

**CAPACITY DEVELOPMENT AND EMPLOYEE PERFORMANCE IN INSURANCE
COMPANIES IN UGANDA: A CASE OF UAP INSURANCE KAMPALA**

BY

IMELDA NAMUSISI

16/MPA/KLA/WKD/0028

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DECLARATION

I Imelda Namusisi registration number 16/MPA/KLA/WKD/0028, hereby declare that this dissertation is my work and has never been presented to any University or Institution of learning for any academic award.

Signature:

Date:

APPROVAL

The work reported in this research was carried out by the Imelda Namusisi, registration number 16/MPA/KLA/WKD/0028 under my supervision.

Signature:.....

Date:.....

Dr. Edgar Mwesigye

First Supervisor

Signature:.....

Date:.....

Mr. Godfrey Bwanika

Second Supervisor

DEDICATION

I dedicate this report to my dear parents and my husband.

May God Bless Them

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In a very special way I thank my husband Mr. Ssimbwa Allan Nicholas for believing in me and his incredible support throughout this project, may the Almighty God abundantly bless him. Additionally, I thank my supervisors Dr. Edgar Mwesigye and Mr. Godfrey Bwanika for their continued and invaluable guidance that has enabled me to make this project a success. I thank my respondents who were all staff of UAP Insurance for accepting to objectively participate in this study.

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LIST OF ACRONYMS

ANOVA	Analysis of Variance
CVI	Content Validity Index
KII	Key Informant Interviews
SPSS	Statistical Package for Social Scientists
SRS	Simple Random Sampling

ABSTRACT

The study examined the influence of capital development on employee performance in the insurance sector in Uganda considering a case of UAP insurance. The independent variable of the study was capital development measured in terms of training, benchmarking and mentorship while as the dependent variable was employee performance measured in terms of effectiveness of staff, efficiency, reliability and responsiveness of the employees.

This Target Population was 79 respondents from which a sample size of 63 respondents was determined using the Krejcie and Morgan table (1970) and a sample size of 53 responds for questionnaires and 10 respondents for interviews selected. Both quantitative & qualitative data was collected. Quantitative data was analyzed using Regression, correlations, & ANOVA while as qualitative data was analyzed using thematic analysis. The overall response rate was 92.1% and the study established a moderate positive relationship between Training and Employee Performance at UAP Insurance with a correlation coefficient of 0.529, the coefficient of determination (R^2) was 28% and a Probability value of 0.000. The study as well established a weak positive relationship between Benchmarking and Employee Performance with a Pearson's correlation coefficient of 0.318, the Coefficient of Determination (R^2) was 10.1% and the probability value was 0.020. Finally the study established a strong positive relationship between Mentorship and Employee Performance with a Pearson's correlation of 0.786, the Coefficient of Determination (R^2) was 61.7% and the probability value was 0.000.

The study concluded that Training, Benchmarking & Mentorship had a positive effect on Employee Performance at UAP Insurance.

The study recommended that, UAP should devote more efforts on Training Employees followed by Benchmarking and finally focus should be on mentorship to attain employee performance.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This study investigated the influence of capacity development on employee Performance in the insurance sector in Uganda with focus on UAP insurance as a case. The motivation to do research on insurance was based on the fact that the researcher had interest to produce information which is tailored to the context of UAP insurance in Uganda. ‘Capacity development’ in this study is the independent variable, while ‘employee Performance’ the dependent variable. The key dimensions under the independent variable are; training, and benchmarking, and mentorship/mentorship. The dimensions under the dependent variable are; Effectiveness, Efficiency, Reliability & Responsiveness. This chapter also presents the background to the study, statement of the problem, purpose of the study, objectives, research questions, research hypothesis, justification, significance, scope and the operational definition of key concepts used in the study.

1.2 Background to the Study

This section presents the background to the study categorized into: historical background, theoretical background, conceptual background, and contextual background. The historical background traces the history of employee Performance, specifically looking at how employee Performance has evolved over the years at the international level, at the African level, and at the national level in Uganda. The theoretical background introduces the theory on which this study was based. The conceptual background presents the definitions of key concepts which are the

dimensions under the independent variable, and the conceptual background presents the current situation about employee Performance in parliament of Uganda.

1.2.1 Historical Background

Since the industrial revolution of 1800, factory managers became aware of the importance of their employees' performance on their production outputs (Murphy & Cleveland, 1995). Organizational designs and management approaches were developed aimed at resolving the problems of human administration and organization that were being faced at the time like labor shortages and other effects of the world wars in the 1990s (Daft et al., 2010). Therefore, many systems of performance management were born towards the end of the 1980s, they were adopted and implemented at many levels of the public sector and these were traced back to the use of cost benefit analysis in the 1960s; to management by objectives (MbO) in the 1960s and 1970s; and to output budgeting in the 1960s (Salem 2003).

Since the 2008 recession, companies began to think about variable labor as an acceptable alternative to a traditional full-time workforce. Globally, the nature of the workforce is undergoing significant changes attributed to the shifting demographics; the workforce is become more diverse, more female and older especially in developed countries. Employee performance especially for the younger generations can be termed as less loyal, more focused on personal fulfillment and more tech savvy (The Executive Roundtable, 2014)

In Africa and many Developing Countries, effective performance of public sector is crucial and the employees play a dominant role in the organization. In Malaysia employee performance is a key thrust and it's considered as the measure of the quality of human capital (Fauzila et al., 2011). In Uganda, employee performance standards are being set out in various private and public institutions using the results oriented and quality management principles and time,

quantity, quality, customer satisfaction, response rates, stakeholder participation, outcomes, outputs and other methods of assessment of performance are being popularized (Olum, 2004).

Rowland and Ferris (1982), indicates that employee Performance and turnover debates date from the early 1900s when researchers wanted to establish the reasons for employees' level of interest in different jobs. Research focused on why employees quit and factors that have been found to contribute to poor performance. Employee Performance globally is increasingly becoming harder to maintain, according to Abassiet et al, (2000), who indicate that 67% of all corporate employees globally leave their job in the first year. Reducing length of employee stay at a given job has prompted managers and executives especially in corporate companies to devise structural strategies to promote employee Performance. The author further asserts that the terms and conditions under which employees work directly and indirectly influence employee Performance. Specifically, issues related to capacity building, organizational leadership, etc. and overall well-being of employees during contractual obligations hugely affect whether or not employees will remain in their job (Abassiet et al, 2000).

1.2.2 Theoretical Background

This study was based on the Expectancy Theory (theory of motivation) by Victor H. Vroom (1964). The Expectancy Theory proposes that an individual behave or act in a certain way because they are motivated to select a specific behavior over other behaviors due to what they expect the result of that selected behavior was. The motivation of the behavior selected is determined by the desirability of the outcome. However, at the core of the theory is the cognitive process of how an individual processes the different motivational elements. This is done before

making the ultimate choice. The outcome is not the sole determining factor in making the decision of how to behave (Vroom, 1964).

Further, the expectancy theory focuses on the mental processes regarding choice and explains the processes individuals undergo to make choices. The theory emphasizes that organizations relate rewards directly to performance and ensure that rewards provided are wanted by the recipients. The Expectancy Theory is based on three beliefs/elements: valence, expectancy, and instrumentality. A person is motivated to the degree that she believes management must discover employees' value (valence). Management must discover what resource, training, or supervision employees need to lead to acceptable performance (expectancy), and management must ensure promises of rewards are met and that employees are aware that they was rewarded (instrumentality).

Since the expectancy theory is about expectation and motivation to an individual (in the case of this study, employees of UAP), it is an appropriate theory as a basis for understanding how capacity development in the UAP influences employee Performance. Specifically, the expectancy theory was a basis for understanding how training, benchmarking, and mentorship and mentoring (as the three ways through which capacity development is viewed in this study) influence employee decision to stay or to leave UAP.

1.2.3 Conceptual Background

This section presents an explanation of the key study variables according to different authors. The key study variable are; capacity development and employee Performance.

Capacity development is a conventional concept that has changed towards a broader holistic interpretation embracing institutional initiatives. According to Bartol (2007) capacity development as a process involves individual and organizations acquiring and utilizing skills and knowledge to complete their tasks effectively and efficiently. Capacity development includes education, training and grooming of people's attitudes. (Bartol, 2007).

Armstrong & Baron, (1998) defined employee performance as a strategic and integrated approach to increasing the effectiveness of organizations by improving the performance of the people who work in them and by developing the capabilities of teams and individual contributors. Performance standards set by the organization are usually used to measure employee's performance (Kenney et al., 1992). Such performance standards can include; efficiency, effectiveness, and quality measures (Ahuja, 1992 as cited by Nassazi, 2013). Effectiveness is the ability of employees to meet the desired objectives or target (Stoner 1996). Efficiency is the ability to produce the desired outcomes by using as minimal resources as possible (Stoner 1996). Quality is the characteristic of products or services that bear an ability to satisfy the stated or implied needs (Kotler & Armstrong 2002).

By focusing on turnover in terms of the withdrawal of employees both voluntarily and involuntarily from the organization, Barrows (2009) indicates that employee Performance can be observed in an organization. Employees' decision to exit the organization negatively affects costs and the capacity to achieve targets. Thus, it ought to be a priority of employers to control turnover. This can, partly, be achieved by implementing lessons learned from previous experiences within the organization or other related organizations (O'Malley, 1999).

1.2.4 Contextual Background

UAP started in Uganda in 2005 and is a part of UAP Holdings Limited which has a strong regional presence with offices in Kenya, Rwanda, DRC, Uganda and South Sudan. UAP insurance offers policy covers including general, life and medical insurance. In Uganda, UAP insurance provides insurance cover for fire and special perils, business interruption, portable items, burglary, electronic equipment, worker's compensation/employers liability, group personal accident, corporate liability, fidelity guarantee, cash in transit, motor vehicles, and marine, as well as domestic packages. The company also offers life and pension products, including endowment and whole life policies, term assurance, funeral insurance covers, group life assurance, group credit life insurance, pension schemes, and travel insurance covers, as well as reinsurance services (UAP Uganda Manual, 2016).

Some of the key achievements of UAP include raising awareness about insurance and the need for insurance among the Uganda population. For the past four years UAP has sensitized the Uganda public especially urban communities about insurance (UAP, 2014) done over 250 times, spending over 300 million UGX. For competitiveness, UAP has grown its infrastructure in coverage, having 6 office locations in Kampala and maintained active offices in 10 districts in Uganda. As far as premiums are concerned, UAP has maintained existing clients, and attracted new ones due to well-priced insurance packages lower than most competitors (UAP Annual Report, 2016).

However, UAP still faces challenges affecting attainment of strategic goals, especially Performance of employees. According to (UAP Annual Report, 2015), the company has struggled to retain some of its talented employees. The high turnover has affected overall performance, which raises concern, thus the need for this study (UAP Annual Report, 2015).

1.3 Statement of the Problem

UAP insurance has a desire to realize increased employee Performance, according to a Human resource development report of 2016. Based on a strategy of capacity building, the UAP insurance human resources department desires to realise a 60% increment in employee Performance within the next 10 years. In order to achieve its desire, the UAP insurance of Uganda human resources department implemented strategies such as training staff (on-job and off-job), benchmarking, and mentorship/mentorship of staff into the culture of the organization (Human Resources Report UAP, 2015), providing realistic allowances, employee training opportunities, these are all intended to motivate employees and reduce on the high rate of turnover.

Despite of all the above, training, benchmarking, and mentorship/mentorship of staff, challenges affecting employee Performance at UAP still persist, between year 2013 to 2015 for example characterized by the high turnover rate of administrative staffs and agents of UAP Life assurance. The increase in employee poor performance is a threat to UAP, therefore the problem of employee Performance in UAP need to be investigated in line with how training, benchmarking, and mentorship/mentorship influence employee Performance. Bartol (2007).

Failure to retain employees is affecting the overall operations of UAP Insurance in financial and management terms (Abassiet et al, 2000). If the above mentioned issues are not investigated and arising concerns addressed, this may further lower the level of employee Performance in the UAP insurance. This study therefore aimed at investigating the influence of capacity development on employee Performance with a case analysis of UAP Insurance.

1.4 General objective

To investigate the influence of Capacity Development on Employee Performance in institutions in Uganda with focus on UAP insurance as a case

1.5 Specific objectives

- 1) To establish the influence of training on Employee Performance in UAP insurance
- 2) To assess the influence of benchmarking on Employee Performance in UAP insurance
- 3) To examine the influence of mentorship in Employee Performance in UAP insurance

1.6 Research Questions

- 1) What is the influence of training on Employee Performance in UAP insurance?
- 2) What is the influence of benchmarking on Employee Performance in UAP insurance?
- 3) What is the influence of mentorship on Employee Performance in UAP insurance?

