

INFLUENCE OF EMPLOYEE WELFARE PRACTICES ON JOB SATISFACTION IN SELECTED UNIVERSITIES IN KENYA

Emmah M. Thuo¹, Dr. Teresa Wambugu²

^{1,2}Jomo Kenyatta University of Agriculture and Technology, Nairobi, Kenya

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Abstract: Employees become the most important asset to any organization in today's business world. They represent the human capital factor in all organizations whether public or private and embrace all human abilities regardless of the intrinsic or learnt qualities. Employees play a key role in the existence and growth of any organization; therefore, their welfare is essential. Welfare is concerned with the total wellbeing of employees both at home and at the workplace. The objective of this study was to determine the influence of employee welfare practices on job satisfaction in six selected universities within the Nairobi Metropolitan region in Kenya. This study empirically reviewed the influence of three independent variables (Medical benefits, educational benefits, and Social Security schemes), on job satisfaction. The study was considered important to various stakeholders including management, human resource and administrators, employees, government as well as other scholars and academicians. The research adopted a descriptive research design, and the total population was 1954 employees that consisted of teaching and non-teaching categories of staff. A sample size of 129 employees was drawn from the population. Stratified random sampling technique was used to select the respondents. Primary data was collected by use of structured questionnaire method which indicated the statements of welfare practices and job satisfaction with 5-point Likert scale. Secondary data was obtained from the human resource departments of those universities. Data was analyzed using multiple regression analysis with the SPSS (26.0 version). The findings were presented using frequency distribution tables, percentages, means and charts and other central tendencies in a bid to determine the status of employee welfare practices at the selected universities. The researcher established that the independent variable welfare practices are positively correlated with the dependent variable job satisfaction of the selected universities in Kenya. Based on the research findings, the study concluded that there was a strong positive and significant relationship between two variables welfare benefits (medical and educational) and job satisfaction. A review of social security schemes policy in line with the current market trends as well as improving awareness programmes for welfare benefits at the selected universities were presented as recommendations.

Keywords: Medical Benefits, Educational Benefits, And Social Security Schemes, Job Satisfaction.

1. INTRODUCTION

1.1 Background to the Study

In the present fast changing work environment, employees are the most important asset to any organization. In addition, despite technological advancement, the role of human resources cannot be under-estimated in any organization or work environment. This is because it directly depends on efficiency of human resources. According to Lawther, (2014),

employees will give output and work ideally when they are satisfied and contented at their job. The most valuable resource of an organization is satisfied workers and the most insignificant are the dissatisfied ones, Baghael, (2009). (2009). Organizations must provide various benefits to ensure employees welfare is taken care of. It makes more sense that the primary objective of provisions of welfare schemes is to enrich employees' livelihoods. This includes boosting the organization's productivity, fostering a more effective, healthy, and contented workforce, and cultivating positive interpersonal relationships and maintaining industrial peace (Cole, 2002).

The term "welfare" refers to everything done for an employee's comfort and improvement aside from compensation, such as monitoring of working conditions, provision of medical insurance, benefits for workers and their families in the event of accidents or unemployment, provision of education for children, and post-retirement benefits (Munyoki, 2010). A desirable state of existence, welfare refers to a person's physical, mental, moral, and emotional well-being. The overall health of employees, both at work and at home, is a problem. Furthermore, Lumiti, Wekesa, Omondi, Otieno, & Charles (2018) argued that welfare programs are essential for all employees, specifically the Kenyan universities that were selected.

According to various researchers in diverse fields, employee welfare is a crucial component in ensuring job satisfaction for employees. Job satisfaction is defined by Chughati and Perveen (2013) as concerns with how employees feel at a workplace or the employee's mental condition regarding their employment. According to Sypniewska (2013), a worker's attitude toward his coworkers, the company, and when performing out a task are all indicators of job satisfaction.

According to Mowla (2019), job satisfaction can be termed as employee's contentment with their jobs, which is one of the key elements in enhancing the productivity of the organization. According to Malik (2012), in developing countries, due to lower employment rate and instability of economic status, the main components of job satisfaction are pay and promotion. Mathis and Jackson (2000), opines that welfare is an indirect reward given to employees as part of organizational membership, apart from wages such as monitoring of working conditions, infrastructure for health insurance, accidental and unemployment benefits for workers and their families, education for children and post-retirement benefits.

In the current era, it is almost impossible for any organization to operate without offering a basic set of benefits for employees' welfare. Employee welfare is one of the most vital functions of Human Resource Management in any organization (Opatha 2009). Organizations should understand that a healthy and stress-free worker is a major asset to the organization and should therefore provide welfare services and programmes (Ankita, 2010). According to Stratton (2005), employee welfare practices promote health, happiness, prosperity of a person, group, or an organization. Employee welfare is a comprehensive term that includes various services, benefits and facilities offered to employees by employers. This includes items such as housing facilities, educational benefits, drinking and sanitary facilities, medical insurance, transport, allowances, medical insurance, canteen facilities, recreational facilities and grievance handling.

Park (2015), employee welfare also includes monitoring of working conditions, general conduct of workers in the workplace, workplace design and creation of industrial harmony through infrastructure for health industrial relations and insurance against diseases, accidents and unemployment for workers and their families. Through such generous benefits, the employer makes life worth living for employees (Ayinde, 2014). According to Finger (2013) employee welfare is about certain additional facilities such as housing, transformation, medical, recreational, cultural, libraries, gyms and health clubs that an organization provides to its staff. Facilities like housing, medical benefits and education facilities help to increase productivity of workers as well as raising their standards of living. The organization offers welfare programs to improve job satisfaction, increase employee engagement and commitment and, in turn, increase productivity as well as promoting higher employee retention rate. This improves loyalty to the organization.

According to Armstrong (2004), employee welfare policies primarily based on the idea that businesses have a social responsibility to the people working for them. Maintaining the quality of human resources in any firm begins with effective planning and management of employee welfare procedures. Organizational welfare, including motivation, happiness, security, and job satisfaction, has a positive impact on organizational performance, claims Khademi (2014). Satisfaction is one of the major concepts in Human Resource Management (Kumari & Tarareddy 2014).

Gayle and Brock, (2004) states that organizations provide welfare facilities in order to keep their employees' motivation levels high. The International Labour Organization (ILO) broadly classified employee welfare services into two; intra-mural activities which are provided within the establishment such as latrines and urinals, drinking water, washing and bathing

facilities, crèches, rest shelters and canteen, drinking water, arrangements for prevention of fatigue, health services including occupational safety, uniform and protective clothing and shift allowances. Extra-mural activities which are undertaken outside the establishment such as maternity benefits, social insurance measures like gratuity pension, provident fund and rehabilitation, physical fitness and efficiency, family planning and child welfare, education facilities, housing facilities, recreational facilities including sports, cultural activities, transport to and from the place of work (Manju & Mishra, 2007). According (Cole, 2002), extramural activities provided outside the organization premises differ from organization to organization. Further classification of these welfare provisions is into statutory and voluntary welfare services that comprise the legal provision in various pieces of labour legislation and activities undertaken by employees for their workers voluntarily respectively (Ankita, 2010).

1.2 Statement of the Problem

In many businesses, job satisfaction has grown to be a key area of concern. Due of its effects on the organization, such as absenteeism and turnover, there is a great interest in job satisfaction (Sell & Shipley, 2009). The employee's emotional and physical health is influenced by their job happiness. Therefore, it is crucial to promote both physical and mental health in the workplace. Welfare practices are an essential thing to all the employees and in this case the selected universities in Kenya. Most Kenyan higher education institutions rarely offer comprehensive, competitive packages of employee welfare benefits, which has a detrimental effect on productivity, employee retention, and may eventually increase turnover rates of employees (PWC, 2013). According to a study conducted by Strathmore Business School in Kenya, many organizations lack policies that promote the welfare of their employees (2011).

The COVID-19 pandemic has disrupted workplace environments and operational performance around the world, according to Giurge & Bohns (2020). The workplace environment, teamwork, monitoring, and the allocation of responsibilities and authority for managers were all distorted by the containment measures, such as the requirements that certain employees work from home. Universities in Kenya are seeing an increase in their workers leave (PWC, 2013). According to survey results published in daily newsletters and business papers, there is more rivalry for skilled, knowledgeable, and experienced workers. Lack of funding has affected several aspects of the Kenyan universities including staff welfare programs.

