

**FACTORS INFLUENCING EMPLOYEE EFFECTIVENESS WITHIN
FINANCIAL INSTITUTIONS IN KENYA: A CASE STUDY OF KENYA
WOMEN MICRO FINANCE BANK**

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DECLARATION

Declaration by the Student

This project is my original work and has not been presented for a degree in any other University.

Signature..... Date

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Declaration by the Supervisor

This research project has been submitted for examination with my approval as the Management University of Africa Supervisor.

Signature..... Date

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The Management University of Africa

DEDICATION

This research project is dedicated to my family for their prayers, words of encouragement and continual support.

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My sincere acknowledgment goes to all of those who assisted me towards completion of this research project report. In the place first to Almighty for giving me life, well being and the steam to do the project. My supervisor Mr. David Kanyanjua who supported me with the necessary guidance in writing the project to the required standards

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ABSTRACT

The main primary objective of this study was to examine the elements affecting employee effectiveness within financial institutions in Kenya on a case study of Kenya Women Micro Finance Bank. The specific objectives of the study was based on examining the effects of training and development on employee effectiveness at KWFT, leadership style on employee effectiveness at KWFT, effect of employee personality on employee effectiveness at KWFT and effects of organizational culture on employee effectiveness at KWFT. Upon completion of this study, the study is significant to The Management of Kenya Women Finance Trust, The Human Resource Management, Other Financial Institutions and Trade Unions. In the review of literature, the study was anchored on the two theories being the Decision Making Theory and The Human Relations Theory. The conceptualized framework brings out the correlation between the independent variables and depended variables as applied in this research exercise. In the methodology, the study adopted descriptive research design. The target population constituted the 84 employees working at KWFT Langata Branch Nairobi County. The sampling design was stratified random sample. The data collection instruments was questionnaire. The data collected was analyzed quantitatively and presentation was in form of figures and tables. From the findings, the study established that employee coaching at work contributed to best skills acquisition for job tasks considering that employees were able to learn exact roles they were expected to undertake at work when they are coached. In leadership, by having leaders who were able to impact transformative skills among other employees, employees were able to derive job satisfaction that could have led to employee effectiveness. In the personality, employees were expected to be vibrant at work in order to be able to effective and handle completion of tasks. Lastly, the performance of the firm improves when it has clear purpose and commitment enshrined within the organization culture. The study recommends that the management of Kenya Women Finance Trust should consider encouraging employees to attend on the available training programs. On-job training should also be encouraged so that employees can acquire adequate skills to undertake their job roles effectively. In leadership style, proper assessment of leaders should be made to ensure that leaders with undesirable characterized are not given leadership roles in this organization.

TABLE OF CONTENT

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
ABSTRACT.....	v
TABLE OF CONTENT.....	vi
LIST OF TABLES	viii
LIST OF FIGURES	ix
OPERATIONAL DEFINITION OF TERMS.....	xi
LIST OF ABBREVIATIONS	xii
CHAPTER ONE	1
INTRODUCTION OF THE STUDY	1
1.0 Introduction.....	1
1.1 Background of the Study	1
1.2 Statement of the Problem.....	4
1.3 Objectives of the Study.....	5
1.4 Research Questions.....	6
1.5 Justification of the Study	6
1.6 Scope of the Study	7
1.7 Chapter Summary	7
CHAPTER TWO	8
LITERATURE REVIEW	8
2.0 Introduction.....	8
2.1 Review of Theoretical Literature	8
2.2 Empirical Literature Review.....	11
2.3 Summary and Research Gaps	20
2.4 Conceptual Framework.....	21
2.5 Operationalization of Variables	22
2.6 Chapter Summary	23
CHAPTER THREE	24
RESEARCH DESIGN AND METHODOLOGY	24
3.0 Introduction.....	24

3.1 Research design	24
3.2 Target Population.....	24
3.3 Sample and Sampling Technique.....	25
3.4 Instruments.....	26
3.5 Pilot Study.....	26
3.6 Data Collection Procedure	27
3.7 Data Analysis and Presentations	27
3.8 Ethical Considerations	27
3.9 Chapter Summary	28
CHAPTER FOUR.....	29
RESEARCH FINDINGS AND DISCUSSIONS	29
4.0 Introduction.....	29
4.1 Presentation of Findings	29
4.2 Limitations of the Study.....	50
4.3 Chapter Summary	50
CHAPTER FIVE	51
SUMMARY, RECOMMENDATIONS AND CONCLUSIONS	51
5.0 Introduction.....	51
5.1 Summary of Findings.....	51
5.2 Recommendations.....	54
5.3 Conclusions.....	53
REFERENCES.....	56
Appendix I: Letter for Request of Data Collection.....	59
Appendix II: Questionnaire.....	60

LIST OF TABLES

Table 3.1 Target Population.....	25
Table 3.2 Sample Size.....	25
Table 4.1 Response Rate.....	29
Table 4.2 Gender Representation.....	30
Table 4.3 Education Standards	31
Table 4.4The Work Experience of Employees	32
Table 4.5 Employee coaching at work contributes to best skills acquisition for job tasks	33
Table 4.6 Training contributes to building up effective work groups	34
Table 4.7 On job training reduces costs and saves time useful in promoting employee effectiveness.....	35
Table 4.8 There is total management support towards regular employee training	36
Table 4.9 Trained employees are highly innovative at their work	37
Table 4.10 The transformational leadership is highly related with higher worker job satisfaction	38
Table 4.11 There is increased chance of meeting deadline among employees working under autocratic leadership	39
Table 4.12 Employees trust authoritative leaders who brings about high performance in an autocratic way	40
Table 4.13 There is high speed of work among employees who are led by democratic leaders	41
Table 4.14 The will power is critical in determining the effectiveness of employees.....	42
Table 4.15 The action oriented objective appears to be cold but usually successful.....	43
Table 4.16 Detail oriented personality like to get facts yet they are critical	44
Table 4.17 Supportive personality shy away from conflict and making decisions but adapt well to changes.....	45
Table 4.18 The culture of teamwork promotes the strength of organization which support adaptation towards employee effectiveness.....	46
Table 4.19 The mission of the firm reflects the long term objective achieved by conducting behavioral activities.	47
Table 4.20 The performance of the firm improves when it has clear purpose and commitment	48
Table 4.21 Creativity and innovation triggers the performance and effectiveness of employees facilitated by the culture	49

LIST OF FIGURES

Figure 2.1 Conceptual Framework	21
Figure 2.2 Operational Framework.....	22
Figure 4.1 Response Rate	29
Figure 4.2 Gender Representation	30
Figure 4.3 Education Standard.....	31
Figure 4.4 The Work Experience of Employees.....	32
Figure 4.5 Employee coaching at work contributes to best skills acquisition for job	33
Figure 4.6 Training contributes to building up effective work groups	34
Figure 4.7 On job training reduces costs and saves time useful in promoting employee effectiveness.....	35
Figure 4.8 There is total management support towards regular employee training.....	36
Figure 4.9 Trained employees are highly innovative at their work	37
Figure 4.10 Transformational leadership is highly related with higher worker job satisfaction	38
Figure 4.11 There is increased chance of meeting deadline among employees working under autocratic leadership	39
Figure 4.12 Employees trust authoritative leaders who brings about high performance in an autocratic way	40
Figure 4.13 There high speed of work among employees who are led by democratic leaders	41
Figure 4.14 The willpower is critical in determining the effectiveness of employees	42
Figure 4.15 The action oriented objective appears to be cold but usually successful	43
Figure 4.16 Detail oriented personality like to get facts yet they are critical and pessimistic.....	44
Figure 4.17 Supportive personality shy away from conflict and making decisions but adapt well to changes	45
Figure 4.18 The culture of teamwork promotes the strength of organization which support adaptation towards employee effectiveness.....	46
Figure 4.19 The mission of the firm reflects the long term objective achieved by conducting behavioral activities.	47

Figure 4.20 The performance of the firm improves when it has clear purpose and commitment 48

Figure 4.21 Creativity and innovation triggers the performance and effectiveness of employees facilitated by the culture 49

OPERATIONAL DEFINITION OF TERMS

Employee Job Performance: Refers to the level of accomplishment of the mission at work place that develops employees at work place (Cascio, 2013).

Organizational Culture: It is generally observed as an arrangement of key esteems, presumptions, understandings, and standards that is shared by individuals who are employees of an organization and educated to new individuals as right (Alvesson, 2012)

Performance: This constitutes what an entity employs one to do, and to do it well (Campbell, Gasser & Oswald, 2013)

Training and Development: It is an action by management in an organization that intends to better the performance of individuals and or groups of employees in hierarchical settings.

LIST OF ABBREVIATIONS

CEOs	Chief Executive Officers
CSE	Core Self-Evaluations
DTM	Deposit Taking Microfinance
KWFT	Kenya Women Finance Trust
SAT	Standardized Test
SMEs	Small and Medium Enterprises
UN	United Nations

CHAPTER ONE

INTRODUCTION OF THE STUDY

1.0 Introduction

This chapter provides the prologue to the study; it addresses the background of the study, statement of the problem, purpose, objectives of the study, research questions, and significance of the study and the scope of the study.

1.1 Background of the Study

Globally employee effectiveness alludes to the level of accomplishment of the goals at work place that develops a workers work quality. Most analysts have utilized the term execution to express the scope of measurements of the value-based productivity and information and yield proficiency. Occupation efficiency has been characterized as the esteem an entity can anticipate from discrete practices performed by a worker after some time (Black, Stewartand & Mendenhall, 2011).

Hofstede and Bond (2014) indicated that suspicions about employment that prompt to this definition including the possibility that activity viability is behavioral, long winded, evaluative, and multidimensional. However, there must be a clear explanation of the contrast between conduct and viability; conduct is something an individual can do and adequacy is the foreseen or anticipated authoritative estimation of what individuals can do in an organization. Cheptumo (2014) recognized between two sorts of occupation activities effectiveness; errand adequacy and relevant viability. Relevant viability can be defined as the actions that contribute to entity and alludes to the conduct that adds to hierarchical adequacy through its consequences for the mental, social, and authoritative setting of work.

According to Next step Business Growth consultants primarily based in USA, If a company's results aren't meeting or Olympian expectations, the question to raise is whether or not every of the key positions within the company square measure crammed by the foremost applicable, extremely practiced and driven workers. Several corporations have adult through promotions or fast hiring selections that will not have continually ensured choice of the simplest doable candidate (Lent & Kumar, 2015). Despite the very

fact that the monetary stakes square measure high, several corporations don't have a firm grasp on the characteristics and capabilities of their workforces, abundant less however those characteristics and capabilities impact the standard of client service as an example, they fail to understand however necessary it's to know and develop worker talent in order that staff possess the talents required for the digital age (Tomoki & Sekiguchi, 2015).

A study distributed in African nation by Task management association (2016) postulated that worker effectiveness may well be a capability of employees to provide a selected, desired impact with belittled costs and in strict compliance with initial wants. Labor output acts as a key parameter for activity employee effectiveness. Employee effectiveness does not simply happen by magic. It ought to be managed and measured to form certain that not alone square measure employees effective in their roles and in meeting the objectives of the organization, but collectively so as that they are engaged and challenged, simply having goals for individual and team performance is not ample (Wertz & Keith, 2016).

Those goals ought to be measurable and half-tracked to form certain that they are being achieved. The effectiveness of achieving goals can alone be determined, and enhancements created, once there is associate understanding of what's in operation and what not employers square measure sweet-faced with the task of motivating workers and making high job satisfaction among their employees. Developing programs and policies that embrace job satisfaction and serve to inspire workers takes time and cash. Once the leader understands the advantages of motivation within the work, then the investment in employee-related policies was simply even (Steyrer, 2010).

1.1.1 Employee Effectiveness in Financial Institutions

Adequacy is the level of results from the activities of workers and administrators. A successful worker produces at a high level; on the other hand a proficient worker delivers rapidly and insightfully. Workers and management team who exhibit viability in the work environment help to create amazing outcomes. Most of the entities measure adequacy frequently by leading executions audit. The adequacy of employees enormously affects

the nature of an organizations notoriety and consumers loyalty (House & Podsakoff, 2010).

Gerhart (2011) clarifies that with is expanded enthusiasm for efficiency, estimation, that assess representative adequacy have turned out to be more modern and solid. Powerful work environment perceive employees as the most prominent assets and have a basic or direct effect on the organizations not to capacity not only to survive, but to flourish. To be genuinely powerful, a working environment its plan, practices and strategic strategies- must be focused to profit both the entity and its entire work force.

1.1.2 Kenya Women Micro Finance Bank

KWFT was built to give access to both monetary and financial advisory to SMEs proprietor's in order to empower them and enhance their financial status and vocations. Since its commencement more than 30 years back, KWFT has ascended to standout amongst the best microfinance establishment in the Kenya with majority of its branches deep in rural areas where other financial institutions have not ventured. SMEs proprietors Lawyers, Bankers, Financial Experts, Entrepreneurs, Managers and Trainers got together in 1981 and established it.

Currently KWFT has grown in to a DTM LTD which is the biggest managed SMEs that is leading in the deposit taking microfinance institution in Kenya with over 60% market penetration. The financial firm targets low wage SMEs proprietors 'as a passage and contact point to their families with the goal of reducing poverty levels by providing financial products and services such as savings and loan products tailored to meet the needs of the most vulnerable clients who lack collateral to secure the loans. This is in accordance with KWFT DTM's vision of being the SMEs proprietors Financial Solutions Provider with a Difference and mission of Partnering with SMEs proprietors in their Creation of Wealth.

KWFT DTM has an exceptional status as the only financial institution in the country that concentrates solely on SMEs proprietor's customers. The financial institution has tailor made financial products and services that are sorely meant to meet the desires of SMEs

proprietors and business people. KWFT'S achievement depends on the acknowledgement that SMEs clients who are a key and this has been achieved by simplification of the loan process as well as bringing down the levels and cost of access to credit facilities. The vision is continue with the provision of monetary services meant to exclusively meet the financial needs of SMEs entrepreneurs.

1.2 Statement of the Problem

Organizations are dynamic in the globe today and have invested a lot of efforts and resources to ensure their employees' level of productivity is high enough and to their best, despite such efforts, it has not been easy to meet such objectives (Veiga, 2011). Considering employees are valuable assets in an organization and the employers have a responsibility to make sure that the desires of the employees are met to allow for effective and maximum performance with a satisfied workforce. According to Sundi (2013), indicated that employee satisfaction is an important role in determining organizational performance. Swart, Mann and Price (2015) focused on Human Resource Development and found that fulfillment of human needs affect employee satisfaction and subsequently their effective performance. Beside this, there has been a complaint emanating from employees regarding environments that is not conducive enough to work in, the hostility, the state of bureaucracy, inflexibility among the management, aspects of lack of motivation and ineffectiveness in the organization that prevents effective employee performance.

