

ISSN 2312-9492 (Online), ISSN 2414-8970 (Print)



Volume 6, Issue 3, Article 68

THE RELATIONSHIP BETWEEN EMPLOYEE GENDER BALANCE STRATEGY AND PERFORMANCE OF WAKENYA PAMOJA SACCO LIMITED, KISII TOWN

Vol. 6, Iss. 3, pp 849 - 859 September 25, 2019. www.strategicjournals.com, @Strategic Journals

THE RELATIONSHIP BETWEEN EMPLOYEE GENDER BALANCE STRATEGY AND PERFORMANCE OF WAKENYA PAMOJA SACCO LIMITED, KISII TOWN

Mwaura, S.,1* Omari, S.,2 & Wafula, C.,3

^{1*} Master Candidate, Kisii University, Kenya

² Ph.D, Senior Lecturer, Department of Human Resource and Strategic Management, Kisii University, Kenya ³ Ph.D, Senior Lecturer, Department of Finance and Accounts, Kisii University, Kenya

Accepted: September 23, 2019

ABSTRACT

Management with diversity of people improves performance. In strategic management, strategies are chosen and applied in accordance with the organizations goals. Mainstreaming strategy enable managers to consider input from different individuals based on their specific endowments, experiences, gender and background. The specific objective of this study was to determine the effect of gender balance strategy on organizational performance in Wakenya Pamoja Limited. The study adopted descriptive research design to evaluate the relationship between variables. The target population was 55 employees working in Wakenya Pamoja Limited. Census was done. A sampling unit was all the employees working at Wakenya Pamoja Limited. Data was collected by use of structured questionnaires and analyzed by the use of descriptive statistics such as mean, percentage and standard deviations. The findings recommended that gender balance strategy should be enhanced for improved performance. The findings would be of significance to the management of the organizations as may help in mainstreaming their employee's for an impressive performance.

Key Words: Gender Balance, Strategy, Employee Performance

CITATION: Mwaura, S., Omari, S., & Wafula, C. (2019). The relationship between employee gender balance strategy and performance of Wakenya Pamoja SACCO Limited, Kisii Town. *The Strategic Journal of Business & Change Management*, 6 (3), 849 – 859.

INTRODUCTION

Mainstreaming is the act of including people who have particular difficulties or needs in a work place. In an ideal situation, an organization will provide a wellbalanced team of workforce; this will entail recruiting experts based on a rational need for the company to exhibit a compliance with statutory requirements. A strategy involves selecting various set of actions to give a mix of returns (Ndahiro, 2015). Mainstreaming strategy is allowed as a worldwide strategy of an organization to bring the sense of balance of gender, disability and ethnicity. Mainstreaming strategies maintain a complete plan on how an organization achieves its vision and mission cutting across groups. Mainstreaming Strategies under this study includes employees' gender balance, employees' disability mainstreaming, and employees' ethnic balance. Diversity need to be mainstreamed in organization's strategic management systems and its instruments developed in a format accessible to all groups. Industries employ different mainstreaming strategies to improve performance (El-farra, 2011).

Gender equality as a strategy involves diversification of roles played by individual performance over diversity management in American Industries (Kochan, 2011). The strategy is expected to only favor females but this is not the case due to its high rates of employees' turnover in response to management diversity which ends with strategic performance. The decision making approach points out that there is a complex provision of equal rights along with responsibility given to male and female in a socio cultural connection among ladies and gentleman in diverse group. Target asset should measure individual returns achieved by a multiplicity of roles in the world development of the firm, low performances have resulted from imperfectly gender mainstreaming employed in operations on organization performance (Gamble, 2016).

Wakenya Pamoja SACCO is one of the growing organizations strives to improve better

mainstreaming strategies. Gender strategy is seen as a way of maintaining inclusion of women to men equally to the leadership's management. Scholars of strategic management have focused on various strategies and mostly rely on strategic planning and performance on target strategy, corporate strategy, business unit strategy and functional strategy and hence there is no serious attempt to address mainstreaming strategy on organizational performance which calls for this study to assess the influence of employees mainstreaming strategies on organizational performance using the case of Wakenya Pamoja SACCO Ltd in Kisii town. Branch network of Wakenya Pamoja Sacco is contained within the larger Gusii region, the Head office is in Kisii town at Kahawa House others are Nyamira Branch, Nyamarambe Branch, Ogembo Branch, Marani Branch, Kebirigo Branch, Magombo Branch, Nyamache Branch, Keroka Branch, Oyugis Branch, Tabaka Branch, Ikonge Branch, Kenyenya Branch, Suneka Branch and Magwagwa Branch.

