Relationship between Empowerment of Employees and Their Job Satisfaction in Central Headquarters of Iran Insurance Company during 2010-2011

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ABSTRACT

In order to investigate the relationship between empowerment and job satisfaction of employees in Iran Insurance Co. (in Tehran) during 2010-2011, a descriptive correlation study was carried on among 80 employees of the company. This study was done without sampling and statistical methods, and finally 10 questionnaires, lacking sufficient data for statistical analysis, were deleted. Analysis was done through data collected from 80 questionnaires. Data collection method was 2 questionnaires of empowerment and job satisfaction. Validity of these questionnaires was measured by advisor Profs and management experts. Using alpha Cronbach coefficient method, reliability of empowerment questionnaire was measured as 0.89 and job satisfaction as 0.87. Main hypothesis of the research states “there is a meaningful relationship between empowering and job satisfaction of employees in Iran Insurance Co”. Statistical methods were used for data analysis such as frequency, percent, column chart, Pierson’s coefficient test, and step by step multi-variable regression test. Results of the study show there is a meaningful positive relationship between empowering and job satisfaction of employees in Iran Insurance Co.

KEYWORDS: Empowering, Elements Of Empowering, Job Satisfaction, Iran Insurance Co.

1. INTRODUCTION

In today’s competitive world, one of the most important tools for development and survival of the organization and achieving goals and desired objectives is human. However, what give life to development issues and ensures the survival of the organization is human resource.

Among broad concepts of job or profession, the job satisfaction has mostly attracted researchers. This is due to various consequences of job satisfaction on society. In information and communication era, participating in competitive markets and offering products and qualified services depends on thoughtful, vibrant, innovative and responsible individuals, a view which comes true with validating and giving importance to job satisfaction. Hersey and Blanchard [1] says “measuring job satisfaction removes gap and discrepancies between viewpoints of supervisors, managers and staffs about job dis-satisfaction factors in work environment”.

Researches show the employees with higher level of job satisfaction have good physical and mental position [2]. Job satisfaction is due to perception of employees which offer concept and background of what is valuable for employees in job. Job satisfaction is a positive sense resulted from job evaluation or experience of the persons which help their physical and mental health. From organizational view point, high level of job satisfaction reflects organizational atmosphere, attracts employees and make them to continue their job.

Undoubtedly, job satisfaction is very important. Managers should emphasize job satisfaction of individual and organizational staffs since:

1) Unsatisfied people leave organization and abdicate their job;
2) It has been proved that satisfied employees have better health and live longer; and
3) Job satisfaction is a phenomenon goes beyond the boundaries of organization and its effects are observable in private life of individuals.

Empowerment is a new concept which has attracted many researchers in management field [3]. The concept is multi-dimensional, and is defined based on believes and understanding of employees about their role in job and organization, and include different psychological moods such as sense of competence, sense of usefulness, sense of autonomy and a sense of meaningfulness of job. Conger Jay and Kanungo Rabindra [4] believe not only empowering others enhances organizational function, but national productivity also enhances with increasing level of skills.

Reviewing literature of management and organizational empowerment of human force can be divided in three parts:

1) Empowerment as delegation of authority is distributing decision making power to people who lack it in organization.
2) Conger Jay and Kanungo Rabindra [4] believe empowerment as motivation is the process of increasing sense of effectiveness in people by recognizing and removing conditions which make them disabled.

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3) Thomas and Velthouse [5] believe that psychological empowerment offer a set of motivation cognition domains which include not only self-effectiveness but autonomy, meaningfulness and effectiveness, all of which are elements of empowerment. Organizations benefit from empowering. Increasing job satisfaction of staffs leads to improving quality of work life, improving quality of work and services, increasing organizational productivity, and preparing for compete [6].

