavior is a field of study that investigates the impact, which individuals, groups and structures have on behavior within an organization for applying such knowledge towards improving an organization's effectiveness. It is essentially the behavior of people in all types of organizations. While in the workplace, an intuitive approach is normally applied in attempts to understand people and predictive behavior can be improved by applying on more systematic approach as behavior is not random (Robbins 2003). Lawler and Rhode (1976) argue that behavior is generally predictable if we know how a person perceived a situation and what that individual considers as important, if it is not irrational, as it may seem. However, the researcher on the contrary, believes that as much as this may seem true, a human being is an instrumental creature who not only scans its environment in a continuous basis but also cognitively weighs alternatives. He also displays behavior deemed beneficial according to the situation at hand. As a result, an observer may often see behavior as non-rational because she/he does not have access to the same information or perception of the environment in the same way.

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researcher notes that the relationship between age and job performance is likely to be an issue of increasing importance in future studies because of three reasons: one, there is a belief that the job performance declines with increasing age, two, the reality that the work force is aging and finally the global influence to out-law mandatory retirement age. Contrary to the belief that productivity declines with age, meta-analysis literature by McEvoy and Cascio in (1989), found that the demands of a good number jobs, even those with heavy manual labor requirements are not extreme. They may not lead to declines in physical skills attributable to age in order to have an impact on productivity, or if there is some decline due to age, it is offset by gains due to experience. Other studies by Kacmar et al. (1989, 1990), Meglino and Ravlin (1998), Ball-Rokeach (1989) show that Job satisfaction tends to continually increase among professionals as they age and falls among the non-professionals during middle ages.

Research works by Hattwick et al (1989) on gender, suggests that there are few, significant differences between males and females that will affect their job performance. Examples of these are: problem-solving abilities, analytical skills, competitive drives, motivation, and sociability or learning abilities. However, there is no evidence indicating that an employee's gender affects his/her job satisfaction (Posner and Schmidt 1992). Psychological studies have found that while women are more willing to conform to authority men are more aggressive in expectations of success, the differences however, are minor. Gender factors vary in terms of absenteeism in that the attribute is more prevalent among women.

Whereas there are insufficient studies to draw any conclusive evidence on the effect marital status has on productivity, consistent research indicate that married employees have fewer nonattendance, undergo less turnover and are more satisfied with their jobs than their unmarried counterparts. (Peng et al 1991). The researcher is of the view that marriage imposes increased responsibilities that may make a steady job more valuable and important. The age of children may also affect absenteeism in employees leading to low productivity and job dissatisfaction. This is common in parents with children below age of 6 years particularly among female employees. However, success in an employee's career is seen to be determined by the size of the family and number of dependants especially the female employee. The more children there are to take care of, the more stress hence low productivity. According to Delemater et al (1971), a working mother faces the potentiality of

criticism from many different sources such as media, relations; own children, other women, school authorities, pediatricians and others, all arguing that a working mother may be causing an irreparable damage to the children. Children below the age of six years may demand constant breaks from employment leading to underperformance by the mother; less growth and achievement hence job dissatisfaction, indifference and boredom. Another factor to consider in the success and productivity of female employees is affordability and availability of good house-holds.

An interesting yet misconceived issue is that of tenure or length of service /security. According to studies done by Blau and Boal (1987), "there is a positive relationship between tenure and job satisfaction. In fact when age and tenure are treated separately tenure becomes more consistent and stable prediction of job satisfaction than chronological age. If seniority is defined as time on a particular job or work experience, then the researcher expects* that it will be a good predictor of employee productivity. It also appears that the longer a person is in the job, the less likely she or he is to quit". Other research works by Breugh and Dossett (1987) on past behavior of an employee quoted in their paper on 'effectiveness of biodata for predicting turnover' presented in the National Academy of Management Conference - New Orleans, revealed that tenure on an employee's previous job is a powerful predictor of the employee's future turnover.

Ability is an individual's capacity to perform the various tasks in a skillful and knowledgeable way. Generally, the higher an individual rises in an organization's hierarchy, the more abilities will be required to perform the job successfully. Literature reviewed revealed that verbal, numerical, spatial and perceptual abilities are valid predictors of job proficiency across all levels of jobs. A high employee performance is likely to be achieved when management has ascertained the extent to which a job requires strength factors. However, this depends on how flexibility and other physical abilities such as body coordination, balance, and stamina are relevant. Employee performance is generally enhanced when there is a high ability job- fit.

Last but not the least factor in biographical characteristics is the level of education. It bears significance to the success, growth, satisfaction, achievement and productivity of the job. Illiterate people have fewer skills and hence do not attract better paying jobs leading to lower incomes and earning potential. The researcher assumes that the

higher the level of education the more refined the motivation needs, the higher the employment category, the more likely satisfied an individual is with the job.

2.3 Personal characteristics

2.3.1 Personality

Allport (1961) defines personality as “The dynamic organization within the individual of those psychophysical systems that determine one’s unique adjustment to their environment”. For the purposes of this paper personality is defined as: the total sum of ways in which an individual reacts to and interacts with others. Although early debates in personality research centered on its origins, the researcher agrees with the current view that an adult’s personality is made up of both hereditary and environmental factors, moderated by situational conditions. According to Carson (1989), different demands of different situations call forth for different aspects of one’s personality, although an individual’s personality is generally stable and consistent across situations. Buss (1989) describes traits as enduring characteristics that describe behavior, which is exhibited in a large number of situations. In the researcher’s view they are important because traits help in employee selection, matching of people to jobs, and provide a basis in career development, training needs and decisions. Early efforts in research by Allport and Odbert (1936), Cattell (1973) have been made to identify traits that govern behaviour but results were long lists that were difficult to generalize from. For these reason two approaches of, Myers-Briggs Type Indicator (MBTI) and the Big-Five model have been used as guidance to organizational decision makers. Based on answers people gave for the 100-question test in the MBTI regarding their feelings, they are classified into four groups, which are further classified into 16 personality types .The groups are: Extroverted vs. Introverted; Sensing vs. Intuitive; Thinking vs. Feeling; and Judging vs. Perceiving. According to Capraro and Capraro (2002) in their meta-analytic Reliability Generalization Study, casts doubts on the validity of MBTI as a measure of personality but recommends it as a valuable tool for increasing self awareness and career guidance and not for use in a candidate selection.

According to Digman (1990), “the most reliable model with valid supporting evidence as a measure of personality is the Big Five Model”. The Big Five factors are: Neuroticism; Extroversion; Openness to experience, Agreeableness, and conscientiousness. Hogan et al., (1996) posits ‘that the emergence of the Big Five factors as a general description of the conceptual structure of personality, has

allowed the development of conclusions regarding the relations between personality variables and human resource effectiveness'. Studies by Mount, Barrick and Strauss (1994) found important relationships between these personality dimensions and job performance. Preponderance of evidence shows that individuals who are dependable, reliable, careful, thorough, able to plan, organized, hardworking, persistent and achievement oriented tend to have higher job performance in most of if not all occupations.

