

**THE EFFECT OF CHILD DAY CARE FACILITIES ON THE PERFORMANCE
OF WORKING MOTHERS IN THE BANKING INDUSTRY IN NAIROBI
COUNTY KENYA.**

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DECLARATION

This is my original work and has not been presented to any other institution for a masters degree award or anywhere else for academic purposes.

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I sincerely acknowledge all the contributors during the time of writing this research project. My sister Recho and Rebah for typing this research project my supervisor Ms Karugu for her meticulous guidance, and ensuring that I get the required materials to do the research.

May God, the everlasting father bless them to live longer and witness their input in action.

DEDICATION

I dedicate this research project to my husband Wycliffe, baby Neville, mother, dad, brothers, and sisters for their inspiration and advice to always believe in myself.

Table of Contents

DECLARATION	ii
ACKNOWLEDGEMENT	iii
DEDICATION	iv
LIST OF TABLES	ix
LIST OF FIGURES	x
ABBREVIATIONS	xi
ABSTRACT	xii
CHAPTER ONE	1
1.0 Background to the Study.....	1
1.2 The statement of the problem	4
1.3 Objective of the study	5
1.4 Research questions.....	5
1.5 Significance of the study.....	5
1.6 Limitations of the study	6
1.7 The scope of the study	7
CHAPTER TWO: LITERATURE REVIEW	8
2.1 Introduction.....	8
2.2 Motivation.....	10
2.2.1 Intrinsic and extrinsic motivation	10
2.2.2 Extrinsic Motivation	11
2.2.3 Forms of Motivation	12
2.2.4 Application of Motivation.....	15

2.2.5 Employee motivation	17
2.3 Leadership.....	18
2.3.1 Types of leadership style	19
2.3.2 Approaches to Leadership.....	22
2.4 Turn over.....	25
2.4.1 Demographic Factors	26
2.4.2 Gender and turnover	26
2.4.3 Controllable Factors.....	26
2.4.4 Uncontrollable Factors.....	28
2.5 Conceptual framework.....	29
2.5.1 Motivation.....	29
2.5.2 Leadership.....	30
2.5.3 Turn over.....	30
2.6 Critical review.....	30
2.6 Summary	31
CHAPTER THREE	32
3.0 RESEARCH DESIGN AND METHODOLOGY	32
3.1 Introduction.....	32
3.2 Research design	32
3.3 Target population	33
3.4 Sampling design.....	33
3.5 Process of data collection.....	34
3.6 Data collection procedure and instruments.....	34

3.7 Piloting of the Data Collection Instrument	34
3.8 Data analysis methods.....	34
CHAPTER 4	36
4.1 INTRODUCTION	36
4.1: Response rate analysis	36
4.2 QUANTITATIVE ANALYSIS	37
4.2.1 Department Details	37
4.2.2 The line of duties.	38
4.2.3 Age Distribution.....	39
4.2.4 Period of services/Work experience.	40
4.2.5 Level of education.....	41
4.2.6 Gender Distribution	42
4.2.7 Relationship between child day care facilities and leadership style	43
4.2.8 Management has the final say in decisions made within the organization	44
4.2.9 Management considering the suggestions of other group members	45
4.2.10 Relationship between child day care facilities and motivation.....	46
4.2.11 Company consideration of the employee’s welfare.....	47
4.2.12 Obstacles hindering performance	48
4.2.13 Relationship between child day care services and the rate of turn over	49
4.2.14 There is more positive than negative aspect to the job.	50
4.3 QUALITATIVE ANALYSIS	51
4.3.1 Motivation.....	51
4.3.2 Turnover.....	51

4.3.3 Leadership.....	51
CHAPTER 5	53
5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.	53
5.1 Summary Of Findings.....	53
5.2 Answers to Research Questions.....	54
5.2.1 Research Question 1	54
5.2.2 Research Question 2	54
5.2.3 Research Question 3	55
5.3 CONCLUSION AND RECOMMENDATIONS	55
5.3.1 Conclusion	55
5.4 RECOMMENDATIONS.....	56
5.5 RECOMMENDATIONS FOR FURTHER RESEARCH	57
REFERENCES	58
APPENDICES	60
APPENDIX I	60
APPENDIX II: QUESTIONNAIRE.....	62
APPENDIX III.....	68
APPENDIX IV.....	70

LIST OF TABLES

Table 1 Response rate analysis	36
Table 2 Population in each section	37
Table 3 The line of duties	38
Table 4 Age distribution in banking institutions.....	39
Table 5 Period of services/work experience	40
Table 6 The level of education.....	41
Table 7 Gender Distribution	42
Table 8 Relationship between child day care facilities and leadership style	43
Table 9 Management has the final say in decisions made within the organization	44
Table 10 Management considering the suggestions of other group members	45
Table 11 Relationship between child day care facilities and motivation.....	46
Table 12 Relationship between child day care facilities and motivation.....	47
Table 13 Obstacles hindering performance	48
Table 14 Relationship between child day care services and the rate of turn over	49
Table 15 There is more positive than negative aspect to the job	50

LIST OF FIGURES

FIG 2.5.1: Conceptual framework	29
FIG 1: Response rate analysis.....	36
FIG 2: Population in each section.....	37
FIG 3: The line of duties.....	38
FIG 4: Age distribution in banking institutions	39
FIG 5: Period of services/work experience.....	40
FIG 6: The level of education	41
FIG 7: Gender Distribution.....	42
FIG 8: Relationship between child day care facilities and leadership style	43
FIG 9: Management has the final say in decisions made within the organization	44
FIG 10: Management considering the suggestions of other group members	45
FIG 11: Relationship between child day care facilities and motivation	46
FIG 12: Relationship between child day care facilities and motivation	47
FIG 13: Obstacles hindering performance	48
FIG 14: Relationship between child day care services and the rate of turn over.....	49
FIG 15: There is more positive than negative aspect to the job.....	50

ABBREVIATIONS

KCB	Kenya Commercial Bank
SME	Small and Medium Enterprises
IQ	Intelligence Quotient
PAEO	Perceived alternative employment opportunities
SPSS	Statistical package for social sciences
KCPE	Kenya Certificate of Primary Education

ABSTRACT

The aim of the study was to establish the effect of absence of child day care facilities in the banking industry in Nairobi County. It also sought to establish the extent of the corporation's implementation of day care facilities programmes and find out influence on the productivity of the working mothers. The specific objectives studied included motivation, leadership and turn over.

The population of the employees of different cadres was used to enable proper representation of all subgroups. Data was collected by use of questionnaire and interview. Stratified random sampling method was used to identify the representatives of the target population.

The study was undertaken using a questionnaire and interview schedules as instruments for data collection. The study adopted a descriptive research design to address the intentions of the study.

The target population of the study was the staff and managers in the banking industry in Nairobi county. The total population of employees was 500. The employees were further divided into smaller categories for easier production of research report.

The selection of the sample of the study was done through stratified random sampling method to cater for different departments within the banking industry. A total of 150 individuals were selected from which a representative sample is drawn.

CHAPTER ONE

1.0 Background to the Study

Sivard (2009) explains that one of the most important trends in the developing countries in the modern world is an increase in the number of working mothers. This has been brought about by the fact that most women are getting involved in the formal and informal sector due to modernization and tough economic conditions. In the modern world, jobs have become very competitive in the sense that women are taking up roles initially believed to be performed by men. Paolisso (2002) emphasizes that with women getting engaged in both income earning activities and child care responsibilities, there is a great need to come up with child daycare services whereby working mothers are able to balance the two crucial roles without straining and at the same time achieving their set goals in both roles.

This therefore defines clearly the importance of day care services especially at the place of work to ensure maximum concentration and output from the working mothers.

Mehra and Kurtz (2004) assert that for an employer to achieve great results there is a need for them to motivate their employees. In this case the employer has to ensure that there is provision for facilities like child day care services at the places of work whereby the mothers will go with their children at the place of work and leave them at the day care centre and during the break time they are able to go and see them, this will ensure the best brains are retained and excellent results realized.

Hein and Cassirer (2010) explain that without proper child care options, most working mothers may opt to reduce their income generating activities or make child care arrangements that may not be appealing to them in terms of their children psychological development and health. This in

turn causes a lot of stress to the working mothers and in the long run they may decide to forgo the income earning activities completely for the sake of their children.

A factor favoring large corporate day cares is the existence of childcare facilities in the workplace. Large corporations will not handle this employee benefits directly themselves and will seek out large corporate providers to manage their corporate daycares. Smaller, for-profit day cares operate out of a single location.

Reel (2011) defines day care as looking after of a child during the day by a person other than the child's legal guardians, looked after by someone outside the child's immediate family. Day care is an ongoing service during certain periods especially when the parents have gone to work. Childcare can be provided in nurseries, by a caregiver or family childcare provider caring for children in their own homes. It can also take on a more formal structure, with education, child development, discipline and even preschool education falling into the fold of services.

Sivard (2009) emphasizes that for many women increased involvement in formal and informal employment while bringing needed income to their families also creates conflicts in reconciling income earnings activities and traditional day care responsibilities .For low income women balance between work and childcare is difficult, as they have limited range of childcare services.

Myers and Indriso (2008);Leslie and Paolisso (2010) explain that in Africa, expanded income earning activities are requiring women to increase use of available child care options which range from sibling care to enrolment in child care centers. Some child minders care for children from several families at the same time, either in their own home or in a specialized childcare facility. Some employers provide nursery provisions for their employees at or near the place of employment. Childcare in the child's own home is traditionally provided by a nanny or by extended family members including grandparents, aunts and uncles.

Leslie and Paolisso (2010) explain that child day care facilities appeared in France about 1840, and the Société des Crèches was recognized by the French government in 1869. Originating in Europe in the late 18th and early 19th century, day cares were established in the United States by private charities in the 1850s, the first being the New York Day Nursery in 1854. Eventually the concept of daycare centers to the rest of the world including Africa.

This study will focus on banking institutions in Nairobi county in Kenya. Nairobi county has a total of thirty banking institutions but the study will focus on three institutions namely Barclays, Kenya Commercial Bank (KCB) and Equity Bank. Generally, their business units' fall under retail, corporate, treasury and card services with cross functional relationships to support the segments of local business and small to mid-sized enterprises (SME). One of the goals of each the banking institution is to ensure that it is the best place where the best people want to work. Therefore women and especially nursing mothers are given first priority. Breastfeeding mothers are given nursing breaks during the workday to express milk to be fed later to the child when return home from work. The nursing rooms entail: private, clean, quiet, warm room or space – such as a screened off area big enough to man oeuvre a pram- a low comfortable chair .To ensure privacy, windows or glass walls are screened. A lockable door, washing basin, refrigerator or cooler for storing expressed breast milk, table, clean space to store equipment like a small locker or cupboard and electricity -if using an electric breast pump). However this is still a challenge because most mothers are worried about their children back at home. Most of them do not concentrate fully since they are not sure whether their babies are fully safe in the hands of the care givers hence the great need for daycare centers at the places of work.

