



St. Mary's University School of Graduate Studies

***ASSESSMENT OF TIME MANAGEMENT PRACTICES IN THE CASE OF AWASH INSURANCE
COMPANY S.C***

***IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTERS OF ARTS
DEGREE IN BUSINESS ADMINISTRATION (MBA)***

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**January 2018
Addis Ababa, Ethiopia**

ACKNOWLEDGMENT

In the first and the most great, I would like to thank my Almighty God, who gave me the persistence to accomplish my paper.

I would like to express my special appreciation and tanks to my advisor Teklegiorgis Assefa (Asst.Prof) for giving me professional support for the preparation of this thesis work.

My deepest appreciation goes to my wonderful mom Tesfanesh Asfaw and my husband H/Gebriel Lemma, and my real friends Rahel Gashaw, Hiwot H/Mariam, Alemayehu Kebede, Mihiret Mesaye, Selamawit Taddese,Elisabeth Solomon and all my friends for their moral support and shouldering all the challenges while I writing this paper and incented to strive towards my goal.

I would like to thank all of my friends who supported me in writing, Finally, I would like to thank the employees of who were willing to respond to my questions, and thanks for St. Mary's University for designing this program through that student develop their knowledge.

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LIST OF ACRONYMS

AIC	Awash Insurance Company
S.C	Share Company
SPSS	Statistical package for social sciences.

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ABSTRACT

The research was conducted to assess the time management practice on Awash Insurance Company S.C. found in Addis Ababa, Ethiopia. Relevant data for the research collected through survey method. The collected data analyzed through the use of SPSS software. The study recommended that to improving time management behavior by setting priorities through training and taking short courses that the study organization facilitates. Further recommendation was, list the main time wasting situations and explain why these situations arise.

Finally, due to the importance of managing in the workplace the researcher had recommended the need for future studies in the area of Time Management by taking different organization and data collection mechanisms.

Key Words: Time Management, Time Management Behavior, Setting Priorities

CHAPTER ONE

INTRODUCTION

Under this chapter background of the study, overview of the organization under study, statement of the problem, research question, general and specific objectives, significance scope and limitation of the study, definition of key terms.

1.1 Background of the study

Time Management is the art of arranging, organizing, scheduling, and budgeting one's time for generating more effective work productivity. One who use time management constantly meeting deadlines, finishing projects on or before the due dates, and in general organizing workdays so nothing is left undone. The ability to manage time is critical to the success of the roles of manager and leader.

Time is an essential resource every manager needs to achieve the goals and objectives of an organization. It is so delicate that it cannot be saved but can only be spent and once misused it can never be regained. Every manager is looking for ways to improve time management. Whether it is the management of an organization looking for business improvement or an individual looking for ways to better spend their time, time management is important to both.

Time management is not a way to make our work harder and longer, but a means to help our work smarter to accomplish our work more easily and rapidly. There are people and businesses that use their time management skills to help them be more successful.

Even though the employees are on their job but they are not working properly, it is frequently being observed that those who are logical explanation for dissatisfaction and those who don't actually exhibit the same attitude of dissatisfaction towards their job.

In order to be effective at all types and size of organizations need good time management practice. It is crucial for employers, workers managers and professionals and involve in every discipline.

Good time management practice is a strategy that involves allocating increments of time in a manner that helps to promote efficiency and productivity. In contrary, a bad habit in practicing time management can lead to a variety of unfortunate consequences, such as missing deadline, failing to finish projects, failing to keep to a schedule, being less productive than one should be achieve.

Time is necessity for every organization in achieving its objective and goal. The attempt to accomplish the desired goal poses a great threat to the organization. The company faces a number of problems and challenges centering on inefficiencies in its time management. These finding indicate that time management is an important factor for organizations' affecting employees activities, behaviors and productivity. Consider the importance of time for an organization and for individual.

In its very broader sense, our day to day observation, the concept of time management is often a neglected subject in our country, but the fact that time is the only resource in the planet one cannot irrecoverable, limited and dynamic, the only option is to use it wisely and effectively, it is the researcher highly belief that this research contributes to the many future research required in Ethiopia to shape and grow the time management attitudes and behaviors.

1.2 Statement of the problem

Competitive advantage, which enables organizations to stand out from the crowd of competitors, is the basic element of consideration in the present business environment. In this modern age of human resource management, employees are being considered as time is the success factors empowering organizations to achieve their mission, goals and objectives.

Most of the research carried out used more or less similar factors to study the way of employees using time on their job. However, studies indicate that contributing factors of job satisfaction are varying through time. Problems at the workplace such as most of the employees are late comer, even coming earlier but they are not work their job properly,

inability to meet deadlines, lack of planning and non achieved goal, overload workforce indicates that it is time to bring the concern on time managements.

Many researchers were undertaken to study different perspectives of time management, Time management was studied conjoined with job performance, job stress and work life conflict. Majority of these studies indicate that time management has a significant level of relationship with each concepts of study.

Therefore, this study assessed and identifies better time management skills happened to be more productive to achieve the organization goal and objectives.

In addition to giving insight as to how different organizations knows about time management behaviors of employees with their job, this research can also be used as references towards future studies to be conduct within Ethiopia in order to overcome the poor perception of time management observed in the society.

1.3. Research Question

To address the above problems the research seeks answers for the following basic question:

Why employees and managers are late comers?

Why they are coming early but they couldn't work their job properly?

How can the organization improve its employees' knowledge about time management practices?

What are the mechanisms to solve time management problems in the company?

1.4 Objective of the study

The **main objective** of this studies to assess and recommends time management practice in Awash Insurance Company S.C.

The Specific Objectives are:

1. Investigate the nature of effective time management in an organization.
2. Define the importance of effective time management for high performance in organizations.
3. Investigate why late and not work properly

1.5 Definition of terms

For this study, the researcher will use the business dictionary meaning of the following terms.

Time Management - Systematic, priority-based structuring of time allocation and distribution among competing demand. Since time cannot be stored, and its availability can neither be increased beyond nor decreased from the 24hours, the term time budgeting is said to be more appropriate one.

Standard Time- Amount of time (computed over a significant number of production cycles) it should take an average qualified worker (group of workers)to complete a specified task working at a sustainable rate, while using given equipment, methods, practices, tools, materials and workplaces.

Straight Time - Cost accounting term for number of work hours in a regular work period, and not during over time period.

