

EMPLOYEES MOTIVATION AND JOB PRODUCTIVITY OF NATIONAL HEALTH INSURANCE AUTHORITY IN THE SUNYANI MUNICIPALITY

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ABSTRACT

The study is to investigate the relationship between reward/motivation and job productivity among employees of National Health Insurance Authority in Sunyani Municipality. This study used a survey design to investigate the relationship between reward and motivation among employees using purposive, stratified and simple random sampling technique to sample 69 respondents. The data collected were analyzed in two ways using both qualitative and quantitative approaches. The followings were made; the study found that motivation leads to 'overall faster responses' to the specific tasks given to employees, rewards play an important role in building and maintaining the commitment to work and reward/motivation ensures workforce stability depicting the high means score values of 5.00 and ranking first. It was found that teamwork, adequate logistic and remunerations, clients gratitude and performance review, promotion and progression motivates the employees to work. The study found that where performance and period of service is not criteria for promotion, negative attitude of colleagues towards work and absence of adequate logistic and remunerations discouraged the employees to give off their best in the company. The major findings of the study revealed that, reward packages such as salary/pay, bonuses, and promotions, among others which are extrinsic packages have more direct/ positive impact on the performance of the employees of National Health Insurance Authority in the Sunyani Municipality than packages such as satisfaction of doing a good job, sense of responsibility and appreciation by employer which are intrinsic packages. .

1. INTRODUCTION

This chapter gives brief description of the study under the following themes; background to the study, statement of the problem, purpose of the study, research objectives and questions, significance of the study, limitations, delimitations and organization of the study.

1.1 Background to the Study

Motivation is usually essential for an employee to give out his or her best. Invariably, every employer should consider it as a priority, to ensure the development and success of a business or company. It is also important for employer to know and understand what motivates the workers in order to satisfy them and increase output. This task may seem challenging for companies or employers to know and understand what motivates their employees, because different individuals are motivated by different things. Yet, it is very vital for the success of every company as Karmal et al. (2016), would comment that humans are just like an ice berg, as the tip of the iceberg is visible (conscious), but the rest of the parts which is under the surface is not visible. Employees will give out their utmost performance when they have a reason to believe that their efforts will be reciprocated by the management of the company or employer rewarding them. Accordingly, Hafiza et al. (2011) noted that many factors affect the performance of an employee such as working conditions, worker, employer relationship, training and development opportunities, job security, and company's overall policies and procedures for rewarding employees among others, affect employees performance.

Motivation serves as a reward package to engage and retain employees in an organization, be it private or government. Hence, it is vital to investigate closely what motivation is and how it helps in the management of every organization. The term motivation can be seen as to move someone to do a particular task or job with his or her utmost best. Baron (2013) defined motivation as an accumulation of different processes which influence and directs our behavior to achieve some specific goals. Deci and Ryan (2017) asserted that, if someone is gingered to act towards an end it is considered motivated whereas a person who feels uninspired to act is considered as unmotivated. Although many are the opinions as to the definition of motivation, all the studies on motivation seem to agree that motivation is the force that energizes humans to start an act and complete a task with their maximum efforts to fulfill their expected output or satisfaction.

Staw (2016) have observed that employee motivation is generally grouped into intrinsic and extrinsic forms. The important aspect in the discussion about these two forms of motivation (intrinsic and extrinsic) is how they can contribute to employees' overall performance (Ramlall, 2018). Armstrong (2014) referred to intrinsic as one that comes from inside a person. This motivation is generated through satisfaction that a person gets in competing or working on a task. Factors that influence intrinsic motivation includes responsibility, freedom to act, scope to use and develop skills and abilities, interesting working and opportunities for improvement. These factors or motivators, which are concerned with the quality of work life, tend to have a long- term effect since they are within individuals and not imposed from outside. Extrinsic motivation, on the other hand, is something that is done for employees to motivate them. It comes from factors outside a person such as monetary rewards, grades, criticism or punishments. These factors provide satisfaction and pleasure that the task itself might not provide. An extrinsically motivated individual might work on a task even when they have little interest in it. This form of motivation usually has an immediate and powerful effect; however, it does tend to last for long term (Armstrong, 2014). Reward is something given in exchange for good behavior or good work done. It can also be defined as an authority to support a desirable behavior such as wages rate that increases with the productivity of workers.

Pitts (2015) defined reward as “the benefit that arises from performing a task, rendering a service or discharging a responsibility” (p. 22). Pay is the utmost significant and motivating benefit that is received in return for undertaking a task or service. What motivates individuals to go out and seek work is pay, and it is also one of the few ways to set a mutually acceptable common value to the individual's work contribution. It can also be a strong source of unmotivation, if employees are unsatisfied with the reward package (pay), it will be hard for a company to recruit and retain good labour force with pay (Pitts, 2015). Frey (2017) as cited in the work of Hafiza et al. (2011) categorized reward into two form (extrinsic and intrinsic) rewards. Tangible rewards are extrinsic and are external to the job or task performed by the employees such as salary, incentives, bonuses, promotions, job security, among others. Intangible rewards or psychological rewards such as appreciation, meeting the new challenges, positive and caring attitude from employer and job rotation after attaining the goal. Once pay exceeds a subsistence level, intrinsic factors are stronger motivators, and staff motivation requires intrinsic rewards such as satisfaction at doing a good job and a sense of doing something worthwhile.

1.2 Statement of the problem

The performance of any organization in retention to employees reward and motivation has been an area of intensive research in recent years. How best an institution rewards and motivates its workers in order to achieve goals and objectives is of paramount concern. Both public and private sector employers are becoming increasingly aware that motivation increases productivity. An unmotivated labour force leads to dissatisfaction and low commitment levels among employees. High cost of production, business closures and negative effects on the macro economy of a country are possible effects of these unproductive trends (Pritts, 2015). According to Marques (2010) motivation, reward, satisfaction and performance are interdependent with each other. Job satisfaction is a decisive factor that determines the general efficiency of an organization. Lack of satisfaction among workers results in early exit and psychological withdrawal from work. Hence, poor motivation and reward of workers would also have the same results as lack of job satisfaction. Although several studies exist in the area of reward and motivation and its importance on the overall employee performance at the work place, there seem to be always an agitation by employees on improved conditions of service (reward) package which in some cases lead to sit down strikes and sometimes total strike. Hence, with the case study of National Health Insurance Authority in Sunyani Municipality, this study sought to investigate the actual relationship existing between reward/motivation and how it relates to the overall performance of employees. The study also looks at how employees react to each reward and motivation package offered them whether either they will give out their



best performance or not. Thus, to what extent can the different types of reward and motivation influence employees performance at the work place?

1.3 Objectives of the Study

The general objective of the study is to investigate the relationship between reward/motivation and job productivity among employees of National Health Insurance Authority in Sunyani Municipality.

The specific objectives are:

- To examine the relationship between reward/motivation and job performance of employees of National Health Insurance Authority
- To examine how reward/motivation affects the behavior of employees of National Health Insurance Authority.
- To determine the form of reward package that motivates employees of National Health Insurance Authority in the Sunyani Municipality to put up their maximum performance.

1.4 Research Questions

Specifically, the study sought to find answers to the following research questions;

- What relationship exists between reward/motivation and job performance of employees of National Health Insurance Authority?
- How does reward/motivation affect the behaviour of employees of National Health Insurance?
- What form of reward package motivates employees to put up their maximum performance?

1.5 Significance of the Study

The findings of the study will serve as a source of information for the management and employees of National Health Insurance Authority in the Sunyani Municipality and other districts in Ghana regarding their knowledge of the relations between the reward they offer their employees and how it motivates them to give out their maximum output. Again, the findings will be of help to interested persons and organizations such as labour experts, labour unions, private and public organization, management, among others, to review and assess current trend of relationship between reward and motivation. This way, employers can identify the best reward packages that satisfy or motivate employees to put up their best to increase productivity for growth and development of their businesses. It will further serve as a source of reference for further studies. Since this study is the first to be conducted at the area, it will serve as a source of literature for future studies.

2. LITERATURE REVIEW

2.1 Introduction

This chapter discusses literature on the influence of reward or motivation on job performance. This discussion includes the theoretical framework and empirical studies relating to motivation and employee's performance.