Openness in general is unrelated to job performance while Neuroticism is negatively According to Organ and Ryan (1995), Hertz and Donovan (2001), conscientiousness is the most predictive of job performance and employees who score high on conscientiousness develop higher level of job knowledge due to effort they exert. Extraversion predicts performance in managerial and sales position due to high social interaction however; it is negatively correlated to job performance in that it appears to inspire more absence only when combined with low levels of conscientiousness. Further research by Judge et al (1997, 2002), suggest that extroverted individuals are more satisfied in their workplace, because work gives them an opportunity to experience an optimal level of arousal, whereas introverts are less satisfied in the workplace due to much stimulation. This leads to the suggestion that conscientiousness is the deciding factor in job absence.

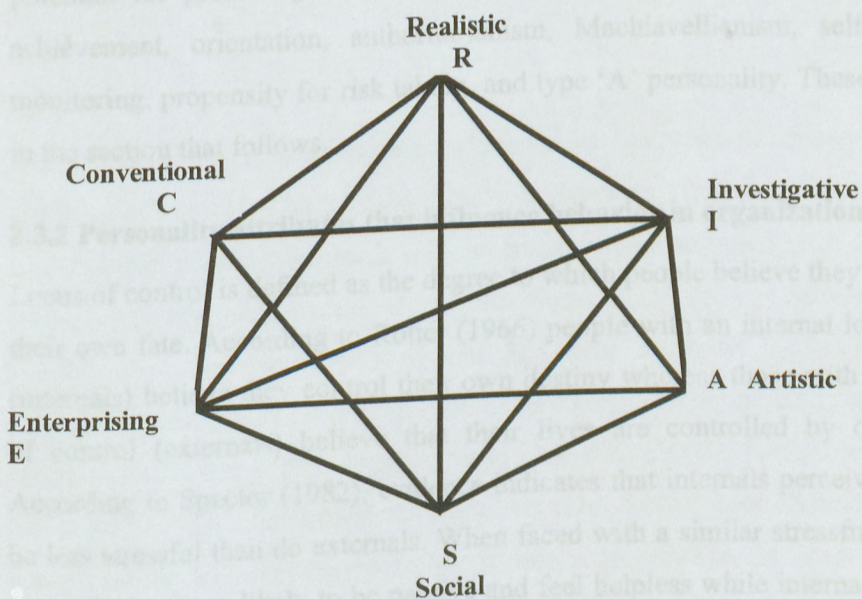
In the workplace the ability to be a team player is valued and is critical to job performance. According to LePine and Dyne (2001) research has suggested that conscientiousness, extraversion and agreeableness are all related to cooperative behavior but have no relationship with task performance. Although this fortifies the case that job performance is related to the five-factor model via increased cooperativeness among coworkers, it lays siege to the role of personality by implying that actual job performance (task performance) is related to cognitive ability and not to personality. Leadership abilities are often essential in the workplace, especially for individuals who aspire to move up into the ranks of management. Studies by Lim and Ployhart (2004) of Asian military units found out that neuroticism and agreeableness are negatively correlated and extraversion is positively correlated with leadership abilities while openness to experience is unrelated.

This evidence is consistent with the long-standing idea that in teams there are leaders and there are followers; the leaders make decisions and the followers abide by them. Those followers, who do not always agree and are willing to voice their own

opinions, end up moving up the ranks whereas; those who blindly agree are left as followers. Research into the relation between the five-factor model and personnel hiring provides additional evidence that conscientiousness is the most valid predictor of job performance (Schmidt & Ryan, 1993). Given that conscientious individuals have a tendency to perform better as employees, it is easy to believe that employers will seek out that factor or the traits that coincide with it.

Openness in general is unrelated to job performance while Neuroticism is negatively correlated. The studies however, were not so clear on the relationship between positive emotional stability and job performance. However Williams et al (1995) found that the five personality types identified in the Big Five Model appear in almost all cross-cultures but, the only difference according to Kluckholm and Strobeck (1961) is the evidence that cultures differ in terms of people's relationship to their environment in perception and whether they can or cannot control the environment. There is a concern to match job requirements with personality characteristics. This is best articulated in John Holland's personality job-fit theory (1985), which identifies six personality types and proposes that the fit between personality type and occupational environment determines satisfaction and turnover. The propensity to leave a job depend on the degree to which individual successfully match their personalities to a congruent occupational environment.

A Diagram showing the Relationships among occupational personality types



Adapted from J.L., Holland, (1985) from the original in J. L. Holland et al (1969).

Research works by Holland and Gottfredson (1992) developed a Vocational Preference Inventory of 160 occupational titles and found that “research using this procedure strongly supported its use particularly through the Hexagonal model. In this inventory, respondents indicate which occupations they like or dislike and their responses are used to form personality profiles which supports the Hexagonal Diagram representing relationships among occupational personality types as shown above. The hexagon shows that the closer the two fields or orientations are in it, the more compatible they are. Adjacent categories are quite similar while those diagonally, opposite are highly dissimilar, key points may therefore be summarized as: (1) It appears that there are intrinsic differences in personality among individuals, (2) There are different types of jobs and (3) People in job environments congruent with their personality types should be more satisfied and less likely to voluntarily resign than should people in incongruent jobs. The theory argues that there is high satisfaction and low turnover when personality and occupation are in agreement. Therefore, those with personality types congruent with their vocations should find that they have the right talents and abilities to meet the demands of their jobs and are more successful on them and have greater probability of high satisfaction from their work.

However a number of specific personality attributes have been isolated as having potential for predicting behavior in organizations. These are locus of control, achievement, orientation, authoritarianism, Machiavellianism, self-esteem, self-monitoring, propensity for risk taking, and type ‘A’ personality. These are discussed in the section that follows.

2.3.2 Personality attributes that influence behavior in organizations

Locus of control is defined as the degree to which people believe they are masters of their own fate. According to Rotter (1966) people with an internal locus of control (internals) believe they control their own destiny whereas those with external locus of control (externals) believe that their lives are controlled by outside forces. According to Spector (1982), evidence indicates that internals perceive their jobs to be less stressful than do externals. When faced with a similar stressful situation, the internals are more likely to be passive and feel helpless while externals are likely to take control of the situation and have a significant effect on the results. For the purpose of narrowing the intended case study, focus will only be made on locus of control in this category. However seven other attributes are further discussed for

clarity.

The first attribute is achievement orientation described as a personality characteristic that varies among employees and that can be used to predict behavior. Those with high need to achieve may be described as continually striving to do things better hence they do things better and want to feel that their success or failure is due to their own actions. They like tasks of intermediate difficulty and not too easy or has difficulty where probability of success is very low.

The second is authoritarianism personality, which refers to a belief that there should be status, and power differences among people in organizations. The extremely high authoritarian personality is intellectually rigid, judgmental of others, deferential to those above and exploitive of those below, distrustful and resistant to change. It can be said that high-authoritarian personality are likely to be related negatively to performance where job demands sensitivity to others, fact and ability to adapt to complex and changing situations. Their success on the other hand depends on close conformance to rules and regulations.

The third one is the Machiavellianism personality (Mach), which describes one with this personality as pragmatic, maintains emotional distance and believes that ends can justify means. This affects productivity in that high, Machs tend to be productive in jobs where there are substantial reward forms such as sales commissions or labor negotiations.