Cheptumo (2014) studied Strategic management practices by the state corporation in Kenya and found that when the management fails to create an environment that employees are supposed to work under it especially safety and health consideration, then it implies that majority of employees would be working under a lot of threats of accidents and other risky working environments that impedes their full capacity in productivity level. While Seminario and Peg (2011) studied estimates of the nationwide mid points of workers remuneration and employer costs for laborers in Nairobi and found that limited work coordination between the management and other employees has also contributed to challenges inhibiting the productivity, attributable to the unhealthy existing relationship. lastly, Wanyama (2010) studied the part of input in surveying data frameworks is key in

arranging adequacy and established that more notable weakness have also been realized by various organizations that fails to harness the existing culture towards working together and attaining various goals, this consequently contributed to failure in responding to expected employee output.

Therefore, based on the studies highlighted in this problem statement, the studies have not focused the major factors influencing the employee effectiveness. Majorly, the studies addressed inhibiting factors to productivity hence, resulting to research gap. This gap arises because, in this financial institution, observable complaints have been raised relating to slow services from employees while service customers, slow responses to customer inquiries and slow responsiveness to general operations. This had motivated the researcher to fill this research gap by undertaking a study on factors influencing employee effectiveness in financial institutions in Kenya.

1.3 Objectives of the Study

1.3.1 General Objective

The general objective of this study was to establish the factors influencing employee effectiveness in financial institutions in Kenya.

1.3.2 Specific Objectives

The particular objectives of the study were;

- i. To establish the effect of training and development on employee effectiveness at Kenya Women Micro Finance bank.
- ii. To assess the effect of leadership style on employee effectiveness at Kenya Women Finance Trust.
- iii. To find out the effect of employee personality on employee effectiveness at Kenya Women Micro Finance bank.
- iv. To ascertain the effect of organizational culture on workers effectiveness in Kenya Women Micro Finance bank.

1.4 Research Questions

The following research question guided the study;

- i. What is the effect of training and development on employee effectiveness at Kenya Women Micro Finance bank?
- ii. What is the impact of leadership style on workers effectiveness at Kenya Women Micro Finance bank?
- iii. What is the effect of employee personality on employee effectiveness at Kenya Women Micro Finance bank?
- iv. What is the effect organizational culture on employee effectiveness at Kenya Women Micro Finance bank?

1.5 Justification of the Study

1.5.1 The Management of Kenya Women Finance Trust

The study is important to the management of Kenya Women Finance Trust Bank; though the study, they can be able to know the effects of employee welfare programs on organization performance. The bank management would use the information to benchmark their employment packages and policies to remain attractive and competitive to attract talents. They will also be able to identify various forms of employee benefits to align to individual employees. This would reduce the employee turnover and hence improve the organizations image.

1.5.2 The Human Resource Management

The research outcome will be significant to Human Resource executive because it will give useful insights on staff welfare programs and how they should be adopted by companies to ensure employees are always satisfied with their jobs, and this will positively enhance performance. Some thoughtful ideas are expected to be presented to human resources professionals in this study. Job satisfaction is a common issue in the developing countries and so is lifestyle. The content of this study would assist HR practitioners with the necessary information to champion lifestyle change in pursuit of employees' overall satisfaction.

1.5.3 Other Financial Institutions

The study findings will be of significance to other organizations in trying to understand how to have an effective workforce in order to maximize productivity. The study may be used in policy formulation and decision making at different levels. Employees would be interested in making long term employment decisions.

1.5.4 Trade Unions

Trade unions require the information in negotiating better employment terms for their members. The Central bank as well which provides that provides the supervisory and regulatory roles to commercial banks operations would be interested in the trend analysis especially on extrinsic and intrinsic motivational factors across the commercial banks and hence would provide.

1.6 Scope of the Study

The research was restricted to Kenya Women Micro Finance Bank Nairobi region. With specific branch being the Langata branch where 84 employees were the participants drawn from the top level management and the general staff. The following variables guided the study; training and development, leadership style, workers personality and the organizational culture. The research took five months commencing from the month of June 2017 to October 2017.

1.7 Chapter Summary

This chapter presents the foundation of the study on employee effectiveness, its need and importance to the organization. The chapter further addresses the statement of the problem followed by the profile of the organization being studied. The general and specific objectives of the study, the research questions, justification of the study and the scope of the study was presented.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The section presents the survey of literature related to the research. Past studies are important as they guide the researcher on other studies done on the same topic. From this review, a conceptual framework using the dependent and the independent variables in the survey is developed, which lays a framework for the study.

2.1 Review of Theoretical Literature

The study was anchored on the following theories as related to this study.

2.1.2 Decision Making Theory

Simon H.A was a public administrator UN agency dispensed a study on methods and process in body organizations and managed to come back up with the choice creating Theory in 1948. Higher cognitive process theory primarily addresses however situational structures impact choices. In step with higher cognitive process theorists, higher cognitive process isn't targeted on efficiency; things are drained specific ways that as a result of that's however it absolutely was drained the past. Contradictions and insanity are current inside organizations. Call manufacturers are restricted attributable to their recognition and powerlessness to enough procure and evaluate information .Discernments are inclinations and delimited by sense-production dictated by the past skills and information. Therefore, structure past is essential to understanding the conduct of individuals inside entities (Middlebrook, 2012).

From the choice making point of view, composition is liquid, because ought to be sanctioned each minute as people should unendingly understand and add up of the planet around them. In any case sense making is confined and attributable to delimited soundness (i.e., limits in data and constraints on people to adequately assess information). In step with higher cognitive process theory, organizations are created from a combination of goals, issues and attainable solutions (Tomoki & Sekiguchi, 2015). So as to affirm routine conducts in firms, programs are produced. Projects are routinized exercises in light of times old boots. Programs make it easy for employees but can sometimes limit employees perceptive as they focus more interest to some actions or

activities while ignoring others. An entity has an effect on person's soundness through programs that impact singular considerations and sub goals together with the division of work and correspondence structures. The idea focuses on effectiveness. Higher cognitive process theorists claim choices are sometimes determined by effectiveness, not potency. Individuals tend to routinize their conduct and create programs in retort to stimuli. It's expensive for players to possess potency concerned once creating choices. Rather, actors tend to consider} effectiveness once they basically stress over acquiring the obligations done.

A theory such as decision making theory capably diverges from the scientific management and human relations hypothesis. Higher cognitive process theory powerfully criticizes the social control bias, because it claims it's impracticable for managers to manage the work method. From this angle, management systems are located (Lytle, Billystom & Shell, 2011). Management systems emerge as a result of past choices and other's interpretation of responses; they can't be determined by current management. All people within the organization, together with managers, face delimited rationality. As such, everybody inside the organization is unnatural in their ability to adequately assess data and management structure outcomes.

Decision making theory works from formal balanced point of view for firms; however as indicated decision making theory, formal judiciousness just have a half of the conditions. Though formal levelheadedness stress how hierarchical control is guaranteed through concentration of data, decision making theory underlines how the concentration of data and concentration of consideration are both indentified with authoritative control. Previously created control frameworks (programs) impact the way people settle on when acceptable behavior while encountering specific boosts. All in all, as indicated by basic leadership hypothesis, firms act as sets of constantly sanctioned programmed reactions permitting employees carefulness and adaptability in how to blend objectives accomplished.

2.1.2 The Human Relations Theory

The human relations hypothesis was progressed by Eltona Mayo in 1950 as a model to address the effect of substantive judiciousness created in working gatherings on human conduct where firms are frameworks with both formal and casual structures. Moreover, casual structures have more effect on the judiciousness of people in associations than formal structures. Firms are composed of working teams who have objectives, connections and procedures which contrast with the formal structure of the associations or firms. Bench marks are not entirely outlined by supervisors but rather they develop inside working gatherings. Besides, status is not formally given but casually got. People end up plainly connected to specific esteems which impact a mass execution and authoritative yield (Gibbons, 2013).

Human relations scholars expect the gathering and people are significant to expand profitability, since control originates from the base up. Collaboration among working gatherings is fundamental since offers authority to the senior who are perceived higher in the organizations hierarchy. Authoritative wastefulness and inadequacy creates when strife emerges from incongruence between formal and casual structures of organizations. Since working gatherings impact casual structures adding to the conduct of employees in a firm, it is significant to incorporate the activities and cultures of employees when considering the elements indentified with the authoritative productivity and viability. Notwithstanding, human relations hypothesis still holds an administrative predisposition, which means employees are seen as though they can be manipulated by the by supervisors with the objective of increasing firms effectiveness (Gibbons, 2013).

From the human relations point of view, control frame works raise inside casual working gatherings, are impacted by both formal and casual procedures and compromise of standards and convictions affecting individual conduct. Firms control are guaranteed by senior management through the foundation of advantages started to impact laborer standards and convictions with an end goal that collaborations and friends faithfulness among working gathering is expanded. From this point of view both casual and formal frameworks impact singular convictions objectively and decide how firms and employees in those firms function.

2.2 Empirical Literature Review

Worker viability is driven by various authoritative powers within the organization. Accordingly; unique forecasts are expected to illustrate expected connections between a firm's culture and the particular representative adequacy criteria revealed through development of firms nature of products and services they offer. This encourages a vital push of making new items, services, specialties and procedures by underscoring esteems for example, development, incitement, assortment, and self governance. These qualities urge workers to take a limb and use imagination to recognize and meet the exceptional client wants. Adaptable authoritative structures underline versatility and emphasize workers imagination in this manner encouraging development. (Ashforth, 2013).

Zheng and Hong (2010) states that an outside fixation further more enables to all more expeditiously recognize new market pieces and unfulfilled customer needs through regular examining. Therefore worker adequacy is commenced on investments, representative, inclusion and open correspondence to impart wanted execution. Very focused and forceful conduct of workers may work against imaginative results. For example, groups of employees with demanding objectives and high-performance orientation individual's encounter are not likely to reveal flexibility since workers experience negative influence when confronted with obstacles created by difficult objectives.

2.2.1 Training and Development on Employee Effectiveness

According to Murphy and Kevin (2010) training is the deliberate way of acquiring knowledge, ideas, dispositions, concepts, attitudes that should bring about enhanced execution. Learning is fundamental a few reasons. Training is significant space for human asset administration; it is the fastest developing segment of workforce. Coaching is also mentioned as a course of diet and exercise for developing the workers' effective, cognitive and body process skills assist the firms to own vital methodology of developing the worker towards enhancing his performance (Zheng and Hong, 2011). Personnel coaching and advancement are the most crucial structure elements. It constitutes of the revolve structure in which survival run. The training technique is one unavoidable course for upgrading efficiency of individuals and imparting structure objectives to the

employees in an organization. Training and enlargement are reciprocal parts of a similar procedure extremely critical to employees. They are interlinked and interdependent as opposed to successive and various leveled. Training and development important to all the workers, organization for its effectiveness. Employees training and development can either be done concurrently or complementary, however the two don't guide relations to each other (Courtney & Ted, 2011).

A Past Study of the executive expansion and its effect on professional advancement by Bass, Avolio and & Jung (2013) at the capital of Syria University, conducted a study on the medical Sector corporations in capital of Syria. The study demonstrates that, there's a connection between the coaching and employment advancement. Coaching and improvement seeks to expand both sensible and furthermore hypothetical abilities as well as acquisition of skills. Another investigation by Bradley & Hebert (2010), entitled Service Management Practice-Performance Model: the study was conducted to show the effect of training practices. The analysts gathered data from 143 enterprises the study showed that intensive training programs contribute extensively to raising the of workers adaptability as well as enhance their high expertise thus increasing customers fulfillment. A research by Bass (2013) unrestricted Leadership and performance beyond expectations. This study was conducted to examine the profit that method of coaching augments the employees. The research found out how the benefit of coaching can contribute significantly to the aptitudes of the learning employees, and build effective team works in order to accomplish quality measures, to aide objectives and techniques of the organization structure and culture, this contributes to realizing the ultimate goals of the organization.

According to Lytle, Barsness and Janssens (2011), at work environment, training encourages workers to get more information of their work related activity better; with the benefits that the individuals can gain from a handy experience they are able to perform work much better. The job trainings decreases cost and spare time. The organizations rip big advantages if they train their employees on job training since its practical and cost effective. This has a positive effect to the over roll organization operations and in particular to the employees.

Training is sometimes unfairly condemned for being extremely costly, not adding value to the job, or enhancing the job at all. Training is also regularly as a cost to the organization that should be controlled or scaled down amid the organizations budget .Undoubtedly , training programs are actualized for reasons other than enhancing execution of work, for example legitimate consistence, conformity, gratifying and retaining workers. There is a lot of cynicism about the correlation between training and the desired results criteria. The most training efforts are incapable of directly affecting results level criteria. Training enhances hierarchical execution as a myth that likens training with goodness (Zikie, 2011).

Majority of the firms just assess activities related to training programs by utilizing response criteria, and not very many organizations measure the effect of training outcome. Therefore, with regards to the outcomes of training to organizations or results criteria, there is no any indistinguishable level of advance or any science analysis. Training should bestow new learning it is to become relevant, it should focus both organization and workers needs. Training should adequately be composed and relevant to the needs. If training results in improvements of relevant knowledge and the employees acquire new skills, automatically workers job output should increase, which means that the new skills learned have been transferred to the work related activity (Purcell, Kinnie, & Swart, 2013).

2.2.2 Leadership Style and Employee Effectiveness

Leadership behaviors influence worker effectiveness and performance that steady leaders exceed weak leaders, which transformational leadership generates higher effectiveness than transactional leadership. In structure behavior has known transformational leadership because the most fitted for modern organizations. This business surroundings needs this innovative reasonably leadership style; a mode that empowers workers and raises worker performance in an endeavor to boost organizational performance and continued existence (Ashforth, 2013).

Verification has been assembled in commission, retail and delivering divisions, moreover inside the state army of the US, North American nation and Deutschland that focuses

towards the minimal effect value-based pioneers wear the adequacy of their subordinates in qualification to the examination constructive outcomes of transformational pioneers. Also, inside the Canadian cash business it completely was discovered that transformational initiative is extra capably related with higher laborer fulfillment and individual/hierarchical viability than value-based administration. On the preface then of the writing, it might well be arranged that transformational initiative as resistance value-based administration would be more down to earth in accomplishing more elevated amounts of laborer adequacy and execution (Tomoki and Sekiguchi, 2012).

Fielder (2012) who examined the connection studied between supervisor traits and over that transformational leadership designs found that there was a lot of positive result on employee performance than transactional leadership. They noted that transformational leadership will perform higher in extremely organic setting wherever focus is on competitive benefits.