2.2 Theoretical Framework

Reward and how it motivates employees is very vital to the growth and expansion of every company or business. Hence reward and motivation is seen as the fuel to move employees to put up their maximum performance without any straight supervision. The theory of motivation explains this phenomenon. According to Mitchell (2012), motivation is the "degree to which an individual wants and choose to engage in certain specific behaviors" (124). Mitchell added that performance is equal to ability and motivation. In effect reward and motivation of employees is key to the growth of every business. In view of this, both public and private business managements have become increasingly concerned about how to give their employees the right reward in order motivate them to give out their best performance and increase productivity. According to Joan Marques (2010), motivation is what people need to perform better and can only work if the right person with the right skills has been placed in charge of the task at hand (Luthans, 2018). The productivity in any organization is a function of how well employees perform their various tasks. This productivity is very much dependent upon other factors, job analysis, job recruitment, selection and job placement of the employees. However, a greater performance of an organization does not depend upon only these crucial variables. The individual performance is a function of the ability and the willingness of the worker to perform the job (Ngumi, 2013).

Motivation constitutes one dimension that has received considerable attention for the purposes of understanding the individual worker and his/her working environment (Wofford, 2011). It is then notable that when employees are highly satisfied, the production in the organization will always increase. Motivation is said to



result when the sum total of the various job facets give rise to feelings of satisfaction; and when the sum total gives rise to feelings of dissatisfaction, job dissatisfaction results. Improving any one of the facets leads to the direction of job satisfaction and eliminating any one of them leads to job dissatisfaction (Mutie, 2013). It is therefore evident that improvement of job satisfaction among workers in any organization is a linchpin of productivity. Research in the area of motivation, be it extrinsic or intrinsic, have proposed several theories on the concept of reward and motivation and its influence or impact on enhancing employee's performance in an organization, some of these theories are widely used and accepted by organizational leaders.

2.2.1 Equity Theory

Adams (2013) proposes the "Equity theory", which states that people seek to maintain a balance between their inputs and the outcome they receive in relation to the outputs of others. According to Adams posited when people feel fairly treated, they are more likely to be motivated; when they feel unfairly treated, they are highly prone to feelings of disaffection and demotivated. The theory noted that, the equity it seeks to assesses and thereby the motivational situation using the model is not dependent on the extent to which a person believes reward exceeds effort, or even necessarily on the belief that reward exceeds effort at all. This theory focuses on perceptions of inequality in the output ratio. Equity and fairness in the workplace has been found to be a major factordetermining employee's motivation and job satisfaction (Cole, 2012). If employees believe they are not being treated fairly, they will be dissatisfied. This dissatisfaction will have a negative effect on their job performance and they will strive to restore equity.

Adam's Equity Theory calls for a fair balance to be struck between employee's inputs for example hard work, skill levels, tolerance and enthusiasm) and employee's outputs for example salary, benefits and intangibles such as recognition). Employees become demotivated, both in relation to their job and their employer, if they feel that their inputs are greater than outputs. Adams called personal efforts and reward and other similar 'give and take' issues at work respectively 'inputs and outputs' and used the term 'referent' others to describe the reference points or people with whom we compare our own situation, which is pivotal part of the theory. Thus, equity that necessitates motivation is not dependent on employee's input-to-output- ratio alone, it depends on employee's comparison between an employee's ratio and the ratio of others (Adams, 2013). This theory explains why employees can be happy and motivated by their situation one day and put up their maximum performance at work place, and yet without any change to their terms and working conditions can be very unhappy and demotivated, if they learn for instance that, a colleague is enjoying a better reward-to-effort ratio (Adams, 2013).

Adams' (2013) theory of equity is summarized as follows;

If employees feel that, their inputs are fairly rewarded by outputs/ the fairness benchmark being subject perceived from market norms and other comparable references, then generally employees are happier in their work and more motivated to continue inputting at the same level.

If employees feels that, their ratio of inputs to outputs is less beneficial than the ratio enjoyed by referent (others), then employees becomes demotivated in relation to their job and employer.

People respond to feeling of inequity in different ways; generally, the extent of demotivation is proportional to the perceived disparity with other people or inequity, but for some people just the smallest indication of negative disparity between their situation and other people's is enough to cause massive disappointment and a feeling of considerable injustice, hence resulting in demotivation, or worse open hostility. Some people reduce effort and application and become inwardly disgruntled, or outwardly difficult, recalcitrant or even disruptive. Other people seek to improve their outputs by making claims or demands for more reward, or seeking an alternative job.

2.2.2 Need Based Theories of Motivation

Related to the equity theory is the need based theory of motivation. The premise behind need theories is that if managers can understand the needs that motivate people, then reward systems can be implemented that fulfill those needs and reinforce appropriate behaviour. Need based theory widely recognized namely, Abraham Maslow's hierarchy of needs. According to this Maslow's theory, a person has five fundamental needs: physiological, security, belonging, esteem and self-actualization (Maslow, 1954). The physiological needs include: pay, food, shelter, clothing, education and comfortable work conditions. Maslow's opinion is that until these needs are satisfied to a degree to maintain life, no other motivating factors can work. Security needs are those needs such as, need to be free from physical danger and of the fear of losing a job, property, food and shelter. It also includes protection against any emotional harm. Belonging or social needs include: need for attention, acceptance and friendship. Esteem needs include the need for recognition, respect, achievement,



autonomy, independence etc. Finally, self-actualization needs, which are the highest in the level of Maslow's need theory include: realizing ones full potential of self-development. According to Maslow, once a need is fulfilled, it is no longer a need. It ceases to motivate employees' behaviour and they are motivated by the need at the next level up the hierarchy.

2.3 Empirical Studies

his part considers previous studies on reward, motivation and performance of employees. For instance, a study by Veling and Arts in 2010, examined whether monetary rewards can reduce failures to act on cued task goal. With a research sample of (36) undergraduates, the authors did an experiment to find how quick their respondents reacted to specific tasks when given monetary rewards ranging from low to high rewards. The study found out that giving relatively high monetary rewards, led to 'overall faster responses' to the specific tasks given to respondents. The overall fast response to task was positively correlated to the high rewards given them. Conversely, when rewards were on the low side, respondents either slacked or showed little in the task at hand. This finding was consistent with other studies which showed that relatively high monetary rewards may function as a catalyst for enhanced effort or determination by employees to perform well (Bijleveld et al. 2014, Locke & Braver 2008, Waugh & Gotlib, 2018).

In a meta-analysis of 72 field studies, Stajkovic and Luthans (2013) found that the use of monetary rewards by organizations led to a 23% improved performance while social recognition and the giving of feedback improved task performance by 17% and 10% respectively. The authors, however realized that when all three forms (monetary rewards, social recognition and giving of feedback) of incentives were combined, it led to a 45% improvement in task performance. They, thus, concluded that financial incentives or rewards only improved task performance moderately to a significant level. The effectiveness of the use of monetary rewards is thus contingent on the conditions which pertain to the organization in question.

A second meta-analysis by Stajkovic and Luthans (2013) focused only on manufacturing and service industries. In their study the use of financial incentives generally led to more improved performance in manufacturing industries than the service ones. Significantly, their findings suggest that a combination of financial, nonfinancial, and social rewards produced the greatest effect in task performance. However, another meta-analysis of 39 studies by Jenkins et al. (2018) dwelt on college students. Here, the study was interested in the effect of the use of financial rewards on the quality and quantity of performance. The authors notice that the use of financial rewards is positively related to the quantity of performance but not its quality.

Aside the studies regarding the forms of incentives and quantity as well as quality of performance Khan and Iqbal (2013) have explored the relationship between work motivation (intrinsic & extrinsic) and their impact on employee engagement. In that quantitative study the authors used such intrinsic variables as interesting work, job appreciation, satisfaction and stress, and extrinsic factors such as job security, good wages, promotion and growth and recognition to measure their impact on employee engagement in an organization.

With regards to intrinsic factors of motivation, the study revealed a strong positive relationship between intrinsic motivation and employee engagement. Hence, the engagement level of employees increases if their intrinsic motivation is increased. And lower employee intrinsic motivation will lower their level of engagement. Khan and Iqbal (2013) also found that to engage employees in their job, management has to provide intrinsic motivation especially management should consider the following; interesting work, job appreciation, satisfaction and most employees want to find their job interesting, some of them want their work to be appreciated, and most of them were satisfied working for the bank. At the same time the greatest demotivator of employees was stress, and it increased when employees faced heavy work load and long working hours.

