

## RELATIONSHIP BETWEEN TRAINING AND PERFORMANCE: A CASE STUDY OF KENYA WOMEN FINANCE TRUST EASTERN NYANZA REGION, KENYA.

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### ABSTRACT

**T**his study intended to investigate the relationship between training and performance in the MFIs narrowing down to attitude, service delivery and job satisfaction. The specific objectives were to investigate whether attitude, job satisfaction and service delivery affects the performance of the employees. Questionnaires were used by the researcher in data collection. Qualitative data was analyzed by editing, coding and grouping the information into relevant themes. The study made use of descriptive statistics to analyze the data. The study found out that the three variables of training investigated were key in determining employee performance especially in service firms under which MFIs fall. The research has confirmed that training has a big influence on performance with attitude, job satisfaction and service delivery equally getting the same weight. The result is consistent with modern scholars who recommend for training to develop positive attitudes at work place, to increase efficiency and effectiveness in service delivery and improve job satisfaction of the employees.

### Key words

**Training** - A systematic development of the knowledge, skills and attitudes required by employees to perform adequately on a given task or job (Abiodun, 2004).

**Employees** - Refers to a pool of human resources under the firm's control in a direct employment relationship (Bhatnagar, 2007).

**Attitude** - Are unobservable cognitive constructs that are socially learned, socially changed and socially expressed (Terry and Hogg, 2000).

**Micro Finance**- Micro finance is the provision of credit and other financial services of small amounts mainly to the low income population for the support of production activities, which lead to increase in household incomes and improved living standard (Yunus, 2008).

**Performance**- The Business Dictionary (2002) defines performance as the general accomplishment of a given task measured against preset standards of accuracy, completeness, cost and speed.

## INTRODUCTION

### 1.1 Background of the study

Employee training should be done to upgrade the staff knowledge and skills constantly to enable him/ her remain competitive and productive in the organization. For any organization to achieve a competitive advantage, each staff in every department must perform excellently. Training can be sold as key influence to improving the performance of individuals (Potts, 1998). The aim of training is to enable employees to match the organization's future needs at expert and management levels so as to achieve the organization's objectives.

Training is defined as a set of activities which react to present needs and is focused on the instructor (Reynolds, 2004). According to Armstrong (2006), training is the use of systematic and planned instruction activities to promote learning. It involves the use of formal processes to import knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily.

A survey conducted by the United Kingdom Local Government Pay and Workforce in 2006 in local government shows that about 87% of all authorities encountered difficulties in recruiting people with professional skills. Specific details indicate that 72% of councils reported skills – gaps in organizational development and change management, 61% in business process improvement and 60% in performance management. All these skills are fundamental for the government's ongoing agenda of modernization.

A recent review by the Organization for Economic Cooperation and Development states that the shortage of skills has been identified as a major hindrance to economic growth and creating jobs as a means to allocate the poverty in South Africa (Kock and Ruwayne, 2008). India experiences a rapid growth of the industry which demands more skilled manpower that would help brand it as a quality destination rather than a low-cost one. This is explored with respect to specific recruitment practices, training and skill development that exist in both indigenous and multinational firms (Beardwell and Claydon, 2007).

The modern technology used in the labour market today requires extensive training. In Hong Kong, the internet may pose a threat to more traditional ways of doing business (Anon, 2000). There is a concern in Hong Kong that there could be a lack of skills to service the fast-growing technology sector within the local labour market (Lucas, 1999). Only an adequate supply of training to the managers will sort this problem. Investment in training in Hong Kong is a key issue. Field *et al.* (2000) have found that some companies are reluctant to invest in training, and this is possibly linked to the problem of "job-hopping" due to frustrations associated with poor performance.

One of the HR problems confronting China is the huge scale of training needed to ensure that the industry and commerce continue to develop. The state has responded by encouraging the development of an infrastructure for management development and training (Child, 1994). With the massive growth of the Chinese industry and commerce, training and development are likely to remain as continuing concerns for the future.

According to Beardwell and Claydon (2007), company- provided training provides workers with narrow skills related to their particular job than broad occupational skills. In Kenya, most of the financial institutions hire employees from any field of specialization to work in the banking or Micro Finance industry. To such, thorough trainings should be done. However, very little or none is done.

Since 1996, the UK government has published National Employees Skills Surveys which identify, among other things, the skills gaps and shortages experienced by the UK. Academics have for many years drawn attention to the link between skills development and national productivity. At the business level, there is strong evidence that investment in training and development generate substantial gains for firms (Descy and Tessaring, 2005).

According to Armstrong (2006), training is very important because the worker requires skills that are best developed through formal instructions. For instance, in Kenya most of the employees hired by Micro Finances are fresh graduates who have specialized in either Education or other fields that are not necessarily business related.

Training is also much needed in MFIs because a large number of the staff require different skills which have to be developed quickly to meet the demands and such cannot be acquired through experience. For example, default management. For the staff to be effective on their responsibilities, training is needed to ensure they get the critical skills and knowledge in such area which, if mishandled, could land one into legal tussles. Trainings are also done in induction of new staff on essential Information Technology Skills, Presentation, Problem Solving and Communications Skills.

## **1.2 Problem Statement**

As in the case of Commercial Banks in Kenya, MFIs continue to undergo transition so as to become Deposit Taking Businesses. A total of nineteen (19) MFIs have obtained licenses from the Central Bank of Kenya (CBK) to become Deposit Taking MFIs in Kenya. Kenya Women Finance Trust forms part of these MFIs having acquired a license from the Central Bank in 2010. As at January 2013, KWFT had a total of 2,000 employees serving its 222 offices nationwide. Its total clientele is 580,000 nationwide. This transition led to an introduction of seven (7) more savings products in addition to the old fourteen (14) products. For a successful transition, the MFI needed training to be able to manage these operational changes in the organization. KWFT has always hired entry level employees and gradually mentored them into management positions over the years.

Having undergone transition to become a Deposit Taking MFI, KWFT underwent an operational change. Armstrong (2009) defines operational change as, “new systems, procedures or technology that will have an immediate effect on working arrangements within a part of the organization”. This change directly affects the employees and as thus has to be handled very carefully. According to Bandura (1986), changing people’s behavior entails convincing them that the new behavior is something they can accomplish hence training is very important. People tend to resist change due to competence fears (Woodward, 1968). Most of them are concerned about the ability to cope with new demands or to acquire new skills. To curb this resistance, training comes in handy. It is therefore widely acknowledged that this transition requires training.

Although the existing literature strongly suggests a direct relationship between training and performance, there is little empirical support on the same especially in the MFIs Sector. Training has several benefits that improve performance. This study explored three of these benefits as its major independent variables. Little has been done in the past studies to directly link service delivery, job satisfaction and attitude to employee performance in MFIs and especially the Deposit Taking MFIs hence this study dwelt on these variables.