1.2 The statement of the problem

Saqib (2008) explains that one of the best and proven ways out for facilitating working mothers in Pakistan is to balance work and family lives is the establishment of Day Care Centers at their work places. The Crèche (day care center) would facilitate working women particularly those in informal sector to better concentrate on their jobs and have a relief from their reproductive responsibilities at their working time.

Kipkorir and Njenga (1997) worked on changes and problems regarding child care that have led parents to search for and institute alternative childrearing patterns. The best alternative in Kenya so far has been the pre-school institution. The parents have preferred this institution because they have a lot of trust in the pre-school teacher.

However this study was aimed at assessing the dilemma of the effect of absence of child day care facilities on the performance of the working mothers in the banking institutions in Nairobi county and its' related consequences. The following factors were pointed by the researcher as the major effect of absence of child day care facilities;

Customer complaints-Customers kept complaining of poor services offered to them by the employees like unnecessary delays at the banking halls.

Employee complaints regarding terms and conditions of service and this makes most of them to waste time complaining and at the end of the day the productivity is way below the set target.

Massive movement of employees especially women from the banking institution to other sector of economy.

High rate of lateness, absenteeism and tardiness especially for the young employees who gave excuses that they did not have caregivers to take care of their children.

1.3 Objective of the study

The purpose of the study was to highlight issues that emerge due to absence of child daycare services in all organizations in Kenya in general and banking institutions in Kenya in particular.

Specific objectives were

- i) To investigate how the child day care facilities influences motivation and overall performance of working mothers in the banking industry in Nairobi county.
- ii) To determine how the child daycare facilities affects the leadership style and performance of the working mothers in the banking institutions in Nairobi county.
- iii) To determine how the child day care facilities influences labor turn over and overall performance of working mothers in the banking industry in Nairobi county.

1.4 Research questions

- i) What is the effect of the child day care facilities on the motivation and overall performance of working mothers in the banking industry in Nairobi county?
- ii) What is the effect of the child daycare facilities on the leadership style and overall performance of the working mothers in the banking institutions in Nairobi county?
- iii) What is the effect of the child day care facilities on the labor turn over and overall performance of working mothers in the banking industry in Nairobi county?

1.5 Significance of the study

- i. To Management

The study will assist the management in the banking institutions to manage employee's commitment, turn over, morale, absenteeism and recognition of workers so as to nurture the institutions growth.

The study will also help the management to handle employees as valuable resources in order for the institutions and employees to benefit from the contract substantially.

ii. The government

The study will assist the government to initiate and improve on broad policies on quality provision of child day care services to the working mothers in all organizations.

iii. To employees

The study will enlighten them on various factors that lead to job satisfaction and how to uplift their level of morale in their duties.

iv. Other students and researchers

The study will assist them to use as a point of reference.

1.6 Limitations of the study

i. The respondent co-operation

Some respondents were not willing to be interviewed even after being assured of confidentiality of their data. They felt that the information could be used against them and even lose their jobs.

ii. Unreturned questionnaires

Some respondents did not return their questionnaires and since it is a big organization, it was a bit difficult to trace them; hence holding more important information.

iii. Strict organizational rules and regulations.

The organization management was reluctant to allow me to gain access to all departments in the organization. They felt that the information could be used to black mail them.

1.7 The scope of the study

The study focused on the issues of child day care services in the banking institutions in Nairobi county in Kenya. There are forty three banking institutions in Nairobi county with a total of ten thousand employees. However three banking institutions namely Barclays, KCB and Equity were be selected and sample of 150 employees considered for the study.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

Clarke and Clarke (2000) emphasized that early years are formative of children's long-term prospects is one of the most ancient, enduring and influential themes shaping early childhood policy. It has specific resonance with programmes aiming at intervention in social/economic disadvantage and other adversities, and at prevention of the negative consequences for children's fortunes. But its repercussions are expressed much more broadly, including curriculum and pedagogical assumptions about developmental appropriateness, economic theories of human capital and political theories of social justice. And the first step is always what matters most, particularly when we are dealing with the young and tender. This is the time when they are taking shape and when any impression we choose to make leaves a permanent mark. Independent studies suggest that good day care for non-infants is not harmful. Some advocate that day care is inherently inferior to parental care. In some cases, good day-care can provide different experiences than parental care does, especially when children reach two and are ready to interact with other children. Bad day care puts the child at physical, emotional and attachment risk. Higher quality care was associated with better outcomes. Children in higher quality childcare had somewhat better language and cognitive development during the first four and a half years of life than those in lower quality care. They were also somewhat more cooperative than those who experienced lower quality care during the first three years of life.

The National Institute of Health (2007) found out after following a group of children through early childhood to the 6th grade that the children who received a higher quality of childcare scored higher on 5th grade vocabulary tests than the children who had attended child care of a lower quality. The study also reported that teachers found children from childcare to be

disobedient, fight more frequently, and more argumentative. The study reported the increases in both aggression and vocabulary was small. The researchers emphasized that the children's behaviour was within the normal range and were not considered clinically disordered.

The human infant is born with poor vision and an inability to move, and as a consequence is vulnerable to environmental factors and dependent upon a carer for survival (Winston, 2003). To enhance survival, the baby is born with a number of pre-programmed and automatic behavioural systems that are elicited by environmental stimuli (Bergen, 2008). Bowlby (2008) highlighted that when the young child feels distressed, frightened or confused, these feelings trigger attachment behaviour, which serves to bring the infant closer to their mother who provides the desired comfort, care and protection. Although early studies focused on the 'mother', it is now widely recognised that fathers, grandparents and other key persons in a child's life can also perform the role of a primary carer.

For most children the attachment behaviour, which consists of regular interaction with carers, results in the child forming an 'attachment bond' that allows infants to learn to regulate their emotions and is the source of psychological and social understanding (Howe, 1995). Secure children who forms this bond are confident, use the carer as a 'secure base' while they explore the world (Bowlby, 2008). The quality of the external world of the infant and their developing internal psychological make-up results in the development on what is labelled the child's 'internal working model'. This is a cognitive representation of the self and involves the development of a set of expectations about social interactions with others (Bergen, 2008).

It is recognised that children have different temperaments that may affect how their social relationships develop and that our experiences as we go through life influence and change the

way we relate to others (Payne, 2009). However, it is the way in which our attachment figures respond to us that determines our capacity to relate healthily to others and results in the theory that early childhood relationships are the prototypes for our subsequent relationships throughout our lives (Winnicott, 2005).

Insights from child development research have long been a major source of theories, evidence and controversy surrounding care and education of young children. Rapid industrialization and urbanisation, and the establishment of universal schooling created a widespread demand for knowledge about children's needs and capacities at particular ages, not least to inform training for new teachers and other child professionals, as well as manuals of advice to parents (Walkerdine, 1984; Rose 1985; Woodhead, 2003).

2.2 Motivation

Locke (2001) explains that motivation is the psychological feature that arouses an organism to action toward a desired goal and elicits, controls, and sustains certain goal directed behaviors. It can be considered a driving force; a psychological drive that compels or reinforces an action toward a desired goal. For example, hunger is a motivation that elicits a desire to eat. Motivation has been shown to have roots in physiological, behavioral, cognitive, and social areas.

Motivation may be rooted in a basic impulse to optimize well-being, minimize physical pain and maximize pleasure. It can also originate from specific physical needs such as eating, sleeping/resting, and sexual reproduction asserts Lawler (1999).

2.2.1 Intrinsic and extrinsic motivation

Motivation can be divided into two types: intrinsic (internal) motivation and extrinsic (external) motivation.

Locke (1999) explains that intrinsic motivation refers to motivation that is driven by an interest or enjoyment in the task itself, and exists within the individual rather than relying on any external pressure. Intrinsic motivation is based on taking pleasure in an activity rather than working towards an external reward.

Lawler (2002) explains that employees who are intrinsically motivated are more likely to engage in the task willingly as well as work to improve their skills, which will increase their capabilities. Employees are likely to be intrinsically motivated if they: attribute their performance results to factors under their own control, also known as autonomy, believe they have the skill that will allow them to be effective agents in reaching desired goals (i.e. the results are not determined by luck), are interested in mastering a role, rather than just rote-learning to achieve good grades.

2.2.2 Extrinsic Motivation

Adams (2005) explains that extrinsic motivation refers to the performance of an activity in order to attain an outcome, which then contradicts intrinsic motivation. It is widely believed that motivation performs two functions. The first is often referred to as the energetic activation component of the motivation construct. The second is directed at a specific behaviour and makes reference to the orientation directional component. Extrinsic motivation comes from outside of the individual. Common extrinsic motivations are rewards like money and grades, and threat of punishment.

Heckman and Oldham (2003) assert that competition is in general extrinsic because it encourages the performer to win and beat others, not simply to enjoy the intrinsic rewards of the activity. A crowd cheering on the individual and trophies are also extrinsic incentives. The concept of motivation can be instilled in children at a very young age, by promoting and evoking

interest in a certain book or novel. The idea is to have a discussion pertaining the book with young individuals, as well as to reward them.

2.2.3 Forms of Motivation

Katz (1998) explains that a reward, tangible or intangible, is presented after the occurrence of an action (i.e. behaviour) with the intent to cause the behaviour to occur again. This is done by associating positive meaning to the behaviour. Studies show that if the person receives the reward immediately, the effect is greater, and decreases as delay lengthens. Repetitive action-reward combination can cause the action to become habit. Motivation comes from two sources: oneself, and other people. These two sources are called intrinsic motivation and extrinsic motivation, respectively.

Pavlov (1995) asserts that reinforces and reinforcement principles of behaviour differ from the hypothetical construct of reward. A reinforce is any stimulus change following a response that increases the future frequency or magnitude of that response. Positive reinforcement is demonstrated by an increase in the future frequency or magnitude of a response due to in the past being followed contingently by a reinforcing stimulus. Negative reinforcement involves stimulus change consisting of the removal of an aversive stimulus following a response.