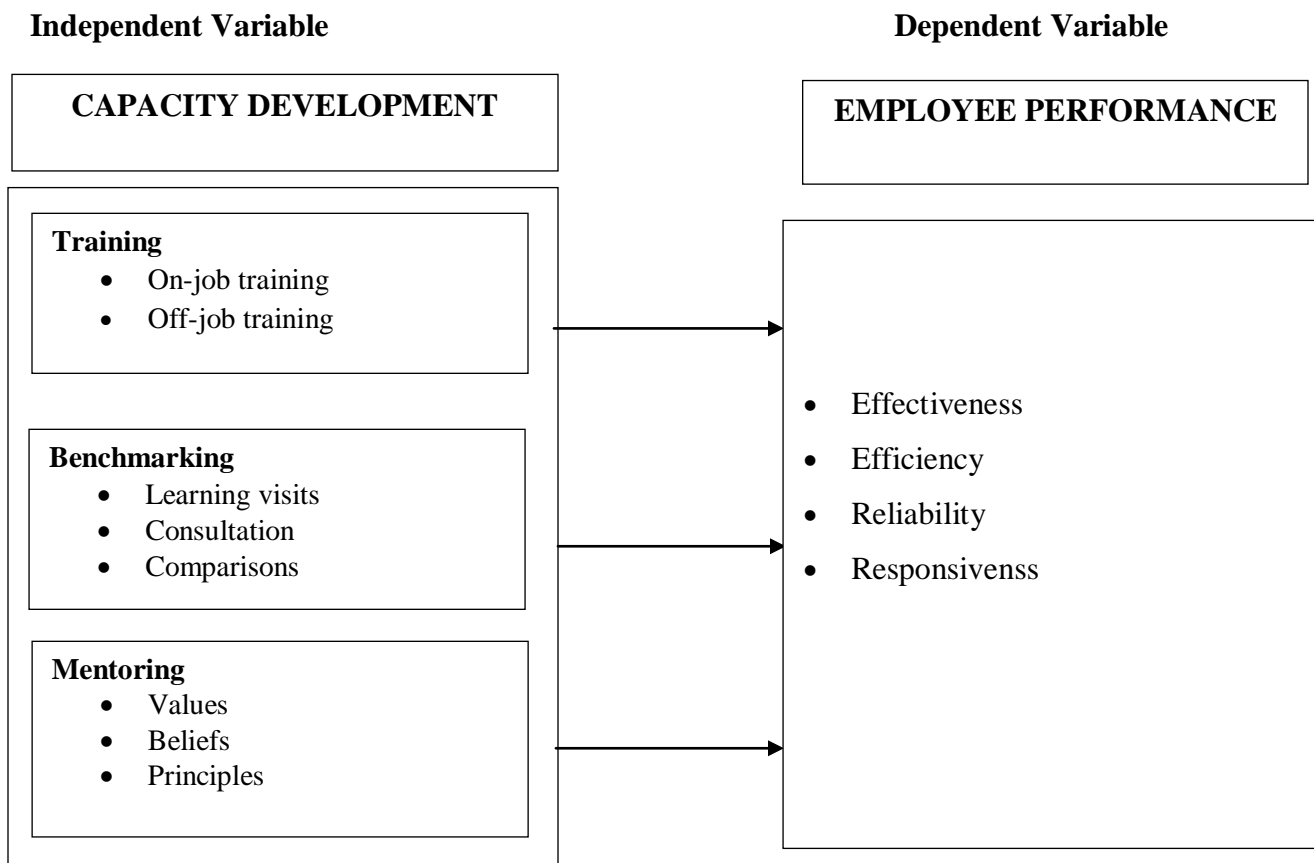
1.7 Research Hypotheses

- 1) Training has significant influence on Employee Performance in UAP insurance
- 2) Benchmarking has significant influence on Employee Performance in UAP insurance
- 3) Mentorship has significant influence on Employee Performance in UAP insurance

1.8 Conceptual Framework

This section presents the illustration of the relationship between the Independent Variable (Capacity Development) and the Dependent Variable (Employee Performance).

Relationship between Capacity Development and Employee Performance



Source: *From literature (Potter, 2009 & Claessens, 2006).*

Figure 1.1: Conceptual Framework

The above illustration shows how the dimensions of the independent variable relates with the dependent variable. Specifically, it illustrates how the dimensions of training, benchmarking, and mentorship/mentorship influence employee Performance in terms of Effectiveness, Efficiency,

Reliability & Responsiveness. The study problem, which is employee Performance, is presented as the dependent variable whose analysis focused on Effectiveness, Efficiency, Reliability & Responsiveness. This analysis was done focused on how training, benchmarking, and mentorship/mentorship influence the problem being investigated.

1.9 Justification of the Study

While there are studies done on the subject of employee Performance, they do not fully address the relationship between the key variables in this study. Maertz and Campion (1998) study on employee Performance presents detailed analysis of the factors that influence turnover, it only focuses on resource based factors and it is cast in the context of the western world, particularly the USA, thus not able to address the issues of employee Performance in the African, and in particular, Uganda context. Similarly, Mobley (2003) conclusions on employee Performances are based on mere observation of employee behaviors, the study did not directly interact with respondents to collect data and did not focus on capacity development as an independent variable, therefore its conclusions do not fully show how capacity development influences employee Performance. Thus, with this study, investigation of capacity development and how it influences employee Performance in the insurance sector in Uganda (UAP as a case) provided new evidence and reinforce existing information. Unless institutions in the insurance sector in Uganda clearly establish how staff capacity development influences employee Performance, turnover levels may not go down, which in turn may affect overall performance of such institutions, thus the need for this study.

1.10 Significance of Study

Institutions in Uganda face many constraints relating to employee Performance. It is anticipated that findings, conclusions, and recommendations in this study are of significance to some of the key stakeholder in the following ways:

To the top management and leaders of institutions, particularly UAP insurance, the study results may be used to design better strategies on improving on employee Performance. The recommendations may also be used as a basis to design more effective capacity development programs for employees.

To the regulatory bodies such as the labor union in Uganda, and to policy makers, results from the study may be useful in informing future policy proposals and modes of policy implementation of resolutions on employee capacity development and Performance.

To researchers and academic students, the results from the study may add the pool of available literature for researchers to use while dealing with matters on the subject of capacity development and Performance. Specifically, the successful completion of this study was a fulfillment that may lead to the researcher earning a master's degree in business administration.

1.11 Scope of the Study

This section describes the geographical, time, and content scope as was followed in this study.

1.11.1 Geographical Scope

The study was carried out at the UAP insurance in Kampala targeting full time staff of the UAP. This research focused on UAP because previous studies, such as Meade (2013) employee Performance in insurance and have been generally conducted without focusing on a case.

1.11.2 Time Scope

The study was restricted to a time period between 2014 and 2017 because it is during this time that issues of employee Performance gained prominence at UAP insurance the performance has been most prioritized by its leaders (UAP Insurance Outlook Report, 2015).

1.11.3 Content Scope

The study was restricted to the subject of capacity development and Performance in corporate institutions in Uganda. Particular focus was put on the dimensions of training, benchmarking, and mentorship/mentorship under the independent variable. The dimensions that was focused on under the dependent variable are; Effectiveness, Efficiency, Reliability & Responsiveness.

1.12 Operational Definitions of Terms and Concepts

For the purpose of this study, the concepts defined below was used as key:

Capacity development – efforts by the UAP to improve their employee skills

Employee Performance – Refers to how effective, efficient, reliable and responsive

Training – the support UAP gives its employees to improve their job skills

On-job training – the technical support UAP gives its employees for them to do their job effectively

Benchmarking – this refers to the efforts by UAP to expose their staff to the expertise of related institutions

1.13 Chapter Conclusion

The first chapter presented an introduction to study where the core concepts in the study and the study objectives were introduced. The chapter also presented a background to the study, as well as definition of the variable, which was discussed in detail in the second chapter which presents a review of literature based on the study objectives.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the literature reviewed on the variables of the study. It also presents the theoretical review, conceptual review objective by objective, and summary of the reviewed literature and gaps identified in the literature.

2.2 Theoretical Review

As earlier introduced in chapter one, the Expectancy Theory was the basis for understanding how capacity development influences employee performance. The Expectancy Theory, developed by Victor H. Vroom (1964), explains mental processes about choice. The theory emphasizes that organizations need to relate rewards directly to performance and that rewards are appropriate and given to deserving employees. The author further argues that an individual makes choices guided by the expected results of their behavior. What motivates the individual is the expectation that a certain effort will lead to desired performance.

The Expectancy Theory is built on the assumptions; people join organizations with expectations and such expectations influence how they react to the organization; individual behavior is a result of conscious choice; people want different things from the organization; and people choose among alternatives to optimize outcome (Vroom, 1964). Expectancy theory critiques the thought that employee Performance depends on needs, suggesting that individuals act rationally while choosing whether to strive for their goals. The theory further illustrates that people act rationally (Martin & Buckley, 1994).

According to Vroom (1989) a good staff capacity development policy should be clear to

the employees and meets their capacity development interest while not compromising the interests of the organization. Staff members respond better to the objectives of a training program that takes into account their needs than one that does not. This is based on Vroom's expectancy theory. According to Vroom (1989) staff members in an organization are willing to stay in the organization when they expect that increased effort will lead to increased rewards.

2.3 Employee Performance

Different researchers have identified different thoughts, attitudes and beliefs of performance as it helps in measurement of input and output effectiveness measures that guide transactional relationship (Stannack, 1996). Employee performance refers to scalable actions, behavior and outcomes that employees engage in or bring about that are linked with and contribute to organizational goals (Viswesvaran & Deniz 2000).

Yee et al, (2007) emphasized that a dedicated workforce may serve as a valuable, scarce, non-imitable resource to enhance profitability from a strategic perspective. This dedication can emanate from the employee's willingness and openness whilst performing their respective duties and responsibilities leading to improved productivity hence high job performance (Sinha, 2001). However, regardless of the employee skills and experience, necessary resources to perform have to be made available for employees, tools and materials. Further, he stated that by having this willingness and openness of the employees in doing their job, it could increase the employee's productivity which also leads to the performance.

2.4 Capacity development

Capacity development means deliberate actions that lead to employees possessing the necessary knowledge, skills, discipline, information and self-confidence to do commit to, and do their work with confidence, hence leading to high levels institutional performance (Cooper, 1994). To augment the above views, Maheran (2009) asserts that high performing organizations continually put emphasis on improving employee knowledge through training and regular refresher courses (Maheran, 2009). Such employee skills, and knowledge in most cases translate into customer confidence and trust (Mavridis, 2001).

However, knowledge and skills may not lead to desired performance among enterprises (Bakibinga, 2008). The author further indicates that employees' work situation largely affects their performance and the performance of the organization. Some of the commonest hindrances to performance in any organization are low payment, not being equipped with necessary tools, etc. The author adds that limited skilfulness, limited resources, and poor leadership are hindering the realization of desired performance in organizations (Bakibinga, 2008).

Skyrme and Arnindon (1997) indicate that knowledgeable and skilled people have the ability to increase competitive advantage for enterprises. In agreement, Tumwine, Nassima, and Kamukama (2014) argue that human resource capital is responsible for 55.9% of the performance of institutions in Uganda. These authors further indicate that people are the most valuable an organization possesses (Kamukama, et. al., 2010).

To build reputable organizations, according to Van der Sluis, Van Praag, and Vijverberg (2005), the experience of employees is significant because it guarantees consistency in decision making.

Indeed, Schultz (1963) suggests that formal training through education enhances an individual's ability to solve problems, particularly analyzing information, making decisions and allocating resources.

According to Martin (2003), programs that increase skills of long term workers lead to a reduction in turnover. However, the author indicates that turnover can rise if workers have multiple skills. Thus, training, the source adds, empowers workers to get better jobs. In the views of Green et al (2000), career opportunity has no impact on poor performance or Performance, while on the other hand indicating that fully sponsored training by the individual (or their families) is likely increases the likelihoods of job search.

Related to the above argument, the author adds that individuals with high career commitment and low organisational commitment are likely to leave their jobs as they start to feel their organisation does not satisfy their career needs. Indeed, people who are deeply committed to career are likely to leave if career opportunities are not provided by their organisation (Martian, 2003). Further, workers commit to the organisation where there are opportunities for promotion, training and career guidance (Shah & Burke, 2003)

An organization that invests in its employees is more likely to retain them longer than one which does not (Hsu, Jiang, Klein & Tang, 2003). Investment in employees can be in form of capacity building which can be followed by internal opportunities for promotion (Butler & Waldrop, 2001). In cases where the organization builds the capacity of employees then they go on to seek better jobs due to their newly acquired skills, organizations start to reduce these opportunities (Allen & Griffeth (2003).

In agreement with the above authors, Hall (2002) indicates that career development helps both the employee and the organization and individual since it provides important outcomes for both parties. Indeed, Kyriakidou & Ozbilgin (2004) emphasize that organizations, in the case of this study, UAP insurance, need talented employees to guarantee competitiveness in the organization. Thus, every organization should endeavour to attract and retain winning employees (Prince, 2005).

2.5 Training and Employee Performance

Training in an organization influences employee Performance, it improves employee output, controls wastefulness, and increases attendance. Thus, it should be a priority of employers to train their workers to be guaranteed of improvement in Performance. Employee training is generally seen as an enticement to employees so as to improve employee Performance. Organizations tend to focus on those employees who are feared to seek employment elsewhere yet they are viewed as the most vital to the organization. Additionally, training has the power to arouse employees, which in turn is likely to lead to commitment and loyalty (Kahn, 1991).

According to Mullins (2006), training is meant should lead to better knowledge and skills among workers. It should also influence the behavior of workers. Training motivates and brings about benefits at the individual and the organizational level. In today's era of technology, employees are more competitive if they know and are able to cope with work developments. In line with the above author, human capital, when properly built, is a resource that can provide value to the firm (Ostoff & Bowen, 2000). The author adds that training is an

investment which provides employees with unique knowledge, skills and abilities that add value to the organization enabling them perform better to achieve organizational goals.

Buckley (1994) asserts that initial identification of a training need lies very much in the hands of departmental managers and supervisors who will inform the personnel or human resource department. Their first task is to establish that the need for training does actually exist. This falls naturally into two parts; first through job analysis identifying the performance requirements of that position (this may already be available having been prepared for recruitment and selection), and secondly through establishing the existing skills, knowledge, and aptitudes and those which new employees bring to the job. He adds that the comparison of these two elements will then reveal the nature and extent of the training gap.

The presumption normally made, having identified the training gap, is that a training programme should be devised to remedy the deficiency. The redeployment of existing workers and recruitment of new employees with the right skills could be considered and its adoption will depend upon cost and feasibility of the program.

According to Cole (2002), training can help organizations achieve many things. These include: high morale which increases their confidence and motivation; lower cost of production through improving physical and economic use of material and equipment; and lower turnover by creating a sense of security at the workplace.

Derrick et al (2000) observed that many new employees can be equipped with most of the

knowledge, skills, and attitudes needed to start work, but others may require extensive training to ensure their effective contribution to the organization.

Becker (1964) indicates that education increases employee productiveness due to superior skills acquired. However, the author cautions that highly educated employees signals reflect their enviable ability to solve problems and complete key tasks in an organization. Indeed, education is a market signal that indicates the potential throughput of employees (Yamoah, 2014).

Training is a process that lead to increase in required knowledge and skills. Through the training method people attain particular skills for particular roles/tasks/duties. Training is intended to close the gap between the necessities of the job and what actually the employee is able to offer at that present moment. On-job training is the most convenient way to empower employees with specific skills needed to complete their tasks. This can be achieved by attaching a more experienced employee with a less experienced employee to teach them how to do something (Blaskey, 2002). It is considered an effective training approach by many managers since

On-job training is preferred by many managers because it is does not need detailed planning (as long as workers are at their jobs they can be trained), it is easy to organize and carry out. This kind of employee training supplements already existing skills while improving effectiveness and efficiency. On-job training can be used to develop expertise customized to the employee's job description, especially for those jobs whose work is easily learnable and require locally-owned equipment and facilities. Indeed, the authors add, every institution should identify its own employment/skills needs, which should depend on how big the organization is, variance of skills needed for a given job.