Another attribute is Self-esteem, which is an individual's degree of liking or disliking of himself or herself. According to Brockner (1988) studies on this attribute confirm that people with high self-esteem are more satisfied with their jobs than those with low self-esteem. It is therefore likely to be correlated with job satisfaction. Snyder (1987) defines the fifth attribute- self-monitoring as a personality trait that measures an individual's ability to adjust his or her behavior to external situational factors. According to Day et al (2002), Kilduff and Day (1994) individuals high in self-monitoring receive better performance ratings in organizations and are therefore more likely to emerge as leaders, show less commitment to their organizations, be mobile in their careers and receive more promotions both within their settings and outside. This high self-monitors are also likely to be successful in managerial positions that require multiple and contradicting

roles. Research is still in process to establish its relationship between this attribute and productivity.

Another attribute to be considered is risk taking. People differ in their willingness to take chances and this propensity to avoid risk has an impact on how long it takes managers to make decisions. It also depends on how much information they require before making their choices. The delay is likely to have an impact on the morale of employees to deliver on time, stifle growth, profits, and teamwork resulting to productivity and job satisfaction. The final attribute in this category is Type 'A' personality. Subjects with this personality are described as: aggressively involved in a chronic, incessant struggle to achieve more and more in less time and if necessary, against the opposing efforts of other things or other people. This attribute is likely to have an impact on job satisfaction and productivity depending on the organizational policies in operation with the specific employers.

2.4 Motivation

Motivation is defined by Cummings and Staw (1997) as "an internal state or condition that activates behavior and gives it a direction, desire or want that energizes and directs goal-oriented behavior". It may also be seen as an influence of needs and desires on the intensity and direction of behavior. However, for the purposes of this study motivation is defined as the processes that account for an individual's intensity, direction, and persistence of effort towards attaining organizational goals. According to Thomas (2000) there are two types of motivation. The first type of motivation is intrinsic, which occurs when an employee is passionate about a task and performs it for the sheer pleasure of it. This means that the motivator resides within the individual. The second type is, extrinsic motivation which takes place when an employee performs a task because some force, either external for example; money, rewards, punishment or internal such as value, belief that impacts sense of worth drives one to perform. However, the goal of management in any organization should be creation of an intrinsically motivating environment.

Motivation theories are classified into two categories: -

The first category is the Need Theories (content) comprising Maslow's Hierarchy of Needs, Alderfer's ERG Theory, Achievement motivation, Herzberg's Two-Factor Theory; McGregor's Theory X and Theory Y, Cognitive Evaluation Theory. Category two; Cognitive (process) Theories cover Goal Setting, Expectancy Theory and Equity theory. Need Theories (content) assume that individuals possess a

“baggage” of motives awaiting gratification, and attempt to explain motivation in terms of what arouses and energizes behavior? Thought (cognitive) process Theories on the other hand recognize individual and situational influences that are likely to affect outcomes. However, they both have an orientation embedded in the future in terms of how/why people will behave. For the purposes of this study, Abraham Mallow’s Hierarchy of Needs and Fredrick Herzberg’s Two-Factor Theories in the content group, Equity and Expectancy Theories will be discussed.

Maslow (1954) identified a hierarchy of needs ranging from lower order, which humans share with the lower forms of life, to those he associated with the higher forms of life. He observed that man rarely reaches a state of complete satisfaction except for a short time. Thus only if the lower needs are satisfied will the higher needs then appear. Lower order needs were classified as physiological, safety and affiliation needs whereas higher order ones include Esteem and self-actualization needs. Furnham (1997) in his study found that those employees endowed with high self-esteem work harder if they are not performing well, are less conformist and generally more accomplished. On the other hand those with low self-esteem are more likely to be derailed by a variety of organizational events, including being more upset by negative comments. Alderfer’s (1972) ERG, theory on Existence, Relatedness and Growth, is closely related to Maslow’s hierarchy of needs theory. The theory is viewed by Hodgets (1991) as a workable approach to motivation and a plausible response to frustration when the individual realizes that it is not possible to progress from one level to the other. Herzberg’s (1966) work is also consistent with Maslow’s hierarchy of needs. It is based on the principle that the people are motivated towards what makes them feel good and away from what makes them feel bad. He identified motivators as: - achievements, recognition, work itself, responsibility, advancement/ growth and hygiene factors as concerned with the work environment rather than work itself. These he included: status, security, working conditions, interpersonal relations, company policy and administration. According to Herzberg, managers who seek to eliminate factors that create job dissatisfaction can only bring about peace but not necessarily motivation. When Satisfiers (Hygiene Factors) are adequate, employees will neither be dissatisfied nor satisfied hence affecting performance. Herzberg recommended Job Enrichment, which is; vertical loading of jobs as a practice of building motivating factors into the job content such as achievement, responsibility and recognition.

This strategy expands job content by adding some of the planning and evaluating duties normally reserved for managers, thus increasing "depth" of the job. According to the theory the added responsibility of enriched jobs will respond positively to people higher order needs and therefore increase their motivation to work. He advocates accountability, achievement, feedback, workplace, and control over resources: Where possible the person should have control over resources used in the job. McClelland et al (1986) demonstrated that high achievers performed best in jobs that offered personal responsibility, feedback and moderate risks. Among the process theories discussed in the section that follows are: Equity and Expectancy theories.

Stacy Adam's (1963) Equity Theory is based on social comparison and argues that when people gauge the fairness of their work outcomes relative to others then, perceived inequity is a motivating state of mind. This is seen to occur whenever an employee believes that the rewards received for his work contributions compare unfavorably to the rewards. Other employees appear to have received for theirs (those with long tenure), those of outsiders (with higher education levels), own experiences (those with short tenure). However this focused on three moderating variables i.e. salary level, amount of education, and tenure of service. Under such circumstances the theory advocates that employees will be self-motivated to act in ways that remove them from discomfort and restore a sense of felt equity through behaviors such as: change work inputs (reduce performance), change the rewards received or ask for a raise, Leave the situation (quit), change the comparison points by comparing self different coworkers, psychologically distort the comparisons, and take actions to change the inputs or outputs of the comparison person accept more work.

However, this theory according to Foldget and Konovsky (1989) has in the recent past been revised using a more explicit longtime protesting perception. In a long distributive justice employees compare themselves with those with similar jobs in the organization and procedure justice that is: perceived fairness of the distribution of the determined rewards. Victor Vroom's (1964) Expectancy Theory of work motivation argues that work motivation is determined by individual beliefs regarding effort-performance relationships and work outcomes. Expectancy is the probability

that work effort will be followed by performance accomplishment. Although replication of Expectancy Theory has been complicated, Vroom posits that a reward to have a high and positive motivational impact as a work outcome. The expectancy, instrumentality and valence in seeking to create high levels of motivation must not only be channeled through allocation of certain work rewards. These rewards are those that support organizational objectives but be focused on deep understanding of the individual's expected satisfaction. They may also include training, provision of resources, and identification of clear performance goals and fair selection of proper abilities.

