

CATHOLIC UNIVERSITY COLLEGE OF GHANA

THE EFFECTS OF ORGANIZATIONAL CLIMATE ON
ORGANIZATIONAL COMMITMENT IN THE NATIONAL HEALTH
INSURANCE AUTHORITY, BONO EAST REGION.

GYAN SOLOMON

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BY

GYAN SOLOMON

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Administration, Catholic University College of Ghana, in partial fulfilment of
the requirement for the award of Master of Business Administration degree in
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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature:..... Date:.....

Name: Solomon Gyan

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the Catholic University College of Ghana.

Supervisor's Signature:..... Date:.....

Name: Dr. Mustapha Osman

ABSTRACT

This study aimed at evaluating the relationship between organizational climate and organizational commitment among the workers in the National Health Insurance Scheme in the Bono East region. To achieve this aim, the research design with emphasis on survey research was adopted to achieve the stated objectives. The census technique was used to invite all the 70 staff of the authority to respond to likert scale questionnaire instrument. The data was analysed quantitatively with the aid of IBM-SPSS (both descriptive and inferential statistics) and the results presented by means of frequencies and percentages. The study revealed that the nature of climate in the organization reflect that of satisfaction with the comprehensive human resource practices such as job security, promotion, grievance structure. The study revealed the following factors influencing organizational climate including organizational context, structure, warmth and support, physical environment, individual autonomy, management and employee relationship structure as well as clear organizational values and norms. In terms of staff level of commitment to the organization, the findings showed that staff have high levels of both affective and continuance commitments. However, normative commitment is low among the staff of the authority. Organizational climate is found to be statistically significant in determining the organizational commitment of the employees. By way of recommendations, management of NHIA needs to keep pace with various components of the organizational climate within workplace environment, which improves their performance and increase the levels of affective and continuance commitments.

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In all, while the above take all the credit, any shortcomings and inadequacies of this study are my sole responsibility.

DEDICATION

This work is dedicated to the Almighty God and my family.

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LIST OF ACRONYMS

NHIA	National Health Insurance Authority
NHIS	National Health Insurance Scheme
SPSS	Statistical Package for Social Science

CHAPTER ONE

INTRODUCTION

The ability of an organization to start and achieve its goals is a function of its ability to attract, hire, satisfy human resources, maintain, and improve their competence. Each organization has to concern about human resources and it is important to increase their commitment by make any changes within the organization. A positive organizational climate is said to be one important variable that will encourage employee's effort and commitment. Organizational climate arises in organizations through a social information process that concerns to employees attach to the policies, practices, and procedures they experience and the behaviors they observe being rewarded, supported, and expected. The organizational climate providing human resources good working environment and condition. Help them reach their job satisfaction, so that this can increase commitment among the staff to the organization.

Background to the Study

To improve productivity and performance of an organization, managers should understand the human resources, attitude and behaviors of the workforce. Organizational commitment can be one of many aspects that can be studied in order to measure workforce attachment to an organization within a certain climate. Nowadays, firms tend to create comfortable atmosphere and suitable working environment to enhance performance, increase job satisfaction, decrease employees' turnover and absenteeism and to improve workers' involvement and attachment to the organization as a whole entity. According to Vijayashree and Jagdishchandra (2011), organizational commitment directly affects employees' performance and is therefore treated as

an issue of great importance. Within an organization, maintaining employees' commitment is an important thing that have to be preserved in order to have a good organizational environment. With a high commitment from its employees then the expected result by organization is better (Marpaung & Anindita, 2017).

By definition, organization is considered as a group of financial, capital, physical and human resources working together in order to achieve mutual goals and objectives (Robbins & Judge, 2013). This set of resources works towards same mission and vision, shares common values and norms, and follows similar strategies, systems and procedures. Many factors within organization may have an important impact on employees and staff. These internal and external features determine the organizational climate which affects performance, operation, functioning and culture of the organization. In order to assure effective and efficient use of resources and specifically the human assets, management of any organization might provide an optimistic encouraging atmosphere that can enhance worker commitment level and attachment (El-Kassar, Chams & Karkoulian, 2011).

There has been increasing attention on the relationship between management and employees both in the business and in academic world since 1930s. Attitudes of the employees towards their organization, as a result of their work environment, are important issues in organizational behavior literature (Berberoglu, 2018). Employee behaviour in organizations is a result of their personal characteristics as well as the environment, which they work in. In this regard, organizational climate is an important aspect in order to understand employee's work-related behaviour and it has been discussed in organizational behavior literature since late 1960s. Simply, organizational climate is the

aggregate of psychological climates, which are the perceptions of individuals about their work environments (James, Choi, Ko CHE, McNeil, Minton, Wright & Kim, 2008).

Considerable research has been carried out on organizational climate and commitment and their relationship with other variables. For example, based on the results of research from Kustianto and Iskhak (2015), organizational climate has a positive and significant effect on employee job satisfaction. In other circumstances, the organizational climate can affect organizational commitment indirectly. Organizational climate can influence organizational commitment by achieving job satisfaction first, in this case job satisfaction plays a role in mediating the organizational climate and organizational commitment (Bhaesajsanguan, 2010). El-Kassar, et.al (2010) found a positive correlation between the leadership dimension and the five organizational climates: structure, responsibility, reward, warmth and support, and expect approval.

In addition, the study identified that the structural guideline factor in a structural climate had the highest impact on the leadership dimension in an organization. Moreover, organizational commitment of employees, towards their organization, is found to have a significant relationship with and influence on the overall organizational performance. Lastly, individual employee performance is also found to be correlated with organizational commitment (Uhl-Bien, Schermerhon & Osborn, 2014).

Again, researchers including Patterson et al. (2004); Lin and Lin (2011); Bindlve Parker (2011); Moghimi and Subramaniam (2013) suggest that organizational climate promotes positive behaviors in organizations such as organizational citizenship behavior, innovative behavior, creative and proactive

behaviors. In the view of Igoni (2017) in a fiercely competitive global setting, achieving organizational effectiveness and organizational survival is based on employee's attitudes and behaviors. For this reason, organizational climate has gained importance in organizational behavior researches. No organization in today's competitive world can perform at peak levels unless each employee is committed to organization's objectives and works as an effective team member. The health sector relies heavily on its employees for its success. The creation and provision of service to the clients or the people is achieved through the employees. Being in a service industry, the ability of bank management to survive and compete is dependent on the quality of their services.

As today's organisations continue to struggle to survive or acquire sustainable competitive advantage, it is important for organizations to better understand the factors that influence employees and important employee-oriented work outcomes. The growing significance placed on understanding employees and their behavior within the organization has produced a great deal of interest in investigating employee perceptions of climate within the organization (Igoni, 2017; Riggle, 2007).

Statement of the Problem

Organizational climate has been cited as a possible reason because of the way it has been found to influence the behaviour of the employees. Organizational climate is the subjective perception of employees of the work environment in their organization, it is linked to their work attitude formation. Studies by Ohly and Fritz (2010) show that work environment can play a significant role in influencing the behaviour of the employees. Therefore, organizational climate could influence an employee's work-based outcome.

Considerable research has been carried out on organizational climate and commitment and their relationship with other variables (El-Kassar et.al., 2010; Simola, 2011; Berberoglu, 2018). However, most of these research have been concentrated in other parts of the world. Limited studies can be found in Ghana and particularly the National Health Insurance Authority.

It has been known that many studies have examined the relationship between organizational climate and organizational commitment in different countries such as Indonesia (Khalid, Salim, & Loke, 2016; Malaysia (Noordin, Omar, Sehan, & Idrus, 2010); (Pa'wan, & Omar, 2018); Iran (Bahrami, Barati, Ghoroghchian, Razieh, & Ezzatabadi, 2016); Saudi Arabia (Zakari, 2012); Egypt (Riad, & Nawar, 2016); to Nigeria (Henry, 2017). In addition, meta-analytical study of the relationship between organizational climate and organizational commitment has been done by Arora, Nuseir, Nusair, and Arora (2012) but the conclusions were limited to employees based in organizations located in the USA. Extant literature suggested that positive organizational climate leads to higher levels of organizational commitment, which is an important concept in terms of employee attitudes, likewise, the concept of perceived organizational performance, which can be assumed as a mirror of the actual performance (Berberoglu, 2018). For an insurance and healthcare settings, these are important matters to consider due to the fact that the service is delivered thoroughly by managers of health payment and financing of healthcare for patients. Therefore, attitudes and perceptions of the employees can influence how they deliver the service. Therefore, this study is to evaluate NHIA employees' perceptions of organizational climate and test the hypothesized impact of organizational climate on organizational commitment.

Purpose of the Study

The aim of this study is to evaluate the relationship between organizational climate, organizational commitment among the workers in the National Health Insurance Scheme in the Bono East region. The study aims to reveal the nature of relationship between the dependent and independent variables that are organizational climate (independent variable) on organizational commitment (dependent variable).

Research Objectives

The study was guided by the following specific objectives to:

1. Assess the nature of organizational climate of the National Health Insurance Authority in the Bono East region
2. Examine the effect of organizational climate on organizational commitment in National Health Insurance Authority in the Bono East region
3. Examine the organizational climate component that has the largest role in organizational commitment in National Health Insurance Authority in the Bono East region

Research Questions

The study sought to find answers to the following broad research questions:

1. What is the nature of the organizational climate of the National Health Insurance Authority in the Bono East region?
2. What is the effect of organizational climate on organizational commitment in National Health Insurance Authority in the Bono East region?

3. What organizational climate component play the major role in organizational commitment in National Health Insurance Authority in the Bono East region?

Significance of the Study

This study would address an important issue in management practice which attracts much interest of recent research since an organizational climate takes a significant part in producing positive outcomes from the human resource, and improves performance of the organization strategically. The study would contribute to the current literature by presenting empirical evidence about the influence of organizational climate on organizational commitment.

This study holds significance for the management of the scheme because results that will be obtained will be meaningful for the NHIS organization by employing them to build their organizational policies and strategies, essentially human resource strategy towards a competitive edge in the market.

This study would contribute to the field of Human Resource Management by suggesting ways in which HRM practices can be designed to encourage employees' positive attitudes toward organization, which in turn, could improve organizational commitment. From the practical perspective, findings from this study would help policy makers and practitioners in developing effective HRM practices aimed at enhancing employees' positive attitudes toward their organization (trust in organization and affective commitment) which in turn, lead to lower turnover intentions.