Working Time –Paid time that starts when temporary or permanent workers are engaged at a worksite, and when they are released.

Work Place –Establishment of facility at a particular location containing one or more work area.

1.6 Scope and Limitation of the study

Time management practice is inevitable and occurs at all levels of any organization. The findings of the research would be more fruitful if it conducted widely by including other similar firms. However, it would be difficult to conduct a research on more than one organization.

Time management is very broad concepts that require a significant investment of resources and expertise such as time, money to conduct a study. As the concepts are very wide and touch up on every organization despite their mission, the population size is massive and difficult to manage.

Due to lack of these resources, this research is limited to study these concepts by taking samples from the employee's of AIC. Findings may only be applied to this organization and difficult to generalize to every organization.

1.7 Significance of the study

The organization should follow appropriate time management to achieve its goals. So this paper tries to identify problems of time management in the organization and give alternative as to how workers can improve their time management.

The Study helps the manager to identify the various possible risks of failure or mistakes made by employees being late and disappearing from the work place.

The study will use acquired knowledge about the importance of time management efficiently and effectively and outline its contribution for management to control their employees.

In addition to showing how the organization under the study create a milieu which could increase time management practice to achieve organizational goals and give alternative as to how workers can improve their working time properly and efficiently.

The study helps the manager to identify the problem, and give solution for the failure of time management practice that occurred among employees.

1.8 Organization of the paper

The study categorized into five main chapters. Each chapter is sub categorized as indicated below.

Chapter one is an introduction giving detail on background of the study, statement of the problem, research questions, and objective of the study, scope and limitation of the study, significance of the study, definition of terms and significance of the study, Chapter two goes through the review of related literatures. Chapter three details the research design, methodology, population and sample size be discussed on chapter three of this studies. Chapter four is data Analysis and discussion part of the study. Chapter five deals with the overall findings, conclusions and recommendations of the research.

CHAPTER TWO

LITERATURE REVIEW

In the second chapter of this thesis, theories related to this topic are discussed. Different authors work made known as their theoretical proof were being discussed and analyzed.

2.1 Time and Effective time management

Time is an essential resource it's irrecoverable, limited and dynamic. Irrecoverable because every minute spent is gone forever, limited because only 24hours exist in a day and dynamic because it's never static. According to North (2004), time management is the organization of tasks or events by first estimating how much time a task will take to be completed, when it must be completed, and then adjusting events that would interfere with its completion is reached in the appropriate amount of time.

Time management is not about getting more things done in a day. It is about getting the things that matter most done. Time management is the ability to decide what is important in your life both at work, at home and even in our personal life. Time is that quality of nature which keeps all events from happening at once. To manage your time, you need to go through a personal time survey and estimate the way your time is being spent. Time management is a set of principles, practices, skills, tools and system that help you use your time to accomplish what you want. Time management is a skill that many of us seem to learn through necessity. The problem with learning a skill through necessity is that, more often than not, bad habits creep in and, although the skill may be useful in general, we do not use it to its full potential. Time management is a skill that takes time to development and perfection. It also is a skill that is different for everyone. Time management refers to the development of processes and tools that increase efficiency and productivity.

Effective time management is the key to high performance levels. Effective time management not only affects the productivity of your employees, but also helps to cope with stress, conflicts and pressure more efficiently. It also helps them maintain a healthy work-life balance and keeps them motivated. Time management training is one of the most effective tools to enhance the productivity of your team. In the time management training, participants are provided with a unique planning and managements systems that help them have greater control

over their time as well as their performance. As a manager, sales person, administrative assistant or an executive, time is the most valuable asset. In order to have an effective utilization of time, prioritize task and activities then eliminate unnecessary elements.

Effective time management cannot be turned on or off when convenient. It is a set of skills and behaviors that become a pervasive part of one's professional and personal life. The two major components of time management are practice and purpose. The practice component refers to what you do with the minutes of your day. The purpose component refers to finding and knowing your purpose in life. When you manage your time, the minutes of your life, and it falls in alignment with your purpose of your life, you have a fantastic chain reaction. This alignment can enable you to accomplish your tasks more effectively, to reach your goals more quickly, and to give you a greater sense of peace.

According to Hisrich and Peters (2002), "time is a unique quantity an entrepreneur (manager) cannot store it, rent it, and buy it. Everything requires it and it passes at the same rate for everyone. Time management involves investing time to determine what one wants out of his activities. Effective time management is the investment of time in such a way that optimal result is gotten from activities consuming a specific time quantity. Time management hinges on the principle that it is more important to do the right things than to do things right. The ability to choose between the important and the unimportant and be persistent on the correctly chosen sequence is the key determinant of effectiveness in time management.

Time management is a method for managers to increase work performance effectiveness [Claessens, Roe, Rutte (2009)]. Time management is probably not as easy as what it is imagined and expected to be. Hence, authors differ in the way in which they define time management. In their study, "time management: effectiveness, logic and challenges", [Claessens, Roe, Rutte (2009)] have noted that the term time management means different things to different people.

According to Lakein (1973), time management refers to the use of particular techniques such as 'to-do' lists or deliberately planning activities, or to participate in training with the purpose of learning how to master and use such a technique. In general sense, Claessens et al (2009) have defined time management as types of behavior that differentiate people who do things on time, stick to deadline and spend little time on their activities from those who are often late, pass deadline, spend much time on their activities and waste time on unimportant matters.

Time management is defined as one process by which you can accomplish the tasks and goals which will enable you to be effective in your job and career [Randall (1979)]. According to chales (1987) cited in Frank (1994), who is one of the foremost influences in the field of time management, defines time as ‘occurrence of events one after another and defines management as the act of controlling’. He claims that, therefore, time management becomes the act of controlling events.

Research on how individuals perceive and think about time includes psychophysical research that views time as a mental construct which compares the perception of time to “clock” time (Macan, 1994), sociological research that views time as a social construction, a convenience that cultures agree on (Lewis & Weigert, 1981; Marks, 1977), and behavioral research that attempts to predict what individuals might do, their motives for thinking about time in a certain way and their related behavior (Hirschman, 1987).

