



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**THE EFFECT OF WORKING ENVIRONMENT ON WORKERS
PERFORMANCE: THE CASE OF DASHEN BANK IN ADDIS ABABA**

BY

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**JUNE 2021
ADDIS ABABA, ETHIOPIA**

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Thesis submitted to St. Mary's University school of graduate studies in partial Fulfillment
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DECLARATION

I, declare that the thesis entitled “Effect of working environment on workers performance in the case of Dashen Bank, Addis Ababa” is my original work. I have carried out the present study independently with the guidance and support of the research advisor, Saleamlak Mola (PhD). Any other contributors or sources used for the study have been duly acknowledged. Moreover, this study has not been submitted for the award of any Degree or Diploma Program in this or any other Institution.

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ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a university advisor.

Advisor

SALEAMLAK MOLA (PHD)

Signature& Date

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ABBREVIATION

WEC	working environment conditions
DBEP	Dashen Bank Employees' Performance
RAI	Reward and incentives
PWE	Physical Work Place Environment
WLB	Work Life Balance
TAD	Training and Development
IV	Independent variables
DV	Dependent Variables
POS	Point-of-Sale
ATM	Automated Teller Machine

ABSTRACT

The work environment is an arranged area which is provided by the organization in order to achieve its goal. An arranged area can be described as the layout of a work space which suits the nature of the job or task that is to be performed. The main objective of this study was to assess the effect of working environment on workers performance at case of Dashen Bank, Addis Ababa. It also tried to examine the effect of physical work place environment aspects, reward aspects of the job, and training and development opportunities in the work place, work life balance on the performance of these employees. Regarding research methodology, descriptive and explanatory research designs were used. A survey method was used to gather data from the employees, after questionnaire data were collected, percentage, frequency, mean and standard deviation were used as a tool for descriptive methodology as well as regression and correlation analysis was used from inferential statistics. Convenience sampling was used to select the specific individuals. The correlational results of this study showed that physical work place environment ($r = .223$), reward aspects of the work ($r = .295$) and work-life balance have been were positively and significantly related with performance of employees of Dashen Bank. The study also found working conditions are important factor of overall perceived performance of for employees of Dashen Bank. Moreover, it can be observed from the results of this study that working conditions correlation with performance of employees. This paper suggests the bank managers to work towards improving working environment and building good relationships with their employees. This friendly and positive interaction of employees will craft innovative and creative staff.

Key words: Working environment, Workers performance

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Employee performance is critical to the functioning of an organization as well as to the advancement of employees. Work environment plays an important role in an organization. Most of the problems faced by employees are related to working environment. The level of productivity can be increased through developing a conducive working environment in the organization. Workplace is an arranged area which is provided by the company in order to achieve its goal. An arranged area can be described as the layout of a work space which suits the nature of the job or task that is to be performed. It can have an office layout with cubicles, desks, chairs and cabinets or just a work table with a wall fitted with all types of hand tools which suits a workshop. The right type of working environment is needed in order to attract users to feel comfortable and this would enable them to work effectively. An environment is the immediate surroundings of a user which is manipulated for their existence or use. Hence, a workplace gives an environment to the employee to perform a given task. Working environment is a broad term and means all your surroundings when working. Your physical working environment is, for example, your work tools as well as air, noise and light. But your working environment also includes the psychological aspects of how your work is organized and your wellbeing at work. (Ajala, 2012). Based on a research done by Oswald (2012), there are two types of working environment which are the physical component as well as the behavioral component. It is said that the physical environment consists of elements which is related to the connectivity of the user with their office environment. Meanwhile, the behavioral environment consists of elements which are related to the connectivity between users in the same work environment as well as the effect of working environment on the user's behavior.

How well a workplace engages employees, effect their desire to learn skills and their level of motivation to perform. In a state of increasingly competition among business companies good performance of human resources is needed. A healthy workplace is a place where everyone works together to achieve an agreed vision for the health and well-being of workers and the surrounding community. It provides all members of the workforce with physical, psychological, social and

organizational conditions that protect and promote health and safety. It enables managers and workers to increase control over their own atmosphere and to improve it, and to become more energetic, positive and contented. In return, the workforce is more stable, committed and productive. Workers are human beings and income producing assets like fixed and non-fixed assets. Nevertheless, unlike all other assets, human assets have thousands of questions and complaints whenever their working environment failed to meet their complaints and expectation (Subramariam and Saravanan, 2012). A foremost part of man's life is spent on work, which is a social reality, and social expectation to which human beings seem to confirm. It is always of great importance to explore why workers work, at which degree they perceive their work and how they satisfied with their career (Khalid and Irshad, 2010). Human resource is considered to be the most vital and useful asset, as other assets can be exploited with the proper use of human resources. People the human resource are considered by many to be the key and most important resources of an organization.

Workers in various work environments often have numerous work requirements from work place that may include mode of wage payments, working conditions, working time, health hazards issues, financial and non-financial benefits and management behavior towards workers (Islam and Siengthai, 2009). Bank managers are constantly in search of developing the humanized jobs which can satisfy workers' higher needs, employ their higher skills and make them better citizens, spouses and parents so that their commitment improve the performance of their job. The jobs need to be excellent both from the point of view of technology and human needs. The traditional job design needs to be replaced by enriched job design. Work environment conditions can be defined in numerous ways and measurement of the work environment conditions into scientific study is very difficult. Functioning in the highly competitive banking industry of Ethiopia, Dashen Bank has been taking various measures designed to beat competitors, increase its market share and attract and retain customers. Among these measures are improving working environments of the employees of the Bank.

The most important of work sub systems is workers and considering it is one of the most vital priorities of the work. Sufficient attention to work force leads to flourishing of the talents and prevents further problems for the performance of the work and management (Asgari and Dadashi, 2011). As work strives for fulfilling its objectives with the vital input of workers, shaping the work

environment conditions of workers is an important consideration for workers interested in improving employee's job satisfaction and commitment (Normala, 2010). The key concepts captured a work environment include job security, better reward systems, higher pay, opportunity for growth and participative groups among others. Eight aspects in which workers perceptions towards their work could determine their experience in the work place includes; adequate and fair compensation; safe and healthy working condition; immediate opportunity of use and development of human capacities; future opportunity for continued growth and security; social integration in the work; constitutionalism; work and the total life space and the social relevance of work life.

Good work environment is significant for works to sustain and attract workers. Dissatisfaction with working life is a problem, which affects almost all workers regard less of position or status. Many managers seek to reduce dissatisfaction in all work levels, including their own. This is a complex problem however, because it is difficult to isolate and identify all of attributes, which affect the work environment conditions (Walton, 2005). Workers are important parts of the banking industry in Ethiopia. Currently, there is a huge development bustle yet to be carried out. One of the key factors to ensure a desired level of economic growth in a developing country like ours is achieving a significant amount of investment by the private as well as the public sector. For that reason, this study assessed the impact of working environment on workers performance in the case of Dashen Bank, Addis Ababa.

1.2. Statement of Problem

A working environment is an environment where people work together for achieving organizational objectives (M.Tafique Tahir, 2015). It means systems, processes, structures and tools and all those things which interact with employees and affect employees' performance in positive or negative ways. Work environment relationship with various aspects of employees' attributes such as work involvement, motivation, job satisfaction, productivity etc. have been studied. A work environment condition has become one of the essential concerns among contemporary workers and managers. Workers are the stimulus energy that is behind in every successful work. Mere use of technology and techniques cannot bring success to the work (Normala, 2010). This paper is also initiated to understand how the work environment affects the productivity of employees in the banking sector. Work environment conditions and work

commitment are two of most important and fundamental subjects in management practices across the world.

In today's highly competitive environment, there are many works, which provide integrated systems of beneficial services, which include family benefits, to their staff. Individuals spend a great part of their lives in adulthood trying to get higher education degrees, job, and success in life. They have even delayed making a family. These individuals might be precious for their employers, but trying to face work-family problems and concentrating on a profession at the same time can reduce their efficiency at the work place. When workers are committed to the work, they get their identity inside it and remain loyal to it (Asgari and Dadashi, 2011).

The working environment is one of the most crucial factors which influence the level of satisfaction as well as motivation of its employees. Working environment involves other factors relating to the place of employment such as the quality of the air, noise level and additional perks and benefits of employment such as free child care or unlimited coffee, or adequate parking. According to Strong et al, (1999) social, organizational and physical factors are impetus for task and activity which consequently effect the performance of workers'. The productivity of employees is determined excessively by the environment in which they work. The utmost significant empirical evidence which indicates the deteriorating working conditions of an organization has to do with the truncated job satisfaction rate (Kaya, 1995). Organizations can make their staff committed to the work by fulfilling their essential needs, establishing mutual trust, and creating an appropriate work environment. Commitment can have many positive outcomes; those who have commitment are more orderly in their work, spend more time in the work and work more. The increase in improved working conditions and work commitment of workers can have a great impact on the level of interest, job satisfaction, willingness to stay, and work performance.