Works of Porter and Lawler (1968) place Expectancy Theory firmly in an organizational context and post forward the view that the strength of motivation is dependant upon the person's perceived probability that it will lead to a desired outcome. The model recognizes two different work outcomes: extrinsic rewards-given by some other person in the work setting and Intrinsic rewards-received directly through task performance .It further suggests the jobs should not only be enriched so that they posses challenge variety and autonomy (intrinsic) qualities but also extrinsic rewards such as pay should be provided and equaled with perceived equable rewards. According to Carlson (1969) the expectancy theory further asserts that there should be a match between the employee's traits, abilities and the requirements of the job, whose close match yields high satisfaction hence performance. Some factors that Complicate the Task of Motivation exists in that: It is difficult to motivate people in order for them to perform in desired ways because knowledge about motivation is largely subjective. There are hard facts about how the mind works than about physics. It is not known precisely why some people work harder than others or why some people are more prone to make mistakes than others. We begin to appreciate the complexity of motivation when we try to answer such a question as "what does it take to get Jill to do a better job, to work harder, to produce more, and to cooperate more effectively so our group goal can be achieved?"

Factors that complicate motivation include the fact that: Firstly, People's Wants differ in that not all persons are motivated to the same degree by the same motivators. Effective managers understand that people differ in cultural background, intelligence, ambition, education, ethical standards, and many other respects. We know that most people want status. What may constitute a status symbol to one person may not be important to another. Secondly, People differ in feelings

concerning rewards managers must therefore tailor motivational efforts to individuals. Younger employees are more likely to have strong monetary needs than middle aged people. Motivating factors that worked well a decade ago may be ineffective today. Finally, management lacks control over Non-work Environment in that motivation is also made complicated because numerous factors that affect it are beyond the control of managers in the work situation. All individuals have personal problems that affect their job performance but those that a manager cannot usually solve.

Some large companies already have Welfare and Health Support services to assist employees and their families in both psychological and health problems such as alcoholism, drug addiction, relationships, work related and personal issues. However, management is either unaware of individual's off-job problems or, if it is a matter of company policy, does not try to intervene. In Canada it is now mandatory that employers include policy staff welfare and health support services. These are meant to cover health matters and counseling among others, for all employees and families irrespective of their employment terms. This is yet to be adopted by most employers in Kenya.

2.5 Job satisfaction

Job satisfaction may be defined as a collection of feelings that an individual holds towards his or her job. It therefore represents an attitude not a behavior. According to the researcher job satisfaction is important to this study because of its demonstrated relationship to performance factors and also the value preference held by many researchers. Researchers with humanistic values argue that satisfaction is a legitimate objective of an organization. This is because it is not only negatively related to turnover and absenteeism but organizations also have a responsibility to provide employees with jobs that are both challenging and intrinsically rewarding. For this reason therefore, job satisfaction, although it represents an attitude and not behavior, is an important variable in this study of human resource effectiveness. Assessment therefore of how satisfied or dissatisfied one is with the job consists of a number of elements. As a result two widely used approaches are seen as a means of measurement. Firstly a single global rating where employees are asked to respond to a single question, "all things considered, how satisfied are you with your job?" in a continuum of one to five is. Summaries are then made and scored forming the person's general attitude.

The other element of a job facet was advocated by Ackerman and Humphreys (1990) where key elements in a job are identified and questions are asked about employee's feelings about each. Typical factors included are: nature of work, supervision, present pay, promotion, opportunities and relations with co-workers. These factors are rated on a standardized scale and then added up to create an overall job satisfaction score. The values we hold are essentially established in our early years from parents, teachers, and friends. Others are enduring and they represent basic convictions that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence Rokeach (1989). Values are important because they lay the foundation for the understanding of attitudes; motivation and they also influence our perceptions. Individuals enter an organization with preconceived notions of what "ought" and what "ought not" to be. These notions are not value-free but contain interpretations of right and wrong. Furthermore, they imply that certain behaviors or outcomes are preferred over others. As a result therefore, values cloud objectivity, rationality and generally influence attitudes and behavior (Barnett (1987)).

A survey done by Milton Rokeach (1973) created a Rokeach Value Survey (RVS) consisting of two classifications of values with each set containing eighteen individual value systems. The sets were named: one, core terminal values: referring to desirable end-states of existence to be achieved in a lifetime and two, instrumental values: being modes of behavior or means of achieving the terminal values. Further research confirmed that RVS values vary among groups of employees, such as corporate managers, union members, parents, and students who tend to hold similar values as compared to activists..

The researcher's opinion is that these differences are important because executives, union members and activists have vested interests in the organization and consequently are of paramount importance. When these groups have to negotiate with each other or can create serious conflicts the various groups contend with one another over organization's economic and social policies.

2.6 Productivity

Productivity at all levels in the workplace is a combination of inputs including: skills, human resource, materials, buildings, technology, systems capital experience,

energy, systems, and communication. It is a performance measure that includes effectiveness and efficiency where effectiveness is achievement of goals while efficiency is the ratio of effective output to the input required to achieve it. Output on the other hand includes: goods, services, profits, wages, job satisfaction and satisfied customers. For this reason therefore productivity is an important factor in the study of organizational performance. This is because it helps us understand the factors that influence effectiveness and efficiency of both individuals and the overall organization. Measuring productivity in statistical terms is not easy, yet assessment of the best relationship between input and output is at the heart of productivity improvement.

Three methods for measuring productivity are hereby discussed: Firstly, it can be expressed using accounting data: profit/sales, sale/stock or profit/employee. It can be therefore, converted to standard or ratios which may be used to compare effectiveness between organizations, human resource and time periods. According to Pritchard (1995), the simplest way to determine productivity is, revenue per employee representing how much output can be generated per employee. Another method applicable is: value added per employee in which externally purchased materials, supplies and services are separated from revenues in calculating revenue per employee ratio. The history of management theory and practices begins with preoccupation and productivity. Initially, this was a simple need to produce more (output). As the resources became scarce, the need to produce more with less (efficiency) became self-evident. Max Weber (1947) who can be referred to as the father of bureaucracy made an attempt to formalize work arrangements. Bureaucracy to him was an organization aimed at speed, precision, regulation, clarity reliability and efficiency.

He felt that rules based on rational and logical needs, contributed significantly to the efficient operation of his bureaucratic form of organization. He was also of the view that the centralization of power and hierarchical organization structures promoted functional specialization and predictable performance (Thomson and McHugh, 1995). Scientific management advocated by Fredrick Taylor focused attention on efficiency through his time and motion studies in an attempt to establish a 'best way'. His view of workers restricting output led to his proposal of five principles of scientific management as a solution viz: 1) Clear division of tasks 2) Use of

scientific methods to determine the one best way. 3) Scientific selecting of the person best suited to do the job. 4) Training he selected worker to perform the job as specified 5) Using economic incentives to gain the enthusiastic corporation of workers (Thomson and McHugh, 1995).

Henry Gantt in his argument on scientific management brings out the realization that a worker is a human being with needs and dignity, which deserve consideration by management. The earliest research on factors that impact on productivity is attributed to Elton Mayo's Hawthorne experiments of 1924-1933. It was found that productivity increased when the lighting was increased as well as when it was decreased. Reasons attributed to this were that employees felt they were recognized. Elton Mayo's conclusion as a result, was that humane practices increase productivity and that cohesiveness is the factor that contributes most to increasing output of workers. According to Buchanan and Huczynski (1991), the realization that job design can affect productivity has resulted in the development of job enrichment approaches to enhance employee need, growth satisfaction and to improve work motivation and performance. The job characteristics model by Hackman and Oldham (1977) analyzed jobs in five core dimensions and took also into account the individual differences in the desire for personal growth and development. These included: 1) Skill variety: This is the extent to which a job makes use of different skills and abilities. 2) Task identity: the extent to which a job involves a whole and meaningful piece of work. 3) Task significance: the extent to which a job affects the work of other organization members. 4) Autonomy: the individual freedom, independence and discretion in carrying it out and 5) feedback: The extent to which information attained is related back to individuals. If these dimensions exist, then the individual will experience meaningfulness, experience responsibility and therefore feel accountable for the work output, and have knowledge of the results. According to Digman et al., (1990) the outcome of the dimensions discussed above will be high internal motivation, high quality job performance, and high satisfaction with the work, low absenteeism and turnover.