According to Allen (2001), time management is defined as practices individuals follow to make better use of their time. It also refers to principles and systems that individuals use to make conscious decisions about the activities that occupy their time. Time management is the management of our own activities to make sure that they are accomplished within the available or allocated time, which is an unmanageable continuous resource (Stephen Covey). According to Hurley, time management is defined as using your time to accomplish given tasks in an efficient and effective way using tools and skills to maximize your productivity. Effective time management is the key to high performance levels. Effective time management not only affects the productivity of your employees, but also helps them cope with stress, conflicts and pressure more efficiently. It also helps them maintain a healthy work- life balance and keeps them motivated. Time management training is one of the most effective tools to enhance the productivity of your team.

In the time management training, we provide participants with a unique planning and managements systems that helps them have greater control over their time as well as their performance. As a manager, sales person, administrative assistant or an executive, time is the most valuable asset. In other to have an effective utilization of time, prioritization of tasks and activities, eliminate unnecessary elements and manage the time management training. According to Human Ladders, time management isn’t all about being time bound and productive but in

broader perspective how effectively you show mutual trust and enjoy sharing in your team so that everybody in the team feels joy of success and achievement.

Performance can be seen as the consistent ability to produce results over prolonged period of time and in a variety of assignments. High performance in organizations is when an organization is so excellent in so many areas that it consistently outperforms most of its competitors for extended periods of time. Performance can be seen as the consistent ability to produce results over prolonged period of time and in a variety of assignments. To improve organization performance is through effective time management. Performance also determines the success and survival of every organization. A manager's performance is measured by the 3Es of management (Economy, Efficiency and Effectiveness). Since the manager is a man provided with resources in the form of men, materials, and money for the purpose of achieving stated organizational goals and objectives, what lowest appropriate costs are being maintained (economy), what quantity and quality of goods and services are being produced, and resources used to produce them (efficiency), and how far the expected organizational goals are being achieved (effectiveness), become the best yardsticks of measuring the performance of the manager. The key to building high performance in an organization is to make sure you consider what and how you will get to your destination point.

2.2 Advantages of time management

IT HELPS TO TAKE CONTROL OF MANY AREAS OF YOUR LIFE.

- It increases productivity.
- Time management makes you become more organized.
- It helps you to utilize time effectively.
- Time management also helps you gain time for yourself to relax and do the things you enjoy doing.

To Americans, time is money. We live by schedules, deadlines and agendas, we hate to be kept waiting, and we like to get down to business quickly. In many countries, people are not rushed because they feel people in rush are arrogant and untrustworthy. In the U.S, the most important issues are generally discussed first when making a business deal while in Ethiopia,

most important things are taken up last. Being late seems to be normal for business meetings in Latin America and the reverse in Switzerland, Sweden and Germany.

2.3 Greg's ten Tips for time management

1. Prioritize: Feeling overwhelmed by all you have to do? Stop and Think--which item must be completed today? This does not include items you'd like to get done today, but only the item(s) that must be completed today.

2. Be realistic: One way to set up you for a panic situation is to plan an unrealistic amount of work for one day or one week. Use your common sense to recognize when you have over-scheduled yourself. Enthusiasm is wonderful, but it doesn't add more hours to the day.

3. Delegate: A person who refuses to delegate will very likely be a very busy and frustrated person. For anyone to personally handle every item is unnecessary and unwise.

4. Work Efficiently: For example, make sure your electronic calendar does not cost you time. People who love electronics will shake their heads no at this idea. But sometimes it can take longer to enter and maintain information in a gadget than to jot it down with a pencil in an old-fashioned paper planner.

5. Organize Meetings Wisely: According to a Wall Street Journal survey, meetings account for the greatest amount of unproductive time--topping telephone calls, paperwork and travel. With a little preparation, meetings can be transformed into productive assemblies helping you and your group steam toward, instead of away from, their goals. The key ingredient for a good meeting is preparation. Ask yourself--Is this meeting really necessary? Can the information be presented best another way? If there is still a need for a meeting, plan it well.

6. Learn to Say No!: Many people have a tough time saying no. They allow themselves to become members of every committee even ones that are outside their particular talent. People, who can't say no, quickly discover their life is out of balance; it is being pulled in the opposite direction. No matter how important the obligations maybe, do not allow your family priorities to suffer.

7. Destroy the Paper Monster: The best guideline for paperwork is to either file it or toss it. We never use 80% of the paperwork we keep. Paper, magazines and other forms create clutter and confusion, which could turn into stress.

Another principle for paperwork is handling it now. Spend 20 seconds filing that important paper now rather than 30 minutes searching for it later. Take a moment to jot down that phone number on your permanent list instead of spending ten minutes tracking it down again later. A third rule for paperwork is organizing it. Use colored folders to prioritize your work; colors allow you to see at a glance, which jobs need your immediate attention. Sub-divide files for greater efficiency.

8. Manage Mail: Answer E-mail immediately. Don't read it and then let it pile up in your in-box; keep your in-box clutter free. Create a "keeper" folder and transfer the mail you want to retain. Create another folder for "actions pending." Respect other people's time and avoid forwarding all those stories people love to send you. Delete junk E-mail without reading it and use your filters to eliminate spam.

9. Make Lists: Making a list can be a legitimate time manager. Keep a pad handy to jot down projects as they arise, items that come to mind to do later, and even phone calls you need to make. At the end of the day or week, whichever is best for you, mark off the items handled. Then, make a fresh list and prioritize the remaining items. This shouldn't take but a few minutes each day or a little longer if done once a week. Using this process can help you avoid that familiar sinking feeling when you realize you forgot something important and also help you feel on top of things on a daily basis while freeing your mind to concentrate on the job at hand.

10. Allow Time for Fun and Surprises: Don't carry time management to the point of where everything in your life is plotted, calculated, and placed on a calendar. Allow some spontaneity and fun in your life. Every now and then do something nice for someone totally unexpected. Call someone up and tell him or her how much you appreciate them.

2.4 Principles for effective time management

According to European Journal of scientific research (2008), the following are principles for effective time management.

A. Planning: This involves the formulation of goals and definition of practical ways or steps to be taken to achieving same. If you are committed to bridging the gap between your potential and your performance, better time management should become your lifestyle choice. There are three types of plans namely

i. Strategic plan

- ii. Intermediate plan
- iii. Short term plans.

Guidelines for planning include:

- i. Be specific about goals.
- ii. Make goals that are attainable.
- iii. Set quantity and time targets for same.
- iv. Mind the association you keep. Do not relate with dream killers.
- v. Start little and with what you have.
- vi. Be sincere.
- vii. Do not isolate yourself.
- viii. Be flexible.
- ix. Move plans to appraise your results.