2.6 Benchmarking and Employee Performance

In the context of this study, benchmarking in UAP insurance would be useful in exposing its employees to related organizations where they would get exposed to new and better work ethic, and with hope that this would improve their loyalty, commitment, and work experience (Armstrong, 2003). Benchmarking, which is a process used in management to evaluate various aspects of their processes in relation to best practice institution's processes, gives organizations a platform to plan how to improve aiming to improve performance. It is a continuous process through which organizations learn from those that are better at something they are interested in (Dibble, 1999). However, the author cautions that before choosing benchmarking, the organization procedures must be adhered to, adding that some organizations are restrictive on the kinds of data to collect, and the sources.

Although there are many forms of benchmarking, they can be classified into three categories – internal, competitive and strategic. Internal benchmarking is used when a company already has established and proven best practices and they simply need to share them. Again, depending on the size of the company, it may be large enough to represent a broad range of performance (i.e., cycle time for opening new accounts in branches coast to coast). Internal benchmarking also may be necessary if comparable industries are not readily available.

Many organizations are careful not to be lost in comparing themselves to other organizations but simply focusing on what they can learn for their internal and external practice. During internal benchmarking, which involves the various section or units in the organization that are compare to each other so that the team can learn from how others from within complete their tasks from the lowest to the highest level of the organization. Internal benchmarking is not as effective as

external benchmarking, since it only brings about small progress, it does not lead to key breakthroughs. External benchmarking targets leading organization in the industry, those willing to give the learning organization entry to their practices to the learning organization. This involves a process of accessing and utilizing information for the short and long term (Barton & Gold, 2012).

2.7 Employee Mentorship and Employee Performance

Employee mentorship is a strategic investment by organizations in their new employees. Through mentorship organizations build lasting relations, loyalty, and engagement with employees in a given organization (Dolan, 2011). The process of employee mentorship motivates employee with positive attitude towards the mandate of the organization (Anderson, 2006). Official mentorship helps employees to prepare for the long term tasks and challenges in the organizations, it can be relied on to minimize incidence of turnover while improving results and motivation of employees (Kaiser, 2006). Relatedly, the author adds that employee mentorship helps to build employee-employer relationship in line with organizational values and strategic priorities (Kaiser, 2006)

According to Bradley & Mostafa (2012), when an mentorship plan is implemented well it is likely to lead to employee engagement, increase Performance and improves effectiveness, efficiency, and overall organizational performance. The author adds that when employees undergo mentorship, they are more likely to remain in the organization beyond five years. Further, organizations with well-planned employee mentorship plans portray an image of a well-run organization to potential, new and existing employees (Bradley & Mostafa, 2012). In the views of Rankin (2006), organizations with effective mentorship plans are able to help new hires

fully assume their positions faster than those who do not. However, the author cautions that employers need to acknowledge that employee mentorship is not a mere show time by the organization but an important component of welcoming and integrating new employees in the organization. Indeed, the author concludes that if employee mentorship is properly conducted it quickly familiarizes employees, thus, reducing on the costs.

There is a link between employee mentorship and employee Performance, according to Ghulam & Zainab (2011). The author intimates that when employees are not well-oriented into the organizations mandate, philosophy and practices, poor performance is likely to increase since employees soon start to feel not connected to the organization, or even valued. Thus, mentorship is supposed to ensure employee are made to realize and feel that the organization values them and equips them to succeed in their job. However, the author cautions that mentorship plans fail due to poor planning, or no planning at all (Ghulam, 2011).

Poor planning is not the only reason employee mentorship programs fail, according to Cooper (1992). The author reveals that some mentorship programs are overwhelming and boring, adding that this makes employees feel as if the organization dumped too much information too fast on them. This ends into a disorganized new employee not as productive as expected, and likely to leave the organization, yet this process is costs time and funds to the organization (Cooper & Robinson 1992).

2.8 Summary of Literature Review

During literature review on the influence of capacity development on employee Performance showed that there is a lot of literature on the specific aspects of training, benchmarking, and mentorship/mentorship in the context of the overall insurance sector. Most of the available

literature is presented mostly in the context of the international platform, and African countries and organizations are less included in the study scope.

Available literature on employee Performance in Uganda is generalized, and focuses especially on the public sector corporate institutions. There is no substantive literature on employee Performance in the insurance sector in Uganda. This is a big gap of studies that focus on the influence of capacity development on employee Performance in the Uganda context, and focusing on public institutions. This study, therefore, filled this gap, adding to the existing body of knowledge.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents the details of the methodology that was used in the study. Specifically, it presents the research design, study population, determination of the sample size, sampling techniques and procedures, data collection methods, data collection instruments, quality control, data collection and analysis, and measurement of variables.

3.2 Research Design

The researcher adopted a cross-sectional survey design with a combination of qualitative-quantitative data collection methods for the purpose of this study (Neuman, 2006). The cross-sectional survey design is appropriate for this study since it facilitates the collection of data on various issues from a section of a population at a particular point in time (Mugenda & Mugenda, 2002), and it allows collection of data from a sample at a relatively low cost (Sekaran, 2003). The units of analysis for the study were employees, manager, and directors at UAP.

3.3 Study Population

The population is 147 people comprising directors, managers and staff members of UAP insurance. The target was 79, and the sample was 63 respondents, these were selected because they are deemed the most relevant to the study topic in terms of expertise.

3.4 Determination of the Sample Size

Table 3.1: Population, Sample, and Sampling Techniques

Population category	Target Population (N)	Sample (n)	Sampling technique	Data Collection Method
Directors	4	4	Purposive	Interviewing
Managers	6	6	Purposive	Interviewing
Staff members	69	53	Simple random	Questionnaire Survey
Total	79	63		

Source: *This data was generated based on records files at UAP insurance, also guided by Krejcie and Morgan (1970) Tables for sample size determination.*

The sample size was determined using Krejcie and Morgan (1970) table for sample size determination (1970). The population categories of board directors, managers, and staff members are chosen as the target categories for this study because they are the categories best positioned to respond constructively to the research questions of the study. It is on the basis of these target categories that the number of the target population has been determined, as well as the sample size for each population category using Krejcie and Morgan (1970) tables for sample size determination.

3.5 Sampling Procedures

Simple random and purposive sampling were considered (Mugenda & Mugenda, 2003). The population respective numbers in the table above have been arrived at based on the fact that those are the people who are targeted for the study based and are the accessible people. The

respective selected samples are based on the accessible population but also guided by Krejcie and Morgan tables for sample selection and determination (1970).

3.5.1 Simple Random Sampling

The study used simple random sampling to target staff members. This method was selected because it gave an equal chance to each of the individuals in the sample population to be picked to take part in a study (Sarantakos, 2005). Simple random sampling was also preferred for data collection since it minimizes the bias on the side of the researcher while selecting respondents (Maxwell, 2005).

3.5.2 Purposive Sampling

Purposive sampling was useful in ensuring that the researcher finds and engages resourceful respondents to enrich the study (Berg, 2008). This method of sampling was used in the study to target directors and managers at UAP Insurance.

3.6 Data Collection Methods

This section presents the various methods of data collection that was used in this study including; document review analysis, interview method, and questionnaire survey.

3.6.1 Document Review analysis

Documentary review analysis in this study focused on literature that is in line with the objectives of the study. This was advantageous to the study because it allow the researcher to learn more about the subject under investigation as presented by previous researchers. Documentary review analysis helped the researcher secure information from text book, journals as well as reports from the organization under study, in this case, UAP insurance.

3.6.2 Interview Method

Interviews in this study were done face to face. Interviewing was advantageous to the study since it gave the researcher an opportunity to instantly follow up on respondents' response. It also allowed for data to be collected faster and in a single setting. The researcher used face to face interviews to collect data from directors and managers at UAP.

3.6.3 Questionnaire Survey Method

Questionnaire survey method was used to capture wide ranging data from many respondents. The researcher used structured self-administered questionnaires to collect data.

3.7 Data Collection Instruments

The instruments included a document review guide, interview guide and questionnaires.

3.7.1 Document Review Checklist

The documentary review checklist helped the researcher ensure any important sources of information in line with the study variables are not left out.

3.7.2 Interview Guide

The interview guide is a tool that contains key themes or questions that the interview is supposed to focus on. The interview guide helped the researcher to stick to the objectives of the research without asking questions that are not in line with the study and ensuring that all key issues about the study are responded to by respondents during interviews (Sarantakos, 2005). The items on the interview guide was developed based on the dimensions under the independent variable and those under the dependent variable. The items on the interview guide was based on research questions which was generated from the conceptual framework. The questions on the interview guide are in line with the questions on the questionnaire but these was asked in an in-depth

manner that helped bring out deeper insight from directors and managers (Mugenda & Mugenda, 2002).

3.7.3 Questionnaire

The questionnaire which was used in this study was generated by the researcher based on the three research objectives and the dimensions of the independent and dependent variables. A questionnaire was used because it is easy to administer and analyze. It is also economical in terms of time and money. Both closed and open ended questions were asked on the administered questionnaire (Mugenda & Mugenda, 2002). The questionnaire had four sections; a section on the personal details about the respondent, the rest of the three sections, each, contained questions about the three research questions.

3.8 Data Quality Control

This section explains how the study ensured research instruments are valid and both qualitative and quantitative data are reliable. Validity of qualitative data was gauged by a pre-test of the interview guide.

3.8.1 Pre-testing

Pre-testing of the sample was done using 7 respondents to validate the questionnaire and interview guide for targeted respondents. The purpose of conducting a pre-test is to test the rigor of the appropriateness of the research questionnaire tool. The pre-testing ensured clarity and consistency throughout the study (Mugenda & Mugenda, 2002). However, changes were made to the questionnaire and interview after pre-testing if there was need.

3.8.2 Validity

To ensure validity of the research tool, the researcher aligned questions in reference to each objective. The research instrument was proved to be valid if it met all the requirements of a scientific research experiment and accurately achieve the purpose for which it is designed (Patten, 2004). To ensure validity of the instruments expert review by supervisors and also by computing its content validity index (CVI) using the formula below was done.

$$\text{CVI} = \frac{\text{Number of items declared valid}}{\text{Total number of items}} = \frac{20.28}{26} = 0.78$$

A CVI of 0.7 and above is considered valid (Amin, 2005). The validity of the instruments was tested using the Content Validity Index (CVI) using expert judgment, taking only variables scoring above 0.7 accepted for social sciences (Amin, 2005).

In this case the CVI was 0.78, it was actually considered to be excellent.

3.8.3 Reliability

The research questions for each measurable variable was pre-tested for reliability and to determine coefficient of alpha above 0.70 which is always considered reliable (Cronbach, 1951). The Cronbach's Alpha approach was used to measure the consistency of the items corresponding to the selected variables in the questionnaire.

In this case reliability was computed using SPSS and determined using the Cronbach's Alpha. The response results were confirmed to be reliable as reflected in the table below. Sekaran (2003) asserts that Cronbach Alpha Coefficient that ranges between 0.6 – 0.8 is more acceptable. From the table below the Cronbach Alpha Coefficient was 0.7454 implying that the findings of the pilot study reflected that the study instruments were reliable. In the contrary, Santos (1999)

further argued that there is no commonly agreed cut-off for the Cronbach Alpha Coefficient and that even lower values are sometimes taken as acceptable and used in the literature. The table below is a presentation of the pre-test results of this study

Table 2: The reliability test results of the

Narrative Summary	Cronbach Alpha coefficient	Number of items
Training	0.7134	6
Benching	0.7803	6
Mentorship	0.7521	6
Employee Performance	0.7358	7
Average	0.7454	6

Source: *Primary data*

3.9 Procedure of Data collection

Successful defense of the proposal was followed by getting a letter of introduction to the field for data collection. Data collection was done over a period of one month. A team of research assistants was led by the researcher in data collection. In the first week data collection instruments was developed and pre-tested for validity and reliability before full application. Still in the first week, contacting and making appointments with respondents was done. In the second week, questionnaires were administered to selected respondents. This was done by two research assistants. In the second week, interviews with key respondents were conducted. In the third week, all collected data was organized and sorted for correctness.

3.10 Data Analysis

Qualitative data generated through interviews and quantitative data generated through the questionnaire was analyzed.

3.10.1 Analysis of Quantitative Data

The quantitative data was analyzed using SPSS after cleaning, editing and coding of the data. The analyzed data was presented descriptively in the form of percentages, tabulations, pie charts, histograms, means and standard deviations according to the objectives and finally the relationship between variables was determined using the Pearson correlation matrix, ANOVA and regression analysis. These techniques are preferred because they helped establish the extent (degree) of the relationship between the study variables, and the direction of such relationships.

3.10.1 Analysis of Qualitative Data

Qualitative data was analyzed through comparison of the narratives, opinions, the recurrent themes, benchmarking these narratives and opinions with industry standards and other researchers so that meaningful conclusions can be drawn.

3.11 Ethical Considerations

The foreseeable ethical issues that the researcher was likely to face included; confidentiality, informed consent, anonymity, plagiarism, etc. In order to remain ethical throughout the research process, the researcher sought informed consent of respondent before administering the questionnaires or conducting any interviews. Declaration of research purpose was done so that respondents are aware of what they are being asked to get into. Confidentiality of all information given by respondents was ensured. All data and information given by respondents was presented in its truest form free from any manipulation. Names and other forms of identity of respondents was kept anonymous. Also, the research ensured that all materials used in this research are properly cited and referenced, as acknowledgement of use.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETRATION OF RESULTS

4.1 Introduction

This chapter presents analyses and interprets the study findings arising from the field information collected from respondents on the influence of capacity development on employee Performance in the insurance sector in Uganda with focus on UAP insurance as a case. The first section presents the response rate, followed by presentation and analysis of the study findings in relation to the specific objectives of the researchers study.