A study by Houran and Lange (2011) on mid wives' view of chiefs' initiative plans and its Associated Outcomes, incontestable that representatives attendants saw that transformational administration and its elements are used extra generally than value-based and individualistic authority outlines, once more, extra examination demonstrated that there was immediate connection between's result factors (adequacy, extra endeavors and fulfillment) and transformational and value-based administration outlines and backhanded relationship with individualistic administration vogue. They everywhere on that a blend of transformational authority outlines and practices/factors added to an ascent in extra exertion, fulfillment and general specialist execution and saw pioneer adequacy among medical caretakers.

In the South African context Hayward, Davidson, Swart, Mann, & Price (2015) found transformational leadership to be simpler than transactional leadership in increasing worker performance. There is positive linear connection linking transformational leadership and worker performance however no major linear connection between transactional leadership and worker performance in a very South African pharmaceutical organization.

Elsewhere in Africa empirical evidence by Sackett, Gruys, & Ellingson (2012) who tried to consider effect of administration styles on workers performance in Kampala City Council reveals, that laissez faire leadership was honed in higher offices but was more present support departments. Although authoritative leadership style has a positive connection with workers performance, most workers believed that this leadership style resulted to performance the autocratic way (coerced), yet different types of authority would approach the representative from a more humanistic way.

Tickle (2010) carried out a study in Ethiopian banking industry” on different leadership styles on how they impact the job outcomes. The outcomes were that transformational administration style clarified the minor departure from execution superior to value-based initiative style. Consequently, the specialists prescribed that if banks under examination underscore more on transformational administration style measurements, it would empower them to better fulfill and henceforth acquire yield from their representatives. The analysts uncovered further discoveries that Mbale region board government pioneers use authoritarian style of authority to impact workers so that they can play out there obligations at work, however laissez-leadership of administration ruled Mable local initiative which might of led delay in meeting due dates. The conclusion additionally uncovered that in the local government, the performance of employees in relation to rapid achievement of work forces, viability and expanded work powers are auspicious because of democratic leadership style. It was subsequently presumed that Mbale local government tries to incorporate all the three leadership styles.

2.2.3 Effect of Employee Personality and Employee Effectiveness

Individuality has been well thought-out as a significant factor in identity related studies particularly in predication of the job performance of different individual. Personality is a conduct which separates individuals from one another and gives good judgment whether an individual was able to do perform particular work related activities in contrast with other individuals. Besides the attributes, that are applicable to the identity, are thought to be steady during the work life of an individual behavior model (Gerstner, & Day, 2010).

There are four fundamental types of identity sorts. Blends and subtypes exist but most individuals in one of the four main classifications. Activity situated and objective centered types came to the heart of the matter. They seem cool as they legitimize their strategies with outcome which makes them very successful. On the other hand, social identities are dynamic and well disposed, with qualities such as inspiration and correspondence as opposed to job completion. Accommodating types do not participate in conflict resolution and decision process, but they are flexible and true. Conscientious identities like actualities exceed expectations, and processing data, however can be basic and critical. All this personalities types have strengths and weakness. It's important to put in consideration the personality of an employee when assigning role so that the strong qualities to sparkle while shortcomings became less applicable and affecting (Veiga, 2011).

In April 2014, worldwide learning, foundation Hyper Island discharged outcomes from its review of 500 Chief Executives, supervisors, human resource managers, and workers in the telecommunications and business development firms. The outcome shows the importance of identity in the current employment market. Hyper Island found that 78 percent of the respondents felt that identity is a vital perspective when it comes to hiring, while (38 percent) is applicants range of abilities. The respondents recorded drive, imagination, and liberality as attributes they are searching for in new jobs (Murphy et al. 2014).

Beer and Brooks (2011) watched that the demeanor hypotheses look at the differences and likenesses in an exceptionally individual. The similitudes might be wont to anticipate one's execution and conduct, as they supply the aggregate characteristics of quality. Though, the changes offer the measures of person's execution and are wont to portray human exhibitions and practices. Authorities inside the field of demeanor are of the perused that the general population truly has a steady and long run qualities that influences practices at work. Denissen's {2014} examination gives confirmation to the speculation that it's the action parts that bigger affect saw efficiency than the physical parts. The parts association and diversion are unendingly seen in light of the fact that the

parts that have the principal positive and most negative effect, severally, on saw specialist viability and profitability

Houran and Lange (2011) advocate that identity types are vital factors for any success of teams output. Firms that choose to broaden effective teams must analyze the persona types of their employees and help the individuals to comprehend their own personal attributes. Group comparisons uncovered mental attributes and business condition as huge indicators. Psychological characteristics were a stronger affect for capability for potential business people.

Extraversion and suitability are the most grounded indicators when coming up with a salary scale. Suitability and uprightness are found to shift identity and anticipate work achievement, are found to shift in an example identified with levels of vocal allure to such an extent that both identity factors foresee execution all the more firmly for individuals with more appealing voices (Sundi, 2013).. While Bradley and Hebert (2010) recommend that composites made with work understanding and identity measures can be valuable for staff determination. Discoveries of Tanja uncovers that two identity qualities receptiveness to involvement and center self-assessments (CSE) are reliably observed to be emphatically identified with the inclination concerning work attributes, and CSE indicated incremental legitimacy as to natural work inspiration factors (e.g., experienced seriousness, self-sufficiency).

Self discipline is the capacity to control or abrogate one's considerations, feelings, desires and conduct. Resolve is a sub-characteristic of the Conscientiousness factor. There isn't much writing on how it identifies with execution (Batt, 2012). By differentiate, Gibbons (2013) found that individuals spend no less than a fifth of their waking hours opposing wants; making the capacity to do as such (resolution) a significant resource, gives a first look into the energy of poise. In this investigation, youngsters who could oppose eating a marshmallow for fifteen minutes (and in this way practice discretion), got a moment one.

In a subsequent report by Ashforth (2013), the analysts found the first members and discovered that the youngsters who could oppose the marshmallow at an age in the

vicinity of three and five years of age went ahead to show signs of improvement evaluations and test scores. The youngsters who had figured out how to hold out the whole 15 fifteen minutes went ahead to score 210 focuses higher on the SAT(a government sanctioned test for most school confirmations in the United States) than the ones who had wanted after the principal half moment. The kids with determination grew up to end up plainly more very much enjoyed by their associates, win higher compensations, have a lower BMI and having less issues with sedate mishandle. These outcomes are fantastic, on the grounds that it is uncommon for something measured in early adolescence to essentially foresee anything in adulthood. Such sort of self control winds up noticeably basic in deciding the adequacy of workers.

2.2.4 Effect of Organizational Culture on Employee Effectiveness

Authoritative culture is portrayed by numerous analysts in assorted examinations for different measures. As per Hofstede and Bond (2013) attested that culture is basic to seeing any general public or gathering. Through the procedure of socialization people bring into gatherings. Gatherings have the ability to shape, impact, and decide bunch individuals' standpoints, perspectives, yields, dispositions and for sure practices. Associations are made to take care of societal issues. However the behavioral fringe among hierarchical individuals makes an example of practices, qualities and states of mind that can be recognized, secluded and distinguished as peculiar authoritative culture. On other hand, Wertz and Keith (2016) expressed that today social conflicts in any undertaking association have prompted an expanded accentuation on readiness on conceivable clashes existing in diverse collaboration.

A solid hierarchical culture underpins adjustment and builds up association's worker viability by propelling representatives toward a mutual objective and objective; lastly forming and diverting workers' conduct to that particular bearing ought to be at the highest point of operational and practical methodologies. An association's central goal mirrors its definitive long haul target which is expert by leading incorporated operational and behavioral exercises. A company's execution enhances on the off chance that it has an unmistakable feeling of reason and duty towards its main goal. Effective and very

much performed association characterizes its authoritative objectives as the report card of imminent future (Zheng and Hong, 2011).

Unwaveringness and duty both decipher an enthusiastic holding between the individual and his or her social gathering and, accordingly, suggest an eagerness to advance effort and make gives up in the interest of that gathering (Sundi, 2013).). In any case, regardless of whether steadfastness and duty are emphatically corresponded with viability pined for by the association or not may rely upon what esteems and standards the objective social gathering holds in regards to execution. Gerhart (2011) recommends that representative's sense of duty regarding an association was more devoted in light of the fact that they think about their association's destiny, and their minding elevates the energy of authoritative standards to control their conduct. From an alternate point of view culture demonstrates its impact on execution by programming individuals to act in such behavior that pretty much successful as far as imagination and advancement likewise trigger the execution and viability of representatives and encouraged by authoritative culture.

Bass (2013) in this setting expressed that authoritative culture lies at the core of hierarchical standards that mirrors the impact of authoritative culture on imagination and development. Associations Culture can assume a vital part in making such a situation, to the point that empowers learning and inventive reaction to challenges, aggressive dangers, or new open doors. In this manner, making and affecting a versatile culture is one of a chief's most imperative employments. As per socio-specialized school hierarchical adequacy relies upon both the specialized and social structure of the association. Some social physiological structure might be better than others for both worker fulfillment and profitability. Authoritative viability comes about when there is harmoniousness amongst social and specialized hierarchical measurement. Authoritative profitability is accomplished through representative fulfillment and thoughtfulness regarding specialist's physical and passionate necessities (Murphy, Steven and drodge, 2014).

Murphy et al., (2014) additionally examined about the vital connection between hierarchical culture, representative execution and profitability in their exploration on authoritative culture and efficiency; and presented "culture of profitability" where they delineate the segments of a beneficial culture, for example, proficient individuals, work recognizable proof, cooperation, trust and support and so on are controlled by learning of employment and the execution. Seminario and Peg (2011) additionally contend that a culture of efficiency depends on three fundamental structures and they are: neatness (clearness), cognizance (reconciliation of the components of work) and open-endedness (flexibility to change).

2.2.5 Employee Effectiveness

To enhance adequacy, organizations must step up with regards to give careful execution audits, enumerating a representative's shortcoming through valuable feedback. Administrators must make it a point to address adequacy and clarify how a representative's execution influences the organization in general. To maintain a strategic distance from a working environment brimming with insufficient representatives, organizations must contract high-performing representatives by getting rid of applicants at the enrolling level. Representatives are frequently insufficient on the grounds that they couldn't care less about their work or in light of the fact that they don't have what it takes to contribute. By meeting applicants, calling references and leading tests, organizations can expedite representatives with abilities more qualified for performing at an abnormal state (Ashforth, 2013).

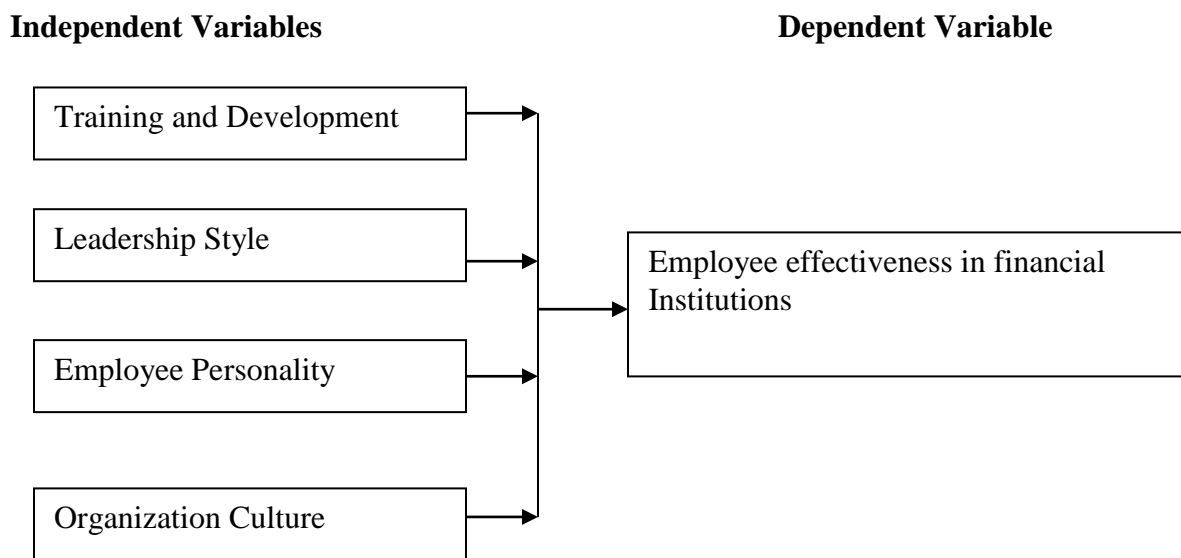
2.3 Summary and Research Gaps

In leadership review, there is no clear connection between the management styles and worker effectiveness and the way of achieving such effectiveness through leadership. Training and development has been well elaborated though it has been discussed in general on how training and development can be important in determining the employee effectiveness but there was no specific indicator that can be pursued to result in a specific area of effectiveness. Important factors that can determine employee effectiveness through training and development not well exploited.

Personality lacks relevant studies that can link to how it determines effectiveness of employees but instead much emphasis put on how personality can determine performance of employees. Organizational culture not well projected on how it can be leveraged on to enhance the effectiveness of employees. Also not much has been done in regard to employee effectiveness.