B. Organization: Organization means putting all resources you have into plan to achieve personal goals. Listed below are principles for personal organization at work.

- i. Setting your priorities.
- ii. Time targets are set for priorities.
- iii. Allow time space for the unexpected.
- iv. Do not embark on more than one project at a time.
- v. Be a productive thinker.
- vi. Separate duties properly.
- vii. Work according to your temperament.
- viii. Do not develop impossible systems.
- ix. Allow time for idle minute between meetings and major jobs.
- x. Focus on results not in activity.

C. Responsibility: The essence of modern management borders on responsibility and accountability. It is common to find people passing the buck for every iota of failure or irregularity. Winston Churchill said “The price of greatness is responsibility. The steps towards responsibility are:

- i. Being responsible for who you are.
- ii. Being responsible for what you can do.
- iii. Being responsible for what you have received.

iv. Being responsible to those that lead you.

D. Accountability and Integrity: It is one thing to have a goal or dream; it is another thing to achieve that same goal. At the end of specific periods, it is important for every responsible person to take stock of actual results of his/her actions and compare same with plans.

2.5 Other Principles on Effective Time Management

Effective time management also depends on the principle of effectiveness. This means focusing on the most important issues/tasks as ‘there will never be enough time to do everything you have to do’. The things that matter least must be at the mercy of the things that matter most. This is the real meaning of the Pareto principle which says that 20% of your activities will account for 80% of the value of your activities. This means in essence that if you have a list of ten items to accomplish, two of these items will be worth more than the other eight items altogether. These two activities are thus worth-concentrating on as they contribute the greatest value to your work. The principle is sometime called the principle of forced efficiency which states that “there is never enough time to do everything, but there is always time to do the most important things”.

There is also the principle of analysis. This means the individual needs to analyze him to know how his time is presently being spent. This is to make amend and to achieve another principle called the principle of posteriorities. The principle of posteriorities means to sit down on some priorities. It is deciding on what to discontinue. Another principle is that of teamwork. The manager needs to help other members of the management team and subordinates to become more sensitive to the time management concept when dealing with other individuals in the organization. Each member of the management team needs to employ effective time management in dealing with other members.

The principle of planning is another principle. It includes elements of all previously mentioned principles of effective time management. It is the 10/90 Rule of Effective Time management (the Rule of Indispensability). It states that 10% of time that you take to plan your activities carefully in advance will save you 90% of the effort involved in achieving your goals later. The very act of the manager of thinking through and planning his/her work in advance will dramatically reduce

the amount of time that will take him/her to do the actual job. The planning principle gives rise to the principle of clarity which means writing and re-writing out the goals/activities you wish to accomplish (Hisrich & Peters, 2002).

2.6 Time Management Behaviors

In relation to time management behaviors, some studies have focused on three types of behaviors that include: time assessment behavior, planning behavior and monitoring behaviors (Claessens et al, 2007). Several authors have described these behaviors in details. Kaufman et al (1991) states that time assessment behaviors are aim at awareness of here and now, or past, present and future and self-awareness of one's time use and they cover or help to accept tasks and responsibilities that fit within one's capabilities. In relation to planning behaviors, which include goals, planning tasks, prioritizing, making to-do lists, grouping tasks, aim at effective use of time (Macan, 1996). Monitoring behaviors focus on observing one's use of time while performing activities, generating a feedback loop that allows a limit to the influence of interruptions by others (Fox & Dwyer, 1996; Zijlstra et al., 1999; cited in Claessens et al. 2007).

The Action planning process is a process that helps an organization to manage its time effectively. The following are steps under the action planning process and they include:

a) Objective: The action plan begins with recording what it is you wish to achieve.

b) Goal: The second step in designing the action plan is to record the specific behavior you want to address along with how you want to address it. It is important to be very specific so that there is no confusion about the intention of the action plan. If you feel it is necessary to complete numerous action plan forms to address the specific goals you have, please complete several action plan forms. The more specific you are, the better your performance will be.

c) Action: The third step in designing the action plan is to record the specific action that will be taken to modify your behavior to achieve the goal. Again, the more specific you are the better your success will be. It may be necessary to list numerous actions to achieve a single goal. It is perfectly acceptable to have several actions for a single goal as long as there are measurements (recorded in step five) for each of the actions.

d) Target Date: The fourth step in designing the action plan is to record the date(s) that your performance will be measured. It is crucial to the process that this date be realistic. High achievers are notorious for selecting deadlines that can be overzealous: this is not a good tactic when dealing with self-improvement efforts. Choose deadlines that take into account potential delays and the involvement of others. Try to make your deadlines as realistic as possible while still holding yourself accountable for immediate and continual action.

e) Measures: The fifth step in designing the action plan is to record how your performance will be measured. The measurements must be quantitative and objective in order to retain validity throughout the behavior modification program. The measurements must also be specific and detailed. Please take the necessary time to develop a strong measurement system as your performance with the behavior modification program relies on it.

f) Support: The sixth step in designing the action plan is to determine who will help you in your self-improvement effort. Try to involve people that will hold you accountable for your performance and provide you with guidance when needed. The people in your support system do not necessarily have to be good time managers themselves; they simply need to be able to observe your performance on the goals set forth in your action plan. It is also necessary in this step to determine what resources you will need in order to achieve the action plan goal. Resources such as finances, equipment, software, cooperation, etc. should be listed in detail.

g) Status: The last step in designing the action plan is to record your performance. Using the measurements listed in the action plan; assess your performance on the target dates listed. The results, whether positive or negative, are recorded on the action plan and shared with your supporters.

Clearly from the above review of literature consider that time is an important resource it's irrecoverable, limited and dynamic. And time management helps to increase productivity in the organization, make the employees more organized and utilized their time effectively. Planning, Organizing, Responsibility, Accountability and Integrity are some principles of time management to help the organization and the employees use their time properly.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

The central focus of this chapter is to outline the method to be used for the collection of data, presentation and analysis of data. This chapter is also discuss more on population, sample size, sampling technique, source of data, research instruments, data analysis and statistical tool employed to test for the strength of relationship. This chapter is also cover the type of method used in this research work, the criteria for selecting the methodology are solely based on the problem that is found in this research and structured research questions.

3.1 Research Design

Research Design can be viewed us the outline of the research. Saunder et.al (2009).