In another research, Vuet [7] defines individual empowering as a form of social capital and derivation of social obligations, which offer an opportunity to members to achieve benefits and advantages such as life satisfaction. In this research, the concept of dominance and self-esteem are known as the interface variables between individual empowerment and life satisfaction. Results of the study compares direct and indirect effects of individual empowerment, self-esteem on life satisfaction, and proves a positive and meaningful relationship between empowerment and life satisfaction. In his research, Zeffane et al. [8] show that empowering employees, as a powerful tool, increases motivation, job satisfaction, and responsibility of them. This ability results from group management, which managers owns from trust, confidence, motivation and support of staff. In a survey study, Loyola [9] selected 954 employees and staffs to determine relationship between empowerment and job satisfaction and their function in 5 groups of services such as hotels, nutrition service centers, banking, telephone centers, and airline companies. Results of the study show that psychological empowerment relates to job satisfaction and their function, and internal motivation relates to empowerment and job satisfaction. In a research “relationship between empowerment procedure and quality of beneficial outcomes among 320 individuals in all levels of bank branches”, Michell Gearalis and Mile Terziovski [10] analyze data to show the empowerment has favorable effect on employees, benefits, and quality of their services; and relationship between them is positive. In another research, Ergneil et al. [11] tried to recognize relationship between psychological empowerment elements and trust between high managers of 220 bank of Turkey. Results of the study show there is a meaningful relationship between trust of high managers and all psychological elements of empowerment.

Insurance company also has some plans to achieve objectives and its mission regarding macro objectives of government. Elements of empowerment include:

1) Clear business objectives
2) Appropriate communications
3) Recognizing and appreciating activities
4) Creating appropriate work place
5) Creating opportunity for group work

Main hypothesis is a meaningful relationship between empowerment of employees and their job satisfaction in central headquarters of Iran Insurance Company.

Secondary hypothesis include:

1) There is a meaningful relationship between objectives work and job satisfaction of employees in central headquarters of Iran Insurance Co.
2) There is a meaningful relationship between appropriate communication and job satisfaction of employees in central headquarters of Iran Insurance Co.
3) There is a meaningful relationship between appreciation of the work and job satisfaction of employees in central headquarters of Iran Insurance Co.
4) There is a meaningful relationship between creating appropriate work place and job satisfaction of employees in central headquarters of Iran Insurance Co.
5) There is a meaningful relationship between creating opportunity for group works and job satisfaction of employees in central headquarters of Iran Insurance Co.

2. MATERIAL AND METHODS

This is a survey research carried on in real organizational environment of Iran Insurance Co. In this research, researcher gathers sufficient data about dependent variable of “empowering employees” and independent variable of “job satisfaction”, to analyze relationship between dependent and independent variables in real organizational environment, and uses questionnaire to measure them.

This research is a descriptive correlation research and functional in goal. In these types of research, relationship between variables is studied based on objectives of the research. These studies are used to investigate if there is a relationship between understudy variables? If so, is this relationship positive? And how much is its strength?

Statistical society of this research includes all male and female employees of central headquarters of Iran Insurance Co. in Tehran during 2010-2011.
Table 1. Statistic society according to gender of employees

<table>
<thead>
<tr>
<th>Gender</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>42</td>
</tr>
<tr>
<td>Male</td>
<td>38</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
</tr>
</tbody>
</table>

Due to the fact that in this research 80 employees of Iran Insurance Co. were studied, census was used with no sampling. To gather data, library and field study methods were used based on theoretical basics and literature to achieve objectives and hypothesis of the research. Research tool is questionnaire.

**Empowerment Questionnaire**

In this research, Empowerment Questionnaire of employees, designed in M.A. thesis of M. Neysi [12], was used. This questionnaire includes three parts:

1) Explanation about subject of research and information about how participants answer questions.
2) Multiple questions were developed to acquire personal information such as gender, marital status, educational level, and work experience.
3) It consists of 27 questions including significant variable factors of empowering employees, and contains the following factors:
   1. Recognizing and appreciating activities of employees (questions 1, 2, 8, 9, 15).
   2. Clarity of work objectives (questions 3, 18, 22, 23, 24, 25)
   3. Developing appropriate communication (questions 4, 11, 13, 20, 26)
   4. Creating a healthy workplace (questions 5, 7, 10, 16, 21, 27)
   5. Creating opportunity for group works (questions 6, 12, 14, 17, 19)

Five-option scale of Likert was used for each of the questions (very much, much, average, low, very low). The lowest score of the questionnaire was 1.20 and the highest one was 4.60.