4.2 Response rate

A total of 53 questionnaires were distributed and all the 53 were filled-up and returned as reflected in the response rate table 4.1 below representing 100% response rate, while as a total of 10 interviews were scheduled and planned for but only 5 were successfully conducted since at the 5th Key Informant the saturation point was realized (The point where there were no new ideas being generated).

Table 4.3: Response rate

Particulars	Sample	Returned questionnaires	Percentages
Questionnaires	53	53	100%
Interviews	10	5	50%
Over all	63	58	
The Overall Response Rate			92.1%

Source: *Primary Data, (2018)*

The table 4.3 above shows a resultant response rate of 92.1% suggesting that the results contain substantial information and the survey results were representative of the survey on the influence of capacity development on employee Performance in the insurance sector in Uganda with focus on UAP insurance as a case. The proportionately high response rates of 92.1% suggested more accurate survey results (Amin, 2005). The high response rate was due to the fact that the researcher started the data collection process in time, therefore gave the respondents sufficient time to respond to the questionnaire.

4.3 Demographic Characteristics

This section presents the statistical data about the characteristics this population such as distribution of the gender, age group, years of experience and highest level of education.

4.3.1 Respondent Gender

This section presents the distribution of the population by gender specifically male and female.

Table 4.4: Gender of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	19	35.8	35.8	35.8
Valid Female	34	64.2	64.2	100.0
Total	53	100.0	100.0	

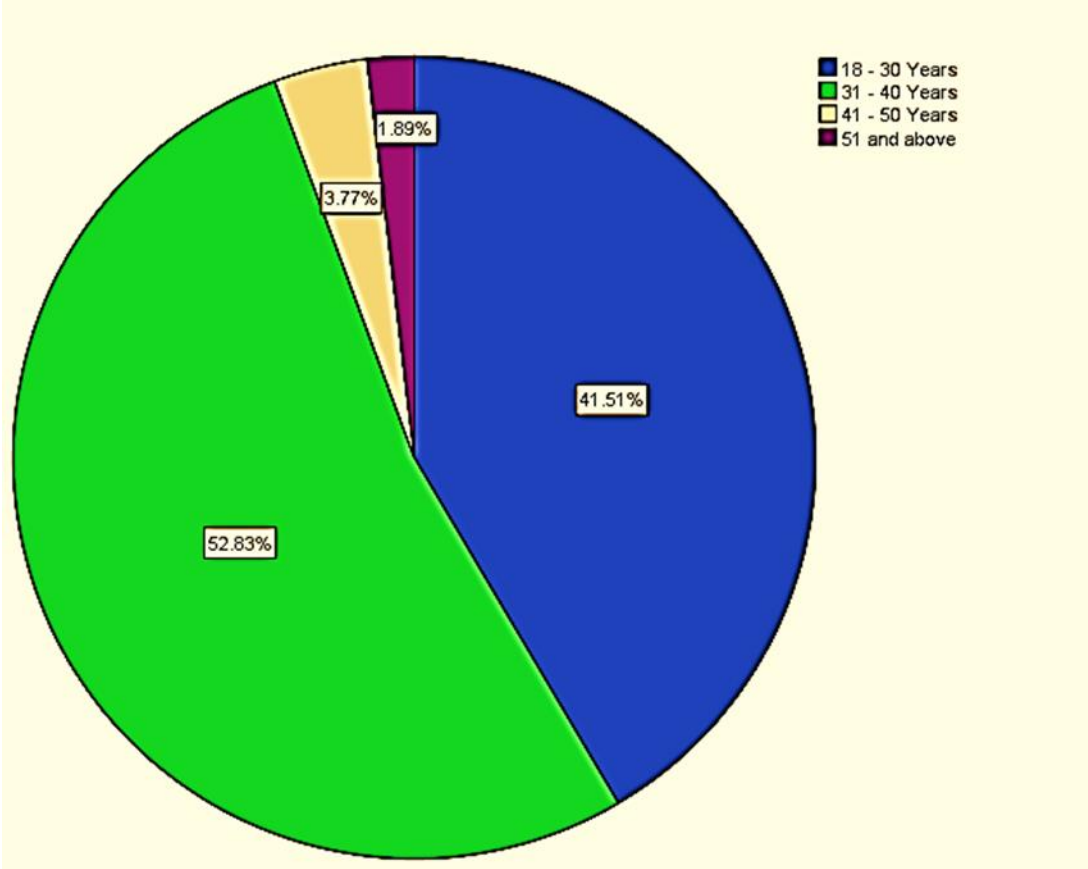
Source: *Primary Data, (2018)*

The above table 4.4 depicts that, 19 of the respondents were male representing a valid percentage of 35.8% while as 34 respondents out of the 53 total number of respondents were female representing a valid percentage of 64.2%. This implies that the respondents were proportionately

distributed among both male and female respondents implying that the study was not biased with regards to gender. The gender representativeness is as a result of the proportionate distribution of both male and female in the organisation.

4.3.2 Respondents Age group

This section presents statistics of the age group of a respondent.



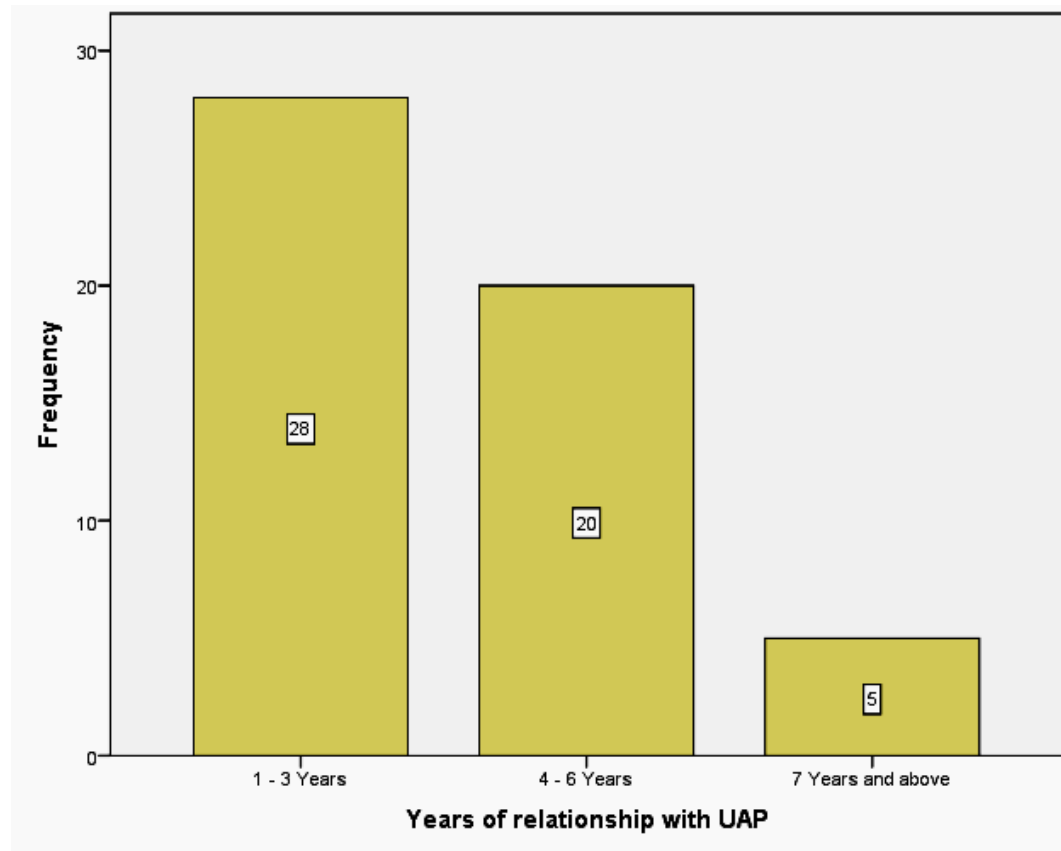
Source: Primary Data, (2018)

Figure 4.2: Age group of the respondents

The illustration in figure 4.2 above clearly reflects distribution of the respondent’s age group, majority of the respondents are under the green slice representing 52.83% represents the respondents between 31 – 40 years of age, followed by the blue slice representing 41.51%

represents the respondents between 18 – 30 years, then the cream slice representing 3.77% represents respondents between 41 – 50 Years and the remaining purple slice representing 1.89% represents respondents between the age group from 51 and above years who were the least represented. Therefore the findings are representative with regards to the respondents age group. This trend is due to the fact that most services of UAP are offered by youthful employees, therefore they dominate within most departments of the organisation and they do most of the operational work.

4.3.3 Years of relationship with UAP

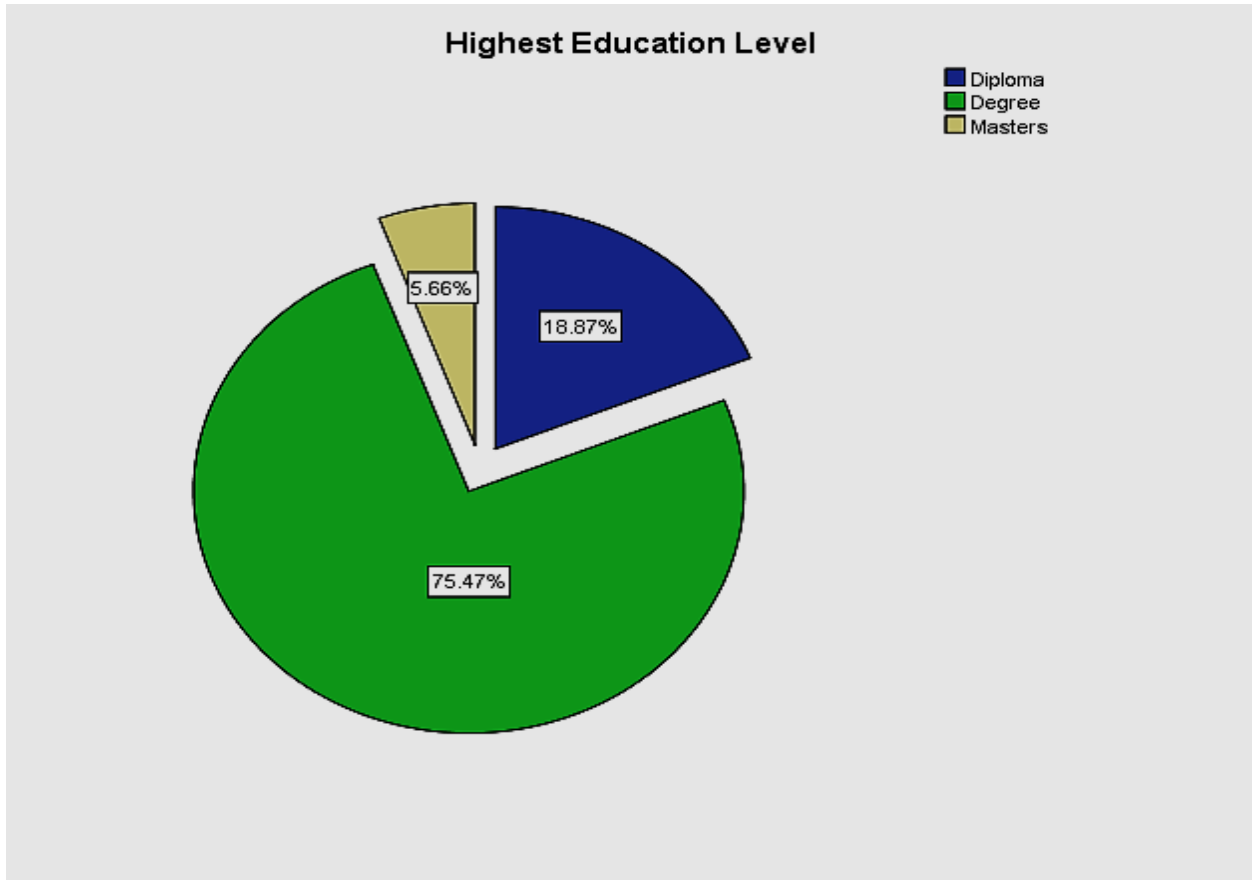


Source: *Primary Data, (2018)*

Figure 4.3: Respondents years of relationship with the organisation

The illustration in figure 4.3 above clearly reflects the respondents years of relationship with UAP, it's reflected from the bar graph that the highest bar represents the respondents with a working experience of 1 – 3 years with UAP and those were 28 respondents out of the 53 total number of respondents, followed by respondents with 4 – 6 years of experience represented by the middle bar these were 20 respondents in number and lastly, the shortest bar represents the respondents with 7 years and above years of experience with UAP and these were only 5 respondents as reflected in fig. 4.3. Therefore, the study findings are unbiased with regards to respondents years of experience with UAP.

4.3.4 Respondents Highest Level of Education



Source: *Primary Data, (2018)*

Figure 4.4: Highest Education level of respondents

The illustration in figure 4.4 above clearly reflects distribution of the respondent's highest level of education, from the pie chart, majority of the respondents were Bachelor's Degree holders represented by the green slice representing 75.47% of the respondents, followed by the respondents who hold Diploma's represented by the blue slice representing 18.87% of the respondents and the remaining respondents hold a Master's Degree represented by the cream slice representing 5.66% respondents, these were the least represented and none of the respondents had a PhD. Therefore, the findings are representative with regards to the respondent's highest level of education and with reference to the respondent's qualifications, all the respondents had the capacity to read and write.

4.4 Descriptive Statistics of Employee Performance

Table 4.5: Illustration of the descriptive statistics of employee performance

No.	Details	TD(1)	D(2)	NS(3)	A(4)	TA(5)	Total	Mean
1	Employees of UAP insurance are effective while at work	2 3.8%	8 15.1%	13 24.5%	24 45.3%	6 11.3%	53 100%	3.45
2	Employees of UAP insurance achieve their work targets	1 1.9%	1 1.9%	7 13.2%	31 58.5%	13 24.5%	53 100%	4.02
3	Employees of UAP insurance are efficient while as work	3 5.7%	11 20.8%	15 28.3%	16 30.2%	8 15.1%	53 100%	3.28
4	Employees of UAP insurance use minimal resources to produce results	0 0%	6 11.3%	15 28.3%	24 45.3%	8 15.1%	53 100%	3.64
5	Employees of UAP insurance are responsive	1 1.9%	2 3.8%	13 24.5%	25 47.2%	12 22.6%	53 100%	3.85
6	Employees of UAP insurance ensure that clients issues are attended to on time	0 0%	2 3.8%	11 20.8%	34 64.2%	6 11.3%	53 100%	3.83
7	Employees of UAP insurance have improved on their level of performance	2 3.8%	11 20.8%	14 26.4%	20 37.7%	6 11.3%	53 100%	3.32
Average of the Means: 3.627 Key: TD = Totally Disagree, D = Disagree, NS = Not Sure A = Agree and TA = Totally Agree								

Source: *Primary Data, (2018)*

For purposes of interpretation note that scores for TA and A are grouped to represent agree while D and TD scores represent respondents who disagreed. In addition, N represents respondents whose opinion was undecided. The mean < 3.00 (less than 3.00) reveals disagree scores and that above >3.00 (greater than 3.00) reveals agree.