In relation to the extrinsic factors of motivation, Khan and Iqbal (2013) observed a very strong positive relationship between extrinsic motivation and employee engagement an increase in extrinsic motivation significantly changed (positive) employee engagement as compared to intrinsic motivation and a reduction of employee extrinsic motivation also lowered, employee engagement and vice versa. The findings reveal that for management to increase the engagement of employees, management need to pay more attention to extrinsic motivation especially, job security, good wages, promotion and growth and recognition when making any consideration for extrinsic motivation package for their employees. Consequently, most employees put more premiums on job security, most of them are attracted to good wages, others want to get promoted and trained to perform their job better most employees also want recognition in the form of rewards, bonuses among others.

The study of Khan and Iqbal (2013), suggested a positive relationship between intrinsic motivation and employee engagement, as well as a positive relationship between extrinsic motivation and engagement of employee. Hence, both intrinsic and extrinsic motivation have a positive relationship with employee engagement. However, the extrinsic motivation has a stronger positive impact on employee engagement than



intrinsic motivation has on engagement of employee. Additionally, the study of Nadia et al (2011) examined the relationship between rewards and employee's motivation of three non-profit organizations in Pakistan. They found a significantly positive relationship between extrinsic reward and employee motivation. However they observed that the

organizations were not offering right amount of financial rewards (extrinsic rewards to their employees). Although, the study revealed that pay was a significant factor which affected employee motivation and moderately agreed with a direct relationship between extrinsic reward and employee's motivation, this observation occurred as a result of difference in the pay packages of the three different organizations. Also, their work showed that fringe benefits were very significant in motivating employees to increase their job efficiency. On the other hand the study identified that, there is insignificance relationship existed between intrinsic rewards and employees motivation. Using the incremental regression, the study found that empowerment and appreciation have a negative impact on employee motivation and held empowerment as the only significant variable among intrinsic variables. The study also identified lack of trust as a reason to the negative effect of employment to employee motivation. In the absence of extrinsic rewards which is the basic source of motivation for employee, intrinsic rewards such as recognition, appreciation, and empowerment is of little significance indicating that the employees are intrinsically motivated to perform an activity when they are fully satisfied with the pay they are getting.

Also agreeing with the direct positive relationship between extrinsic rewards and motivation was the study of Ayobami (2011) which looked for an as appropriate reward package to develop positive employees attitude towards their job and increase their productivity. Using the Pearson Product Moment Correlation Coefficient Ayobami (2011) found a positive relationship between extrinsic motivation and workers performance. Again increase in extrinsic motivation included salary and allowances given to workers augmented workers performance. However, the results showed insignificant between intrinsic motivation and workers' which implied that the value that workers placed on the intrinsic motivation (like praise and recommendation) they received from their employees was very minimal and did not increase their performance.

Despite the effect of the reward package on motivation, Shanks (2017) would sound a caution. The use of rewards (especially monetary rewards and benefits) as motivation for employee performance is seen to have certain drawbacks which can undermine the purpose for its use. Key in this area is the fact that monetary rewards yield temporary compliance and fails to act as a permanent or long term motivation. Other authors have noted that in the long term employees tend to view monetary rewards such as benefits and bonuses as entitlements thereby losing its motivation effect. Moreover, because such rewards are only temporary and do not induce long term motivation, employees end up getting stuck in a constant cycle of agitating for more to satisfy their immediate wants (Shanks, 2017). Finally, rewards fail to tap into individual initiatives or their free will and in most cases, assume that without them, the individual cannot be innately motivated to perform. With such assumptions, managers end up emphasizing the extrinsic rewards to the detriment of the intrinsic ones.

2.4 Summary

The literature establishes a relationship between the reward giving to employees and how motivated they perform at the workplace. Both extrinsic and intrinsic factors of motivation are the pre-determinants of the output or performance employees give out at their workplace. The factors that energize employees to give out their utmost best performance are mostly extrinsic factors of motivation such as pay and seem to undermine the contribution of intrinsic factors of motivation to the overall employees' performance. The previous studies indicate that workers' reward package matters a lot and should be a concern of both the employers and employees. When reward is not fore coming, or not given, workers tends to express their displeasure through poor performance and non-commitment to their job.

3. METHODOLOGY

3.1 Introduction

This chapter deals with procedures methodology employed in the study. It is made up of the study area, research design, the target population, and the sampling technique that were employed. The chapter also involved the sample that was used in the study, the data collection method employed and the data collection instrument data analysis method that were used.

3.2 The Study Area

The study was conducted among the employees of National Health Insurance Authority in the Sunyani Municipality in the Brong Ahafo Region of Ghana. National Health Insurance Authority (NHIS) was introduced in 2003 by the National Health Insurance Act, 2003, Act 650 to improve financial access of Ghanaians, especially



the poor and the vulnerable, to quality basic healthcare services. Under the NHIS, the rich subsidizes the poor, the healthy subsidizes the sick and the economically active pays for children, the aged and the indigent. The National Health Insurance Act established three types of National Health Insurance Authority s in the country, namely, the District Mutual National Health Insurance Authority s (DMHIS), Private Mutual National Health Insurance Authority s (PMHIS), and Private Commercial National Health Insurance Authority s (PCHIS).

The first and most popular category of the Authority is the District Mutual Health Insurance Authority s (DMHIS) which is operational in every district in Ghana. This is the public and non-commercial Authority and anyone resident in Ghana can register under this Authority. Because it is a national health insurance, after registering in a District Mutual National Health Insurance Authority s (DMHIS), the health insurance policy can be transferred to other districts in the country. The private commercial National Health Insurance Authority s, operated by approved companies required to make security deposit with the National Health Insurance Council. Anyone can just enter any of their offices and purchase the insurance just as it is done with all other insurance policies. The third category of health insurance is known as the private mutual National Health Insurance Authority. Under this, any group of people can come together and start making contributions to cater for their health needs, providing for services approved by the governing council of the Authority. No other country comes to mind more than Ghana when one speaks of National Health Insurance Authority in Africa. Notwithstanding, one of the major challenges the NHIS face, is the issue of sustainability. The health insurance is a social intervention that sought to replace the “cash and carry system” of health care financing and to increase access to basic quality health care through the establishment of district-wide insurance Authority s in Ghana (International Labour Organization, 2005). In an attempt to increase access and improve the quality of basic health care services, the government of Ghana passed the National Health Insurance Act 650 (HI Act) in August

2003, establishing Ghana’s National National Health Insurance Authority (NHIS). The primary goal of the act was to improve access to and quality of basic health care services in Ghana through the establishment of district-wide insurance Authority s. The Brong-Ahafo Region, like other regions in Ghana, benefits from health insurance. In this regard, the region in 2006 had 16 out of the 19 municipal and district Authority s providing health services to their members. At the time, the following newly created districts, Kintampo South, Tain, Asunafo South who enrolled with their mother districts Authority s started operating their own Authority s with their newly created districts. The year ended with all 19 districts in the region being operational. Since the introduction of health insurance, the region currently has 20 Authority s. This study covered insurance Authority s in the East and West of the Sunyani Municipality.

3.3 Research Design

This study used a survey design to investigate the relationship between reward and motivation among employees. A survey according to Cooper and Schindler (2011) is a means of questioning a respondent through a collection of questions and instruction for both the respondent and interviewers. Therefore, for the purpose of this work, both quantitative and qualitative research approach were employed. Creswell (2015) argues combining qualitative and quantitative data best understood and explains a research problem. In addition, Corbetta (2013) argues that different approaches can provide a complete vision of social reality when viewed from different angles. So the mixed approach chosen for this study was to help data collection and report of findings

3.4 Research Population

The target population for the study comprised permanent employees and management of National Health Insurance Authority in Sunyani Municipality of Ghana. The included the staff of both the two Authorities namely East and West districts. Respectively. The institution mandate is to provide insurance cover to individuals. This study sought to investigate how such employees were motivated in their performance.