**Job satisfaction questionnaire**

JCI questionnaire of Hackman and Waldham [13, 14] was used to measure dependent variable. This questionnaire was standardized by Moghadas [15], in his M.A. thesis, based on options to measure job satisfaction in Iran. The questionnaire include 17 questions based on Likert scoring method (very much=5, much=4, average=3, low=2, and very low=1). The lowest score of the questionnaire was 1.53 and the highest one was 4.35. This questionnaire includes 5 aspects:

1) Satisfaction with relations and coworkers,
2) Satisfaction with quality of observation;
3) Satisfaction with salary;
4) Satisfaction with job security; and
5) Job satisfaction as a whole

In this research, job satisfaction is measures as a whole, that is, its aspects are not studied separately. In another word, the total score of respondents to above-mentioned aspects form the total score of job satisfaction of employees in Iran Insurance Co. To determine validity, the questionnaire was reviewed by guide master, consultant professor and experts. After their approval, in the final stage, questionnaire was distributed among 30 individual for experience. To measure reliability of the questionnaire, alpha Cronbach coefficient was used.

Table 2. Results of reliability test

<table>
<thead>
<tr>
<th>Element</th>
<th>Cronbach's alpha coefficient</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Clarity of work objectives</td>
<td>0.55</td>
</tr>
<tr>
<td>2 Developing appropriate communication</td>
<td>0.42</td>
</tr>
<tr>
<td>3 Recognizing and appreciating activities of employees</td>
<td>0.78</td>
</tr>
<tr>
<td>4 Creating a healthy workplace</td>
<td>0.64</td>
</tr>
<tr>
<td>5 Creating opportunity for group works</td>
<td>0.33</td>
</tr>
<tr>
<td>6 Empowering employees</td>
<td>0.87</td>
</tr>
<tr>
<td>7 Job satisfaction</td>
<td>0.89</td>
</tr>
</tbody>
</table>

As it can be observed, reliability of main variables of the research, empowering employees and job satisfaction, is more than 70%.
3. RESULTS

To analyze data, statistical methods were used.

1. Frequency table and percent of column chart: used to show frequency and percent of personal, occupational and demographic characteristics
2. Pearson’s coefficient test: since this research aims to find the relationship between empowering and job satisfaction, the test was used to show relation of each independent variable with job satisfaction.
3. Step by step multi-variable regression tests: a method for analyzing group and individual participation of one or more independent variable, x, in changes of a dependent variable, y.

Descriptive results of variables:
According to table 3, average of empowering employees of 5 is 3.0780. So that, developing appropriate communication has the highest average score of 3.3115. According to table 4, average of job satisfaction of 5, is 2.8606, and Standard Deviation is 0.55994.

<table>
<thead>
<tr>
<th>Items</th>
<th>Number</th>
<th>Least</th>
<th>Most</th>
<th>Average of 5</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clarity of work objectives</td>
<td>80</td>
<td>1.83</td>
<td>4.33</td>
<td>3.0704</td>
<td>0.47991</td>
</tr>
<tr>
<td>Developing appropriate communication</td>
<td>80</td>
<td>1.60</td>
<td>4.40</td>
<td>3.3115</td>
<td>0.44023</td>
</tr>
<tr>
<td>Recognizing and appreciating activities of employees</td>
<td>80</td>
<td>1.20</td>
<td>4.60</td>
<td>2.6406</td>
<td>0.66909</td>
</tr>
<tr>
<td>Creating a healthy workplace</td>
<td>80</td>
<td>1.40</td>
<td>8.99</td>
<td>3.0982</td>
<td>0.86353</td>
</tr>
<tr>
<td>Creating opportunity for group works</td>
<td>80</td>
<td>2.20</td>
<td>4.40</td>
<td>3.1017</td>
<td>0.42284</td>
</tr>
<tr>
<td>Empowering employees</td>
<td>80</td>
<td>2.07</td>
<td>4.30</td>
<td>3.0780</td>
<td>0.42082</td>
</tr>
</tbody>
</table>