According to the National Employers Skills Survey, 2004 done in the UK, one in five employers reported skills gaps in their workforce. Shortages among the applicants included technical and practical skills, communications skills, customer handling, team -working and problem -solving skills. The National Skills Task Force, 2000 established by the Labour Government in UK states that at the core of the term skill is the idea of competence or proficiency; skill is the ability to perform a task to a pre-defined standard of competence but also connotes a dimension of increasing ability. Skills therefore go hand in hand with knowledge. This amounts to good employee performance. The employee’s performance depends on the skills and knowledge he/she has.

Many researchers in Kenya have in the past concentrated on the factors affecting the performance of Commercial Banks in Kenya. Much of the research done on MFIs is generalized with the researchers opting to look at the factors that affect the overall performance of the MFIs rather than factors that affect the employee performance. For instance, Kimani, (2010) carried out a research on the factors affecting the performance of Micro Finance Institutions in Kenya. Another researcher, Mwangi (2011) did a research on factors affecting Micro Finance Institutions Performance in Deposit Taking Business. Not much has been done to address the importance of training employees who actually run and manage the MFIs. Kingi (2007) carried out a research on the Human Resource Factors influencing the performance of Small Scale Enterprises in Real Estate & Management agencies in Nairobi. In his research he argues that training frequently improves workers' skills and boosts their motivation. This in turn leads to higher productivity and increased profitability, (Armstrong, 2001). Mwangi (2011), in his research on the factors affecting training and development practices by MFIs in Kenya, states that the purpose of training and development is to raise competence and performance of the organization. Training brings about personal development of employees as well as motivating them to fulfill their potential.

From all these studies carried out in the past, it is evident that there is little empirical study that has been conducted to specifically determine whether there exists a relationship between training and performance in the Kenyan MFIs and particularly at Kenya Women Finance Trust. Many researchers did not come up with any empirical evidence between training and performance in MFIs with many choosing to focus on the factors affecting the performance of the MFIs rather than the factors that affect the employee performance. This study was therefore conducted to determine the relationship between training and performance and its relevance in the employee performance at KWFT. In this study, the researcher sought to find out whether there exists a relationship between training and performance of employees in MFIs and specifically KWFT. This particular MFI was picked because it was among the first MFIs to undergo transition to become a Deposit Taking MFI in Kenya hence has had enough milestones in this particular field and therefore the generalizations drawn from this study would therefore be credible and mostly applicable in all others.

### **1.3 Research Objectives**

#### **1.3.1 General Objective**

The overall objective of this study was to determine the relationship between training and performance.

#### **1.3.2 Specific Objectives**

- i) To examine the relationship between attitude and performance.
- ii) To examine the relationship between job satisfaction and performance.
- iii) To assess the relationship between service delivery and performance.
- iv) To determine the extent of relationship between training and performance.

### **1.4 Research Questions**

- i) What is the relationship between attitude and performance?
- ii) What is the relationship between job satisfaction and performance?
- iii) What is the relationship between service delivery and performance?
- iv) To what extent is training related to performance?

## 1.5 Justification of the Study

According to Koros (2010), MFIs play a key role in the reduction of poverty. Nkungi (2010) also argues that MFIs in Kenya have identified their role with the membership growing from 28% to 43% member institutions over the last one year. With the Microfinance Act in 2006 in place, the focus of many MFIs is taking deposits, becoming regulated and providing a wide range of financial products which include savings, deposits, lending and money transfer.

With the current growth trend in MFI Sector, there is need to train employees so as to be able to handle the challenging tasks of marketing new products that come up as a result of the Deposit Taking business. Training will make the employees more knowledgeable and skilled to help them boost their morale and productivity and overcome the anxieties of the new tasks.

The contribution of Micro Finance Sector to the Gross Domestic Product (GDP) of the East African Region (of which Kenya belongs), cannot be over emphasized. This sector has been at the fore front in the development and growth of business sector in Kenya by carrying out advocacy and lobbying, capacity building of members, performance monitoring, networking and creating linkages. In 2008, it is worth noting that it contributed 4.70% of GDP according to the reports from the Ministry of Trade, the contribution of MFIs led to the development and growth of the Micro and Small Enterprises Sector in the county by 18% in 2010.

The Government of Kenya through vision 2030 identified the financial sector as one of the six priority sectors in realizing this vision. Therefore, various measures have to be under taken to facilitate the development of the sector. The Micro Finances must ensure that their staffs are well trained to attain the skills, competence, tacit knowledge and employability which are key in outstanding performance. With the new products (voluntary savings, new accounts and other products) with new line functions (treasury management, internal audit, tellers), a significant amount of training needs to take place to develop and refine new skills.

This study will be useful to the KWFT Management Human Resource department in particular to enable it understand how important it is to train her staff. The findings of the study will also be useful to the other MFIs in Kenya to help them embrace training. It would also be important and useful to the Government of Kenya in formulation of policies that govern the MFIs through the Micro Finance Act. Lastly, it will be used as a springboard for future academic researchers towards a deeper understanding of the relationship between Training and Employee Performance.

## 1.6 Scope of the Study

This study was carried out on the Kenya Woman Finance Trust- Western Region, Kenya. The study targeted a population of 36 employees both at the operational level. KWFT is among the first and the largest Women Micro Finance Institutions in Kenya and also among the first to acquire a Deposit Taking License from the CBK hence the reason for picking it for this study.

## 1.7 Limitations of the Study

The study was restricted on training only as the main tool that organizations can use to improve on their staff performance. It overlooked other factors that influence employee performance. In this study; the researcher focused on only three variables of training only, that is; attitude, job satisfaction and service delivery. The research was limited to the operations department in MFIs which entail the BDOs and the UMs. Other departments in the MFI were overlooked in this study.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 Training**

Armstrong (2010) defines training as the use of systematic and planned instruction activities to promote learning. Training could also be defined as a set of activities which react to present needs and is focused on the instructor and contrasts with learning as a process that focuses on developing individual and organizational potential and building capabilities for the future (Reynolds, 2004). Training is the systematic development of the attitude and skill behavior pattern required by an individual in order to perform adequately a given task (Oliseh, 2005). He states that training is designed to change the behavior of the employee in the work place in order to stimulate efficiency and higher performance standards. Training of employees is equal to investing in the organizational most important asset which is the employee. It develops their skills, changes their attitude towards work and builds their loyalty to the company hence improved performance. Training also helps build the foundation for career advancement hence staff recognition through promotions. This leads to job satisfaction. Training and development practices are aimed at enhancing employees' personal qualities that lead to greater organizational performance. Training is aimed at helping the employees obtain knowledge and skills required in performing and being able to develop their abilities to the full, within the areas that are relevant to the organization. For training to be effective, it should improve the performance and ability of the trained employee.

#### **2.2 Performance**

Brown (2008) defines performance as how well a person completes tasks and also the attitude with which he/she completes the tasks. According to Hersen (2004), job performance can be defined (and assessed) in terms of quantifiable outcomes of work behaviors such as amount of sales, numbers sold and also in terms of behavioral dimensions which may include work-related communication, decision making, problem solving among other skills. Baldwin (2008) defines performance as carrying out actions efficiently and effectively to meet agreed job objectives. Employee performance means using their skills, ability, experience and so forth, to perform the assigned task required by their subordinate with effectiveness and efficiency (DuBrin, 2006).