The banking sectors have undergone a structural change over the past decades, which have put new stresses and legitimacies for its workers. Banking workers have perhaps felt the maximum work pressure and have to deliver timely service in order to meet work goals and ensure client satisfaction. Most working hours of banking is now increasing in order to cope up the increased expectation of customers. Working environment is helpful increasing employees' level of

productivity. Factors like supervisor support, good relation with co-workers, training and development, attractive and fast incentives and recognition plans and adequate work load are helpful in developing a working environment that has positive impact on employees' level of productivity in the organization. In the review of the literature, theoretical and empirical studies like Sumra (2005), Brenner (2004), Sekar (2011), Harter et al., (2002), Njenga et al., (2015), Nanzushi, (2015), have been addressed especially on how working environment relate and affect employee performance as it is practiced in various areas in the world. It is the quality of the employee's workplace environment that most impacts on their level of motivation and subsequent performance. How well they engage within the organization, especially with their immediate environment, influences to a great extent their error rate, level of innovation and collaboration with other employees and absenteeism. Also, most employees leave their organization because of the relationship with their immediate supervisor or manager.

In Ethiopia, an attempt in to study the effect of working environment on employee's performance made by Tihut Zekarias (2016), who examined the effect of work life balance factors on job performance in different branch of Commercial Bank of Ethiopia within Addis Ababa. However, this study addressed only a single dimension of work environment condition (work life balance) on employees' performance and failed to examine other dimensions of working environment such as physical aspects, and psychological aspect of working environment (Njenga, 2015); physical workplace environment, reward, management/leadership style, training and development (Nanzushi, 2015).

However, the effect of working environment on employee's performance identified from theoretical and empirical analysis is that, management must take an active role in not only defining the physical environment of the workplace and making it conducive for workers but also alter the management style to suit the employees. This refers to changing aspects like ethics, behavior, commitment, professionalism, drive and interpersonal relations in employees for the better performance. Also, principals of management that dictate how, exactly, to maximize employee productivity center around two major areas of focus: personal motivation and the infrastructure of the work environment.

Therefore, from the above descriptions, this study has tried to determine the impact of working environment on employees' performance in the case of Dashen Bank, Addis Ababa.

1.3. Research questions

This study has tried to answer the following research questions

- To what extent working environment affect workers performance Dashen Bank?
- How physical work place environment aspect affect the performance of employees in the case of Dashen Bank?
- In what manner reward aspects of the job affect the performance of employees in the case of Dashen Bank, Addis Ababa?
- In what degree training and development opportunities in the work place affect the performance of employees in the case of Dashen Bank?
- Does work life balance affect the performance of employees in Dashen Bank?

1.4. Objectives of the Study

1.4.1. General objective

The general objective this study is to assess effect of working environment on workers performance in the case of Dashen Bank, Addis Ababa.

1.4.2. Specific objectives

More specifically, with the above general objective, this thesis has the following specific objectives;

- Assessing the effect of physical work place environment aspects on the performance of employees in the case of Dashen Bank, Addis Ababa
- Examine the effect of reward aspects of the job on the performance of employees in the case of Dashen Bank, Addis Ababa
- Assess the effect of training and development opportunities in the work place on the performance of employees in the case of Dashen Bank, Addis Ababa

- To address factors work life balance on the performance of employees in Dashen Bank, Addis Ababa
- To determine the overall productivity level of workers in in Dashen Bank, Addis Ababa

1.5. Scope of the study

Regarding the geographical limit of the study based on HQ and some branch in Addis Ababa, due to time and financial resource inadequacy, this study premeditated the relationship between working environment conditions and performance of employees in Dashen Bank, Addis Ababa. Dashen bank is selected due to its experience and size of operation in Ethiopia and familiarity with the researcher.

Conceptually, numerous authors and researchers have proposed dimension of working environment conditions (WEC), which include a wide range of factors (Loscocco and Roschelle, 1991), it is difficult to best conceptualize elements of WEC. This study nevertheless, focused on five dimensions (Physical workplace environment, Reward, Management/leadership style, Training and Development, Work life balance) based on the study of Nanzushi (2015).

1.6. Significance of the study

The importance of the findings of this study is that it sheds light on the extent of working environment conditions of the banking sector and its relation to work performance. Therefore, this study could be used to facilitate workers and managers and supervisors at different levels due to improved understanding of the compensation level, safety and healthy regards of employees, and other important issues. The results of the study may serve as input for the banking sector to assist in decision making, in identifying key work places issues in order to develop strategies to address and improve the quality of working condition and to increase staff commitments to their work. By understanding their perspectives, work managers can derive ways to improve employee productivity. Thereby, this study could benefit both employees and the bank to maximize their needs.

1.7. Limitation of the study

During the course of this study the researcher may face some challenges during administration and analysis of data collection. These include: distributed questionnaires not being returned on time or not returned at all and in some cases failure on the part of respondents to provide genuine responses since some of the questionnaires items measures their attachment to their organization and their job. Particularly, this study faced lack of willingness of some respondents to fill the questionnaire as well as due to the nature of their job. However, the researcher has tried his best to minimize the effects of this limitation.

1.8. Organization of the Thesis

The thesis is organized in to five chapters which are sub-divided into small sections. The first chapter deals with an overall introduction and provides an overview of the entire study. The second chapter presents the theoretical backgrounds and empirical literatures related to the study.

The third chapter presents the study design and methods used in the study. This chapter encompasses discussion on type and source of data, sampling design, data collection instruments and procedure and data analysis methods. The fourth chapter gives the summary of the data and analysis i.e., it deals with the descriptive analysis. Finally, the last chapter (fifth chapter) attempts to conclude the result and forward relevant recommendations based on the findings.

CHAPTER TWO

LITERATURE REVIEW

2.1. Theoretical Literature

2.1.1. Working Environment

The workplace is an arranged area which is provided by the company in order to achieve its goal. A widely accepted assumption is that better workplace environment motivates employees and produces better results. Office environment can be described in terms of physical and behavioral components. These components can further be divided in the form of different independent variables. An organization's physical environment and its design and layout can affect employee behavior in the workplace. An arranged area can be described as the layout of a work space which suits the nature of the job or task that is to be performed. It can have an office layout with cubicles, desks, chairs and cabinets or just a work table with a wall fitted with all types of hand tools which suits a workshop. The right type of working environment is needed in order to attract users to feel comfortable and this would enable them to work effectively. An environment is the immediate surroundings of a user which is manipulated for their existence or use. Hence, a workplace gives an environment to the employee to perform a given task (Ajala, 2012). A good workplace is checked by such characteristics as competitive wages, trusting relationship between the employees and management, equity and fairness for everyone, and a sensible work load with challenging yet achievable goals. A composite of all these conditions makes the work station the best possible working conditions for employees to work with high level of satisfaction. As a profit oriented organization, creating an enabling environment for satisfied employees is a lead to requisite bottom lines

Work environment have numerous properties that may influence both physical and mental wellbeing. A quality work spot is fundamental to keep workers on their various task and work effectively. Improvements in the physical design of the workplace may result in a significant increase in employee productivity. Increasing the organization's physical layout is designed around employee needs in order to maximize productivity and satisfaction. Based on a research done by Oswald (2012), there are two types of working environment which are the physical component as well as the behavioral component. It is said that the physical environment consists of elements which is related to the connectivity of the user with their office environment.

Meanwhile, the behavioral environment consists of elements which are related to the connectivity between users in the same work environment as well as the effect of working environment on the user's behavior. An attractive and supportive work environment is critical to job satisfaction.

The conditions under which a job is performed can be different - from those completely comfortable to those very difficult and dangerous to employees' life and health. Difficult working conditions can be influenced by: (1) external factors that include climate - meteorological conditions, temperature, humidity, drafts, lighting in the workplace, noise and interference, gases, radiation, dust, smoke and other harmful factors; (2) subjective factors that include gender and age of the worker, fatigue, monotony, unfavorable posture during work, etc.; (3) factors related to the organization of production such as duration of the work shift, work schedule, working time, work pace, excessive strain etc. It is therefore necessary to take measures to eliminate uncomfortable working conditions or, if not possible, to take appropriate safety measures. Safety at work is carried out to ensure working conditions without danger to life or health, or, to avoid accidents, injuries, occupational diseases and, or at least mitigate their consequences. In the context of safety at work it should be talking about equipment that employees use in their daily work. Equipment (machinery, equipment, plant, tools, supplies, laboratory equipment, etc.) that employees use in their work has to be functional and correctly to avoid injuries at work or reduced performances. It is important that workers are trained how to work with the equipment because inadequate equipment handling can result in accidents or deviations in performance no matter how much equipment was proper. Training of employees should be also oriented to the proper use of protective equipment and personal protection (Buble, 2006).

According to Tripathi (2014) the work environment can be defined as the environment in which people work that include physical setting, job profile, culture and market condition. Each aspect is inter linked and impacts on employees overall performance and productivity. It is the quality of the employees' workplace environment that most impacts on their level of motivation subsequently performance.

According to Heath (2006), this environment involves the physical location as well as the immediate surroundings, behavioral procedures, policies, rules, culture, resources, working relationships, work location, all of which influence the ways employees perform their work. The

quality of the workplace environment effects on employees' performance and subsequently influences the organization competitiveness.

An effective workplace environment management entails making work environment attractive, comfortable, satisfactory and motivating to employees so as to give employees a sense of pride and purpose in what they do (Humphries, 2005). Employees will and are always contented when they feel their immediate environment; both physical sensations and emotional states are in tandem with their obligations (Farh, 2012).

WEC is not based on any theory. It is concerned with overall climate of work place; reduced supervision, increased self-regulation, and self-management are pillars of quality of work life. Besides this, the theories of motivation and leadership provided a sound base for the concept of quality of work life. If the low-order needs are satisfied, people seek satisfaction for the higher-order needs. WEC as a discipline began in 1972 because of two movements. First, one is political movement in the Western Europe, which is also called industry democracy (Conolly and Viswesvaran, 2000).