According to table 4.5 above, 30 respondents representing 56.6% of the total number of respondents who were the majority agreed with the statement that Employees of UAP insurance are effective while at work while as 10 respondents representing 18.9% of the total number of respondents disagreed with the statement that Employees of UAP insurance are effective while at

work and only 13 respondents representing 24.5% of the total number of respondents were not sure whether employees of UAP insurance are effective while at work or not.

The mean of 3.45 implied that majority of the respondents believed that Employees of UAP insurance are effective while at work.

According to table 4.5, 44 respondents representing 83% of the total number of respondents who were the majority agreed with the statement that Employees of UAP insurance achieve their work targets while as 2 respondents representing 3.8% of the total number of respondents disagreed with the statement that Employees of UAP insurance achieve their work targets and only 7 respondents representing 13.2% of the total number of respondents were not sure whether Employees of UAP insurance achieve their work targets or not.

The mean of 4.02 implied that majority of the respondents believed that Employees of UAP insurance achieve their work targets.

According to table 4.5, 24 respondents representing 45.3% of the total number of respondents who were the majority agreed with the statement that Employees of UAP insurance are efficient while as work while as only 14 respondents representing 26.5% of the total number of respondents disagreed with the statement that Employees of UAP insurance are efficient while as work and 15 respondents representing 28.3% of the total number of respondents were not sure whether employees of UAP insurance are effective while at work or not.

The mean of 3.28 implied that majority of the respondents believed that Employees of UAP insurance are efficient while as work.

According to table 4.5 above, 32 respondents representing 60.4% of the total number of respondents who were the majority agreed with the statement that Employees of UAP insurance

use minimal resources to produce results while as none of the respondents representing disagreed with the statement that Employees of UAP insurance use minimal resources to produce results and only 15 respondents representing 28.3% of the total number of respondents were not sure whether Employees of UAP insurance use minimal resources to produce results or not.

The mean of 3.64 implied that majority of the respondents believed that Employees of UAP insurance use minimal resources to produce results.

According to table 4.5 above, 37 respondents representing 69.8% of the total number of respondents who were the majority agreed with the statement that Employees of UAP insurance are responsive while as only 3 respondents representing 5.7% of the total number of respondents disagreed with the statement that Employees of UAP insurance are responsive and only 13 respondents representing 24.5% of the total number of respondents were not sure whether Employees of UAP insurance are responsive or not.

The mean of 3.85 implied that majority of the respondents believed that Employees of UAP insurance are responsive.

According to table 4.5 above, 40 respondents representing 75.5% of the total number of respondents who were the majority agreed with the statement that Employees of UAP insurance ensure that clients issues are attended to on time while as none of the respondents disagreed with the statement that Employees of UAP insurance ensure that clients issues are attended to on time and only 11 respondents representing 20.8% of the total number of respondents were not sure whether Employees of UAP insurance ensure that clients issues are attended to on time or not.

The mean of 3.83 implied that majority of the respondents believed that Employees of UAP insurance ensure that clients issues are attended to on time.

According to table 4.5 above, 26 respondents representing 49% of the total number of respondents who were the majority agreed with the statement that Employees of UAP insurance have improved on their level of performance while as 13 respondents representing 24.5% of the total number of respondents disagreed with the statement that Employees of UAP insurance have improved on their level of performance and only 14 respondents representing 26.4% of the total number of respondents were not sure whether employees of UAP insurance are effective while at work or not.

The mean of 3.32 implied that majority of the respondents believed that Employees of UAP insurance have improved on their level of performance.

Generally the overall Mean of Means was 3.627 implying that majority of the respondents agreed all the statements that represented employee performance since $3.627 > 3.00$.

4.5 Training and Employee Performance

This section presents the results of a bivariate relationship between training and employee performance.

4.5.1 Descriptive Statistics of Training

This section presents a summary of the statistics describing the features of employee training.

Table 4.6: Illustration of the descriptive statistics of Training

No.	Details	TD(1)	D(2)	NS(3)	A(4)	TA(5)	Total	Mean
1	UAP insurance has a functional policy on employee training	0 0%	1 1.9%	10 18.9%	28 52.8%	14 26.4%	53 100%	4.04
2	UAP insurance employees have embraced the organizations training program	0 0%	1 1.9%	17 32.1%	20 37.7%	15 28.3%	53 100%	3.92
3	UAP insurance gives on-job training to its employees	3 5.7%	5 9.4%	9 17.0%	24 45.3%	12 22.6%	53 100%	3.70
4	UAP insurance supports its employees to go for off-job training	0 0%	2 3.8%	10 18.9%	38 71.7%	3 5.7%	53 100%	3.79
5	On-job training to UAP insurance employees motivates them to work	0 0%	3 5.7%	8 15.1%	33 62.3%	9 17.0%	53 100%	3.91
6	Training of UAP insurance employees contributes to employee performance	0 0%	1 1.9%	5 9.4%	29 54.7%	18 34.0%	53 100%	4.21
Average of the Means: 3.928								
Key: TD = Totally Disagree, D = Disagree, NS = Not Sure A = Agree and TA = Totally Agree								

Source: *Primary Data, (2018)*

For purposes of interpretation note that scores for TA and A are grouped to represent agree while as D and TD scores represent respondents who disagreed. In addition, N represents respondents whose opinion was undecided. The mean < 3.00 (less than 3.00) reveals disagree scores and that above >3.00 (greater than 3.00) reveals agree.

According to table 4.6 above, 42 respondents representing 79.3% of the total number of respondents who were the majority agreed with the statement that UAP insurance has a functional policy on employee training while as only 1 respondent representing 1.9% of the respondents disagreed with the statement that UAP insurance has a functional policy on employee training and only 10 respondents representing 18.9% of the total number of respondents were not sure whether UAP insurance has a functional policy on employee training or not.

The mean of 3.928 implied that majority of the respondents believed that UAP insurance has a functional policy on employee training.

According to table 4.6 above, 35 respondents representing 66% of the total number of respondents who were the majority agreed with the statement that UAP insurance employees have embraced the organizations training program while as only 1 respondent representing 1.9% of the respondents disagreed with the statement that UAP insurance employees have embraced the organizations training program and only 17 respondents representing 32.1% of the total number of respondents were not sure whether UAP insurance employees have embraced the organizations training program or not.

The mean of 3.92 implied that majority of the respondents believed that UAP insurance employees have embraced the organizations training program.

According to table 4.6 above, 36 respondents representing 67.9% of the total number of respondents who were the majority agreed with the statement that UAP insurance gives on-job training to its employees while as 8 respondents representing 15.1% of the total number of respondents disagreed with the statement that UAP insurance gives on-job training to its

employees and only 9 respondents representing 17.0% of the total number of respondents were not sure whether UAP insurance gives on-job training to its employees or not.

The mean of 3.70 implied that majority of the respondents believed that UAP insurance gives on-job training to its employees.

According to table 4.6 above, 41 respondents representing 77.4% of the total number of respondents who were the majority agreed with the statement that UAP insurance supports its employees to go for off-job training while as only 2 respondents representing 3.8% disagreed with the statement that UAP insurance supports its employees to go for off-job training and only 10 respondents representing 18.9% of the total number of respondents were not sure whether UAP insurance supports its employees to go for off-job training or not.

The mean of 3.79 implied that majority of the respondents believed that UAP insurance supports its employees to go for off-job training.

According to table 4.6 above, 42 respondents representing 79.3% of the total number of respondents who were the majority agreed with the statement that On-job training to UAP insurance employees motivates them to work while as 3 respondents representing 5.7% of the total number of respondents disagreed with the statement that On-job training to UAP insurance employees motivates them to work and only 8 respondents representing 15.1% of the total number of respondents were not sure whether On-job training to UAP insurance employees motivates them to work or not.

The mean of 3.91 implied that majority of the respondents believed that on-job training to UAP insurance employees motivates them to work.

According to table 4.6 above, 47 respondents representing 88.7% of the total number of respondents who were the majority agreed with the statement that Training of UAP insurance employees contributes to employee performance while as 1 respondents representing 1.9% of the total number of respondents disagreed with the statement that Training of UAP insurance employees contributes to employee performance and only 5 respondents representing 9.4% of the total number of respondents were not sure whether Training of UAP insurance employees contributes to employee performance or not.

The mean of 4.21 implied that majority of the respondents believed that Training of UAP insurance employees contributes to employee performance.

Generally the overall Mean of Means was 3.928 implying that majority of the respondents believed that Training is one of the major factors that influence Employee Performance at UAP Insurance.

4.5.2 Correlation between Training and Employee Performance

This section presents the Pearson’s correlation coefficient results of training and employee performance.

Table 4.7: The Pearson’s correlation between Training and Employee Performance

		Employee Performance	Training
Employee Performance	Pearson Correlation	1	.529**
	Sig. (2-tailed)		.000
	N	53	53
Training	Pearson Correlation	.529**	1
	Sig. (2-tailed)	.000	
	N	53	53

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

Source: *Primary Data, (2018)*

The results in table 4.7 above depicts the Pearson’s correlation between Training of UAP Insurance employees and Employee Performance, the correlation value of 0.529 implies that there is a moderate positive relationship between Training of UAP Insurance employees and Employee Performance at UAP Insurance, implying that an improvement in the level of Training of UAP Insurance employees will lead to an increase in the Employee Performance at UAP Insurance and a decrease in the level of Training of UAP Insurance employees will lead to a deterioration in Employee Performance at UAP Insurance. The level of significance of the results in table 4.7 above, is 0.05 (at 95%) implying that since the P-value of 0.000 is less than 0.05 (P-value < 0.05), the variable Training of UAP Insurance employees is significant at 5% level of significance, therefore the researcher rejected the null hypothesis and accepted the alternative hypothesis that there is a significant relationship between Training of UAP Insurance employees and Employee Performance at UAP Insurance.

4.5.3 Analysis of Variance between Training and Employee Performance

This section presents the results of the analysis of variance of training and employee performance

Table 4.8: ANOVA of Training and Employee Performance

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	6.426	1	6.426	19.830	.000 ^b
Residual	16.527	51	.324		
Total	22.953	52			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Training

Source: *Primary Data, (2018)*

From the above results in table 4.8, the estimates of variability are 6.426 and 0.324 under mean Square column and their ratio is 19.830 under the column labeled F (F (1, 51)) =19.830. Since

the ratio of the between groups mean square to the within groups mean square is not closer to 1, the null hypothesis is not true, further more from the column of Sig, it is reflected that the probability of obtaining the F-ratio of 19.830 is 0.000 (P-value) which is very small as compared to the level of significance of 0.05, implying that the Probability value (P-value) of $0.000 < 0.05$. Therefore, the researcher rejected the null hypothesis and concluded that there is a significant relationship between Training of UAP Insurance employees and Employee Performance at UAP Insurance

4.5.4 Model Summary of Training and Employee Performance

This section presents the results of the model summary with focus on the coefficient of determination

Table 4.9: Presentation of the model summary of Training and Employee Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.529 ^a	.280	.266	.56926

a. Predictors: (Constant), Training

Source: *Primary Data, (2018)*

The model summary in table 4.9 above reflects the results of a bivariate regression between Training and Employee Performance at UAP Insurance. The resultant R^2 which is 0.280 implies that Benchmarking accounts for 28% (0.280×100) of the variations in Employee Performance at UAP Insurance and the remaining 72% is explained by other factors other than Training. The Adjusted R Square of 0.266(26.6%) implies that the independent variable (Benchmarking) accounts for 73.4% of the variance in the Employee Performance at UAP Insurance.

4.5.5 Regression Analysis and Hypothesis Testing

This section presents the results of a regression analysis of training and employee performance.

Table 4.10: Presentation of the Coefficients of Training and Employee Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.660	.671		.983	.330
Training	.756	.170	.529	4.453	.000

a. Dependent Variable: Employee Performance

Source: *Primary Data, (2018)*

Hypothesis

H₀: Training has no significant influence on Employee Performance in UAP insurance

H₁: Training has a significant influence on Employee Performance in UAP insurance.

The p-value of Training is 0.000 which is less than 0.05 ($p\text{-value} < 0.05$, $0.000 < 0.05$) at a 95% level of significance, implying that we reject the null hypothesis “Training has no significant influence on Employee Performance in UAP insurance” and accept the alternative hypothesis which states that “Training has a significant influence on Employee Performance in UAP insurance”. Therefore, the researcher concluded that Training has a significant influence on Employee Performance in UAP insurance.

Equation 1: Model of Employee Performance at UAP Insurance and Training

$$\text{Employee Performance at UAP Insurance} = 660 + 0.529 \text{ Training} \dots\dots\dots (1)$$

Furthermore the **coefficient of 0.529** implies that a unit increase in Training will lead to a 0.529 increase in Employee Performance at UAP Insurance and a unit decrease in Training will lead to a 0.529 decrease in Employee Performance at UAP Insurance.

4.6 Benchmarking and Employee Performance

This section presents the results of a bivariate relationship between benchmarking and employee performance.

4.6.1 Descriptive Statistics of Benchmarking

This section presents a summary of the statistics describing the features of employee benchmarking.