#### **2.3 Attitude and Performance**

Terry and Hogg (2000) define attitude as an unobservable cognitive constructs that are socially learned, socially changed and socially expressed. Mangal (1990) defines attitude as predispositions or determining tendency to respond in a specified manner. According to Churchill and Frankiewicz (2006), a Micro Finance begins and ends with the client. Once the staff are poorly trained, the client suffers. Managers have to ensure that everyone who reports to them understands their role and the importance of their role to the overall success of the institution. Attitudes are learned or acquired dispositions. It is widely acknowledged that attitude affects performance. An attitude is not innate and could therefore be modified or changed. Attitudes can be unlearned.

#### **2.4 Job Satisfaction and Performance**

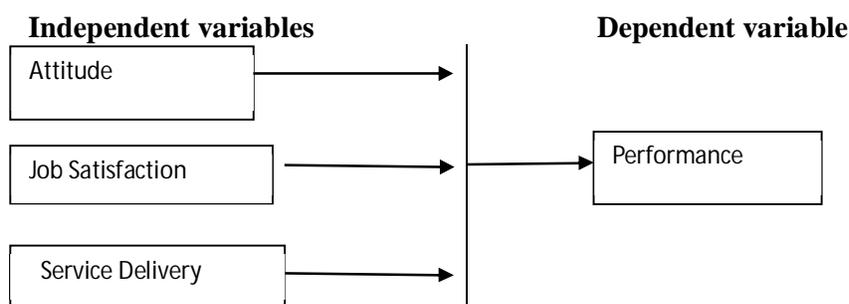
According to Lussier & Kimbal, (2009) job satisfaction is how content we are (or are not) with our jobs. The continuum ranges from high satisfaction (positive attitude) to low satisfaction (negative attitude). Job satisfaction and job performance are perhaps the two most central and enduring constructs in an individual –

level organizational research. This is because job satisfaction affects employee absenteeism, morale, performance and turn-over. Robbins and others, (2003) define job satisfaction as an individual's general attitude toward his or her job. Price (1997) defined job satisfaction as the degree to which employees have a positive affective orientation towards employment by the organization. Cranny and others (1992) defined job satisfaction as an effective (emotional) reaction to a job that results from the incumbent's comparison of actual outcomes with those that are desired. Job satisfaction could therefore be referred to the degree to which people enjoy in doing their job. According to Aronson (2005) a satisfied, happy, efficient, dedicated and hardworking employee is the biggest asset of any organization.

## 2.5 Service Delivery and Performance

According to Balachandran (2004), a service is intangible, yet provides satisfaction to the customer. Good service makes the customer 'feel good'. Service is performed by people, not manufactured by machines. It does not come out of a process in a factory, but is experienced during the interaction of one person with another. Service has more economic impact than is commonly imagined. Many MFIs are losing because the service provided is a mediocre. Fogli (2006) defines service as the interaction between the customer and a representative of the organization and is not limited to a single function or job type within an organization. One of the major problems faced by every service organization is the effectiveness of prescribed routines in ensuring the consistent quality of service. Services form the biggest percentage in MFI business. Since services are performed, produced with customer participation and cannot be sampled before purchase, then employees need extensive training programmes so as to improve their performance. MFIs begin and end with the client, (Churchill and Gronkiewicz, 2006). Each and every employee should therefore be able to comprehend this. Employees are employed to take care of the clients who bring the MFIs business. They are therefore expected to offer a service without blemish so as to build the clients' loyalty to the organization. According to Lemon (2006), service delivery becomes more complex as more products are introduced, technology delivery systems develop and market segments expand worldwide. With the many changes taking place in the MFIs and the competition, training of employees is necessary to ensure there is improved service delivery.

### Theoretical Review /Conceptual Framework



**Figure 2.1: Conceptual Frame Work**

## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.1 Research Design

The study was done using the descriptive research design. The data was collected using questionnaires. A descriptive research design was used. This is mainly because the study sought to describe and portray characteristics of an event, situation, and a group of people, community, or a population. It enabled the researcher to profile the sample or population by gathering accurate information (Mugenda & Mugenda, 1999).

#### 3.2 Target Population

The target population in the study was the MFIs in Kenya. The specific target population was The Kenya Women Finance Trust; Eastern Nyanza Region whose total population was 120 staff. Out of these, 36 staff were sampled.

#### 3.3 Sampling and Sampling Techniques.

A random sample was used. This aimed at enabling the researcher achieve desired representation from various sub- groups in the population. The sample size used was 30%. Cochran (1977) and Mugenda & Mugenda (1999) state that a sample size of 30% is the key to obtaining a representative sample. The researcher gave a number to every member of the accessible population and then placing the number in a container, the sample population could pick any number randomly. In this technique, each member stood an equal chance of being selected. The following table shows the sample size:-

**Table 3.1: Data and Sample Size**

Category	Target population	Sample size	Percentage
Unit Managers	30	9	30%
Business Development Officers	90	27	30%
<b>Total</b>	<b>120</b>	<b>36</b>	<b>30%</b>

#### 3.4 Data Collection Procedure and Instruments

Questionnaires were used to collect data. These were both structured and unstructured. The questionnaires covered attitude, service delivery and job satisfaction and how these three relate to employee performance. Likert scale was used in questionnaire formulation to gather data. Secondary data was obtained from books, journals and magazines as well as other research reports. Permission was sought from the relevant authorities for the administration of the questionnaires. Respondents were accorded the anonymity and confidentiality of their responses. A period of up to two weeks was allowed for them to complete and return the questionnaires for data analysis.

### 3.5 Data Analysis

The researcher used quantitative techniques to analyze data. According to Mugenda & Mugenda (1999), there is need to systematically organize and analyze the data in order to bring order, structure and meaning to the information collected. The information collected on the questionnaires was therefore edited, coded and grouped into meaningful and relevant themes, categories and patterns. It was then interpreted and explained to give it meaning. It was then presented in pie charts, graphs and percentages.

## CHAPTER 4

### DATA ANALYSIS AND INTERPRETATION

#### 4.1 Attitude and performance

The respondents were asked whether attitude affected their performance. The study made use of several parameters that are directly linked to attitude at work place. Five items were responded to and the findings interpreted and presented as follows:

##### 4.1.1 The Women entrepreneurs' aggressiveness

With the MFI being a purely- female- serving one, the researcher sought to establish whether the respondent's performance could be pegged on this sole gender operating policy. Out of the 30 respondents, 46.7% strongly disagreed to this, 26.7% simply disagreed, and 13.3% remained neutral on the issue while another 13.3% were in agreement. The neutral respondent could be holding on a stereotype on African Women Entrepreneurs as stated by St-Onge (2005). Such an attitude requires training. These findings are presented in Figure 4.1.