Delimitations

The current study is focused on examining the impact of organizational climate on organizational commitment. Two main variables will be considered

namely, independent and dependent. For this study, the independent variables consist of reward, structure and culture, job security, nature of work, boss-employee relation and leadership style. The measures will be based on Al Moghrabi (2004) and Al-Khasawneh (2013) organizational climate factors. On the other hand, the organizational commitment such as affective, continuance and normative components constituted the dependent variables.

Institutional framework of this study is restricted to the National Health Insurance Authority in the Bono East region.

Limitations

This study is limited with regard to methodology. This study only considers the views of workers of the National Health Insurance Authority, Bono East region who were selected using purposive sampling techniques. The use of this sampling technique has its limitations such as ignoring other workers whose views are critical but not considered. In view of this, there could be loss of important information to help enrich the findings of this study. Again, the use of only quantitative approach with emphases' on only questionnaire instruments in the collection of data to the study was equally hamper the extent to which in-depth data was gathered for the study. The interpretation and application of the findings of this study was therefore done with this in mind. All these limitations affected the extent to which the results could be generalized to other regions and similar public sector organizations.

Definition of Terms

Organizational climate: a comprehensive impression of one's organization and individual influence on the working environment, which in turns impacts the individual's behavior and work related attitudes

Commitment: as the extent to which workers recognize the goals and objectives of the organization and they are willing to make effort and to work harder to help it prosper.

Organizational commitment: a psychological state of employee relations with the organization and it has implications for the decision to continue or terminate its membership in an organization.

Affective commitment: the sense of identification as a member of the NHIS and involvement in the NHIS activities, such individuals will have the same values with the values of the organization, so that the interaction between the individual and the organization is positive)

Continuance commitment: an individual's consciousness of the cost to leave the NHIS because of retirement benefits, study leave benefits, lack of alternative jobs, skill transferability, self-investment, and relocation

Normative commitment: a worker's attachment to the NHIS because of feelings of obligation of loyalty and duty.

Organisation of the Study

The study is organized into five main chapters. Chapter One includes the background to the study, providing international and national trends on the subject matter of organizational climate in organizations with particular emphasis on public sector. In addition, the statement of the problem, objectives, research questions, significance, delimitations, limitations and definition of terms of the study are presented. Chapter Two presents theoretical literature on organizational climate and organisational commitment. Other areas the chapter captured included the empirical review highlighting the link between organizational climate and organizational commitment, and conceptual framework. Chapter Three focuses on research methodology including the

research design, sample description. The sample selection for the study, as well as the various data collection procedures employed for the study are outlined. Chapter Four deals with analysis and discussion of findings while Chapter Five looks at the summary of key findings, conclusion, recommendations, and suggestions for future research.

CHAPTER TWO

LITERATURE REVIEW

Introduction

The literature review is a critical component of the research process and begins by reviewing relevant literature to guide the scope of the inquiry on the influence of organizational climate on organisational commitment. For this study, existing literature related to concepts of the study are examined and used to build on the conceptual framework. The chapter starts with theoretical framework, review of the identified concepts which includes the concept of organizational climate and organizational commitment, empirical review and conceptual framework of the study.

Conceptual Base of the Study

Based on the literature that has been reviewed, a conceptual framework has been created for the study. The conceptual framework shows a direct relationship between organizational climate and organizational commitment. It has been developed consistent with the research questions. The model indicates organizational climate as the independent variable and turnover intentions as the dependent variable. This conceptualization is represented in figure 2.1 below.

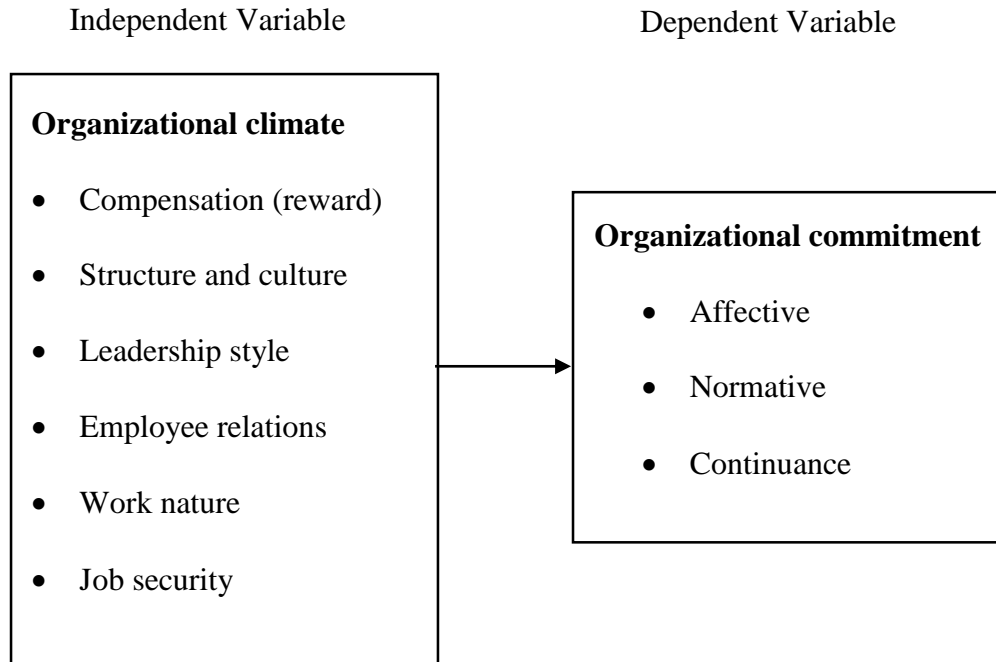


Figure 1: Organisational climate and organisational commitment

Source: Author's construct (2020)

The independent variables for this study are compensation, job security, work nature, leadership style, employee relations and the organizational culture. The dependent variable which is organizational commitment will be measured from affective, continuance and normative. Affective commitment refers to the sense of identification as a member of the National Health Insurance Authority and involvement in the National Health Insurance Authority activities, such individuals will have the same values with the values of the organization, so that the interaction between the individual and the organization is positive), Continuance commitment refers to an individual's consciousness of the cost to leave National Health Insurance Authority because of retirement benefits, study leave benefits, lack of alternative jobs, skill transferability, self-investment, and relocation, Normative commitment for the study is a worker's attachment to National Health Insurance Authority because of feelings of obligation of loyalty and duty. Employees with high normative commitment also feel responsible for

paying benefits they got from the organization or profession by putting effort at work and still doing work.

Concept of Organizational Climate

Employee behaviour in organizations is a result of their personal characteristics as well as the environment in which they perform. Employees' job attitudes are affected by a wide range of organizational characteristics and social relationships, which form the employees' work environment (Berberoglu, 2018). Since late 1960s, organizational climate has been a popular topic discussed in organizational behavior literature and is considered as a vital viewpoint in order to comprehend employee's work-related attitudes and behaviors. Payne et al. (1971) defined organizational climate as the way in which employees perceive their organization and its purposes. Churchill et al. (1976) conceptualized organizational climate as the aggregates of the social variables, which constitute a worker's job environment. According to Mullins (2010), if organizational culture is defined simply as 'how things are done around here', then organizational climate can be defined as 'how it feels to work around here'. Griffin and Moorhead (2014) explain organizational climate as individual perceptions; recurring patterns of behaviour, attitudes and feelings of employees.

Organizational Climate was defined as activities, attitudes, values, belief, criteria, feelings, means, and management and technological procedures used in organization (Al Taweel, 1999). Organizational climate is also described as a set of characteristics, factors, rules, and methods driving employees inside the organization and differentiate from other organizations (Al Thneibat, 2005). Further, organizational climate is referred to as the environment or overall social

system of employees in the organization including their culture, values, traditions, behavior patterns, social beliefs and different work methods affecting activities and human and economic interaction inside the organization.

For this study organizational climate indicates to different factors and prerequisites provided by top management to employees to determine the job path for employees such as organizational structure, organizational culture, regulations, management approach, communications styles, procedures and work policies, all of which form a driving force influencing positively or negatively on employee performance and their job behaviors. The positive or negative influences are governed by how tuned are such environmental factors with employee needs and requirements. Griffin and Moorhead (2014) explained organizational climate as individual perceptions; recurring patterns of behaviour, attitudes and feelings of employees. Organizational climate, however, is proposed to represent a characteristic of a group, not of an individual.

Additionally, Robbins and Judge (2013) stated that organizational climate can be considered as an aspect of culture and defined as team spirit but at the organizational level, and according to Uhl-Bien, Schermerhon, and Osborn (2014) one of the most important aspects in an organization to influence how people behave is organizational culture that can be defined as the shared beliefs and values within the organization.

Components of Organizational Climate

According to Sahin et al. (2014), theoretically linked organizational support, transformational leadership, personnel empowerment, work engagement, and performance that enhanced psychological capital. Employee

empowerment that can stem from leader effectiveness can result in positive behaviors and individual satisfaction (Hassan, Mahsud, Yukl, & Prussia, 2013). A dynamic and interactive environment, the higher the satisfaction of the employee who is always in direct contact with the clients, the higher employee retention and customer satisfaction for the hospitality industry are uniquely important (Robinson et al., 2014). According to Al-Khasawneh (2013), components of organizational climate are many and can be categorized into tangible and intangible. The organizational climate components form a vital centre point influencing employees, their behaviors, and attitudes whether positively or negatively. No doubt, positive attitudes reflect on quality of behavior, performance, satisfaction, excellence, and job loyalty, and cooperation between bosses and their employees, and create interchangeable benefits and in general achieving shared interest between the organization, employees, and stakeholders.

On the other hand, negative attitudes are translated into negative behaviors ineffectively serving the common interest of parties inside and outside the organization but rather produce job conflicts, low performance, leave job, etc (Singh et al, 2011).

Work Nature: refers to tasks performed by employee in the organization that need to be vivid, elastic non-routine or frequent since routine task kill creativity, create boredom, discourage thinking and limit excellence.

Authority Styles: When authority is held in top managers (centralization) and deprive other management levels in the organization from practicing authority, employees will develop ineffective capabilities, poor self-confidence, and low self-esteem.

Boss-employee relation: Successful organizations need to create a climate in the organization that supports positive relations between subordinates and superordinate's and enhances trust, respect, and honesty in treatments of different job levels because such values create job loyalty, excellent performance and mutual interest.

Reward/punishment styles: Employees who carry out their tasks creatively need to be rewarded justly to motivate their creativity and encourage creative practices from other employees.

Job Security: Permanent jobs give employees job stability, and psychological wellbeing and prevent concern and stress caused by fear from losing job. Permanent jobs also directly affect performance level and job loyalty.