Table 4.11: Illustration of the descriptive statistics of Benchmarking

No.	Details	TD(1)	D(2)	NS(3)	A(4)	TA(5)	Total	Mean
1	UAP insurance has a functional policy about benchmarking	0 0%	1 1.9%	4 7.5%	30 56.6%	18 34.0%	53 100%	4.23
2	UAP insurance supports its employees to go for benchmarking events	0 0%	0 0%	2 3.8%	18 34.0%	33 62.3%	53 100%	4.58
3	UAP insurance employees are interested in benchmarking	0 0%	4 7.5%	2 3.8%	15 28.3%	32 60.4%	53 100%	4.42
4	UAP sends its employee for learning visits to other organizations	0 0%	4 7.5%	15 28.3%	30 56.6%	4 7.5%	53 100%	3.64
5	UAP insurance encourages/facilitates its employees to seek external consultations	2 3.8%	11 20.8%	20 37.7%	17 32.1%	3 5.7%	53 100%	3.15
6	Benchmarking by UAP insurance employees contributes to employee performance	0 0%	8 15.1%	21 39.6%	17 32.1%	7 13.2%	53 100%	3.43
Average of the Means: 3.908								
Key: TD = Totally Disagree, D = Disagree, NS = Not Sure A = Agree and TA = Totally Agree								

Source: Primary Data, (2018)

For purposes of interpretation note that scores for TA and A are grouped to represent agree while D and TD scores represent respondents who disagreed. In addition, N represents respondents

whose opinion was undecided. The mean < 3.00 (less than 3.00) reveals disagree scores and that above >3.00 (greater than 3.00) reveals agree.

According to table 4.11 above, 48 respondents representing 90.6% of the total number of respondents who were the majority agreed with the statement that UAP insurance has a functional policy about benchmarking while as 1 respondents representing 1.9% of the total number of respondents disagreed with the statement that UAP insurance has a functional policy about benchmarking and only 4 respondents representing 7.5% of the total number of respondents were not sure whether UAP insurance has a functional policy about benchmarking or not.

The mean of 4.23 implied that majority of the respondents believed that UAP insurance has a functional policy about benchmarking.

According to table 4.11 above, 51 respondents representing 96.3% of the total number of respondents who were the majority agreed with the statement that UAP insurance supports its employees to go for benchmarking events while as none of the respondents disagreed with the statement that UAP insurance supports its employees to go for benchmarking events and only 2 respondents 3.8% of the total number of respondents were not sure whether UAP insurance supports its employees to go for benchmarking events or not.

The mean of 4.58 implied that majority of the respondents believed that UAP insurance supports its employees to go for benchmarking events.

According to table 4.11 above, 47 respondents representing 88.7% of the total number of respondents who were the majority agreed with the statement that UAP insurance employees are

interested in benchmarking while as only 4 respondents representing 7.5% of the total number of respondents disagreed with the statement that UAP insurance employees are interested in benchmarking and only 2 respondents representing 3.8% of the total number of respondents were not sure whether UAP insurance employees are interested in benchmarking or not.

The mean of 4.42 implied that majority of the respondents believed that UAP insurance employees are interested in benchmarking.

According to table 4.11 above, 34 respondents representing 64.1% of the total number of respondents who were the majority agreed with the statement that UAP sends its employee for learning visits to other organizations while as 4 respondents representing 7.5% of the total number of respondents disagreed with the statement that UAP sends its employee for learning visits to other organizations and only 15 respondents representing 28.3% of the total number of respondents were not sure whether UAP sends its employee for learning visits to other organizations or not.

The mean of 3.64 implied that majority of the respondents believed that UAP sends its employee for learning visits to other organizations.

According to table 4.11 above, 20 respondents representing 37.8% of the total number of respondents who were the majority agreed with the statement that UAP insurance encourages/facilitates its employees to seek external consultations while as 13 respondents representing 24.6% of the total number of respondents disagreed with the statement that UAP insurance encourages/facilitates its employees to seek external consultations and only 20 respondents representing 37.7% of the total number of respondents were not sure whether UAP insurance encourages/facilitates its employees to seek external consultations or not.

The mean of 3.15 implied that majority of the respondents believed that UAP insurance encourages/facilitates its employees to seek external consultations.

According to table 4.11 above, 24 respondents representing 45.3% of the total number of respondents who were the majority agreed with the statement that Benchmarking by UAP insurance employees contributes to employee performance while as 8 respondents representing 15.1% of the total number of respondents disagreed with the statement that Benchmarking by UAP insurance employees contributes to employee performance and only 21 respondents representing 39.6% of the total number of respondents were not sure whether Benchmarking by UAP insurance employees contributes to employee performance or not.

The mean of 3.43 implied that majority of the respondents believed that Benchmarking by UAP insurance employees contributes to employee performance.

Generally the overall Mean of Means was 3.908 implying that majority of the respondents believed that Benchmarking is one of the major factors that influence Employee Performance at UAP Insurance.

4.6.2 Correlation between Benchmarking and Employee Performance

This section presents the Pearson’s correlation coefficient results of benchmarking and employee performance.

Table 4.12: The Pearson’s correlation between Benchmarking and Employee Performance

		Employee Performance	Benchmarking
Employee Performance	Pearson Correlation	1	.318*
	Sig. (2-tailed)		.020
	N	53	53
Benchmarking	Pearson Correlation	.318*	1
	Sig. (2-tailed)	.020	
	N	53	53

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

Source: *Primary Data, (2018)*

The results in table 4.12 above depicts the Pearson’s correlation between Benchmarking and Employee Performance at UAP Insurance, the correlation value of 0.318 implies that there is a weak positive relationship between Benchmarking and Employee Performance at UAP Insurance, implying that an improvement in the level of Benchmarking will lead to a proportionate increase in the Employee Performance at UAP Insurance and a decrease in the level of Benchmarking will lead to a proportionate deterioration in Employee Performance at UAP Insurance. The level of significance of the results in table 4.12 above, is 0.05 (at 95%) implying that since the P-value of 0.020 is less than 0.05 (P-value < 0.05), the variable Benchmarking is significant at 5% level of significance, therefore the researcher rejected the null hypothesis and accepted the alternative hypothesis that there is a significant relationship between Benchmarking and Employee Performance at UAP Insurance.

4.6.3 Analysis of Variance between Benchmarking and Employee Performance

This section presents the results of the analysis of variance of benchmarking and employee performance

Table 4.13: ANOVA of Benchmarking and Employee Performance

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	2.325	1	2.325	5.748	.020 ^b
Residual	20.628	51	.404		
Total	22.953	52			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Benchmarking

Source: *Primary Data, (2018)*

From the above results in table 4.13, the estimates of variability are 2.325 and 0.404 under mean Square column and their ratio is 5.748 under the column labeled F ($F(1, 51) = 5.748$). Since the ratio of the between groups mean square to the within groups mean square is not closer to 1, the null hypothesis is not true, further more from the column of Sig, it is reflected that the probability of obtaining the F-ratio of 5.748 is 0.020 (P-value) which is very small as compared to the level of significance of 0.05, implying that the Probability value (P-value) of $0.020 < 0.05$. Therefore, the researcher rejected the null hypothesis and concluded that there is a significant relationship between Benchmarking and Employee Performance at UAP Insurance

4.6.4 Model Summary of Benchmarking and Employee Performance

This section presents the results of the model summary with focus on the coefficient of determination

Table 4.14: Presentation of the model summary of Benchmarking and Employee Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.318 ^a	.101	.084	.63598

a. Predictors: (Constant), Benchmarking

Source: *Primary Data, (2018)*

The model summary in table 4.14 above reflects the results of a bivariate regression between Benchmarking and Employee Performance. The resultant R^2 which is 0.101 implies that Benchmarking accounts for 10.1% (0.101×100) of the variations in Employee Performance at UAP Insurance and the remaining 89.9% is explained by other factors other than Benchmarking. The Adjusted R Squared of 0.084(8.4%) implies that the independent variable (Benchmarking) accounts for 91.6% of the variance in the Employee Performance at UAP Insurance.

4.6.5 Regression Analysis and Hypothesis Testing

This section presents the results of a regression analysis of training and employee performance.

Table 4.15: Presentation of the Coefficients of Benchmarking and Employee Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.021	.676		2.990	.004
Benchmarking	.411	.171	.318	2.397	.020

a. Dependent Variable: Employee Performance

Source: *Primary Data, (2018)*

Hypothesis

The rejection and acceptance decisions were based on; When the $p\text{-value} < 0.05$ the researcher rejects the null hypothesis and accepts the alternative and when the $p\text{-value} > 0.05$ the researcher accepts the null hypothesis, Mugenda & Mugenda, (2003)

H₀: Benchmarking has no significant influence on Employee Performance in UAP insurance.

H₁: Benchmarking has a significant influence on Employee Performance in UAP insurance.

The p-value of Benchmarking is 0.020 which is less than 0.05 ($p\text{-value} < 0.05$, $0.020 < 0.05$) at a 95% level of significance, implying that we reject the null hypothesis “Benchmarking has no significant influence on Employee Performance in UAP insurance” and accept the alternative hypothesis which states that “Benchmarking has a significant influence on Employee Performance in UAP insurance”. Therefore, the researcher concluded that Benchmarking has a significant influence on Employee Performance in UAP insurance.

The standardized beta coefficient 0.318, which is positive, reflects that Benchmarking has a direct significant influence on Employee Performance in UAP insurance. This implies that an improvement in the level of Benchmarking leads to a higher likelihood of Employee Performance at UAP Insurance and where there is low level of Benchmarking there is usually a low likelihood of Employee Performance at UAP Insurance.

Equation 2: Model of Employee Performance at UAP Insurance and Benchmarking

$$\text{Employee Performance at UAP Insurance} = 2.021 + 0.318 \text{ Benchmarking} \dots\dots\dots (1)$$

Furthermore the **coefficient of 0.318** implies that a unit increase in Benchmarking will lead to a 0.318 increase in Employee Performance at UAP Insurance and a unit decrease in Benchmarking will lead to a 0.318 decrease in Employee Performance at UAP Insurance.

4.7 Mentorship and Employee Performance

This section presents the results of a bivariate relationship between mentorship and employee performance.

4.7.1 Descriptive Statistics of Mentorship

This section presents a summary of the statistics describing the features of employee training.

Table 4.16: Illustration of the descriptive statistics of Benchmarking

No.	Details	TD(1)	D(2)	NS(3)	A(4)	TA(5)	Total	Mean
1	UAP insurance has a functional policy about employee orientation.	0 0%	0 0%	7 13.2%	28 52.8%	18 34.0%	53 100%	4.21
2	UAP insurance gives thorough orientation to its employees as soon as they are hired	0 0%	1 1.9%	10 18.9%	33 62.3%	9 17.0%	53 100%	3.94
3	UAP insurance orientation is customized to the job needs of every employee	1 1.9%	4 7.5%	21 39.6%	18 34.0%	9 17.0%	53 100%	3.57
4	UAP insurance orients its employees on the values, beliefs, and principles of the organization	1 1.9%	14 26.4%	17 32.1%	18 34.0%	3 5.7%	53 100%	3.15
5	UAP insurance employees show interest in the orientation given by the organization	2 3.8%	2 3.8%	5 9.4%	29 54.7%	15 28.3%	53 100%	4.00
6	Orientation of UAP insurance employees contributes to employees performance	2 3.8%	8 15.1%	9 17.0%	27 50.9%	7 13.2%	53 100%	3.55
Average of the Means: 3.736								
Key: TD = Totally Disagree, D = Disagree, NS = Not Sure A = Agree and TA = Totally Agree								

Source: *Primary Data, (2018)*

For purposes of interpretation note that scores for TA and A are grouped to represent agree while D and TD scores represent respondents who disagreed. In addition, N represents respondents whose opinion was undecided. The mean < 3.00 (less than 3.00) reveals disagree scores and that above >3.00 (greater than 3.00) reveals agree.

According to table 4.16 above, 46 respondents representing 86.8% of the total number of respondents who were the majority agreed with the statement that UAP insurance has a functional policy about employee orientation while as none of the respondents disagreed with the statement that UAP insurance has a functional policy about employee orientation and only 7 respondents representing 13.2% of the total number of respondents were not sure whether UAP insurance has a functional policy about employee orientation or not.

The mean of 4.21 implied that majority of the respondents believed that UAP insurance has a functional policy about employee orientation.

According to table 4.16 above, 42 respondents representing 79.3% of the total number of respondents who were the majority agreed with the statement that UAP insurance gives thorough orientation to its employees as soon as they are hired while as only 1 respondents representing 1.9% of the total number of respondents disagreed with the statement that UAP insurance gives thorough orientation to its employees as soon as they are hired and only 10 respondents representing 18.9% of the total number of respondents were not sure whether UAP insurance gives thorough orientation to its employees as soon as they are hired or not.

The mean of 3.94 implied that majority of the respondents believed that UAP insurance gives thorough orientation to its employees as soon as they are hired.

According to table 4.16 above, 27 respondents representing 51% of the total number of respondents who were the majority agreed with the statement that UAP insurance orientation is customized to the job needs of every employee while as only 5 respondents representing 9.4% of the total number of respondents disagreed with the statement that UAP insurance orientation is customized to the job needs of every employee and only 21 respondents representing 39.6% of

the total number of respondents were not sure whether UAP insurance orientation is customized to the job needs of every employee or not.

The mean of 3.57 implied that majority of the respondents believed that UAP insurance orientation is customized to the job needs of every employee.

According to table 4.16 above, 21 respondents representing 39.7% of the total number of respondents who were the majority agreed with the statement that UAP insurance orients its employees on the values, beliefs, and principles of the organization while as 15 respondents representing 28.3% of the total number of respondents disagreed with the statement that UAP insurance orients its employees on the values, beliefs, and principles of the organization and only 17 respondents representing 32.1% of the total number of respondents were not sure whether UAP insurance orients its employees on the values, beliefs, and principles of the organization or not.

The mean of 3.736 implied that majority of the respondents believed that UAP insurance orients its employees on the values, beliefs, and principles of the organization.

According to table 4.16 above, 44 respondents representing 83% of the total number of respondents who were the majority agreed with the statement that UAP insurance employees show interest in the orientation given by the organization while as 4 respondents representing 7.6% of the total number of respondents disagreed with the statement that UAP insurance employees show interest in the orientation given by the organization and only 5 respondents representing 9.4% of the total number of respondents were not sure whether UAP insurance employees show interest in the orientation given by the organization or not.

The mean of 4.00 implied that majority of the respondents believed that UAP insurance employees show interest in the orientation given by the organization.