This study employs a research design, which is descriptive and quantitative. The objectives of descriptive research are ‘to portray an accurate profile of persons, events or situations. When the purpose of the study is to answer who? What? Where? How much? And how many questions similar to the question raised in this research.

The reason for choosing quantitative method for this research is due to its focus on numerical data collection as well as analysis. Quantitative method is predominantly used as a synonym for any data collection technique or data analysis procedure that generates or uses numerical data.

3.2 Population, Sample Size and Sampling Technique

3.2.1 Population

The target population of this research is the 285 employees of AIC. This target group can further be grouped as those assuming managerial position and non managerial positions or employees working at Head office and around Addis Ababa branches.

3.2.2 Sample Size

For plausible reasons such as being less expensive, less time consuming and greater accuracy the data for the study is collected from selected samples out of the population. As indicated the size of target population is small, therefore, the sample size is determined by using the tool developed for small population by a team of researchers, Research in Advisors (2006). Out of 444 employees working on AIC 96 are working on out of Addis Ababa, the remaining (populations) are working on Head office and Addis Ababa branches are 348, 80% of the populations or 285 respondents are the sample size of the research.

3.2.3 Sampling technique

Sampling Techniques that would be used is Random sampling. Purposive sampling used to efficiently and carefully observe the population. This is to ensure equal opportunity of everybody being represented considering that staff is homogenous in terms of function.

3.3 Source of Data

The researcher gathered the required data for the study both from primary and secondary data sources. Primary data was collected through survey method. Sandres et.al. (2006)

Described survey method as a popular and common strategy in business and management research and it is the most frequently in descriptive type of research Moreover the survey method allows collecting quantitative data which can be analyzed quantitatively using descriptive. The research specially used paper and pencil type of questionnaire with structured form distributed to the selected respondents.

Documentary, based secondary data was used in the form of different publications, Journals, books, prepared by various institutes with focus on the research topic and from internal document.

3.4 Instruments of Data Collected

The primary goal of this study is to assess the time management practice of employees.

For the purpose of the research, questioner is used, the questionnaire is classified into two parts, Part I consists socio demographic factors to be used for statistical purpose. It consists some questions on gender, age, marital status, educational status and year of experience.

Part II consists of questions that measure the time management practices in AIC.

3.5 Procedures of data collection

Permissions to conduct this research as a case study was granted after discussion of the objectives of the study with the human resource department of the organization. Additionally, pertinent information such as list of employees categorized on place of work, position, focus of activities and activities and other relevant details was secure from the function.

Survey questionnaires were administer by the researcher to each respondent via personal delivery for working in Head office and sent through messengers for branch employees, by explaining the purpose of the study and procedures for answering the questionnaire. List of participating employees were also record to facilitate retrieval of questionnaires. Ethical consideration of maintaining total anonymity and confidentiality was guarantee to all survey participants that information generalized and reported without identifying individuals to ensure an acceptable response rate and honest answers.

Respondents were instructing during the administration of the questionnaires by the researcher to make tic the most suitable answer.

3.6 Methods of Data Analysis

After the distributed questionnaires were collected, their data were analyzed in two basic ways, Firstly using descriptive statistics to measure respondents' demographic information and research questions, Secondly the responses imported to SPSS Version 20 to analysis relavant for the study.

3.7 Ethical Consideration

The researcher followed ethical guidelines including keeping identity of respondents confidential by avoiding any identification on the questionnaire. Great care was taken to ensure that these participants were kept completely anonymous in the research participants were also thanked in writing for their help.

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND FINDING

This chapter is primarily devoted to presentation and analysis of data collected in the course of this research study. Data collected through questionnaire are designed to be analyzed in this chapter in order that the questions raised in the research proposed can be adequately answered.

Two hundred eighty five (285) questionnaires were administered, two hundred sixty five (265) copies were returned by the respondents. The statistical tool used in analyzing the data is percentage, which will supply the answers that the staff and management gave in the returned questionnaires.

4.1 Characteristics of Respondents

Analysis of the questionnaire

Part I

Table 1: Gender of respondents

	Frequency	Percent	Validity percent	Cumulative percent
Valid Male	122	46.0	47.7	47.7
Female	134	56.6	52.3	100.0
Total	256	96.6	100.0	
Missing System	9	3.4		
Total	265	100.0		

Source: own survey, 2017

From table 2 above, it shows that 122(46%) of the respondents are male while 134 (56.6%) are female. The remaining 9(3.4%) of the respondents didn't fill their gender. This implies that most of the respondents are female.

Table 2: Age group of the respondents

	Frequency	Percent	Validity percent	Cumulative
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				percent
Valid 20-29yrs	170	64.2	64.2	64.2
30-39yrs	91	34.3	34.3	98.5
40-49yrs	4	1.5	1.5	100.0
Total	265	100.0	100.0	

Source: own survey, 2017

From table 3 above 170(64.2%) of the respondents fall within the age range of 20-29 years, 91(34.3%) within the age range of 30-39 years and 4(1.5%) within the age range of 40-49 years while there is no respondent 50 years and above. From this analysis it deduced that most of the respondents are within the age range of 20-29 years.

Table 3: Marital status of the respondents

	Frequency	Percent	Validity percent	Cumulative percent
Valid single	170	64.2	64.2	64.2
Married	95	35.8	35.8	100.0
Total	265	100.0	100.0	

Source: own survey, 2017

From table 4 above, it shows that 170(64.2%) are single, while 95(35.8%) are married. So the analysis shows that most of the respondents are single.

Table 4: Educational status of respondents

	Frequency	Percent	Validity percent	Cumulative percent
Valid 2 nd degree	27	10.2	10.3	10.3
1 st degree	230	86.8	88.1	98.5
High school	4	1.5	1.5	100.0
Total	261	98.5	100.0	
Missing System	4	1.5		
Total	265	100.0		

Source: own survey, 2017

The above table shows that academic qualification distribution of the respondents. From the table 4(1.5%) had missing values, 27(10.2%) of the respondents have second degree, 230(86.8%) have first degree, 4(1.5%) are at high school level. It shows that most of the respondents are first-degree holders.

Table 5: Respondents year of experience

	Frequency	Percent	Validity Percent	Cumulative Percent
Valid 0-5yrs	195	73.6	73.6	73.6
6-9yrs	56	21.1	21.1	94.7
10-15yrs	14	5.3	5.3	100.0
Total	265	100.0	100.0	

Source: own survey, 2017

Table 6 shows that 195(73.6%) of the respondents have served within 0-5 years, 56(21.1%) have served within 6-9 years 14(5.3%) have served 10-15 years. The analysis shows that most of the respondents served within 0-5 years.