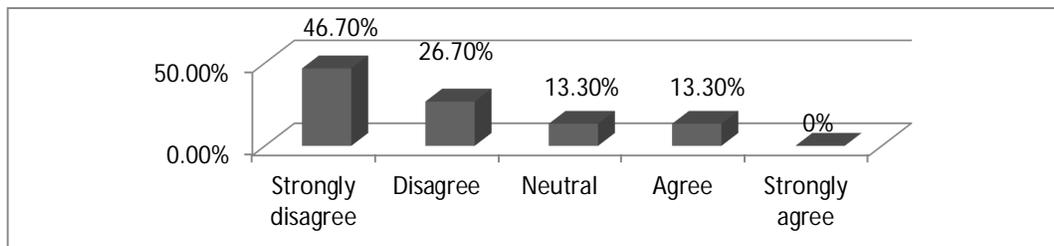


Figure 4.1: Women entrepreneurs' aggressiveness

##### 4.1.2 High self- esteem and positive attitude develops performance culture

Figure 4.2 summarizes the responses. 60% of the respondents strongly agreed that high self esteem and a positive attitude towards work builds a performance culture. 26.7% just agreed, 6.7% remained neutral, 3.3% disagreed while another 3.3% strongly disagreed. This could be strongly supported by Fritz (2008) who states that a positive attitude influences not only your performance but also results achieved by others around you.

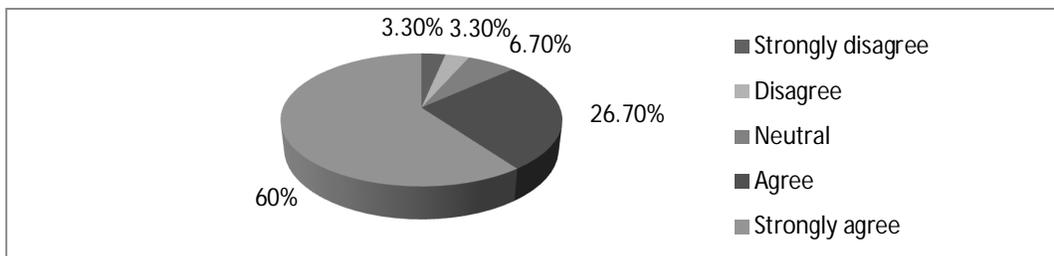


Figure 4.2: High self-esteem & positive attitude develops performance culture

### 4.1.3 Service quality, customer satisfaction & customer loyalty

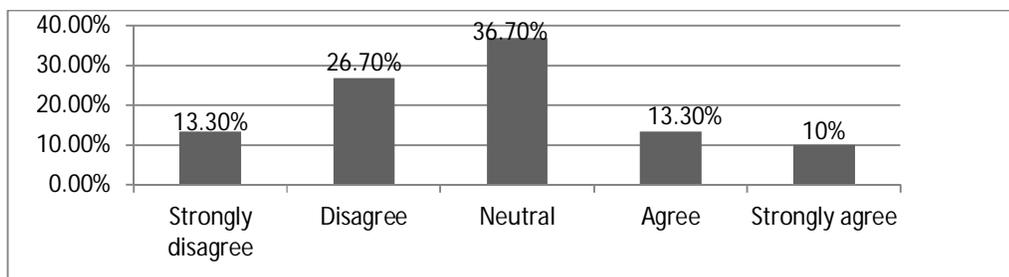
Quality service that satisfies customers help build loyalty towards the organization. Asked whether they thought that their attitude towards work could affect the quality of service offered to their clients, 66.7% strongly agreed, 20% agreed, 10% were neutral while a small percentage of 3.3% disagreed. This is highly agreeable with Hirsh & Reilly (1998) who state that employee attitudes have an impact on performance. Simply having appropriate skilled individuals does not automatically yield high performance; training should aim at developing the right attitudes among the employees. MFIs being “service industries”, high class quality service cannot be over emphasized hence the staff must have the right attitudes acquired through training so as to perform excellently. The findings were presented in Table 4.1.

**Table 4.1: Attitude affects service quality, customer satisfaction & customer loyalty**

	Frequency	Percent	Cumulative percent
<b>Strongly disagree</b>	0	0	0
<b>Disagree</b>	1	3.3	3.3
<b>Neutral</b>	3	10	13.3
<b>Agree</b>	6	20	33.3
<b>Strongly agree</b>	20	66.7	100
<b>Total</b>	<b>30</b>	<b>100</b>	<b>100</b>

### 4.1.4 Knowledge and skills solely improve performance

The respondents responded to this question with the majority remaining neutral at 36.7%. 13.3% of the respondents strongly disagreed, 26.7% disagreed, another 13.3% agreed and 10% strongly agreed. The majority who remained neutral had a feeling that skills and knowledge cannot solely produce good results. While there may be other underlying factors, attitude is towards work is key in good performance. This is in tandem with Hirsh & Reilly (1998) who warned that organizational structures and employee attitudes have an impact in yielding high performance. These findings are presented in Figure 4.3.

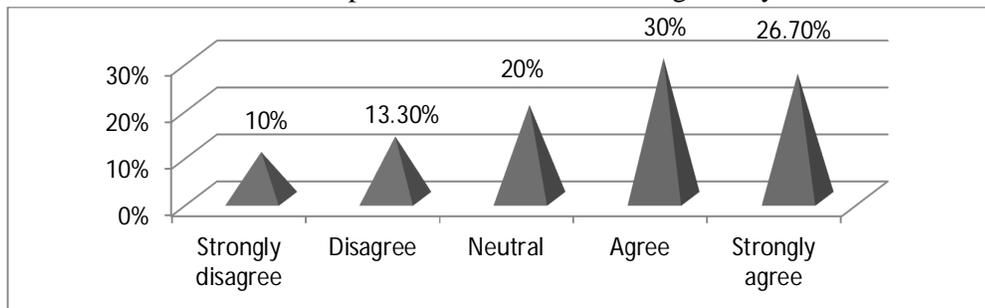


**Figure 4.3: Knowledge and skills solely improve performance**

### 4.1.5 Much time taken to adapt to the workplace changes

Respondents were asked whether it took them much time to convince their clients of the changes that had happened at workplace. This could have obviously been occasioned by the problems the respondent had adapting to the transition changes at workplace. As shown in Figure 4.4, 10% strongly disagreed, 13.3% just

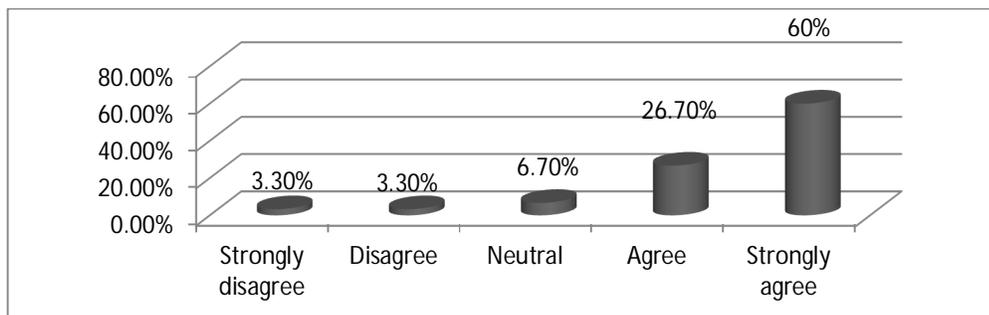
disagreed, 20% remained neutral, 30% agreed while 26.7% strongly agreed. This could be as a result of the respondents' attitude towards change. According to Makin *et al* (1996), an attitude contains an assessment of whether the object to which it refers is liked or disliked. With more than half in agreement and another 20% not sure, the researcher could conclude that the transition made the respondents uncomfortable and had therefore taken more time to adapt to this major change. They may have disliked the change. This could therefore affect their performance in a big way hence training comes in handy.