2.4 Conceptual Framework

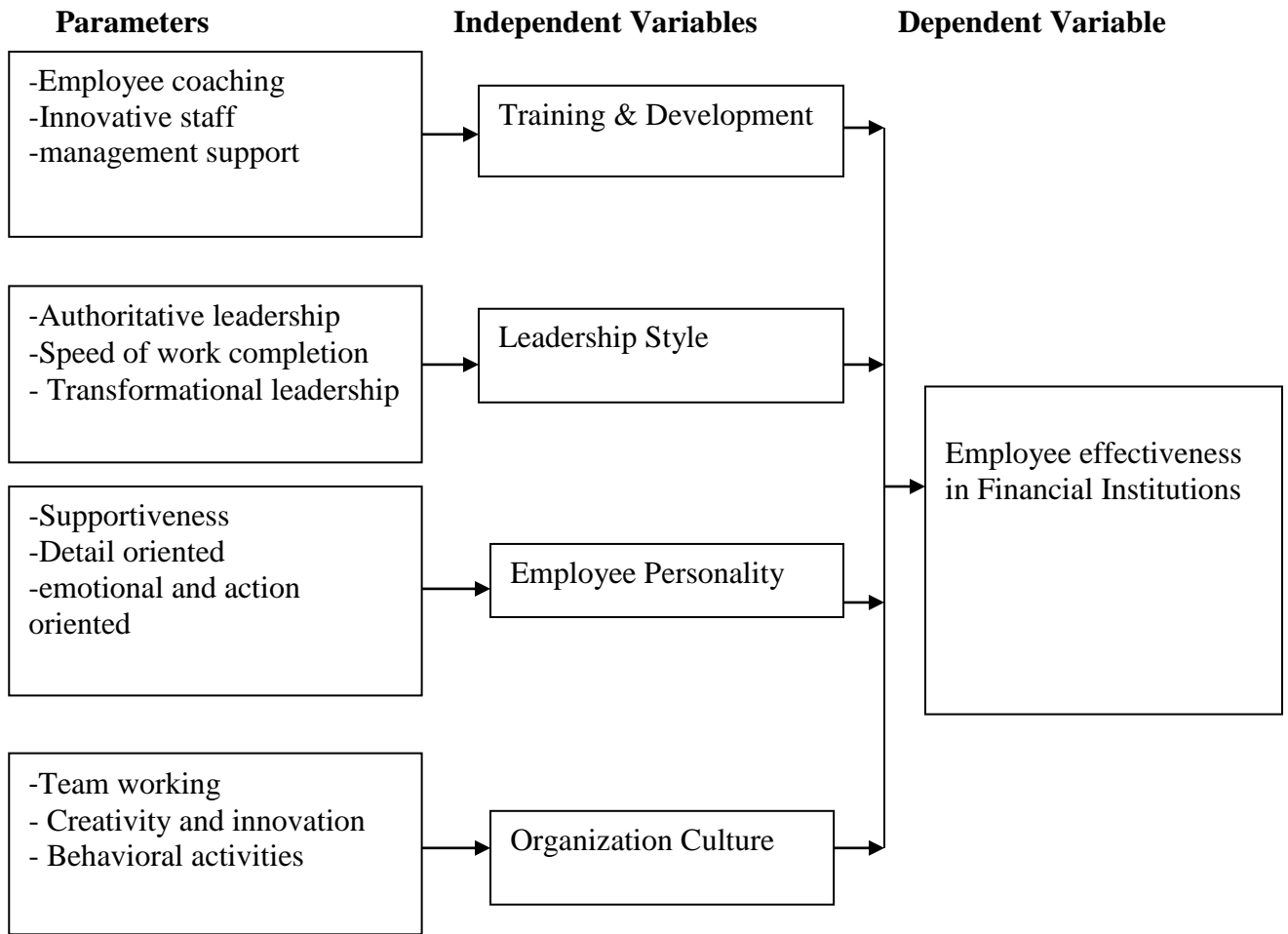
The conceptual depicts the relationship that exists between the independent variables and the dependent variable.



Source: Author (2017)

Figure 2.1 Conceptual Framework

2.5 Operationalization of Variables



Source: Author (2017)

Figure 2.2 Operational Framework

2.5.1 Training and Development

Human Resources Management (HRM) literatures have delineate coaching and development as a deliberate and united effort that aimed toward rising and enhancing structure performance. Training and development is important for a corporation to create and sustain competitive advantage in the organization's core ability. Definitely, employee's competence is specialized data and talent that typically increased by continuous coaching and development.

2.5.2 Leadership Style

A leader is a person who chooses, prepares and impacts, more follower(s) who have endowments of various capacities, aptitudes, and lays ground for the organizations to meet its goals and objectives and the entire vision of organization.

2.5.3 Personality

It's a combination of characters or a distinctive character of an individual. Personality is complex and has more than single components. These components include ego, super ego, id, all this work together to create complex human behaviors.

2.4.3 Organizational Culture

It's a system of shared assumptions, values, beliefs, customs, and way of life or doing things which govern how people behave in an organization. This shared values influence how employees behave, dress, and act, to perform their jobs. Organization culture represents collective values, beliefs, and principals of organizational members.

2.6 Chapter Summary

The chapter avails the theories that the study is premised on and the relevant literature from the theories. This forms the theoretical review of the past literature related to the study. There is also the empirical review of the studies done that are in line with the topic under investigation. This presents evidence based studies that shades more light on the study and provides the gaps that have not been addressed by other researchers so that the current study can address. The conceptual framework presents the variables under study that are realized from the review of literature that shapes the objectives of the study.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 Introduction

This chapter presented a narrative of the methodology that was employed in the research. It explains the strategies and techniques, the methods of data collection, sampling, data analysis, and the organization in which the study is carried out.

3.1 Research design

Kumar (2008) outlines research design as methods that can be used in conducting research. The appropriateness of a research technique depends on numerous issues including but not limited to the research problem and the complexity of knowledge necessary for the phenomena in question. The design that was used for this research was descriptive research design. Descriptive research is intended to obtain data that defines the features of the topic of concern in the research (Bray and Maxwell, 2010). The descriptive technique aids in creating priorities definite to areas under research such as establishing the factors affecting effectiveness of employee. This topic was selected to enable the investigator to employ the survey tactic in conducting the research.

3.2 Target Population

According to Mugenda and Mugenda (2003), target population is group, individual, objects or items from which samples are taken measurement in research. The target population of the employees for this research study was 84 employees of Kenya Women Micro Finance Bank, Langata branch. The target population of the study targeted top management since they were responsible in ensuring effectiveness of employees and general staff of the organization as they were familiar with the factors that influence their effectiveness on their job delivery. The target population was shown on table 3.2:-

Table 3.1 Target Population

Population Category	Target	Percent (%)
Top level management	24	28
Operations (Staff)	60	72
Total	84	100

Source: Kenya Women Trust Fund, Langata Branch

3.3 Sample and Sampling Technique

Studying the total of the population could not have been attainable within the given period of time. The study adopted a stratified sampling method. According to Per Oso (2010), stratified proportionate sampling technique turn out estimates of overall population parameters with larger exactness and ensures a lot of sample comes from a comparatively unvaried population. Stratification aims to cut back error by providing some management over variance. Statistically, so as for generalization to take place, the study can sample five hundredth of the respondents for reduction of sampling errors (Cooper and Schindler, 2003). This study adopted 50% of the target population generating a sample size of 42 respondents.

Table 3.2 Sample Size

Population Category	Target	Sample size (50%)	Percentage population
Top level management	24	12	50
General staff	60	30	50
Total	84	42	100

Source: Author (2017)

3.4 Instruments

Questionnaires were utilized on account of their capacity to decrease any inclination and the gathering of bona fide information imperative for information examination. A poll is an exploration instrument comprising of a progression of inquiries and different prompts with the end goal of social occasion data from respondents.

The researcher used both closed ended and open ended questionnaires aimed at testing the factors necessary for employee effectiveness at Kenya Woman Finance Micro Finance Bank. The questionnaires were drafted in such a way that they were simple and understandable in order to encourage high respondent rate. Anonymity of respondent's was assured so as to encourage respondents.

3.5 Pilot Study

The study was piloted which is a preliminary study conducted in order to evaluate feasibility, cost, time, statically variability so that it's easy to predict the appropriate sample size and improve where necessary on the study design prior to doing full scale research. The number of questionnaire administered for the pilot study was 15 but this was dependent on the availability of participant. Some previous research has indicated that 10-50 participants sample per group would be ideal {Hertzog, 2008}. The participants who participate in the pilot were excluded from the final study.

3.5.1 Validity of Instrument

Validity is that the extent to that the instrument employed in analysis measures what it purports to measure. According to Mugenda and Mugenda (2009), validity is that accuracy and significance of inferences that supported the analysis results so as to ascertain the validity of the study instrument for data collection. The supervisor confirmed that the study instrument was indeed valid.

3.5.2 Reliability test

The reliability of a research instrument concerns the extent to which the instrument yields the same results on repeated trials; Therefore, reliability must be determined because there is generally a good deal of consistency in the results of a quality instrument

gathered at different times (Lyon, 2007). The researcher used the questionnaires as a research instruments, and only those that were fully completed were used for the study. Their responses was used to assess whether the rest of questionnaire are reliable.

3.6 Data Collection Procedure

The questionnaires in this study were crafted into structured questions and they were distributed to the staff at Kenya Women Micro Finance Bank. This was achieved by a basic approach of hand delivery. A period of four days was allowed for the purpose of the staff to respond to the questionnaires before they were collected back for the analysis.

3.7 Data Analysis and Presentations

The collected data was dissected utilizing both quantitative and subjective information examination techniques. Quantitative strategy included both clear and inferential investigation. Elucidating examination, for example, frequencies and rates was utilized to show quantitative information in type of tables and diagrams. Information from poll was coded and signed in the PC utilizing Statistical Package for Social Science (SPSS V 17.0). This included coding both open and closed ended questions.

3.8 Ethical Considerations

The investigator undertook various steps to ensure that the study adheres to research ethical standards. Research authorization permit was obtained from Management University of Africa.

3.8.1 Voluntary Participation

The researcher sought consent from the management KWFT before administering the questionnaires. Participants were asked to verbally consent to participate in the research, for which they were free to participate or not to. The researcher explained to them that the information that were to give would be used only for the study. The researcher explained that the meaningful data for this study was achieved if they contributed their views about research topic.

3.8.2 Informed Consent

Borrowing from Oliver (2004) the researcher ensured that through the principle of informed consent, complex as it is, and the respondents was devoid of hang-ups that comes with lack of clear expectations of the research. As Oliver points out, some respondents were impressed by the status of the researcher, or even by the word research use and agreed to participate without having a good idea of what the research was all about.

3.8.2 Confidentiality

The researcher explained to the respondents that the data that was gathered in this study was treated in confidence and that the findings were meant for a project of Management University of Africa. The researcher explained to the respondents that the data was coded and no one, whatsoever, related the data to the respondents for both external and internal audiences of the project.

3.8.3 Anonymity

The researcher accorded the respondents their due respect while at the same time ensuring that they answered the questions to the expectations of the study, interjecting questions, intelligibly. The researcher picked respondents without any discrimination. This helped the researcher to receive truly anonymized respondents even to the researcher herself. This was achieved through self-administered questionnaires with an anonymous method of return.

3.9 Chapter Summary

The chapter presented the methodology and the relevant procedures used in obtaining data that comprises of research design, target population, sampling procedure, data collection instruments, data analysis and then the ethical considerations during the study.

CHAPTER FOUR
RESEARCH FINDINGS AND DISCUSSIONS

4.0 Introduction

The data analysis and the presentation of findings were based on quantitative analysis and interpretation. The presentation was done by use of distribution tables and bar graphs.

4.1 Presentation of Findings

The data was analyzed quantitatively; the presentation adopted the following tables and figures.

4.1.1 Response Rate

Table 4.1 Response Rate

Category	Frequency	Percentage
Returned	38	90
Not returned	4	10
Total	42	100

Figure 4.1 Response Rate

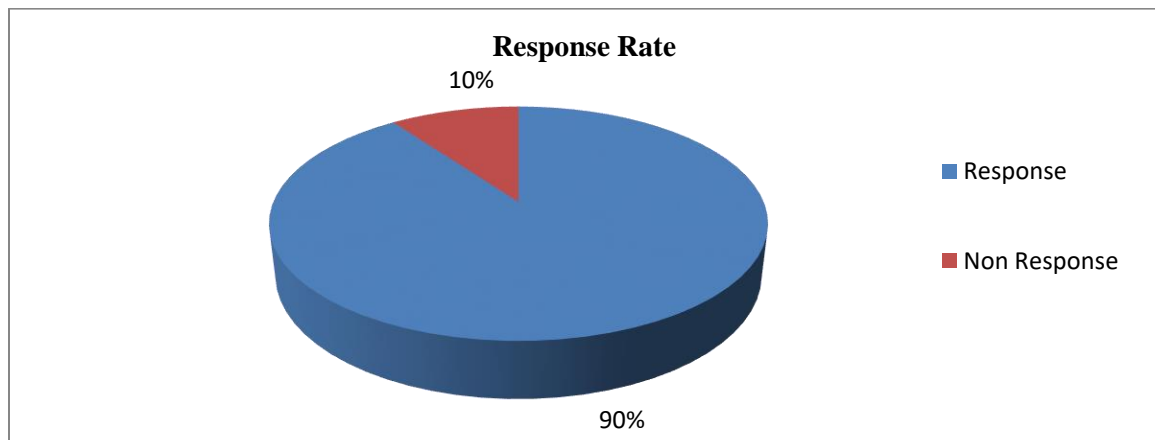


Table 4.1 shows that a total of 90% of the questionnaires were answered well and returned while 10% questionnaires were not returned. The response rate was sufficient for final analysis. This response rate was satisfactory to make conclusions for the study. The response rate was considered excellent representative. According to Mugenda and Mugenda (2003), a response rate of 50% is adequate for analysis and reporting, a response rate 60% is good and a response rate of 70% and over is excellent. From this study, having 90% as a response rate was considered excellent.

4.1.2 Gender of Respondents

Table 4.2 Gender Representation

Category	Frequency	Percentage
Male	20	53
Female	18	47
Total	38	100

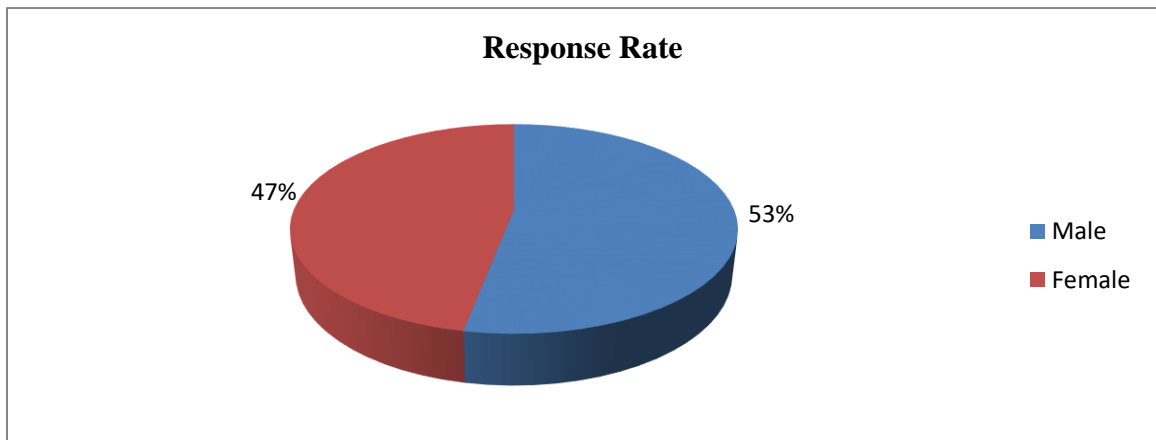


Figure 4.2 Gender Representation

The study sought to establish the participation of gender in this study. As shown on table 4.2 and figure 4.2 was established that 53% of respondents were male however 47% of respondents were female respondents. The study noted that there was fair representation of the gender in the study.