3.5 Sample and Sampling Procedures

Sampling refers to a portion or selected population from the universe representing the entire population under the study (Saunders, 2007). Sampling is usually done by collecting data from a representative population the researcher is interested in. The use of sampling to collect data is necessary because it is difficult and costly to collect data from the entire population. Three (3) sampling methods were considered appropriate for the selection of respondents. These were, stratified, simple random sampling and purposive sampling. The study made use of all the three methods to arrive at the selection of the total sample size. The population for the study was stratified or divided into two homogeneous units. Thus, management and employees of National Health Insurance Authority in Sunyani Municipality by using stratified sampling. Then simple random and purposive sampling methods were used to select respondents from the employees and the management respectively. Purposive sampling was used to select 4 management members, 2 from each district to respond to



the questionnaire. This was meant to objectively select respondents to answer the questions in order to gain a quick insight of the reward packages available and offered the employees and how they see it impacts on the performance of the employees of the company.

3.5.1 Sample Size Estimation

The formula that was developed by Yamane (1973) for calculating sample size shall be used. The formula is produced below.

$$N$$

$$n = \frac{1}{1 + \frac{1}{N} \left(\frac{1}{\alpha^2} \right)}$$

n = is the required sample size.

N = the population size (76 workers for both Authority's) α = Tolerable error/margin of error (which in this study was pegged at

0.05).

$$n = \frac{76}{(0.05)^2} \div 1 + 76$$

$$n = \frac{76}{(0.0025)} \div 1 + 76$$

$$n = 76 \div 1 + 0.19$$

$$= 76 \div 1.19 = 64.9 \quad \mathbf{n= 65}$$

From the above the ideal sample size to be taken is sixty-four (64) workers. Considering the fact that the total population was made up of the sum from two (2) different Authority's with different populations there is therefore the need that the sample taken from each Authority is taken with respect to the real size of the Authority involved. The two (2) Authorities were grouped into two (2) different strata. Proportional allocation was used calculating the size that is supposed to be taken from each stratum. The formula adopted by Kathuri and Pals (2003) was used in calculating the sample to be taken from each stratum is presented below:

$$n^h = N^h / N \times n \text{ where}$$

n^h = sample size of stratum h (that is the sample size for each department)

N = Total size of population n = Total sample size

N^h = Population size of stratum h (population size of each department) The sample to be taken from each school is calculated as follows:

$$\text{Sunyani East Authority} \quad 46/76 \times 64 = \mathbf{39\%}$$

$$\text{Sunyani West Authority} \quad 30/76 \times 64 = \mathbf{25\%}$$

A simple random sampling which is a form of probability sampling was used to select the employees from the study populations. This method gave the target population equal chance of being selected and to enable the researcher to get diverse opinions on the topic under study in order to arrive at a tangible conclusion. Since it was not possible to contact every one, the researcher used 65 respondents for the study. These 65 respondents were selected using ballot papers with the inscription 'Yes or No'. Those who selected 'Yes' were included while those who selected 'No' were excluded. This process was repeated until the required sample size was derived. In all a total sample size of 69 respondents were used comprising 65 employees and 4 management members.

3.6 Research Instruments

Questionnaire and interview schedules were administered to the employees of National Health Insurance Authority in the Sunyani Municipality. In view of this, a review of related literature on employees reward and motivation was used to gather data for the study. A questionnaire is a research instrument that gathers data over a large sample. Questionnaires were used to gather information and data from the respondents. Questionnaires are ideal for survey study and are widely used in education to obtain information about current conditions and practices and to make enquiries about attitudes and opinions quickly and in precise form. Both close-ended and open-ended questionnaires were used to collect data. The questionnaires were categorized into two sections. Section one focused on the demographic characteristics of the respondents whilst section two dealt with the



major themes emerging from the objectives. These included the relationship that exists between reward/motivation and job performance of employees, how reward/motivation affects the behaviour of employees and the form of reward package that motivates employees of National Health Insurance Authority in the Sunyani Municipality to put up their maximum performance. Interviews guide was conducted as a supporting instrument for the study. Semi-structured interview was chosen because it gave the respondents the opportunity to express their opinions on the subject matter at stake. Questionnaires coupling interview guides were used for the management to help gain a quick insight into the reward packages available and offered the employees and their perception on how this reward packages motivates their employees to perform their assigned duties at the work place.

3.7 Data Collection Procedures

The main tool used for data gathering was self-administered questionnaire. The likert scale of 1, 2, 3, 4 and 5 with close-ended and open-ended questions was asked. The close-ended questions sought to vividly compare the responses while the open-ended questions aimed at allowing respondents to supply information which was not captured by the response categories. In other words, the open-ended questions were meant to supplement and exhaust the response categories in the questionnaire. The open-ended questions were used to give the interviewee enough opportunity to fully express themselves on issues pertaining to the question.

3.8 Data Analysis

The researcher checked the instruments for completeness, after gathering data from the field. The content was organized and edited as per the study objectives. Data collected were analyzed in two ways using both qualitative and quantitative approaches. These were appropriate because the means of data collection produced both qualitative and quantitative data. Data were arranged through quantitative method involving coding and analyzing using charts, frequencies and percentages through a computer program referred to as Statistical Product for Service Solution (SPSS). The mean, standard deviation and the Chi Square statistical analysis were also employed. Qualitative data (textual data) for this study included data collected through interview guide and open ended were analyzed inductively using content analysis. Content analysis is the systematic analysis of the content of a text (e.g., who says what, to whom, why, and to what extent and with what effect) in a quantitative or qualitative manner. Content analysis typically conducted as follows. First, when there are many texts to analyze (e.g., newspaper stories, financial reports, blog postings, online reviews, etc.), the researcher begins by sampling a selected set of texts from the population of texts for analysis. This process is not random, but instead, texts that have more pertinent content should be chosen selectively. Second, the researcher identifies and applies rules to divide each text into segments or “chunks” that can be treated as separate units of analysis. This process is called unitizing. Third, the researcher constructs and applies one or more concepts to each unitized text segment in a process called coding. For coding purposes, a coding Authority is used based on the themes the researcher is searching for or uncovers as she classifies the text. Finally, the coded data is analyzed, often both quantitatively and qualitatively, to determine which themes occur most frequently, in what contexts, and how they are related to each other.

4. RESULTS AND ANALYSIS

4.1 Introduction

This section presents the presentation and analysis of data obtained from the field by administering questionnaire in relation to the topic under study to the employees and management of National Health Insurance Authority in the Sunyani Municipality.

4.2 Presentation of Data

This chapter is primarily devoted to the analysis of primary data obtained from the field survey. In all sixty nine (69) questionnaires were administered to respondents comprising sixty five (65) employees and four (4) management members.

4.2.1 Socio-demographic Characteristics of the Respondents

The demographic characteristics of the respondents include gender, sex, educational background, number of years working place of work. But of greater significance, is the analysis of data from respondents of the field survey that address specific objectives set in the study.

With the total number of 65 respondents, 42 respondents representing 64.6% were males and 23 respondents were females which represented 35.4% of the total respondents.

Analysis of data gathered from the field indicate that minority of the total number of respondents 4.6% had basic education. While respondents who had secondary education were 23.1%, a majority of 72.3% had



education up to the tertiary level. Of the total respondents 10.7% respondents had worked with National Health Authority in the Sunyani Municipality for less than one year and 23.1% had been with the company for between one and three years. Also majority of 35.4% had being working with National Health Insurance Authority for four to ten years. Moreover, 13.8% respondents worked with the company for 11-15 years while 17% of the respondents had been with the National Health Insurance Authority in the Sunyani Municipality for 16 years and above. With regard to management members, three of the respondents were males while one was a female. However, all of them were tertiary education holders. Whereas three of them had 1-3 years of working experience, one had 4-10 years of working experience. In terms of their designation, two of the respondents were accountants, and one was claims officer and another was a manager.

4.2.2 Impact of Reward/Motivation and Job Performance of Employees

Table 1. Reward/Motivation to Work (Employees)

Statements	Mean	SD	Rank
Motivation leads to 'overall faster responses'	5.00	.000	1
Rewards build and maintain commitment	5.00	.000	1
It ensures workforce stability'	5.00	.000	1
It leads to higher performance at work	3.80	1.508	2
It influences employee's performance feedback	3.40	2.010	3
It lead to job satisfaction	3.40	2.010	4
It fosters interpersonal communication	3.40	2.010	5
Attaining high levels of productivity is influenced by the level of motivation	2.20	1.005	6

Source: Field survey (20121)

The first research question asked whether reward/motivation has any influence on employees' job performance. The results as summarized in table 4.1 indicated that motivation leads to "overall faster responses to the specific tasks given to employees", "rewards play an important role in building and maintaining the commitment to work" and "reward/motivation ensures workforce stability". The study findings agrees with Kalimullah (2010) suggested, a motivated employee has his/her goals aligned with those of the organization and directs his/her efforts in that direction. In addition, these organizations are more successful, as their employees continuously look for ways to improve their work. Getting the employees to reach their full potential at work under stressful conditions is a tough challenge, but this can be achieved by motivating them.

