

Effect of motivation on employee performance of commercial banks in Kenya: A case study of Kenya Commercial Bank in Migori County

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Doi:10.5296/ijhrs.v5i2.7504 URL: <http://dx.doi.org/10.5296/ijhrs.v5i2.7504>

Abstract

This study sought to assess the effect that motivation had on the job of workers of the Kenya Commercial Bank in Migori County. The study also focused on the demotivating factors like delay of promotion, no clear career progression, unreasonable load, long working hours and lack of appreciation from the managers. This study adopted a descriptive design because it involved interviewing or administering questionnaire to a sample of individuals (Orodho, 2003). Simple random sampling was used as no complexities were to be involved. All that was needed was a relatively small, clearly defined population (Orodho and Okombo, 2002).. The study employed the use of self administered questionnaire to collect the required primary data. Descriptive statistical analysis technique was employed to obtain useful summary of responses. Statistical Programme of Social Scientists (SPSS) version 17 tool was used to generate data that was presented in tables and pie charts as was necessary. Simple random sampling was used and total sample population was forty five employees. In conclusion, managers should know that employees are motivated by monetary rewards. It is recommended that there is need for managers to have a comprehensive motivation scheme in all aspects of an organization as this is directly proportional to the output of the employees.

Keywords: Extrinsic motivation, intrinsic motivation, motivational system, motivation

1. Introduction

Motivation is the key of a successful organization to maintain the continuity of the work in a powerful manner and help organizations to survive. Motivation is finding a need inside the employees and help to achieve it in a smooth process. Motivating the staff leads to broaden their skill to meet the organizational demands. Each branch manager should have the responsibility to work with the staff to find out their individual needs and put them side by side to the organization needs.

Dissatisfaction also, might work as guidance for the managers to explore the need of the staff and start with it to motivate them and attract them to do better performance. Motivation drives the human beings to reach their goals and organization goals through every challenge and constraint they face in their workplace; considering it as an advantage to go ahead in the direction they have put for themselves. The need of achievement always results in a desire to do extra effort to have something done better, and have the desire for success. The manager should motivate the employees to get things done through them without asking them what to do. Extrinsic motivation on the other hand, results from the attainment of externally administered rewards including pay, materials, possessions, prestige, and positive evaluations among others. Hamner and Hammer (1976), have carried out research on the behaviorist tradition of changing behavior by manipulating extrusive contingencies, Maslow (1943) addressed similar needs.

1.1 Statement of the problem

Motivation is about giving your staff the right mixture of guidance, direction, resources and rewards so that they are inspired and keen to work in the way that you want them to (Ludhans, 1992). Staff members are one of the most valuable asset. Motivated employees are more likely to stay and help build your business. Retaining motivated staff builds your business and also reduces the cost of recruitment and training.

Mullins (2005) effectively motivating employees is one of the most important functions of a manager. There is evidence to show that organizations are facing challenges in retaining employees due to limited opportunities for advancement and the current competitive labour market. It doesn't appear things will get any better in the future. The loss of employees represent a loss of skills, knowledge and experiences which can create a significant economic impact and cost to corporations as well as impacting the needs of customers. Managers who can motivate employees assist the organization by improving employee retention.

The Kenya Commercial Bank faces the challenges of employee retention, high cost of recruitment, training, increased competition, increased regulation by the government and high rate of technological growth especially the mobile phones that now offer banking services. The Kenya Commercial Bank employees are also faced by problems of feeling demotivated and overworked. This is the essence of this study.

1.2 Objectives of the study

General objectives

The general objective of the study was to assess the effect of motivation on employee performance of KCB in Kenya.

Specific objectives

1. To establish the effect of monetary rewards on performance of KCB employees in Migori County.
2. To establish the effect of job enrichment on performance of KCB employees in Migori County.
3. To determine the effect of training on performance of KCB employees in Migori County.
4. To establish the effect of team building on performance of KCB employees in Migori County.

1.3 Research questions

1. To what extent does a monetary reward affect the performance of KCB employees in Migori County?
2. To what extent does job enrichment affect the performance of KCB employees in Migori County?
3. To what extent does training affect the performance of KCB employees in Migori County?
4. To what extent does team building affect the performance of KCB employees in Migori County?