2.7 Factors affecting productivity

A study done by Sheffield effectiveness program, quoted by Fargus (2000) found people's management practices had the greatest effect on productivity. Work carried out jointly by the Institute of Work Psychology (University of Sheffield) and the Center for Economic Performance (London School of Economics) over the last

twenty years, points strongly to a causal linkage between employee motivation and business profitability /productivity. A survey conducted by Gallup Organization and quoted in Employee Relations.Com (2001), researching on the impact of employee attitudes on business outcomes revealed that, organizations where employees have above average attitudes towards their work have 38% higher customer satisfaction scores, 22% higher productivity and 27% higher profits. Satisfying employees by ensuring that there is equity and fairness to all not only motivating but also, a good business sense.

In the book "In search of excellence, by Peters and Waterman (1982), several criteria were used, including analysis of annual reports and in-depth interviews, to pick 14 model companies' out of an initial sample of 62 companies. As expected, most of the action in high performing companies revolved around its people, their success being ascribed to: - productivity through people, extraordinary performance from ordinary employees and treating people decently. Personnel function and in particular leadership were considered the most critical components. If the leadership in an organization can create and sustain an environment, in which all employees are motivated, the overall performance is bound to be good. The three essentials for creating such environments are: - fairness, job security and involvement. In a Harvard Business Review article Beima and Green Wald (1997) concludes that the primary reason why productivity growth rate has stagnated in the service sector is management. If managers maintain sustained attention to the achievement of productivity gains, higher productivity can be achieved by putting existing technologies, labor force and capital stock to work. This requires that managers adopt a more focused approach and consider a full range of management practices including bench marking best practice, professional selection of employees on basis of personality job fitness, process analysis and quality management techniques that ensure that the full range of critical functions notably continues to be improved but that employees are continually developed emotionally, spiritually, mentally, psychologically, socially and career wise.

Research done by Ouye (1996) on improving productivity lists factors which directly or indirectly affects employee effectiveness as personal characteristics, organizational management, process related technology and physical environment. Personal characteristics include individual ability, competence, and motivation to work, personality, and work strategies. It also includes adequate resources and tools,

clear performance expectations, feedback and compensation. The research discovered that while some employees work in spite of context, irregardless of whether it is management culture or tools and processes, they thrive because their personal characteristics, social and physical environment provided nurturing conditions for them. Requidan (2002) studies on factors affecting labor productivity of Caltex and Shell Refineries, Cocochem concluded that: Job security, reward systems, labor management relations, organizations development, career development, and job design affected productivity.

Drucker (2002); Pfeiffer (1998) and Martin (2001) provide further evidence that high performance and Human Resource management practices positively impact on productivity, turnover and financial performance. These studies show that organizations value their staff have a more dedicated workforce which converts into higher employee productivity and satisfaction. However, looking at productivity from an organizational perspective, it is worth realizing that, as companies attempt to survive by cutting down on labor costs through downsizing and encouraging an organizational culture of commitment through long working hours, the resultant stress has taken a heavy toll on productivity. Organizational causes of stress may be summarized as: task, role and interpersonal demands, organizational structure, leadership, and organizational life cycle. Others include personality and number of dependants. Stress results in low productivity, job dissatisfaction, absenteeism, high turnover, accidents, and psychological and physiological setbacks.

According to Collins (2001) in his book Good- to -Great, the first ingredient for a 'good to great' process is a certain kind of leadership embodying both personal humility and determined will to get things done. The second ingredient is getting the right people on board and one of his virtues is his realization of the importance of the human factor. The third ingredient is two-fold mindset involving a strong unshakeable faith that will prevail and an unflinching ability to look the most brutal negative realities in the eye. The fourth ingredient is in the good to great formula: "Use technology, don't chase it or depend on it as the main cause of success". The fifth ingredient is the 'Hedgehog concept'; companies start by confronting the brutal facts of their current reality. They then determine: 1) What they can be best in the world at (this goes beyond core competencies to an understanding of what you can be best at and almost equally important, what you can be best at 2) What drives their

economic engine and 3) What they are deeply passionate about. The intersection of these three circles is the company's 'Hedgehog concept', which they should follow and stick to without panicking even if the competitive landscape changes.

3.1 Introduction

This chapter focuses on the methodology that was used in carrying out the study. According to a paper entitled labor an implication of HIV/AIDS by ILO (2002), HIV/AIDS is the most significant factor impacting on productivity in Africa. Both the experienced, skilled and unskilled/inexperienced workers are affected in the sense that even the healthy ones spend time away from work caring for the sick. As a result organizations are experiencing low productivity, absenteeism, shorter working hours, employee hopelessness, low self-esteem, high medical costs, retirement, and training costs. This study had no data collected in support due to confidentiality of medical information and fear of stigmatization of those living with HIV/AIDS.

Emory (1983) describes a case study as a detailed analysis of an individual organization, supposing that one can properly acquire knowledge of the phenomenon from intensive exploration of a single case. A case study is a form of qualitative analysis involving very careful and complete observation of a situation. This kind of study probes deeply and analyzes the interaction between factors that explain the present status that influence growth or change in an organization.

3.2 Sample and sampling technique

The researcher used the organization's establishment register of 350 employees within Nairobi branch as a sampling frame to select the sample. Stratified random sampling technique was used to stratify the employees by department, location of work, employment category and length of service, gender, age and marital status. Simple random sampling approach was then used to identify the respondents in each stratum. The researcher determined the number of respondents to be picked in each stratum by weighting so as to obtain a sample proportional to their percentage representation in the establishment. The researcher assigned an arbitrary number to every employee in each stratum on a small piece of paper. The recorded arbitrary numbers were used to identify the randomly selected respondents who then formed the study sample.

3.4 Data Collection Methods

Primary data was collected using a questionnaire that consisted mainly of closed-ended questions. There were, however, open-ended questions (see appendix attached questionnaire). Judd and Park (1993) recommended multivariate analysis of data as an approach to reducing threats to external validity of a study. The researcher

CHAPTER THREE *loophole for threats to external validity in the research study* **RESEARCH METHODOLOGY** *of probability sampling techniques to obtain a*

3.1 Introduction

This chapter focuses on the methodology that was used in carrying out the study, determining the population and the sampling procedure as well as data collection and data analysis methods.

3.2 Data Analysis

3.2 Research Design

The research was designed as a case study of National Social Security Fund using a non-experimental study design specifically cross-sectional study with a combination of both descriptive and explanatory research strategy. Given the cost involved and time available for the study the researcher deemed this design to be the most appropriate. Emory (1985) describes a case study as a detailed analysis of an individual organization, supposing that one can properly acquire knowledge of the phenomenon from intensive exploration of a single case. A case study is a form of qualitative analysis involving very careful and complete observation of a situation. This kind of study probes deeply and analyzes the interaction between factors that explain the present status that influence growth or change in an organization.