Applying proper motivational techniques can be much harder than it seems. Kerr (2007) notes that when creating a reward system, it can be easy to reward A, while hoping for B, and in the process, reap harmful effects that can jeopardize your goals.

Skinner (2002) asserts that incentive theory in psychology treats motivation and behaviour of the individual as they are influenced by beliefs, such as engaging in activities that are expected to be profitable. Incentive theory is promoted by behavioural psychologists, such as B.F. Skinner and

literalized by behaviourists, especially by Skinner in his philosophy of Radical behaviourism, to mean that a person's actions always have social ramifications: and if actions are positively received people are more likely to act in this manner, or if negatively received people are less likely to act in this manner.

The needs hierarchy includes the hierarchy of needs from Maslow and the two-factor theory from Herzberg. Maslow (2004) developed the hierarchy of needs consistent of five hierarchic classes. It shows the complexity of human requirements. He says, people are motivated by unsatisfied needs. The lower level needs such as physiological and safety needs will have to be satisfied before higher level needs are to be addressed.

When a manager is trying to motivate his employees by satisfying their needs, he should try to satisfy the lower level needs before he tries to satisfy the upper level needs otherwise the employees will not be motivated. Again not everyone will be satisfied by the same needs. A good manager will try to figure out which levels of needs are active for a certain individual or employee asserts Maslow (2004).

Maslow (2004) further explains that basic requirements build the first step in the pyramid. If there is any deficit on this level, the whole behaviour of a human will be oriented to satisfy this deficit. The second level, which awake a need for security. The third level is the social sphere, forms the third stage. Psychological requirements form the fourth level, and the top of the hierarchy is self- realization.

Therefore human beings have wants and desires which influence their behavior. Only unsatisfied needs influence behavior, satisfied needs do not. Since needs are many, they are arranged in

order of importance, from the basic to the complex. The person advances to the next level of needs only after the lower level need is at least minimally satisfied. The further the progress up the hierarchy, the more individuality, humanness and psychological health a person will show.

Herzberg (2002) two-factor theory, intrinsic/extrinsic motivation, concludes that certain factors in the workplace result in job satisfaction, but if absent, they don't lead to dissatisfaction but no satisfaction. The factors that motivate people can change over their lifetime, but "respect for me as a person" is one of the top motivating factors at any stage of life. He distinguished between: motivators; challenging work, recognition, responsibility which give positive satisfaction, and hygiene factors; status, job security, salary and fringe benefits that do not motivate if present, but, if absent, result in demotivation.

Alderfer (2008) explains that there are three groups of core need — existence, relatedness, and growth, hence the label: ERG theory. The existence group is concerned with providing our basic material existence requirements that is the physiological and safety needs. The second group of needs are those of relatedness- the desire we have for maintaining important personal relationships. These social and status desires require interaction with others if they are to be satisfied that is social need and esteem. The third group is growth needs which are an intrinsic desire for personal development.

Deci and Ryan (2007) focused on the importance of intrinsic motivation in driving human behaviour. SDT emphasizes a natural tendency toward growth, development and requires active encouragement from the environment. The primary factors that encourage motivation and development are autonomy, competence feedback, and relatedness.

Maslow (2004) emphasizes psychoanalysis has often demonstrated that the relationship between a conscious desire and the ultimate unconscious aim that underlies it need not be at all direct.

2.2.4 Application of Motivation

A wealth of empirical evidence on motivation exists, including research substantiating basic characteristics of the trait (such as domain specificity and the existence of gender differences), as well as research linking motivation to other types of learning outcomes. First, although it seems reasonable to suppose that an individual's levels of motivation will vary across domains depending on his or her specific interests, there is some evidence that motivation in one domain may generalize to other domains. For example, Gottfried (1990) found that motivation in reading predicted later motivation in reading, science, and social studies. At the same time, motivation in math appeared to relate more strongly to other math constructs (e.g., students' perceptions of math competence and teachers' ratings of math achievement) than to motivation in other subject areas, suggesting that motivation to learn math among lower elementary students may be less generalizable to other subjects. In general, research suggests that the domain specificity of motivation and self-concept tends to increase with age, particularly as employees accrue more educational experiences and as the curriculum begins to reflect departmentalization of academic subjects (Gottfried, et al., 2001). Some evidence also supports the presence of gender differences. Lange and Adler (1997) report that teachers rated girls significantly higher than boys on intrinsic motivation and mastery-oriented behaviors, although achievement and class grades for these two groups were the same. Guay et al. (2010) found girls to have higher intrinsic motivation for reading and writing than boys did. However, boys had higher intrinsic motivation for math than girls did.

Those working in the field of motivation argue that its importance as an educational outcome stems from its relationship to achievement and performance in a variety of domains. First, researchers argue that encouraging motivation in children is critical because it predicts motivation later in life (Broussard & Garrison, 2004; Gottfried, 1990). Gottfried (1990) found that academic intrinsic motivation at ages 7 and 8 predicts subsequent motivation, even after controlling for IQ, achievement, and socioeconomic status. Further, the stability of this relationship increases from ages 8 to 9. Thus, highly motivated 7- and 8-year-olds tend to grow into highly motivated 9-year-olds.

Motivation is also related to achievement and IQ. Research demonstrates a relatively consistent relationship between motivation and achievement in reading and math (Broussard & Garrison, 2004; Gottfried, 1990; Lange & Adler, 1997). Intrinsically motivated first-grade students tend to have higher achievement in these subjects than extrinsically motivated students, and mastery (or intrinsic) motivation predicts reading and math achievement, whereas judgment (or extrinsic) motivation does not. In third grade, both types of motivation predict reading achievement, whereas intrinsic motivation alone predicts math achievement. Moreover, the relationship between motivation and achievement appears to strengthen with age. By age 9, students with high levels of motivation consistently exhibit higher achievement and class grades than students with low motivation (Broussard & Garrison, 2004). Similarly, Lange and Adler (1997) report that intrinsically motivated students in third grade through fifth grade tend to have higher academic self-efficacy, exhibit higher levels of mastery behavior, and have higher reading and math achievement. Indeed, Lange and Adler found that motivation contributes to the

prediction of achievement over and above the effects of ability. Typically, researchers have used such findings to support the conclusion that motivation leads to achievement.

Gottfried (1990) also found a relationship between motivation and achievement, but she maintains that the causal relationship works in the opposite direction. Similar to results from other studies, Gottfried found that elementary-age children with higher academic intrinsic motivation tend to have higher achievement and IQ, more positive perceptions of their academic competence, and lower academic anxiety. However, in Gottfried's study, early achievement more strongly predicted later motivation than the reverse. Whereas motivation was mildly correlated with later achievement, the strongest correlations were between achievement at ages 7 and 8 and motivation at age 9, such that high achievement at an early age was associated with high motivation at a later age. Similarly, high IQ at ages 7 and 8 is predictive of high motivation at age 9. However, Gottfried speculates that motivation may be predictive of achievement in the longer-term through one of two possible mechanisms. First, motivation is strongly related to contemporaneous achievement, which is highly predictive of later achievement. Second, early motivation is predictive of later motivation, which is strongly related to contemporaneous achievement.

2.2.5 Employee motivation

Gottfried (1990) asserts that workers in any organization need something to keep them working. Most of the time, the salary of the employee is enough to keep him or her working for an organization. An employee must be motivated to work for a company or organization. If no motivation is present in an employee, then that employee's quality of work or all work in general will deteriorate. Armstrong (2009) emphasizes that people differ on a personality dimension called locus of control. This variable refers to individual's beliefs about the location of the factors

that control their behaviour. At one end of the continuum are high internals who believe that opportunity to control their own behaviour rests within themselves. At the other end of the continuum there are high externals who believe that external forces determine their behaviour. Not surprisingly, compared with internals, externals see the world as an unpredictable, chancy place in which luck, fate, or powerful people control their destinies. Broussard & Garrison, (2004) notes that when motivating an audience, you can use general motivational strategies or specific motivational appeals. General motivational strategies include soft sell versus hard sell and personality type. Soft sell strategies have logical appeals, emotional appeals, advice and praise. Hard sell strategies have barter, outnumbering, pressure and rank. Specific motivational appeals focus on provable facts, feelings, right and wrong, audience rewards and audience threats.

2.3 Leadership

Leadership is regarded as something to be largely symbolic and in “the eye of the beholder” Schermerhorn et. al., (1994). Effective leaders are associated with consistency in the decision making phase asserts Robbins (1998).

Day (2000) also states that leadership is creating and maintaining a sense of vision, culture, and interpersonal relationships. However, management is coordinating, supporting, and monitoring the activities of an organization. Hersey and Blanchard (1969) claim that leadership is a broader concept than management. Management is a sub skill of leadership in which achieving organizational goals is of paramount importance. Leadership involves working with and through people so as to accomplish goals but not necessarily organizational goals.

2.3.1 Types of leadership style

McCansel and Blake (1999) refined the leadership grid which identified various types of managerial leadership based on concern for production coupled with concern for people. While they consider the “team management” style of leadership to be ideal, they recognize that it may be difficult to implement in some work situations. Effective managers have great concern for both people and production. They work to motivate employees to reach their highest levels of accomplishment. They are flexible and responsive to change, and they understand the need to change.

Day (2000) states that leadership is creating and maintaining a sense of vision, culture, and interpersonal relationships. However, management is coordinating, supporting, and monitoring the activities of an organization. Hersey and Blanchard (2001) claim that leadership is a broader concept than management. Management is a sub skill of leadership in which achieving organizational goals is of paramount importance. Leadership involves working with and through people so as to accomplish goals but not necessarily organizational goals.

Fiedler (2001) emphasized that leaders should; raise their subordinates’ beliefs about their ability to achieve their work goals and perform at a high level, take into account their subordinates’ characteristics and the type of work they do.

The Vroom and Yetton (2003) describes the different ways leaders can make decisions and guides leaders in determining the extent to which subordinates should participate in decision making. The expanded version of their model, the “Vroom, Yetton, Jago Model,” holds that organizational decisions should be of the highest quality and subordinates should accept and be

committed to organizational decisions that are made. This model presents methods for determining the appropriateness of leader style.

Fiedler (1998) postulates that three important situational dimensions are assumed to influence the leader's effectiveness. They are: Leader-member relations: the degree of confidence the subordinates have in the leader. It also includes the loyalty shown the leader and the leader's attractiveness. Task structure: the degree to which the followers' jobs are routine as contrasted with non routine. Position power: the power inherent in the leadership position. It includes the rewards and punishments typically associated with the position, the leader's formal authority based on ranking in the managerial hierarchy, and the support that the leader receives from supervisors and the overall organization.