Table 6: Respondents Position held in the organization

	Frequency	Percent	Valid percent	Cumulative percent
Valid - medium & low level manager	26	9.8	10.0	10.0
Supervisor, section head	10	3.8	3.8	13.8
Accountants, underwriters, claim officer	140	52.8	53.6	67.4
Other	85	32.1	32.6	100.0
Total	261	98.5	100.0	

Missing System	4	1.5		
Total	265	100.0		

Source: own survey, 2017

From table 7 above, it shows that 26(9.8%) of the respondents are medium and low level managers, 10(3.8%) are supervisors or section heads, 140(52.8%) are accountants, underwriters or claim officer, 85(32.1%) are other levels position while 4(1.5%) had missing values. From this analysis it shows that most of the respondents are supervisors or section heads.

The research found out that majority of the organization workforce are young, single, highly educated and has been working for a short time (0- 5 years), this shows that the organization is in the process of rebranding and lots of initiatives has been taken into account.

4.2 Time Management Practice of AIC

Title	Number	Percentage
Staff and Management	285	100
Returned	265	93
Not returned	20	7

Source: own survey, 2017

From the above analysis, it shows that 265(93%) of the questionnaire was returned and filled but the remaining that is 20(7%) was not returned.

Part II

Table 1: Have you heard about time management before?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	251	94.7	94.7	94.7
No	14	5.3	5.3	100.0
Total	265	100.0	100.0	

Source: own survey, 2017

Table 8 shows that 251(94.7%) of the respondents say Yes to table 8 statement, 14(5.3%) say No. From the responses most of the respondents have heard about time management before.

Table 2: Do you think you need effective time management in your organization?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	247	93.2	95.0	95.0
No	13	4.9	5.0	100.0
Total	260	98.1	100.0	
Missing system	5	1.9		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 247(93.2%) of the respondents say Yes to table 9 statement, 13(4.9%) say No while 5(1.9%) had missing values. From the responses, most of the respondents need effective time management in their organization.

Table 3: Does your organization practice effective time management?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	237	89.4	89.4	89.4
No	28	10.6	10.6	100.0
Total	265	100.0	100.0	

Source: own survey, 2017

From table 10 above, it shows that 237(89.4%) of the respondents say Yes to table 10 statement, while 28(10.6%) say No. From this analysis, most of the respondents said Yes that their organization practice effective time management.

Table 4: Has effective time management been helpful in the achievement of your set goals?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	261	98.5	100.0	100.0
Missing System	4	1.5		

Total	265	100.0		
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Source: own survey, 2017

From the table above, it shows that 261(98.5%) of the respondents say Yes to table 11 statement, while 4(1.5%) had missing values. From the responses, most of the respondents said Yes that time management has helped them to achieve their goal.

Table 5: Is your organization performance susceptible to or affected by poor time management?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	95	35.8	38.3	38.3
No	153	57.7	61.7	100.0
Total	248	93.6	100.0	
Missing System	17	6.4		
Total	265	100.0		

Source: own survey, 2017

From the table above, 95(35.8%) of the respondents say Yes to table 12 statement, 153(57.7%) say No, while 17(6.4%) had missing values. From the responses, most of the respondents said that their organization performance is not affected by poor time management.

Table 6: Do you think effective time management will increase your organization's performance?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	261	98.5	98.5	98.5
No	4	1.5	1.5	100.0
Total	265	100.0	100.0	

Source: own survey, 2017

From the table above, it shows that 261(98.5%) of the respondents say Yes to table 13 statement, 4(1.5%) say No. From this analysis, most of the respondents think that effective time management will increase their organization's performance.

Table 7: Does the management of your company hold seminars on time management?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	105	39.6	43.0	43.0
No	139	52.5	57.0	100.0
Total	244	92.1	100.0	
Missing System	21	7.9		
Total	265	100.0		

Source: own survey, 2017

From the table is shown above, 105(39.6%) of the respondents say Yes to table 14 statement, 139(52.5%) say No while 21(7.9%) had missing values. From the responses, most of the respondents said that the management of their company doesn't hold seminars on time management.

Table 8: Are you really in support of effective time management in your organization?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	230	86.7	88.1	88.1
No	31	11.7	11.9	100.0
Total	261	98.5	100.0	
Missing System	4	1.5		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 230(86.7%) of the respondents say Yes to table 15 statement, 31(11.7%) say No while 4(1.5%) had missing values. From the responses, most of the respondents said that they are supported by effective time management in their organization.

Table 9: Are there penalties for poor time management in your organization?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	205	77.4	81.3	81.3
No	47	17.7	18.7	100.0
Total	252	95.1	100.0	
Missing System	13	4.9		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 205(77.4%) of the respondents say Yes to table 16 statement, 47(17.7%) say No while 13(4.9%) had missing values. From this responses, most of the respondents said that there are penalties for poor time management in their organization.

Table 10: Do you agree that penalty is there in the organization?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid -Strongly Agree	44	16.6	17.1	17.1
Agree	152	57.4	59.1	76.3
Undecided	47	17.7	18.3	94.6
Disagree	10	3.8	3.9	98.4
Strongly Disagree	4	1.5	1.6	100.0
Total	257	97.0	100.0	
Missing System	8	3.0		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 44(16.6%) of the respondents strongly agreed to table 17 statement, 152(57.4%) agreed, 47(17.7%) undecided, 10(3.8%) disagreed, 4(1.5%) strongly disagreed while 8(3%) had missing values. From the responses, most of the respondents agreed that there is penalty in their organization.

Table 11: Do you agree that effective time management improves output?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid –Strongly Agree	133	50.2	50.2	50.2
Agree	123	46.4	46.4	96.6
Undecided	9	3.4	3.4	100.0
Total	265	100.0	100.0	

Source: own survey, 2017

From the table above, it shows that 133(50.2%) of the respondents strongly agreed to table 18 statement, 123(46.4%) agreed and 9(3.4%) undecided. From this analysis, most of the respondents strongly agreed that effective time management improves output.