4.1.3 Highest Level of Education

Table 4.3 Education Standards

Category	Frequency	Percentage
Secondary	3	8
College	20	53
University Degree	13	34
Doctorate	2	5
Total	38	100

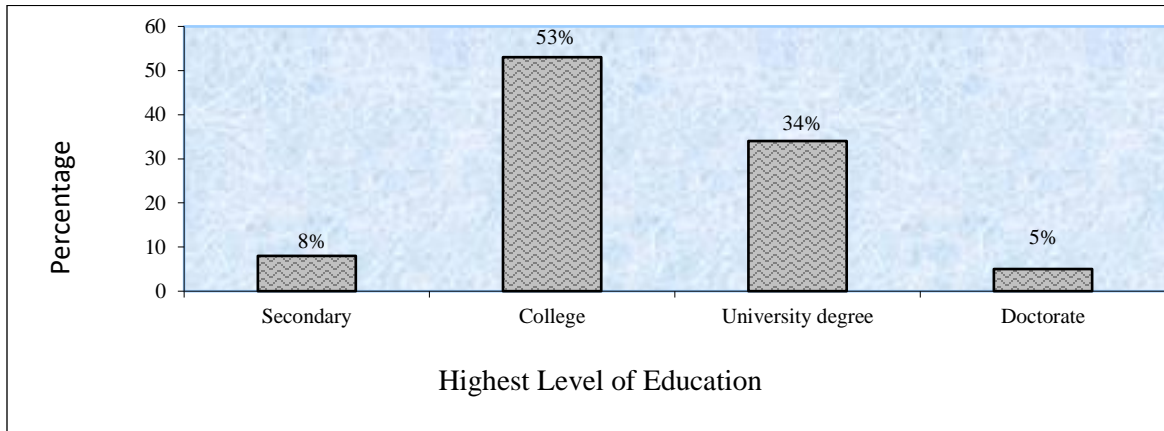


Figure 4.3 Education Standard

The representation of findings was about level of education, it was established that 8% of respondents had attained secondary education followed by 53% with college level, 34% with university level of education and 5% had doctorate in their education. The representation on education standards showed majority had college level of education and university education, therefore, it was considered that respondents had knowledge about the issues affecting their effectiveness in their work place.

4.1.4 Work Experience

The study sought to establish the work experience of respondents.

Table 4.4The Work Experience of Employees

Category	Frequency	Percentage
Less than 1 year	10	26
1-5 years	21	55
6-10 years	2	5
Above 10 years	5	14
Total	38	100

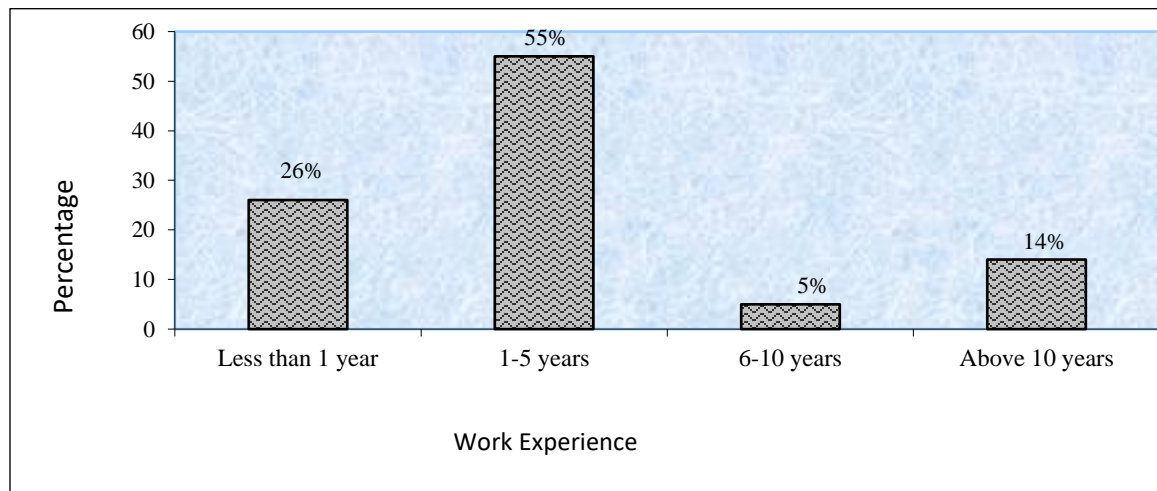


Figure 4.4 The Work Experience of Employees

It was established that 26% of the respondents had worked for a period less than 1 year, 55% had worked for a period between 1-5 years, 5% had worked for a period between 6-10 years and 14% of the respondents had worked for over 10 years in this organization. This led to the interpretation that there were employees who understood some of the issues that could have inhibited the effectiveness of employees.

4.1.5 Training and Development and Employee Effectiveness at KWFT

The presentation was based on determining the effect of training and development on employee effectiveness

Table 4.5 Employee coaching at work contributes to best skills acquisition for job tasks

Category	Frequency	Percentage
Strongly Agree	12	32
Agree	11	29
Indecisive	8	21
Disagree	3	7
Strongly disagree	4	11
Total	38	100

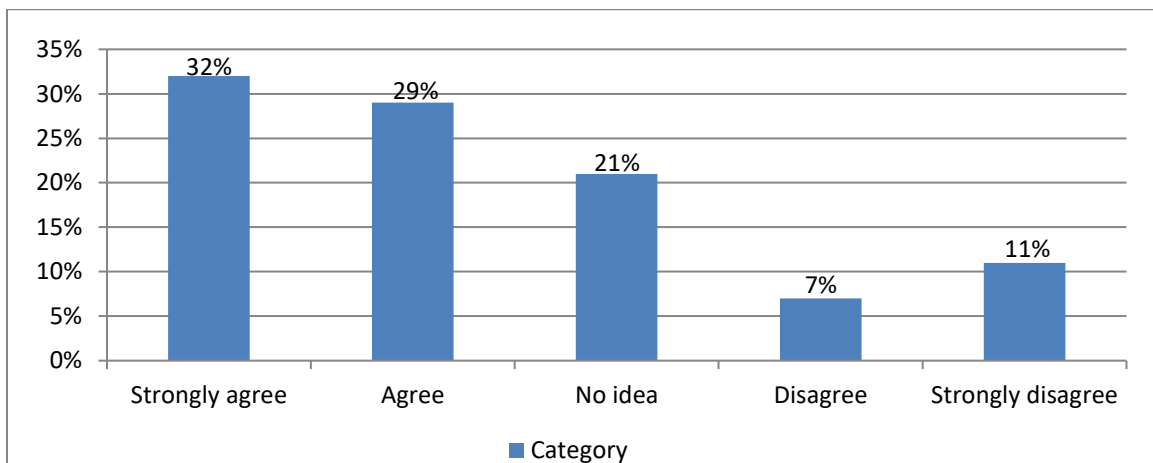


Figure 4.5 Employee coaching at work contributes to best skills acquisition for job tasks

The presentation of finding was based on whether the employee coaching at work contributes to best skills acquisition for job tasks. The study found that 61% of respondents were for the idea that they strongly agree and agree with the statement as 21% of respondents were indecisive and 18% disagreed or totally disagreed. Going by the majority of respondents who strongly agreed, it was clearly noted that employee coaching at work contributed to best skills acquisition for job tasks. This implied that employees

were able to learn exact roles they were expected to undertake at work when they are coached.

Table 4.6 Training contributes to building up effective work groups

Category	Frequency	Percentage
Strongly Agree	21	55
Agree	9	24
Indecisive	2	5
Disagree	6	16
Strongly disagree	0	0
Total	38	100

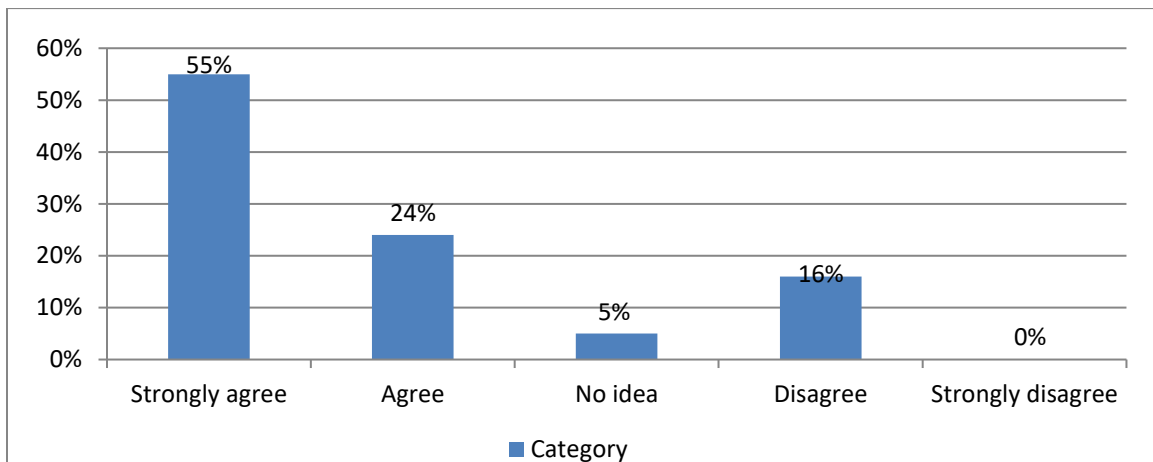


Figure 4.6 Training contributes to building up effective work groups

The presentation of findings was about the need to establish whether training contributes to building up effective work groups. In the analysis it was found that 79% of respondents strongly agreed and agreed, 5% were indecisive and 16% strongly disagreed and disagreed. As per the study findings majority of respondents who strongly agreed and confirmed that training contributes to building up effective work groups. The analysis implied that employees with specified skills were able to work well and complement each other where they are able to deliver the tasks effectively.

Table 4.7 On job training reduces costs and saves time useful in promoting employee effectiveness

Category	Frequency	Percentage
Strongly Agree	4	11
Agree	18	47
Indecisive	13	35
Disagree	0	0
Strongly disagree	3	7
Total	38	100

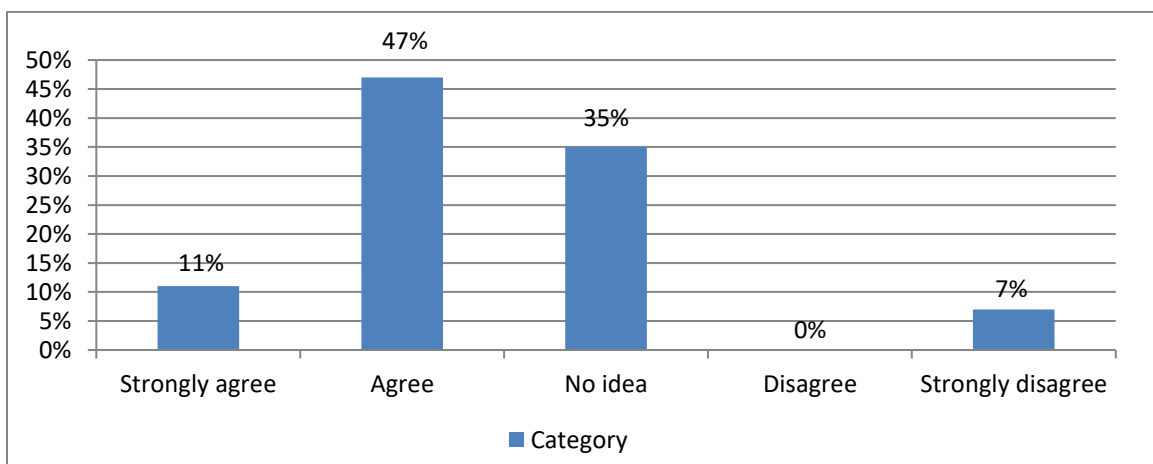


Figure 4.7 On job training reduces costs and saves time useful in promoting employee effectiveness

The presentation of findings comprised of analysis which sought to establish whether on job training reduces costs and saves time useful in promoting employee effectiveness. The responses generated from the study showed that 58% of respondents strongly agreed or agreed, 35% were indecisive and 7% strongly disagreed and disagreed. The study based on the majority of respondents agreed was a confirmation that on job training reduces costs and saves time useful in promoting employee effectiveness. This meant that by undertaking on-job training, employees were able to save time of not taking off-duty such as study leave, instead, on-job training saves time and resources.

Table 4.8 There is total management support towards regular employee training

Category	Frequency	Percentage
Strongly Agree	19	50
Agree	11	29
Indecisive	6	16
Disagree	2	5
Strongly disagree	0	0
Total	38	100

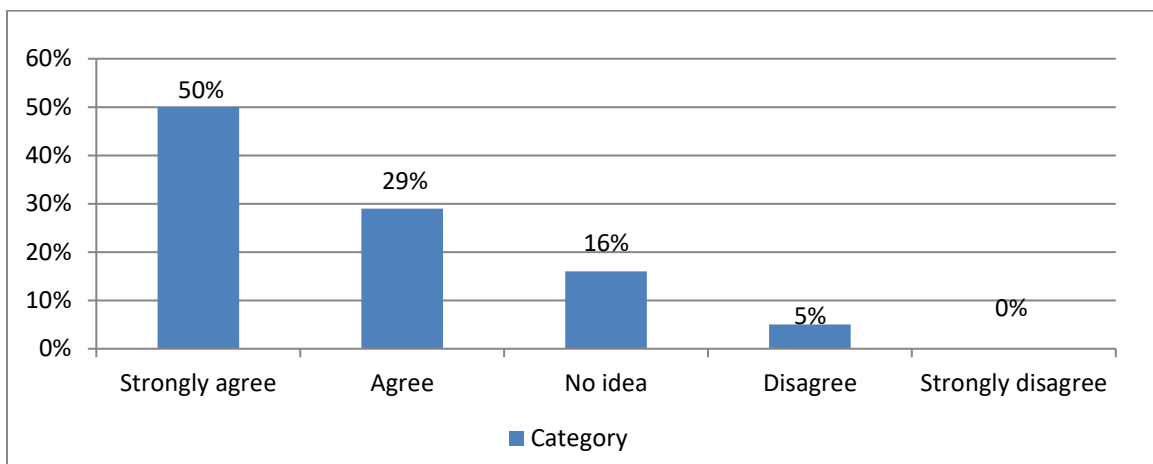


Figure 4.8 There is total management support towards regular employee training

The study representation was about determining whether there is total management support towards regular employee training. Based on the analysis majority being 79% of respondents strongly agreed or agreed to the statement that oversight by board has effect. However 16% were indecisive and 5% disagreed and strongly disagreed to the statement. From the analysis, majority of respondents who constituted those who strongly agreed confirmed that there is total management support towards regular on-job employee training. Considering that management was in support, it was expected that adequate resources were being channeled towards sustaining

Table 4.9 Trained employees are highly innovative at their work

Category	Frequency	Percentage
Strongly Agree	20	53
Agree	8	22
Indecisive	7	18
Disagree	0	0
Strongly disagree	3	7
Total	38	100