House (1999) postulates that the most successful leaders are those who increase subordinate motivation by charting out and clarifying the paths to high performance. According to him, three effective leaders entail; motivate their followers to achieve group and organizational goals, make sure that they have control over outcomes their subordinates' desire and reward subordinates for performing at a high level or achieving their work goals by giving them desired outcomes.

Hersey and Blanchard (2001) identified a three-dimensional approach for assessing leadership effectiveness: Leaders who exhibit task behaviour the extent to which leaders are likely to organize and define the roles of followers and direct the work and relationship behaviour the extent to which leaders are likely to be supportive, encouraging, and the like).The effectiveness of the leader depends on how his or her leadership style interrelates with the situation. The willingness and ability (readiness) of an employee to do a particular task is an important situational factor. This approach is easy to understand, offers suggestions for changing leadership

style, and shows leaders what to do and when to do it. It focuses on the need for adaptability (the degree to which the leader is able to vary his or her style appropriately to the readiness level of a follower in a given situation).

Bass (2003) explains that transformational leadership occurs when a leader transforms, or changes, his or her followers in three important ways that together result in followers trusting the leader, performing behaviours that contribute to the achievement of organizational goals.

Sinha (1995) defines charisma as a “magical aura” which only a few leader may be granted. Max Weber (cited in Sinha, 1995) maintains that there are three bases of authority which are traditions, rights and privileges and charisma which is synonymous with heroism and an exemplary character of a person. Owing to his character, strength and skill, super human qualities are attributed to a leader who saves his followers from a crisis or a catastrophic event and becomes an idol providing direction and inspiration to his followers. The charismatic leader attaches utmost importance to his vision, speech, capacity to take risks and above all the emotions of his subordinates (Sinha, 1995). Robert J. House (as cited in DuBrin, 1995) identified nine effects which charismatic leaders have on their followers such as group member’s trust in the correctness of the leader’s beliefs, congruence between the leader’s and the group’s beliefs, acceptance of the leader, affection for the leader, willing obedience to the leader, identification with and admiration for the leader, emotional involvement of the group member in the mission, challenging goals of the group member and belief in the accomplishment of the mission.

2.3.2 Approaches to Leadership

Charismatic leadership

Bass (1990) categorized charismatic leaders into five types:

Socialized charismatic: a leader who is in pursuit of fulfilling the needs of the group members and providing intellectual stimulation to them

Personalized charismatic: a leader who offers consideration, help, and support to group members only when it helps to achieve their own goals

Office holder charismatic: a leader who owns respect and recognition through the office or status he holds not because of his personal characteristics

Personal charismatic: a leader who exerts influence on others owing to his personal traits and skills not his high status or position

Divine charismatic: a leader who is believed to be endowed with a gift or divine grace

Transactional and Transformational

Burns (cited in Deluga, 1995) holds that leadership cannot be separated from followers' needs and goals. Its essence lies in the interaction between the follower and the leader. This interaction takes fundamentally two different forms: transactional and transformational leadership. Transactional leadership occurs when there is an exchange between people which can be economic, political or psychological in nature. The relationship between the leader and the follower is purely based on bargaining and it does not go beyond this.

However, transformational leadership occurs when the leader and the follower elevates one another to higher levels of motivation and morality. Carlson (1996) points out that Burns felt that leadership theories developed up to the mid-seventies were lacking ethical/moral dimensions so he elaborated on his exchange theory which maintains that followers play a crucial role in the definition of leadership. This theory is made up of power relations and entails bargaining, trading and compromise among leaders and followers.

This transactional model has a political basis and emphasizes the need to look closely at sociocultural aspects that have an impact on the leader-follower relationships. According to Stodgill (1997) these can be external factors such as the availability or scarcity of resources, changes in the society, and a competitive environment that influences an organization which also in return affects the leadership of the group as well. Transactional leaders encourage subordinates by appealing to their self interest and offering rewards in exchange of work effort which are contingent reward and management by exception.

Bass (1961) also maintains that individuals form a group for getting reward or avoiding punishment. They are more attracted to the group if they expect more reward or reinforcement from grouping together. Some members will try to change the behaviour of others if there are hindrances to rewards or avoidance of punishments. Transformational leaders urge followers to go beyond their self-interests and be concerned about their organization. They help followers to realize and develop their potential. These leaders identify the needs of their followers and then consider those needs to enhance development. They gather their followers around a common purpose, mission or vision and provide a sense of purpose and future direction. Furthermore, they act as role models for their followers and encourage them to question problems that underlie

basic assumptions from different perspectives. They want their followers to regard challenges as opportunities and they cooperate with them to elevate expectations, needs, abilities, and moral character (Bass & Avolio, 1997).

Visionary Leadership

Visionary leadership is the ability to create and express a realistic, attainable, and attractive vision of the future for organizations which grow continuously. Visionary leaders should create inspiring and innovative visions for their organizations rendering them credible in the eyes of the people in the organization at the same time.

Visionary leaders have three qualities, which are related to their effectiveness. First, is the ability to explain and articulate the vision to the others? Second, is to express the vision not just verbally but through the leader's behaviour. Third, is to communicate the vision to different leadership contexts. For example, the vision of the organization should appeal to employees in different departments (Robbins, 1998).

Educational Leadership

Sergiovanni (1994) claims that educational administration borrows its fundamental concepts for thinking about the structure and coordination of schools; rules and regulations within a school; leadership and how it works from organizational theory which itself derived from management theory. It adopted such terms as quality, productivity and efficiency and its strategies to achieve them.

He declares that the ways in which we understand schools and view leadership depends upon whether we regard them as communities (*gemeinschaft*) or societies (*gesellschaft*). In a community individuals relate to each other by intrinsic meaning and significance. There is no expectation of a reward or benefit. However, in a society individuals relate to each other in order to reach some goal or gain benefit. By adopting community as a theory, schools should be restructured not by brick and mortar but by ideas and relationships.

2.4 Turn over

Ghiselli (2000) termed turn over as 'hobo syndrome'. He defined the hobo syndrome as the periodic itch to move from a job in one place to some other job in some other place. Ghiselli argued that this wanderlust is derived from instinctive impulses and does not seem to result from organized logical thought, but rather from the internal impulsiveness of individuals.

Abelson (1993) defined turnover culture as the shared cognition by organizational members that influence their decisions regarding job movement.

Turnover culture makes hopping from one job to the other an acceptable behavior. If an employee has not changed his or her job for a long time; he or she feels increasing pressure to do so because of social influences/turnover culture.

Shore and Martin (1989) noted that turnover intention is an appropriate dependent variable because it is linked with actual turnover. Bluedorn (1982) and Price and Mueller (1981) even recommended use of turnover intention over actual turnover because actual turnover is more of moving out totally from an organization.

The following factors can be considered as major causes of turnover.

2.4.1 Demographic Factors

Demographic factors that have been found to have stable relationship with turnover intention

In past research include age, tenure, level of education, level of income, and job category

(managerial or non-managerial). However several studies have reported negative relationship between turnover intention and three demographic factors, age, tenure, and income level (Arnold & Feldman, 1982; Cotton & Tuttle, 1986; Gerhart, 1990; Mobley et. al, 1979; Price & Mueller, 1986; Wai & Robinson, 1998; Weil & Kimball, 1995). The level of education, on the other hand, is found to be positively associated with turnover suggesting that the more educated employees quit more often (Berg, 1991; Cotton & Tuttle, 1986).

Finally, Wai and Robinson (1998) and Price and Mueller (1986) found that non-managerial employees are more likely to quit than managerial employees.

2.4.2 Gender and turnover

While Cotton and Tuttle (1986) and Weisberg and Kirschenbaum (1993) found females more likely to leave than males, Berg (1991), Miller and Wheeler (1992), and Wai and Robinson (1998) reported no relationship between gender and turnover. Elaine (1997) and Summers and Hendrix (1991) found males more likely to quit than females.

2.4.3 Controllable Factors

Job satisfaction-satisfaction with pay, satisfaction with nature of work, and satisfaction with supervision, organizational commitment, and organizational justice (distributive and Procedural) are the controllable factors. They are controllable factors in those organizations that have control over them. Dissatisfied employees are more likely to leave an organization than satisfied ones.

Koh and Goh (1995) noted that the use of overall satisfaction conceals the vital effects of different job facets on turnover.

Job satisfaction classified into eight categories: supervision, company identity, kind of work, amount of work, physical working conditions, co-workers, financial rewards, and career future.

In this study three facets of job satisfaction – pay, nature of work, and supervision. Pay is considered one of the most important factors influencing employee turnover and the younger generation, are thought to be very materialistic, and as a result they are believed to hop from one job to the other for a few extra coins (Campbell & Campbell, 1997).

Second, the nature of work is becoming an important consideration because of greater affluence as well as higher education levels unlike the old generation did not pay much attention to the kind of work they were doing. Koh and Goh (1995) found that satisfaction with the nature of work was negatively associated with turnover intention in their sample of clerical employees in the banking industry and they insisted we believe that the relationship will hold for other jobs and industries too.

Debrah (1993) noted that a supervisor with poor interpersonal skills and who is also inflexible very quickly drives employees away. The author emphasized the critical role of supervision in retaining employees. Porter et al's (2009) highlighted the importance of organizational commitment in explaining turnover. In their study, they demonstrated that organizational commitment was a better predictor of turnover than job satisfaction. Job satisfaction has been shown to be negatively related to turnover (Wong, Chun & Law, 1996; Arnold & Feldman, 1982; Bluedorn, 1982; Porter et. al, 2009).

Several other scholars (Arnold & Feldman, 1982; Ben-Bakr et al., 1994; Kim et al, 1996; Tett & Meyer, 1993) have also found organizational commitment an important predictor of turnover.

Organizational justice is a term used to describe fairness in the workplace. It is concerned with the ways in which employees determine if they have been treated fairly in their jobs and the ways in which this determination influences other work-related variables (Moorman, 1991). There are two forms of organizational justice: distributive justice, which describes the fairness of the outcomes an employee receives; and procedural justice, which describes the fairness of the procedures used to determine those outcomes (Folger & Greenberg, 1985). Randall & Mueller, 1995; Dailey & Kirk, 1992; Berg, 1991; Price & Mueller, 1986) think that the justice issues are important for employees.