Organizational structure and organizational culture belong among the concepts with the highest explanatory and predictive power in understanding the causes and forms of people's behaviours in organizations (Wei, Liu, Herndon, 2011; Singh, 2011; Zheng, Yang, McLean, 2010). Organizational culture is an intrinsic factor of organizational behaviour, inasmuch as it directs the way people behave in an organization by operating from within and by determining assumptions, values, norms, and attitudes according to which organization members guide themselves in everyday actions in the organization. On the other hand, organizational structure is an extrinsic factor which influences people's behaviour from the outside, through formal limitations set by division of labour, authority distribution, grouping of units, and coordination. Therefore, one's behaviour in an organization is the result of the impact of its culture and structure, as well as the influence of other factors. Therefore,

studying the mutual impact of organizational culture and structure is important for a comprehensive understanding of the behaviour of an organization's members.

Organizational culture can be defined as “a system of assumptions, values, norms, and attitudes, manifested through symbols which the members of an organization have developed and adopted through mutual experience and which help them determine the meaning of the world around them and the way they behave in it” (Janićijević, 2011: 72). As this definition implies, organizational culture has a cognitive and a symbolic component in its content. Organizational structure is defined as a relatively stable, either planned or spontaneous, pattern of actions and interactions that organization members undertake for the purpose of achieving the organization's goals.

Leadership style: Leadership behaviors may affect employee behaviour indirectly through enhancing or decreasing job satisfaction and organizational commitment (Karatepe & Kilic, 2015; Mathieu et al., 2016). In their study of fun activities, Tews, Michel, and Allen (2014) found that socialization with coworkers and managers' support for fun activities, improved retention rates. Similarly, Mathieu et al. (2016) examined how other supervisory behaviors, job satisfaction, and organizational commitment could shape turnover intention. The findings were consistent with those of Venkataramani et al. (2013) who studied positive and negative workplace relationships, noting the role of social satisfaction in employees' organizational attachments. According to Mathieu et al. (2016), supervisory leadership could affect the well-being of employees, their satisfaction levels, and their commitment to their jobs and the organization. Mathieu et al. proposed a structural turnover-intention model that encompassed

the variables of supervisory behavior, job satisfaction, and organizational commitment. Using a sample data of 763 employees working across different types of companies, they demonstrated that supervisors who exhibited person-oriented leadership could influence employees' feelings of satisfaction, commitment, and ultimately their decisions to leave or stay with the company (Mathieu et al., 2016).

Management styles could also affect employees' decisions to stay or leave the organization (Kara et al., 2013). According to Chen, Friedman and Simons, (2014), mid-level managers' satisfaction with senior managers' supervision could affect line employees' turnover intentions. Transformational leadership could also affect turnover intentions by motivating, inspiring, and showing empathy to their employees (Tse et al., 2013).

Factors Influencing Organisational Climate

Organisational climate is a manifestation of the attitudes of organisational members towards the organisation. These attitudes are based upon such things as management policies, supervisory techniques, the 'fairness' of management, labor's reactions to management, and literally anything that affects the work environment. James and Allan (1974) have classified the factors that influence organisational climate into five major components:

Organisational Context The management philosophy of an organisation will be evident from the goals, policies and functions of the organisation and the manner in which the goals are put into operation (Farokhi & Murty, 2015). For instance, the reputation of a particular company regarding the treatment of employees would provide some indication of the managerial philosophy regarding the utilization of human resources. This philosophy of

management is expressed by policies, rules, regulations and, of course, by the actions of managers. The reaction of the employees and the degree to which they agree within management's philosophy is critical to the development of a favorable climate. If management is able to match employee's goals to organisational goals, it is most likely to put a positive influence on climate (James & Allan, 1974). The management's attitude towards employees is indeed a major determinant to the overall organisation climate (Farokhi & Murty, 2015).

Organisation Structure An organisation structure is the framework of authority responsibility relationships in an organisation. It clarifies who is to supervise whom and who is responsible to whom. It serves as the basis of interpersonal relationships between the superiors and the subordinates and the peers (people of same rank in the organisation).

The organisation structure followed by management is critical organisational climate. If the top management feels the need of giving greater importance to the subordinates, it will follow a decentralized structure (Farokhi & Murty, 2015). There will be fewer layers in the organisational hierarchy and participative decision-making will be encouraged. The organisational climate will be inductive to the development of the employees. But if the top management like to maintain a greater degree of consistency in decision-making, it would follow a centralized structure. This would enable greater control over decisions; and organisational climate will encourage centralized information management and decision-making (Willett, 2009).

Relationship between superior and subordinates According to Farokhi and Murty (2015), every employee has to interact with his superior or

boss for necessary instructions and guidance. It is the immediate superior who allows (or disallows) the subordinate to participate in decision-making, gives assignments, does performance appraisals, conducts performance reviews, interprets policies, determines pay increments, and decides who has the potential to be promoted. These functions are inherent in managing and every manager is concerned with these functions. The relationship between superior and subordinate is not only of an interpersonal nature, but it also represents the primary interface between the organisation and the employee. All managers must therefore be aware of the possible influence on climate when deciding the type of leadership (autocratic or participative) to be provided to the subordinates. The effectiveness of a leadership style is determined mainly by the particular situation. In other words, the leadership style must suit the situation faced by the manager (Bellou, & Andronikidis, 2009). If it is not so, the motivation level of the workers will be low, they will feel frustrated and dissatisfied and productivity may also go down. If the workers are not satisfied with the type of leadership provided, effective communication will be hindered and their morale will also be low. Therefore, every manager must consider the likely impact of this style of functioning on the organisational climate.

Physical environment It has been observed that office decor, office size and the physical space allotted to a person at work (private office or general office) etc. Noise has also been considered instrumental in influencing the climate of organisation. High level of noise may bring a bad feeling and lead to frustration, nervousness and aggression and thus have a negative effect up to organisational climate. Some degree of immunity to noise may be possible when

it is a steady part of the external environment. Therefore, noise to a tolerable extent may not adversely affect the organisational climate.

Values and Norms Over a period of time every organisation develops a culture of its own. Culture is the social or normality glue that holds an organisation together. It expenses the values or social ideals and beliefs that organisation members come to share. In the words of Bellou and Andronikidis (2009), “Organisation culture is a system of shared values (what is important) and the beliefs (how things work) that interact with a company’s people, organisation structures, and control systems to produce behavioral norms (the way we do things). The above quotation suggests that organisations have different cultures goals and values, managerial styles, and norms - for carrying out activities. We have already discussed as to how organisational goals and managerial styles influence the organisational climate.

Organizational Commitment

There have been various classifications of employee attitude and attachment towards their organizations such as loyalty, devotion and commitment in the extant literature. The concept of commitment was firstly introduced to literature in 1960 by Becker and it was explained as “one mechanism producing consistent human behavior” (Becker, 1960). Later, during 1970s, a variety of studies were carried out on the concept of organizational commitment. One of the important studies of the literature was carried out in 1974 by Lyman Porter et al., which was concerned with organizational commitment and turnover intentions of the employees. Porter et al., in (1974), carried out the most commonly cited study of the related literature, which addressed the relationship between organizational commitment, job

satisfaction and turnover intentions among a sample of psychiatric technicians. This study preserves its significance as it involves the first organizational commitment questionnaire in the literature. Later in 1983, Morrow advocated that personal values, career, job (characteristics) and union play an important role in defining the commitment of workers (Morrow, 1983). Continuously, in 1985, Reichers introduced the idea that organizational commitment can be explained as “a collection of multiple commitments to various groups that comprise the organization” (Reichers, 1985).

Allen and Meyer (1991) describe organizational commitment as a psychological state of employee relations with the organization and it has implications for the decision to continue or terminate its membership in an organization. Organizational commitment according to Tella et al. (2017) is a mental condition that binds an individual to a company, a strong desire to remain a member of a particular organization, a person’s readiness to fight and a strong trust and acceptance of the principles and goals of the organization or company. Azeem (2010) defines organizational commitment as the level of identification and involvement of employees in an organization. Herscovitch and Meyer (2002) defined commitment as the extent to which workers recognize the goals and objectives of the organization and they are willing to make effort and to work harder to help it prosper. Similarly, Bateman and Strasser (1984) described commitment as a multidimensional aspect relating employees’ devotion and faithfulness to readiness to exert effort on behalf of the organization and the desire to maintain membership.

Additionally, organizational commitment refers to a multidimensional psychological attachment of the employees toward their organization

(Davenport, 2010). Martin (2007) further suggests that organization commitment has the following characteristics: identifying with an organization and its goals and values (identification); a strong desire to maintain investment with the organization (loyalty); and willingness to work extra hard on behalf of the organization (involvement).

Organizational Commitment is a comparison of individual empathy power with an association in a certain organization (Danish et al., 2015). Organizational Commitment in general is defined as the employees awareness in an association with the organization accordingly (Danish et al., 2015).

The Three Component Model of Commitment

The three-component model comprises affective, continuance, and normative commitment (Allen & Meyer, 1990; Meyer & Allen, 1991 & 1997) has been extensively examined in the organizational setting. These three forms, labeled affective, continuance, and normative commitment, respectively, are referred to as components of organizational commitment.

Affective commitment represents involvement, participation, emotional attachment and identification of workers with the organization that lead to low employees' turnover (feelings of loyalty). It is the most widespread approach for organizational commitment in the literature because a strongly committed individual gets involved and enjoys membership in the organization (El-Kassar, Chams & Karkoulian, 2011).

Continuance commitment is when employees believe it is in their own personal interest to remain within the same organization. It plays a minimal role in the conceptualization of commitment. Continuance commitment occurs when

there is a profit associated with continued participation and a cost associated with leaving (Kanter, 1968).

Normative commitment is an emotional obligation towards the organization. That is, a person should continue employment due to moral and ethical norms. It is viewed as an acceptance about one's responsibility towards the organization (El-Kassar, Chams & Karkouliau, 2011).

The Effect of Organizational Climate on Organizational Commitment

Organizational climate has a significant impact on the wellbeing of employees that has a direct influence on quality and quantity of work done in the organization (Mullins, 2010). There are various studies regarding the relationship between organizational climate and its consequences. The concepts like job satisfaction, need for achievement, affiliation and power, overall organizational effectiveness and individual performance are found to be the dependent variables and consequences of organizational climate (Barth, 1974). In addition, one of these consequences is organizational commitment, and a moderate level of attention is given in the literature to reveal this relationship.

A study by Noordin et al. (2010) indicated that the correlation between the majority of dimensions of the organizational climate and organizational commitment shows that the organizational climate significantly and positively influences the environment of Malaysian telecommunication employees. This shows that the better the organizational climate of a company, the higher the organizational commitment of its employees.