Some of the elements that are relevant in defining an individual's work environment conditions would include the task, the physical work environment, social environment within a work, administrative system and relationship between life on and off the job. It has different meanings for different people. It is a philosophy, a set of principles, which holds that people are the most important resource in the work as they are trust worthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect. It is a construct which deals with the wellbeing of workers and defines it as employee satisfaction with a variety of needs through resources, activities, and outcomes stemming from participation in the work place (Sirgy, 2007).

2.1.2. Physical Work Environment

The physical working environment is the overall health and safety of employees, layout and design of the offices and work stations, available technologies, lighting, temperature, air circulation etc. It deals therefore with the physical or tangibles at the setting where job is performed. It includes things like machinery, office layout, temperature, ventilation and lighting. It also includes noise

level and space. Aspects of work such as heat, noise, and lighting have been shown to affect a number of psychological processes in both direct and indirect ways. Noise, for example, may impair the cognitive performance of certain kinds of tasks (Banbury and Berry, 1998). Accordingly, there is the need for managers to play the role of facilitators to help address work barriers to improve productivity. The physical working environment of the employee includes the overall health and safety of the employee including the identifiable workplace, causes of accidents and illness.

The physical work environment setting can impact on the level and nature of social interaction between co-workers. The design of open plan offices, for example and other aspects of the physical lay-out may determine the kinds of interactions that can take place. The physical environment may offer more or less physical safety. A study by Barry, (2008) found that whenever there is an improvement in the physical design of office building, productivity through employee performances is increased by about 5-10 percent. Similarly, Chandrasekar, (2011) concluded that the type and quality of lighting system at the workplace promotes working experience of employees which then results to increased productivity. Again, Sarode and Shirsath, (2014) findings revealed that lighting, noise, color and air quality impact employee productivity. Concerns about accidents or injury are also likely to have some effect on psychological well-being.

2.1.3. Psychological Work Environment

The psychological work environment can be considered particularly as those elements of the workplace which are pertinent to worker conduct. The psychosocial working environment of the employee includes, among other things, a set of job factors related to the interaction between people, their work and the organization. By behaviour, the three related types of psychological phenomena are considered: affect (e.g. emotions, mood, psychological symptoms, affective disorders); cognitions (e.g. attitudes, perception, decision-making); and behaviors (e.g. effectiveness, absence, motivation). The psychological work environment is therefore the set of those characteristics of work environment that affect how the worker feels. The psychological work environment provides a good description of the mental activities that a worker undertakes during working hours or at post. The psychosocial work environment is an important factor in any business organization, and knowing more of its correlates might open up new paths for future workplace interventions.

Psychological work environment include good descriptions and references to other sources of information on stress, bullying, working requirements, cooperation and conflict, etc. Stress and wellbeing are themes within the psychological work environment. Workers think about the following but not limited to, the nature of work, wages that will be earned, opportunity for growth and the like. These factors affect the level of contentment of an employee and in effect impacts on his or her performance. A study by Mohamed, (2005) found that, when there is a significant change in compensation, promotions and benefits, workers become satisfied and increases productivity. Psychological working environment is therefore has to do with the nature and content of the work, the organization of the work, and the social relations and conditions under which the work is performed.

2.1.4. Work Life and social relationship

The social work environment deals with relationships at job settings. It includes communication styles, relationship between superiors and subordinates. It also includes relationship among coworkers, the readiness of others to assist and team work. To achieve a progressive work environment, personal respect for personnel at every levels of an establishment is vital in operations. Personal respect in the workplace includes but not limited to such issues as discrimination and segregation based on age, gender or racial background, sexual harassment and the role of personal politics in forming workplace relationships.

2.1.5. Reward Aspect of the job

The organization determines what motivates its employees and sets up formal and informal structures for rewarding employees behaving in the way required. Rewards may consist of a mix of internal rewards, such as challenging assignments, and external rewards, such as higher compensation and peer recognition (Chandrasekar, 2011). Performance of professional employees is poor not only due to working environment factors but also due to lack of human resource management aspect such as recognition of employees who performs well, poor working condition, absence of performance appraisal system and poor feedback on performance outcome .Therefore significant changes in promotions, compensation and benefits helps in keeping employees satisfied and in turn increases production.

2.2. Employee Performance

According to Hill and Aylwin (2005), performance can be described in many terms like productivity of an employee, motivation and retention of an employee, knowledge and skill of an employee, creativity and innovative level of an employee, responsiveness to business and technological advancement, attendance and absenteeism of an employee, customer attraction and retention of the company, and also the optimization of the company's total occupancy cost. The definition of performance is very flexible; hence it is used according to the concept or nature of work that gives the best outcome of the word. However, performance generally means the best outcome of an activity done by an organization over a period of time.

Oswald (2012) said that performance is the combination of employees and other supporting equipment being available, competent, productive, responsive and effective which is almost similar to Hill and Aylwin (2005). Performance is not judged by the action alone but it includes evaluation of actions with a measurable scale (Sonnetag and Frese, 2002). Sonnetag, et al, (2008) claimed that the concept of performance is multi-dimensional and involves many subjective criteria and judgments. Evaluation can be done by implementing performance rating which is filled by colleagues or supervisors and it is said to be the most utilized technique to measure performance.

The measurement of performance is a process to quantify the efficiency and effectiveness of an action. The result provided by the measurement shows how well an organization is managed and if the organization could achieve the target and values generated as promised to their stakeholders. Franco-Santos et al. (2007) described business performance measurement as a set of metrics used to quantify efficiency and effectiveness of actions and it also covers planning and budgeting as well.

Frese and Sonnetag (2001) opined that an individual performance is highly important for an organization as a whole and the individuals working in it. Organizations need highly performing employees in order to meet their goals and to deliver the products and services they are specialized in and finally to achieve a competitive advantage. Performance is the development of quantified objectives. Performance is not only a matter of what people achieves but how they achieve. It is also the achievement of specified tasks against predetermined or identified standards of accuracy,

completeness, cost and speed. High performance is a step towards the achievement of organizational goals and tasks.

Platt and Sobotka (2010) assert that employee performance is the combined result of effort, ability and perception of tasks. The factors that affect the level of individual performance are motivation, ability and opportunity to participate. Performance is a function of ability and motivation. There are a number of factors that affect employee performance, the workplace environment impacts most their level of motivation hence their performance.

Stup (2003) describes several factors towards the success of employees' performance. These factors include physical environment, equipment, meaningful work, performance expectation, feedback on performance, bad system among others. He adds that, to have a standard performance, employers have to get the employees task done on track so as to achieve the organizational goals.

A large number of work environment studies have shown that workers/users are satisfied with reference to specific workspace features. These features preference by users are highly significant to their productivity and workspace satisfaction, they are lighting, ventilation rates, access to natural light and acoustic environment. Lighting and other factors like ergonomic furniture has been found to have positive influence on employees health and consequently on productivity. This is so because light has a profound impact on workers physical, physiological and psychological health, and on their overall performance at the workplace. Ambient features in office environments, such as lighting, temperature, existence of windows, free air movement etc, suggest that these elements of the physical environment influence employee's attitudes, behaviors, satisfaction, performance and productivity (Larsen, et al, 1998).

Closed office floor plan, whether each employee has a separate office of their own or there are a few people in each closed office, allows staff a greater amount of privacy than an open plan office layout. They have the chance to work in peace and quiet, keeping them focused on the tasks in hand without getting overtly distracted by what their colleagues are doing. It offers employees a thinking fame or be creative without much interruption (Mwbex, 2010). In the open office plan, noise existence is stressful and possesses high level of distraction and disturbance coupled with low privacy level (Evans and Johnson, 2000).

Firms that derive their productivity advantage from firm-specific knowledge may wish to provide better working conditions in the hope that this would reduce worker turnover and minimize the risk of their productivity advantage spilling over to competing firms. If non-monetary working conditions are associated with higher productivity, the employer should pay more for the added productivity of employees in order to not losing the employees. In facts, “as long as more than one employer offers good working conditions for a particular category of worker, employers may be forced to bid up their wages – possibly as high as the marginal value of the worker’s product.

Whether such a positive wage differential exists is an empirical question. If one is found, it would represent a lower bound on the value of actual differences in productivity, bearing in mind that some offsetting compensating wage differential may also be reflected in the observations”. Work environment includes some factors, which contributes either positively or negatively to achieving maximum employees’ productivity (Elywood, 1999). The factors that contribute either positively or negatively to employee productivity are temperature, humidity and air flow, noise, lighting, employee personal aspects, contaminants and hazards in the working environment, types of sub environment.

According to Yesufu (1984), the nature of the physical condition under which employees work is important to output, Offices and factories that are too hot and ill-ventilated are debilitating to effort. There should be enough supply of good protective clothing, drinking water, rest rooms, toilets, first aids facilities etc. Both management and employees should be safety conscious at all times and minimum of requirement of the factories act must respect. Bornstein (2007) states that in organizations where employees are exposed to stressful working conditions, productivity are negatively influenced and that there is a negative impact on the delivery of service. On the other hand if working conditions are good, productivity increase and there is a positive impact on the delivery of service.

2.3. Empirical Studies

There are not much direct studies on WEC and work commitment. The majority of the researches focus on the relationship of WEC with some of the result variables such as performance, productivity, job satisfaction, etc. (Joshi, 2007). Some of related empirical studies are presented as follow.