The low mean score values of 3.80, 3.40 and 2.20 ranking 2nd, 3rd and 4th suggest that majority of the respondents affirmed to the statements such "financial rewards can maintain and motivate individuals toward higher performance at work", "social recognition as a form of motivation influences employee's performance feedback", "rewards and motivation lead to job satisfaction" and "employees' motivation fosters interpersonal communication attaining high levels of productivity is influenced by the level of motivation". The study findings agrees with Kohn (2013) who argued that rewards are not necessary for employee motivation. He noted that manipulating people through the use of incentives and rewards works only on a short term basis, but ultimately fails and can even cause lasting problems in the long run. Drawing on a number of studies, Kohn argues that people end up losing interest in the work they do and rather do inferior work when they are enticed by grades, rewards and incentives. He thus advocated for the total abandonment of the use of rewards and incentives as motivation in organizations.

On the part of the management, the researcher sought to find out how they will rate employees' current working condition. The results showed three out of the four describing the current working condition as good and the remaining 1 said that it was poor. The management members were asked to indicate the relationship between employees' reward and their work input and how. Data showed that all the four said that reward was good because the output of work is above the target set for the year. Again, all the management members agreed that reward/motivation has a major impact on employees' attitude to work.



4.2.3 Effects of Reward/Motivation on the Behaviour of Employees

Table 2. Influence of Returns Gain

Responses	Frequency	Percentage (%)
Yes	51	78.0
No	14	4.0
Total	65	100

Source: Field survey (2021)

Table 2 demonstrates whether the respondents are influenced by the returns they gain from the company as an employee. Majority 51(78%) confirmed yes while the remaining 14(22%) indicated no. The findings fall in line with Parkin (2004) research that financial rewards have the capacity to maintain and motivate individuals towards higher performance, especially workers from production companies, as individual may use the money to satisfy their needs. Therefore, pay has a significant impact in establishing employees' diligence and commitment, being a key motivator for employees.

Table 3. What Motivates You

Variables	Frequency	(%)
Performance review, Promotion and progression	15	23.0
Clients gratitude	23	35.0
Teamwork, adequate logistic and remunerations	27	42.0
Total	65	100

Source: Field survey (2021)

The respondents were asked to indicate what motivates them in the company to give up your maximum performance. As shown the Table 4.3, 47% said is because of teamwork, adequate logistic and remunerations followed by clients gratitude representing 35% and the least performance review, promotion and progression constituted 23%. The research agrees with Malhotra et al. (2007) note that no matter the kind of organization one looks at, 'rewards play an important role in building and maintaining the commitment among employees that ensures a high standard of performance and workforce stability'. The rationale for the use of rewards is to motivate or induce certain behaviours among employees which are viewed as beneficial for enhanced performance while inhibiting other behaviours which they perceive as detrimental to organizational growth and performance

Table 4. What Discourages You

Variables	Frequency	Percentage (%)
Where performance and period of service is not criteria for promotion	27	42.0
Negative attitude of colleagues towards work	23	35.0
Absence of adequate logistic and remunerations	15	23.0
Total	65	100

Source: Field survey (2021)

What discouraged the respondents to give off their best in the company shows that 47% confirmed that where performance and period of service is not criteria for promotion, 35% affirmed negative attitude of

colleagues towards work and the remaining 23% said absence of adequate logistic and remunerations (Table 4.4).

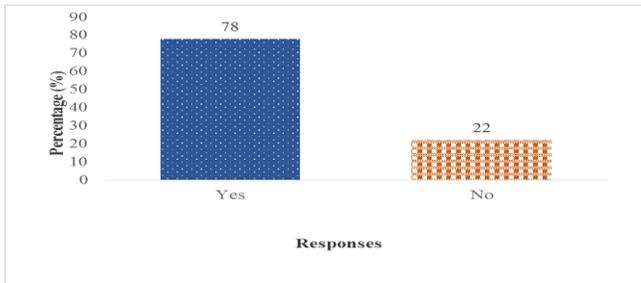


Figure 1: Encouraged to Carryout Assigned Duties
 Source: Field survey (2021)

Figure 1 shows whether the respondents were encouraged to carry out your assigned duties in the company. 78% said they are while the remaining 22% said no. The respondents' reason they are encouraged to carry out their assigned duties in the company and its influence were that getting all the available resources to work with gives me the zeal to work.

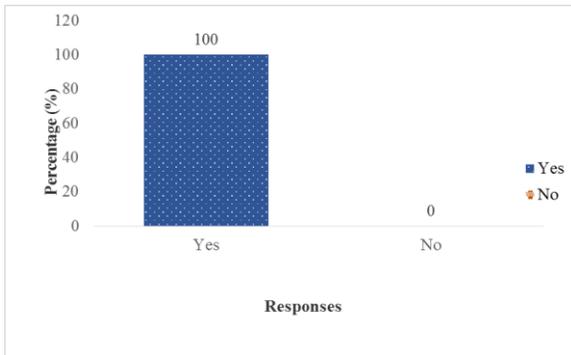


Figure 2: Reward Influence Job Performance
 Source: Field survey (20121)

Figure 2 indicates whether reward influence the respondents to perform well in the job. All 100% said it does. This agrees with Parkin (2004) research findings that employees want to earn reasonable salaries, as money represents the most important incentive, when speaking of its influential value.

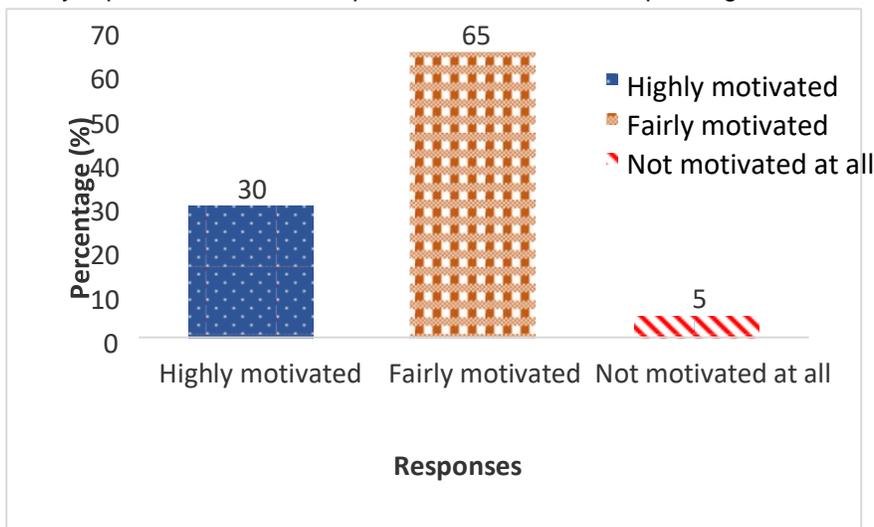


Figure 3. Extent of Reward Motivation
 Source: Field survey (2021)

In assessing further on motivation and job performance, the respondents were asked to rate the extent to which motivation influence their job performance. More than half 65% confirmed fairly motivated followed by highly motivated representing 30% and the remaining 5% said they are not motivated at all.

Table 5. Ready to Increase Effort

Responses	Frequency	Percentage (%)
Yes	65	100.0
No	0	0.0
4.1	Total	65 100

Source: Field survey (2021)

Table 5 shows the respondents willingness to increase their efforts in order to attract more of the company’s reward packages. Amazingly, all 100% attested yes. The respondents’ reasons to increase their efforts in order to attract more of the company’s reward packages were that, it encourages me to give off my best, so that I can be promoted and to set example for others to follow. The data indicated per the management comments that monetary rewards, whether employees seek other motivation packages and there has been any changes in behavior after the reward and motivation were 100% agreed by management members.