According to Mullins (2010), there is a significant relationship between organizational climate and commitment of employees as well as perceived organizational performance. However, a healthy organizational climate does not

guarantee an improved organizational performance, even along with organizational commitment, there are other variables contributing to improved performance (2010).

Underlying Theories

The focus of this section of the chapter is to discuss the various theories that underpin the study. Four prominent theories can be referred to, for understanding organisational climate, they are Gestalt psychology, Person-Environment fit model and Lewinian Field theory.

Gestalt Psychology

The Gestalt tradition emphasized that climate is a composite of many perceptions and experiences; literally a Gestalt (a whole) is formed out of many observations and experiences. the Gestalt psychology of Lewin et al. (1939), who argued that the psychological life space that people inhabit is mainly a product of the social and behavioural attitudes of people to leadership practices, which they consequently termed ‘social climate’. In the 1960s, Lewinian methodology was introduced into the study of organisations to gain an insight into the social and behavioural perception of an organisation by its members. Gestalt psychology stands on two assumptions - (a) Humans’ attempt to apprehend order in their environment and create order throughout. (b) Humans’ apprehend and/or attempt to create order in their environment, so that they can effectively adapt their behaviour to the work environment. Schneider (1975), attempts to define climate, interpreting the gestalt assumptions as “meaningful apprehensions of order for the perceiver that are based on the equivalent of psychological cues.” The theory supports the postulate that individuals create

order/framework with respect the environment they are into and display their behaviour accordingly.

Person-Environment Fit Model

Kurt Lewin (1935) conceptualized the interaction between the person and environment ($P \times E$) as the key to understanding people's cognitive, affective and behavioral reactions. Person–environment fit (P–E fit) is defined as the degree to which individual and environmental characteristics match (French, Caplan, & Harrison, 1982; Rounds et.al, 1992; Kristof-Brown, Zimmerman, & Johnson, 2005). This theory further extended to understand the behavioral demonstration of individuals, referred as “Lewinian Field theory” in 1951. The theoretical concept of PE fit was first proposed by Plato (Kaplan 1950) and further developed by vocational psychologists such as Dawis, Lofquist (Dawis et al. 1964), and Holland (Holland 1959). The concept has its roots in the interactive perspective in psychology (Kaplan 1950), which recognizes that individuals' attitudes and behaviors are determined jointly by their personal characteristics and their environments. In studies of PE fit, persons are operationalized in terms of individual traits such as abilities or preferences. Environments usually refer to some characteristics of a setting such as demands or norms (Yang et al. 2008). The core premise of the PE fit theory is that when individuals and their environments are compatible, their attitudes and behaviors are likely to be positive (Kristof-Brown et al. 2005).

The organizational psychology literature refers to fit as the degree to which individual and organizational attributes are compatible (e.g., Kristof-Brown et al. 2005). Fit can take two forms: Individual and environmental attributes are similar (e.g., individual values match with those of the

organization) or individual attributes are complemented by the organizational environment (e.g., individual skills are complemented by those of other team members) and vice versa.

The theory suggests that employees are likely to develop strong affective commitment when they perceive a congruence between their personal characteristics and their organizations' characteristics (Kristof-Brown, 1996). In contrast, when there is a personenvironment misfit, employees are likely to develop dysfunctional attitudes. For example, the theory implies that although the norm of collaboration is an important factor driving knowledge contribution (Kankanhalli et al., 2005), only employees who are predisposed towards collaboration are likely to form positive commitment and are more willing to contribute knowledge. In contrast, employees who prefer less collaboration may feel put off. Examining PE fit enhances our understanding of employees' knowledge contribution in two ways. First, by accounting for the fit between employees and their environments, this study recognizes that an environment may not influence all individuals the same way. It can explain why employees working in the same organizational environment have different knowledge contribution behaviors. The theory also avoids the assumption that the employee-side and organization-side effects are separate and independent and is more in line with the reality where one's behavior results from the interplay between individual characteristics and the environment. Second, it may help to explain inconsistent findings in prior studies on knowledge contribution. For instance, the norm of collaboration and generalized trust were found to have significant effects in some studies (e.g., He & Wei, 2009; Wasko & Faraj, 2005) but not in others (e.g., Kankanhalli et al., 2005).

Lewinian Field Theory

Kurt Lewin subsequently developed his well known field theory of behavior, which he linked to the Gestalt psychology of holistic perception, and expanded to encompass whole organizations. The basic tenet of field theory is that social processes are determined by an interaction of the personal characteristics of individuals and elements of the environment. The second assumption of Gestalt psychology, suggested that individual associate the order they created to the environment they are in, which later translates into behaviour. Working on this assumption, Lewin (1951) in his work “Field theory in Social change” conceptualized the relationship between individuals and their social environment. He expressed this in a form of a sample equation, as $B = f(P, E)$. Where B= Behaviour, E= Environment, and P = Person

Both “Person-environment fit” and ‘Lewinian Field theory’, restate that behaviour is an outcome of interaction between person and environment. Thus, these theories lay the foundation for the study of dimensions/factors contributing to the formation of organisational climate. Lewin and his colleagues were especially interested in the impact of field theory in shaping organizational roles and social processes. In this respect, field theory was invaluable in helping to understand individual and group phenomena within organizational settings.

Empirical Review

Berberoglu (2018) conducted a study to evaluate healthcare employees’ perceptions of organizational climate and test the hypothesized impact of organizational climate on organizational commitment and perceived organizational performance. The study adopted a quantitative approach, by

collecting data from the healthcare workers currently employed in public hospitals in North Cyprus, utilizing a self-administered questionnaire. Collected data was analyzed with the help of Statistical Package for Social Sciences, and ANOVA and Linear Regression analyses were used to test the hypothesis. Results revealed that organizational climate is highly correlated with organizational commitment and perceived organizational performance. Simple linear regression outcomes indicated that organizational climate is significant in predicting organizational commitment and perceived organizational performance. The study concluded that organizational climate is an important factor in healthcare settings in terms of employee commitment and how employees perceive organizational performance, which would lead to significant results about the provision of service in healthcare organizations

A study by Marpaung and Anindita (2017) examined the impact of organizational climate, motivation and job satisfaction on organizational commitment. Several studies are done without including the research object with new organization which newly joint and also using Structural Equation Modelling (SEM) as an analysis method, so that the author included object research with newly joint organization and using SEM as the result analysis. The study is done towards 205 respondents with SEM data analysis method. The study's result showed Organizational Climate has a positive impact on Job satisfaction. Motivation has a positive impact on Job satisfaction. Motivation has a positive impact on Organizational Commitment and Job satisfaction has a positive impact on Organizational Commitment.

Bhutto et al. (2012) study entitled "a comparative study of organizational climate and job satisfaction in public, private and foreign banks"

and concluded a positive association between organizational structure, nature of work, human relations and job satisfaction. However, the study found no association between job justice, empowerment and job satisfaction.

Putter (2010) questioned whether there is a relationship between organizational climate and performance. The study concluded a close relationship between organizational climate and both increased productivity, sustainability, profit increase and growth. The study also found that providing a suitable organizational climate with support from top managers, and participation take a significant part in the increased performance level.

Jeswani and Dave (2012) conducted a study on the "impact of organization climate on turnover intention: An empirical Analysis on faculty members of technical education in India" for purpose of identifying management practices related to orientation, control, communication, decision making, and rewarding employed within the organizational climate and effects on job turnover among employees. The study found that the factor most contributing to job turnover was orientation and rewarding practices.

Raza (2010) investigated the impact of organizational climate of performance of college teachers in Punjab to identify the effect of major influences motivating employee's performance at the educational institutions in Pakistan. The study found that the factors most motivating performance of employees within the organizational climate include training, teamwork, study circles, providing a comfortable climate characterized by appreciation between boss and employees, and top managers adopt wise management methods and clear policies.

Liu (2010) entitled "organizational climate and its effects on organizational variables: An empirical study" found that longer work hours, right person in wrong place, and sizeable organization has great negative effects on employee dissatisfaction, instability, and low performance and direct negative effect on employee intention to search for a new job.

Adjei-Appiah (2008) entitled "organizational climate and turnover in the health sector. The case of the korle bu teaching hospital in Ghana" was conducted in the health sector of Ghana and sought to identify organizational climate components most contributing to job turnover level among employees. The study found factors most affecting job turn over are job-related stressors and the search for more reputable organizations.

Noordin, et al. (2010) investigated the organizational climate and its influence on organizational commitment in Malaysia for purpose of exploring the effect of organizational design, communications, leadership, work teams, decision making, organizational culture, job satisfaction, and incentives on job commitment. The study found no relationship between job commitment and organizational design, group work, decision making, whereas there was a close association between communications, leadership, organizational culture and incentives.

Imran et al. (2010) investigated the organizational climate as a predictor of innovative work behavior for purpose of identifying whether there is a relationship between organization size, organizational culture, open work system, work by objectives and the creative behavior. The study concluded a strong positive relationship between open work system, objectives-based work,

and creative behavior of employees; whereas the study found no significant role of organization size and creative behavior of employees.

Tarigan and Ariani (2015) studied job satisfaction, organizational commitment, and turnover intention, sampled of 206 employees and found that job satisfaction was positively related to organizational commitment, organizational commitment is negatively related to turnover intention. But, organisational commitment was an important variable than job satisfaction in determining turnover intention.

Institutional Framework

In Ghana, the primary goal of the introduction of the NHIS Act, 2003 Act 650 was to improve financial accessibility of Ghanaians especially the poor and the vulnerable, to basic quality healthcare services. In the revised NHIS Act 2013, the national governing body of the NHIS is mandated “to secure the implementation of a national health insurance policy that ensures basic healthcare services to all residents” (Act 650, Section 2 (1)). Section 3 of the Act establishes the governing body of the Authority.

Act 650 (2003) and LI 1809 (2004) are the main legal frameworks guiding the implementation of health insurance in Ghana. Governance A 15-member National Health Insurance Council (NHIC) was established to manage the National Health Insurance Fund, provide subsidies to district-wide mutual health insurance schemes, regulate the insurance market, and license and monitor service providers under the scheme.

Administration

A national Health Insurance Secretariat provides administrative support to the NHIC in implementation of the scheme. District mutual health insurance

schemes (DMHIS), established by sponsors identified by the district assemblies or by the NHIC as corporate bodies, implement the scheme at the district level. Private sector schemes may be established but do not receive government subsidies. They operate as insurance schemes based on a premium, contract, and policy. A Health Complaints Committee was established in every district office of the NHIC.