Hoque and Rahman (1999) found that WEC is important for job performance, job satisfaction, labor turnover, labor management relations which play a crucial role in determining the overall wellbeing of any industrial organization. PC is one of the most often researched variables in the area of Organizational behavior, since it is assumed to influence just about any employee behavior that is of benefit to the organization, including performance, attendance, and retention. In a study exploring the relationship between work-life and personal life of employee, Lowe et al. (2003) observed employees are likely to perceive their work place in a positive way if certain conditions such as high intrinsic and extrinsic rewards, good social support, influence over work place decisions and available resource exist.

Hosseini and Musevi (2009) studied relationship between WEC with PC and its dimensions in the staff of Isfahan Body training organization. The results showed that there is a significant relationship between WEC and PC; however, there is not a significant relationship between dimensions of life quality, fair and enough payment with affective commitment and normative commitment. Normala (2010) also investigated the relationship between work environment conditions and organizational assurance amongst employees in Malaysian firms, results showed that there was a relationship between work environment conditions and organizational engagement.

Better physical workplace environment will boosts employees' performance and ultimately improve their productivity. A healthy workplace environment makes good business sense and is characterized by respect that supports employee engagement and creates a high performance culture that encourages innovation and creativity (Kohun, 2002).

Organizations deemed as a positive place to work will more likely have a competitive edge since they are in a better position to attract and retain highly skilled employees'. This is a significant consideration in the current tight labor market. A positive workplace environment is likely to result in less employee turnover, fewer cases of fraud, better safety practices, easier to attract and retain qualified employees and improved employees' wellbeing (Cunnen, 2006).

2.3.1. Conceptual Framework

Based on the review of related literatures and the theoretical literature, the following conceptual framework in which this specific study will be governed. Workers performance has been taken as dependent variable while, work environment conditions independent variable. In the independent variable working environment conditions includes: Physical workplace environment, Reward, Management/leadership style, Training and Development, Work life balance) based on the works of Njenga, et al., (2015) and Nanzushi (2015). The relationship of the variable for this study is referred to as follows.

WEC variables

Independent Variables

Dependent variable

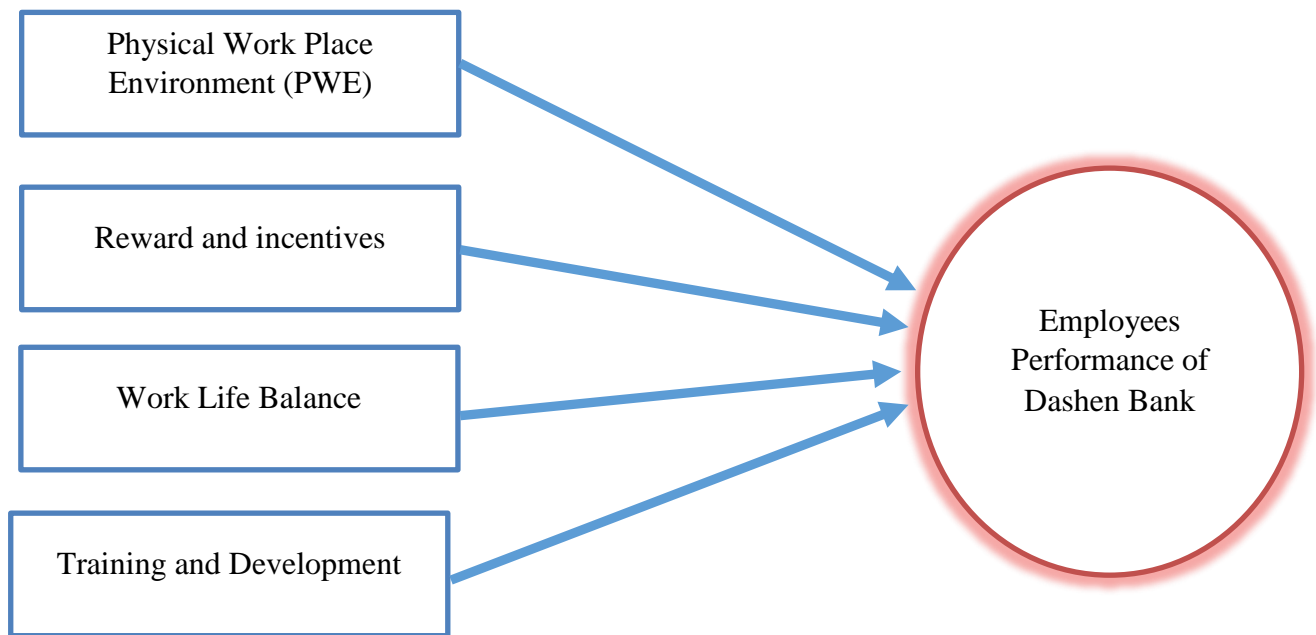


Fig 1. Conceptual Framework Based On Njenga, et al., (2015) and Nanzushi (2015)

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1. Research design

The choice of descriptive research survey is pertinent to this study because it involves measurement, classifications, analysis, comparison and interpretation of data which are of essence to this study. Research design refers to a plan which shows the strategy of an inquiry thought appropriate to the research. The design is suitable because of its ability to fact-finding, its flexibility and efficiency in addition to economic viability to this advance research study. The design is suitable because of its ability to fact-finding, its flexibility and efficiency in addition to economic viability to this advance research study. In other words research methodology is a way to systematically solve the research problem and research methodology shall identify the research basis, research hypothesis or questions, research design and research analysis (Kothari, 2004). The research design for this study was the cross-sectional field survey method to assess the effect working environment conditions on employees' performance. In cross-sectional field surveys, independent and dependent variables are measured at the same point in time using a single questionnaire.

Furthermore, the study was said to be a correlational in design because there is intent to establish the relationship between dependent and independent variable of the study. Correlational research aims to ascertain if there is a significant association between two variables.

3.2. Research approach

The study embraced a purely quantitative research approach, where it can be use of a questionnaire provided primarily descriptive and qualified data. Quantitative method is a study involving analysis of data and information that are descriptive in nature and qualified. For the purpose of this study, therefore, descriptive research design was used. The descriptive design describes phenomena as they exist. It issued to identify and obtain information on the characteristics of a particular problem or issue. Descriptive research design was selected because it has the advantage of producing good amount of responses from a wide range of people.

3.3. Sampling Size determination

Sample size is small group of respondents drawn from a population about which a researcher is interested in getting the information so as to arrive at a conclusion. This study selected respondents who are responsible on employee's performance management and employees themselves (staff members). The sample size was determined by using the statistical formula by Yamane (1967). Based on the assumption of 95% confidence level and $P = .05$ and the estimated population size more than 5000. The target population of this study was the employees of Dashen Bank in Addis Ababa. Therefore;

$$\text{sample size} = \frac{\text{Population size}}{1 + \text{Population size}(e)^2}$$

$$\text{sample size} = \frac{12,000}{1 + 12,000(0.05)^2}$$

$$\text{sample size} = 387.096 \approx \mathbf{387}$$

3.4. Ethical considerations

Given the sensitive of the research top and the volatility of the research area the respondents' anonymities will be kept with utmost caution. Where respondents quoted the code or referent numbers will be used. The personalities of the interviewees will be kept anonymous and where focused group meeting is conducted the meeting will be delivered in a workshop form. Upon coding and analysis of the collected data the manuscript will be annihilated to protect the identities of the respondents. Accordingly, all the research participants who were included in this study were appropriately informed about the purpose of the research and their willingness and assent was secured before the commencement of distributing questionnaire. Concerning the right to privacy of the respondents, the studies maintain the secrecy of the identity of each participant.

3.5. Method of data analysis

A survey is a method of collecting data in which people are asked to answer a number of questions (usually in the form of a questionnaire). The main advantages of questionnaires are that they can be administered to groups of people simultaneously, and they are less costly and less time-consuming than other measuring instruments. For this study, survey research method was used where the questionnaire was used to collect the information.

The researcher employed different statistical techniques to analyze the data to be collected using statistical data analyzing software, specifically SPSS, Descriptive statistics and correlation were be utilized. An inferential statistics multiple regression model was employed to develop functional relationship between the dependent variables.

3.6. Model Specification

The empirical model along with the estimation of the multiple regression equation to be tested is specified in this section. The dependent variable (employees' performance) and the independent variables based on Njenga, et al., (2015) and Nanzushi (2015) as follow.

$$DBEP = C + B_1RAI + B_2PWE + B_3WLB + B_4TAD + e$$

Where:

DBEP = Dashen Bank Employees' Performance which measures the perceived performance and activity level of employees' activity level

RAI = Reward and incentives

PWE = Physical Work Place Environment

WLB = Work Life Balance

TAD = Training and Development

C= Constant

e= Error

3.7. Validity and reliability

The validity of this study has been maintained by using various literatures to confirm the measurement of each variable in an effort of analysing the impact of working environment on the Employees' performance of Dashen Bank. Advisor comments and other expert involved in the study were also utilized to ensure the validity of this study. Additionally, the measurements of the scales were taken by confirming various sources and scholars.