2.4.4 Uncontrollable Factors

Perceived alternative employment opportunities (PAEO) and job-hopping are two uncontrollable factors.

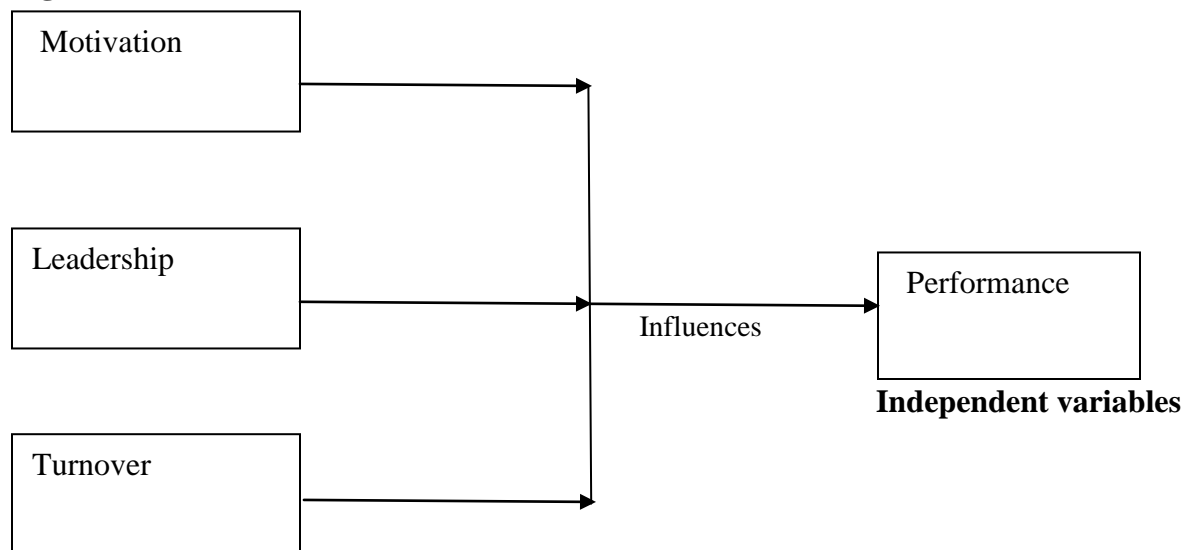
PAEO refers to an individual's perception of the availability of alternative jobs in the organization's environment and it is the function of labor market conditions (Price & Mueller, 2000). Employees perceive more alternative job opportunities when the job market is tight and less alternative job opportunities when there is unemployment. However, PAEO is not the same thing as actual labor market conditions. PAEO and labor market conditions are positively associated with turnover (Hulin et. al, 1985; Steel & Griffeth, 1989). Although labor shortage is considered one of the job-hopping (or bad attitude) is the second uncontrollable factor in the turnover framework.

According to popular belief in both academic and practitioner a circle, job-hopping is considered one of the most important factors causing turnover.

2.5 Conceptual framework

Mugenda and Mugenda (2009) define an independent variable as one that a researcher manipulates in order to determine its effects on another variable. Dependant variable on the other hand is one that varies as a function of the independent variable

Figure 2.5.1



Dependant variable

Source: Author 2013

Operationalization of variables

The above independent variables were the main results of the effect of child daycare services in the banking institutions in Nairobi county in Kenya.

2.5.1 Motivation

Adam (1999) explains that the management should ensure employees working conditions must be kept to a desirable state acceptable and conducive to promote performance through

motivation. This includes physical conditions and general environment. Proper working conditions will motivate workers to be effective and efficient.

2.5.2 Leadership

The management should implement a type of leadership that is friendly both to the workers and management. This can be implemented by ensuring that members of staff should all be involved in decision making on issues regarding the objectives and goals of the organization related to productivity. By involving staff in open discussion and seeking their views concerning productivity improvement, the management will be informed of various causative factors of lower productivity and suggested solutions some of which can improve on, to solve such problems asserts Bernadin (2008).

2.5.3 Turn over

Shore and Martin (1989) explain that one of the major reasons why employers provide childcare help is to retain their employees. Losing employees can be expensive considering the costs of replacing an employee in terms of recruitment, advertising, selection and training. Replacing an experienced employee may cost the equivalent of about one year's salary.

2.6 Critical review

While most studies have been done on child day care services across the board in the world, very little has been done on child day care services in Kenya, one of the countries in the world that is developing at a faster rate.

While child day care services would be the same across the board, by the very nature of the fact that quite a number of child day care services are individuals businesses a lot of studies needs to be done to bring the standards to the same level.

While most studies have been done on child daycare services in other organizations, little has been done on banking sector.

2.6 Summary

This chapter has attempted to explain the need of child daycare services fact and specifically in banking institutions in Nairobi county. From the study motivation, turn over, and leadership come up as major factors.

Further researches in this area are encouraged to study in-depth understanding of child daycare services.

CHAPTER THREE

3.0 RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

This chapter discusses the design and methodology of the study. The researches aimed at explaining the methods and tools employed in collecting and presenting data for analysis in order to enhance proper and maximum comprehension of the information related to the subject under study.

3.2 Research design

The study adopted descriptive research design. According to Cooper and Schindler (2003), a descriptive design is concerned with finding out the what, where and how of a phenomenon. This study therefore will be able to generalize the findings to all banking institutions in Nairobi county.

It was carried out in banking institutions in Nairobi county in Kenya. The study was undertaken by using a questionnaire and interview schedules as instrument for data collection. Kumar (2011) explains that questionnaires are more appropriate especially if the study is about sensitive issue and the respondent may feel reluctant to discuss with the investigator because it ensures anonymity and when the respondents are scattered in a wide geographical area. Arkey and Knight (1999) explain that interview is a powerful way of helping people to make explicit things that have hitherto been implicit to articulate their tacit perceptions, feelings and understanding.

3.3 Target population

The target population of the study was the staff and managers of the selected banking institutions namely Barclays, KCB, and Equity in Nairobi county. This cadre includes the support staff, clerks and managers.

Cooper (2003) defines the target population as the list of all the elements from which the sample is actually drawn. The target population targeted is 500 both male and female working in the banking industry in Nairobi county.

3.4 Sampling design

A sample of 150 managers and staff was chosen for a study as postulated by Mugenda and Mugenda (1999) who say that a study sample should be 30% of the population. From the population of five hundred, a sample of 30% was selected from within each group in proportions that each group bears to the study population.

TABLE 3.1 Respondents for the study.

Category	Target population	Percentage	Sample size
Managers	100	20	30
Clerks	150	30	45
Support staff	250	50	75
Total	500	100	150

The selection of the sample of the study was done through stratified random sampling and purposive sampling methods method to cater for the different banking institutions in Nairobi county in Kenya. Kothari (2009) explains that stratified random sampling gives a better estimate of the whole population and hence results are more reliable and the information is detailed.

3.5 Process of data collection.

The study used primary data. Primary data was collected through methods of questionnaires and interview schedule. Mugenda and Mugenda (1999) define interview schedule as a set of questions written down by the researcher to act as a guide during research. The study also used self administered questionnaires for the strata that have large number of questions printed in a definite order on a form. The above mentioned tools was used to solicit information on the effect of absence of child daycare facilities on the three banking institutions and establish indicators of their performance.

3.6 Data collection procedure and instruments.

The researcher collected the information of the study through a carefully designed questionnaire and personalized interview to some of the respondents. The researcher personally distributed the questionnaire and collected them after they have been filled by the respondents who will be selected at random. The number of questionnaires that was distributed was fifty through ought the three levels. The interviewer conducted the research through face-to-face method by asking at least five questions. Through these questions, the researcher found out whether variables of the study have a direct relationship with staff performance.

3.7 Piloting of the Data Collection Instrument

One expert in the field of business administration reviewed the questionnaire in order to assure its validity and reliability, and the necessary corrections made.

3.8 Data analysis methods

The data was collected, coded and analyzed. Descriptive statistical methods was used to analyze the coded data. This included measures of central tendency, frequency distribution tables and

percentages. Data was also be analyzed with the help of the computer software package. The statistical package for social sciences (SPSS).The data was presented by use of tables, pie charts, graphs and frequency distribution tables.

CHAPTER 4

4.1 INTRODUCTION

This chapter focuses on data collected from the staff of the banking institutions in Nairobi County. Ninety (90) completed questionnaires were returned to the researcher out of a total of 150 questionnaires that had been sent to the banking institutions namely Barclays, Equity and K.C.B. There was 60% response rate.

The purpose and scope of the analysis was to get a clear indication of all the relationships between different types of variables which contribute to performance of staff.

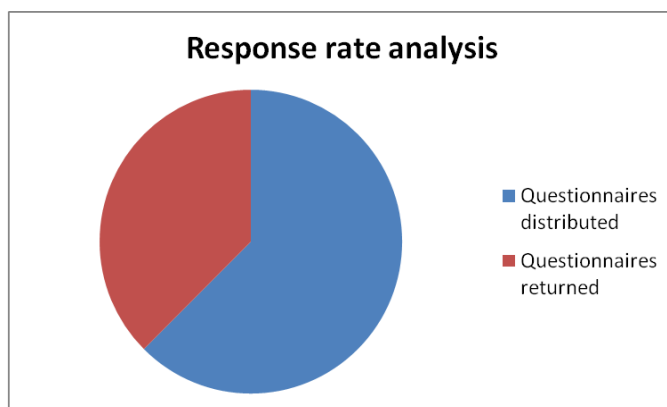
4.1: Response rate analysis

Table 1

Response	Frequency	Percentage
Questionnaires distributed	150	100
Questionnaires returned	90	60

Source: Author 2013

Figure 1: Response rate analysis



4.2 QUANTITATIVE ANALYSIS

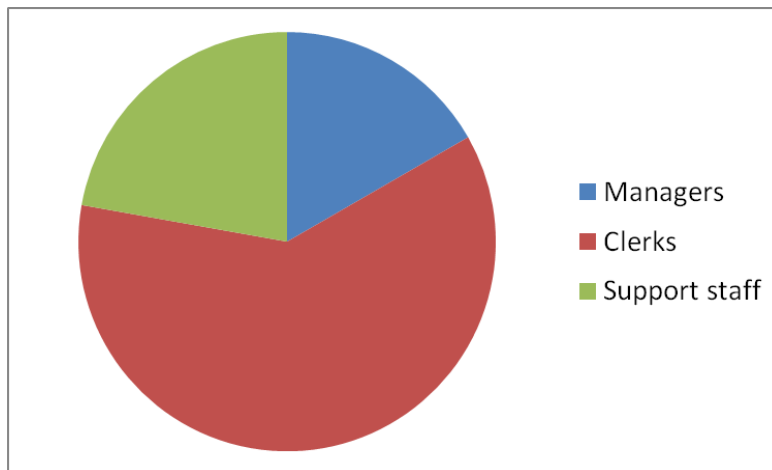
4.2.1 Department Details

Table 2

Department	Population	Frequency	Percentage
Managers	30	15	16.7
Clerks	75	55	61.1
Support staff	45	20	22.2
Total	150	90	100

Source: Author 2013

FIG 2: Population in each section



Clerical section had the largest population of 61.1% because the banking institutions majorly deal with the clerical jobs like cashiers and customer service agents. Support staff entails the office assistants like security guards, cleaners and tea girls. Managers form a smaller percentage and fall under managerial section.