Savings and credit cooperative is an organization which is owned, managed and run by its members who have a common interest. In Kenya, the Sacco's offer services such as savings, deposit, credit and banking; this sub- sector is considered the fastest growing in the cooperative movement. The Sacco Societies Regulatory Authority (SASRA) is a statutory state organ mandated with the duty of overseeing the operations of Sacco's. SACCO sector contribution in the financial industry is about 45% of the economy (Makori 2013).

Statement of the Problem

When SACCOS employ gender balance strategy with an intervention from Strategic Leadership Directions; organizational performance is achieved. Mainstreaming essentially offers a pluralistic approach that values diversity. Kochan (2011) posited on the influence of gender mainstreaming on performances in American companies and observed that mainstreaming improves management decisions.

Micheni (2013) observed that the mainstreaming strategy is no longer related to organization's returns. It involves making decisions in a variety of positions offered to employees. Gamble, (2016) also noted that the mainstreaming strategy cannot achieve performance. It is important to value employees regardless of gender organization. Organizations applying strategies with mainstreaming strategies need to be analyzed, and Wakenya Pamoja SACCO Ltd on the said gender strategy called for the study to be undertaken.

The objective of the Study was to evaluate the gender of balance strategy organizational performance of Wakenya Pamoja SACCO Limited in Kisii.

LITERATURE REVIEW

Organizational Theory

This theory is based on organization in terms of operations, routine and culture. This theory proposed that no organization has ability to continue and exist without proper understanding of organizations culture and those further than their competition. Organization will try to manage by either internally or externally in use of best decision to improve performance of their survival through variation of the top management. This theory put forward that organizations are occupied in the mix of organizational competition. This idea of the theory supports systematic approach to strategy formulation entrenched on the purpose of the

organization to implement choices and actions of the business from its mission of operations. organization task forms a direct basis for the specific target customer will select goals (Naum, 2016).

It defines the nature, form and extent of evaluation of the organization environment to the nature of the business decisions made. Finally, the mission describes the terms by which the business establish success in its strategic actions. This resource based theory provides tools required to implement Mainstreaming strategy as well as deliver better performance for organization. This theory is done through relevance of mapping on how to simplify achievement based on commitment to success. By means of performance appraisal involve tools used to run process of organization to capture feedback and prioritizing strategy. The series of management decisions determine the organization behavior over matching of the strategy. This will allow organization to measure resources and direct the process of anticipating organization routines.

At Wakenya Pamoja Sacco, the organization theory gives a glimpse of how the organization's operations, routine and culture lead to mainstreaming of employees thus affecting performance. The prevailing environment will either positively or negatively affect the achievement of objectives and mission of the Sacco. The choice of top management which supports gender balance by the shareholders of WPS has an influence on the overall performance in respect to mainstreaming.



Independent variable

Figure 1: Conceptual Framework

Dependent variable

Empirical Literature

Gender balance strategy

Cahan (2013) conducted the impact of gender balance on quality of management; the study observed that, there were various mainstreaming factors affecting strategic management due to insufficient gender balance in global business. For many years, leadership gender target is seen as a way of leadership management for equal inclusion of women to men in the management of an organization. In strategic management gender balance has focused on various strategies and mostly relies on strategic planning and organizational performance on target strategy, corporate strategy, business unit strategy and functional strategy and hence there is no clear link to address mainstreaming strategy on organizational performance. Wakenya Pamoja SACCO being one of the growing organizations calls to improve better mainstreaming strategies which calls for this study to assess the effects of mainstreaming strategies by gender balance on organizational performance.

The European Commission stated gender mainstreaming in the following way: "Gender mainstreaming is the integration of the gender perspective into every stage of policy processesdesign, implementation, monitoring, and evaluationwith a view of promoting equality between women and men. It means assessing how policies impact on the life and position of both women and men- and taking responsibility to re-address them if necessary. Gender mainstreaming is not a goal, or a set of contents but instead a strategy to achieve equality between women and men in their diversity (European commission, 1998).

Garlow (2018) reported from a magazine on poverty, inequality and social policy in state of the Union in United States of America. The results from the magazine showed that while the USA made progress on eliminating gender inequality in the latter half of

the 20thcentury, progress has since slowed or stalled entirely in most organizations. The report also identifies some disparities that favor women rather than men. Stereotypes and unconscious biases are to blame for standing in the way of faster social change; we still cling to the belief that women and men are differently endowed with inherent abilities. This contributes to segregation, discrimination on the basis of these beliefs and worker sort themselves into these make—belief gender conforming roles. The study has not adopted a scientific evidence to be concluded fully which led to the need to conduct this study.