Table 12: Do you agree that the type of objectives set in your company determines the height of organizational performance?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid -Strongly Agree	86	32.5	33.0	33.0
Agree	170	64.2	65.1	98.1
Undecided	5	1.9	1.9	100.0
Total	261	98.5	100.0	
Missing System	4	1.5		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 86(32.5%) of the respondents strongly agreed to table 19 statement, 170(64.2%) agreed, 5(1.9%) undecided while 4(1.5%) had missing values. From the responses, most of the respondents agreed that the objectives you set determine the height of organization performance.

Table 13: Do you agree that when inefficient staffs are retrenched faults are minimized and performance will improve?

	Frequency	Percent	Validity percent	Cumulative Percent
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Valid -Strongly Agree	43	16.2	17.1	17.1
Agree	160	60.4	63.5	80.6
Undecided	23	8.7	9.1	89.7
Disagree	18	6.8	7.1	96.8
Strongly Disagree	8	3.0	3.2	100.0
Total	252	95.1	100.0	
Missing System	13	4.9		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 43(16.2%) of the respondents strongly agreed to table 20 statement, 160(60.4%) agreed, 23(8.7%) undecided, 18(6.8%) disagreed, 8(3.0%) strongly disagreed while 13(4.9%) had missing values. From the responses, most of the respondents agreed that when inefficient staffs are retrenched performance will improve.

Table 14: Have some workers been laid off /jobless because of poor time management?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid -Strongly Agree	31	11.7	12.5	12.5
Agree	78	29.4	31.5	44.0
Undecided	64	24.2	25.8	69.8
Disagree	60	22.6	24.2	94.0
Strongly Disagree	15	5.7	6.0	100.0
Total	248	93.6	100.0	
Missing System	17	6.4		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows 31(11.7%) of the respondents strongly agreed to table 21 statement, 78(29.4%) agreed, 64(24.2%) undecided, 60(22.6%) disagreed, 15(5.7%) strongly disagreed while 17(6.4%) had missing values. From the responses, most of the respondents agreed that some of the workers have been laid off because of poor time management.

Table 15: Has time management being helpful in your personal life?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid -Strongly Agree	153	57.7	57.7	57.7
Agree	107	40.4	40.4	98.1
Disagree	5	1.9	1.9	100.0
Total	265	100.0	100.0	

Source: own survey, 2017

From the table above, it shows that 153(57.7%) of the respondents strongly agreed to table 22 statement, 107(40.4%) agreed while 5(1.9%) disagreed. From the responses, most of the respondents strongly agreed that time management has helped in their personal life.

Table 16: Can effective time management have negative effect on productivity?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid -Strongly Agree	37	14.0	14.2	14.2
Agree	61	23.0	23.4	37.5
Undecided	9	3.4	3.4	41.0
Disagree	79	29.8	30.3	71.3
Strongly Disagree	75	28.3	28.7	100.0
Total	261	98.5	100.0	
Missing System	4	1.5		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 37(14.0%) of the respondents strongly agreed to table 23 statement, 61(23.9%) agreed, 9(3.4%) undecided, 79(29.8%) disagreed, 75(28.3%) strongly disagreed while 4(1.5%) had missing values. From the responses, most of the respondents disagreed that effective time management can have negative effect on productivity.

Table 17: Do you think lack of time management is one of the problems affecting AIC today?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid -Strongly Agree	19	7.2	7.3	7.3
Agree	66	24.9	25.3	32.6
Undecided	45	17.0	17.2	49.8
Disagree	98	37.0	37.5	87.4
Strongly Disagree	33	12.5	12.6	100.0
Total	261	98.5	100.0	
Missing System	4	1.5		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 19(7.2%) of the respondents strongly agreed to table 24 statement, 66(24.9%) agreed, 45(17.0%) undecided, 98(37.0%) disagreed, 33(12.5%) strongly disagreed while 4 (1.5%) had missing values. From the responses, most of the respondents disagreed that lack of time management is one of the problems affecting AIC.

Table 18: Can making a daily list of your activities help to manage your time?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid -Strongly Agree	99	37.4	38.8	38.8
Agree	137	51.7	53.7	92.5
Disagree	19	7.2	7.5	100.0
Total	255	96.2	100.0	
Missing System	10	3.8		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 99(37.4%) of the respondents strongly agreed to table 25 statement, 137(51.7%) agreed, 19(7.2%) disagreed while 10(3.8%) had missing values. From the

responses, most of the respondents agreed that making a daily list of your activities help to manage time.

Table 20: Planning is key in effective time management?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid -Strongly Agree	157	59.2	61.6	61.6
Agree	93	35.1	36.5	98.0
Strongly Disagree	5	1.9	2.0	100.0
Total	255	96.2	100.0	
Missing System	10	3.8		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 157(59.2%) of the respondents strongly agreed to table 26 statement, 93(35.1%) agreed, 5 (1.9%) strongly disagreed while 10(3.8%) had missing values. From the responses, most of the respondents strongly agreed that planning is key in effective time management.

Table 21: Is time management the major determinant for high performance in organizations?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Yes	220	83.0	83.0	83.0
No	45	17.0	17.0	100.0
Total	265	100.0	100.0	

Source: own survey, 2017

From the table above, it shows that 220(83.0%) of the respondents said Yes to table 27 statement while 45(17.0%) said No. From this analysis, most of the respondents said that time management is the major determinant for high performance in organizations.

Table 22: If you say yes, in what extent does affect the organization?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid High	177	75.9	77.6	77.6
Undecided	23	9.5	11.0	88.6
Low	9	3.6	3.9	92.5
Nothing	11	5.0	7.5	100.0
Total	220	94.0	100.0	
Missing System				
Total	220	100.0		

Source: own survey, 2017

From the table above, it shows that 177(66.8%) of the respondents said high to table 28 statement, 23(9.5%) undecided, 9(3.6%) low, 11(5.0%) nothing. From this responses, most of the respondents said that highly affected the organization.

Table 23: If you say no, what is the major determinant?

	Frequency	Percent	Validity percent	Cumulative Percent
Valid Qualification	6	13.3	13.5	13.5
Experience	5	11.1	13.5	27.0
Group work	8	17.7	13.5	40.5
Other	26	57.0	59.5	100.0
Total	45	14.0	100.0	
Missing System				
Total	45	100.0		

Source: own survey, 2017

From the table above, it shows that (13.3%) of the respondents said qualification to table 29 statement, 5(11.1%) experience, 5(11.1%) group work, 26(57%) other determinant. From this analysis, most of the respondents agreed that time management is the major determinant.