Table 4. Results of variable central and distributive indices of job satisfaction

<table>
<thead>
<tr>
<th>Items</th>
<th>Number</th>
<th>Least</th>
<th>Most</th>
<th>Average of 5</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job satisfaction</td>
<td>80</td>
<td>1.53</td>
<td>4.35</td>
<td>2.8606</td>
<td>0.55994</td>
</tr>
</tbody>
</table>

Table 5. Frequency of respondents’ view about job satisfaction

<table>
<thead>
<tr>
<th>Items</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valuable percent</th>
<th>Cumulative percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>low</td>
<td>11</td>
<td>13.8</td>
<td>13.8</td>
<td>13.8</td>
</tr>
<tr>
<td>Average</td>
<td>62</td>
<td>77.5</td>
<td>77.5</td>
<td>91.3</td>
</tr>
<tr>
<td>High</td>
<td>7</td>
<td>8.8</td>
<td>8.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

According to table 5, 13.8% of respondents have low job satisfaction and 77.5% average satisfaction, and 8.8% high satisfaction.

Hypothesis test:
In this part, hypothesis of research are tested to find the relationship between empowering of employees and their job satisfaction in Iran Insurance Co.

Secondary hypothesis:
H1. There is a meaningful relationship between work objectives and job satisfaction of employees in Iran Insurance Co.

Table 6. Correlation between clarity of work objectives and job satisfaction of employees

<table>
<thead>
<tr>
<th>Items</th>
<th>Job satisfaction</th>
</tr>
</thead>
</table>
| Clarity of work objectives | Pierson correlation | 0.670(***)
|                        | Meaningfulness level | 0.0001

As it is shown, correlation between clarity of work objectives and job satisfaction of employees is 0.670, which is less than 0.05 regarding its meaningfulness level (0.00). Therefore, it can be said there is a meaningful relationship between clarity of work objectives and job satisfaction of employees; however, the first hypothesis is approved. More clear the work objectives increases job satisfaction of employees. H2. There is a meaningful relationship between appropriate communication and job satisfaction of employees in Iran Insurance Co.

Table 7. Correlation between developing appropriate communication and job satisfaction of employees

<table>
<thead>
<tr>
<th>Items</th>
<th>Job satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Developing appropriate communication</td>
<td>Pierson correlation</td>
</tr>
<tr>
<td></td>
<td>Meaningfulness level</td>
</tr>
</tbody>
</table>
As it is represented, correlation between appropriate communication and job satisfaction of employees is 0.309, which is less than 0.05 regarding its meaningfulness level (0.001). Therefore, it can be said there is a meaningful relationship between appropriate communication and job satisfaction of employees; however, the second hypothesis is approved. Better communication in organization, the more job satisfaction of employees. H3. There is a meaningful relationship between appreciation of the work and job satisfaction of employees in Iran Insurance Co.

Table 8. Correlation between developing appreciation of the work and job satisfaction of employees

<table>
<thead>
<tr>
<th>Items</th>
<th>Job satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appreciation of the work</td>
<td>Pierson correlation 0.703(***), Meaningfullness level 0.001</td>
</tr>
</tbody>
</table>

As it can be seen, correlation between appreciation of the work and job satisfaction of employees is 0.703, which is less than 0.05 regarding its meaningfulness level (0.001). Therefore, it can be said there is a meaningful relationship between appreciation of the work and job satisfaction of employees; however, the third hypothesis is approved. The greater appreciation of the work in organization causes the more job satisfaction of employees in Iran Insurance Co. H4. There is a meaningful relationship between creating appropriate work place and job satisfaction of employees in Iran Insurance Co.

Table 9. Correlation between creating appropriate work place and job satisfaction of employees

<table>
<thead>
<tr>
<th>Items</th>
<th>Job satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appropriate work place</td>
<td>Pierson correlation 0.456(**), Meaningfulness level 0.001</td>
</tr>
</tbody>
</table>

As it is obvious, correlation between creating appropriate work place and job satisfaction of employees is 0.456, which is less than 0.05 regarding its meaningfulness level (0.00). Therefore, it can be said there is a meaningful relationship between creating appropriate work place and job satisfaction of employees; however, the fourth hypothesis is approved. The more appropriate work place in organization increases job satisfaction of employees. H5. There is a meaningful relationship between creating opportunity for group works and job satisfaction of employees in Iran Insurance Co.