Arnoud, (2011) noted that coordination of gender balance programmes in the organization has influence of rising SACCOS performance. The study's aim was to assess the effect of offering equal responsibility as a method of rising standards of service industry. The study showed that equal responsibility increases returns at low cost of resources. Mainstreaming is the positive feature strategy which can be done through expectancy of rewards. The study found that gender responsibility involve slot between numbers of available jobs over gender promotion. In long-term responsibility increase affect level of management strategy to vary effort in the condition of effective strategy implementations in organizations. The short term responsibility goal entails that checklist does not vary in gender position as much expectation which will involve the use of strategic dimensions other than quality practice of mainstreaming. The individual staff involves use of principles to operational terms of promotional requirements but not just gender comparing activities in mainstreaming aspects of Sacco performance.

Kirac (2012) examined the impact of advocacy and equality. The study found that the strategy involves guidance in determining business development. The study also examined the impact of gender partnership and societal development on

organizational performance and noted that gender equality affects management programmes. The study used descriptive analysis and indicated that gender equality is used to investigate disparity of what the female does similarly to access decision of management. The study found that performance is affected by gender disparity in relations to organization's resource endowments. The analysis advocacy approach increases effort of power to It found that business improve performance. organization respond to equality in salesmanship to raise financial performance. Organizations are looking at ways to accomplish equality in gender promotions but its short plan to control local initiatives to political influence to adjust customer's gender perspectives. These related studies indicated that gender equality in promotions is insufficient to mainstreaming strategy hence need to conduct a study to investigate whether promotion strategy influences organizational performance and try to close the gap in mainstreaming management.

Kang (2012) conducted a study of gender and performance. The study found that, performance is the responsibility of both gender which cut across regardless of opportunities. The study adopted the descriptive research design. The training of gender in industry conditions requires gender balance in more adoptive way to specialist management. The gender balance involves the use of training in various areas to achieve organizational performance with available resources.

Huynh, (2011) did a study on the influence of mainstreaming on gender performance of companies operating in Netherlands. The study's aim was to investigate the need for gender promotion in creating organizational awareness. Since it was a comparative study the objective was to find the effects of gender diversity on manufacturing firms of Netherlands. The study revealed that performance is influenced by mainstreaming democratic governance which later hinder staff appraisal. On the other hand, the change strategy is not well developed due to training gender equality in strategic management and activity based value chain analysis which is poor. The successive gender balance has increased workforce efforts in relations to productivity in executive women responsibility change (Owino, 2011).

(2016) observed that governance Liang of mainstreaming strategies leads to well desired performance standards. The study posited that the management decisions arrived at partnership activities through shared ideas in team work performance target relationships. The study revealed that there is a relationship between high yields and mainstreaming strategies in business but the relationship was not well linked to SACCO's performance. The findings indicated that gender strategic perspectives plans affect performance. It also found out that managers provide equality criterion of gender performance targets in the organizational success. It showed that gender mainstreaming strategy was adopted establishment of strategic management plans on performance, thus there is need to conduct a study to investigate the effect of mainstreaming organizational performance.

Fred (2016) worked on the effects of the comparative strategies to workload change such as gender theme strategy, gender normative reductive, women power coercive and opportunity adoptive. Mainstreaming strategy is alternatively called incorporation of both genders in leadership performance. The gender mainstreamed strategy post development of strategic guidelines involving set of actions on decision making with targets of leadership accountability. It entails changing working relationships in the organization which can lead to the growth of a firm, stability of workers and retrenchment of extra work force which go beyond resources available. Most organizations adopt gender perspective strategy to abolish services of rethinking organization's service lines with clients. Benne, (2011) observed that leadership is a talent definition of access currently; this strategy is used in organizations for divestment change in selling organization. Based on comparative strategy, organizations seek for gender balance strategy to all employees oppose target change set based on building new strategy on transferring old to new mainstreaming strategy.

The organization gain perfect gender targets with improvement in strategy but gratifying due to insufficient target experts affect the growing business. Olivers (2008), studied on the restructuring enterprise targets on organization performance of small and medium enterprise. The objective of the study was to determine the influence of collaborative gender management on performance. The study found out that there is relationship between gender leadership target setting enterprises with current market as the similar study shown by Gamble, (2007) worked on competitive strategy on organizational performance. The study found out that organizations gain by growth strategy of gender management

relations to corporate restructuring through partnership (El-Farra, 2009).