The regulatory body (NHIA) must see that healthcare providers put in place programmes that secure quality assurance, and technology assessment to ensure that:

- The health care delivered is of reasonably good quality and standard;
- Basic health care services are of standards that are uniform throughout the country;
- The use of medical technology and equipment are consistent with actual need and standards of medical practice and ethics; and
- Drugs and medication used for the provision of healthcare in the country are those included in the National Health Insurance Medicine List of the Ministry of Health.

Chapter Summary

The review focused on the underlying theories including Gestalt psychology, Person-Environment fit model and Lewinian Field theory. Two main conceptual base was review including organizational climate and organizational commitment. Organizational climate indicates to different factors and prerequisites provided by top management to employees to determine the job path for employees such as organizational structure, organizational culture, regulations, management approach, communications

styles, procedures and work policies, all of which form a driving force influencing positively or negatively on employee performance and their job behaviors. Factors that influence organizational climate include organizational context, structure, values and norms, physical environment, among others. organization commitment summarizes the mental condition that binds an individual to a company, a strong desire to remain a member of a particular organization, a person's readiness to fight and a strong trust and acceptance of the principles and goals of the organization or company. The study revealed component of organizational commitment as affective, continuance and normative. The next chapter presents the research methods for the study.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter outlines the process used in the data collection. It provides the framework and key approaches implemented for the primary and secondary data. It once more draws the techniques used for the research and provides information on the rationale for selecting the research subject.

Study Area

The study was conducted in the Bono East region of Ghana. The Bono East Region is one of the sixteen Regions in Ghana and forms part of the six newly created Regions out of the existing ten Regions of Ghana. The Bono East region of Ghana is a new region carved out of the existing Brong Ahafo region. The capital of the new region is Techiman. The Bono East Region covers a total land area of 39,557km² and borders on the north the Savannah Region, on the west the Bono Region, on the south the Ashanti region and on the east the Volta Lake. The MDAs in the region are Atebubu-Amanten Municipal, Kintampo Municipal, Kintampo South District, Nkoranza North District, Nkoranza South Municipal, Pru East District, Pru West District, Sene East District, Sene West District, Techiman North District and Techiman Municipal Assemblies.

Research Design

Every good research project is underpinned by philosophical assumptions. A research philosophy explains the ontological (nature of reality studied) and epistemological bases of a research which inform a suitable methodology for the research (Saunders et al., 2012, Healy & Perry, 2000; Burrell & Morgan, 1979; Blaikie, 2007).

The research design refers to the overall strategy that you choose to integrate the different components of the study in a coherent and logical way, thereby, ensuring effectively address the research problem. A research design typically includes how data is to be collected, what instruments will be employed, how the instruments will be used and the intended means for analyzing data collected.

In this study, the positivist world view was adopted since the research objectives and questions concern the collection of facts about the social world and then building up an explanation of social phenomena by arranging such facts in a chain of causality (Noor, 2008). Positivism is the epistemological stance which posits that knowledge is objective since the knower and the known are independent, and that social phenomena is observable and quantifiable for the development and testing of hypotheses (Saunders et al., 2009).

According to Oates (2006), it is possible to use different research strategies linked to a philosophical paradigm. Different research strategies can be used in the conduct of academic research. These include case study, design research, action research etc. Research strategy can be positivist, interpretive or critical, though often this distribution is extremely contentious (Walsham, 1995a). As such, a quantitative methodological approach driven by the use of a quantitative survey research design was adopted for this project. Quantitative survey research designs require the development of appropriate items and scales for the measurement of constructs, which are subsequently used for data collection and subsequently confirmed through analytical

Design research as a strategy is concerned with design or improvement of artefacts, constructing in context, knowing or learning through making and

invention or improvement. This research process does not only include a demonstration of technology skills and knowledge, but artefacts also have to be analyzed, explained, justified, and evaluated (Oates, 2006).

For the purpose of this research, a design research approach was appropriate since the focus of the research was on the construction of an artefact and not on intervention. The research intends to measure cycles of awareness, suggestion, development, evaluation and conclusion on perceived organizational climate and organizational commitment.

This research used the descriptive approach. Descriptive research designs help provide answers to the questions of who, what, when, where, and how associated with a particular research problem. Descriptive research is used to obtain information concerning the current status of the phenomena and to describe "what exists" with respect to variables or conditions in a situation. The descriptive study design is chosen because it is appropriate for finding answers to questions through assessing opinions or attitudes of individuals towards events of procedures (Cohen, Manon & Morrison, 2000).

Population

A population is the abstract idea of a large group of many events from which a researcher selects a sample and to which results from a sample can be generalized. It consists of all elements or objects whose characteristics are being studied. The concretely specified large group of many cases from which a researcher draws a sample is also called the target population (Neuman, 2006). Polit and Hungler, (1999) states that "population is the totality of all subjects that conform to a set of specifications, comprising the entire group of persons that is of interest to the researcher and to whom the research results can be

generalized”. Statistics from the HR unit of the authority in the Bono East region was 70. This is made up of twenty-five regional officers including ten (10) management staff, fifteen (15) non management staff, and forty-five staff working in all the eleven (11) municipal and district NHIS offices.

Table 1: Population Distribution of NHIS Staff in the Region

Categories of staff	Male	Female	Total pop.
Management staff	7	3	10
Non-management	9	6	15
Municipal/Dist.	28	17	45
Total	44	26	70

Source: Field data (2020)

Sample and Sampling Procedures

LoBiondo-Wood and Haber (1998) describe a sample as a portion or a subset of the research population selected to participate in a study, representing the research population. The sample for the study was made up of all the seventy (70) respondents selected from all the functional units/departments of the authority as shown in Table 3.1 above. Managers and employees from each department were sampled.

In determining the research sample size, only the non-probability sampling techniques were selected due to the suitability and popularity of such techniques in some of the literature examined. This was used ultimately because of convenience, economy and accessibility to the authority and staff. To get the respondents and due to the nature of the study and respondents, the study employed only the non-probability sampling methods. The non-probability sampling method used in the sampling of all category of respondents. Under the

non-probability sampling method, according to McGivern (2006), this method allowed the researcher to control the selection of elements for the study due to time and cost. Under the non-probability method, the census sampling technique was employed to invite all the respondents from the NHIA. To do this, a list of employees from each of the departments/units will be obtained from the HR and because the number of participants from each of the department/unit were not large, all the employees was involved in the study.

Data Collection Instruments

The study adopted both primary and secondary data sources to collect information from the respondents. The primary source of data is the information that is collected by the researcher through the use of questionnaires (Leedy & Ormrod, 2005). Primary data according to Malhotra and Birks (2007) 'is a data originated by the researcher for the specific purpose of addressing the research problem'. It is what the researcher originally collects from the sample or target population. In this study, the primary sources of data will come from the field mostly termed as field information.

The secondary data on the other hand is a data collected for some purposes other than the problem at hand (Malhotra & Birks, 2007). The secondary sources involved information gathered from other peoples' work which formed the bulk of the researcher's literature review section in chapter two. It includes journals, articles, paper publications, research works (published and unpublished), books and many others that helped the study achieve its stated objectives.

The data was collected through the use of self-administered questionnaire. In the view of Neelankavil (2007), questionnaires guarantee

greater uniformity, consistency and objectivity in data collected. Questionnaires are one of the most commonly used instruments for data collection in field research in the management and social sciences (Bryman & Bell, 2011; Hinkin, 1995). The use of a questionnaire allows the standardized collection of information from a representative sample of a defined population, which allows inference of findings to a wider population (Rattray & Jones, 2007). Due to the usual huge number of people who answers survey, the data being gathered possess a better description of the relative characteristics of the general population involved in the study. As compared to other methods of data gathering, survey questionnaires are able to extract data that are near to the exact attributes of the larger population.

Survey questionnaires can be administered to the participants through a variety of ways. The questionnaires can simply be sent via e-mail or fax, or can be administered through the Internet. Because of the high representativeness brought about by the survey method, it is often easier to find statistically significant results than other data gathering methods.

The questionnaire was developed based on the research objectives and literature review. Apart from the socio-demographic characteristics, questions bordering the relationship between organizational climate and turnover intentions were asked. Based on this, the questionnaire had four sections. Section A comprised the background characteristics of respondents (that pertained to employees' current personal information such as ages, sex, educational backgrounds, workplaces, locations, positions, and years of service), Section B talked about the nature of organizational climate and organizational commitment. Section C captured information on the effects of

organizational climate on organizational commitment and Section D covered information on the factors that play the largest role in organizational commitment.

A five (5) -point Likert-type scale ranging from 1 (strongly disagree) to 5 (strongly agree) to measure the various variables such as reward, structure and culture, job security, nature of work, boss-employee relation and leadership style. The measures were based on Al Moghrabi (2004) and Al-Khasawneh (2013) organizational climate factors.

The second part of the questionnaire measured the three-component conceptualization of organizational commitment: Affective, Continuance and Normative. This part is based on the questionnaire of Meyer and Allen (1997).

Validity and Reliability

The final instruments were subjected to both validity and reliability tests. Reliability according to Joppe (2000) is “the extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable” (p. 1). On the other hand, Validity is the degree to which results obtained from the analysis of the data actually represent the phenomenon under study (Mugenda & Mugenda, 1999). The reliability of the tools of data collection will be conducted during the pilot study to determine where the results produced are achievable and consistent. While validity of the study will be tested through administering questionnaires to some experts including the supervisor to be used as judges for rating the statements for their relevance to various value dimensions. The aim of the expert validation is to obtain feedback

on “any perceived ambiguities, omissions, or errors concerning the draft questionnaire” (Abdullah, 2006) before administration of the survey. Expert validation establishes the face validity of the questionnaire items as valid measures of the respective constructs in the study objectives.

Pretesting

The pre-test gives the researcher the opportunity to evaluate the usefulness of the data collection instrument (Kothari, 2004). Before the instruments were used to collect the data for the study, a pre-test study was conducted among the Regional and Municipal directorate of the Ghana Health Service in Sunyani. This was involved a test-retest to be carried out in two firms. The two firms will be picked from the population but will not be involved in the final study. The pilot study was not only used to gauge the reliability of the research instruments but also helped to provide data for making estimates of time and the cost for completing various phases of the research (Gall & Borg, 1996). Internal consistency is mostly determined using Cronbach’s alpha coefficient. Hair et al. (2010) admonish that, ideally this value should be greater than 0.7.