Universities have not focused on employee welfare practices including competitive pay, inadequate health and safety at work, lack of training and professional development possibilities, particularly during these difficult times of the COVID-19 pandemic. Sahu, (2020). A full-time worker should be entitled to a living income, comfortable working circumstances, benefits related to leave, and vacation time. However, there was great improvements to be made in how these were made accessible and beneficial to the employees (Becker and Huselid, 2006).

Okereke and Daniel (2010) contend that insufficient welfare benefits and other incentives demotivate employees and result in job discontent. For the benefit of the workers, employers, and the organization, employers must offer staff welfare packages and other incentives. This has a significant impact on their outcomes and productivity. Furthermore, Ernst and Young (2014), suggested that the removal of employee welfare benefits like pension funds, medical plans, unpaid leaves, communication barriers, overtime and bonus payments, and leave allowances in an effort to help institutions survive demotivates and can result in workers being dissatisfied with their jobs. Since the reopening of institutions was uncertain due to the COVID-19 pandemic, the employees' situation was made much worse by loss of businesses, which prompted shock and tension among them (Mishra & Gupta, 2020). An investigation on 505 university students in Bangladesh revealed that the shutdowns had exacerbated stress, stress, and anxiety. Another examination of 2,530 university employees and students in Spain discovered moderate to severe stress, anxiety, and depression ratings among participants because of their experiences with the pandemic.

Few studies, particularly those focusing on non-financial welfare programs, have looked at how employee welfare practices in institutions of higher learning affect job satisfaction. Mulwa (2010) conducted a study on the factors that affect staff turnover in World Vision and recommended a review of current pension plan to address staff expectations. Pegg (2009), investigated how benefits can influence satisfaction, motivation, and productivity levels and how organizations are choosing to inform their people about the type of benefits on offer. In Pan African Paper Mills and Mumias Sugar Company, Masinde (2011) conducted a comparative analysis on the effects of social welfare amenities on employee motivation. It is against this background that this inquiry sought to establish the influence of employee welfare practices on job satisfaction in the

selected universities in Kenya. The study set out to determine the influence of employee welfare practices on job satisfaction in selected chartered public and private universities in Kenya.

1.3 Objectives of the Study

1.3.1 General Objective of the Study

To examine the influence of employee welfare practices on job satisfaction in selected universities in Kenya.

1.3.2 Specific Objectives of the Study

- i. To evaluate the influence of medical benefits on job satisfaction in selected universities in Kenya.
- ii. To assess the influence of educational benefits on job satisfaction in selected universities in Kenya.
- iii. To establish the influence of social security schemes on job satisfaction in selected universities in Kenya.

1.4 Research Questions

- i. What is the influence of medical benefits on job satisfaction in selected universities in Kenya?
- ii. What is the influence of educational benefits on job satisfaction in selected universities in Kenya?
- iii. What is the influence of social security schemes on job satisfaction in selected universities in Kenya?

1.5 Scope of the Study

The extent of this study was only within the selected Universities in Kenya; Jomo Kenyatta University of Agriculture and Technology, Cooperative University of Kenya, Multimedia University, Africa Nazarene University, Daystar and Catholic University of Eastern Africa, that embraced employee welfare practices focusing on Nairobi Metropolitan region. Data was collected by use of questionnaires administered to the employees.

2. LITERATURE REVIEW

2.1 Theoretical Review

This study reviewed functional theory of employee welfare, Herzberg or Two-factor theory and Equity theory in an attempt to link the variables of the study.

2.1.1 The Functional Theory of Employees Welfare

This theory relates to the efficiency of a worker. According to the theory, an employee's whole welfare needs are satisfied by the available facilities and benefits that will make them more efficient and more productive. The theory uses welfare as the predictor of a worker's efficiency and productivity (Mishra and Bhagat, 2010). This theory suggests that welfare work can be used as a means of developing, preserving and securing the efficiency and productivity of labour (Shekhar, 2013). He further opines that programme for housing, education, training, provision of balanced diet and family planning measures are important for labour welfare as they increase the efficiency of workers and their job satisfaction levels in underdeveloped countries. In addition, a fully mentally and physically satisfied worker is the most efficient and satisfied. Employee welfare is a means to keep industrial workers content so they may work effectively. This theory suggests that welfare can be used as a means of securing, preserving, developing the efficiency and productivity as well as enhancing job satisfaction of labour.

The theory makes clear the features of the labor force as they are mirrored in current labor assistance, and it works best if both the employer and employees are working toward increasing productivity through improved welfare provisions. Because social services increase job satisfaction for any workforce, the hypothesis is used in the study. Employees are more productive and happier with their jobs when their employers treat them well.

This argument contends that an employer has a responsibility to consider the welfare of its employees. Although it is challenging to measure this relationship, the impact on efficiency and job happiness plays a significant role in welfare services and is based on the relationship between welfare and job satisfaction (Luthans, 2012).

2.1.2 Hertzberg's Two - Factor Theory

The Two Factor Theory (Herzberg et al., 1959) is a content theory that explains how employees can feel happy (satisfied) or unhappy (dissatisfied) at work depending on a variety of factors. According to the idea, sources of job satisfaction and dissatisfaction among employees are explained (Armstrong 2014). Job satisfaction is described as an inner drive that motivates workers to achieve their own goals as well as those of the organization.

The research conducted by Hertzberg determined what people actually want from their jobs and portrayed job satisfaction, which sets of job-related aspects that affect employees' degree of joy at the workplace. Also called motivation-hygiene theory, the theory categorizes one set of elements motivators are related to the employees' need to grow in their work; and they influence job satisfaction. They include achievement, recognition, interest in work itself, responsibility, advancement and opportunities for growth (Kiruja & Mukuru, 2018). The other set hygiene factors, as those that define the employees' interactions with the work settings and affect their level of dissatisfaction with the job. They include company policies and procedures, supervision, job security and relationship with colleagues, working conditions, remuneration, salary, amenities at work (Raziq & Maulabakhsh 2015). Hygiene factors prevent dissatisfaction while the motivation factors produce satisfaction to enhance job fulfillment, Herzberg et al, (1959). Schermerhorn (2014), suggests that managers should always eliminate poor hygiene sources of job dissatisfaction in the workplace and ensure building satisfier factors into job content to maximize opportunities for job satisfaction

Herzberg's theory is grounded in real-life settings that link employee welfare practices with job satisfaction and presents essential lessons to manage that employee dissatisfies need to be addressed first before attempts are made to motivate them and create joy in their work. Therefore, management must first improve the working environment for employees for them to experience any form of job satisfaction (Bakotic & Babic, 2013).

2.1.3 Equity Theory

According to Adams (1963), individuals seek a fair balance between what they put into their job and what they get out of it. Equity theory concerns the worker's perception of how employees are treated (Essay, 2012). To form perceptions of what constitutes a fair balance or trade of inputs and outputs individuals compare their own situation with other 'referents' in the marketplace (Kerry, 2015). If individuals feel that, their inputs are fairly and adequately rewarded by outputs (or are equal to other employee outcomes over inputs) they experience justice and are therefore happy in their work and motivated to continue contributing to the organization at the same level. On the contrary, if individuals perceive that their inputs outweigh the outputs then they experience injustice and thus become demotivated in relation to their job and employer (Susanne, 2011).

The implication of this theory in management is that the manager must always ensure that he is fair and equitable and in this case in the distribution of employees' welfare programmes to the employees. This calls for a more dynamic approach to the problem of employee motivation in an organization. The notice of equity is the major force. When there is an unequal comparison of ratios, the person experiences a sense of inequity. The feeling of inequity might arise when an individual's ratio of outcomes to inputs is either less than, or greater than, that of other people (Carrel & Dittrich, 2009). For example, workers prefer equitable pay to overpayment. A feeling of inequity causes tension, which is an unpleasant experience. The single most important idea for managers to remember about equity theory is that if rewards or benefits are to satisfy employees, they must be perceived to be equitable and fair. However, different employees have different sense towards the basis for a reward and this may result in problems. This theory supports the variable on proper distribution of employee welfare programs saying that organizations should consider employees' equal opportunities to enhance employees' job satisfaction. Killen, (2018)

2.2 Conceptual Framework

The conceptual framework below showed a diagrammatic representation of the relationship between the independent variables and the dependent variable in the study. Each of the independent variables, namely medical facilities, education facilities and social security schemes, had sub variables that were used to draw the link of the perceived relationship explained by the conceptual framework.