4.1.1 The Form of Reward Package that Motivates Employees

For the purpose of this study, some parameters were set during the analysis, regarding some extrinsic and intrinsic factors that motivate workers to give their best performance. The extrinsic reward packages considered were promotion, salary/pay, job security, bonuses and conducive working environment. On the after hand, positive and caring attitude by employer, sense of responsibility, satisfaction of doing a good job, job rotation after attaining a goal and appreciation by employer were intrinsic reward packages considered. These packages were the compared to one another. Thus, one extrinsic package is compared with another intrinsic package, and a question was put to the respondents to indicate which one highly motivates them (HM), fairly motivate them (FM) and which one does not motivate them at all to put their best performance in the work place.

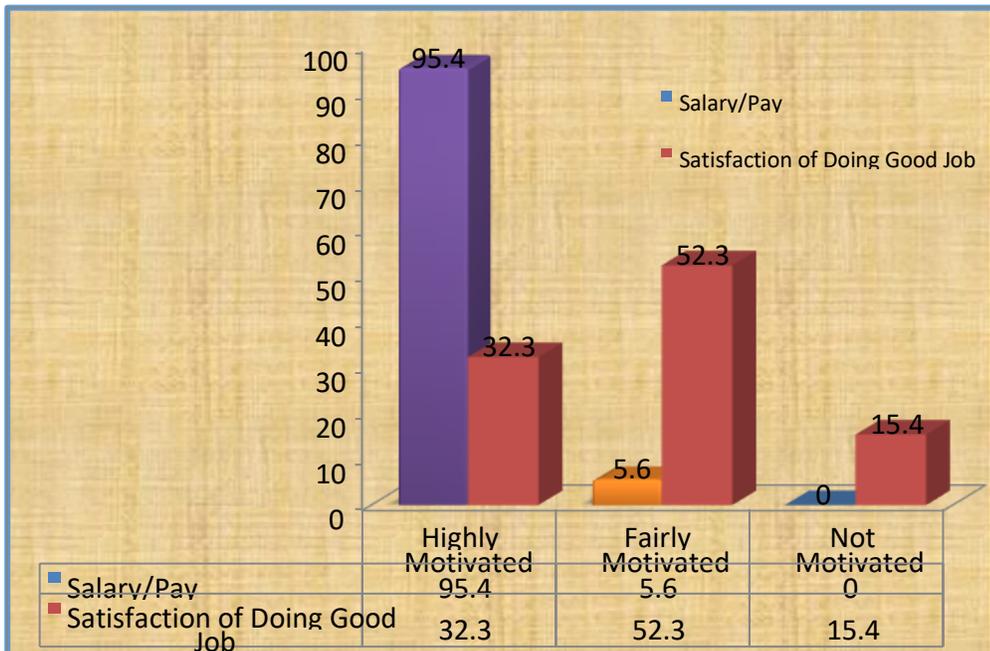


Figure 4: Salary/pay (extrinsic) and Satisfaction of Good Job Done Motivates the Employees of National Health Insurance Authority

Source: Field survey (2021)

In the first place, salary/pay was compared to satisfaction of doing a good job. Out of the total respondents of sixty-five (65), sixty-two (62) respondents representing (95.4%) said that they are highly motivated to put up their best performance by the salary/pay they earn from the work they do. Three (3) respondents representing

(5.6%) said, they are fairly motivated by salary/pay to give out their out their best at the work place. None of the respondents said they are not motivated by the salary/pay they earn to put out their best at the work place. This finding of the study is line with the findings of Pitts (1995), in his work that concluded that, salary/pay is the utmost significant and motivating factor or benefit that motivates individuals to go out and seek work or job. With regards to satisfaction of doing a good job, twenty-one (21) respondents, representing 32.3% said they are highly motivated (HM) to give out their best performance at the work place. Also, thirty-four (34) respondents, representing 52.3% indicated that, they are fairly motivated to perform at the work place and a minority of ten (10), representing 15.4% said they are not motivated at all to perform their best at the work place by the satisfaction of doing a good job.

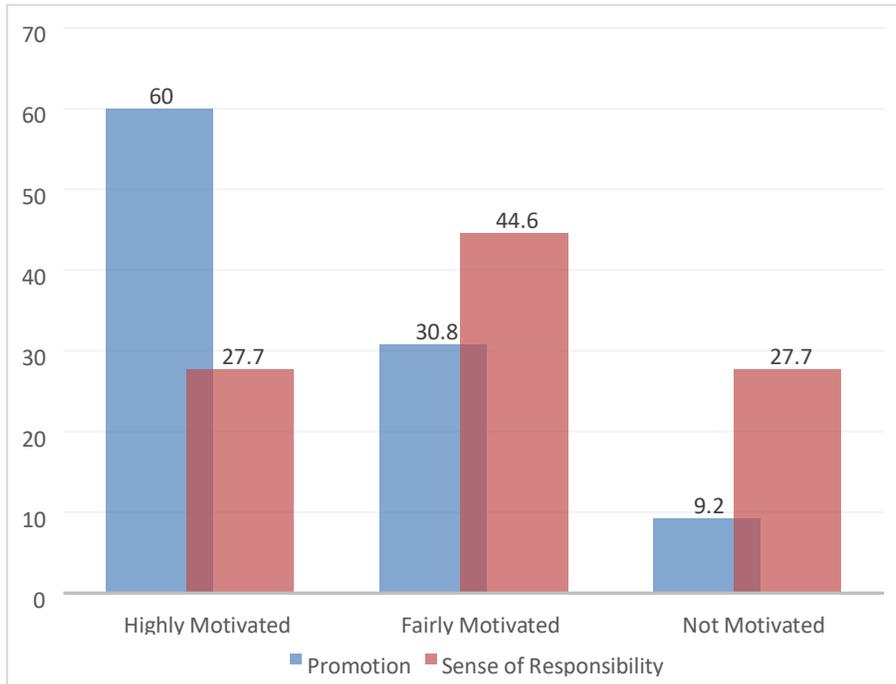


Figure 5: Promotion (extrinsic) and Sense of Responsibility (intrinsic) Influence the Performance of the Employees of National Health Insurance Authority

Source: Field survey (2021)

Further, promotion which is an extrinsic reward package and a sense of responsibility which is an intrinsic reward package were compared on the same question as to how these packages influence their performance at the work place. Out of the total respondents, thirty nine (39) respondents which is sixty percent (60%) of the total respondents responded that, they are highly motivated by promotion to perform well in the duty assign them. Again, twenty (20) respondents representing 30.8% answered that they are fairly motivated to by promotion to perform their maximum best at the work place. A minority of six (6) respondents or employees representing nine point two percent (9.2%) indicated that, they are not motivated by promotion to give out their best performance at the work place. In relation to the intrinsic package of reward, the sense of responsibility, of the sixty-five (65) respondents, eighteen (18) respondents 27.7% of the total respondents said they are highly motivated by sense of responsibility of completing a particular task to perform their best at the work place. Twenty nine (29) respondents, thus 44.6% of the total respondents said they are fairly motivated by sense of responsibility to perform at the work place and another eighteen respondents representing 27.7 percent said they are not motivated at all by sense of responsibility in performing their duty.