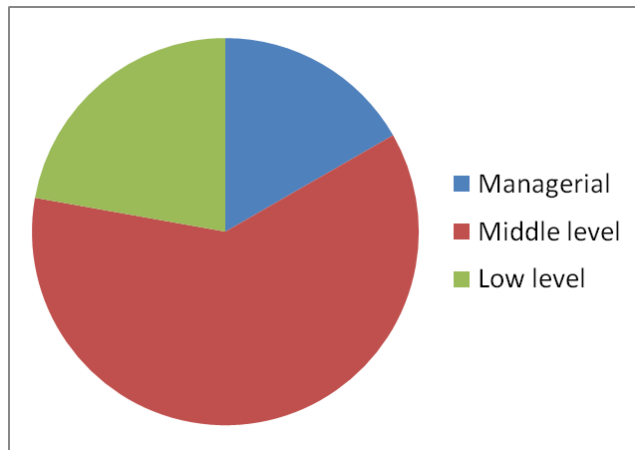
4.2.2 The line of duties.

Table 3

Nature of duty	Frequency	Percentage
Managerial	15	16.7
Middle level	20	61.1
Low level	55	22.2
Total	90	100

Source: Author 2013

Fig 3: The line of duties



Source: Author 2013

Most of the staff in the banking institutions perform clerical duties because the organization's nature of duties is related to clerical work. That is why middle level duties dominate with 61.1%. The work is channeled from various departments. Support staff is the second largest with 22.2% because most managers have assistants in their offices like office assistants.

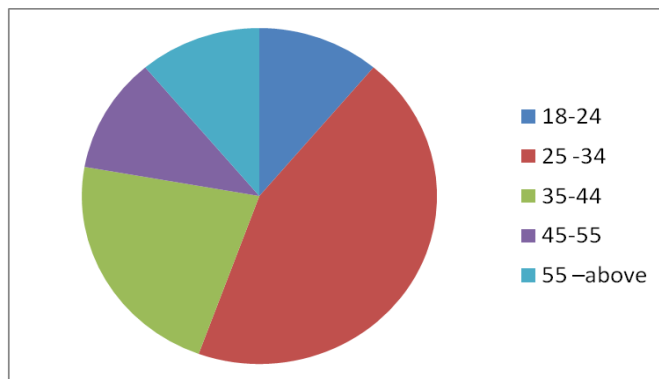
4.2.3 Age Distribution

TABLE 4

Age	Frequency	Percentage
18-24	10	11
25 -34	40	45
35-44	20	22
45-55	10	11
55 –above	10	11
	90	100

Source: Author 2013

Fig 4: Age distribution in banking institutions



Source: Author 2013

The age groups as shown above indicate that most of the staffs are between the ages of 25-34 followed by 35-44. The 11.1% of 18 -24 is because the banks majorly employs graduates from the universities and very few people graduate from the university below the age of twenty five years.

The mandatory retirement age is sixty (60) years although most employees opt for early retirement at the age of fifty years (50) and that it is why there is a remarkably decrease in number of staff from age forty five (45) and above years.

4.2.4 Period of services/Work experience.

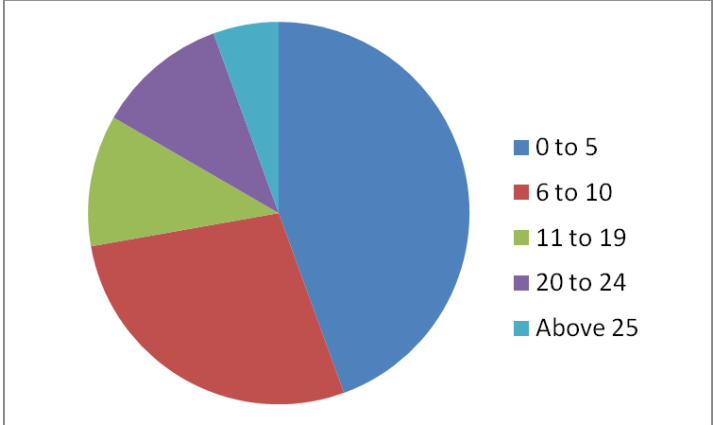
Table 5

Number of years	Frequency	Percentage
1-5	40	44.4
6-10	25	27.8
11-19	10	11.1
20-24	10	11.1
Above 25	05	5.6
Total	90	100

Source: Author 2013

Most of the respondents in the banking industries have a working experience of five (5) years. This reveals that most people are in the age group bracket of 25-34 years and this is because most banking institutions employ massively fresh graduates from the universities.

FIG 5: Period of services/work experience



4.2.5 Level of education.

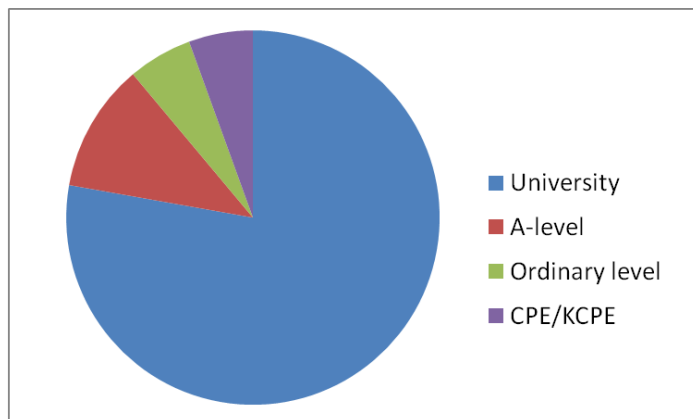
Table 6

Level of education	Frequency	Percentage
University	70	77.7
A-level	10	11.1
Ordinary level	5	5.6
CPE/KCPE	5	5.6
Total	90	100

Source: Author 2013

The highest population was those who have an educational background of university level. The staffs with A-Level are also low because the banking institutions are no longer employing people who have such qualifications and again the A-Level system was also scrapped from the Kenya education system. The lowest population was those who have ordinary and KCPE holders and these are majorly the office assistants.

FIG 6: The level of education



4.2.6 Gender Distribution

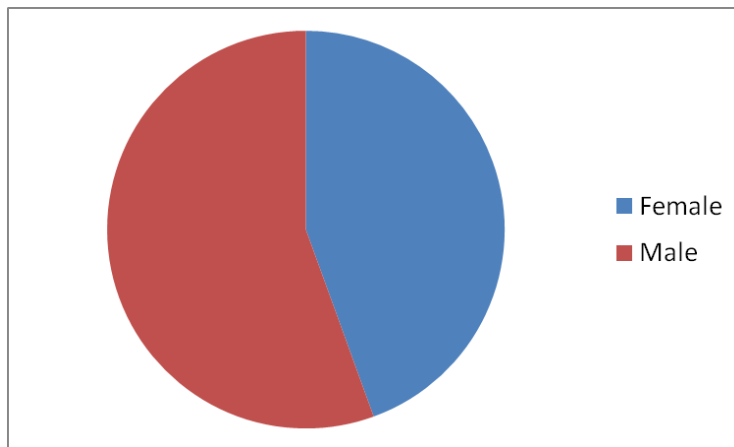
Table 7

Sex	Frequency	Percentage
Female	40	44.5
Male	50	55.5
Total	90	100

Source: Author 2013

There were more males compared to female. This is because of the nature of working environment like long hours of working of banking institutions that is more favorable to men than women who have to balance between work and home life.

FIG 7: Gender Distribution



4.2.7 Relationship between child day care facilities and leadership style

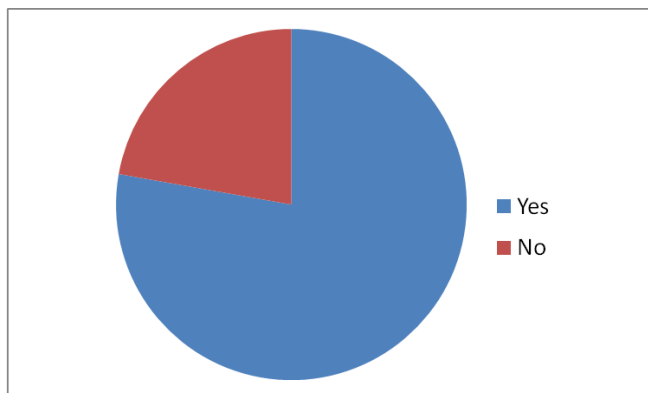
Table 8

Opinion	Frequency	Percentage
Yes	70	77.7
No	20	22.3
Total	90	100

Source: Author 2013

There was 77.7% response that there is a relationship between child day care facilities and leadership style. 22.3% of the response said that there is no relationship between the two. This indicated that most respondents felt that the child day care facilities are not in place because there is poor leadership in regard to employee welfare.

FIG 8: Relationship between child day care facilities and leadership style



4.2.8 Management has the final say in decisions made within the organization

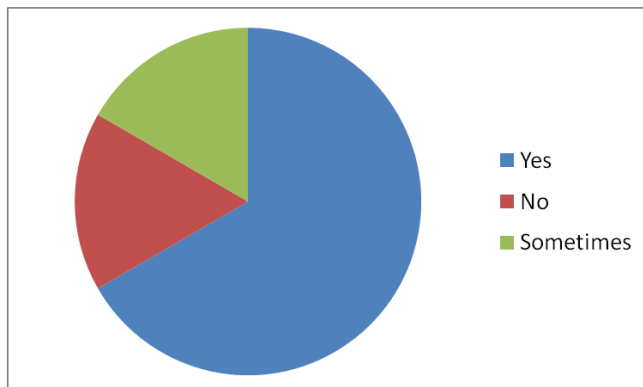
Table 9

Opinion	Frequency	Percentage
Yes	60	66.6
No	15	16.7
Sometimes	15	16.7
Total	90	100

Source: Author 2013

There was 66.6% response that management has a final say in decision making and 16.7% of the respondents disagreed and 16.7% said sometimes they have a final say. This implied that most respondents felt that there is little or no employee involvement in terms of decision making and they actually have the say in everything concerning the organization.