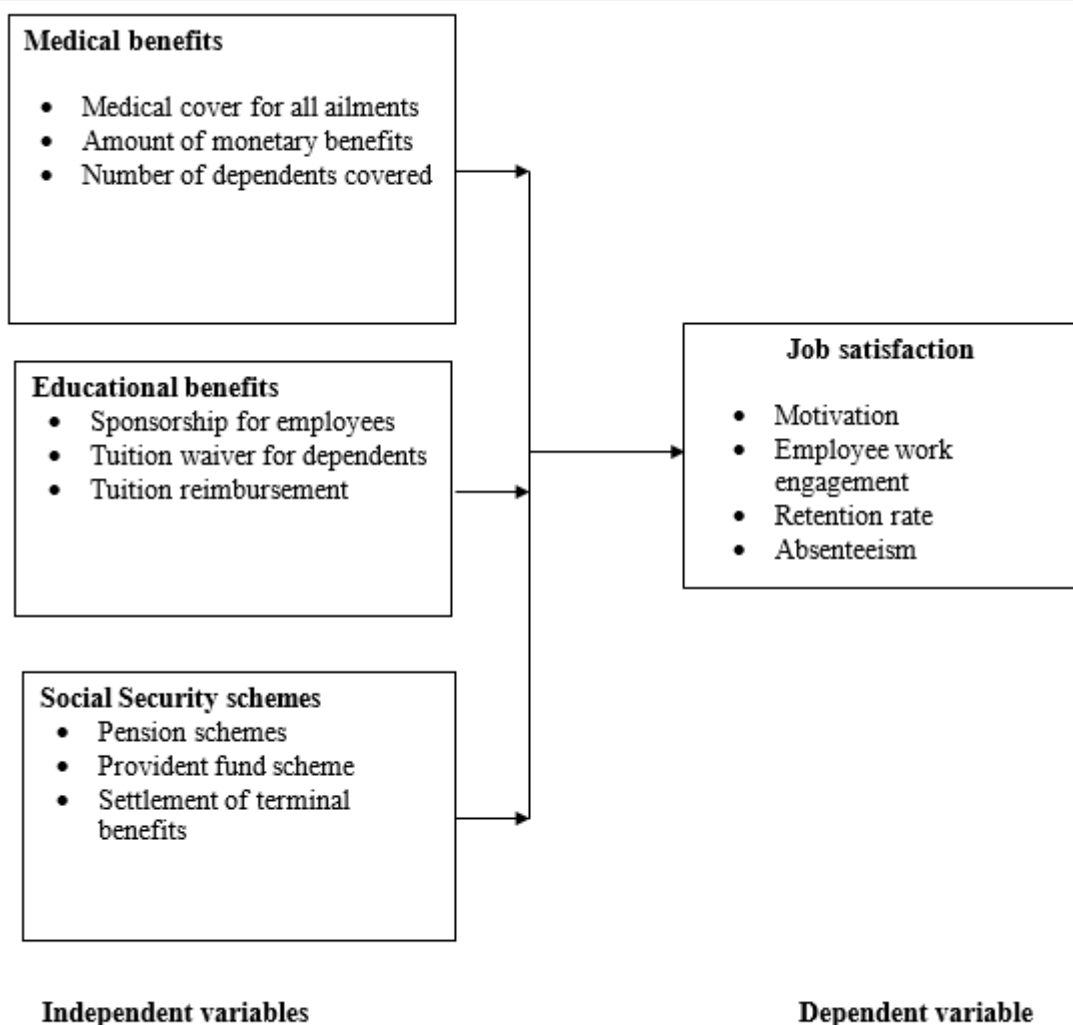


Figure 2.1 Conceptual Framework

2.3 Empirical Review

This area discussed the existing research on the independent variables of the study.

2.3.1 Medical benefits and Job satisfaction

One of the effective employee welfare practices that management use in the organization to increase the satisfaction level of their employees is the provision of medical facilities. In an environment where organizations expect more from their employees, they must be able to implement medical insurance plans as part of employee welfare that aim to enhance their satisfaction level in the organization to perform better. Yu and Bang (2013) carried out a study on the relationship between medical services and job satisfaction in North America. The study used secondary data to review the employee job satisfaction in organizations that had highly effective health programmes. The findings revealed that organizations that had effective health programmes had improved workforce health, which led to an effective workforce and as a result enhanced job satisfaction.

Another finding was that a healthy workforce had improved productivity and improved benefit cost management. The study recommended that for organizations to reduce lost time due to absenteeism because of unwell employees, they should put in place an effective health programme. While this study was carried out in North America, the current study was carried out in Kenya. In addition, while this study was conceptualized using the effectiveness of health programmes, the current study was conceptualized using cover for all ailments, number of monetary benefits and number of dependents.

Lagat, Mutai and Kosgey (2014) carried out another study on the impact of medical services on employee job satisfaction among unionizable employees at Egerton University, Kenya. The study that used a cross-sectional survey method established that there was a positive relationship between medical care services and employee job satisfaction. Another finding from the study was that maternity care and a medical scheme benefit had a positive impact on employee performance thus enhancing job satisfaction. The study recommended that the institution should maintain and strengthen the medical services for the employees, as this would enhance employee performance and job satisfaction. While this study was conceptualized using maternity care and medical schemes, the current study was conceptualized using health insurance, emergency medical facilities and medical cover for ailments. In addition, while this study used a cross-sectional survey method, the current study used a different methodology, which was descriptive research design.

2.3.2 Educational benefits and Job Satisfaction

Hajreet (2013) carried out a study on the differences in job satisfaction across experience and educational executives working in telecommunication organizations in North India, the study revealed that there was significant difference between job satisfaction and its dimensions with regard to experience. This study implied that as the experience increases, job satisfaction also increases while level of education has no effect on job satisfaction of executives. The findings of this study would be useful to organizations in designing the effect of experience on job satisfaction. While this study was conceptualized using demographic factors such as experience of employees, the current study was conceptualized using sponsorship for employees and tuition waiver for the dependents.

Studies carried out by, (Hamilton & Wright, 1981; Glenn & Weaver, 1982; Burris, 1983), on the impact of education on job satisfaction in the first job showed mixed evidence regarding the relationship between educational benefits and satisfaction. A study by Clark & Oswald (1996) in contrast found a negative relationship between education level and satisfaction that also report a small negative effect of surplus education on satisfaction. Groot & Maassen Van den Brink (2000), showed no significant effect from over education on satisfaction. Under-educated people seem to be more satisfied than those who have the right education. Building on the above results, the following hypotheses can be derived concerning education: That better educated workers tend to be more satisfied about their job, secondly, over education undermines job satisfaction and thirdly, the undereducated workers tend to be more satisfied about their job.

A study by Tendai Chimucheka (2012), on cost benefits analysis of international education, a case of Zimbabwean students in South Africa showed that the benefits of studying in South Africa outweigh the costs to Zimbabwean students. Recommendations were given to Zimbabwean students; governments and the universities as follows; (1) Strategies need to be put in place by South African Universities to reduce crime against international students in the republic and also on university campuses. (2) Marketing by Universities outside the country in order to attract more of international students. (3) Revision should be done by the South African government on the requirements of acquisition and extension of a study visa. (4) Provide education on tolerance and respect of people which can play a critical role in reducing the problem of discrimination and xenophobia. (5) Considerations should be placed on international students to be given bursaries or at least research fund if their work can contribute positively to the development of the nation or the continent. (6) South Africa should value international education as a service as well as treats international students as important customers. (7) Students should assess costs and benefits of studying in another country before making any decision. While the target population for this study was Zimbabwean students studying at Universities in the Eastern Cape Province of South Africa and a sample of a hundred respondents was selected to complete the questionnaires, the current study target population was the employees working in the selected universities in Kenya with a sample size of 129 respondents

Herman (2017) carried out a study on the effect of tuition waiver on the student graduation rates in the public secondary schools in Bungoma County, Kenya. The study revealed that, introduction of the tuition waiver helped to increase the proportion of students who achieved quality grades at the Kenya Certificate of Secondary Education (KCSE) thus leading to an improvement in the graduation rates of the public secondary schools in the county. Additionally, this led to a reduction in the period of time a student would take to successfully complete the secondary education.