METHODOLOGY

The research study adopted descriptive research design. Descriptive research design was appropriate because it described the information under study as the situation is and explore the effects of employees mainstreaming strategies on organizational performance. It involves asking the respondent's questions on how they experience from their views about phenomena which they observed directly. It was advantageous in that it allowed the collection of large sum of data from the standard population in using questionnaires (Otera, 2017).

The target population was 55 employees in Wakenya Pamoja SACCO in Kisii town. The target population of the study involved all the employees comprising of managers, head of units, credit managers and support staff.

Table 1: Target Population

Category of the respondents	Number of respondents	Percentage %
Managers	05	9
Support staff	50	91
Total	55	100

The study was a census. A census means all the employees were used for the study because the population was appropriate and stratified to categorize the respondents according to their levels to give every member of the population an opportunity to participate in the final exercise.

The primary data was collected through selfadministered questionnaire to the respondents by use of drop and pick later approach. The structured questionnaire was used; this was for easier analysis of data as well as permitting a greater depth of response.

RESULTS

Gender strategy on Organizational Performance

The researcher sought to establish the extent to which gender balance as a strategy influences organizational performance. From the table 2 provided work load was done on praise value to the (m=4.19, S.D =.81), coordinate all to work to fit and communicate dispatched integrations duties, (m=3.19, S.D =1.29), Provide competency of returns in low risk (m=3.05, S.D =1.12), freeing equality in time for proactive promotional strategies (m=3.11, S.D =1.13). The study indicated that provided work load was done on praise values that affected organizational performance at the highest (mean of

4.18 S.D 0.81). However, the study recommended that the organization should not assume authorized operational needs. The findings concluded that work load was done to praise value to the encouragement of individual in organization.

The results showed that balance of work done was given at highest mean of 4.14 with S.D=0.59, followed

by A third rule in employment and training with m=3.57, S.D=1.12), followed by Gender equality in offering positions with m=(3.22, S.D=1.158), Rewards to performance management with m=3.0, S.D=1.37) and the lowest at Gender balance to commitment with proper engagement performance with m=1.75, S.D=1.23) implied that respondent were not in agreement.

Table 2: Gender strategy on Organizational Performance

	N	Mean	Std. Dev.
Work load is done on praise value to the encouragement on individual.	37	4.19	0.81
Freeing equality in time for proactive promotional strategies.	37	3.11	1.13
Provide competency of returns in low risk	37	3.05	1.13
Sacco assumes authorized operational need	37	2.90	1.07
Coordinate all to work to fit and communicate dispatched integrations duties	37	3.19	1.29
Balance of work is given	37	4.14	0.59
Gender equality in offering positions	37	3.22	1.16
A third rule in employment and training	37	3.57	1.12
Gender balance to commitment with proper engagement performance	37	1.76	1.23
Rewards to performance management	37	3.00	1.37
Nature and willingness to employ	37	3.51	1.12
Reduce discrimination and lead to talent recognition in management	37	4.05	0.62
Gender succession and competency investment due	37	3.38	1.21
Promotional means to offer leaders in strengthening talent priority	37	2.49	1.15
Grand mean	37	3.25	1.07

Field Data (2017)

The results also indicated that gender strategy reduced discrimination and led to talent recognition in management was slightly higher in the mean (m=4.05, SD=0.62), followed by nature and willingness to employ with the mean (m=3.51, SD=1.12), promotional means to offer leaders in strengthening talent priority with m=2.49, SD=1.15 with the lowest mean.

The study indicated that promotional means to offer leaders in strengthening talent priority needs evaluation for organization to perform better; hence organizations reduce discrimination to improve performance. This implied that inclusion of the disabled is imperative for organizational performance.

Organizational Performance

The study sought to establish the relationship between gender strategy and organizational performance. The researcher examined measures of organization's effectiveness and efficiency in terms of service delivery. It also measured performance by customer satisfaction, profitability from its business returns (Rittenberg, 2015). The findings were presented in table 3.