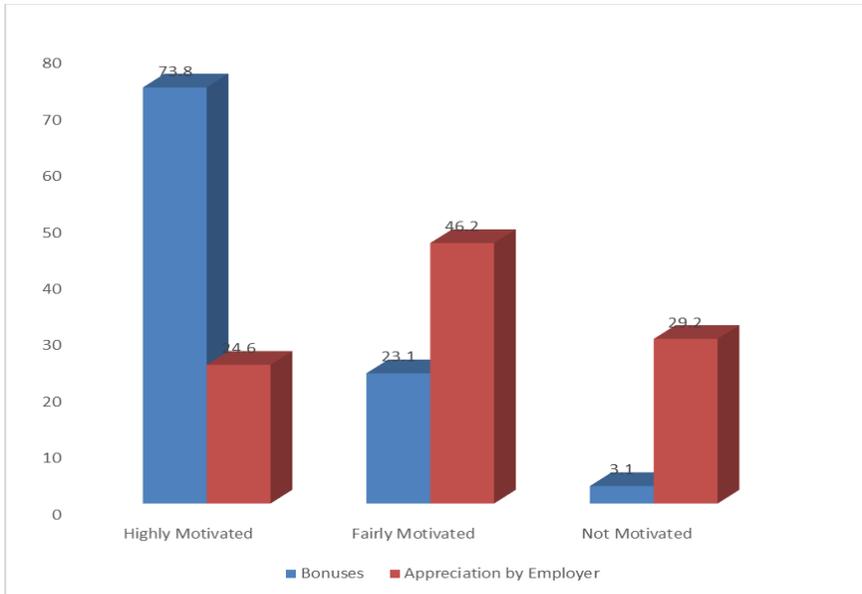


Figure 6: Bonuses and Appreciation by Employer Motivate the Employees of National Health Insurance Authority
 Source: Field survey (2021)

Bonuses (extrinsic) and appreciation by the employer (intrinsic) were both compared. Information gathered from the field indicates that, forty eight (48) respondents, 73.8% of the total respondents noted that, they are highly motivated to perform their assignment at work place when giving bonuses while fifteen (15) respondents 23.1% of the total respondents said they are fairly motivated by bonuses to perform at their best while two (2) respondents 3.1% of the respondents indicated that they are not motivated at all by the bonuses giving them to perform their assigned job. In relation to the intrinsic reward in the form of appreciation by employer, sixteen (16) respondents or 24.6% noted that they are highly motivated by appreciation by the employer, 46.2% thus is 30% were fairly motivated from employer’s appreciation, and nineteen (19) respondents thus twenty nine point two percent (29.2%) of the total respondents responded that, they are not motivated at all by their employer’s appreciation in any way to perform their duty at the work place.

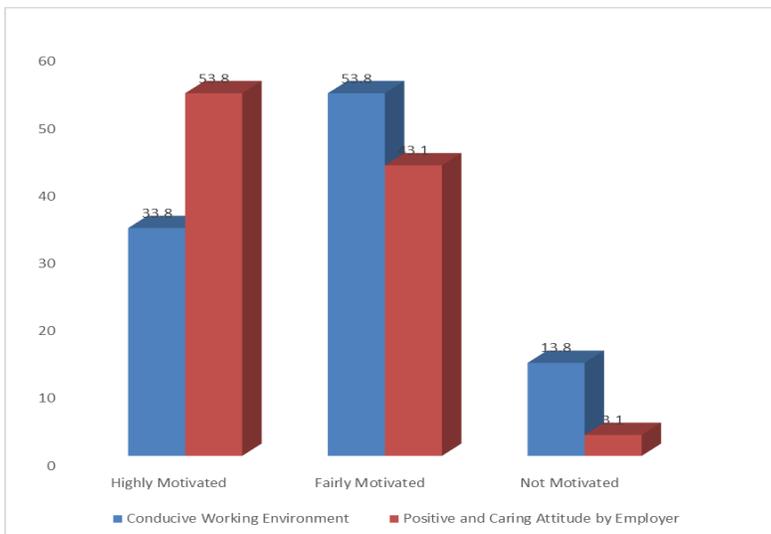


Figure 7: Conducive Working Environment (extrinsic) and Positive and Caring Attitude by Employer (intrinsic) Reward Motivates the Employees of National Health Insurance Authority
 Source: Field survey (2021)

Furthermore, conducive working environment (extrinsic) and positive and caring attitude by employer were compared to obtain responses from the employees, twenty-two (22) respondents 33.8% responded that, they are highly motivated by conducive working environment to undertake their job to the best of their ability while thirty-four (34) respondents 53.8% said they were fairly motivated to perform their job under conducive working environment while nine (9) employees 13.8% answered that, they are not motivated in anyway by conducive working environment in relation to carrying out their job at the work place. This confirms Bessell et al, (2002) findings which states that when the work environment is not conducive, or there exists negative attitude, it becomes difficult for employees to be motivated. argue that 'if a supervisor or team leader approaches the workplace with a positive, upbeat attitude about the work projects, that enthusiasm should transfer to associates, thus creating a better work environment' and vice versa. With regards to the intrinsic factor of positive and caring attitude by employer, thirty five (35) respondents or 53.8% of the total respondents of noted that they are highly motivated by their employer's positive and caring attitude to perform their assigned duty at the work place, twenty eight (28) respondents 43.1% concluded that they are fairly motivated to perform their job at the work place by their employer's caring attitude while two (2) respondents representing 3.1% responded that they are not motivated at all to perform their job at the work place by positive and caring attitude by their employer.

Finally, job security (extrinsic) and job rotation after attaining a goal (intrinsic) was also compared. In terms of job security, a majority group of fifty four (54) respondents (83.1%) answered in positive, thus they highly motivated to give out their best performance at their best at the work place while the remaining eleven (11) respondents (16.9%) of the employees or respondents stated that, they are fairly motivated by job security to perform their job well and none of the respondents answered that they are not motivated at all in performing their job at their work place. In line of job rotation after attaining a goal, twenty (20) employees or respondents (30.8%) said they are highly motivated to perform their job, forty two (42) respondents (64.6%) stated that, they are fairly motivated by to job rotation to perform their duty and three (3) respondents or employees (4.6%) said they are not motivated by job rotation after attaining a goal at all in relation to performing their duty at the work place but rather prefer to stay in the same shift or position into acquired or gain more experience in that shift or position.

The respondents were asked if they have received any reward from the company aside their regular earnings. Out of the sixty five (65) respondents, twenty-four (24) respondents, thus 36.9% of the total respondents stated that, they have ever received bonuses before, which emanated from them either achieving or exceeding their target giving to them by management, and it boosted their morale, thus highly motivated them to increase their out or performance in order to qualify for another bonus package. The above response disagreed with Atchison (2003) who cautions about the use of monetary rewards as motivation. Here, because employees expect to get rewards at the end of each year and managers do give it, there is a high level of predictability around it. As noted by Atchison, (2003), because the rewards are predictable, it loses its motivational appeal and becomes an entitlement.

Also, sixteen (16) respondents 24.6% of the total sample size indicated that, they have been promoted before, and that their new position motivated them highly to put out their maximum performance with the aim that, they will further be promoted. Again, eighteen (18), representing 27.7% of the total respondents affirmed that, the job security assured them by the management have motivated them to perform to their maximum. 7.7%, thus five (5) respondents also noted that they have been appreciated before by their employer, and it highly motivated them to perform, since their efforts are being appreciated or recognized by their pay master. Finally, two (2) respondents, thus 3.1% of the total respondents indicated that, the positive and caring attitude shown toward them by their employer, have motivated them to give out their best to the organization, stating that, after all someone cares about them in the organization. The responses from the management of National Health Insurance Authority in the Sunyani Municipality, indicates the following: on the available reward Authorities were Christmas bonuses and best worker awards. It was noted when the researcher sought find out how it is implemented that is on quarterly basis and percentages on gross salary. The company aside the regular salary/pay that every employee is entitled to, have additional reward packages including two types of bonuses, thus when an employee achieves the set target for him or her, and when an employee exceeds the target set. The difference is that, exceeding target achiever's bonus is higher than exact target achiever, showing appreciation to employees through yearly get together parties, ensuring conducive working environment for all staff, putting the welfare of the employees as number one priority of the company, all employees are assured of their job security and promotions whenever necessary.

Again, the existing reward packages motivated their employees to put up their best performance for the company, most especially with reward packages such as bonuses of exceeding or achieving the exact set targets, promotions, yearly get together parties among others.



This is in disagreement to Dubrin (2004) what has been discussed in Vroom's valence. They note that for rewards to motivate, the recipients must value what is given. When the recipient does not value the reward or does not view it as important, it loses its essence as a motivational tool for performance. The company has in plan to improve more on it reward packages in the nearby future, especially the tangible reward packages since the current once offered their employees have resulted into positive growth of the company. Finally attributed the peaceful working relationship between the management and the employees, devoid of any labour agitations since the inception of the company in Ghana to the satisfaction of the reward packages offered to their employees.

5. DISCUSSION

5.1 Relationship between reward/motivation and job performance of employees

The study found that there is the relationship between reward/motivation and job performance of employees. This confirms when majority of the respondents agreed to overall faster responses to the specific tasks given to employees' rewards play an important role in building and maintaining the commitment to work and reward/motivation ensures workforce stability. The study findings agrees with Kalimullah (2010) suggested, a motivated employee has his/her goals aligned with those of the organization and directs his/her efforts in that direction. In addition, these organizations are more successful, as their employees continuously look for ways to improve their work. Getting the employees to reach their full potential at work under stressful conditions is a tough challenge, but this can be achieved by motivating them.