Another study was carried out by, Cheryl (2015), on the effect of staff welfare programs on employee satisfaction among commercial banks in Kenya. The findings on the effect of worker compensation on employee satisfaction revealed that the relationship between worker compensation, whereby education fees benefits is a significant component of worker compensation enhanced the relationship with employee satisfaction.

2.3.3 Social Security Schemes and Job Satisfaction

Hendryet al (2018) carried out a study on the effect of provision of labour social security schemes on job satisfaction at PT. Kallarent Makassar City in Indonesia. The study which used primary and secondary data used observation and interview as methods of data collection. While this study used purposive sampling method and single regression analysis, the current study will use stratified random sampling method. The results showed that labor social security schemes had a significant and positive effect on job satisfaction in employees of PT. Kallarent of Makassar City, while there was a strong relationship (correlation) between labor social security and job satisfaction.

The study revealed that social security is a guarantee provided by the company, which provides peace and a sense of security for the workers. The provision of social security will greatly affect the efficiency and job satisfaction for workers in an organization. The study recommended that organizations must continue to maintain or even improve the quality of service to employees, both in terms of facilities/benefits and health services. In addition, organizations must also pay attention to employee job satisfaction towards social security. This includes employee job satisfaction with the work/environment atmosphere, supervision, wage/salary levels, promotion, and relationships with business partners. While this study looked at work environment, wages/salaries levels, supervision to job satisfaction the current study looked into the influence of insurance, pension, provident fund schemes and settlement of terminal benefits to job satisfaction. In addition, while this study was carried out in Indonesia, the current study was carried out in Kenya.

Kim (2016) carried out a study on the impact of pension and retirement programs on job satisfaction and loyalty in Nigeria. This study used several theories and representations to explain loyalty, job satisfaction and performance. The result provided consideration on the old worker's job motivation, satisfaction, and loyalty or intention to leave regarding how to apply the system. This study provided implications for management and public policy for a retirement system. This study recommended the need for the development of effective management and public policies for the salary and retirement system without decreasing motivation, satisfaction, and loyalty. While this study investigated the impact of the retirement system in Nigeria, as a social security scheme for employees, the current study investigated the influence of insurance, pension, provident fund schemes and settlement of terminal benefits on job satisfaction.

Shafiu (2011) carried out a study on client (enrollee's) satisfaction on health insurance provision schemes and all factors that influence the job satisfaction in Nigeria. This study used cross-sectional survey methodology. The findings were based on positive responses obtained from the enrollees. The study revealed that marital status, general knowledge and awareness of contributions positively influenced client's job satisfaction while length of employment, salary income, hospital visits and duration of enrolment slightly influenced satisfaction. The findings provided evidence, which assisted in amendment and re-prioritization of the medium-term strategic plan of operations for the scheme. While this study was carried out in Nigeria, the current study was carried out in Kenya. In addition, while this study used cross-sectional survey, the current study used a different methodology, which was descriptive research design. Lastly, while this study was conceptualized using effective health insurance schemes, the current study was conceptualized using pension and provident fund schemes as well as settlement of terminal benefits in respect of accident and natural death cases.

Linda (2017) carried out another study, on the relationship between non-monetary welfare programmes like health and safety programmes, insurance, pension and retirement system with employee productivity among the non-teaching staff in institutions of higher learning in Kenya. The findings revealed that non-monetary welfare programmes have a significant relationship with employee performance. In addition, organizations should learn and implement effective employee welfare programs in order to get the most out of the employees. While this study investigated the relationship between non-monetary welfare programmes like health and safety provision, pension and retirement plan as social security schemes and employee productivity, the current study investigated the influence of social security schemes like pension, insurance and provident fund schemes as well as settlement of terminal benefits on job satisfaction.

2.3.4 Job satisfaction

Senbounsou (2013) carried out a study, on assessment of job satisfaction levels among health-care workers and factors correlated with their overall job satisfaction in Europe. The study, which used a cross-sectional survey, revealed that organizations that give employees freedom to choose the method of working yields higher job satisfaction levels. Another finding was that the main factors that correlate with overall job satisfaction were conflict resolutions at work, relationships with other co-workers, and organizational structure. While this study was carried out in Europe, the current study was

carried out in Kenya. In addition, while this study was conceptualized using freedom to choose the method of working, and amount of responsibility, the current study was conceptualized using motivation, employees' work engagement, absenteeism levels and intention to stay. Lastly, this study used a cross-sectional survey method; the current study used a different methodology, which was descriptive research design.

Nanjundeswaraswamy et al (2019) carried out another study, on the effects of welfare facilities on job satisfaction in India. The study, which used convenience sampling, revealed that employee retention and absenteeism are the major challenges for any organization in the current competitive world. Therefore, retaining of talents is possible through the effective implementation of Quality of Work Life (QWL) drives and employee welfare measures is one among the QWL drives. While this study used convenience sampling with a sample of 50 respondents, the current study used stratified random sampling with a sample size of 138 respondents. While this study was conceptualized using first aid facilities, recreation and transport facilities, the current study was conceptualized using medical facilities, educational facilities, canteen facilities and social security schemes.

Almeida, (2015) carried out another study on the impact of welfare facilities on job satisfaction of the non-managerial employees in the apparel sector in Sri Lanka. The study, which used a cross-sectional survey method, established that there was a positive relationship between welfare facilities and employee job satisfaction. The findings revealed that organizations that put efforts in providing adequate and most improved welfare facilities to the employees enhances job satisfaction of employees and in this case the non-managerial employees in Sri-lanka. This study recommended that organizations should improve awareness programmes for welfare schemes as well as enhancing employee consultation forums for future improvements. While this study was carried in Sri Lanka, the current study was carried in Kenya. In addition, while this study used a cross-sectional survey method, the current study used a different methodology, which was descriptive research design. Last, while this study used a target population of 138 employees in two large scale garments in Sri Lanka, the current study will use a target population of 129 respondents from the selected universities in Kenya.

Michael (2012) carried out another study, on the factors affecting job satisfaction of teachers in Private secondary schools in Kenya. This study revealed that salary level is the most important factor towards job satisfaction while poor pay is the most dissatisfying job factor. There results revealed that there was no significant differences realized between the means of the overall levels of job satisfaction and the variables of gender and students' performance. This study recommended that organizations should make attractive remuneration packages and other benefits in the teaching profession to contain the high turnover of teachers and attract best brains in the profession. In addition, a criterion should be developed for recruitment of teacher trainees to ensure only those who choose the profession as their career ambition are taken. Promotion and upgrading of teachers systematically implemented. While this study was conceptualized using demographic factors such as age, gender, qualifications, remuneration, and students' performance, the current study was conceptualized under constraints of employee work engagement, motivation and retention rates.

Kuria (2012) carried out another study on the effect of employee welfare programmes on job satisfaction of employees at Sueka Company Limited in Kenya. The findings revealed that organizations that use equitable rewards, career development opportunities, employee's health and safety, effective and efficient Human Resource policies and procedures and involvement of employees' decision making enhances job satisfaction. The study recommended on documented job descriptions, performance appraisal and communication between managers and subordinates to enable job satisfaction among the employees. Employees should be offered leaves; punitive measures should be taken against sexual harassment and methods of retention and recruitment to increase the employee- welfare levels be improved. The current study considered job satisfaction under employees work engagement, motivation as well as retention rate.