**Figure 4.4: Much time taken to adapt to new changes at workplace**

#### 4.1.6 The management's role in helping employees understand the new changes

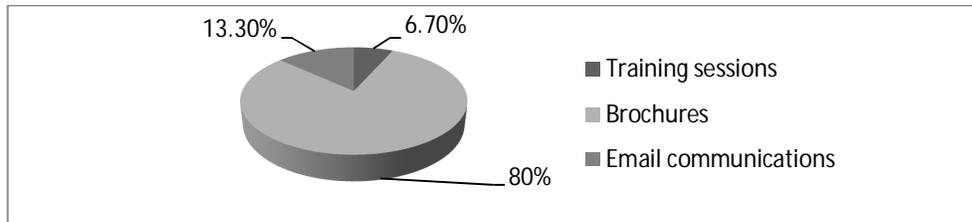
On this important question, majority of the respondents (60%) were strongly in agreement that they were getting support from the management and were kept in light on the changes taking place. 26.7% just agreed, 6.7% were neutral, 3.3% disagreed with an equal percentage of 3.3% strongly disagreeing. This is presented in Figure 4.5. Bandura (1986) warns that to change people's behaviour, you must convince them that the new behaviour is something they can accomplish and this requires training. It is the role of the management to ensure that proper training is conducted to minimize resistance to change. This will in a great way improve performance through building the right set of attitudes towards change in the organization.



**Figure 4.5: Management's support in change implementation**

#### 4.1.7 Forms of training

When asked to indicate the kind of training they had been receiving, 80% indicated brochures, 13.3% indicated email communication while 6.7% indicated training sessions. As illustrated in Figure 4.6, it is evident that very little formal training is done in the company. This could be due to the excessive reliability on the brochures and may affect performance as well. According to Makin *et al* (1996), within organizations attitudes are affected by the behavior of the management alongside other factors. Formal training gives the employee an open minded approach towards challenges at workplace.



**Figure 4.6: Forms of training frequently received**

## 4.2 Job satisfaction and performance

The study also aimed at investigating whether job satisfaction had an impact on employee performance. To carry out an extensive research in this area, the researcher presented 11 items related to this variable for the respondents to give their opinions. These could ensure that the study investigated job satisfaction from all angles hence accurate findings could easily be drawn from the responses. The responses are presented below;

### 4.2.1 Career growth & personal development causes job satisfaction

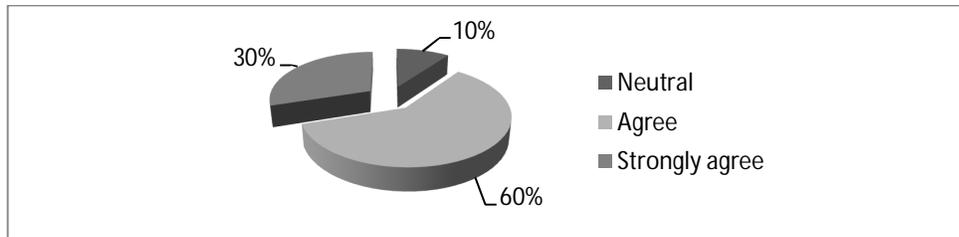
Majority of the respondents (56.7%) strongly agreed that career growth and personal development could result to job satisfaction hence improved performance. Another 33.3 % of the respondents were in agreement, 2% remained neutral while only 3.3% disagreed to this. This depicts that majority of the employees are aware of the importance of career growth and personal development and how this directly affects their job satisfaction. This is in tandem with Hertzberg (1996) in his Motivation-Hygiene Theory of job satisfaction where he states that promotion opportunities and opportunities for personal growth are some of the key motivators towards achieving job satisfaction. The findings were presented in the Frequency Table 4.2:

**Table 4.2: Career growth and personal development leads to job satisfaction**

	Frequency	Percentage	Cumulative %
<b>Strongly disagree</b>	0	0	0
<b>Disagree</b>	1	3.3	3.3
<b>Neutral</b>	2	6.7	10
<b>Agree</b>	10	33.3	43.3
<b>Strongly agree</b>	17	56.7	100
<b>Totals</b>	<b>30</b>	<b>100</b>	<b>100</b>

### 4.2.2 Promotion has a direct influence on job satisfaction

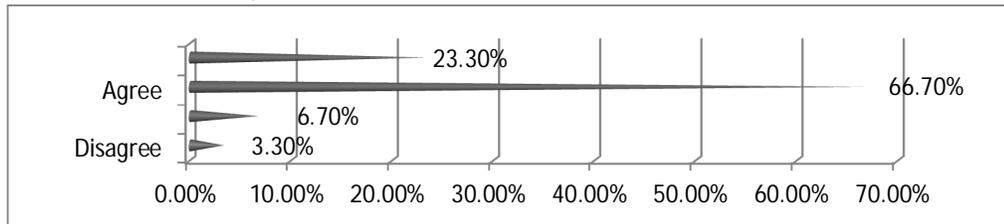
This study further sought to find out whether promotions had any influence on job satisfaction. 60% of the respondents agreed, 10% were neutral while 30% strongly agreed to this question. This is strongly supported by Hertzberg (1996) where he stipulates that promotion opportunities and opportunities for personal growth are some of the key motivators towards achieving job satisfaction. Figure 4.7 shows these findings.



**Figure 4.7: Promotion has a direct influence on job satisfaction**

#### 4.2.3 A clear scope of the job improves performance

The researcher wanted to know the extent to which the respondents understood their work. According to the findings presented in Figure 4.8, 66.7% agreed that they had a clear scope of their work, 23.3% were strongly in agreement, and 6.7% remained neutral possibly because they were newly employed while 3.3% said they did have a clear scope. For an employee to be satisfied, they should be able to relate the operating procedures of the company and communicate them to the clients effectively (Hakim, 1993). This dilemma could only be dealt with through training.