According to table 4.16 above, 34 respondents representing 64.1% of the total number of respondents who were the majority agreed with the statement that Orientation of UAP insurance employees contributes to employees performance while as 10 respondents representing 18.1% of the total number of respondents disagreed with the statement that Orientation of UAP insurance employees contributes to employees performance and only 9 respondents representing 17% of the total number of respondents were not sure whether Orientation of UAP insurance employees contributes to employees performance or not.

The mean of 3.55 implied that majority of the respondents believed that Orientation of UAP insurance employees contributes to employees performance.

Generally the overall Mean of Means was 3.736 implying that majority of the respondents believed that Mentorship is one of the major factors that influence Employee Performance at UAP Insurance.

4.7.2 Correlation between Mentorship and Employee Performance

This section presents the Pearson’s correlation coefficient results of mentorship and employee performance.

Table 4.17: The Pearson’s correlation between Mentorship and Employee Performance

		Employee Performance	Mentorship
Employee Performance	Pearson Correlation	1	.786**
	Sig. (2-tailed)		.000
	N	53	53
Mentorship	Pearson Correlation	.786**	1
	Sig. (2-tailed)	.000	
	N	53	53

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

Source: *Primary Data, (2018)*

The results in table 4.17 above depicts the Pearson’s correlation between Mentorship and Employee Performance, the correlation value of 0.786 implies that there is a strong positive relationship between Mentorship and Employee Performance at UAP Insurance, implying that an improvement in the level of Mentorship will lead to an increase in the Employee Performance at UAP Insurance and a decrease in the level of mentorship will lead to a deterioration in Employee Performance at UAP Insurance. The level of significance of the results in table 4.17 above, is 0.05 (at 95%) implying that since the P-value of 0.000 is less than 0.05 (P-value < 0.05), the variable Mentorship is significant at 5% level of significance, therefore the researcher rejected the null hypothesis and accepted the alternative hypothesis that there is a significant relationship between Mentorship and Employee Performance at UAP Insurance.

4.7.3 Analysis of Variance between Mentorship and Employee Performance

This section presents the results of the analysis of variance of mentorship and employee performance

Table 4.18: ANOVA of Mentorship and Employee Performance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.162	1	14.162	82.168	.000 ^b
	Residual	8.790	51	.172		
	Total	22.953	52			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Mentorship

Source: *Primary Data, (2018)*

From the above results in table 4.18, the estimates of variability are 14.162 and 0.172 under mean Square column and their ratio is 82.168 under the column labeled F (F (1, 51)) =82.168. Since the ratio of the between groups mean square (regression) to the within groups mean square

(Residual) is not closer to 1, the null hypothesis is not true, further more from the column of Sig, it is reflected that the probability of obtaining the F-ratio of 82.168 is 0.000 (P-value) which is very small as compared to the level of significance of 0.05, implying that the Probability value (P-value) of $0.000 < 0.05$. Therefore, the researcher rejected the null hypothesis and concluded that there is a significant relationship between Mentorship and Employee Performance at UAP Insurance

4.7.4 Model Summary of Mentorship and Employee Performance

This section presents the results of the model summary with focus on the coefficient of determination

Table 4.19: Illustration of the model summary between Mentorship and Employee Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786 ^a	.617	.610	.41516

a. Predictors: (Constant), Mentorship

Source: *Primary Data, (2018)*

The model summary in table 4.19 above reflects the results of a bivariate regression between Mentorship and Employee Performance. The resultant R^2 which is 0.617 implies that Mentorship accounts for 61.7% (0.617×100) of the variations in Employee Performance and the remaining 38.3% is explained by other factors other than Mentorship. The Adjusted R Squared of 0.610 (61%) implies that the independent variable (Mentorship) accounts for 61% of the variance in the Employee Performance at UAP Insurance.

4.7.5 Regression Analysis and Hypothesis Testing

This section presents the results of a regression analysis of mentorship and employee performance.

Table 4.20: Presentation of the Coefficients of Mentorship and Employee Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.486	.351		1.384	.172
Mentorship	.841	.093	.786	9.065	.000

a. Dependent Variable: Employee Performance

Source: *Primary Data, (2018)*

Hypothesis

H₀: Mentorship has no significant influence on Employee Performance in UAP insurance.

H₁: Mentorship has a significant influence on Employee Performance in UAP insurance.

The p-value of Mentorship is 0.000 which is less than 0.05 ($p\text{-value} < 0.05$, $0.000 < 0.05$) at a 95% level of significance, implying that we reject the null hypothesis “Mentorship has no significant influence on Employee Performance in UAP insurance” and accept the alternative hypothesis which states that “Mentorship has a significant influence on Employee Performance in UAP insurance”. Therefore, the researcher concluded that Mentorship has a significant influence on Employee Performance in UAP insurance.

The standardized beta coefficient 0.786, which is positive, reflects that Mentorship has a direct significant influence on Employee Performance in UAP insurance. This implies that an improvement in the level of Mentorship leads to a higher likelihood of Employee Performance at

UAP Insurance and where there is low level of Mentorship there is usually a low likelihood of Employee Performance at UAP Insurance.

Equation 3: Model of Employee Performance at UAP Insurance and Mentorship

$$\text{Employee Performance at UAP Insurance} = \mathbf{0.486} + \mathbf{0.786} \text{ Mentorship} \dots\dots\dots (1)$$

Furthermore the **coefficient of 0.786** implies that a unit increase in Mentorship will lead to a 0.786 increase in Employee Performance at UAP Insurance and a unit decrease in Mentorship will lead to a 0.786 decrease in Employee Performance at UAP Insurance.

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSIONS & RECOMMENDATIONS

5.1 Introduction

This study investigated the relationship between Capital Development and Employee Performance in Insurance companies in Uganda considering a case of UAP Insurance Kampala (Life Insurance). This chapter specifically presents the summary of findings, the discussion of findings, the conclusions of the study, recommendations of the study and areas for further research.

5.2 Summary of findings

This section presents the inferences of the made by the researcher, specifically through summarizing the entire findings of the study. It's presented objective by objective guided by the flow of variables in the conceptual framework.

5.2.1 Training and Employee Performance at UAP Insurance

According to the results in table 4.5, majority of the respondents agreed with the statements regarding Training, the average of the means of the responses was 3.928 which was greater than the threshold of 3.

The correlation value of 0.529 implies that there is a moderate positive relationship between Training of UAP Insurance employees and Employee Performance at UAP Insurance, implying that an improvement in the level of Training of UAP Insurance employees will lead to an increase in the Employee Performance at UAP Insurance and a decrease in the level of Training of UAP Insurance employees will lead to a deterioration in Employee Performance at UAP

Insurance. The level of significance of the results in table 4.6 above, is 0.05 (at 95%) implying that since the P-value of 0.000 is less than 0.05 ($P\text{-value} < 0.05$), the variable Training of UAP Insurance employees is significant at 5% level of significance.

The estimates of variability are 6.426 and 0.324 under mean Square column and their ratio is 19.830 under the column labeled F ($F(1, 51) = 19.830$). Since the ratio of the between groups mean square to the within groups mean square is not closer to 1, the null hypothesis is not true, further more from the column of Sig, it is reflected that the probability of obtaining the F-ratio of 19.830 is 0.000 (P-value) which is very small as compared to the level of significance of 0.05, implying that the Probability value (P-value) of $0.000 < 0.05$.

The resultant R^2 which is 0.280 implies that Benchmarking accounts for 28% (0.280×100) of the variations in Employee Performance at UAP Insurance and the remaining 72% is explained by other factors other than Training. The Adjusted R Square of 0.28(28%) implies that the independent variable (Benchmarking) accounts for 72% of the variance in the Employee Performance at UAP Insurance.

The p-value of Training is 0.000 which is less than 0.05 ($p\text{-value} < 0.05$, $0.000 < 0.05$) at a 95% level of significance, implying that we reject the null hypothesis “Training has no significant influence on Employee Performance in UAP insurance” and accept the alternative hypothesis which states that “Training has significant influence on Employee Performance in UAP insurance”.

5.2.2 Benchmarking and Employee Performance at UAP Insurance

According to the results in table 4.10, majority of the respondents agreed with the statements regarding Benchmarking, the average of the means of the responses was 3.908 which was greater than the threshold of 3.

The correlation value of 0.318 implies that there is a weak positive relationship between Benchmarking and Employee Performance at UAP Insurance, implying that an improvement in the level of Benchmarking will lead to a proportionate increase in the Employee Performance at UAP Insurance and a decrease in the level of Benchmarking will lead to a proportionate deterioration in Employee Performance at UAP Insurance. The level of significance of the results in table 4.11 above, is 0.05 (at 95%) implying that since the P-value of 0.020 is less than 0.05 (P-value < 0.05), the variable Benchmarking is significant at 5% level of significance.

The estimates of variability are 2.325 and 0.404 under mean Square column and their ratio is 5.748 under the column labeled F ($F(1, 51) = 5.748$). Since the ratio of the between groups mean square to the within groups mean square is not closer to 1, the null hypothesis is not true, further more from the column of Sig, it is reflected that the probability of obtaining the F-ratio of 5.748 is 0.020 (P-value) which is very small as compared to the level of significance of 0.05, implying that the Probability value (P-value) of $0.020 < 0.05$.

The resultant R^2 which is 0.101 implies that Benchmarking accounts for 10.1% (0.101×100) of the variations in Employee Performance at UAP Insurance and the remaining 89.9% is explained by other factors other than Benchmarking. The Adjusted R Squared of 0.101(10.1%) implies that the independent variable (Benchmarking) accounts for 89.9% of the variance in the Employee Performance at UAP Insurance.

Furthermore the coefficient of 0.318 implies that a unit increase in Benchmarking will lead to a 0.318 increase in Employee Performance at UAP Insurance and a unit decrease in Benchmarking will lead to a 0.318 decrease in Employee Performance at UAP Insurance.

5.2.3 Mentoring and Employee Performance at UAP Insurance

According to the results in table 4.15, majority of the respondents agreed with the statements regarding Benchmarking, the average of the means of the responses was 3.908 which was greater than the threshold of 3.

the correlation value of 0.786 implies that there is a strong positive relationship between Mentorship and Employee Performance at UAP Insurance, implying that an improvement in the level of Mentorship will lead to an increase in the Employee Performance at UAP Insurance and a decrease in the level of mentorship will lead to a deterioration in Employee Performance at UAP Insurance. The level of significance of the results in table 4.16 above, is 0.05 (at 95%) implying that since the P-value of 0.000 is less than 0.05 ($P\text{-value} < 0.05$), the variable Mentorship is significant at 5% level of significance, therefore the researcher rejected the null hypothesis and accepted the alternative hypothesis that there is a significant relationship between Mentorship and Employee Performance at UAP Insurance.

The estimates of variability are 14.162 and 0.172 under mean Square column and their ratio is 82.168 under the column labeled F ($F(1, 51) = 82.168$). Since the ratio of the between groups mean square to the within groups mean square is not closer to 1, the null hypothesis is not true, further more from the column of Sig, it is reflected that the probability of obtaining the F-ratio of 82.168 is 0.000 (P-value) which is very small as compared to the level of significance of 0.05, implying that the Probability value (P-value) of $0.000 < 0.05$.

The resultant R^2 which is 0.617 implies that Mentorship accounts for 61.7% (0.617×100) of the variations in Employee Performance and the remaining 38.3% is explained by other factors other than Mentorship. The Adjusted R Squared of 0.610 (61%) implies that the independent variable (Mentorship) accounts for 61% of the variance in the Employee Performance at UAP Insurance.

The p-value of Mentorship is 0.000 which is less than 0.05 ($p\text{-value} < 0.05$, $0.000 < 0.05$) at a 95% level of significance, implying that we reject the null hypothesis “Mentorship has no significant influence on Employee Performance in UAP insurance” and accept the alternative hypothesis which states that “Mentorship has a significant influence on Employee Performance in UAP insurance”.

Furthermore the coefficient of 0.786 implies that a unit increase in Mentorship will lead to a 0.786 increase in Employee Performance at UAP Insurance and a unit decrease in Mentorship will lead to a 0.786 decrease in Employee Performance at UAP Insurance.

5.3 Discussion of the Findings

This section presents a comparison of the findings of this study with earlier related studies regarding employee performance. It's presented objective by objective guided by the flow of variables in the conceptual framework.

5.3.1 Training and Employee Performance at UAP Insurance

According to a study conducted by Mullins (2006), the researcher asserts training is meant to lead to better knowledge and skills among workers. It should also influence the behaviour of workers. Training motivates and brings about benefits at the individual and the organizational level. Those findings were not different from the findings of this study which established that there is a positive relationship between trainings and employee performance. Cole (2002) in his study established that training can help organizations achieve many things. These include: high morale which increases their confidence and motivation; lower cost of production through improving physical and economic use of material and equipment; and lower turnover by creating a sense of security at the workplace. These findings are as well correlated to the findings of this study which also emphasises the need for employee training as a prerequisite for employee performance.

Furthermore, Becker (1964) indicates that education increases employee productiveness due to superior skills acquired. However, the author cautions that highly educated employees signals reflect their enviable ability to solve problems and complete key tasks in an organization. Indeed, education is a market signal that indicates the potential throughput of employees (Yamoah, 2014). There two studies conducted by Becker (1964) and (Yamoah, 2014) have their findings directly correlated to the findings of this study, which emphasises the need for employee training through on-job training and off-job training.

5.3.2 Benchmarking and Employee Performance at UAP Insurance

Studies have emphasized the need for benchmarking in improving employee performance and (Dibble, 1999) is not exclusive since this researcher asserted that benchmarking, which is a process used in management to evaluate various aspects of their processes in relation to best practice institution's processes, gives organizations a platform to plan how to improve aiming to improve performance. It is a continuous process through which organizations learn from those that are better at something they are interested in. The findings (Dibble, 1999) were not different from the findings of this study which also emphasizes the need for Benchmarking as a prerequisite for employee learning through learning visits, consultations and Comparisons.

According to (Braton & Gold, 2012), many organizations are careful not to be lost in comparing themselves to other organizations but simply focusing on what they can learn for their internal and external practice. During internal benchmarking, which involves the various section or units in the organization that are compare to each other so that the team can learn from how others from within complete their tasks from the lowest to the highest level of the organization. (Braton & Gold, 2012) assert that internal benchmarking is not as effective as external benchmarking, since it only brings about small progress, it does not lead to key breakthroughs. External benchmarking targets leading organization in the industry, those willing to give the learning organization entry to their practices to the learning organization. This involves a process of accessing and utilizing information for the shot and long term (Braton & Gold, 2012). The findings of this study is in agreement with the findings of (Braton & Gold, 2012) since this study as well emphasises the need for benchmarking.