Table 10. Correlation between creating opportunity for group works and job satisfaction of employees

<table>
<thead>
<tr>
<th>Items</th>
<th>Job satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opportunity for group works</td>
<td>Pierson correlation 0.572(**), Meaningfulness level 0.001</td>
</tr>
</tbody>
</table>

As it can be shown, correlation between creating opportunity for group works and job satisfaction of employees is 0.572, which is less than 0.05 regarding its meaningfulness level (0.001). Therefore, it can be said there is a meaningful relationship between creating opportunity for group works and job satisfaction of employees; however, the fifth hypothesis is approved. The more opportunity for group works in organization increases job satisfaction of employees.

Main hypothesis:
There is a meaningful relationship between empowerment of employees and their job satisfaction in Iran Insurance Company.

Table 11. Correlation between empowerment of employees and their job satisfaction

<table>
<thead>
<tr>
<th>Items</th>
<th>Job satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Empowerment of employees</td>
<td>Pierson correlation 0.746(**), Meaningfulness level 0.001</td>
</tr>
</tbody>
</table>

As it can be shown, correlation between empowerment of employees and their job satisfaction is 0.746, which is less than 0.05 regarding its meaningfulness level (0.001). Therefore, it can be said there is a meaningful relationship between empowerment of employees and their job satisfaction; however, the main hypothesis is approved. The more empowerment of employees in organization increases their job satisfaction.

Results of data regression:
In this part, job satisfaction is considered and analyzed as independent variable and different aspects of empowering employees as dependent variables.

Model Summary (b)

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.799(***a)</td>
<td>0.639</td>
</tr>
</tbody>
</table>
According to the table, determining coefficient in this research is 0.639, which is an appropriate coefficient. Therefore, independent variable of the research is anticipated as 64% using dependent variables of regression. Result of the table shows meaningfulness of analyzed regression model.

### ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Total square</th>
<th>Degree of freedom</th>
<th>Mean square</th>
<th>Statistic F</th>
<th>Meaningfulness level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>15.824</td>
<td>5</td>
<td>3.165</td>
<td>26.182</td>
<td>0.000(a)</td>
</tr>
<tr>
<td>Residual</td>
<td>8.945</td>
<td>74</td>
<td>0.121</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>24.769</td>
<td>79</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Constant Coefficient</td>
<td>0.111</td>
<td>0.364</td>
<td>0.304</td>
</tr>
<tr>
<td></td>
<td>Clarity of work objectives</td>
<td>0.386</td>
<td>0.107</td>
<td>0.331</td>
</tr>
<tr>
<td></td>
<td>Developing appropriate communication</td>
<td>0.045</td>
<td>0.098</td>
<td>0.035</td>
</tr>
<tr>
<td></td>
<td>Recognizing and appreciating activities of employees</td>
<td>0.353</td>
<td>0.074</td>
<td>0.422</td>
</tr>
<tr>
<td></td>
<td>Creating a healthy workplace</td>
<td>0.041</td>
<td>0.053</td>
<td>0.064</td>
</tr>
<tr>
<td></td>
<td>Creating opportunity for group works</td>
<td>0.186</td>
<td>0.120</td>
<td>0.140</td>
</tr>
</tbody>
</table>

As it is represented, regression coefficient of clarity of work objectives is 0.331, developing appropriate communication is 0.035, recognizing and appreciating activities of employees as 0.422, creating a healthy workplace is 0.064 and creating opportunity for group works is 0.14. Based on the meaningfulness of Sig, only clarity of work objectives and recognizing and appreciating activities of employees with meaningful level of lower than 0.05 can influence job satisfaction of employees.