**Figure 4.8: Clear scope of the work**

#### 4.2.4 Solving customer's complains promptly

Due to the importance of the customer care in this business, the researcher wanted to know how prompt the respondent is at solving any problems raised by the clients due to dissatisfaction. The study found out that a small percentage (33.3%) felt that they were not sure hence remained neutral, 46.7% agreed to being prompt while 20% strongly agreed to this. The study therefore established that not every respondent was as prompt hence this may translate to job dissatisfaction if not handled. According to Churchill & Frankiewicz (2006), a Micro finance starts and ends with the client. Once the staff is not satisfied, they tend to pass the same to the client hence leaving the client dissatisfied too. Table 4.3 shows the findings.

**Table 4.3: Solving customers' problems promptly**

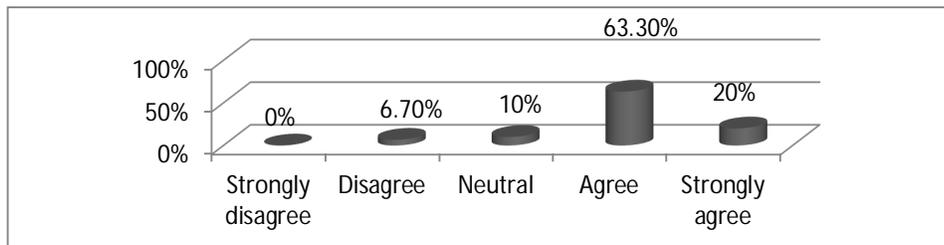
	Frequency	Percentage	Cumulative %
Strongly disagree	0	0	0
Disagree	0	0	0
Neutral	10	33.3	33.3
Agree	14	46.7	80
Strongly agree	6	20	100
<b>Totals</b>	<b>30</b>	<b>100</b>	<b>100</b>

#### 4.3 Service delivery and performance

One of the specific objectives of this study was to find out whether service delivery is related to performance. The findings of the study are presented and analyzed below;

#### 4.3.1 Credit work is a challenging job

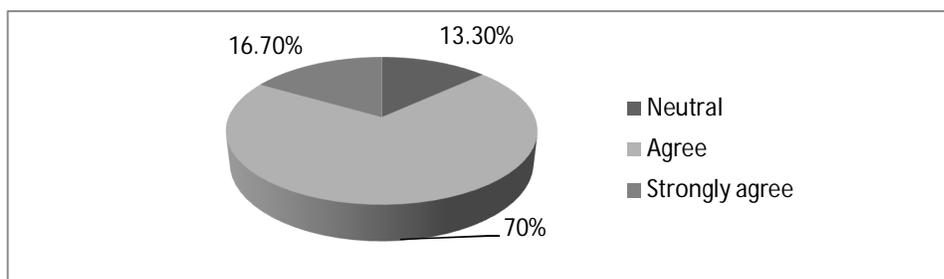
The respondents were asked to indicate whether they thought that credit work was a challenging job. Being a service industry, their response would guide the researcher in drawing conclusions on whether there exists a relationship between service delivery and performance in MFIs. Majority (63.3%) agreed that credit work is challenging, 20% strongly agreed, 10% remained neutral while 6.7% disagreed. From these findings, the researcher concludes that the challenges the respondents face in credit work on a daily basis eventually affects their overall performance and that of the organization too. For the respondent to perform well, they must deliver quality services to their clients at all times. Being a service industry, this could be strongly supported by Fogli (2006) who says that one of the major problems faced by every service organization is the effectiveness of prescribed routines in ensuring the consistent quality of service. Figure 4.9 shows the results.



**Figure 4.9: Credit work is a challenging job**

#### 4.3.2 Speed, quality and uniformity of services improve performance

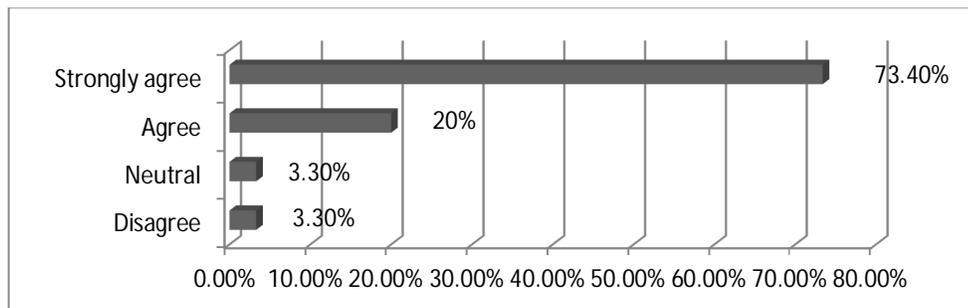
The researcher further aimed at investigating whether the speed, quality and uniformity of services really affected the respondent's performance. From the findings presented in Figure 4.10, 70% said that they agreed with the question, 16.7% strongly agreed to this while 13.3% remained neutral. This finding allows the researcher to draw a conclusion that MFIs cannot assume that employees will be able to detect all customer needs, deliver them under conditions that satisfy the customer and do it promptly and uniformly without staff training. Due to the complex nature of the deposit taking operations as well as the ever changing business environment brought about by competition, MFIs should never assume that the employees completely understand the ramifications of new service/product developments. This is in tandem with Hoffman & Bateson (2010) who argue that service firms need to constantly train all employees concerning the details of what the service product can and cannot provide. On quality, Hamel & Prahalad (1989) state that service quality can be used as a competitive advantage. Service is performance, not a physical item. It cannot be quality checked before delivery hence service delivery must be managed well. According to Pride & Ferrell (2011), MFIs must realize that contact employees are the most important link to the customer, and thus their performance is critical to customer perceptions of service quality.



**Figure 4.10: Speed, quality and uniformity of services improve performance**

### 4.3.3 Specialized training is needed on the newly introduced products/services

The study further sought to establish whether the respondent felt that specialized training was needed on the newly introduced products/services brought about by the transition to deposit taking business. As presented in Fig 4.11 below, 73.4% strongly agreed, 20% agreed, 3.3% remained neutral while another 3.3% disagreed. These findings clearly depict that training is very crucial for any MFI undergoing such a transition. To support this finding is a scholar by the name Lemon (2006) who says that service delivery becomes more complex as more products are introduced, technology delivery systems develop and market segments expand worldwide. With the much changes taking place in the MFIs and the competition, training of employees is necessary to ensure there is improved service delivery. Results were presented in Figure 4.11.



**Figure 4.11: Specialized training needed on the newly introduced products/services**

### 4.3.4 Adequate formal training done

The study wanted to establish whether the respondent had received adequate training and was therefore competent enough to perform effectively and efficiently. As presented in Table 4.4, 6.7% strongly disagreed, 46.7% disagreed, 10% were neutral, 23.3% agreed and 13.3% strongly agreed. From the findings, conclusions can be drawn that a majority of the respondents cumulatively (53.4%) could agree that they had not received adequate formal training. With the new changes in the company, this could adversely affect their service delivery hence poor performance. This could be strongly supported by Hoffman & Bateson (2010) who argue that service firms need to constantly train all employees concerning the details of what the service product can and cannot provide.