Table 3: Gender Strategy on Organizational Performance

	Frequency	Percent
Improves service delivery	6	16.2
Effectiveness	7	18.9
Efficiency	9	24.3
High Production	5	13.5
High performance management	10	27.0
Total	37	100.0

Field data (2017)

The results showed that mainstreaming strategy improves High performance management with highest percent 27.0 percent, followed by 24.3 percent of efficiency, 18.9 percent of effectiveness, 16.2 percent of improves service delivery and 13.5 percent of High Production in the organization. The study indicated that mainstreaming strategy creates High performance management; however, it can be recommended that there is need to improve the level of high production.

Regression analysis

Regression analysis was used to test the existence of the relationship between Employee gender strategy and performance of Sacco's in Kenya.

Multiple Regression model

The multiple regression models were used to establish the relationship between three variables as presented by table 4.

Table 4: Model Summary

Mode	R R	R Square	Adjusted R	Std. Error of	Change Statistics				
<u> </u>			Square	the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	0.72^{a}	0.51	0.47	0.47	0.51	11.53	3	33	0.00

a. Predictors: (Constant), Gender strategy

The calculated R =.072 indicated a weak correlation between variables. The study showed that 51% of change in one unit of independent variable caused a change in dependent variable by 49%. This implied that gender strategy for this study was 51% variation to organizational performance; however, 49% of

mainstreaming strategies should be examined by other studies. Therefore, gender strategy leads to organizational performance.

The study also used regression coefficients to establish the relationship between variables as presented in table 5.

Table 5: Regression Coefficients

Model			unstandardized Coefficients		Standardized Coefficients		Т	Sig.	
		В	St	d.error	Beta				
1	(Constant)	<u>-</u>	0.35	0.66		-	0.05	0.96	
	Gender strategy		0.33	0.26	0.	.37	1.25	0.02	

a. Dependent Variable: Organizational Performance

Holding other variable constant, a change in gender strategy would cause a positive variation in organizational performance. The study established that ethnic balance strategy causes a decrease in 33 percent of one independent variable on dependent variable in organizational performance. The regression equation was shown in regression model;

 $Y = .35 + .33X_1 + ...$ The regression equation becomes as shown:

Test of Hypothesis indicated that gender strategy has no significant effect on organizational performance in Wakenya Pamoja SACCO Limited. The result showed that gender strategy had p-value of 0.02 which was more than (.05) thus rejecting the hypothesis. This concurred with Cahan (2013) who observed that, there was no statistically significant effect of gender strategy on performance of an organization.

CONCLUSIONS

The study concluded that gender balance was a legal requirement and should be strictly observed for higher performance, all employees should be treated equally with regard to pay, benefits; transfers, education and social benefits. The findings further showed that gender mainstreaming causes a positive change in organizational performance; proper balance enhances a conducive work environment and harmony at work. Gender inclusivity should be based on individual performance and qualification, training and promotion opportunities should be the yardstick.

Recommendations for policy and practice

The recommendations made herein were based on study findings in relation to the existing literature. According to the findings, the following recommendations were imperative that gender balance be given the attention it deserves following the constitutional order. It is important to strengthen the strategic leadership and management capability of SACCOs to properly identify and implement the strategies to fulfill the needs and expectations of the stakeholders.

REFERENCES

- Arnoud M., (2011), Project of portfolio management in balancing performance in turbulent, *Chartered Institute of Management Accountants (CIMA)*
- Benne K., (2011), factors affecting human change systems. Winston University.
- Cahan S. L., (2013), the impact of compensation management quality on cash payment, Corporate governance international journal review vol. 17 192- 195
- Chan S. \$ Heng Y.P (2011), A study of *employee's retention* in Malaysia bank industry University of Tunku Abd, Rahman.
- El-Farra Majed (2011). Level of strategies and organization performance, Journal of business and social sciences, Addis Conference, Ethiopia.
- Francais O. (2016) measure of performance and set targets on information of entrepreneurs, The team of business expert from the board of trade of Metropolitan Montreal, Canada, business network.
- Fred Nichols, (2016), planning *of organizational change* (2nd Edition the four strategies for Management change, Winston; New York, NY.