5.3.3 Mentoring and Employee Performance at UAP Insurance

According to (Anderson, 2006), the process of employee mentorship motivates employee with positive attitude towards the mandate of the organization. The findings by Anderson, (2006) are significantly correlated to the findings of this study which as well emphasized the need for employee mentorship as a strategy to improve performance.

A study by Bradley (2012) reported that when a mentorship plan is implemented well it is likely to lead to employee engagement, increase Performance and improves effectiveness, efficiency, and overall organizational performance which is directly correlated to the findings of this study since in the study the researcher derived similar conclusions. Bradley (2012) adds that when employees undergo mentorship, they are more likely to remain in the organization beyond five years. Further, organizations with well-planned employee mentorship plans portray an image of a well-run organization to potential, new and existing employees (Bradley, 2012). These findings in the views of Rankin (2006), organizations with effective mentorship plans are able to help new hires fully assume their positions faster than those who do not. However, the author cautions that employers need to acknowledge that employee mentorship is not a mere show time by the organization but an important component of welcoming and integrating new employees in the organization. Indeed, the author concludes that if employee mentorship is properly conducted it quickly familiarizes employees, thus, reducing on the costs. Those findings and finds of other researchers such as Ghulam (2011), Cooper (1992), (Kaiser, 2006) and (Dolan, 2011) are all correlated with the findings of this study specifically regarding Mentorship and Employee Performance.

5.4 Conclusions of the Findings

This section presents the decision made by the researcher. It's presented objective by objective guided by the flow of variables in the conceptual framework.

5.4.1 Training and Employee Performance at UAP Insurance

This study concluded that Training has a significant positive influence on Employee Performance in UAP insurance. The study also concluded that an improvement in Training significantly leads to enhanced Employee Performance at UAP Insurance most especially in terms of Effectiveness, Efficiency, Reliability and Responsiveness of employees of UAP Insurance.

This study furthermore concluded that an increase in the level of on-job training within UAP Insurance will tremendously contribute towards strengthening the training process within UAP Insurance and further lead to increased Employee Performance at UAP Insurance exhibited through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

This study also concluded that, any extra effort invested in improving the level of off-job training within UAP Insurance will greatly contribute towards strengthening the level of training and further lead to Employee Performance at UAP Insurance manifested through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

5.4.2 Benchmarking and Employee Performance at UAP Insurance

This study concluded that there is a weak positive relationship between the Benchmarking and Employee Performance at UAP Insurance. The study also concluded that an improvement in

Benchmarking will significantly lead to enhanced Employee Performance at UAP Insurance most especially in terms of Effectiveness, Efficiency, Reliability and Responsiveness of employees of UAP Insurance.

This study furthermore concluded that an increase in the level of Learning visits prepared for staff of UAP Insurance will tremendously contribute towards strengthening the Benchmarking process within UAP Insurance and further lead to increased Employee Performance at UAP Insurance exhibited through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

This study also concluded that, any extra effort invested in improving the level of consultations with highly performing organisations related UAP Insurance will greatly contribute towards strengthening the level of Benchmarking and further lead to Employee Performance at UAP Insurance manifested through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

This study finally concluded that, improving the level of Comparisons of UAP Insurance with other highly performing organisations related UAP Insurance will greatly contribute towards strengthening the level of Benchmarking within UAP Insurance and further lead to Employee Performance at UAP Insurance demonstrated through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

5.4.3 Mentorship and Employee Performance at UAP Insurance

This study concluded that, there is a strong positive relationship between the Mentorship and Employee Performance at UAP Insurance. Implying that an increase in the level of mentorship

will lead to an increase in employee performance and a decrease in the level of mentorship will lead to a decrease in employee performance. This study therefore concluded that an improvement in Mentorship will significantly lead to enhanced Employee Performance at UAP Insurance most especially in terms of Effectiveness, Efficiency, Reliability and Responsiveness of employees of UAP Insurance.

This study furthermore concluded that an increase in the level of employee values will tremendously contribute towards strengthening the level of Mentorship within UAP Insurance and further lead to increased Employee Performance at UAP Insurance exhibited through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

This study also concluded that, any extra effort invested in improving the belief system with UAP Insurance will greatly contribute towards strengthening the level of Mentorship and further lead to Employee Performance at UAP Insurance manifested through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

The study finally concluded that, instilling ethical principles among employees of UAP Insurance will greatly contribute towards strengthening the level of Mentorship within UAP Insurance and further lead to Employee Performance at UAP Insurance demonstrated through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

5.5 Recommendations

This section presents the suggestions of the best course of action for UAP insurance to adopt in a bid to improve employee performance. It's presented objective by objective guided by the flow of variables in the conceptual framework. The recommendations made by the researcher are entirely as a result of the findings of this study.

5.5.1 Training and Employee Performance at UAP Insurance

The researcher recommends that in a bid to improve the Employee Performance within UAP Insurance, the Top Management of UAP Insurance among other concerned and influential stakeholders should positively enhance the process of Training staff within UAP Insurance. Therefore, in a bid to improve Employee Performance Top Management of UAP Insurance should mainly focus on;

The study recommends that UAP Insurance Top Management should concentrate on enhancing the on-job training within UAP Insurance in a bid to improve the level of employee training and further achieve the objective of enhanced Employee Performance at UAP Insurance reflected through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

The study also recommends that UAP Insurance Top Management should as well concentrate on enhancing the off-job training within UAP Insurance in a bid to improve the level of employee training which will further catalyse the achievement of the objective of enhanced Employee Performance at UAP Insurance reflected through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

5.5.2 Benchmarking and Employee Performance at UAP Insurance

The researcher recommends that in a bid to improve the Employee Performance within UAP Insurance, the Top Management of UAP Insurance among other concerned and influential stakeholders should positively enhance the process of Benchmarking within UAP Insurance. Therefore, in a bid to improve Employee Performance Top Management of UAP Insurance should mainly focus on;

The study recommends that UAP Insurance Top Management should concentrate on enhancing the preparing Learning Visits within UAP Insurance in a bid to improve the level of Benchmarking and further achieve the objective of enhanced Employee Performance at UAP Insurance reflected through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

The study also recommends that UAP Insurance Top Management should as well concentrate on enhancing the Consultations with experienced, skilled and knowledgeable stakeholders within and outside UAP Insurance in a bid to improve the level of employee Benchmarking which will further catalyse the achievement of the objective of enhanced Employee Performance at UAP Insurance reflected through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

Finally, the study recommends that UAP Insurance Top Management should as well embark on Comparisons of the its operations with other already strategic Insurance companies in a bid to improve the level of employee Benchmarking which will further catalyse the achievement of the objective of enhanced Employee Performance at UAP Insurance reflected through Effectiveness

of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

5.5.3 Mentorship and Employee Performance at UAP Insurance

The researcher recommends that, to improve the Employee Performance within UAP Insurance, the Top Management of UAP Insurance among other concerned and influential stakeholders should positively enhance the level of Mentorship within UAP Insurance. Therefore, in a bid to improve Employee Performance Top Management of UAP Insurance should mainly focus on;

The study recommends that UAP Insurance Top Management should concentrate on enhancing the values of its staff as a move towards to improving the level of Mentorship and further achieve the objective of enhanced Employee Performance at UAP Insurance revealed through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

The study also recommends that UAP Insurance Top Management should as well concentrate on building the beliefs system of its employees in a move to improve the level of employee Mentorship which will further catalyse the achievement of the objective of enhanced Employee Performance at UAP Insurance reflected through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

Finally, the study recommends that UAP Insurance Top Management should as well embark instilling ethical principles within its staff in a bid to improve the level of employee Mentorship which will further catalyse the achievement of the objective of enhanced Employee Performance

at UAP Insurance reflected through Effectiveness of employees, Efficiency in service delivery, Reliability of the employees and Responsiveness of employees of UAP Insurance.

5.6 Areas for Further Studies

The Researcher recommends that further research should be conducted in the areas of Supervision, Financing, Insurance Systems and Employee Performance in Insurance Companies.

5.7 Limitations to the study

Scarce resources, the researcher was constrained by resources most especially printing the questionnaires, transport to the field and facilitating the researcher assistants. But this challenge was eventually overcome when the researcher borrowed some money.

Bad weather, during the data collection process rain was a catastrophe to the enumerators but the researcher purchased umbrellas and overcame this challenge.

Limited time to conduct the research, this being an academic study, the researcher was affected by the issue of time since the scope was wide but the time was limited and this challenge was overcome by hiring research assistants to reduce on the workload.

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	training					
9	On-job training to UAP insurance employees motivates them to work	1	2	3	4	5
10	Training of UAP insurance employees contributes to employee performance	1	2	3	4	5

BENCHMARKING

S/N	Statement	Scale of response				
11	UAP insurance has a functional policy about benchmarking	1	2	3	4	5
12	UAP insurance supports its employees to go for benchmarking events	1	2	3	4	5
13	UAP insurance employees are interested in benchmarking	1	2	3	4	5
14	UAP sends its employee for learning visits to other organizations	1	2	3	4	5
15	UAP insurance encourages/facilitates its employees to seek external consultations	1	2	3	4	5
16	Benchmarking by UAP insurance employees contributes to employee performance	1	2	3	4	5

Mentorship

S/N	Statement	Scale of response				
17	UAP insurance has a functional policy about employee mentorship.	1	2	3	4	5
18	UAP insurance gives thorough mentorship to its employees as soon as they are hired	1	2	3	4	5
19	UAP insurance mentorship is customized to the job needs of every employee	1	2	3	4	5

20	UAP insurance orients its employees on the values, beliefs, and principles of the organization	1	2	3	4	5
21	UAP insurance employees show interest in the mentorship given by the organization	1	2	3	4	5
22	Mentorship of UAP insurance employees contributes to employees performance	1	2	3	4	5

EMPLOYEE PERFORMANCE

SN	Statement	Scale of response				
23	Employees of UAP insurance are effective while at work	1	2	3	4	5
24	Employees of UAP insurance achieve their work targets	1	2	3	4	5
25	Employees of UAP insurance are efficient while as work	1	2	3	4	5
26	Employees of UAP insurance use minimal resources to produce results	1	2	3	4	5
27	Employees of UAP insurance are responsive	1	2	3	4	5
28	Employees of UAP insurance ensure that clients issues are attended to on time	1	2	3	4	5
29	Employees of UAP insurance have improved on their level of performance	1	2	3	4	5

END

THANK YOU

APPENDIX II: Structured Interview Guide

Dear respondent,

My name is Imelda Namusisi, a student of Uganda Management Institute pursuing a Master's Degree in Public Administration. As part of the requirements for the award of this degree, I am undertaking a study on *capacity development and employee performance in insurance companies in Uganda: a case of UAP insurance*. The results of this study was treated confidentially and will only be used for academic purposes. I therefore request for your voluntary participation.

TRAINING

1. What is your opinion about employee training at UAP?
2. In your opinion, does training affect employee performance at UAP? Please explain your response
3. Which conclusions and recommendations would you make about training and employee performance at UAP?

BENCHMARKING

4. What is your opinion about employee benchmarking at UAP?
5. In your opinion, does benchmarking affect employee performance at UAP? Please explain your response
6. Which conclusions and recommendations would you make about training and employee performance at UAP?

MENTORSHIP

7. What is your opinion about employee mentorship at UAP?
8. In your opinion, does mentorship of employees affect employee performance at UAP? Please explain your response
9. Which conclusions and recommendations would you make about mentorship of employees and employee performance at UAP?

EMPLOYEE PERFORMANCE

10. What is your opinion about the performance of employees at UAP?
11. In your opinion, which factors affect the performance of employees at UAP? Please explain your response
12. Which conclusions and recommendations would you make regarding employee performance at UAP?

13. Do you have any other relevant information you would like to share with me about this study? If yes, please go ahead.

THANK YOU FOR YOUR TIME.

APPENDIX III: Morgan and Krejcie Table (1970)

TABLE FOR DETERMINING SAMPLE SIZE FROM A GIVEN POPULATION

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size
 "S" is sample size.

Krejcie, Robert V., Morgan, Daryle W., "Determining Sample Size for Research Activities", Educational and Psychological Measurement, 1970.

APPENDIX IV: Field Research



UGANDA MANAGEMENT INSTITUTE

Telephones: 256-41-4259722 /4223748 /4346620
256-31-2265138 /39 /40
256-75-2259722
Telefax: 256-41-4259581 /314
E-mail: admin@umi.ac.ug

Plot 44-52, Jinja Road
P.O. Box 20131
Kampala, Uganda
Website: <http://www.umi.ac.ug>

Your Ref:

Our Ref: G/35

4th October, 2018

Ms. Imelda Namusisi
16/MPA/KLA/WKD/0028

Dear Ms. Namusisi,

FIELD RESEARCH

Following a successful defense of your proposal before a panel of Masters Defense Committee and the inclusion of suggested comments, I wish to recommend you to proceed for fieldwork.

Please note that the previous chapters 1, 2 and 3 will need to be continuously improved and updated as you progress in your research work.

Wishing you the best in the field.

Yours Sincerely

A handwritten signature in blue ink, appearing to read 'Stella Kyohairwe', is written over a horizontal line.

Stella Kyohairwe (PhD)
HEAD, POLITICAL AND ADMINISTRATIVE SCIENCE

APPENDIX V: Letter to the Field



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4th October, 2018

TO WHOM IT MAY CONCERN

MASTERS IN PUBLIC ADMINISTRATION DEGREE

Ms. Imelda Namusisi is a student of the Masters in Public Administration of Uganda Management Institute 6th Intake 2016/2017, **Reg. Number 16/MPA/KLA/WKD/0028**.

The purpose of this letter is to formally request you to allow this participant to access any information in your custody/organization, which is relevant to her research.

Her Research Topic is: *Capacity Development and Employee Performance in Insurance Companies in Uganda: A case of UAP Insurance Kampala*".

Yours Sincerely,

Stella Kyohairwe (PhD)
HEAD, POLITICAL AND ADMINISTRATIVE SCIENCE