**Table 4.4: Adequate formal training done**

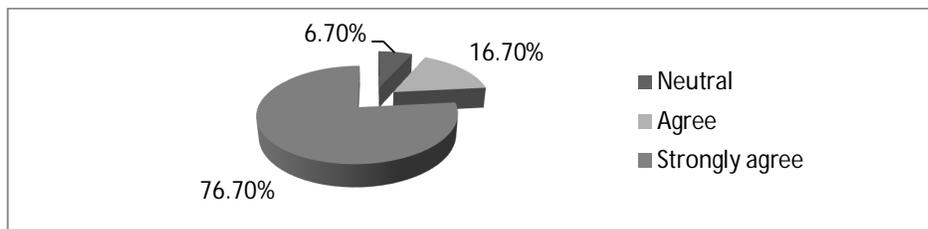
	Frequency	Percentage	Cumulative %
<b>Strongly disagree</b>	2	6.7	6.7
<b>Disagree</b>	14	46.7	53.4
<b>Neutral</b>	3	10	63.4
<b>Agree</b>	7	23.3	86.7
<b>Strongly agree</b>	4	13.3	100
<b>Totals</b>	<b>30</b>	<b>100</b>	<b>100</b>

#### 4.4 Relationship between training and performance

The study sought to get response on whether training is related to performance. This was done through the three variables of training, that is; attitude, service delivery and job satisfaction. The findings are presented and analyzed below;

##### 4.4.1 Positive attitude is necessary for good performance

Asked whether they needed a positive attitude to perform better, 23 respondents (76.7%) strongly agreed, 5 respondents (16.7%) agreed whereas 2 (6.7%) were neutral. This clearly shows that a positive attitude is very important at work place. Training is necessary in modification of attitude. Fritz (2008) states that positive attitude influences not only your performance but also results achieved by others around you. Maintaining a positive attitude uncovers hidden abilities and calls up untapped resources. A number of service quality models stipulate the crucial role and importance of employee attitudes and behaviours for service quality, customer satisfaction and customer loyalty. Figure 4.12 shows the findings.



**Figure 4.12: Positive attitude is necessary for good performance**

##### 4.4.2 Efficiency & effectiveness in service delivery affects performance

The researcher sought to know the respondents' opinion on this issue. Majority were in agreement with 66.7% agreeing, 20% strongly agreeing and 13.3% at neutral position. This is presented in Table 4.5. This is a clear indication that efficiency and effectiveness are very crucial when it comes to service delivery as these directly affect performance. This is in tandem with Farazmand (2007) who states that the uniformity of services provided and the speed and quality of service are essentially measures of employee performance.

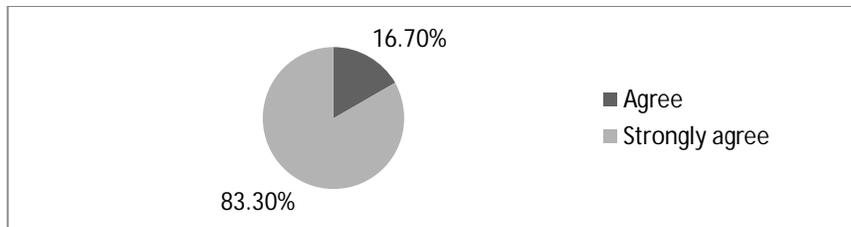
**Table 4.5: Efficiency & effectiveness in service delivery affects performance**

	Frequency	Percentage	Cumulative %
Neutral	4	13.3	13.3
Agree	20	66.7	80
Strongly agree	6	20	100
<b>Totals</b>	<b>30</b>	<b>100</b>	<b>100</b>

##### 4.4.3 Technology change and the new business changes require formal training

When asked whether it was necessary for them to be trained formally on the technology change and the new business operations brought about by the deposit taking business, 83.3% strongly agreed while 17.7% were in agreement. These findings made the researcher draw conclusions that training was indeed mandatory for the respondents to remain competitive and deliver quality services. This could be strongly supported by

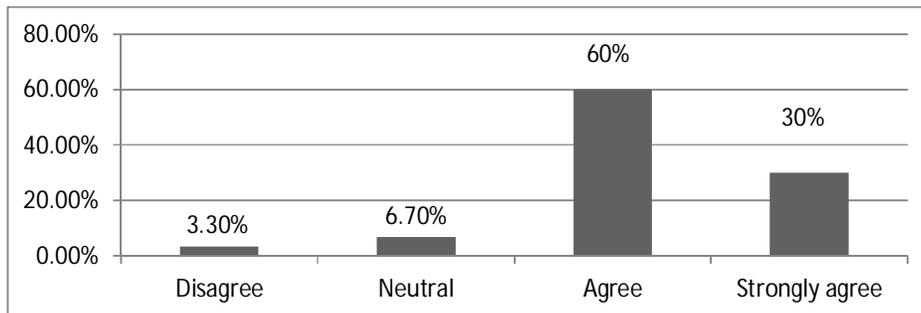
Hoffman & Bateson (2010) who stipulate that service firms need to constantly train all employees concerning the details of what the service product can and cannot provide. MFIs cannot afford to assume that employees completely understand the ramifications of new service/product developments. Figure 4.11 shows the results;



**Figure 4.11: Technology change and the new business changes require formal training**

#### 4.4.4 Training leads to job satisfaction hence improved performance

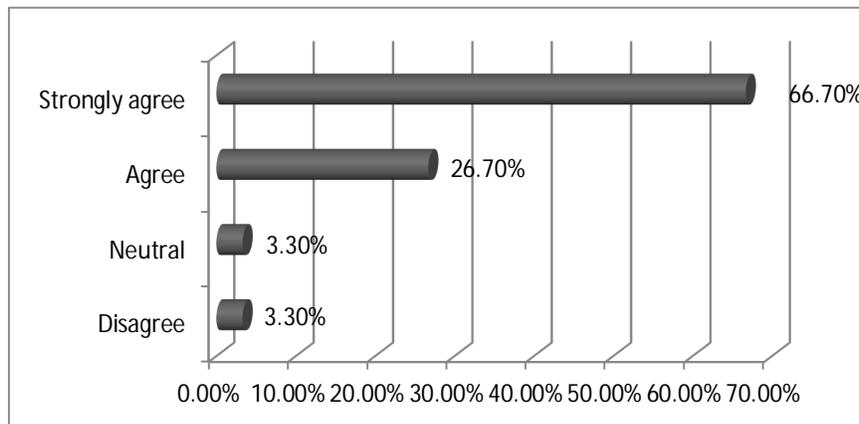
This study further sought to establish the link among training, job satisfaction and good performance. As per the study findings, 60% agreed to this question, 30% strongly agreed, 6.7% were not sure while 3.3% disagreed. This made the researcher draw a conclusion that training leads to job satisfaction hence good performance. Top support this very finding is Sommerville (2007) who says that employee training increase job satisfaction and recognition. It makes the employee an effective problem solver and also sustains a positive attitude towards work and customers. The findings are found in Figure 4.12.