FIG 9: Management has the final say in decisions made within the organization



4.2.9 Management considering the suggestions of other group members

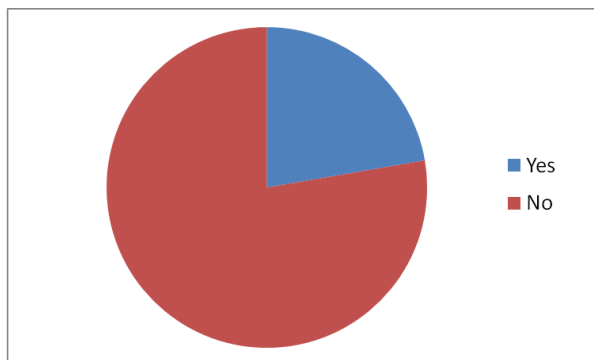
Table 10

Opinion	Frequency	Percentage
Yes	20	22.3
No	70	77.7
Total	90	100

Source: Author 2013

There was 22.3% response that management considers the suggestions of other group members and 77.7% said that management does not involve other members. Most respondents felt that as much as they may be allowed to give suggestions in the affairs of the organization none of the suggestions given is considered at the end of the day.

FIG 10: Management considering the suggestions of other group members



4.2.10 Relationship between child day care facilities and motivation

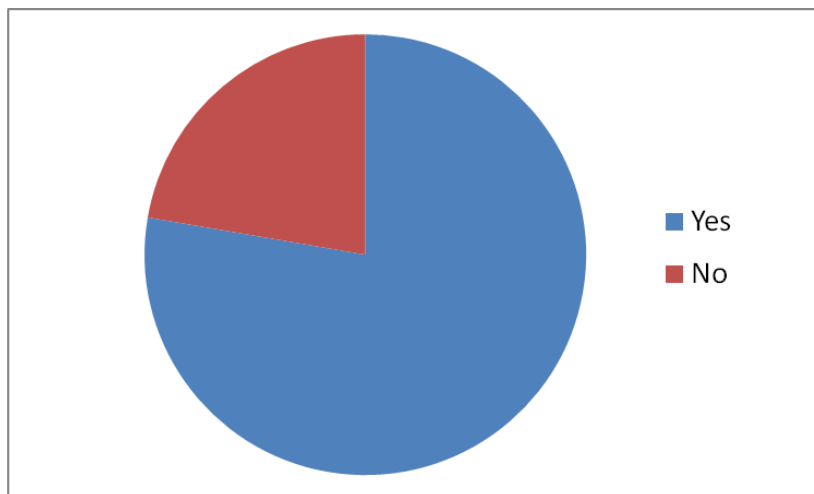
Table 11

Opinion	Frequency	Percentage
Yes	70	77.7
No	20	22.3
Total	90	100

Source: Author 2013

There was 77.7% response that there is a relationship between child day care facilities and motivation. 22.3% of the response said that there is no relationship between the two. This indicated that of the respondents felt that there is a great relationship between child day care facilities and motivation of employees in that the availability of the facility will boost the morale of most of the respondents.

FIG 11: Relationship between child day care facilities and motivation



4.2.11 Company consideration of the employee's welfare

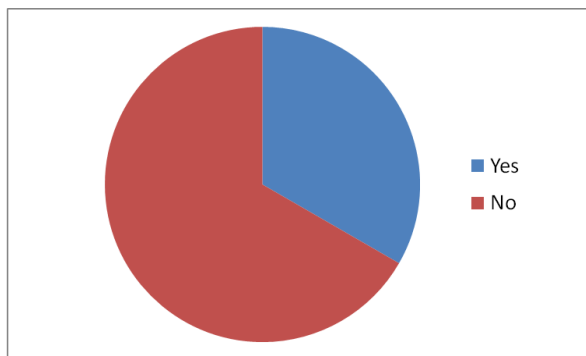
Table 12

Opinion	Frequency	Percentage
Yes	30	33.3
No	60	66.7
Total	90	100

Source: Author 2013

There was 66.7% response that the company does not consider employees welfare fully. 33.3% of the response said that the company does not consider the employees welfare fully. This implied that a good number of respondents felt that the employees welfare is not greatly taken care of by the organization.

FIG 12: Relationship between child day care facilities and motivation



4.2.12 Obstacles hindering performance

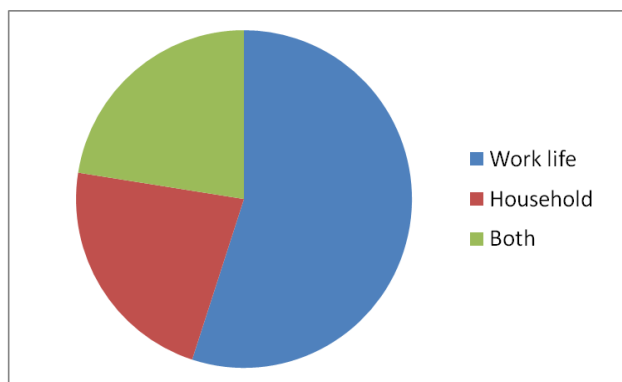
Table 13

Opinion	Frequency	Percentage
Work life	50	55
Household	20	22.5
Both	20	22.5
Total	90	100

Source: Author 2013

There was 55% response rate that work life was hindering performance, 20% of the response said household affects performance and 20% of the responses said both household and work life hinders performance. This indicated that most respondents felt that work life is greatly interfering with their performance at their places of work. They felt that something should be done by the management in such a way that they should be able to balance the work and home life by for example providing them with child day care facilities at the place of work and this may increase their overall performance at the work place.

FIG 13: Obstacles hindering performance



4.2.13 Relationship between child day care services and the rate of turn over

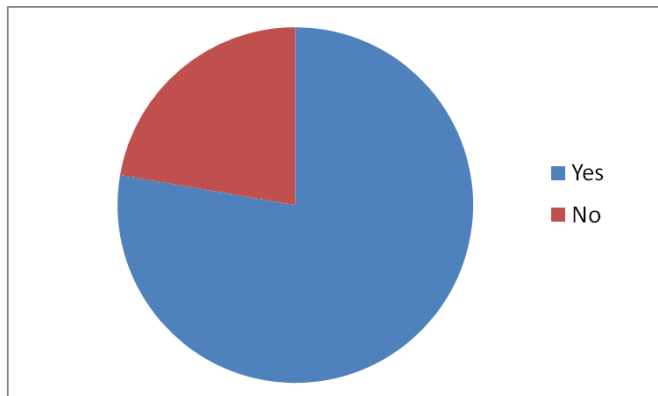
Table 14

Opinion	Frequency	percentage
Yes	70	77.7
No	20	22.3
Total	90	100

Source: Author 2013

There was 77.7% response that there is a relationship between child day care facilities and turn over. 22.3% of the response said that there is no relationship between the two. This implied most respondents felt that there is a great relationship between turn over and provision of child day care facilities. They felt that with the provision of such amenity the rate of turn over especially of working mothers will drastically go down.

FIG 14: Relationship between child day care services and the rate of turn over



4.2.14 There is more positive than negative aspect to the job.

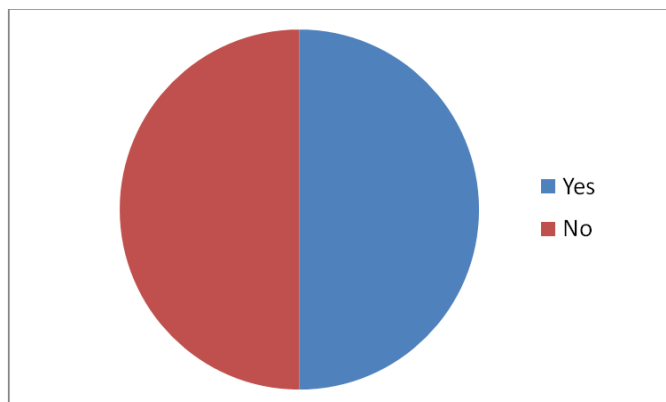
Table 15

Opinion	Frequency	Percentage
Yes	45	50
No	45	50
Total	90	100

Source: Author 2013

There was 50% response rate that there was more positive than negative aspects of the job and vice versa. This indicated that half of the respondents felt that there is more positive and good aspect of their jobs than negative side and half of the respondents felt that there is more negative aspect of their jobs than the positive side. Both sides of the respondents may have been comparing their current jobs to other jobs in different industries.

FIG 15: There is more positive than negative aspect to the job.



4.3 QUALITATIVE ANALYSIS

4.3.1 Motivation

Fifteen (15) respondents revealed that the motivation level was excellent. Twenty five (25) respondents said it was fair. Fifteen (15) respondents highlighted that it depends on specific departments, this is because some say it was excellent and others conducive. Twenty five (25) respondents said that there was need for improvement. Five (5) did not understand what was required. Five (5) people did not respond.

4.3.2 Turnover.

Thirty (30) respondents reported that the turnover was high. Ten (10) respondents reported that the problem is that the management has not seriously addressed the issue of turn over. Twenty (20) respondents reported that the management only concentrated on retaining the senior managers and was therefore biased. Twenty five (25) respondents reported that turnover was an issue that the management was trying hard to minimize across the board. Five (5) respondents did not respond to this question.

4.3.3 Leadership.

Forty (60) respondents rated the leadership as being poor. Twenty (30) respondents reported the leadership was fair. However on probing, the respondents felt that the managers were not very co-operative when it came to issues concerning their welfare. They cited instances where they gave ideas that they felt if implemented would have helped the organization but the management was unwilling to listen and adopt their ideas. 100% of the respondents also felt that it would be important for them if they were provided with forums where they could openly without fear give

their opinions without victimization. They reported that the decision to air out their opinions depends on managers but otherwise some were unwilling to do so.

CHAPTER 5

5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.

5.1 Summary Of Findings

According to the findings of the study it was discovered that clerical staff has the majority of the workers. This is attributed to the fact that most of the work in the banking institutions is clerical.

The studies revealed that majority of employees were men as compared to women counterparts.