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therefore, avoided that loophole for threats to external validity in the research study using two approaches: one, the use of probability sampling techniques to obtain a relatively large representative sample of the employees in NSSF and the other, undertaking multivariate analysis of the data collected.

4.1 Introduction

The research represented a case study of National Social Security Fund (NSSF)

3.5 Data Analysis

The data was analyzed through descriptive statistics. It was coded and a coding frame prepared in the SPSS program for windows. The data was then entered into the SPSS program that forms a database from which analysis was done. Using this program, univariate analysis of the data was carried out by the researcher with a view to obtain a general overview of the respondents, any findings that may have required further analysis and any errors that may have been made in data entry were corrected. Necessary corrections were made and both bivariate and multivariate analyses done appropriately. To enhance clarity; the findings were presented with the help of tables, as well as descriptions and explanations.

the employees at National Social Security Fund.

This chapter, therefore, will present results and findings grouped around headings that relate to research findings on personal characteristics likely to be determinants of job satisfaction in the organization. The headings into which the findings will be placed had been identified in previous research as discussed in the literature review.

The data was then analyzed using SPSS for Windows.

For clarity, the section that follows will therefore present research findings in form of charts and tables.

4.2 General characteristics of the study population

Gender

The study population was drawn from among NSSF employees comprised 55% males and 45% females.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

The research represented a case study of National Social Security Fund (NSSF).

Secondary data was not available within the time of the study due to organizational policies; therefore trend analysis was not carried out to explore productivity of NSSF over a period of years in comparison to other service organizations.

About 86 % of the sample responded to the questionnaire, 7% responded late e.g. after same day response requirement and could not be included in the analysis of data because the researcher considered their responses to have been influenced by the views of the respondents who had participated in the study within the allowed time. About another 7% failed to respond probably for fear of being identified and victimized by management despite assurances of anonymity by the researcher. The researcher considers the 86% percent response adequate and a true representation of the employees at National Social Security Fund.

This chapter, therefore, will present results and findings grouped around headings that relate to research findings on personal characteristics likely to be determinants of job satisfaction in the organization. The headings into which the findings will be placed had been identified in previous research as discussed in the literature review.

The data was then analyzed using SPSS for Windows.

For clarity, the section that follows will therefore present research findings in form of charts and tables.

4.2 General characteristics of the study population

Gender

The study population was drawn from among NSSF employees comprised 55% males and 45% females.

This information was very important to the researcher as it helped the researcher to know how the respondents were familiar with their organization, which depends on the duration they had been employed in the organization.

Table 1: Respondents' age

| Age | Frequency | Percent (%) |
|---------------|-----------|-------------|
| 20-29 years | 4 | 4 |
| 30-39 years | 50 | 50 |
| 40-49 years | 37 | 37 |
| Over 50 years | 9 | 9 |
| Total | 100 | 100 |

The above table shows the findings on the respondents age, where the researcher found out that 50% of the respondents were 30-39 years, 37% were 40-49 years, 9% were over 50 years, while 4% were 20-29 years old.

Table 2: Work experience

| | Frequency | Percent |
|---------------|-----------|---------|
| 1-3 years | 12 | 12.0 |
| 4-5 years | 35 | 35.0 |
| 6-10 years | 30 | 30.0 |
| Over 10 years | 23 | 23.0 |
| Total | 100 | 100.0 |

The work experience of the respondents showed that 35% of the respondents had worked for 4-5 years, 30% had worked in the organization for 6-10 years, 23% had been employed by the organization for over 10 years, while 12% had been employed for 1-3 years.

This information was very important to the researcher as it helped the researcher to know how the respondents were familiar with their organization, which depends on the duration they had been employed in the organization.

Table 3: Levels of job satisfaction

| | Very satisfied | Somewhat satisfied | Neutral | Very dissatisfied | Mean |
|--|----------------|--------------------|---------|-------------------|------|
| Salary | 10 | 58 | 32 | 0 | 2.22 |
| Benefits | 12 | 54 | 30 | 4 | 2.26 |
| Security and administration of pension plans | 56 | 30 | 14 | 0 | 1.58 |
| Workload | 12 | 35 | 45 | 8 | 2.49 |
| Flexibility of working hours | 21 | 45 | 25 | 9 | 2.22 |
| Physical working environment | 34 | 38 | 26 | 2 | 1.96 |
| Opportunity of advancement | 38 | 39 | 22 | 11 | 2.05 |
| Job security | 80 | 20 | 0 | 0 | 1.20 |
| Ability to influence decisions about you | 11 | 13 | 31 | 45 | 3.10 |
| Ability to use new technologies | 4 | 14 | 21 | 61 | 3.39 |
| Promotion and advancement | 8 | 25 | 21 | 46 | 3.05 |
| Access to organizations sponsors seminars | 21 | 12 | 25 | 42 | 2.88 |
| Recognition received from supervisor | 23 | 34 | 12 | 31 | 2.51 |
| Overall relationship with your supervisor | 35 | 12 | 25 | 28 | 2.46 |
| Your relationship with your peers | 54 | 35 | 11 | 0 | 1.57 |
| Your understanding of the organization mission | 35 | 36 | 20 | 9 | 2.03 |

The above table shows the findings on the levels of job satisfaction among the respondents (employees in NSSF). Different values were attached to the various levels of satisfaction in order to determine the mean of every factor. The weight was distributed as follows:

Very Satisfied = 1

Somewhat Satisfied = 2

Neutral = 3

Very Dissatisfied = 4

Not Applicable = 5

From the findings in the table, the researcher found out that the respondents had different levels of satisfaction depending on the factors.

Job security was found to be the most satisfying factor according to the respondents with a mean of 1.20. This means that the employees of NSSF were very satisfied with job security. This was followed by relationship with peers, with a mean of 1.58 and the third most satisfying factor was the security and administration of pension plans, which scored 1.58 as the mean.

From this information, the researcher can conclude that the four most satisfying factors to the employees in NSSF were:-

- Job security
- Relationship with peers
- Security and administration of pension plans and
- Salary

The researcher also found out that there were some factors that were not satisfying to the respondents among which were; ability to use new technology rated at a mean of 3.39, followed by ability to influence decisions about you with 3.10, which was also closely followed by Promotion and advancement with a mean of 3.05.

This means that the three most dissatisfying factors to the respondents were:-

- Ability to use new technology
- Ability to influence decisions about you and
- Promotion and advancement

Table 4: On the overall whether the respondents are satisfied with their job

| | Frequency | Percent |
|-------|-----------|---------|
| Yes | 71 | 71.0 |
| No | 29 | 29.0 |
| Total | 100 | 100.0 |

From the findings in the above table, it was clear from the majority of respondents shown by 71% that the employee were satisfied with their job, this was because there was job security, relative good pay, there were good relations with peers and also with the management and also there were opportunities for advancement.

29% of the respondents indicated that they were not satisfied with their job. This could be because of poor promotion methods, and also lack of ability to adapt to the rapid change in technology.