2.4 Critique of the Literature Review

Many researchers debated that there existed a slight relationship between employees' welfare practices, and job satisfaction. Nyaura, & Omwenga, (2016).) opined that poor living standards, poor health, lack of education, poor housing facilities, poor transportation to and from work, and poor working conditions, reduce worker's productivity, which in turn reduces the capacity of the society to improve working conditions. Welfare measures relate to certain additional activities which are provided by an organization like housing facilities, transport facilities, educational facilities, medical facilities, leisure and cultural facilities, reading room, fitness center and health club in hope of winning the satisfaction index of an employee.

In a study by Goyal (1995) on employee welfare and job satisfaction undertaken on six cotton textile industries in Punjab, found that only few of the workers were highly satisfied with their job, majority of them were satisfied, while some of them were not satisfied with their job. The satisfied workers outnumbered the workers who were not satisfied.

Another study carried out by Resma and Basavraju (2013) stated that employee welfare is a comprehensive term including various services, benefits and facilities offered to employees of the organization. Logasakthi and Rajagopal (2011) revealed that the employees enjoy not only the satisfaction of their jobs, but also various facilities given by the organization. The International Labour Organization extends their maximum support for the improvement of employee welfare in the organization. The management should provide all the health, safety and welfare to the employees that help to produce better performance in the work and working environment.

Studies by Nanda and Panda (2013) revealed that an organization should adopt a better kind of welfare activities, which create an effective working environment and thus better productivity. An organization should provide different kinds of welfare schemes like medical allowance, death relief fund, insurance, housing and transportation facilities, and recreation facilities to the employees to maintain the industrial relation better one. Organization should maintain its premises and department in a healthy manner as well as proper safety measures.

Sabarirajan (2010) stated that employee welfare is an area of social welfare conceptually and operationally. It covers a broad field, implies a state of well-being, happiness, satisfaction, conservation and development of human resources, and helps to motivate employees. According to Joseph et.al. (2011), organizations should provide welfare facilities to their employees to keep their motivation levels high. The employee welfare schemes could be classified into two categories viz. statutory and non-statutory welfare schemes. The statutory schemes are those schemes that are compulsory to provide by an organization as compliance to the laws governing employee health and safety, these include: canteen facilities, drinking water, proper and enough lighting, facilities for sitting, changing rooms, first aid appliances, latrines and urinals, washing places, spittoons, rest rooms. Non-statutory welfare schemes may include personal health care, flexitime, employee assistance programs, harassment policy, employee referral scheme, medical claim insurance scheme.

A study by Satyanarayana and Reddi (2012) stated that health, safety and welfare are the measures of promoting the efficiency and job satisfaction of employees. The various welfare measures provided by the employer may have immediate impact on the health, physical and mental efficiency, alertness, morale and overall efficiency of the worker and thereby contributing to the higher productivity and job satisfaction. Employee welfare covers several aspects such as the state of wellbeing, happiness, job satisfaction, protection and enlargement of human resources, and helps to motivate employees. Every organization should provide statutory and non-statutory welfare measures, but some organizations provide some more welfare facilities to the employees and their quality of work life. The prime aim of our nation is to achieve maximum possible economic development to achieve a higher standard of living for workers in the country. Despite all the modern technology and all the systems of controls coming into widespread use, staff remain the most important factor in the production process. Government, employers and trade unions have done a lot to promote the betterment of worker's conditions.

2.5 Research Gap

Despite the numerous studies on employee welfare practices and job satisfaction, few studies had been done on the influence of employee welfare practices on job satisfaction. The literature reviewed in this study indicated that several studies relating to the influence of employee welfare practices on job satisfaction have been done but there was little empirical evidence locally in relation to universities in Kenya. Most of the studies already done related to European and Asian contexts and at a very minimal level in Africa, thus establishing a gap in relation to scope providing a rationale for further research.

Various studies relating to employee welfare practices on job satisfaction attempted to zero in on this gap, especially in relation to the local context. In addition, as regards employee welfare practices there was no empirical evidence to indicate whether studies that examine welfare had been done relating to other public and private sectors, since the study wished to focus on the selected universities in the Nairobi metropolitan, Kenya.

Finally, several studies done on employee welfare practices and job satisfaction tended to touch more on benefits attached to pay and compensation. Consequently, it was in this background the researcher contended that there was a need to further explore and document the same for use in academia and in practice.

3. RESEARCH METHODOLOGY

3.1 Research Design

Kombo and Tromp (2011) define research design as the structure of research. This study adopted cross sectional research designs. Cross sectional research design is the systematic collection of data in standardized form from an identifiable population or representative (Oso and Onen, 2009). The choice of the descriptive survey was made because it utilized elements of both qualitative and quantitative within the same study. It involves collections of quantitative information that can be tabulated along a continuum in numerical form, or it can describe categories of information (Kothari, 2004). The design was adopted because the researcher was interested in the state of affairs already existing in the field and no variable was manipulated.

3.2 Target Population

The target population for this study comprised of the employees (both teaching and non-teaching staff) working in the selected universities based in Nairobi metropolitan region in Kenya which were Jomo Kenyatta University of Agriculture and Technology, Cooperative University of Kenya, Multimedia university, Daystar university, Africa Nazarene and Catholic University Eastern Africa. The selected individuals in these categories formed units of observation who were provided with corresponding questionnaires. Since Kenyan universities are distributed widely within the country and in view of this contention and considering finance and time constraints, universities based in Nairobi Metropolitan were targeted as the units of analysis as presented in Table 3.1. Three of these were public universities and three were private universities. The population was selected based on proximity, availability of information and to some extent geographical distribution.

Table 3.1: Target Population

| Category | Total population | Total population expressed as a percentage |
|---|------------------|--|
| Jomo Kenyatta University of Agriculture and Technology (Karen Campus and CBD) | 260 | 14% |
| Cooperative University of Kenya | 200 | 10% |
| Multimedia University | 420 | 21% |
| Africa Nazarene University | 249 | 13% |
| Daystar University | 400 | 20% |
| Catholic University of Eastern Africa | 425 | 22% |
| Total | 1954 | 100 |

Source: HEI of Kenya (2022)

3.3 Sample Frame and Sample Size

This is the process of selecting a suitable sample or representative part of the population for determining parameters or characteristics of the whole population (Charles & Omwenga (2018). A sample frame is a set of source materials from which the sample is to be drawn.

As per recommendations of several authors (Sekaran, 2003; Cooper & Schindler, 2006), the following formula was used to determine the sample size.

$$N = \frac{Z^2 pq}{d^2}$$

Where:

N = the desired sample size (if the target population is greater than 10,000)

p = the proportion in the target population estimated to have characteristics being measured. This is placed at 90% (0.9).

q = (1-p) i.e. the proportion in the target population estimated not to have characteristics being measured, (1-0.9) = 0.1.

d = the level of statistical significance set. For this study this was placed at 0.05

Z = the standard normal variate at the required confidence level. In this study, this will be placed at 95% level of confidence.

Table 3.2: Sample Size

| Category | Total population | Total population expressed as a percentage | Sample Size |
|---|------------------|--|-------------|
| Jomo Kenyatta University of Agriculture and Technology (Karen Campus and CBD) | 260 | 14% | 18 |
| Cooperative University of Kenya | 200 | 10% | 13 |
| Multimedia University | 420 | 21% | 27 |
| Africa Nazarene University | 249 | 13% | 17 |
| Daystar University | 400 | 20% | 26 |
| Catholic University of Eastern Africa | 425 | 22% | 28 |
| Total | 1954 | 100 | 129 |

Source: HEI of Kenya (2022)

3.4 Data Collection methods

This section outlines the methods which were used to collect primary data and secondary data.

3.4.1 Primary Data

Primary data was collected using a structured questionnaire as it provided a relatively simple and straight forward approach to the study. Questionnaires are regarded as effective data collection instruments that allow respondents to give much of their opinions pertaining to the research problem (Dempson, 2003).

3.4.2 Secondary Data

Secondary data was collected through the data availed by human resource departments concerning the number of employees working in the selected universities in Kenya.