The respondents however were of the view that financial rewards can maintain and motivate individuals toward higher performance at work, "social recognition as a form of motivation influences employee's performance feedback, rewards and motivation lead to job satisfaction and employees' motivation fosters interpersonal communication attaining high levels of productivity is influenced by the level of motivation to a greater extent do not motivate employees. The study findings agrees with Kohn

(2013) who argued that rewards are not necessary for employee motivation. He noted that manipulating people through the use of incentives and rewards works only on a short term basis, but ultimately fails and can even cause lasting problems in the long run. Drawing on a number of studies, Kohn argues that people end up losing interest in the work they do and rather do inferior work when they are enticed by grades, rewards and incentives. He thus advocated for the total abandonment of the use of rewards and incentives as motivation in organizations.

5.2 How reward/motivation affects the behaviour of employees

The study found that reward/motivation affects the behaviour of employees. The respondents confirmed that the returns they gain influence their behavior towards work. The findings fall in line with Parkin (2004) research that financial rewards have the capacity to maintain and motivate individuals towards higher performance, especially workers from production companies, as individual may use the money to satisfy their needs. Therefore, pay has a significant impact in establishing employees' diligence and commitment, being a key motivator for employees. It was found that teamwork, adequate logistic and remunerations, clients gratitude, performance review, promotion and progression are the things that motivates the employees to work. The research agrees with Malhotra et al. (2007) note that no matter the kind of organization one looks at, 'rewards play an important role in building and maintaining the commitment among employees that ensures a high standard of performance and workforce stability'. The rationale for the use of rewards is to motivate or induce certain behaviours among employees which are viewed as beneficial for enhanced performance while inhibiting other behaviours which they perceive as detrimental to organizational growth and performance. The study revealed that reward and motivation influence the respondents' attitude to perform well in the job. This agrees with Parkin (2004) research findings that employees want to earn reasonable salaries, as money represents the most important incentive, when speaking of its influential value.

5.3 The form of reward package that motivates employees

The research found that there are several form of reward package that motivates employees. This confirms when all the employees agreed to promotion, salary/pay, recommendation/appreciation by employer, conducive working environment, satisfaction of doing a good job, sense of responsibility, job security, bonuses, positive and caring attitude by employer and job rotation after attaining a goal as the forms reward packages that motivate employees. It was found that all the respondents constituting 100% said they are highly motivated to put up their best performance by the salary/pay they earn from the work they do. This finding of the study is line with the findings of Pitts (1995), in his work that concluded that, salary/pay is the utmost significant and motivating factor or benefit that motivates individuals to go out and seek work or job.



It also substantiates Bessell et al, (2002) findings which states that when the work environment is not conducive, or there exists negative attitude, it becomes difficult for employees to be motivated. argue that 'if a supervisor or team leader approaches the workplace with a positive, upbeat attitude about the work projects, that enthusiasm should transfer to associates, thus creating a better work environment' and vice versa. The above response disagreed with Atchison (2003) who cautions about the use of monetary rewards as motivation. Here, because employees expect to get rewards at the end of each year and managers do give it, there is a high level of predictability around it. As noted by Atchison, (2003), because the rewards are predictable, it loses its motivational appeal and becomes an entitlement. The study again revealed that existing reward packages motivated employees to put up their best performance for the company, most especially with reward packages such as bonuses of exceeding or achieving the exact set targets, promotions, yearly get together parties among others. This however disagreed with Dubrin (2004) that was discussed in Vroom's valence. They note that for rewards to motivate, the recipients must value what is given. When the recipient does not value the reward or does not view it as important, it loses its essence as a motivational tool for performance

6. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter summarizes the major findings of the research work. The information gathered is used to offer suggestions or recommendations that could help to improve on the reward packages of National Health Insurance Authority in the Sunyani Municipality in order to motivate their maximum performance for the growth of the company.

6.2 Summary of Findings

The study found that motivation leads to 'overall faster responses' to the specific tasks given to employees, rewards play an important role in building and maintaining the commitment to work and reward/motivation ensures workforce stability. The study again revealed that financial rewards can maintain and motivate individuals toward higher performance at work, social recognition as a form of motivation influences employee's performance feedback, rewards and motivation lead to job satisfaction and employees' motivation fosters interpersonal communication attaining high levels of productivity is influenced by the level of motivation as the impact of motivation to work. It was found that teamwork, adequate logistic and remunerations, clients gratitude and performance review, promotion and progression motivates the employees to work.

The study also found that where performance and period of service is not criteria for promotion, negative attitude of colleagues towards work and absence of adequate logistic and remunerations discouraged the employees to give off their best in the company. The major findings of the study revealed that, reward packages such as salary/pay, bonuses, and promotions, among others which are extrinsic packages have more direct/positive impact on the performance of the employees of National Health Insurance Authority in the Sunyani Municipality than packages such as satisfaction of doing a good job, sense of responsibility and appreciation by employer which are intrinsic packages.

The study further revealed that among all the reward packages used as the parameters for the study, salary/pay is the highly motivating reward package that gingers the employees of National Health Insurance Authority in the Sunyani Municipality to put up their maximum performance. Apart from salary/pay, which is the highly motivating factor for the performance of National Health Insurance Authority in the Sunyani Municipality, major motivating reward packages are bonuses emanating from either achieving or exceeding targets, promotions and job security (extrinsic reward packages). This findings is so because the employees feel that the more they increase their output or performance, the more they will gain some of these reward packages. Although, some intrinsic reward packages such as appreciation by the employer and positive and caring attitude by the employer also influence or motivates the employees of the National Health Insurance Authority in the Sunyani Municipality to perform, they are of minimum impact.

Furthermore, the findings show that the employees of the National Health Insurance Authority in the Sunyani Municipality are more interested in the tangible reward packages (extrinsic) than the intangible reward packages (intrinsic). The study again indicated that, the management of the National Health Insurance Authority in the Sunyani Municipality has more extrinsic reward packages in their reward system like bonuses (achieving and exceeding targets), promotions, job security and conducive working atmosphere than intrinsic reward packages. This study also notes that employees of the National Health Insurance Authority in the Sunyani Municipality, are satisfied to some extent by the current existing reward packages, hence the management also have plans of improving upon these reward packages. The study further revealed that, the company has been able to provide all the requisite resources needed for the employees to perform their assigned duties. The study



finally noted that there is a peaceful working relationship/atmosphere between the management of National Health Insurance Authority in the Sunyani Municipality and their employees.

6.3 Conclusion

The study was conducted to investigate into the relationship that exists between reward and motivation among employees, using National Health Insurance Authority in Sunyani the Municipality. The company's development and success is highly dependent on the motivation of the employees. Hence it is essential for every company, whether private or public, to understand what motivates their employees and how to maximize overall job performance through provision of motivation packages. Consequently, the general factors that affect employee's motivation in National Health Insurance Authority in the Sunyani Municipality are salary/pay, bonuses, promotions, job security, conducive working environment, appreciation by the employer, positive and caring attitude of the employer, sense of responsibility and satisfaction of doing a good job and all these have a positive relationship with the motivation of the employees of National Health Insurance Authority in the Sunyani Municipality to give out their maximum performance.

6.4 Recommendations

Based on the findings, the study makes the following recommendations for National Health Insurance Authority. The management of National Health Insurance Authority in the Sunyani Municipality should improve on the tangible reward packages that seem to be motivating the employees of the company highly to perform. The management can improve the intangible reward packages but only to complement the tangible packages of reward to ensure a total reward package system. The management should consider the decisions and suggestions of the employees in the decision making process, especially on reward packages because the findings suggest appears that, decisions about how employees are rewarded depend exclusively on the management of the company. The current reward packages are based on personal or individual achievements. However, the management of National Health Insurance Authority in the Sunyani Municipality should consider introducing a general reward packages for employees in order to motivate those who cannot meet outstanding targets. Finally, this study recommends that the management put measures in place to retain the labour force and the more experienced workers to enable the company meet its long term goals.

6.5 Suggestions Further Studies

The researcher suggest further studies on employee motivation and organizational performance It is also recommended that further studies could be considered on how employee participation and empowerment increase organizational performance.

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