Additionally, the following reliability test result was gained about the instrument

Table 3.1 Reliability results

Sub scales	Number of items	Cronbach's Alpha
RAI = Reward and incentives	7	.726
PWE = Physical Work Place Environment	7	.825
WLB = Work Life Balance	4	.723
TAD = Training and Development	4	.798
DBEP = Dashen Bank Employees' Performance	6	.904
Entire scale	28	.797

The above table depicts Cronbach's coefficient alpha was calculated for each field of the questionnaire and the entire questionnaire. The values of Cronbach's Alpha showed that all of the results are more than acceptable, which fall in the range between 0.7 and 0.95. The resulting range is considered high as the result ensures the reliability of each field of the questionnaire. Moreover Cronbach's Alpha for the entire questionnaire shows the value of .797 which falls in an excellent range and it indicates reliability of the entire questionnaire. Therefore, based on the test, the results for the items are reliable and acceptable.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1. Response Rate

In this chapter, the result obtained from the questionnaire survey are presented and analyzed. First demographic characteristics of the respondents are presented. It follows with a summary respondent's reply on various variables presented to them. Then it follows with description of the data gathered, discussed and analyzed the findings carefully in order to assess the effect of various independent variables (work environment condition) with the dependent variable (workers performance) of findings has been organized in accordance with the study objectives.

Consequently, this chapter presents the results and findings of the research. 384 questionnaires were disseminated for respondents; from which 359 questionnaires were recollected with 93.4 return rates. The remaining questionnaires were unreturned to the researcher and/or incomplete due to the personal reasons of some participants. The chapter mainly includes data results from the statistical tests conducted on the gathered primary data. Descriptive analysis and inferential analysis of the study are presented as follow respectively.

4.2. Demographic Characteristics of Respondents

Based on the table 4.1, below regarding the sex of respondents, more than half (52.4%) of them were males while the remaining (47.6%) of them were female respondents.

Concerning the marital status of respondents, married individuals made up of the majority of the respondents with (59.3%) followed by singles (29.5%) and the remaining (6.7%) and (4.5%) of the respondents were widowed and divorced individuals respectively.

Regarding the educational background of the respondents, BA or BSC degree holders are the biggest group containing (44.3%) of the total respondents followed by master's degree and above which makes up (18.1%) of the total respondents. The educational backgrounds of remaining respondents were below certificate (6.4%), certificate (16.2%) and diploma (15.0%).

Table 4.1 Demographic Characteristics of Respondents

Characteristics		Frequency	Percentage
Gender	Male	188	52.4%
	Female	171	47.6%
Marital Status	Married	213	59.3%
	Widowed	24	6.7%
	Divorced	16	4.5%
	Single	106	29.5%
Educational Status	Below Certificate	23	6.4%
	Certificate	58	16.2%
	Diploma	54	15.0%
	BA / BSC degree	159	44.3%
	Master's degree and above	65	18.1%
Total		359	100%

Source: Field survey, 2021

Based on the table below, the minimum age of the respondents was 19 years while the mean ages of the respondents were 29.14 years. The result also showed that the age of the respondents were between 19 and 50 years.

Regarding the work experience, the minimum experience is 1 year while the maximum 24 years. The mean experience of the respondents was 5.47. This result showed that the majority of these study respondents were sufficiently experienced to know about their working environment.

Table 4.2 Age and Experience of respondents

	N	Range	Minimum	Maximum
Age (in years)	359	31	19	50
Experience	359	23	1	24

Source: Field survey, 2021

4.3. Descriptive Analysis

In this part the responses of the respondents for the variables indicated below were measured on five point Likert scale with: 1= strongly disagree, 2= disagree, 3 = neutral, 4= agree and 5= strongly agree. Apart from frequency and percentage, the descriptive statistics which are in the form of mean and standard deviation were presented . However, while making interpretation of the results of mean the scales were reassigned as follows to make the interpretation easy and clear.

With 5 point scales, the interval for breaking the range in measuring each variable is calculated by $5-1/5= 0.8$. It means items with scores that fall between the ranges of: 4.21 – 5.00 are considered as strongly agreed; 3.4 – 4.20 as agreed; 2.61 – 3.39 as Neutral; 1.81 – 2.6 as disagree and 1.00 – 1.8 strongly disagree. This formula is adapted from (Vichea, 2005).

4.3.1. Physical work place environment

The above table showed that the results of the items fall in the neutral and agreed range. The items which ask for respondents whether they have the requisite equipment to perform their duties (mean 3.59 and SD 1.079), whether their office space were well designed (mean 3.91 and SD 1.031), whether the surrounding of their work place is peaceful to work, whether their work place is devoid of unnecessary noise (mean 3.79 and SD 1.184), whether their work environment is ordered and well organized (mean 3.86 and SD 1.050), whether the layout of my offices and workspaces here are good (mean 3.67 and SD 1.157), whether the surrounding of their work place is peaceful to work (mean 3.48 and SD 1.311), and whether their working environment is free from life threatening dangers (mean 3.45 and SD 1.058) fall in the agreed range since the these items mean score is above 3.39.

This results implies that based on the reports of the respondents, the physical environment were found to be well equipped with work related apparatus, having good designing of the office space, pleasant work adjoining settings, and absence of chaos and messed up things in the work area.

Table 4.3 Physical work place environment

Items	N	Mean		Std. Deviation
	Statistic	Statistic	Std. Error	Statistic
I have the requisite equipment to perform our duties	359	3.69	.057	1.079
My offices' space are well designed	359	3.91	.054	1.031
The layout of my offices and workspaces here are good	359	3.67	.061	1.159
The surrounding of my work place is peaceful to work	356	3.48	.069	1.311
My work place is devoid of unnecessary noise	359	3.79	.062	1.184
My working environment is free from life threatening dangers	359	3.45	.056	1.058
My work environment is ordered and well organized	359	3.86	.055	1.050

Source: Field survey, 2021

4.3.2. Reward aspects of the work

Based on the results regarding the rewarding nature of respondents work environment, the following items fall in the agreement range; whether their work provides a great deal of promotional opportunities (mean 3.65 SD 1.307), and whether they are satisfied by the work they do in the current work (mean 3.70 and 1.279).

This result implies that there are various chances for workers and satisfied with the present work. Such opportunities for the workers include promotional opportunities, and satisfying jobs.

Table 4.4 Reward aspects of the work

Items	N	Mean		Std. Deviation
		Statistic	Std. Error	Statistic
My superior encourages me to participate in decision making to express my ideas and opinions.	359	3.59	.064	1.209
My work provides a great deal of promotional opportunities	359	3.65	.069	1.307
Recognition are provided to me in the work place for my good performance	359	3.84	.071	1.341
I'm satisfied by the work I do in the current work	359	3.70	.067	1.279
The financial rewards of my work place are satisfactory	359	3.80	.067	1.271
Superiors in my work place provides sufficient non-financial rewards	359	3.72	.060	1.137
My work provides a great deal of promotional opportunities	359	3.79	.052	.989

4.3.3. Training and development opportunities

Regarding training and development opportunities, the following table showed that all the items about the presence of training and development opportunities fall in the neutral range. This implies that regarding the presence of training and development opportunities, workers' responses fall in the range of ambivalent so they will need further study.

Table 4.5 Training and development opportunities

Items	N	Mean		Std. Deviation
		Statistic	Std. Error	Statistic
Enough training is provided for me before any job	359	3.23	.056	1.064
Education opportunities are available in my work place	359	2.92	.051	.958
There is fair selection of employees for training	359	2.98	.057	1.083
The training given in my work place are relevant to the job that I perform	359	2.90	.055	1.051

Source: Field survey, 2021

4.3.4. Work- life balance

Based on the results concerning work life balance of workers, the response fall in the neutral range (mean between 2.6 and 3.4), which implies that its' hard to decide whether workers have a balanced work and personal life.

Table 4.6 Work- life balance

Items	N	Mean		Std. Dev
		Statistic	Std. Error	
There is congruence between my work expectation and my family life	359	3.09	.063	1.199
The demands of my work do not interfere with my home and family life	359	3.23	.055	1.050
The amount of time my job takes up do not affect me to fulfill family responsibilities	359	3.24	.054	1.027
My job doesn't produces strain that makes it difficult to fulfill family duties	359	3.19	.064	1.215

Source: Field survey, 2021

4.4. Correlation results

According to Saunders et al. (2009) a correlation analysis used to identify the direction and relationship between the variables. Correlation coefficient enables to quantify the strength of the linear relationship between two variables. Based on this, correlation analysis was made for independent variables and the dependent variable as follow.

Table 4.7 Correlational matrix

Independent variables	Performance of employees (DV)
Physical work place environment	.223**
Reward aspects of the work	.295**
Training and development opportunities	-.030
Work- life balance	.932**

Source: Filed survey, 2021

Based on the correlational results of this study presented in the above table physical work place environment ($r = .223$), reward aspects of the work ($r = .295$), Training and development opportunities ($r = -.030$) and work- life balance ($r = .932$) have been found to be correlated positively and significantly with performance of employees.

4.5. Multiple Regression Result

The following regression analysis is used for estimating the relationships among variables. It enables to determine the strength of the relationship between variables and the predictive power of the independent variables on the dependent variable. In short, regression helps a researcher understand to what extent the change of the value of the dependent variable causes the change in the value of the independent variables, while other independent variables are held unchanged. Regression analysis is a way of statistically sorting out the variables that have indeed an impact. While there are many types of regression analysis, at their core they all examine the influence of one or more independent variables on a dependent variable.

4.6. Assumptions Testing in Multiple Regressions

Before moving on conducting a regression analysis, the basic assumption tests for the model must be carried out. This is a compulsory precondition in explaining the relationships between dependent and explanatory variables. Four major assumptions namely, Linearity Test, Homoscedasticity Test, Auto Correlation (Durbin Watson Test), and Normality Test checked and proved to be met reasonably well. Each test is explained below:

4.6.1. Linearity Test

The linearity of associations between the dependent and independent variables can be tested by looking at the P-P plot for the model. The closer the dots lie to the diagonal line, the closer to normal the residuals are distributed. As depicted in the below graph, the visual inspections of the p-p plot revealed that there exist linear relationship between the dependent and independent variables.