Table 5: Factors that influence job satisfaction- important elements

| | Most important | Moderately important | Less important | Not important at all | Mean |
|------------------|----------------|----------------------|----------------|----------------------|-------------|
| Salary level | 41 | 59 | 0 | 0 | 1.59 |
| Work environment | 91 | 9 | 0 | 0 | 1.09 |
| Peers | 6 | 36 | 56 | 2 | 3.12 |
| Free time | 5 | 40 | 53 | 2 | 3.07 |
| Training | 82 | 18 | 0 | 0 | 1.18 |

The above table shows the elements that were most important for job satisfaction. Different values were attached to the various important elements in order to determine the mean of every factor. The weight was distributed as follows:

Most important

Moderately important

Neutral

Less important

Not important at all

According to the respondents (employees of NSSF) the most important factor was work environment which scored a mean of 1.09, the second factor was training rated at 1.18, followed by salary level at 1.59 and the least important factors were peers and free time which were rated at 3.07 and 3.12 respectively.

Elements disliked in the job

On the factors disliked, the respondents did not dislike the majority of the factors that is; they were comfortable with the majority of the factors.

From the findings peers as was rated by 45% of the respondents were found to be less disliked, followed. All the other factors, which were, salary level, work environment and leave provided by the organization were all liked by the respondents.

The weight was distributed as follows:

Very Great extent = 1

Great extent = 2

Moderate extent = 3

Table 6: Extent of importance of factors in Job Performance:

| | Very great extent | Great extent | Moderate extent | Low extent | Very low extent | Mean |
|---------------------------------|-------------------|--------------|-----------------|------------|-----------------|------|
| Job content | 77 | 20 | 3 | 0 | 0 | 1.26 |
| Job level | 45 | 30 | 20 | 5 | 0 | 1.85 |
| Pay | 48 | 52 | 0 | 0 | 0 | 1.52 |
| Promotion | 30 | 41 | 10 | 15 | 4 | 2.22 |
| Team members | 24 | 10 | 30 | 20 | 16 | 2.94 |
| Supervision | 50 | 31 | 20 | 6 | 0 | 1.83 |
| Education level | 60 | 36 | 4 | 0 | 0 | 1.44 |
| Training provided | 76 | 24 | 0 | 0 | 0 | 1.24 |
| Marital status | 15 | 12 | 50 | 19 | 4 | 2.85 |
| Gender | 2 | 3 | 14 | 11 | 70 | 4.44 |
| Age | 13 | 30 | 41 | 12 | 4 | 2.64 |
| Number of dependants | 29 | 41 | 20 | 7 | 3 | 2.14 |
| Length of service | 24 | 51 | 21 | 4 | 0 | 2.05 |
| Religion | 10 | 9 | 21 | 21 | 39 | 3.70 |
| Residential status | 9 | 19 | 45 | 25 | 2 | 2.92 |
| Individual ability | 45 | 40 | 15 | 5 | 5 | 1.95 |
| Competence | 39 | 36 | 25 | 0 | 0 | 1.86 |
| Motivation to work | 56 | 36 | 8 | 0 | 0 | 1.52 |
| Work strategies | 80 | 20 | 0 | 0 | 0 | 1.20 |
| Adequate tools and equipments | 98 | 2 | 0 | 0 | 0 | 1.02 |
| Clear performance expectations | 94 | 6 | 0 | 0 | 0 | 1.06 |
| Feedback | 62 | 38 | 0 | 0 | 0 | 1.38 |
| High need to achieve | 50 | 43 | 7 | 0 | 0 | 1.57 |
| Maintaining emotional distance | 41 | 39 | 15 | 5 | 0 | 1.84 |
| Self esteem | 85 | 15 | 0 | 0 | 0 | 1.15 |
| Self monitoring | 56 | 40 | 4 | 0 | 0 | 1.48 |
| Ability to adjust to situations | 61 | 39 | 0 | 0 | 0 | 1.39 |
| Risk taking | 35 | 39 | 20 | 6 | 0 | 1.97 |
| Aggressive to excel | 71 | 25 | 4 | 0 | 0 | 1.33 |

In the above table, sought to investigate the extent which the respondents rate the importance of the above factors in their job performance

Different values were attached to the various extents in job performance in order to determine the mean of every factor.

Asked on what can be done to improve job satisfaction, the majority of respondents said that there should be adequate tools and resources for work so that the employees

The weight was distributed as follows:

Very Great Extent = 1

Great Extent = 2

Moderate extent = 3

Low extent = 4

Very Low extent = 5

From the findings in the above table, it was found out that the majority of the factors were important in the organization for the job performance.

The extent of the importance of the factors was summarized as below;

Adequate tools and resources was found to be the most important factor by the respondents rated at a mean of 1.02, this means that tools and resources in the organization are very important for the employees to be able to perform their duties, the second factor that was found to be very important was clear performance expectations which scored a mean of 1.06, the other factors were Self esteem at 1.15, Work strategies which was rated at 1.20, Training provided at a mean of 1.24, Job content at 1.26, Aggressive to excel at 1.33, Feedback at 1.38, Ability to adjust to situations and Education level at 1.39 and 1.44 respectively.

The factors that were found to be important to a very low extent were Gender, which scored 4.44, Religion at 3.70, and Team members at a mean of 2.94.

All the other factors were important to the employees to some level of extent.

From the above information, the researcher then concluded that the 10 most important factors to the employees for job performance were:-

- Adequate tools and resources
- Clear performance expectations
- Self esteem
- Work strategies
- Training provided
- Job content
- Aggressive to excel
- Feedback and
- Education level

What can be done to improve job satisfaction?

Asked on what can be done to improve job satisfaction, the majority of respondents said that there should be adequate tools and resources for work so that the employees

may be efficient in their work, they also suggested that management should make clear, sensible and achievable goals in the organization and this should be communicated to all the employees, they also said that there should be training programmes in the organization to enable the employees to be able to change with the rapidly changing technology, there should be good communication and understanding between the employees and the management in the organization and also promotion in the organization should be on merit.

5.2 Summary of the findings

This section of the paper will discuss key research findings organized into sub headings covering interpretation of results based on factors that had already been discussed in the literature review and how they likely determine job satisfaction and productivity among employees in NSSF. These sub headings will include factors that determine and influence job satisfaction and the factors that are important in job performance hence job satisfaction will also be discussed.

According to the literature review, productivity is generally assumed to decline with age for the reasons that an individual's skills such as speed, agility, strength and concentration decay over time.

The findings of the study show that over 94% of the respondents are below 45 years, indicating that the human resources in NSSF comprise a young population.

It was also clear that over 85% of the respondents had a working experience of more than 4 years in the organization which means that they were completely aware of the factors that affect job satisfaction in the organization.

Drawing from these past findings it is highly likely that the longer the experience of an employee in a job the more likely the employee will be not only efficient, effective but also produce a high quality piece of work whose result is reinforcing for better performance leading to higher job satisfaction.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1: Introduction

This chapter draws conclusions and makes recommendations based on the findings of the study as outlined in the last chapter. The chapter will discuss the key findings and provide an interpretation of the results based on the literature review. Conclusions will be drawn in direct response to the research objectives and questions. The conclusion will form the basis on which recommendations can be made. The recommendations will suggest ways NSSF can use personal characteristics to improve job satisfaction and increase productivity among human resource.