**Figure 4.12: Training leads to job satisfaction hence improves performance**

#### 4.4.5 Service delivery is best improved through training

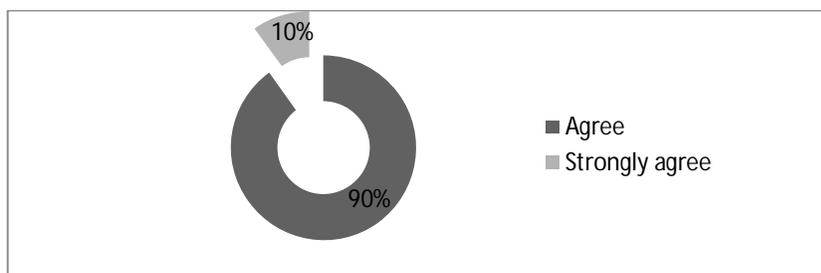
This study wanted to establish whether service delivery could be improved through training. Majority (66.7%) strongly agreed to this, 26.7% were in agreement 3.3% remained neutral while another 3.3% disagreed. The big number of respondents led to a generalization that service delivery could best be improved through training. MFIs are service industries hence the only good they sell is service. Pride & Ferrell (2011) state that the way to ensure that employees perform well is to train them effectively so they understand how to do their jobs. Providing information about customers, service specifications and the organization itself during the training promotes this understanding. Figure 4.13 has the results;



**Figure 4.13: Service delivery is best improved through training**

#### 4.5.6 Training improves performance

This study was geared towards establishing the extent to which training and performance are related. This was limited to attitude, service delivery and job satisfaction. According to the findings, 90% said that training indeed does improve performance. To firm it up was 3% of the respondents who strongly agreed to this statement. This is in line with Potts (1998) recommendation that training can be sold as a key influence to improving the performance of individuals. Figure 4.14 shows the findings.



**Figure 4.14: Training improves performance**

## CHAPTER 5

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Summary of the findings

As per the findings presented in the previous chapter, the following summary is made:

##### 5.1.1 The relationship between attitude and performance

Attitude has a direct influence on employee performance. This is because attitude is what an employee will feel towards work as well as the situations they find themselves in while at work. It may also be as a result of stereotypes an employee has towards somebody or something. A positive attitude at work place builds ones self-esteem, builds loyalty towards the organization and thus an employee is able to deliver services with zeal and total commitment. This results to customer satisfaction and subsequent loyalty. Equally true is

the fact that attitude can be learned or unlearned through training. An employee may not necessarily enjoy their work simply because they have skills to do it; their attitude towards the work really counts. From the findings, it is clear that introduction of new changes at work place make people uncomfortable and this affects their attitudes. Such a transition at KWFT into a business taking MFI was a major change that affected the attitudes of her employees. These obviously affected the employee performance in diverse ways. Training is therefore the best tool to ensure the employees are kept in light of all workplace operations, whether old or new. To maintain a positive attitude towards this work which majority thinks it is challenging as well as the new changes brought about by the transition, KWFT has not utilized training maximally.

### **5.1.2 The relationship between job satisfaction and performance**

The study established that job satisfaction has a major contribution on performance at KWFT. This is because a satisfied employee will be able to meet or even exceed the expectations. A proper channel of promotion in an organization satisfies employees hence they are motivated to perform better. When the right channels are followed to ensure there is career growth and personal development in an organization, then the staff feels recognized hence will work more hard to achieve his/her targets. Training is the best way to ensure people development in organizations and especially service firms like MFIs where customer care is very vital. This study therefore established that performance will be influenced by how satisfied or dissatisfied the employee is at work place.

### **5.1.3 The relationship between service delivery and performance**

The study found out that service is the language of every MFI and the only goods the MFIs have to trade with hence very important factor of employee performance. This is because the MFIs are service industries and therefore have no tangible goods to offer their customers apart from the services. How an employee does the delivery of the service to the customer therefore greatly affects their performance directly. Being purely a service industry, the study established that it can be quite challenging hence special skills are needed to be able to improve one's performance. The promptness of the service delivery, the quality of the service delivered as well as the uniformity across the board is very important for the overall performance of both the employee and the company at large. Training comes in handy to equip the employees with the best business etiquette and to enhance their efficiency and effectiveness in their work. Having undergone this major transition to become a deposit taking MFI, greatly affected is her employees and especially the BDOs who are in contact with the customer. This affects their performance.

### **5.1.4 The relationship between training and performance**

Training plays an important role in employee performance. This is because through training, skills and knowledge are passed from the trainer to the trainee especially on new products/services and technology. It is through training that one builds the right attitudes towards work and unlearns the negative ones. When training is administered, it leads to effectiveness in service delivery and also makes the employees more confident at work hence job satisfaction is achieved. Training builds loyalty towards the organization and the same is passed on to the customer hence better employee performance. Training acts as an avenue to personal growth and career advancement as promotion opportunities can be easily availed to employees who may have had specific skills to handle greater challenges in those positions. The new operation changes, new products/services have had a negative impact on the KWFT employees resulting to poor performance.

## 5.2 Conclusions

This study was undertaken to establish the relationship between training and performance with specific weight being attached to attitude, service delivery and job satisfaction. It can therefore be concluded that the objectives were positively met. The researcher found out that the three variables of training had influence on employee performance at KWFT. Employees should be trained to equip them with positive attitudes towards work. Training should also be done with an objective of building the “how” to deliver quality services to the customers. For them perform well, they should be trained and positioned for any personal growth opportunities available in the company. This makes them feel recognized hence are satisfied with what they do and the company hence better performance. It is imperative that though these three variables broadly influence employee performance, there exist other factors like competence and commitment that may be built through training as well.

## 5.3 Recommendations

From the findings of this study as well as the conclusions drawn, the researcher recommends that the organization can influence the employee performance by offering formal training sessions with view to;

- a) Develop positive attitudes towards the work, the challenging environment this work is done, as well as the break any stereotypes employees poached from other MFIs serving both genders may carry with them. The MFI should try and come up with a regular training module where attitude of the employee towards work is an objective. This will help develop positive attitude hence improve employee performance.
- b) Improve service delivery of the BDOs and UMs who are in contact with the customers. This should stand out as one of the objectives in the training modules with emphasis being given to arrears such as customer care, leadership skills, time management, quality and uniformity of services and problem solving skills. These will have a big impact on the performance of the employees.
- c) Ensure that the BDOs and the UMs are satisfied with what they do on a daily basis. The management should ensure that there are clear communication lines that flow freely. The employees should also be enlightened on the career growth and personal development opportunities and also be exposed to promotion opportunities that arise in the company. Training sessions should be made more regular to ensure the employees have a clear scope of what is required of them. For example, an employee who understands clearly how default management is dealt with and the legalities involved in the same will feel more confident to manage such cases and will most times successfully handled the same with knowledge. This will influence their performance.

## ACKNOWLEDGEMENT

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