3.5 Pilot Testing

According to Leedy & Omrod (2005), a pre-test usually refers to a small-scale trial of research components that allows for the identification of potential problems with the instrument. Pilot testing was used to check the reliability and validity of the study in order to determine whether the tools are valid and reliable and assisted the researcher with the refinement of research questions ((Kvale, 2007; Kombo and Tromp, 2006). A pilot test was conducted with participants that had similar characteristics as those that had to participate in the study from the Tangaza University, which was not one of the Universities selected for sampling in the actual study. The suitability of the instrument (questionnaire) for this study was tested by administering it to sample of 10 respondents randomly selected to participate in the pilot test from Tangaza University. This was performed in two weeks to test validity and reliability of the research instruments. This enabled the researcher to ascertain the suitability of the instrument used as recommended (Kothari, 2004).

3.6 Data Analysis and Presentation

Data analysis refers to examining the collected data and making discussions, inferences and conclusions Kothari (2014). Kombo and Tromp (2011) stated that data analysis refers to examining what has been collected in a survey or experiment and making deductions and inferences. It also refers to a variety of activities and processes that a researcher administers to a database in order to draw and make certain decisions regarding the data collected from the field. Mbwesa (2006) asserts that data analysis consists of activities of analysis involved in summarizing large quantities of raw data, categorizing, rearranging and ordering data.

4. RESEARCH FINDINGS AND DISCUSSION

4.1 Response Rate

In this study, a total of 129 self-administered structured questionnaires were issued to the employees of the selected universities in Kenya. The respondents returned all the 129 questionnaires. However, 31 questionnaires were either not filled completely or just had a section of the items responded to. Only participants who fully completed the study instrument (98) were included in the final data analysis. Therefore, this study's response rate was 75%, which was excellent for analysis as proposed by Verma (2012). The response rate was as shown in Table 4.1 below.

Table 4.1: Response Rate per University

| University | Sample Size | Returned Questionnaires | Percentage |
|--|-------------|-------------------------|------------|
| Jomo Kenyatta University of Agriculture and Technology (Karen and CBD) | 18 | 14 | 78 |
| Cooperative University of Kenya | 13 | 9 | 69 |
| Multimedia University | 27 | 21 | 78 |
| Africa Nazarene University | 17 | 12 | 71 |
| Daystar University | 26 | 20 | 77 |
| Catholic University of Eastern Africa | 28 | 22 | 79 |
| Total | 129 | 98 | 100 |

Source: Research data (2021)

4.2 Pilot Study Results

4.2.1 Reliability and Validity of Research Instrument

Reliability is an assessment of the degree of consistency between multiple measurements of a variable (Martin &Rast, 2020). In this study, the instrument's reliability was tested using Cronbach's alpha constant, which measured the internal consistency and average correlation among the indicators under consideration. Cronbach's values usually range between 0 and 1, with the commonly accepted alpha value of at least 0.70 (Martin &Rast, 2020). A summary of the alpha reliability coefficients for all the constructs are displayed in Table 4.2 below.

Table 4.2: Reliability and Validity Results

| Variable | Cronbach Alpha | No. of items | Remarks |
|-------------------------|----------------|--------------|----------|
| Medical benefits | 0.756 | 9 | Accepted |
| Educational benefits | 0.771 | 12 | Accepted |
| Social security schemes | 0.732 | 11 | Accepted |
| Job satisfaction | 0.722 | 6 | Accepted |

Source: Research data (2022)

4.3 Descriptive Statistics

4.3.1 The influence of medical benefits on job satisfaction in selected universities

The first objective sought to determine the influence of medical benefits on job satisfaction in selected universities. Medical benefits help to improve employees' wellbeing and to reduce their healthcare expenses. Several statements on medical benefits were posed to the respondent for them to express their perception. The researcher employed a 5-point Likert Scale. The points for the Likert scale answers were allocated as follows.

Table 4.3: Medical Benefits

| Items | Mean | Std. Dev |
|--|-------------|--------------|
| There is a clear policy on medical facilities provision in our institution | 4.15 | 1.078 |
| Medical benefits provided in our organization for the employees and their families are of highest degree | 3.77 | 0.993 |
| There is adequate monetary quantity on medical provisions | 3.65 | 1.036 |
| The medical provisions cover all medical problems | 3.20 | 1.339 |
| Our medical cover provides for optical needs | 4.00 | 0.995 |
| Our medical cover provides for dental needs | 3.97 | 0.855 |
| There is good quality of medical provision offered to the employees | 3.92 | 0.927 |
| Medical provisions offered to employees cover all the dependents (nuclear family) | 3.94 | 1.129 |
| Employees are happy with medical facilities provided in our institution | 3.79 | 0.987 |
| Composite Mean | 3.82 | 1.038 |

Source: Research data, 2022

4.3.2 The influence of Education benefits on job satisfaction in selected universities

The second objective sought to determine the influence of educational benefits on job satisfaction in selected universities. Education benefits offer tuition assistance to the employees whether through an upfront employer contribution or employee reimbursement. A list of statements was drawn for respondents to specify the level of agreement with each regarding the provision of education benefits by the selected universities in Kenya. The researcher employed a 5-point Likert Scale,

Table 4.4: Educational Benefits

| Items | Mean | Std. Dev |
|--|-------------|--------------|
| Our institution offers opportunities for career development to meet career goals and job requirements of employees | 3.88 | 0.987 |
| Our institution does job analysis which reveals lines of advancement for employees | 3.44 | 1.026 |
| Employees needs are matched with available career opportunities | 3.20 | 1.121 |
| Our institution maintains a record of career movements of employees and monitors their progress towards predetermined career goals | 3.35 | 1.066 |
| Our institution matches the organizational needs for human resources with the individual need for educational advancement | 3.32 | 1.145 |
| Our institution matches the organizational needs for human resources with the individual need for career advancement | 3.28 | 1.053 |
| There is a clear policy on staff development programmes in our organization | 3.39 | 1.136 |
| Our institution offers educational sponsorship to employees who wish to advance in their career | 3.32 | 1.352 |
| Our institution pays tuition fees for the employees' dependents | 3.32 | 1.215 |
| Employees development programmes for skill improvement are offered in our organization | 3.18 | 1.255 |
| Our institution reimburses all tuition fees paid from the pocket of the employees | 2.39 | 1.136 |
| Our institution reimburses some of the tuition fees paid from the pocket of the employees | 2.57 | 1.065 |
| Composite Mean | 3.22 | 1.130 |

Source: Research data, 2022

4.3.3 The influence of social security schemes on job satisfaction in selected universities

The third objective sought to find out the influence of social security schemes benefits on job satisfaction in selected universities. Social security schemes refer to social welfare services provided by the government and employers that include Health insurance, Pension and Provident benefits as well as settlement of terminal benefits. The respondents were asked to indicate the degree to which the listed statements on social security schemes were applicable in the selected universities in Kenya.

Table 4.5: Social Security Schemes

| Items | Mean | Std. Dev |
|--|-------------|--------------|
| There is adequate provisions of pension and provident fund schemes in our institution | 3.76 | 0.995 |
| There is a clear policy on the provision of pension and provident fund schemes in our institution | 3.84 | 0.992 |
| Pension schemes/insurance and settlement of terminal benefits determines employee's satisfaction in the organization | 3.76 | 1.046 |
| The institution's pension and provident fund scheme is contributory | 3.87 | 1.061 |
| Pension and provident fund schemes offer security to our families | 3.77 | 1.156 |
| The institution's pension and insurance schemes are revised regularly | 3.47 | 1.067 |
| The institution's pension and retirement scheme policy is communicated to the employees | 3.88 | 0.900 |
| Pension and provident fund schemes help in planning for retirement | 3.90 | 0.867 |
| Our organization offers pension arrangements for dependents | 3.03 | 1.098 |
| Our institution has a clear policy on settlement of terminal benefits for its employees | 3.55 | 1.270 |
| Our organization offers a smooth settlement of terminal benefits to its employees and the dependents in case of accidents and natural deaths | 3.65 | 1.202 |
| Composite Mean | 3.68 | 1.059 |

Source: Research data, 2022

4.3.4 Job Satisfaction

The goal of the study was to find out the respondents' perception on factors of job satisfaction. Invitation was made to respondents to rate the level of employee job satisfaction at the selected Universities in Kenya.