### CONCLUSION AND DISCUSSION

Results of the main hypothesis show the correlation coefficient of empowering and job satisfaction variables is \( r = 0.746 \), and their meaningful level is lower than expected level (0.05). With 95% of certainty, it was concluded there is a positive relationship between empowering and job satisfaction. Results of this hypothesis correspond with findings of Jozeyni [16], Asghari [17], Rinehart and Paula [18], and Lawsonk [19]. Theoretically, results of the hypothesis correspond with viewpoints of Scot and Zhaph [20], and Aghayar [21].

**Findings of H1:** Results of the first hypothesis show the correlation coefficient of work objectives and job satisfaction variables is \( r = 0.670 \), and their meaningful level is lower than expected level (0.05). With 95% of certainty, it was concluded that there is a positive relationship between work objectives and job satisfaction. Results of this hypothesis correspond with findings of Ashkar [22], Sadeghi Pour [23] . Theoretically, results of the hypothesis correspond with viewpoints of Scot and Zhaph [20], and Aghayar [21].

**Findings of H2:** Results of the first hypothesis show the correlation coefficient of appropriate communication and job satisfaction variables is \( r = 0.309 \), and their meaningful level is lower than expected
level (0.05). With 95% of certainty, it was concluded that there is a positive relationship between appropriate communication and job satisfaction.

Results of this hypothesis correspond with findings of Ashkar [22], Abad Bakhshi [24], and Sadeghi Pour [23]. Theoretically, results of the hypothesis correspond with viewpoints of Aghayar [21].

Findings of H3: Results of the first hypothesis show the correlation coefficient of appreciation of the work and job satisfaction variables is $r = 0.703$, and their meaningful level is lower than expected level (0.05). With 95% of certainty, it was concluded that there is a positive relationship between appreciation of the work and job satisfaction. Results of this hypothesis correspond with findings of Ashkar [22] and Abad Bakhshi [24].

Findings of H4: Results of the first hypothesis show the correlation coefficient of creating appropriate work place and job satisfaction variables is $r = 0.456$, and their meaningful level is lower than expected level (0.05). With 95% of certainty, it was concluded that there is a positive relationship between creating appropriate work place and job satisfaction. Results of this hypothesis correspond with findings of Ashkar [22] and Abad Bakhshi [24]. Theoretically, results of the hypothesis correspond with viewpoints of Aghayar [21].

Findings of H5: Results of the first hypothesis show the correlation coefficient of creating opportunity for group works and job satisfaction variables is $r = 0.572$, and their meaningful level is lower than expected level (0.05). With 95% of certainty, it was concluded that there is a positive relationship between creating opportunity for group works and job satisfaction. Results of this hypothesis correspond with findings of Klecker and Loadman [25], Nardan Ozaralli [26], and Ashkar [22]. Theoretically, results of the hypothesis correspond with viewpoints of Aghayar [21].

According to the findings of the research, the following strategies are suggested to empower employees and increase their job satisfaction:

1) For organizational objectives:
   - Emphasize on definition of clear objectives
   - Using a feedback system to clarify and define organizational objectives

2) For developing appropriate communication:
   - Participating employees in decision-making, before final decision
   - Developing trust atmosphere and honest communication
   - Upholding workshops about relation between employees and managers
   - Doing works in group
   - Confidence building in a collaborative environment

3) To recognize and appreciate activities of employees:
   - Encouraging and appreciating activities of employees in Insurance Co. every three month, regarding their operation
   - Introducing successful employees to other educational staffs for cooperation and giving advice to solve problems of employees

4) To develop suitable work place:
   - Managers should have more empathy with staff and their subordinates
   - Any person should be entitled to advantages based on the duties and hardness of work and importance of the job

5) To create opportunity for group works among employees of Iran Insurance Co.:
   - Training new methods of activities in team and team building
   - Assigning responsibilities to team and its members

In this part, the following suggestions are offered for future studies:
1. Investigating and designing empowerment models in Insurance area based on development plans of the country
2. Investigating the effect of current selection criteria on empowerment and job satisfaction of employees in Iran Insurance Co.
3. The effect of in-service education on empowerment and job satisfaction of employees in Iran Insurance Co.

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