4.6.2. Homoscedasticity Test

The assumption of homoscedasticity refers to equal variance of errors across all levels of the independent variables (Osborne & Waters, 2002). This implies it requires even distribution of residual terms or homogeneity of error terms throughout the data. Homoscedasticity can be checked by visual examination of a plot of the standardized residuals by the regression standardized predicted value (Osborne & Waters, 2002). If the error terms are distributed randomly with no certain pattern, the problem is not detrimental for analysis. The scatterplot in fig 4.2 shows that the standardized residuals in this research are distributed evenly which shows that no violation of homoscedasticity.

4.6.3. Auto Correlation (Durbin Watson Test)

Autocorrelation or independence of errors refers to the assumption that errors are independent of one another, implying that subjects are responding independently Stevens (2009). Durbin-Watson statistic can be used to test the assumption that our residuals are independent (or uncorrelated). This statistic can vary from 0 to 4. For this assumption to be met, the Durbin-Watson value needs to be close to 2 (Field, 2006). Values below 1 and above 3 are problematic and causes for concern. To check this assumption we need to look at the Model Summary box presented below.

Table 4.8: Durbin Watson statistics

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.936 ^a	.876	.874	.32118	1.580
a. Predictors: (Constant), WLB, Reward Aspects, TD, Physical Work					
b. Dependent Variable: Employees' Performance					

The above reveals that errors are responding independently and autocorrelation is not a concern with Durbin-Watson value of 1.580. Therefore, it is possible to say the auto-correlation test has been met.

4.6.4. Normality Test

Multiple regressions require the independent variables to be normally distributed. This means that errors are normally distributed, and that a plot of the values of the residuals will approximate a normal curve (Keith, 2006).

Frequency distribution comes in many different shapes and sizes. Therefore, it is quite important, to have some general description for common types of distributions. In an ideal world our data would be distributed symmetrically around the center of all scores. As such, if we draw a vertical line through the center of the distribution then it should look the same on both sides. This is known as a normal distribution and is characterized by bell-shaped curve. This shape basically implies that the majority of scores lie around the center of the distribution (Field, 2006). The normal distribution graph was shown on fig 4.3 below and revealed that the assumption of normality of has been met.

Table 4.9 the regression model statistics

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.936 ^a	.876	.874	.32118
a. Predictors: (Constant), WLB, Reward Aspects, TD, Physical Work				
b. Dependent Variable: Employees' Performance				

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	257.610	4	64.403	624.306	.000 ^b
	Residual	36.518	354	.103		
	Total	294.129	358			
a. Dependent Variable: Employees' Performance						
b. Predictors: (Constant), WLB, Reward Aspects, TD, Physical Work						

The above model also showed that the model is significant in predicting employees' performance and it is interpreted as 87.6 % of variance in employees' performance is due to working environment conditions (Physical work place environment, Reward aspects of the work, Training and development opportunities and Work- life balance), while the remaining variation in employees' performance can be attributed to other variables which are not considered in this study (p value < 0.05).

Table 4.10 Coefficient Table

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.011	.111		.100	.921
	Physical Work	-.032	.036	-.024	.906	.366
	Reward Aspects	.098	.022	.092	4.478	.000
	TD	.020	.029	.017	.668	.504
	WLB	.936	.020	.917	46.028	.000
a. Dependent Variable: Employees' Performance						

Based on the above coefficients summary table, the following model is constructed.

$$\text{Employees' Performance} = .011 - .032 \text{ Physical Work Place Environment (PWE)} + .098 \text{ Reward and incentives} + .020 \text{ Training and Development} + .936 \text{ Work Life Balance}$$

4.7. Discussion of Results

In this part, the result of this study will be related with various empirical literatures. The study has found that the physical environment were found to be well equipped with work related apparatus, having good designing of the office space, enjoyable work touching settings, and absence of confusion and messed up things in the work area. Ajala, (2012), confirmed that the right type of working environment is needed in order to attract users to feel comfortable and this would enable them to work effectively. An environment is the immediate surroundings of a user which is manipulated for their existence or use. Hence, a workplace gives an environment to the employee to perform a given task. Additionally, Siengthai, (2009) include mode of wage payments, working

conditions, working time, health hazards issues, financial and non-financial benefits and management behavior towards workers

Consistently, Walton, (2005) good work environment is significant for works to sustain and attract workers. Dissatisfaction with working life is a problem, which affects almost all workers regard less of position or status. Many managers seek to reduce dissatisfaction in all work levels, including their own. This is a complex problem however, because it is difficult to isolate and identify all of attributes, which affect the work environment conditions. Chandrasekar, (2011) concluded that the type and quality of lighting system at the workplace promotes working experience of employees which then results to increased productivity.

The correlational and regression result of this study have showed the presence of significant relationship between working environmental aspects and employees performance of Dashen Bank and the role of working environment is significant in predicting employees' performance and it is interpreted as 87.6 % of variance in employees' performance is due to working environment conditions (Physical work place environment, Reward aspects of the work, Training and development opportunities and Work- life balance), while the remaining variation in employees' performance can be attributed to other variables which are not considered in this study (p value < 0.05).

Different literature supports this result. For instance, Hoque and Rahman (1999) found that WEC is important for job performance, job satisfaction, labor turnover, labor management relations which play a crucial role in determining the overall wellbeing of any industrial organization.

Kohun (2002) also showed that better physical workplace environment will boosts employees' performance and ultimately improve their productivity. A healthy workplace environment makes good business sense and is characterized by respect that supports employee engagement and creates a high performance culture that encourages innovation and creativity.

Lastly, Cunnen, (2006), found that a positive workplace environment will result in less employee turnover, fewer cases of fraud, better safety practices, easier to attract and retain qualified employees and improved employees' wellbeing.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of data analysis and interpretation in the previous chapter the following Summary of major findings, conclusions and recommendations are given.

5.1. Summary

The objective of this study was to assess effect of working environment on workers performance in the case of Dashen Bank, Addis Ababa. More specifically, the effect of physical work place environment aspects, reward aspects of the job, training and development opportunities, and work life balance on employees' performance were investigated.

Based on the results, more than half (52.4%) of this study respondent were males while the remaining (47.6%) of them were female respondents. The majority of them were married (59.3%) followed by singles (29.5%) and the remaining (6.7%) and (4.5%) of the respondents were widowed and divorced individuals respectively. BA or BSC degree holders are the biggest group containing (44.7%) of the total respondents followed by master's degree and above which makes up (18.3%) of the total respondents. Based on the table below, the minimum age of the respondents was 19 years while the mean ages of the respondents were 29.14 years. Regarding the work experience, the minimum experience is 1 year while the maximum 24 years.

The descriptive statistics also showed that the physical environment were found to be well equipped with work related apparatus, having good designing of the office space, enjoyable work touching settings, and absence of confusion and messed up things in the work area.

Regarding the rewarding aspects of the job at Dashen Bank, there are various chances for workers and satisfied with the present work. Such opportunities for the workers include promotional opportunities, and satisfying jobs. The study also cannot prove or disprove the presence of training and development opportunities, for all workers, since the recompense fall in the neural range of agreement.

Physical work place environment ($r = .223$), reward aspects of the work ($r = .295$) and work- life balance have been found to be correlated positively and significantly with performance of employees.

Meeting all the assumptions needed for a multiple regression, such as Linearity Test, Homoscedasticity Test, Auto Correlation (Durbin Watson Test), and Normality Test, the model is significant in predicting employees' performance and it is interpreted as 87.6 % of variance in employees' performance is due to working environment conditions (Physical work place environment, Reward aspects of the work, Training and development opportunities and Work- life balance), while the remaining variation in employees' performance can be attributed to other variables which are not considered in this study (p value < 0.05).

Based on the regression coefficients found in the analysis part, the following model has been found. Dashen Bank Employees' Performance = $.011 - .032$ Physical Work Place Environment (PWE) + $.098$ Reward and incentives + $.020$ Training and Development + $.936$ Work Life Balance.

5.2. Conclusions

This study has tried to assess the effect of working environment conditions on workers' performance in Dashen Bank. Since employees' performance is a key factor in the success of these works, studying the effect of working environment variables such as physical work environment, reward aspects of the work, training and development opportunities and work- life balance on employees' performance has paramount importance. In general, this study has concluded that working conditions (Physical Work Place Environment (PWE), Reward and incentives, Training and Development, and Work Life Balance) are important factor for predicting the overall perceived performance level of for employees who work at Dashen Bank. Moreover, it can be observed from the results of this study that working condition variables such as physical work environment, reward and incentives, training and development, as well as work life balance of Dashen Bank have strong positive relationship with its performance of employees which is an indicator that when good and suitable working conditions are created for employees in the bank works, the performance of their employees will increase as well.