Table 4.6: Job Satisfaction

| Items | Mean | Std. Dev |
|--|-------------|--------------|
| I am highly motivated by my job | 4.04 | 1.045 |
| I am fully engaged in my job | 4.33 | 0.859 |
| I do not intend to quit my job | 3.88 | 1.058 |
| I avoid being absent from my workstation as much as possible | 4.51 | 0.828 |
| I always notify my supervisors in case I am absent from my workstation | 4.55 | 0.839 |
| I like doing the things I do at work | 4.39 | 0.892 |
| Composite Mean | 4.28 | 0.920 |

Source: Research data, 2022

4.4 Inferential Statistics

4.4.1 Combined Multiple Regression Analysis

The study purposed to derive the impact of welfare practices on job satisfaction in the selected universities in Kenya. The results of the multiple regression analysis done by the researcher to determine the relationship between the employee's welfare practices on job satisfaction and the predictor variables, medical benefits, education benefits and social welfare scheme benefits. The researcher used the multiple linear regression analysis, at 95% confidence level (0.05) as shown in Tables 4.7 below.

Table 4.7: Multiple Linear Regression Analysis Model Summaries

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|---------|----------|-------------------|----------------------------|
| 1 | .487(a) | .237 | .212 | .58178 |

a Predictors: (Constant), medical benefits, educational benefits, social security schemes

Source: Research data, 2022

The R value of 48.7% above revealed that the independent factors (medical benefits, educational benefits and social security schemes benefits) as well as the dependent variable (job satisfaction) had a connection. The R square value of 0.237 indicates that the independent variables, (medical, educational, and social security scheme benefits) in the model account for 23.7% of the variance in the dependent variable (job satisfaction), while the remaining percentage could be attributed to random fluctuations of other unnamed factors. The model was statistically significant at $p < 0.05$.

4.4.2 Analysis of Variance (ANOVA)

One-way communication between subjects the influence of the employee welfare practices variables on job satisfaction in selected universities in Kenya was compared using ANOVA. The results are summarized in Table 4.8.

Table 4.8: Analysis of Variance (ANOVA)

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|-------|---------|
| 1 | Regression | 9.873 | 3 | 3.291 | 9.723 | .000(b) |
| | Residual | 31.816 | 94 | .338 | | |
| | Total | 41.689 | 97 | | | |

a Predictors: (Constant), medical benefits, educational benefits, social security schemes

b Dependent Variable: job satisfaction

Source: Research data, 2022

The p-value in Table 4.9 was 0.000, which was less than the alpha value of 0.01. As the value of significance was less than 0.005, this indicated that the data was ideal for drawing inferences about the population parameters. The F statistic was significant at F (9.723) at a minor significance threshold (P.000) two tailed, indicating that the three predictor variables were not equal and may be used to predict job satisfaction in the selected universities. As a result, the model accurately described the relationship between employee welfare practices and job satisfaction. Furthermore, the three variables account for a considerable portion of the variation in job satisfaction perception. As a result, each of the predictor variables contributed differently to job satisfaction in selected universities in Kenya, according to the study.

4.4.3 Coefficients

Regression coefficients were produced by the regression analysis, as shown in Table 4.9, and used in the line of the regression equation to explain the influence of employee welfare practices on job satisfaction. The results indicated more thorough evaluation of the coefficients.

Table 4.9: Coefficient Results

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|-------|-------------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 2.434 | 0.388 | | 6.278 | .000 |
| | Medical benefits | 0.330 | 0.114 | 0.348 | 2.901 | .005 |
| | Education benefits | 0.264 | 0.086 | 0.298 | 3.069 | .003 |
| | Social security schemes | -0.071 | 0.120 | -0.067 | -0.597 | .552 |

a Dependent Variable: Job Satisfaction

Source: Research data, 2022

The influence of individual predictor variables on the dependent variable is shown in Table 4.9. The results showed that the employee welfare practices have a significant influence with job satisfaction of selected universities. The coefficients showed how each unit increase in the predictor variable increased the value of the dependent variable. The three variables that determined job satisfaction were medical benefits, education benefits and social security schemes. The regression equation was derived as follows:

$$Y = 2.434 + 0.330X_1 + 0.264X_2 - 0.071X_3$$

Where:

Y= Job satisfaction,

X₁=Medical benefits,

X₂= Educational benefits,

X₃= Social security schemes,

From the regression equation intercept (β_0) is 2.434 denoting a constant, that is, the level of job satisfaction that can be achieved without all the benefits in the study. A β_1 of 0.330 meant that for every unit change in medical benefits provided, job satisfaction is expected to change by 0.330 on average, holding other variables constant. Thus, medical benefits had a significant relationship with job satisfaction and the change is positive. Likewise, β_2 of 0.264 meant that for every unit change in educational benefits leads to a positive change in job satisfaction of 0.264 on average holding other variables constant and therefore statistically significant. Finally, a unit change in social security schemes benefits, all other variables constant, is expected to cause job satisfaction to change negatively by 0.071 as denoted by β_3 and therefore not statistically significant. The results could be attributed to insufficient social security benefits offered to employees in the selected universities.

An empirical assessment of the predictor variables revealed that medical benefits had the greatest influence on job satisfaction at the selected universities in Kenya, followed by by education benefits and the least was social security schemes benefits. The most effective predictors of job satisfaction were education benefits (t-statistic of 3.069) followed by medical benefits (t-statistic of 2.901). Social security schemes benefit emerged the least significant predictors of job satisfaction at the selected universities, with the least t-statistic of -0.597. The study confirms that employee welfare practices greatly influence job satisfaction.

5. FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Findings of the Study

5.1.1 To Evaluate the Influence of Medical Benefits on Job Satisfaction in Selected Universities in Kenya

The study found that there was a positive and significant relationship between medical benefits and job satisfaction in selected universities ($t=2.901$; $p=0.005$; $Beta=0.348$). This implied that for every unit change in medical benefits provided, job satisfaction is expected to change 0.348 on average, holding other variables constant. These findings are consistent with those of Lagat, et. al. (2014), which established that there was a positive relationship between medical care services and employee job satisfaction. The study also found that in the selected universities, there were clear policies on medical facilities provision. Another finding was that the selected universities provided high degree medical benefits for both the employees and their families which had adequate monetary quantity. According to the findings, the medical cover also catered also for provided optical and dental needs of the employees and their families. As noted by Eisenberg and Power (2008), the medical cover includes general medical care, optical care, dental care, drug abuse, alcoholism and mental illness and health insurance is associated with improved health outcomes and lower mortality, so employees with medical insurance are more likely to be satisfied with their place of work.

Further, the study found that the medical provisions offered were of good quality and covered all the dependents in the nuclear family. A study by Allender, et. al. (2011) found that due to the high cost of hospitalization, surgical and maternity care, medical insurance coverage is a necessity in that employees are cushioned against these costs by putting in place a medical insurance plan that shows the cover for all ailments, amount of monetary benefits and number of dependents provided in the plan. Another finding from the study was that the employees in the selected universities were happy with the medical facilities provided to them and their families. The findings are supported by Yu and Bang (2013) who established that organizations that had effective health programmes had improved workforce health, which led to an effective workforce and as a result enhanced job satisfaction.

5.1.2 To Assess the Influence of Educational Benefits on Job Satisfaction in Selected Universities in Kenya

The study found that educational benefits and job satisfaction in the selected universities ($t=3.069$; $p=0.003$; $Beta=0.298$) was statistically significant. This indicated that for every unit change in educational benefits leads to a positive change in job satisfaction of 0.298 on average holding other variables constant and statistically significant. The findings are in line with those of Gürbüz, (2011) who found that there was a positive relationship between educational benefits and job satisfaction in an organization. The findings of the present study are however contradicted by Hajreet (2013) who established that there was no significant difference between job satisfaction and its dimensions regarding educational benefits. The findings also revealed that the selected universities offered career development opportunities for the employees to meet their career goals and job requirements. A study by Wagner, (2000) noted that organizations utilizing employee development programs such as provision of scholarships and tuition reimbursement programs (educational assistant programs) for dependents, experience higher employee satisfaction with lower turnover rates.