- Garlow D., (2018) Board characteristics and involvement in strategic decision making: The Nigerian perspective. *Management Research News*, 32(2), 169-184
- Gamble H. A. (2016), the *influence of competitive of change strategy* and on financial Performance, New York McGraw Hill Irwin
- Gitonga K. (2015), factors facilitating organization strategy on improving investment Decisions between financial institutions in New Delhi, India
- Glantz A., (2002) Evaluating mainstreaming strategies of Directors: what constitutes a good Corporate Board *Governance: an international review, 12*(4), 461-478.
- Goleman. D, (2012), *Developing the leadership competencies of emotional intelligence*. Boston: 4th Edition, Published by Harvard Business School.
- Gupta G. (2012), the use of management control on strategic performance, Nigeria International labor organization (2001) conduct of managing disability in workplace, tripartite experts of management disability in work place, Geneva
- Hanpuwa D. (2014), the effect of accounting strategy in financial performance of Thai land Companies, Thailand.
- Hannan C., (2016) the concept of gender mainstreaming in the organizational operations, Review of United development program, New York
- Harald D.A., (2016), managing disability in workplace, journal of Business Management
- Hitt, M.A. Ireland, R.D &, R.E. (2017), Strategic management competitiveness and Globalization (7th Ed.) Mason, Ohio: Thomson/South Western.
- Hoskisson, R., Hitt, M. and Ireland R. D. (2014), Strategic Leadership in Competing for Advantage. Southwestern: Thompson.
- Kang K. (2012), the impacts of knowledge sharing on work performance, analysis of Employee's perception in the south Korea, *Journal of public administration*.
- Kariuki N. (2015), *Factors affecting development of strategic plan*, case of clothing shops in Nairobi, University Press.
- Kirac D. (2012), Firm effects of liquidity risk and its performance outcomes. A Meta-Analysis Review and theoretical journal of marketing.
- Kirca K. (2012), Firm innovativeness and its performance outcomes in Nigeria A Meta-Analysis Review and theoretical Management tool
- Kochan Thomas T. (2011), effect of *diversity on business performances*; a report of diversity Research network, American Industry
- Kwamboka Ziporah Kanisa (2014) the effects of benchmarking on organizational Performance in MoU, Kenya.
- Larson, (1999), Budgeting and its impact on financial performance. The case of non-bank financial Institutions in Ghana.

- Lear L. W. (2012), The relationship between strategic leadership and strategic alignment in high performing companies in South Africa. Published Research Project, University of South Africa.
- Liang O. (2016), factors affecting management strategies in desired performance standards in Nigeria, Journal of management and business 2(9) 345-367
- Lindy Heinecken (2009) the organization politics of race and gender in the South African Armed Forces, issues Challenges and lessons. Page 517-538
- Loganadin (2015) analysis of exchange rates of the currency war, Central Bank of Kenya
- Makori W., (2015) The relationship between board composition and financial performance of Listed firms at the Nairobi Securities Exchange, Unpublished MBA Project, University of Nairobi.
- Micheni F., Ahern, K. R., & Dittmar, A. K. (2011) The changing of the boards: The impact on firm valuation of mandated female board representation. *Quarterly Journal of Economics*, 127(1), 137-197.
- Micheni H. (2013), the effect of leadership focus on financial performance, India corrective Press.
- Misati D. (2010) the effects of motivational strategies on bank performance, University of Nairobi, Kenya
- Moris, Anderson, R. D., & Vastag, G. (2011) Causal modelling alternatives in operations research: Overview and application. *European Journal of Operational Research*, 156(1), 92-109.
- Mugenda and Mugenda (2003) Research methods
- Mugenda, O. M. & Mugenda, A. G. (2009). Research methods in Quantitative and qualitative Approaches Nairobi African Centre of Technology Studies
- Naum P. (2016). Factors affecting performance, Case of coca cola Company, Kisumu Equator Company Ltd
- Ndahiro S. (2015). Factors of change management on performance of government Institutions in Rwanda. Journal of business and management 4(6) 345-346
- Njuguna G. (2014) the effects of employee competition on financial services a case of Kenya annuities market.
- Orodho F. (2009). the effects of conceptual framework in research methods, UoN, Kenya
- Otera M., W., (2017) effect of interest rates on business performance of kisii town commercial banks. Journal *of Accounting and finance studies*, *37*(2), 235-256.
- Owino M. (2011). Competitive strategies used by saving and credit cooperatives in Mombasa
- PSC (2016) Diversity policy for the public service, A publication of the public service Commission, Republic of Kenya, Printed by the Government printer, Nairobi.
- Schalm Ikiara, G., Muriira, M. and Nyangena, W (2007). Kenya"s Gender diversity in service: A "State of play" paper. A paper prepared for CAPASS sub regional African seminars on equal gender in services.
- Stephen Garlow (2018) A magazine on poverty inequality and social policy. State of the Union, USA.
- Tucker H., Johnson, G., Devinney, Y and and Richard, P. J. (2008). Measuring Organizational Performance: Towards Methodological Best Practice. *Journal of Management*, 35, 1, 113-133.