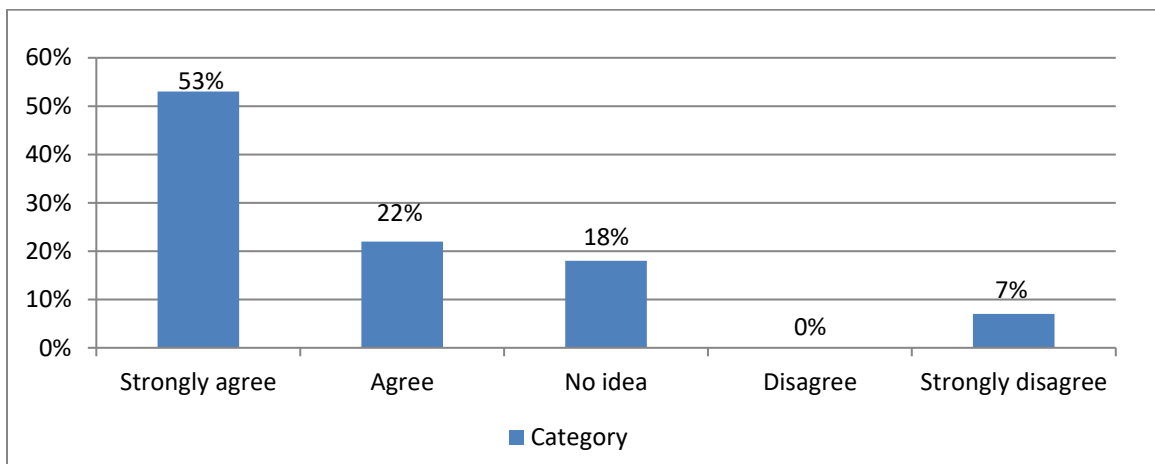


Figure 4.9 Trained employees are highly innovative at their work

The representation of findings was about determining whether trained employees are highly innovative at their work. The study found that 75% of respondents strongly agreed or agreed whereas 18% were indecisive and 7% strongly disagreed and disagreed. This was an indication that majority were in agreement, thus, a confirmation that trained employees are highly innovative at their work. This implied that the skilled acquired from the trainings helped to increase proficiency among the employees resulting to effectiveness in delivery of their duties.

4.1.6 Effects of Leadership Style on Effectiveness of Employees

The study sought to examine the effects of leadership style on employee effectiveness

Table 4.10 The transformational leadership is highly related with higher worker job satisfaction

Category	Frequency	Percentage
Strongly Agree	10	26
Agree	20	53
Indecisive	2	5
Disagree	6	16
Strongly disagree	0	0
Total	38	100

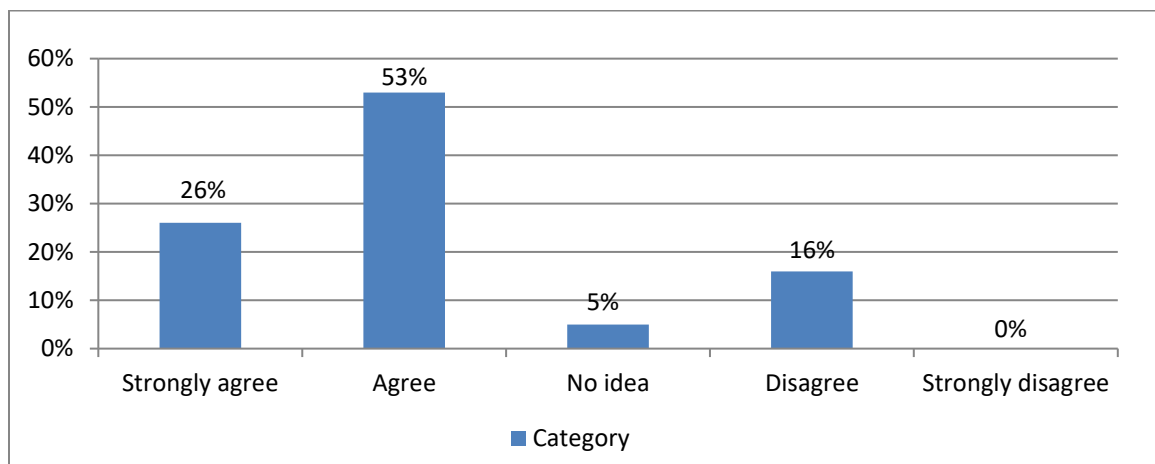


Figure 4.10 The transformational leadership is highly related with higher worker job satisfaction

The study findings was about the need to establish whether the transformational leadership is highly related with higher worker job satisfaction, the percentage responses showed that 79% of respondents strongly agreed or agreed to the statement as 5% were Indecisive and 16% disagreed and strongly disagreed. From the finding, majority of respondents agreed that the transformational leadership is highly related with higher worker job satisfaction. The analysis revealed that by having leaders who were able to

impact transformative skills among other employees, employees were able to derive job satisfaction that could have led to employee effectiveness.

Table 4.11 There is increased chance of meeting deadline among employees working under autocratic leadership

Category	Frequency	Percentage
Strongly Agree	25	66
Agree	10	26
Indecisive	1	3
Disagree	0	0
Strongly disagree	2	5
Total	38	100

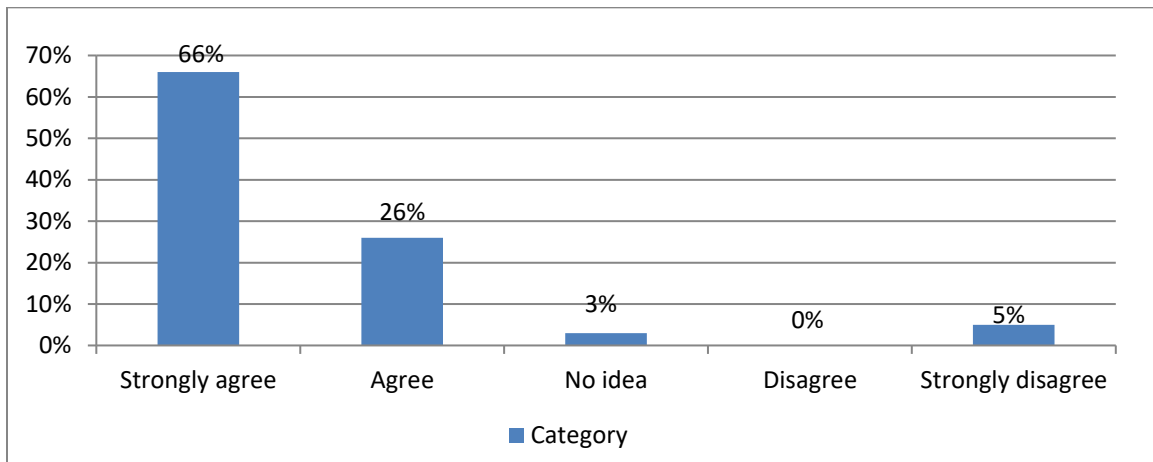


Figure 4.11 There is increased chance of meeting deadline among employees working under autocratic leadership

The study comprised of findings determining whether there is increased chance of meeting deadline among employees working under autocratic leadership. Based on the analysis it was clearly based on the majority of respondents represented by 92% who strongly agreed or agreed. However, 3% were Indecisive and 5% strongly disagreed and strongly disagreed. This demonstrated from the majority of respondents strongly agreed that there is increased chance of meeting deadline among employees working under autocratic leadership. The results of the findings meant leaders who feared by the

employees were able to infuse fear which influenced employees to accomplish their tasks timely.

Table 4.12 Employees trust authoritative leaders who brings about high performance in an autocratic way

Category	Frequency	Percentage
Strongly Agree	35	53
Agree	15	39
Indecisive	2	5
Disagree	1	3
Strongly disagree	0	0
Total	38	100

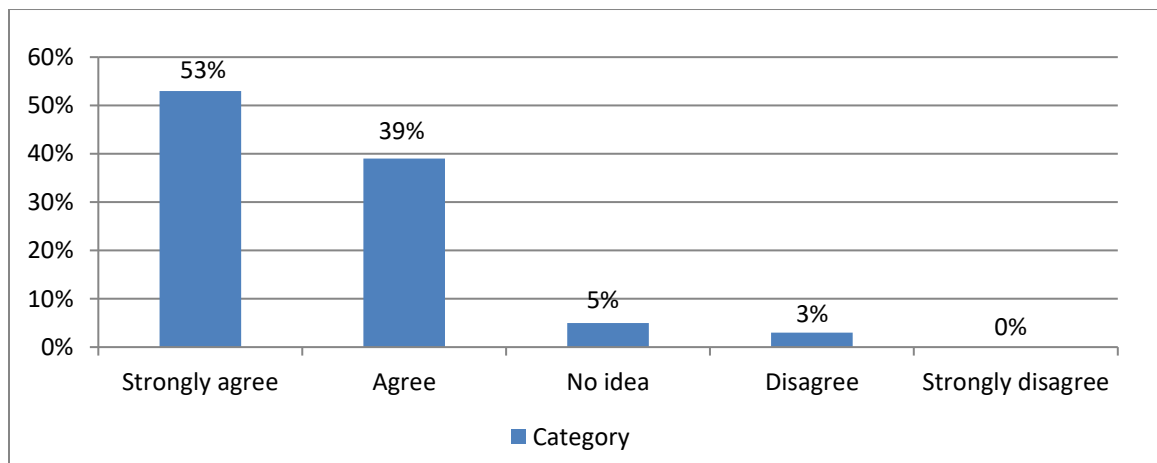


Figure 4.12 Employees trust authoritative leaders who brings about high performance in an autocratic way

The presentations showed findings from a study seeking to establish whether employees trust authoritative leaders who brings about high performance in an autocratic way. The study found that 92% of respondents strongly agreed or agreed to the statement as 5% were indecisive and 3% disagreed and strongly disagreed. Based on the majority of respondents, the study demonstrated that employees trust authoritative leaders who bring about high performance in an autocratic way as noted by those respondents who strongly agreed. The analysis implied that leaders who were authoritative were trusted by their employees therefore, as a symbol of authority, they were to be trusted.

Table 4.13 There is high speed of work among employees who are led by democratic leaders

Category	Frequency	Percentage
Strongly Agree	20	53
Agree	3	8
Indecisive	6	16
Disagree	2	5
Strongly disagree	0	0
Total	38	100

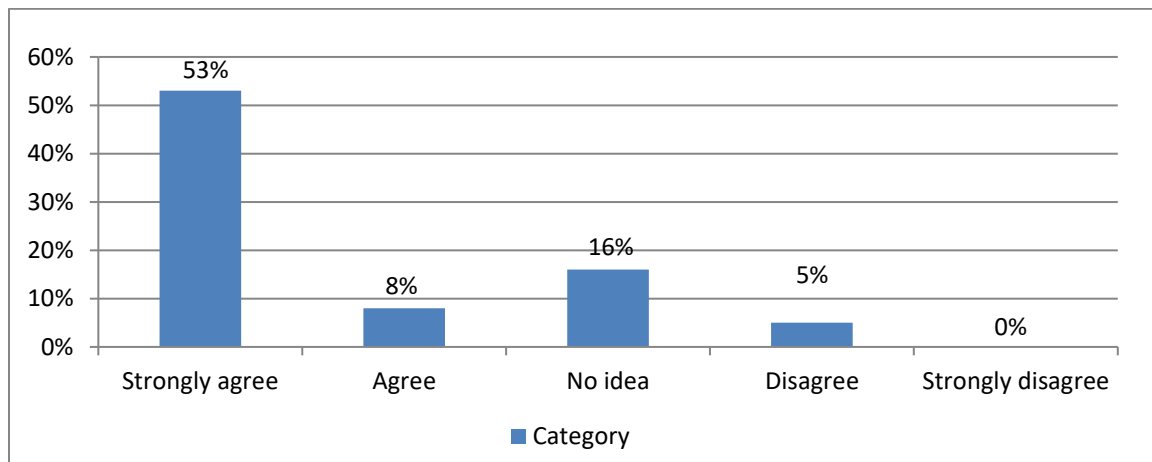


Figure 4.13 There high speed of work among employees who are led by democratic leaders

The summarized study findings were based on the need to establish whether there high speed of work among employees who are led by democratic leaders. The study found that 61% of respondents strongly agreed or agreed to the statement as 16% were Indecisive and 5% disagreed and strongly disagreed. Going by the majority of respondents strongly agreed, it was confirmed that there is high speed of work among employees who are led by democratic leaders. From the analysis, the study notes that employees were able to share with the democratic leaders in case of any challenge they face at work thus resulting to ease of problem solving and faster completion of job tasks.

4.1.7 Effects of Personality on Employee Effectiveness

The study sought to examine the effect of personality on employee effectiveness

Table 4.14 The will power is critical in determining the effectiveness of employees

Category	Frequency	Percentage
Strongly Agree	8	21
Agree	18	47
Indecisive	9	23
Disagree	3	9
Strongly disagree	0	0
Total	38	100

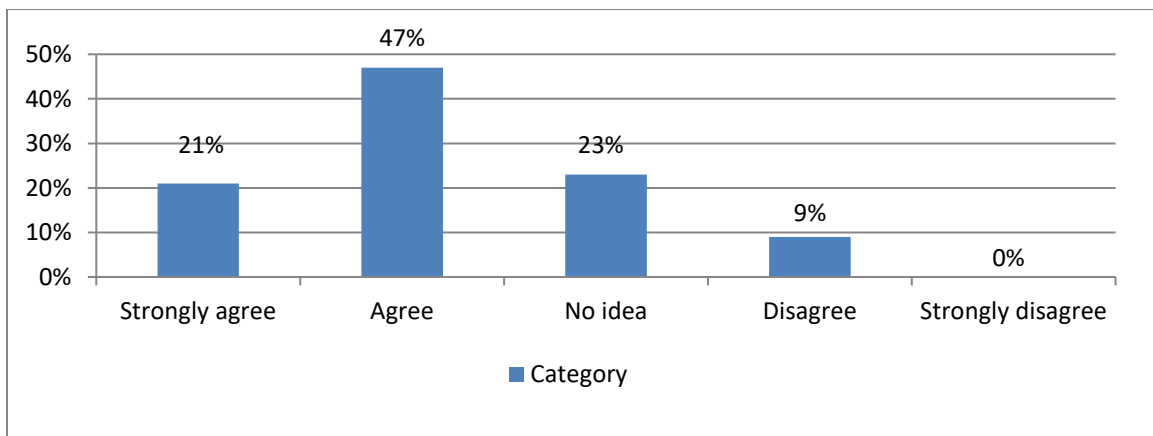


Figure 4.14 The willpower is critical in determining the effectiveness of employees

The presentations comprised of findings from a study determining whether the willpower is critical in determining the effectiveness of employees. The study responses revealed that 68% strongly agreed and agreed as 23% were indecisive whereas 9% disagreed and strongly disagreed. The study found from the majority of respondents who agreed that the willpower is critical in determining the effectiveness of employees. The results of findings derived from the data analysis implied that employees were expected to have their own inner drive needed to undertake tasks and accomplish effectively.