This attributed by the fact that most of the work involved in banking institutions involves a lot of time and thus tends to favor men because of the fact that they are not directly involved in home life affairs as compared to women. The figure of men in percentage was 55.5 and 45.5 women.

On motivation, the respondent revealed that there was need to improve the motivation level of employees so as to ensure maximum output from employees by providing them with crucial facilities like child day facilities at the places of work.

It was further pointed out that motivation level was favorable and excellent in some departments while others need improvement. This was attributed to the nature of work per department. There was some department where women with young babies were allowed to report in the office at 9 o'clock and leave early from the office at 3 o'clock so that they can also have good time with their babies.

On leadership, the respondent revealed that lack of recognition functioned as a major leadership gap and closeness to the workers by management also comes out as a major necessity.

5.2 Answers to Research Questions

5.2.1 Research Question 1

Is motivation a contributing factor to low performance of staff?

Motivation affects performance because when the employees feel their welfare issues are not well taken care of they feel neglected, loose track and in the end their performances drastically goes down. The management has to work extra hard to ensure that the motivation structures and general working environment are harmonized to ensure that motivation levels of the employees are maintained at the highest level and therefore in the long run great performance will be realized.

5.2.2 Research Question 2

How does leadership style affect performance of staff?

Leadership style affects the performance of workers because the workers feel frustrated and abandoned. The management should implement a type of leadership that is friendly to the workers and management. This can be implemented by ensuring that members of the staff involved in decision making issues regarding the objectives and goals of the organization related to productivity. Improvement, the management will be informed of various causative factors of lower productivity and suggested solutions some of which they can improve on to solve such problems. This would ensure productivity is maintained at all times as staff would always be aware of vision and mission of the organization.

5.2.3 Research Question 3

How does staff turnover affect performance of staff?

Staff tends to be affected when the working environment is not conducive to them. As a result they look for ways of exiting so that they can evade the organizational stress. Massive turn over greatly affects the performance of especially the staff who are left behind and this is because they have to multi task and do all the roles that were initially performed by the staff who have left the organization. It is the duty of the management to put in place strong measures to ensure employee retention is maintained at the highest level as much as possible. This will ensure overall costs of losing best talents and recruiting of new staff due to turn over are minimized. High retention of employees ensures maximum output and excellent performance throughout.

5.3 CONCLUSION AND RECOMMENDATIONS

5.3.1 Conclusion

From the findings of the study, it can be concluded that most of the motivation levels were low because they all agreed that the motivation levels are low and great steps need to be taken to be taken by the management to ensure employee's welfare is given first priority.

The respondents agreed that there was need to improve on the employee's welfare. This will motivate individuals so that there is improved productivity of workers. The respondents agreed that the leadership style is a crucial factor that the management should constantly observe to ensure that the kind of leadership being enforced should be worker friendly at the same time strict to ensure proper running of the organization.

The respondents agreed that turnover was a very crucial aspect in ensuring best talents and brains are retained .The management should work tirelessly to ensure that time and again they

review their laid down policies on employee welfare to minimize employees exit from the organization.

5.4 RECOMMENDATIONS

There is need for corporations to improve on employee motivational structures to reduce organizational stress and provide attire to employees who require them as they provide essential services. There is need for corporation to improve on motivation levels by recognizing the efforts of the employees and rewarding them accordingly to ensure they feel appreciated for every task they perform to ensure high organizational performance.

Currently, the corporations are being run on the whims of the managers and as a result workers on the ground have to endure the suffering.

There was need for the staff to practice, professionalism, honesty, ethical and practice integrity in all the tasks handled by personnel in all departments. The departmental managers should practice fairness and impartiality when it comes to reward of employees such that all these must be consistently according to their contribution and value of the organization.

Organizations need to work tirelessly to ensure they retain their well-trained personnel as this will ensure high productivity of employees. There is need for organizations to offer the best working environment to ensure their employees do not exit to other competitors. This minimizes the cost of losing best brains and doing replacements for the exited staff. And clearly employee retention is a key thing in the success of an organization.

5.5 RECOMMENDATIONS FOR FURTHER RESEARCH

The research suggests that further research be done in the following areas:

Studies in other sectors of the economy like agricultural sector, industrial sector and financial sector which would equally be facing different or similar shortcomings which when well addressed would ensure smooth running of work places.

Studies in other issues that affect performance of workers like performance appraisal, organizational behavior and employee relations to be done.

Studies to be done in the banking industry to address all human resource issues because I have only addressed a few human resource management issues.

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APPENDICES

APPENDIX I

List of Licensed Commercial Banks

1. ABC Bank (Kenya)
2. Bank of Africa
3. Bank of Baroda
4. Bank of India
5. Barclays Bank
6. Brighton Kalekye Bank
7. CFC Stanbic Bank
8. Chase Bank (Kenya)
9. Citibank
10. Commercial Bank of Africa
11. Consolidated Bank of Kenya
12. Cooperative Bank of Kenya
13. Credit Bank
14. Development Bank of Kenya
15. Diamond Trust Bank
16. Dubai Bank Kenya
17. Ecobank
18. Equatorial Commercial Bank
19. Equity Bank
20. Family Bank

21. Fidelity Commercial Bank Limited
22. Fina Bank
23. First Community Bank
24. Giro Commercial Bank
25. Guardian Bank
26. Gulf African Bank
27. Habib Bank
28. Habib Bank AG Zurich
29. I&M Bank
30. Imperial Bank Kenya
31. Jamii Bora Bank
32. Kenya Commercial Bank
33. K-Rep Bank
34. Middle East Bank Kenya
35. National Bank of Kenya
36. NIC Bank
37. Oriental Commercial Bank
38. Paramount Universal Bank
39. Prime Bank (Kenya)
40. Standard Chartered Kenya
41. Trans National Bank Kenya
42. United Bank for Africa
43. Victoria Commercial Bank

APPENDIX II: QUESTIONNAIRE

INSTRUCTIONS

Two types of questions are given in this questionnaire: structured and unstructured questions .In the unstructured questions write your answers in the blank spaces provided. In the structured questions, answers are given, please tick the choice you have made. The information given in this questionnaire will be treated as very confidential, please give your opinion as honestly and accurately as possible.

SECTION A: PERSONAL DATA

1. State your department /level in the company

- (a) Managerial
- (b) Core-staff
- (c) Support Staff

2. State your age

- (a) 20-24
- (b) 25-30
- (c) 31-34
- (d) 35 and above

3. State your work experience

- (a) 1-5 years
- (b) 6-10 years
- (c) 11-19 years
- (d) 20 and Above

4. State your highest academic level

(a) University

(b) Diploma

(c) A-Level

(d) KCSE

5. State your professional qualification

(a) Human resource management

(b) Accountancy

(c) Administration

(d) Secretarial

6. State your gender

(a) Male

(b) Female

7. (a).State the date of your first appointment?

(b) State your position /designation by then?

(c) What is your current designation?

8. State your job group

(a) Managerial

(b) Clerical

(c) Support staff

SECTION B:MOTIVATION

1. Do you have any child care facility in your organization?

(a) Yes

(b) No

2. Does provision of child day care services affect your motivation?

(a) Yes

(b) No

If yes in which way?

3. Does the 'primary aim' of your company consider the employees welfare?

(a) Yes

(b) No

If yes, to what extent?

(a) Very great extent

(b) Great extent

(c) Moderate extent

(d) Little extent

(e) Not at all

4. What obstacles stop you from performing to best effect?

(a) Work life

(b) House hold life

(c) Both work and house hold life

5. What really motivates you?

- (a) Financial rewards
- (b) Non-financial rewards
- (c) Both financial and non-financial rewards

6. Do you feel empowered?

- (a) Yes
- (b) No

Explain why you feel so?

7. Are employee goals and company goals aligned?

- (a) Yes
- (b) No

Why do you feel so?

SECTION C: LEADERSHIP

1. Does provision of child day care services relate to leadership style?

- (a) Yes
- (b) No

Explain why you feel so?

2. Does the management have the final say in decisions made within the organization?

- (a) Yes
- (b) Sometimes
- (c) No

3. Does the management consider the suggestions of other group members?

(a) Yes

(b) No

Explain why you feel so?

4. Does the management you keep a watch to see what the team members are doing?

(a) Yes

(b) No

Explain why you feel so?

5. Do you feel your efforts are appreciated in your organization?

(a) Yes

(b) No

Why do you feel so?

6. Do you feel the management is committed in maintaining the welfare of workers to the required standards?

(a) Yes

(b) No

Why do you feel so?

7. Give a brief view on what you feel the management should do to ensure good employee-employer relationship.

SECTION D: TURN OVER

1. Does provision of child day care services contribute to the rate of turn over?

(a) Yes

(b) No

If yes in which way?

2. There are more positive than negative aspects to your job.

(a) Yes

(b) No

3. Do you manage to balance between your job and the other parts of your life?

(a) Yes

(b) No

Explain why you feel so?

4. List down three factors in order of importance that would make you leave/resign your job.

5. List down factors in order of importance that encourage you to retain your job.

6. What problems do you encounter in regard to the rate of turnover.(Give a brief comment).

7. In what way would you like the banking industry to be improved to minimize the rate of turn over?

APPENDIX III

INTERVIEW SCHEDULE

INSTRUCTIONS

The information given in this interview will be treated as very confidential, please give your opinion as honestly and accurately as possible.

1. Do you have any child care facility in your organization?
2. Does provision of child day care services affect your performance? (tick as appropriate)
If yes in which way?
3. Does provision of child day care services contribute to the rate of turn over?

If yes in which way?
4. Does provision of child day care services relate to leadership style?

If yes in which way?
5. What problems do you encounter in regard to the following?
 - (a) Motivation
 - (b) Leadership
 - (c) Turn over
6. In what way would you like the banking industry to be improved?
7. Make a brief comment on any issues that you feel is inadequately addressed in your department.

8. Are there any recent changes in the company that might have affected your motivation?
9. How do you feel about the leadership style used in your organization?
10. Are employee goals and company goals aligned in your organization?
11. How do you feel about your organization?
12. How involved are employees in the organization development?
13. Is the company's internal image consistent with its external one?

APPENDIX IV

ESTIMATED RESEARCH FINANCIAL BUDGET

Item	Quantity	Cost per unit (Kshs)	Total cost
Research assistants	2	1500	3000
Printing of proposals	4	300	1200
Binding	4	100	400
Research printing	4	300	1200
Duplicating services	3	300	900
Bic (pen)	3	30	90
Transport/and lunch	10	500	5000
Total	30	3030	11790