Another finding was that to make informed decisions on the lines of advancement for employees, the selected institutions conducted job analysis. The study also found that the institutions also ensured that the employee's needs were matched with available career opportunities and the institutions also maintained career movement records for the employees. The findings concur with those of Kuria (2012) who established that involvement of employees in decision-making, career development opportunities, and good Human resource policies and practices contributed to job satisfaction. In addition, the study established that the selected universities monitored the employees' progress in line with predetermined career goals.

It was also found that the selected institutions matched the organizational needs and the individual educational needs of the employees to ensure that an employee was able to grow in their career while advancing their education. The findings also revealed that the employees who wished to advance their career were offered educational sponsorship opportunities and tuition fees for skill development programmes was also paid by the institution. According to Sobia Shujaat et al (2013) organizations that allow for career growth opportunities for the employees' yields higher satisfaction levels. It was further found that the selected universities reimbursed the tuition fees paid by the employees from their pocket to advance their skills. Another finding was that the tuition fee for the employee's dependents was also catered for by the selected universities. The findings are in tandem with those of Rosenwald (2000) who postulated that some organizations pay educational fees for the tuition of children of their employee's up to a certain academic level and age. The findings are also

supported by Gürbüz, (2011) whose findings suggested that managers should find new methods to increase the education level of their staff and develop work context parallel to education level.

5.1.3 To Establish the Influence of Social Security Schemes on Job Satisfaction in Selected Universities in Kenya

This study found that the influence of social security schemes on job satisfaction was negative and not statistically significant in predicting job satisfaction in the selected universities ($t=-0.597$; $p=0.552$; $\beta=-0.067$). This indicated that for every unit change in social security schemes benefits, all other variables constant, is expected to cause job satisfaction to change negatively by 0.067 as denoted by β_3 and thus not statistically significant. The results could be attributed to insufficient social security benefits offered to employees in the selected universities.

This finding is contradicted by those of Hendry et al (2018) which showed that labor social security schemes had a significant and positive effect on job satisfaction. In addition, they are contradicted by those of Shafiu (2011) who also noted that social security schemes contributions positively influenced job satisfaction. According to Kim (2016) there is a need for the development of effective management and public policies for the salary and retirement system without decreasing motivation, satisfaction, and loyalty.

The findings also showed that the administration of the pension schemes as well as how terminal benefits were being settled determined the employee's satisfaction in the selected universities. The findings are in line with those of Hendry et al (2018) which showed that the provision of social security will greatly affect the efficiency and job satisfaction for workers in an organization. According to the study findings, the institution's pension and provident fund scheme was contributory. The findings are in line with those of Sullivan, 2010 who explained that with a pension plan where the employer will deduct a portion of your wages to invest in some funds, employees are more satisfied. The study further found that the pension and provident fund schemes usually offered security to their families, and they were revised regularly. The study by Hendry et al (2018) suggested that organizations must continue to improve the quality of service to employees, both in terms of facilities/benefits and health services.

According to the findings, the policy governing the administration of the pension and retirement schemes in the selected universities was also communicated to the employees. Further, the study found that being regularly informed of the status of the social security schemes enabled the employees to plan for their retirement. The findings are in agreement with those of Ernst and Young (2014) which posited removing communication barriers when communicating different welfare benefits in institutions can lead to employees' job satisfaction. The findings also showed that the selected universities always made arrangements with their employee's dependents to ensure there was smooth settlement of terminal benefits in case of accidents or natural deaths. The study by Sullivan, (2010) found that employees are more satisfied in institutions where the pension package is attractive, easily accessible and of higher value. Further, Chen et al. (2006) noted that the retirement provision scheme is among the top three concerns of educators, which enhance the job motivation level of educators in institutions.

The study supports empirical studies done by Neog and Barua (2014) on the factors influencing levels of job satisfaction. The study findings confirm that employee welfare programs greatly influence employee job satisfaction.

5.2 Conclusions of the Study

The study examined the correlation between employee welfare practices and job satisfaction at the selected universities in Kenya. The positive correlation between employee welfare practices and job satisfaction established that the study supports the conclusion that employee welfare practices greatly influence one's job satisfaction. The study outcomes determined that medical benefits and education benefits were largely available at the selected universities in Kenya in that the selected universities offer a comprehensive medical cover for their employees which cover all medical problems including dental and optical needs. The study also concludes that the medical provisions also cover the dependents (nuclear family) and its implementation is guided by a clear medical policy. Another conclusion is that the medical benefits to the employees are of a high degree and of high good quality. This study concludes that having adequate monetary quantity on medical provisions leads to job satisfaction.

The study concludes that there are educational benefits offered by the selected universities. The study also concludes that the educational benefits include opportunities for career advancement and career development. Another conclusion from the study is that the selected universities are interested in the individual career advancement needs of their employees as well as their educational advancement. It is also concluded that the selected universities cater for the tuition fees of their

employees and that of their dependents. This study concludes that having a clear policy on staff development in the selected universities ensures that employees have an opportunity to improve their skills and achieve their career goals. The study concludes that the selected universities cater for the training needs of their employees under the employee development programme which is undertaken after conducting a job analysis to ensure that any skill gaps are given a priority. This study also concludes that having educational benefits makes the employees happy and this enhances their job satisfaction as they are able to enhance their career and education needs.

The study outcome determined that the social security benefits were largely unavailable and insufficient for the employees of the selected universities in Kenya. It also concludes that the selected universities the schemes are implemented through a clear policy. Another conclusion is that the provision of pension and provident fund schemes is adequate as it also provides for the employees to make a contribution. The study further concludes that the selected universities are transparent in the implementation of the social security schemes as they effectively communicate to the employees its provision which also enables them to plan accordingly. It is also concluded that a regularly revised pension and insurance scheme ensures that its provisions are up to date with the current market rates and this leads to job satisfaction among the employees. This study also concludes that ensuring there is smooth settlement of terminal benefits for employees after their death enhances job satisfaction.

Something surprising on the part of social security schemes benefits is that it seems insignificant when it comes to job satisfaction. In this study it indicated a negative correlation. On the same note, the impact of social security schemes benefits on job satisfaction was like in relation with what previous scholars have found that hygiene factors may not necessarily lead to job satisfaction. It leads to an increase in job dissatisfaction.

In conclusion, therefore the researcher noted that the model used was weak because the variable on social security schemes is insignificant and therefore the researcher is considered dropping it to make the model stronger.

5.3 Recommendations of the Study

The study recommends that the employers should roll out as many employee welfare practices as possible because they greatly influence job satisfaction among employees. On the same note the selected universities should continue offering a comprehensive medical cover for their employees which cover all medical related problems including dental and optical needs. These medical benefits may include the cover for all ailments, work injury benefits, wellness, programmes. Another recommendation is that the medical cover should include the nuclear family of the employees as this will enhance job satisfaction. The study also recommends that the medical benefits policy should be reviewed from time to time to ensure that it updated in line with the market trends. Last but not the least the medical facility can be improved by arranging frequent visits of the medical specialists at the selected Universities in Kenya as this would lead to job satisfaction.

This study recommends that support for professional development through education assistant programs, career development and career advancement would equip the workers with the right skills and talents essential for their work, thus increasing their competences, productivity and job gratification. The study also recommends that the staff development policy should be clear so as to guide the implementation in the selected universities. Another recommendation is that the selected universities should carry out job analysis so as to address the current skill gaps that their employees have. It is further recommended that the selected universities should cater for the educational development of their employee's dependents as this will boost job satisfaction.

The study recommends that the social security schemes policy should be reviewed in line with the market trends and communicated to all the employees in the selected universities. It is also recommended that the pension and provident fund schemes should be enhanced to ensure that the contribution will make the retirement life of the employees worthwhile. Another recommendation is that the employees should be sensitized on the importance of updating their next of kin details so as to plan for smooth settlement of their terminal benefits after death.

5.4 Recommendation for Further Research

To compare the results, it is proposed that a similar study be conducted in a different industry. In addition, other studies with a larger sample size could be conducted to compare the results, according to the authors. The researcher also suggests that as this study only looked at the dimensions of medical benefits, educational benefits and social security schemes, further studies could look at other dimensions.

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