5.2 Summary of the findings

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According to the literature review, productivity is generally assumed to decline with age for the reasons that an individual's skills such as speed, agility, strength and coordination decay over time.

The findings of the study show that over 54% of the respondents are below 45 years, indicating that the human resource in NSSF comprise a young population.

It was also clear that over 85% of the respondents had a working experience of more than 4 years in the organization which means that they were completely aware of the factors that affect job satisfaction in the organization.

Borrowing from these past findings it is highly likely that the longer the experience of an employee in a job the more likely the employee will be not only efficient, effective but also produce a high quality piece of work whose result is reinforcing for better performance leading to higher job satisfaction.

On the levels of job satisfaction, the study revealed that job security, security and administration of pension plans, relationship with peers and salary were among the most satisfying factors in the organization.

Overall as it was shown by 71%, the respondents in NSSF were satisfied with their job.

The study also revealed that for the employees to be satisfied with their job there has to be a good salary level, good working environment and also there has to be some training for them to be able to adapt with the rapidly changing technology.

However, these are closely linked to organizational factors that determine productivity in that with a better organizational structure, issues of clear targets that apply to employee skills as well as clear goals and objectives are resolved.

The ten factors that were found to be important for job performance were, adequate tools and resources, clear performance expectations, self esteem, work strategies, job content, training provided, aggressive to excel, feedback and education level.

Borrowing from these, it can be concluded that there's a moderately high job satisfaction among employees at NSSF.

5.3 Conclusions

From the above summary, it was clear that the majority of employees in NSSF were satisfied with their jobs. This was because of factors like, job security; security and administration of pension plans, relationship with peers and salary.

These are the factors that are most important in the organization and them alone can make employees satisfied with their job.

5.4 Recommendations to NSSF management

The researcher recommends that NSSF management strive to establish transparent growth/promotion policy using performance contracting and job appraisals acceptable by all so as to win confidence of employees and investors. Another recommendation is for NSSF management to adopt a total reward strategy that combines non- financial rewards, employee benefits and pay structures with measurement and management of performance. Employee benefits satisfy the need for personal security and provide remuneration in forms other than pay. Pay structures combine results of market surveys and job evaluation to define equitable

and competitive levels of pay and pay progression limits. The measurement and management of performance pertains to the relationship between inputs and outputs and combines with basic pay to form total remuneration.

Management should also measure productivity, because the study showed that about one third of the study population did not have clear goals and objectives in their jobs. It would seem that when people are unhappy with their work situations, pay and leadership issues appear to be more prominent. Employee motivation/ satisfaction deserves a central place on management agenda and for this reason the researcher recommends a periodic employee satisfaction survey. Measuring the level of satisfaction is seen as the first step towards identifying and addressing issues which impact on productivity. The final recommendation is the establishment of an Employee Assistance Program in the organization.

5.5 Recommendation for further research

Further research is recommended in personal characteristics impacting on job satisfaction and productivity in other service organizations so as to establish the extent of generalizability. Also recommended is a study on the area of strategy and leadership to identify leadership skills and characteristics that are needed to change National Social Security Fund from a good-to-great organization in the pension industry. There is a need to do a study of person-organization fit in NSSF to the extent that needs for employees who are able to readily change tasks and move fluidly between teams and their personalities fit with the organizational culture.

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3. Job title _____

4. Department _____

5. How long have you been employed in this organization?

1-3 year's 4-5 years 6-10 year's over 10 years

Section B: Levels of job satisfaction

6. Please indicate your level of satisfaction on each of the following

| | Very satisfied | Somewhat satisfied | Neutral | Very dissatisfied | N/A |
|--|----------------|--------------------|---------|-------------------|-----|
| Salary | | | | | |
| Benefits | | | | | |
| Security & administration of pension plans | | | | | |
| Workload | | | | | |
| Flexibility of working hours | | | | | |
| Physical working environment | | | | | |
| Opportunity for advancement | | | | | |
| Job security | | | | | |
| Ability to | | | | | |

APPENDICES

Questionnaire

Section A: General information

Please tick as appropriate.

1. Gender: male female

2. Age 20-29years 30-39 years 40-49years over 50 years

3. Job title _____

4. Department _____

5 How long have you been employed in this organization?

1-3 year's 4 -5 years 6-10 year's over 10 years

Section B: Levels of job satisfaction

6 Please indicate your level of satisfaction on each of the following

| | Very satisfied | Somewhat satisfied | Neutral | Very dissatisfied | N/A |
|--|----------------|--------------------|---------|-------------------|-----|
| Salary | | | | | |
| Benefits | | | | | |
| Security & administration of pension plans | | | | | |
| Workload | | | | | |
| Flexibility of working hours | | | | | |
| Physical working environment | | | | | |
| Opportunity for advancement | | | | | |
| Job security | | | | | |
| Ability to | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| influence decisions about you | | | | | |
| Ability to use new technologies | | | | | |
| Promotion and advancement opportunity | | | | | |
| Access to organization's sponsored seminars | | | | | |
| Recognition received from supervisor | | | | | |
| Overall relationship with your supervisor | | | | | |
| Your relationship with your peers | | | | | |
| Your understanding of the organization mission | | | | | |

7 On the overall are you satisfied with your job?
 yes no

12. To what extent do you consider these factors important in your job performance?

8 Why or why not?

.....

.....

.....

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Section C: Factors that influence job satisfaction

9 What elements of your job do you like? Please rate as appropriate in order of importance attached. 1 represents most important, 2 for moderately important, 3 for less important, 4 for not at all important

Salary level ()

Work environment ()

Peers ()

Free time ()

Training ()

Any other - please specify.....

10 What elements of your job do you dislike? Please rate as appropriate in order of importance attached.

Salary level ()

Work environment ()

Peers ()

Leave provided ()

Other (specify)

11. Please state the reasons for your dislike

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12. To what extent do you consider these factors important in your job performance?

| | A very great extent | A great extent | Moderate extent | A low extent | Very low extent |
|-------------|---------------------|----------------|-----------------|--------------|-----------------|
| Job content | | | | | |
| Job level | | | | | |
| Pay | | | | | |

| | | | | | |
|--------------------------------|--|--|--|--|--|
| Promotion | | | | | |
| Team members | | | | | |
| Supervision | | | | | |
| Education level | | | | | |
| Training provided | | | | | |
| Marital status | | | | | |
| Gender | | | | | |
| Age | | | | | |
| Number of dependants | | | | | |
| Length of service | | | | | |
| Religion | | | | | |
| Residential status | | | | | |
| Individual ability | | | | | |
| competence | | | | | |
| Motivation to work | | | | | |
| Work strategies | | | | | |
| Adequate tools &resources | | | | | |
| Clear Performance expectations | | | | | |
| Feedback | | | | | |
| High need to achieve | | | | | |
| Maintaining emotional distance | | | | | |
| Self esteem | | | | | |
| Self monitoring | | | | | |

| | | | | | |
|----------------------------------|--|--|--|--|--|
| Ability to adjust to situations | | | | | |
| Risk taking | | | | | |
| Aggressive to excel | | | | | |
| Other (specify) | | | | | |

13. What do you think can be done to improve your job situation?

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Thanks