5.3. Recommendations

Based on the results of this study, the researcher would like to recommend the following suggestions;

- Since friendship and positive interactions in the work place are vital for creating happier and more productive workers, bank managers, especially Dashen Bank managers are highly recommended to work towards working relationships and healthy relationship among employees. This friendly and positive interaction of employees can enable them to create and retain innovative and creative workers.
- The top level management of Dashen Bank is suggested to come up with essential elements and strategies to create healthy work environments for various types of workers based on their specific requirements. This eventually could increase the productivity of their employees.
- Since improving working conditions such improvement of safety at work, training of workers, control and improvement of machinery and tools, and to provide adequate protective equipment found to increase the performance of employees, The human resource of Dashen Bank is highly recommended to work towards enabling workers to become equally satisfied with working conditions such as creating comfortable physical working environment, providing rewards for best performance, scheduling for training and development opportunities shall consider the employees and the bank's common interest for the benefit of both.
- The variables included in this study was not exhaustive and limited to working environment. Therefore, the researcher recommends future studies to include other variables and other banks/organizations.

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Annex1: Questionnaire

Dear Respondents:

The study is intended to **assessing the impact of working environment on workers performance: evidence from Dashen Bank in Addis Ababa**. So, this questionnaire is designed to draw your honest view regarding your response. The information you provide will be treated with high confidentiality and used for academic purpose only. Please be honest in all responses; hence your co-operation, truthfulness and assistance will be highly appreciated for the needed outcome.

Thank you so much in advance for your precious time and cooperation!

Thank You for your kind cooperation in advance!

General instruction: Please put a tick mark in the appropriate box.

Part 1: Socio- Demographic Information

1. Sex

Male

Female

2. Age _____

3. Marital Status

Married

Widowed

Divorced

Single

4. Educational background

Certificate

Diploma

BA/ BSC Degree

Master's degree and above

5. Your work experience (in years) _____

Part 2: For the following Likert scale questions:-

Tick (√) or check the appropriate cell by expressing your opinion on the following 5-points scale shown below to the best of your knowledge.

Rating Scale: 1=Strongly Disagree (SD); 2= Disagree (DA); 3=Neutral (N); 4= Agree (A); 5=Strongly Agree (SA).

No	Physical work place environment	Responses				
		5	4	3	2	1
1	I have the requisite equipment to perform our duties					
2	My offices' space are well designed					
3	The layout of my offices and workspaces here are good					
4	The surrounding of my work place is peaceful to work					
5	My work place is devoid of unnecessary noise					
6	My working environment is free from life threatening dangers					
7	My work environment is ordered and well organized					
Reward aspects of the work		5	4	3	2	1
8	My superior encourages me to participate in decision making to express my ideas and opinions.					
9	My work provides a great deal of promotional opportunities					
10	Recognition are provided to me in the work place for my good performance					
11	I'm satisfied by the work I do in the current work					
12	The financial rewards of my work place are satisfactory					
13	Superiors in my work place provides sufficient non-financial rewards					
14	My work provides a great deal of promotional opportunities					
Training and development opportunities		5	4	3	2	1
15	Enough training is provided for me before any job					

26	Education opportunities are available in my work place					
17	There is fair selection of employees for training					
18	The training given in my work place are relevant to the job that I perform					
Work- life balance		5	4	3	2	1
19	There is congruence between my work expectation and my family life					
20	The demands of my work do not interfere with my home and family life					
21	The amount of time my job takes up do not affect me to fulfill family responsibilities					
22	My job doesn't produces strain that makes it difficult to fulfill family duties					
Perceived Performance of employees		5	4	3	2	1
23	I am always able to deliver my work within the set deadlines					
24	I try my best to avoid absence from my job					
25	I effectively work with other employees					
26	I'm regularly motivated to work					
27	I am eager to learn on ways of making myself more productive					
28	I'm able to identify and give top attention to top priorities in my work place					

Lastly, what is your average annual work evaluation result _____

መጠይቅ

ውድ መልስ ሰጪዎች

በመጀመሪያ ይህንን መጠይቅ ለመሙላት ፍቃደኛ በመሆንዎ ምስጋናዬ ከልብ ነው። ይህ መጠይቅ የተዘጋጀው የስራ አካባቢ በሰራተኞች የስራ አፈጻጸም ላይ የሚያሳድረውን ተጽዕኖ መገምገም በሚል ርዕስ ላይ ለማድረግው ጥናት ግብዓት የሚሆን መረጃ ለመሰብሰብ ሲሆን፤ ዳሽን ባንክ አክሲዮን መሀበርን ደግሞ የጥናቱ ትኩረት እንዲሆን በመምረጥ ነው።

የጥናቱ ዋና ዓላማ በቅድስተ ማርያም ዩኒቨርሲቲ በቢዝነስ አስተዳደር የድህረ ምረቃ (የሁለተኛ ደግሪ) የመመረቂያ ጥናታዊ ፅሁፍ ለማዘጋጀት ሲሆን ለእያንዳንዱ ጥያቄ እውነታ የተሞላበት መልስ ይሰጡ ዘንድ በትህትና እየጠየኩ የሚሰጡት መረጃ ሚስጥራዊነቱን የጠበቀ መሆኑን ላረጋግጥልዎ እወዳለሁ።

በቅድሚያ ስለ ትብብርዎ እናመሰግናለን!

አጠቃላይ መመሪያ

እባክዎን በተገቢው ሳጥን ውስጥ ምልክት ያድርጉ ::

ክፍል አንድ: የመላሹ ጥሪ ዳታ

1. **የታ**

• ወንድ

• ሴት

2. **ዕድሜ _____**

3. **የጋብቻ ሁኔታ**

• ያገባ/ች

• በሞት የተለዩ ሚስት/ባል

• ፈት

• ያላገባ/ች

4. **የትምህርት ሁኔታ**

• የምስክር ወረቀት

• ዲፕሎማ

• ዲግሪ

• ሁለተኛ ዲግሪ እና ከዚያ በላይ

5. **በዚህ ተቋም ምን ያህል ዓመት አገልግለዋል _____**

ክፍል ሁለት: ለሚከተሉት ጥያቄዎች የሰዎን ምልክታ ያስቀምጡ : -

ከዚህ በታች በተቀመጡት ነጥቦች ላይ ያለዎትን እውቀት መነሻ አድርገው ከተቀመጡት 5-አማራጮች መካከል አንዱን የሚፈልጉትን የራይት ምልክት (√) ያድርጉ ለዚህ መነሻ ይረዳዎት ዘንድ ደረጃ አሰጣጡ እንደሚከተለው ቀርቧል፡፡

ደረጃ አሰጣጥ:- 5 = በጣም እስማማለሁ; 4 = እስማማለሁ; 3 = ገለልተኛ; 2 = አልስማማም;

1 = በጣም አልስማማም

ተ/ቁ	የቀረቡ ጥያቄዎች	ነጥቦች				
		5	4	3	2	1
1	ግዴታየን ለመወጣት አስፈላጊ የስራ ቁሳቁሶች አሉኝ					
2	የቢሮዬ ስፋት ተንቀሳቅሶ ለመስራት ምቹ ሆኖ የተሰራ ነው					
3	የቢሮዎቼ እና የስራ ቦታዎቼ አቀማመጥ ጥሩ ነው					
4	ስራየን ለመስራት በዙሪያዬ ያለው የሥራ ቦታዬ ምቹ ነው					
5	የሥራ ቦታዬ አላስፈላጊ ጫጫታ የለውም					
6	የሥራ አካባቢዬ አላስፈላጊ ከሆኑ አደጋዎች ነፃ ነው					
7	የሥራ አካባቢዬ ማራኪ እና በሚገባ የተደራጀ ነው					
8	የእኔ የበላይ ሀሳቦቼን እና አስተያየቶቼን ለመግለጽ በውሳኔ አሰጣጥ እንድሳተፍ ያበረታታኛል ::					
9	የስራዬ ቦታ ለቀጣይ እድገት ለመግኘት የተሻለ ነው					
10	ለመልካም አፈፃፀሜ በሥራ ቦታ ዕውቅና ይሰጠኛል					
11	አሁን በምሠራው ሥራ ደስተኛ ነኝ					
12	በሥራ የሚሰጠኝ የገንዘብ ሽልማት አጥጋቢ ነው					
13	በሥራ ቦታዬ ያሉ የበላይ አካላት በቂ ያልሆነ የገንዘብ ሽልማቶችን ይሰጣሉ					
14	የስራዬ ቦታ ለቀጣይ እድገት ለመግኘት የተሻለ ነው					
15	ከማንኛውም ሥራ በፊት በቂ ሥልጠና ተሰጥቶኛል					
16	ከሥራዬ ጋር ተያያዥነት ያላቸው የትምህርት እድሎች አሉ					
17	ለስልጠና ፍትሃዊ የሰራተኞች ምርጫ አለ					
18	በሥራ ቦታዬ የተሰጠው ሥልጠና በስራዬ ውጤታማ እንደሆነ አድርጎኛል					
19	በሥራዬ ያለኝ የወደፊት ውጤታማነት ከቤተሰቤ ሕይወት ጥምረት አለው					
20	የሥራዬ ጋር ተያያዥ የሆኑ ጉዳዮች በቤቴ እና በቤተሰቤ ሕይወት ጣልቃ አይገቡም					
21	ሥራዬ ላይ የማሳልፈው የጊዜ መጠን የቤተሰብ ኃላፊነቶችን ለመወጣት ተጽዕኖ አይፈጥርብኝም					