Table 4.15 The action oriented objective appears to be cold but usually successful

Category	Frequency	Percentage
Strongly Agree	8	21
Agree	2	5
Indecisive	6	16
Disagree	22	58
Strongly disagree	0	0
Total	38	100

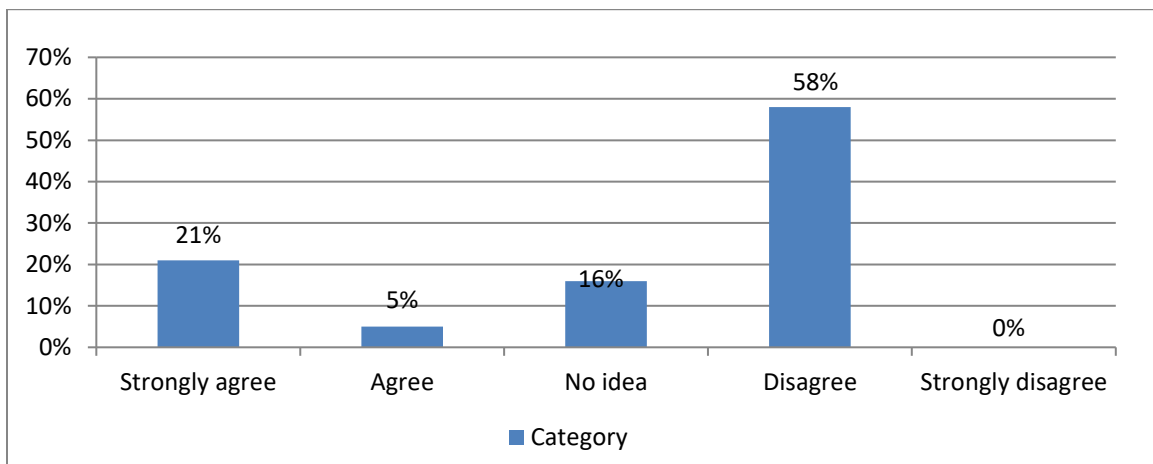


Figure 4.15 The action oriented objective appears to be cold but usually successful

The study findings focused on the need to find out whether the action oriented objective appears to be cold but usually successful. The analysis revealed that 26% of respondents strongly agreed or agreed 16% were indecisive and 58% disagreed and strongly disagreed. In this analysis, majority of respondents disagreed to the idea that the action oriented objective appears to be cold but usually successful. Since majority of respondents were not in support, it was a revelation that employees were expected to be vibrant at work in order to be able to effective and handle completion of tasks.

Table 4.16 Detail oriented personality like to get facts yet they are critical and pessimistic

Category	Frequency	Percentage
Strongly Agree	19	50
Agree	12	32
Indecisive	2	5
Disagree	2	5
Strongly disagree	3	13
Total	38	100

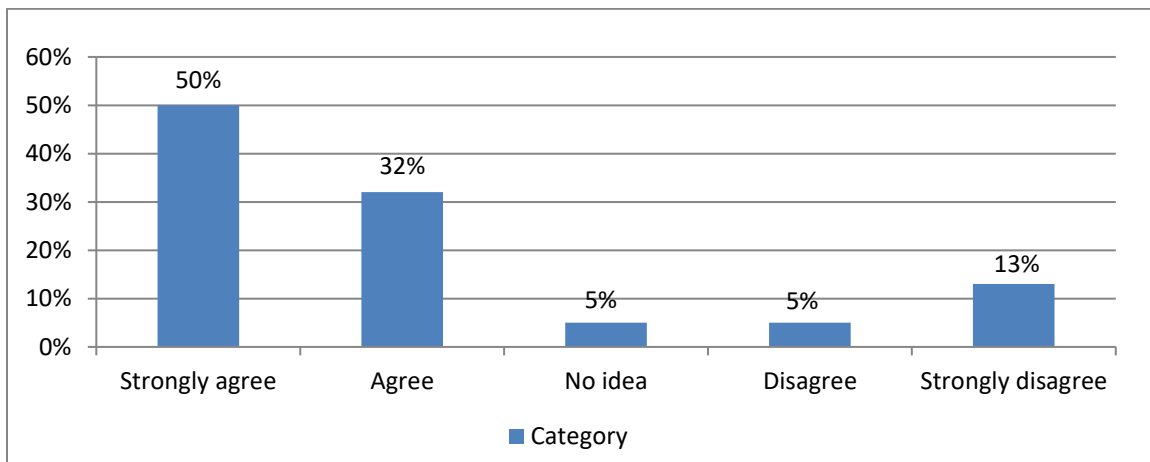


Figure 4.16 Detail oriented personality like to get facts yet they are critical and pessimistic

The summarized analysis based on the need to establish whether detail oriented personality like to get facts yet they are critical and pessimistic. The analysis of findings revealed that 82% of respondents were strongly agreeing or agreed to expensive for small enterprises while 5% of respondents were Indecisive and 18% of respondents were disagreeing or strongly disagreed. From the analyzed data, the study revealed that majority of respondents who strongly agreed confirmed that detail oriented personality like to get facts yet they are critical and pessimistic. These results of findings implied that employees that were full of criticism had contributed in derailing operations at work thus rendering other employees ineffective.

Table 4.17 Supportive personality shy away from conflict and making decisions but adapt well to changes

Category	Frequency	Percentage
Strongly Agree	7	18
Agree	13	34
Indecisive	9	24
Disagree	3	8
Strongly disagree	6	16
Total	38	100

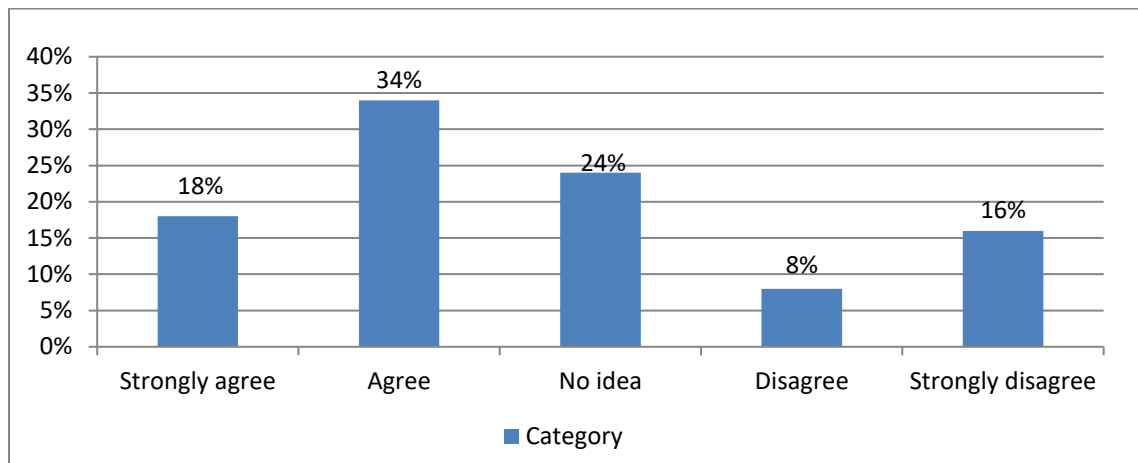


Figure 4.17 Supportive personality shy away from conflict and making decisions but adapt well to changes

The presentations of findings were generated from a study showing whether supportive personality shy away from conflict and making decisions but adapt well to changes. The analysis of findings revealed that 52% of respondents were strongly agreeing or agreed to the idea while 24% of respondents were Indecisive and 24% were disagreeing or strongly disagreed. The study therefore confirms from the respondents who were in agreement that supportive personality shy away from conflict and making decisions but adapt well to changes. This implied that an organization would be in an easier position to effect

changes in the organization when the employee's personality type is able to accommodate changes.

4.1.8 Effects of Organization Culture on Employee Effectiveness

Determining the effect of organization culture on employee effectiveness.

Table 4.18 The culture of teamwork promotes the strength of organization which support adaptation towards employee effectiveness

Category	Frequency	Percentage
Strongly Agree	16	42
Agree	11	28
Indecisive	6	16
Disagree	3	8
Strongly disagree	2	5
Total	38	100

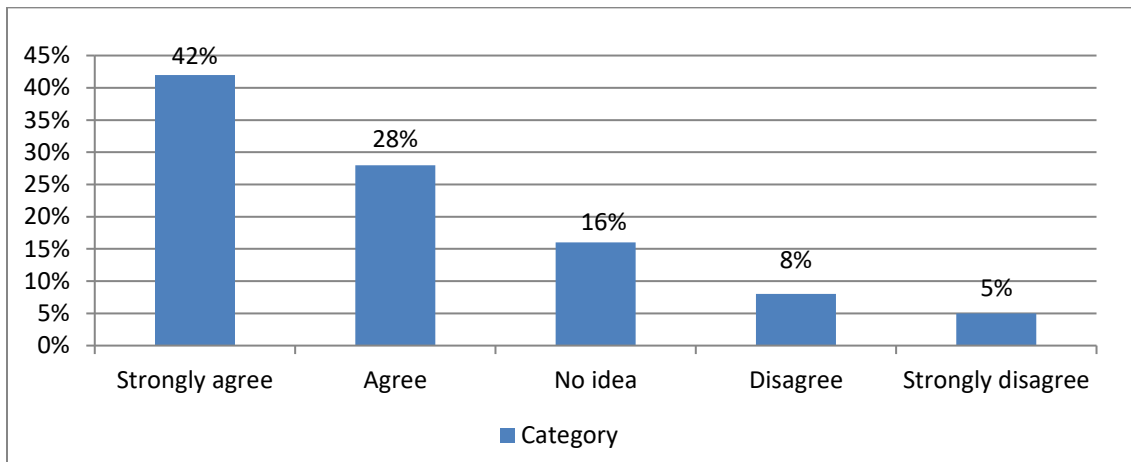


Figure 4.18 The culture of teamwork promotes the strength of organization which support adaptation towards employee effectiveness

The presentation comprised of findings that was aimed at examining whether the culture of teamwork which promotes the strength of organization culture which support adaptation towards employee effectiveness. In the analysis it was found that 70% of respondents strongly agreed or agreed while 16% were Indecisive and 13% were disagreeing or strongly disagreed that there was influence. This was a revelation from the

majority of respondents who strongly agreed that the culture of teamwork promotes the strength of organization which support adaptation towards employee effectiveness.

Table 4.19 The mission of the firm reflects the long term objective achieved by conducting behavioral activities.

Category	Frequency	Percentage
Strongly Agree	13	34
Agree	15	39
Indecisive	5	13
Disagree	2	5
Strongly disagree	0	0
Total	38	100

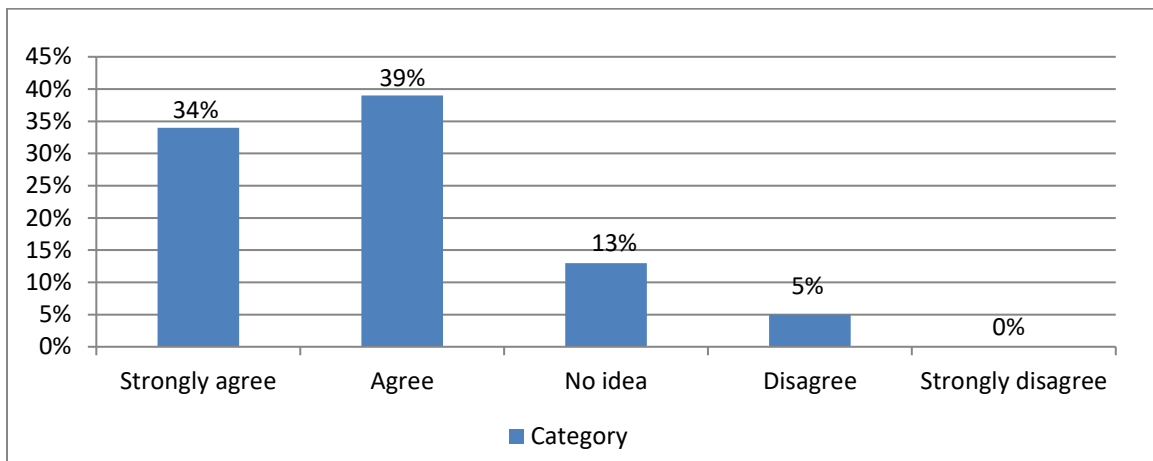


Figure 4.19 The mission of the firm reflects the long term objective achieved by conducting behavioral activities.

The summarized study findings on whether the mission of the firm reflects the long term objective achieved by conducting behavioral activities. The analysis of findings therefore revealed that 73% of respondents were strongly agreeing or agreed to the idea while 13% of respondents were indecisive and 5% were disagreeing or strongly disagreed. This was an indication going by the majority of respondents who in support that the mission of the firm reflects the long term objective achieved by conducting behavioral activities.

Therefore, when an organization fails to enforce fully the mission, employees were likely to derail from the major course of operations, thus failing to be effective.

Table 4.20 The performance of the firm improves when it has clear purpose and commitment

Category	Frequency	Percentage
Strongly Agree	17	45
Agree	12	29
Indecisive	5	13
Disagree	3	8
Strongly disagree	2	5
Total	38	100

Source: Author (2017)

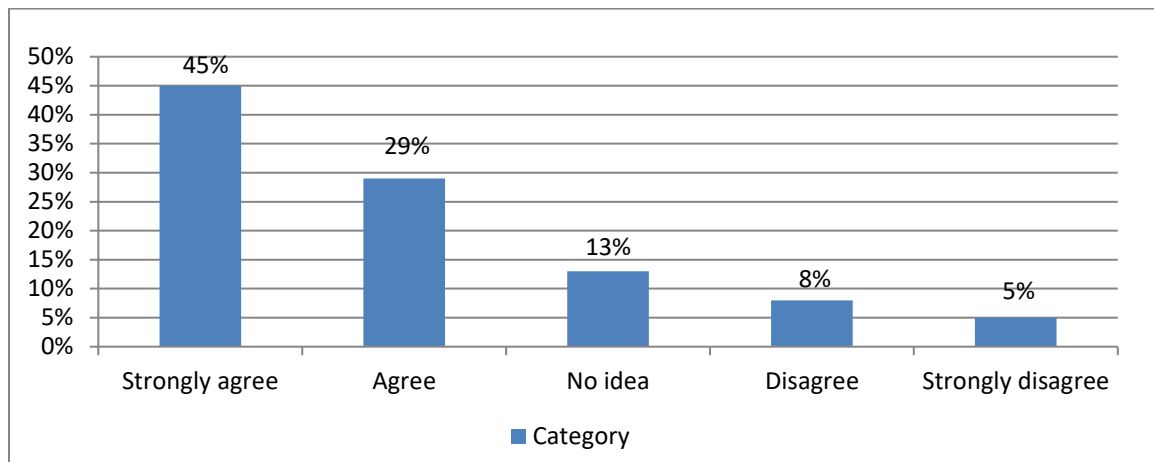


Figure 4.20 The performance of the firm improves when it has clear purpose and commitment

The presentation constitutes study findings that were addressed whether the performance of the firm improves when it has clear purpose and commitment. The study established that 74% of respondents strongly agreed or agreed while 13% were Indecisive and 13% were disagreeing or strongly disagreed that there was influence. This analysis was a revelation from the majority of respondents who strongly agreed that the performance of

the firm improves when it has clear purpose and commitment. The findings revealed that in order to be have an effective workforce, an organization has to steer clear their purpose and commitment.