Data Collection Procedure

As regards to the distribution, administration and collection of the instruments, the researcher use a period of two weeks. The questionnaires were personally administered by the researcher to the respondents. Before the administration of the questionnaires, the rationale for the study was explained to the respondents. The data collection took two days and the instruments were received and used for the analysis. The questionnaires were administered to management and employees at the work place during their break periods.

Data Processing and Analysis

Quantitative data was analyzed by computer using statistical package for Social Sciences (SPSS) version 22 program. Descriptive statistical analysis was carried out in accordance with the study objectives by use of (SPSS) 22 programme which assisted in generating frequency distributions, graphs and pie charts, means and tables. Prior to the analysis of the collected data, the questionnaires were checked for consistency of responses. Correlation and linear regression analyses were used to examine the relationship between variables. The three phases of data analysis were (a) descriptive data analysis; (b) correlation analysis and (c) linear regression analysis to test the hypothesis of statistically significant relationships exist between variables. Prior to analysis, data were screened data for missing values, outliers, and tested for underlying statistical assumptions that influenced regression analysis.

Ethical Considerations

Research ethics is concerned with what is permissible and acceptable when one is conducting research. Research ethics has a dual meaning attached to it: It may be applicable to research involving humans, animals and the environment or it may concern the honesty and integrity of the researcher. Mouton (2001) states that researchers should act responsibly and be accountable to society when conducting research. Guba, and Lincoln (1994) advocates trustworthiness of qualitative research and values of rigor, transparency and professional ethics promote trust and fidelity in a research effort.

Researchers have to provide participants with information regarding the research and allow them to voluntarily decide to participate or not, or to withdraw their participation at any stage. Where human participants are

involved in research, their signed consent should be obtained and anonymity and confidentiality should be ensured where desired. Participants were chosen voluntarily and informed consent was obtained in all interaction with participants and participants could withdraw from the study at any time, should they wished to. The researcher acted with honesty, respect and integrity in interaction with the literature and all participants in the study. Requests for outcomes of the research was addressed and satisfied if possible.

A greater percentage of the data used in the literature have identified authors. The research also guaranteed participants privacy. Before questionnaire distribution, the research assistants informed potential selected individuals about the purpose of the study and their right to participate or not. The participants were also informed about the expected duration of answering the questionnaire and their freedom to discontinue participation at any time. In a situation where a waiver of consent is required, the researcher shall gladly do so. The data for the research is freely available in books and internet where permission for use is not required.

Chapter Summary

This chapter discusses the methodological approaches used to collect and analyse data. The questionnaire design and administration. The chapter also discusses the sampling technique employed in the study and the data analysis techniques were also discussed. Chapter four presents the results and discusses the findings from the study.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

The purpose of the study is to evaluate the relationship between organizational climate, organizational commitment among the workers in the National Health Insurance Scheme in the Bono East region. The descriptive research design with the use of questionnaires as the main data collection instrument. 70 employees drawn from the regional and municipal and district schemes in the Bono East region using the census and convenient sampling techniques. After the data collection, data collection was analysed in both descriptive and inferential statistical analysis. The descriptive analysis focused on frequencies, percentages, means and standard deviations, while the regression analysis was used to understand the relationship between organizational climate and organizational commitment. This chapter presents the results from the data analyzed and the discussion of the results in relation with literature. The chapter is therefore divided into two main sections: first, the presentation of the results which is done to reflect the study objectives, and second part focused on the discussion of the results with reference to previous studies.

Data Presentation

This section highlights the results analyzed. The data was analyzed using both descriptive and inferential statistics using tables and charts. It focused on all the study objectives beginning with the background information of the respondents and followed by the objectives in order of how they have been stated.

Demographic Characteristics of Respondents

This section presents the results on the profile of staff of the authority that responded to the instruments. The specific areas profiled included the gender, educational level, grade, job tenure, marital status, age and income levels.

Table 2: Sample Characteristics

Variable N=70	Elements	Frequency	Percentage (%)
Gender	Male	40	57.1
	Female	30	42.9
Education Level (highest Attained)	HND/Diploma	6	8.6
	Bachelor's Degree	45	64.3
	Masters	11	15.7
	Professional	8	11.4
Grade/Position	Junior Staff	46	65.7
	Senior Staff	24	34.3
Job Tenure	Below 5 years	33	47.1
	5-10 years	15	21.4
	15-20 years	10	14.3
	Above 20 years	12	17.1
Age (years)	30 and below	37	52.8
	31-40	13	18.6
	41-50	10	14.3
	51-60	10	14.3
	Mean Age		34.5

Source: Field data (2020)

The study covered 70 respondents consisting 57.1% and 42.9% representing males and females respectfully, who are staff of NHIA. Key demographic data included grade/position, marital status, number of years worked, age and income of the staff. With respect to educational level of the

respondents, 94.1% representing the majority had at least university education (thus Bachelor's Degree, Masters and Professional). With the least or minority (8.6%) being HND/Diploma. This is in line with most salary structure around the globe where one's salary is determined largely by one's educational level and the increasing competitiveness in the Ghanaian job market influencing the high number of the staff having at least a Bachelor's Degree.

Furthermore, more than half of the respondents (52.4%) had at least 5 years working experience with equally a significant proportion (47.1%) having below 5 years' experience. This implies that respondents had been employed for a reasonable period and thus responses are from experienced employees. Even though majority of the respondents fell below 30 years (52.8), the average age of the respondents was approximately 35 years (34.5). It is worth noting that 14.3% belong to both age bracket 41-59 and 51-60 years.

Nature of Organizational Climate of the National Health Insurance Authority

Literature abounds with regard to components of organizational climate in organizations. In this objective, the study finds out the specific organizational climate that are prevalent in the authority.

Table 3.: Respondents Views on Nature of Organizational Climate

Organization Indicators	SA	A	U	D	SD	Mean	Std. Dev.
I am satisfied with the job security provided by my organization	11.2	55.2	13.8	16.1	3.7	4.4598	1.05439
I like the rewards I receive in my organization	5.9	39.5	24.1	23.8	6.7	2.7529	1.02547
I am content with the positive relations between managers and employees	3.7	60.7	31.0	2.3	2.3	3.6437	.52776
I am content with nature of work I do at my organization	33.3	21.8	44.8	0.0	0.1	2.8851	.88166
I am content with authority practices implanted by bosses with employees	17.0	63.2	19.8	0.0	0.0	4.8851	.75368
There is participation of all staff in decision-making process	0.0	14.5	60.7	24.8	0.0	2.8966	.57130
There is fairness and transparency in the promotional system	49.7	41.6	8.7	0.0	0.0	4.9310	.78936
Workers have opportunities for advancement in the authority	4.6	9.2	29.9	48.3	8.0	2.5402	.93764
There are adequate grievances structures to address workers concerns	43.6	45.5	10.9	0.0	0.0	4.3678	.61218
I am content with the leadership style in my organisation (how authority is exercised)	22.0	42.3	20.5	9.4	5.8	3.9540	.98722
I am content with the Structure and culture practiced in my organisation.	33.5	47.5	11.3	4.7	3.1	4.0170	1.11695
There is an open communication between management and employees in the NHIA	43.6	35.2	10.8	10.4	0.0	4.2936	1.15607
Management shows concern for the workers for their welfare and improvement of working conditions	31.8	40.6	12.0	10.4	5.2	4.1957	.98057

Source: Field data (2020)

Table 3 shows the opinions of the respondents on the nature of organizational climate that exist in the NHIS in the region. On whether respondents are satisfied with the job security provided by the organization, the results show that majority of the respondents (66.4%) agreed to the statement. While 13.8% were uncertain, 20.5% disagreed. Those who agreed that they like the rewards they receive in the organization were 45.4% and 30.5% disagreed. Majority of the respondents (64.4%) generally agreed that they are content with the positive relations between managers and employees. Majority of the respondents (60.7%) said they are not sure whether there is participation of all staff in decision-making process. While 14.5% agreed, 24.8% disagreed. Again, majority of the respondents (91.3) generally agreed to the fact that there is fairness and transparency in the promotional system. Those who agreed that there are adequate grievances structures to address workers' concerns were 89.1% while 10.9% were unsure. Furthermore, majority of the respondents (64.3%) generally agreed to the statement that they are content with the leadership style in the organisation (how authority is exercised). While 20.5% were not sure, 15.2% disagreed. Table 3 further shows that majority of the respondents (81%) generally affirmed the statement that they are content with the Structure and culture practiced in my organisation. Also, 78.8% majority of the respondents agreed and in strong terms that there is an open communication between management and employees in the NHIA. However, 10.4% disagreed. Finally, those who generally agreed that management shows concern for the workers for their welfare and improvement of working conditions were 72.4% while 15.6% disagreed.

Factors Influencing Organizational Climate

Organisational climate is a manifestation of the attitudes of organisational members towards the organisation. This objective sought to find out from employees on what factors influence the current organizational climate in their institution.

Table 4: Respondents Views on Factors Influencing Organizational Climate

Factors	Mean	Std. Dev.
Organizational context as seen in terms of the philosophy of management by policies, rules, regulations and, of course, by the actions of managers	4.02	1.246
The organisation structure of the NHIA is well defined as it clarifies who is to supervise whom and who is responsible to whom	3.84	0.82
There is a clear relationship between superior and subordinates at the NHIA	4.12	1.167
The general physical environment of the NHIA as has been observed that office decor, office size and the physical space allotted to a person at work (private office or general office) etc.	3.72	0.90
There are also clear organizational values and norms as over a period of time the organisation has developed a culture of its own.	3.64	0.78
Warmth and Support: Feeling of general good fellowship and helpfulness prevailing in the work setting	3.84	0.66
Individual autonomy: It implies the degree to which employees are free to manage themselves, have considerable decision- making power	3.75	0.71
Reward orientation: NHIA rewards individuals for hard work or achievement	3.23	0.92

Source: Field data (2020)

Table 4 shows the respondents' views on factors that influence organizational climate in the Scheme. Those who agreed that organizational context as seen in terms of the policies, rules, regulations and the actions of

mangers influence organizational climate averaged 4.02 with standard deviation of 1.246. Most of the respondents agreed that the organisation structure of the NHIA is well defined as it clarifies who is to supervise whom and who is responsible to whom recording mean of 3.84 and standard deviation of 0.82. Majority of the respondents agreed and in strong terms that there is a clear relationship between superior and subordinates at the NHIA with mean of 4.12 and standard deviation of 1.167. Again, the general physical environment of the NHIA offices was considered influential factor in organizational climate as it obtained a mean of 3.72 and standard deviation of 0.90. Also, most of the respondents generally agreed that there are also clear organizational values and norms as over a period of time the organisation has developed a culture of its own with mean of 3.64 and standard deviation of 0.78. Warmth and Support which is the feeling of general good fellowship and helpfulness prevailing in the work setting recorded a mean value of 3.84 and standard deviation of 0.66 indicating that respondents agreed to the statement. Furthermore, most of the respondents generally agreed that individual autonomy which implies the degree to which employees are free to manage themselves, have considerable decision- making power recording a mean value of 3.75 and standard deviation of 0.71. Lastly, most of the respondents were not sure as whether or not reward orientation which emphasized that NHIA rewards individuals for hard work or achievement recording a mean value of 3.23 and standard deviation of 0.92.