ተ/ቁ	የቀረቡ ጥያቄዎች	5	4	3	2	1
22	ሥራዬ የቤተሰብ ስራዎች ለማከናወን ጫና አይፈጥርብኝም					
23	በተቀመጠው የጊዜ ገደብ ውስጥ ስራዬን ሁልጊዜ አጠናቅቃለሁ					
24	ከሥራዬ ላለመቅረት የተቻለኝን ሁሉ አደርጋለሁ					
25	ከሌሎች ሰራተኞች ጋር ውጤታማ በሆነ መልኩ እሰራለሁ					
26	ስራዬን በቀዋሚነት ለመስራት እጥራለሁ					
27	እራሴን የበለጠ ውጤታማ ለማድረግ በመማር እራሴን አዘጋጃለሁ					
28	በሥራ ቦታዬ ቅድሚያ ለሚያስፈልጋቸውን ጉዳዮች በመለየት ከፍተኛ ትኩረት እሰጥባለሁ					

Annex 2: Auxiliary Outputs
Linearity Test

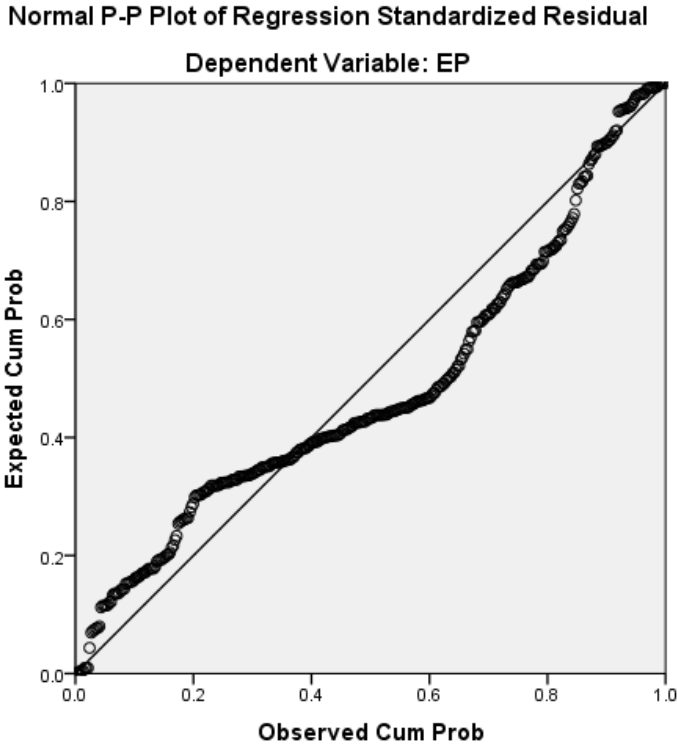


Fig 4.1: P-P Plot of Regression Standardized Residual

Homoscedasticity Test

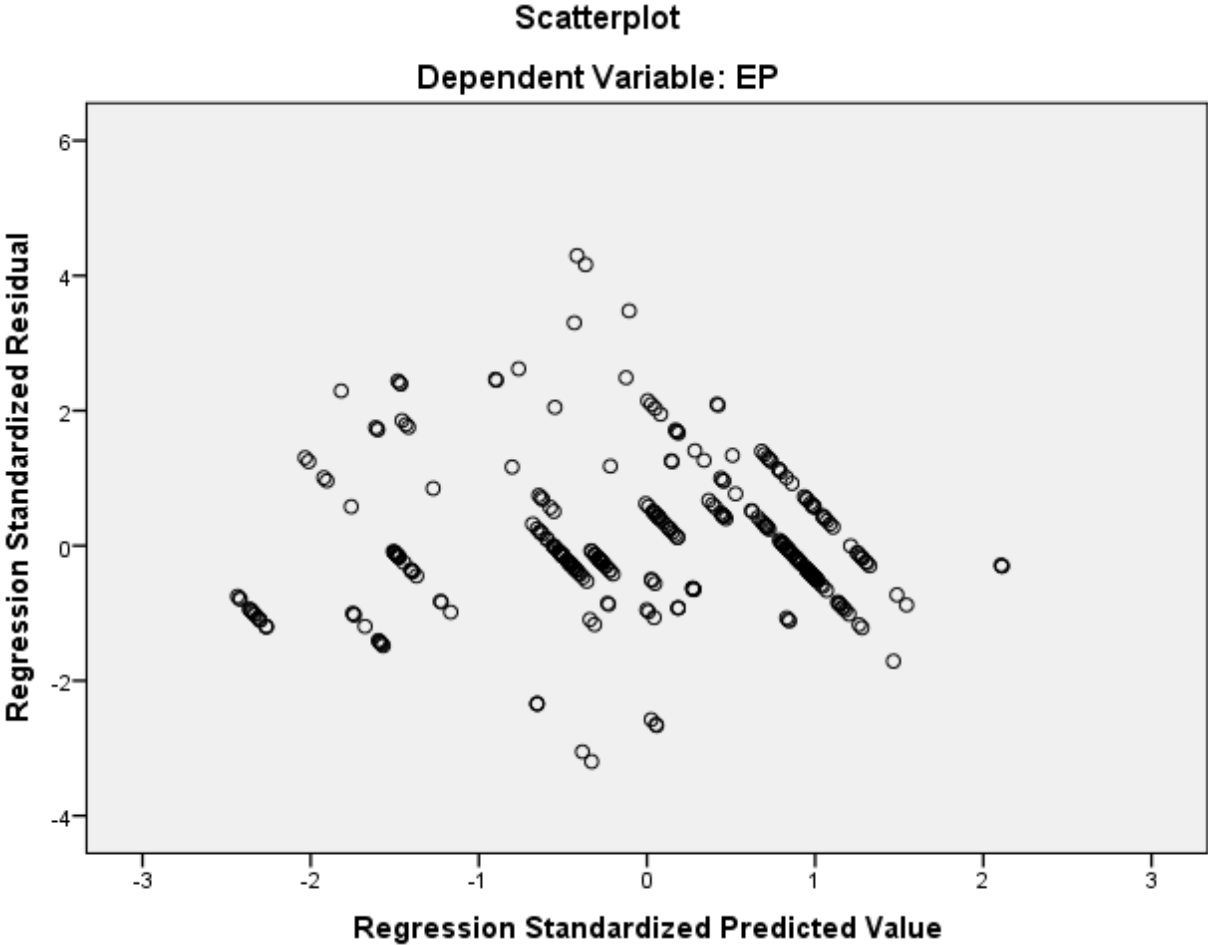


Fig 4.2: Scatterplot of standardized residuals

Normality Test

Histogram

Dependent Variable: EP

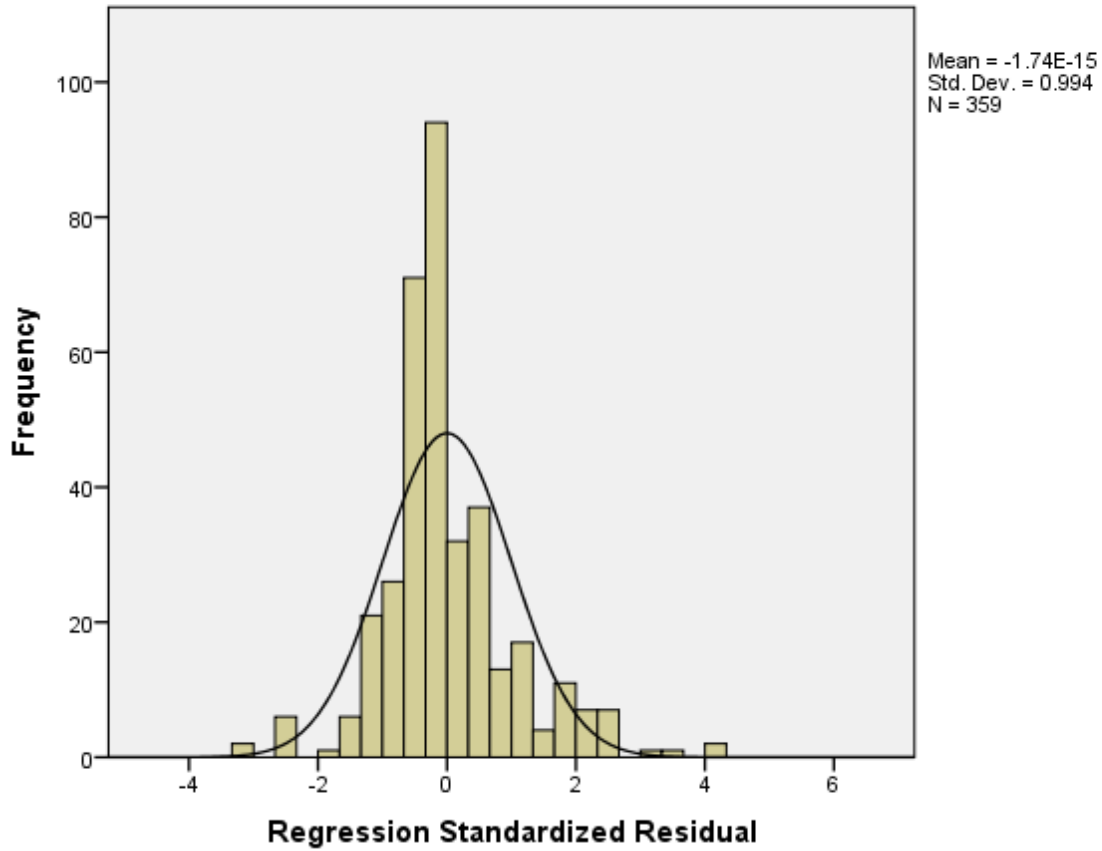


Fig 4.3 Normality Histogram

Thank you!!!!!!!!!!!!!!