Table 24: An organization can know all about time management but still not put it into practice.

	Frequency	Percent	Validity percent	Cumulative Percent
Valid -Strongly Agree	21	7.9	8.3	8.3
Agree	108	40.8	42.7	51.0
Undecided	27	10.2	10.7	61.7
Disagree	78	29.4	30.8	92.5
Strongly Disagree	19	7.2	7.5	100.5
Total	253	95.5	100.0	
Missing System	12	4.5		
Total	265	100.0		

Source: own survey, 2017

From the table above, it shows that 21(7.9%) of the respondents strongly agreed to table 30 statement, 108(40.8%) agreed, 27(10.2%) undecided, 78(29.4%) disagreed, 19(7.2%) strongly disagreed while 12(4.5%) had missing values. From the responses, most of the respondents agreed that an organization could know all about time management but still not put it into practice.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 CONCLUSION

The research found out that majority of the organization workforce are young, single, highly educated and has been working for a short time (0- 5 years), this shows that the organization is in the process of rebranding and lots of initiatives has been taken into account.

After analyzing and interpreting the data, the researcher has attempted to critically assess AIC time management practice. Hence, the following conclusions are inferred from the study. These include:

Most of the company employees heard are about time management before, and believe that the organization need effective time management practices.

The organization does not hold seminars on time management, even if the organization knows about the importance of time management.

Some workers are laid off because of poor time management, Transportation is the one factor to come early, and also they are not happy on their job. Lack of time management is not one of the problems affecting AIC today.

Time management helps to achieve organizational goals and increases the performance of the organization.

5.2 Recommendations

Based on the above conclusion drawn, the following recommendations are forwarded to improve the time management practice of AIC.

- The organization does hold seminars on time management.
- Improving time management behaviors through trainings and taking courses that the study organization facilities.
- Discuss with employees why they are late and providing facilitates for services.
- After discussion and supporting making measurements who are not working their job properly

It is obvious that the effective time management for high performance in organization cannot be ignored because it may result in a costly decline in organization performance. As such, organization must take effective time management with all seriousness for high organization productivity.

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APPENDIX

EFFECTIVE TIME MANAGEMENT FOR HIGH PERFORMANCE IN ORGANIZATIONS

QUESTIONNAIRE TO FILL

Dear Respondent,

I am currently pursuing my Masters of Business Administration (MBA) at St. Mary's University; I would like to invite you to participate in the form of answering these questionnaires.

My Thesis is about Effective Time Management for High Performance in Organizations. AIC has been chosen as the case study and the aim of this thesis is to give an insight into how effective time management can bring about high performance in businesses and the case company.

Thanks for your cooperation

Dear Respondent,

Please indicate in the space provided your answers to the following questions by ticking (✓) where applicable No need to write your name.

SECTION A: PERSONAL DATA QUALIFICATION

1. Gender

Male

Female

2. Which of the age bracket do you belong?

(a) 20-29

(b) 30-39

(c) 40-49

(d) 50 and above

3. Marital status

(a) Single

(b) Married

(c) Divorced

4. Educational qualification

a) 2nd Degree

(b) 1st Degree

(c) Diploma

(d) High School

5. Length of service

(a) 0-5 yrs

(b) 6-9 yrs

(c) 10-15 yrs

(d) 16-19 yrs

(e) 20 & above

6. Position held in the organization

- (a) Top level manager (b) Medium and Low-level manager
(c) Supervisory, Section Head (d) Accountants, Underwriters, Claim Officers
(e) Others.....

SECTION B: RESEARCH QUESTIONS

Please tick (✓) where appropriate.

1. Have you heard about time management before?
(a) Yes (b) No
2. Do you think you need effective time management in your organization?
(a) Yes (b) No
3. Does your organization practice effective time management?
(a) Yes (b) No
4. Has effective time management been helpful in the achievement of your set goals?
(a) Yes (b) No
5. Is your organization performance susceptible to or affected by poor time management?
(a) Yes (b) No
6. Do you think effective time management will increase your organization's performance?
(a) Yes (b) No
7. Does the management of your company hold seminars on time management?
(a) Yes (b) No
8. Are you really in support of effective time management in your organization?
(a) Yes (b) No
9. Are there penalties for poor time management in your organization?
(a) Yes (b) No
10. Do you agree that penalty is there in the organization?
(a) Strongly Agree (b) Agree (c) Undecided
(d) Disagree (e) Strongly Disagree
11. Do you agree that effective time management improves output?
(a) Strongly Agree (b) Agree (c) Undecided
(d) Disagree (e) Strongly Disagree
12. Do you agree that the type of objectives set in your company determines the height of organizational performance?
(a) Strongly Agree (b) Agree (c) Undecided
(d) Disagree (e) Strongly Disagree
13. Do you agree that when inefficient staffs are retrenched faults are minimized and performance will improve?
(a) Strongly Agree (b) Agree (c) Undecided
(d) Disagree (e) Strongly Disagree
14. Has some workers been laid off /jobless because of poor time management?
(a) Strongly Agree (b) Agree (c) Undecided

- (d) Disagree (e) Strongly Disagree
15. Has time management being helpful in your personal life?
 (a) Strongly Agree (b) Agree (c) Undecided
 (d) Disagree (e) Strongly Disagree
16. Can effective time management have negative effect on productivity?
 (a) Strongly Agree (b) Agree (c) Undecided
 (d) Disagree (e) Strongly Disagree
17. Do you think lack of time management is one of the problems affecting AIC today?
 (a) Strongly Agree (b) Agree (c) Undecided
 (d) Disagree (e) Strongly Disagree
18. Can making a daily list of your activities help to manage your time?
 (a) Strongly Agree (b) Agree (c) Undecided
 (d) Disagree (e) Strongly Disagree
19. Planning is key in effective time management?
 (a) Strongly Agree (b) Agree (c) Undecided
 (d) Disagree (e) Strongly Disagree
20. Is time management the major determinant for high performance in organizations?
 (a) Yes (b) No
21. If you say yes, in what extent does affect the organization?
 (a) High (b) undecided
 (c) Low (d) Nothing
22. If you say no, what is the major determinant?
 (a) Qualifications (b) Experience
 (c) Group work (d) other.....
23. An organization can know all about time management but still not put it into practice.
 (a) Strongly Agree (b) Agree (c) Undecided
 (d) Disagree (e) Strongly Disagree

Thank You,