Effect of Organizational Climate on Organizational Commitment

The main objective of the study was to determine the influence that organizational climate has on organizational commitment. To study the effects of organizational climate on the employees' commitment, the study used as

dependent variables the affective commitment scores (ACS), the continuance commitment scores (CCS) and the normative commitment scores (NCS).

Table 5: Level of Affective commitment among Staff

Independent Variables	Management/Staff	
	Mean	Std. Dev.
Organizational climate conditions let me feel like part of the family in NHIA	2.9	1.287
Organizational climate structures let me feel emotionally attached to NHIA	3.77	.515
Organizational climate structures enable employees to feel a strong sense of belonging to NHIA	4.60	.234
Organizational climate has helped me to be very happy to spend the rest of my career with this organization.	3.5144	1.52215
This organization has a great deal of personal meaning for me	4.1200	1.16578

Source: Field data (2020)

Table 5 shows the level of affective commitment among staff of the authority and the results indicate that staff level of affective commitment is high. For instance, staff agreed that they feel a strong sense of belonging to NHIA with highest mean score 4.60. This is followed by the organization has a great deal of personal meaning for me with mean score of 4.1200. Other respondents generally agreed that they feel emotionally attached to NHIA with mean score 3.77, and they would be very happy to spend the rest of my career with this organization with mean score of 3.5144. On the other hand, respondents did not agree nor disagree that they feel like part of the family in NHIA with mean score 2.90.

Table 6: Level of Continuance Commitment among Staff

Continuance affective Independent Variables	Management/Staff	
	Mean	Std. Dev.
I feel that I have too few options to consider leaving NHIA	4.0162	1.24603
Too much of my life would be disrupted if I decided I wanted to leave NHIA because the organization's climate is in good condition	3.9598	1.25338
It would be very hard for me to leave NHIA right now, even if I wanted to because conditions of work here is good	4.51	0.694

Source: Field data (2020)

Table 6 shows the level of continuance commitment among staff of the authority. The results indicate that staff showed high level of continuance commitment with the authority in the sense that staff strongly agreed that it would be very hard for me to leave NHIA right now, even if I wanted to with highest mean score of 4.51. Again, staff generally agreed that they feel that I have too few options to consider leaving NHIA with mean score of 4.0162 and too much of my life would be disrupted if I decided I wanted to leave NHIA with mean score of 3.9598.

Table 7: Level of Normative Commitment among Staff

Normative affective Independent Variables	Management/Staff	
	Mean	Std. Dev.
NHIA deserves my loyalty because of the climate employees operate or do their work	2.6111	.77754
I would not leave NHIA right now because I have a sense of obligation to the organisation in it as all structures put in place makes me to stay	2.3889	.50163
I owe a great deal to NHIA due to the support, reward and structures in place at the NHIA	1.7778	.42779

Source: Field data (2020)

Table 7 shows the level of normative commitment among staff of the authority. From the results, normative commitment is low among the staff as far as maintaining their loyalty, sense of obligation and owing the authority with mean scores 2.6111, 2.3889 and 1.7778 respectively.

Regression Results

Next, the study conducted a regression analysis to examine the significance of the effects of these climate dimensions on the three types of commitment. Table 8 shows the output based on the best 2 models of each size having the affective commitment score. The table gives the p-value for the independent variables in the regression equation as dependent variables.

Table 8: Regression Results of Organizational Climate on Predictors of Organizational Commitment

	Unstandardized		Standardized		
	Coefficients		Coefficients		
	B	Std. Error	(beta)	t	Sig.
Constant	31.623	2.045		15.466	.000
Affective	-.082	.024	-.222	-3.434	.001
Continuance	-.048	.024	-.128	-1.952	.052
Normative	-.060	.022	-.180	-2.746	.007
Dependent variable:	Organizational commitment				
R2	.043				
Adjusted R	.039				
F=	9.985				

**Significant at p.05

Source: Field data (2020)

A review of the beta weights specifies four variables, affective $\beta = -.22$, $t(105) = -3.43$, $p < .05$; continuance $\beta = -.13$, $t(105) = -1.95$, $p < .00$, and normative $\beta = -.18$, $t(105) = -2.74$, $p < .05$, significantly contributed to the model. Based on the results showing the beta weights for the three variables, affective, continuance and normative were significantly related to organizational commitment.

Table 9: ANOVA (N=70)

Model		Sum of squares	df	Mean square	f	Sig.
1	Regression	222.295	5	44.459	11.566	.000 ^b
	Residual	403.615	105	3.844		
	Total	625.910	110			

a. Dependent Variable: Organizational commitment scores

b. Predictors: (Constant), affective, continuance and normative

Source: Field data (2020)

The results of linear regression showed that the model comprising the three predictors, affective, continuance and normative commitments combined accounted for about 36% of variance in organizational commitment scores and the result was statistically significant ($R^2 = .039$, $F(5, 105) = 11.57$, $p < .001$).

Discussion of Results

This section discusses the results from the data analyzed in relation with previous studies.

Nature of Organizational Climate at the National Health Insurance Authority

Researchers described climate as a main characteristic of the internal organizational environment which is an upshot of policies and activities conducted by its employees and exerts pressure to direct labor's attitudes and behavior (Pritchard and Karasick, 1973; Steers, 1997). Organizational climate may be utilized as a management technique to endow managers with discerning insights into how their own employees view their organization. It is theorized as a psychological tool for concentrating on the individual and striving to comprehend the cognitive progressions and performance (Davidson, 2003). As indicated by Popa (2011), organizational climate is essentially important for organizational excellence and is the basis for success of organizations and in such situation the NHIA.

Responses to the nature of climate in the organization reflect that of satisfaction with the comprehensive human resource practices such as job security, promotion, grievance structure. For instance, the results show employees' satisfaction with the job security provided by the organization, the rewards they receive in the organization, fairness and transparency in the promotional system in the organization, and adequate grievances structures to address workers' concerns (see Table 3). This forms the broader understanding of the organizational structure which is an extrinsic factor which influences people's behaviour from the outside, through formal limitations set by division of labour, authority distribution, grouping of units, and coordination. Therefore, one's behaviour in an organization is the result of the impact of its culture and structure, as well as the influence of other factors.

Furthermore, results show that employees' satisfaction with leadership and management relations with subordinates. This is because the results indicate that employees are content with the leadership style in the organisation (how authority is exercised), and with the structure and culture practiced in my organization, the positive relations between managers and employees. Also, there is an open communication between management and employees in the NHIA, and management shows concern for the workers for their welfare and improvement of working conditions (see Table 3). Literature points out that both leadership style and management styles could also affect employees' decisions to stay or leave the organization (Kara et al., 2013), to the extent of enhancing or decreasing job satisfaction and organizational commitment (Karatepe & Kilic, 2015; Mathieu et al., 2016).

In a situation currently happening in the NHIS as expressed by the employees, these supervisors are exhibiting person-oriented leadership which could influence employees' feelings of satisfaction, commitment, and ultimately their decisions to stay with the scheme (Mathieu et al., 2016). As Putter (2010) study also found that providing a suitable organizational climate with support from top managers, and participation take a significant part in the increased performance level. Again, a study by Noordin, et al (2010) found communications and leadership as factors of organizational climate. In this situation, successful organizations need to create a climate in the organization that supports positive relations between subordinates and superordinate's and enhances trust, respect, and honesty in treatments of different job levels because such values create job loyalty, excellent performance and mutual interest.

However, the participation of all staff in decision-making process is a challenge as employees feel it is not practiced the way they want (see Table 3).

Factors Influencing Organizational Climate

The results showed that factors such as organizational context as seen in terms of the policies, rules, regulations and the actions of managers influence organizational climate.

Another factor that the results identified was the organisation structure of the NHIA is well defined as it clarifies who is to supervise whom and who is responsible to whom. This reflects the layers in the organisational hierarchy either decentralized or centralized structure. In the former structure, the top management feels the need of giving greater importance to the subordinates, which therefore means encouraging participative decision-making. On the other hand, the centralized structure will be followed if the top management like to maintain a greater degree of consistency in decision-making, enabling greater control over decisions, and limiting information management and decision-making.

Again, the results showed management and employee relationship structure as an influencing factor of organizational climate. The results indicated that there is a clear relationship between superior and subordinates at the NHIA. These functions are inherent in managing and every manager is concerned with these functions. The relationship between superior and subordinate is not only of an interpersonal nature, but it also represents the primary interface between the organisation and the employee (see Table 4).

The general physical environment of the NHIA offices as has been observed that office decor, office size and the physical space allotted to a person

at work (private office or general office) etc. The physical environment has an important influence to the development of a favorable attitude towards the job. This reflects the conducive environment that employees have to work. Clearly, employees who operate from the conducive environment which is devoid of noise, acrimony, the building, among others.

The results also show that there are also clear organizational values and norms as over a period of time the organisation has developed a culture of its own (see Table 4).

Furthermore, the results indicate that organizational climate is influenced by warmth and support which is the feeling of general good fellowship and helpfulness prevailing in the work setting (see Table 4).

Moreover, individual autonomy which implies the degree to which employees are free to manage themselves, have considerable decision- making power influence organizational climate as the results indicated.

Effect of Organizational Climate on Organizational Commitment

Three components of organizational commitment were measured including affective, the continuance commitment and the normative commitment. The results show the level of affective commitment among staff of the authority and the results indicate that staff level of affective commitment is high (see Table 5). The results indicate that staff showed high level of continuance commitment with the authority (see Table 6). From the results, normative commitment is low among the staff (see Table 7).