Table 4.21 Creativity and innovation triggers the performance and effectiveness of employees facilitated by the culture

Category	Frequency	Percentage
Strongly Agree	21	50
Agree	9	24
Indecisive	0	0
Disagree	6	16
Strongly disagree	4	10
Total	38	100

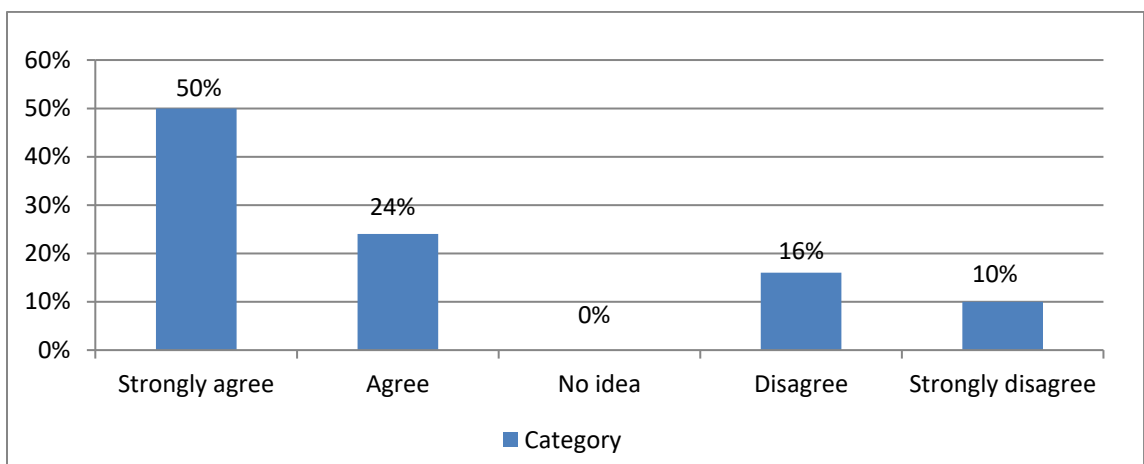


Figure 4.21 Creativity and innovation triggers the performance and effectiveness of employees facilitated by the culture

The findings shown in the presentation was about determining whether creativity and innovation triggers the performance and effectiveness of employees facilitated by the culture. In the analysis it was found that 74% of respondents strongly agreed and agreed, none were indecisive and 26% strongly disagreed and disagreed. As per the study findings majority of respondents agreed that creativity and innovation triggers the

performance and effectiveness of employees facilitated by the culture. These result from the findings led to the understanding that a culture that supported creativity and innovation managed to realize total effectiveness from the employees.

4.2 Limitations of the Study

4.2.1 Unwilling Respondents

Respondents were initially reluctant to share information because the confidentiality aspects were pegged on the policies regarding private internal information sharing while others were reluctant by suspecting that after collecting information, it would be directed for other commercial purposes. However, the researcher informed the respondents that the information that was being collected was meant for academic purposes only and it was to be treated as confidential as possible.

4.2.2 Lack of Cooperation

The constraint based on suspicion contributed to lack of cooperation from respondents at the initial stages. Moreover, the respondents restricted themselves to the responsibilities and duties. This made researcher to be ignored when seeking relevant information. However, the researcher had to inform the respondents on the importance of the study and how it was a determinant to partial completion of an academic course. This reason helped to play the part as an assurance that the study was only meant for an academic purpose only.

4.3 Chapter Summary

The study summarizes the details on summary of findings. The chapter was categorized into the presentation of findings and discussions showing the response rate, the analysis showing information about respondents. The chapter also further addressed subjects of the study addressing effects of training and development, leadership style, employee personality and organizational culture on employee effectiveness at Kenya Women Micro Finance bank. Lastly, the study addressed the limitation of the study and chapter summary.

CHAPTER FIVE

SUMMARY, RECOMMENDATIONS AND CONCLUSIONS

5.0 Introduction

The chapter focused on the answers to the research questions that were derived from the research study. It also covers summary of the findings, conclusion, recommendations and suggestion for further studies.

5.1 Summary of Findings

5.1.1 Effect of training and development on employee effectiveness

The findings drawn from the study was about examining the effect of training and development on employee effectiveness. In the analysis, the study found that employee coaching at work contributed to best skills acquisition for job tasks considering that employees were able to learn exact roles they were expected to undertake at work when they are coached. As per the study findings majority of respondents strongly agreed and confirmed that training contributes to building up effective work groups. Therefore, employees with specified skills were able to work well and complement each other where they are able to deliver the tasks effectively. The findings revealed that job training reduces costs and saves time useful in promoting employee effectiveness. Therefore, by undertaking on-job training, employees were able to save time of not taking off-duty such as study leave, instead, on-job training saves time and resources. The findings further showed that there is total management support towards regular on-job employee training. Considering that management was in support, it was expected that adequate resources were being channeled towards sustaining and trained employees were highly innovative at their work. This implied that the skills acquired from the trainings helped to increase proficiency among the employees resulting to effectiveness in delivery of their duties.

A research by Bass (2013) unrestricted Leadership and performance beyond expectations. This study was conducted to examine the profit that method of coaching augments the employees. The research found out how the benefit of coaching can contribute

significantly to the aptitudes of the learning employees, and build effective team works in order to accomplish quality measures, to aide objectives and techniques of the organization structure and culture, this contributes to realizing the ultimate goals of the organization.

5.1.2 Effect of leadership style on employee effectiveness

The study found that in leadership, the transformational leadership was highly related with higher worker job satisfaction. The analysis revealed that by having leaders who were able to impact transformative skills among other employees, employees were able to derive job satisfaction that could have led to employee effectiveness. There is increased chance of meeting deadline among employees working under autocratic leadership. The results of the findings meant leaders who feared by the employees were able to infuse fear which influenced employees to accomplish their tasks timely. Based on the majority of respondents, the study demonstrated that employees trust authoritative leaders who bring about high performance in an autocratic way as noted by those respondents who strongly agreed. Thus, leaders who were authoritative were trusted by their employees therefore, as a symbol of authority, they were to be trusted. There is high speed of work among employees who are led by democratic leaders. From the analysis, the study notes that employees were able to share with the democratic leaders in case of any challenge they face at work thus resulting to ease of problem solving and faster completion of job tasks.

5.1.3 Employee personality on employee effectiveness

From the findings, the study established that the willpower is critical in determining the effectiveness of employees considering that employees were expected to have their own inner drive needed to undertake tasks and accomplish effectively. In this analysis, majority of respondents disagreed to the idea that the action oriented objective appears to be cold but usually successful. Since majority of respondents were not in support, it was a revelation that employees were expected to be vibrant at work in order to be able to effective and handle completion of tasks. From the analyzed data, the study revealed that majority of respondents who strongly agreed confirmed that detail oriented personality like to get facts yet they are critical and pessimistic. These results of findings implied that

employees that were full of criticism had contributed in derailing operations at work thus rendering other employees ineffective. The study therefore confirms from the respondents who were in agreement that supportive personality shy away from conflict and making decisions but adapt well to changes. This implied that an organization would be in an easier position to effect changes in the organization when the employee's personality type is able to accommodate changes.

5.1.4 Organizational culture on workers effectiveness

The study found that in organization culture, the culture of teamwork promotes the strength of organization which supports adaptation towards employee effectiveness. Therefore, the mission of the firm reflects the long term objective achieved by conducting behavioral activities and when the organization fails to enforce fully the mission, employees were likely to derail from the major course of operations, thus failing to be effective. The performance of the firm improves when it has clear purpose and commitment. The findings revealed that in order to be have an effective workforce, an organization has to steer clear their purpose and commitment. The study found that creativity and innovation triggers the performance and effectiveness of employees facilitated by the culture. These result from the findings led to the understanding that a culture that supported creativity and innovation managed to realize total effectiveness from the employees.

5.2 Conclusions

The study concluded that in training and development, employee coaching at work contributed to best skills acquisition for job tasks considering that employees were able to learn exact roles they were expected to undertake at work when they are coached and that job training reduces costs and saves time useful in promoting employee effectiveness.

It was concluded that in leadership style, having leaders who were able to impact transformative skills among other employees, employees were able to derive job satisfaction that could have led to employee effectiveness. It was also noted that employees trust authoritative leaders who bring about high performance in an autocratic way as noted by those respondents who strongly agreed.

In conclusion, the study noted that in employee personality, the willpower is critical in determining the effectiveness of employees considering that employees were expected to have their own inner drive needed to undertake tasks and accomplish effectively. The employees that were full of criticism had contributed in derailing operations at work thus rendering other employees ineffective this was in line with those employees that had supportive personality shy away from conflict and making decisions but adapt well to changes.

The study concluded that in organizational culture, the culture of teamwork promotes the strength of organization which supports adaptation towards employee effectiveness. The performance of the firm improves when it has clear purpose and commitment and lastly creativity and innovation triggers the performance and effectiveness of employees facilitated by the culture.

5.3 Recommendations

5.3.1 Training and Development

The study recommends that the management of Kenya Women Micro Finance Bank should consider encouraging employees to attend on the available training programs. On-job training should also be encouraged so that employees can acquire adequate skills to undertake their job roles effectively. Resources should also be made available to those seeking training outside their organization to it a successful exercise.

5.3.2 Leadership Style

The study recommends that the management of Kenya Women Micro Finance Bank should advocate for the leaders who are able to execute their roles effectively. Proper assessment of leaders should be made to ensure that leaders with undesirable characterized are not given leadership roles in this organization. Leaders should also study their followers and apply proper leadership style. For instance, democratic style should be applied to instances that allows for dialogue with leaders.

5.3.3 Employee Personality

The study recommends that the management Kenya Women Micro Finance Bank should ensure that they recognize the willpower of their employees because it is critical in determining the effectiveness of employees. The management should strive to create a working environment that supports vibrancy of employees towards undertaking their job roles. This can be achieved by encouraging employees to work together and share their thoughts and emotions needed to promote how employees co-exist to achieve the goals.

5.3.4 Organizational Culture

The study recommends that management Kenya Women Micro Finance Bank should cultivate culture that supports creativity and innovation at work place. Employees should be supported whenever they derive some innovations that can propel the organization to meet their goals. The culture of this organization regarding how they undertake their roles should be infused with the organizational mission in order to help in steering the organization to the right direction.

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Appendix I: Letter for Request of Data Collection

Dear Respondent

Re: Request for Data Collection

I am Jane Lucy Muthoni a student at The Management University of Africa following a Degree of Bachelors in management and leadership. It's my honor to ask you to participate in a very transient survey to collect info on form for the factors influencing worker effectiveness at intervals organizations in small finance trade. A Case study of Kenya Women Micro Finance Bank. The information gathered through this form survey is going to be analyzed in a very scientific research. Please note that everyone the data provided by you may stay confidential and no individual responses are going to be known. Please answer totally and honestly as you'll. I'll be happy to share the conclusion and reports of my project upon request. All info is going to be treated with utmost confidentiality.

Yours Faithfully,

Jane Lucy Muthoni.

Appendix II: Questionnaire

Dear Respondent;

Please fill the question by ticking or giving some explanation where appropriate. The information given is for academic purpose only and would be treated as very confidential. The study is based on “**factors influencing employee effectiveness within the financial institutions in Kenya, on a case study of Kenya Women Micro Finance Bank**”. The information given is for academic purpose only and would be treated as very confidential.

PART A: GENERAL INFORMATION

1. Gender

Male []

Female []

2. Indicate the highest level of education

Secondary []

College []

University []

Doctorate []

3. How long have you been working here?

Less than 1 year []

1-5 years []

6-10 years []

Above 10 years []

NB: Kindly tick on the statement you agree with based on a scale of 1-5 in which 1- strongly agree, 2-agree, 3 neutral 4-disagree and 5 strongly disagree

SECTION B: TRAINING AND DEVELOPMENT

5. Effects of training and development on employee effectiveness at Kenya Women Finance Trust.

Statement	SA	A	NI	D	SD
Employee coaching at work contributes to best skills acquisition for job tasks					
Training contributes to building up effective work groups					
On job training reduces costs and saves time useful in promoting employee effectiveness					
There is total management support towards regular employee training					
Trained employees are highly innovative at their work					

SECTION C: LEADERSHIP STYLE

6. Effects of leadership style on employee effectiveness at Kenya Women Finance Trust.

Narration	SA	A	NI	D	SD
The transformational leadership is highly related with higher worker job satisfaction					
There is increased chance of meeting deadline among employees working under autocratic leadership					
Employees trust authoritative leaders who brings about high performance in an autocratic way					
There high speed of work among employees who are led by democratic leaders					

SECTION D: EMPLOYEE PERSONALITY

7. Effects of employee personality on employee effectiveness at Kenya Women Finance Trust.

Narration	SA	A	NI	D	SD
The willpower is critical in determining the effectiveness of employees					
The action oriented objective appears to be cold but usually successful					
Detail oriented personality like to get facts yet they are critical and pessimistic					
Supportive personality shy away from conflict and making decisions but adapt well to changes					

SECTION E: ORGANIZATION CULTURE

8. The effects of organization culture on employee effectiveness at Kenya Women Finance Trust

Narration	SA	A	NI	D	SD
The culture of teamwork promotes the strength of organization culture which support adaptation towards employee effectiveness					
The mission of the firm reflects the long term objective achieved by conducting behavioral activities.					
The performance of the firm improves when it has clear purpose and commitment					
Creativity and innovation triggers the performance and effectiveness of employees facilitated by the culture					

Thank You