Results from the regression analysis suggested that organizational climate has an impact on predicting organizational commitment of the NHIA in the Bono East region. Organizational climate is found to be statistically

significant in determining the organizational commitment of the employees. Continuously, there was a positive and linear relationship between these two variables (see Table 8). This can be interpreted as if the organizational climate scores of the employees are high, organizational commitment scores of the employees are high at the same time. In other words, if the employees in NHIA of the Bono East region perceive the organizational climate in a positive way, they will have higher levels of organizational commitment. In the same way, the predictive power of organizational climate on organizational commitment was significantly high by 30%, which means that the organizational climate is only effective in predicting organizational commitment by 30%. The findings are consistent with Berberoglu (2018) that confirm that organizational climate is highly correlated with organizational commitment and perceived organizational performance. Simple linear regression outcomes indicated that organizational climate is significant in predicting organizational commitment.

Chapter Summary

This chapter has presented the results from the data analysed and also discussed the results. The results clearly show that the nature of the organizational climate in the NHIS is that of satisfaction with the comprehensive human resource practices such as job security, promotion, grievance structure. Also, employees' satisfaction with leadership and management relations with subordinates. The factors influencing organizational climate include organizational context, structure, warmth and support, physical environment, individual autonomy, management and employee relationship structure.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This concluding chapter summarizes the major findings arising from the analysis of data in relation to the study objectives with conclusion. It also makes recommendations for all stakeholders in the authority and further research in making the study generalizability.

As indicated earlier, the purpose of the study is to evaluate the relationship between organizational climate, organizational commitment among the workers in the National Health Insurance Scheme in the Bono East region. The specific objectives were to assess the nature of organizational climate of the National Health Insurance Authority in the Bono East region, examine the effect of organizational climate on organizational commitment, and examine the organizational climate component that has the largest role in organizational commitment. The research design with emphasis on survey research was adopted to achieve the stated objectives. The census technique was used to invite all the 70 staff of the authority to respond to likert scale questionnaire instrument. The data was analysed quantitatively with the aid of IBM-SPSS (descriptive tools) and the results presented by means of frequencies and percentages.

Summary

The study revealed that the nature of organizational climate in the National Health Insurance Authority.

The study revealed that the nature of climate in the organization reflect that of satisfaction with the comprehensive human resource practices such as

job security, promotion, grievance structure. For instance, the results show employees' satisfaction with the job security provided by the organization, the rewards they receive in the organization, fairness and transparency in the promotional system in the organization, and adequate grievance structures to address workers' concerns.

It was found that employees were satisfied with leadership and management relations with subordinates as employees are content with the leadership style in the organisation (how authority is exercised), and with the structure and culture practiced in my organization, the positive relations between managers and employees. Also, there is an open communication between management and employees in the NHIA, and management shows concern for the workers for their welfare and improvement of working conditions.

The study revealed the following factors influencing organizational climate including organizational context, structure, warmth and support, physical environment, individual autonomy, management and employee relationship structure as well as clear organizational values and norms.

Results from the regression analysis suggested that organizational climate has an impact on predicting organizational commitment of the NHIA in the Bono East region. Organizational climate is found to be statistically significant in determining the organizational commitment of the employees.

Conclusions

Retaining skilled and committed employees is essential to the growth, sustainability, and economic well-being of all business types, including the NHIA. NHIA organizational commitment reduces the costs associated with

recruiting, hiring, and training new workers. Therefore, understanding the factors that lead to organizational commitment is necessary for organization survival. As argued by Parakandi and Behery (2016) organizational leaders are increasingly becoming aware of the need to have strategies and policies that lead to a sustainable workforce. The aim of this study was to evaluate the relationship between organizational climate, organizational commitment and perceived organizational performance among the workers in the National Health Insurance Scheme in the Bono region. The findings indicate that the nature of climate in the organization reflect that of satisfaction with the comprehensive human resource practices such as job security, promotion, grievance structure. It was found that employees were satisfaction with leadership and management relations with subordinates as employees are content with the leadership style in the organisation (how authority is exercised), and with the structure and culture practiced in my organization, the positive relations between managers and employees. Also, there is an open communication between management and employees in the NHIA, and management shows concern for the workers for their welfare and improvement of working conditions.

Factors influencing organizational climate the study found include organizational context, structure, warmth and support, physical environment, individual autonomy, management and employee relationship structure as well as clear organizational values and norms.

Results from the regression analysis suggested that organizational climate has an impact on predicting organizational commitment of the NHIA in the Bono East region. Organizational climate is found to be statistically significant in determining the organizational commitment of the employees.

In conclusion, it is important that to improve organizational commitment, there is needs to incorporate organizational climate practices. Organizational climate programs must be fully supported by both top and middle level management.

Recommendations

Based on the findings and conclusion drawn, the researcher makes the following recommendations:

- (i) Management of NHIA needs to keep pace with various components of the organizational climate within workplace environment, in general and pay greater attention to their vacancies that should provide job security and stability for employees, which improves their performance and increase the levels of affective and continuance commitments.
- (ii) The study further recommends to management to work on the organizational climate components to increase the normative commitment as it seeks to improve retention level and prevent skilled employees migrate to other institutions.
- (iii)The study recommends to all levels of management in the NHIA to adopt participatory supervisory leadership and management style that could affect the well-being of employees, their satisfaction levels, and their commitment to their jobs and the organization.

Suggestions for Future Studies

The findings of this study provide direction for research relating to organizational climate and organizational commitment among workers of the National Health Insurance Authority in the Bono region. The study suggests that future studies should work on improving the methodology by expanding the

number of institutions, the sample size and the sampling procedures to enhance the generalizability of the results. Again, future studies could add or focus on new or other organizational climate components and their relationship with the three organizational commitment used in this study. Finally, the study recommends that in future, a study be conducted on the relationship between organizational climate on both employee and organizational commitment in different organizations.

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APPENDIX A
CATHOLIC UNIVERSITY COLLEGE OF GHANA, FIAPRE
SCHOOL OF GRADUATE STUDIES
QUESTIONNAIRE FOR STAFF

Dear Respondent,

I am an MBA student of the Catholic University College of Ghana, Fiapre. This questionnaire is administered to you to elicit information or data for my study, which is part of my study in award of the MBA degree in Human Resource Management. The research work is entitled: The effects of Organizational Climate on Organizational Commitment in the National Health Insurance Authority, Bono East Region.

Please the information given out will be used for the above purpose only, and will be treated with extreme confidentiality. Please take some few minutes of your time to answer the following questions. Thank you.

SECTION A: Personal Information

Please tick the appropriate answer.

1. Age of respondents:
 - a. 21-30 years []
 - b. 31-40 years []
 - c. 41-50 years []
 - d. (iv) 51 -60 years []
2. Sex distribution of respondents:
 - a. Male []
 - b. Female [].
3. Educational Background of Respondents:

- a. Senior High School []
 - b. Diploma []
 - c. Higher National Diploma []
 - d. First Degree []
 - e. Second Degree []
 - f. PhD. Degree []
 - g. Other, specify
4. Number of years working with NHIA:
- a. Less than 1 year []
 - b. 1- 3 years []
 - c. 4- 6 years []
 - d. 7 - 10 years []
 - e. 10 years and above []
5. Employee Level:
- a. Lower rank []
 - b. Middle rank []
 - c. Senior rank []
 - d. Head of unit []
 - e. Other specify.....
6. Department

Section B: Nature of organizational climate of the National Health

Insurance Authority

Please base on your experience indicate your level of agreement with the following variables as nature of organizational climate in the NHIS. Use the scale of:

1= Strongly Agree, 2= Agree, 3= Neutral, 4= Disagree and 5= Strongly Disagree

Sn	Organization climate	Rankings				
		1	2	3	4	5
7	I am satisfied with the job security provided by my organization					
8	I like the rewards I receive in my organization					
9	I am content with the positive relations between managers and employees					
10	I am content with nature of work I do at my organization					
11	I am content with authority practices implanted by bosses with employees					
12	There is participation of all staff in decision-making process					
13	There is fairness and transparency in the promotional system					
14	Workers have opportunities for advancement in the authority					
15	There are adequate grievances structures to address workers concerns					
16	I am content with the leadership style in my organisation (how authority is exercised)					
17	I am content with the Structure and culture practiced in my organisation.					
18	There is an open communication between management and employees in the NHIA					
19	Management shows concern for the workers for their welfare and improvement of working conditions					

SECTION C: Factors Influencing Organizational Climate

Please base on your experience indicate your level of agreement with the following variables as factors influencing organizational climate. Use the scale of: 1= Strongly Agree, 2= Agree, 3= Neutral, 4= Disagree and 5= Strongly Disagree

	Factors Influencing Organizational Climate	1	2	3	4	5
18	Organizational context as seen in terms of the philosophy of management by policies, rules, regulations and, of course, by the actions of managers					
19	The organisation structure of the NHIA is well defined as it clarifies who is to supervise whom and who is responsible to whom					
20	There is a clear relationship between superior and subordinates at the NHIA					
21	The general physical environment of the NHIA as has been observed that office decor, office size and the physical space allotted to a person at work (private office or general office) etc.					
22	There are also clear organizational values and norms as over a period of time the organisation has developed a culture of its own.					
23	Warmth and Support: Feeling of general good fellowship and helpfulness prevailing in the work setting					
24	Individual autonomy: It implies the degree to which employees are free to manage themselves, have considerable decision-making power					
25	Reward orientation: NHIA rewards individuals for hard work or achievement					

Source: Al Moghrabi (2004) and Al-Khasawneh (2013)

Organizational Climate Factors.

SECTION D: Effect of Organizational Climate on Organizational Commitment

Please indicate your level of agreement with the following variables as the effects of organizational climate on organisational Commitment (with respect to Affective, Continuance and Normative). Use the scale of: 1= Strongly Agree, 2= Agree, 3= Neutral, 4= Disagree and 5= Strongly Disagree

	Effects of Organizational Climate on Commitment	1	2	3	4	5
	Affective Commitment					
26	Organizational climate conditions let me feel like part of the family in NHIA					
27	Organizational climate structures let me feel emotionally attached to NHIA					
28	Organizational climate structures enable employees to feel a strong sense of belonging to NHIA					
29	Organizational climate has helped me to be very happy to spend the rest of my career with this organization.					
	Continuance Commitment					
30	I feel that I have too few options to consider leaving NHIA					
31	Too much of my life would be disrupted if I decided I wanted to leave NHIA because the organization's climate is in good condition					
32	It would be very hard for me to leave NHIA right now, even if I wanted to because conditions of work here is good					
	Normative Commitment					
33	NHIA deserves my loyalty because of the climate employees operate or do their work					
34	I would not leave NHIA right now because I have a sense of obligation to the organisation in it as all structures put in place makes me to stay					
35	I owe a great deal to NHIA due to the support, reward and structures in place at the NHIA					

THE END, THANK YOU.