1.4 Scope of the study

This study was conducted in four branches of KCB in Migori County. Information was sought from branch managers, manager operations, assistant manager retail banking, assistant manager operations, graduate clerks and contract clerks/ sales executives as the target group of the study. This research took a period of one month during which data was collected from the field, organized, analysed and presented in analytic form.

1.5 Significance of the study

The necessity of this study was to note that many people were not solely motivated by money. Part of their motivation lied in the tasks that they achieved, the ambitions they fulfilled, their opportunities for future advancement, their working environment and the people they worked with. It was obvious that each sector in the Kenyan economic system had enormous benefit from the study. More specifically, the study focused on the effect of motivation on KCB employees. The main contribution to this study is expected to emphasize on the effect of

motivation on KCB employees.

1.6 Limitations of the study

There may be limited time to have face to face meeting to explain any confusion with the questionnaires. There may also be some difficulties in getting the employees' responses to the survey questions because of their workload and the responsibility they have. Some employees also may feel unsure if it is legal with the organization to answer such questions through their e-mail or to give true answers that may affect their job. The researcher intends to overcome this by using simple language while constructing the questionnaire and giving brief and direct questions that require short answers.

2. Literature Review

Theoretical literature review

MARS model of individual behavior

MARS model explain individual behavior as a result of internal and external factors or influences acting together. The name of the model is an acronym of the four major factors that have an effect on employee performance, which are; Motivation, Abilities, Role perception and Situational Factors (MARS). Individual values, personality, perceptions, attitudes, and stress form a basis on which the factors interact (Heller 2004).

These factors are highly interrelated in organizations. Unless all of the elements of the MARS model are satisfied, employee behavior and performance will be affected and negatively impacted. For example, enthusiastic and employee with high motivation level who is skilled in running the work (ability), and understands the job duties (roles perception) well, will not be able to perform their job well if there is a lack of the adequate and sufficient resources (situational factors).

Abraham Maslow's hierarchy of needs theory

Abraham Maslow proposed the theory called hierarchy of needs theory. Maslow believed that within every individual, there exists a hierarchy of five needs and that each level of need must be satisfied before an individual pursues the next higher level of need. (Maslow, 1943). The five levels of needs, according to Maslow are:

Hierarchy Needs of Abraham Maslow's

According to Abraham Maslow's theory, only a small percentage of the population reaches the level of self-actualization. The organization can satisfy its employees' various needs. In the long run, physiological needs may be satisfied by the person's paycheck, but it is important to remember that pay may satisfy other needs such as safety and esteem as well. Providing generous benefits that include health insurance and company-sponsored retirement plans, as well as offering a measure of job security, will help satisfy safety needs. Social needs may be satisfied by having a friendly environment and providing a workplace conducive to collaboration and communication with others. Company picnics and other social get-togethers may also be helpful if the majority of employees are motivated primarily by

social needs. Providing promotion opportunities at work, recognizing a person's accomplishments verbally or through more formal reward systems and job titles are ways of satisfying esteem needs. Finally, self-actualization need may be satisfied by the provision of development and growth opportunities on or off the job, as well as by work that is interesting and challenging.

ERG theory

ERG theory, developed by Clayton Alderfer, is a modification of Maslow's hierarchy of needs. Instead of the five needs that are hierarchically organized; Alderfer proposed that basic human needs may be grouped under three categories - Existence, Relatedness, and Growth. The theory's name is based on the first letter of each need. Existence refers to our concern with basic materials such as hunger, thirst and safe condition. Relatedness on the other hand, refers to the motivation we have for maintaining interpersonal relationships like involvement with family, friends, co-workers and employers. Finally growth is the intrinsic desire for personal development for example, the desire to be creative, productive and to complete meaningful tasks. The implication of this theory is that we need to recognize the multiple needs that may be driving individuals at a given point to understand their behavior and properly motivate them.

Fredrick Herzberg's two factor theory

In this study, the theory used as backdrop in measuring the effect of non-financial incentives on the job satisfaction of KCB employees was Herzberg's Two-Factor Theory. Psychologist Frederick Herzberg (1966) investigated the question "what do people want from their jobs?" Through this question Herzberg identified the factors that lead to extreme satisfaction (motivators) and extreme dissatisfaction (hygiene). Factors leading to satisfaction such as achievement, recognition, responsibility, the work itself, advancement and growth are also called intrinsic factors, whereas those leading to dissatisfaction, when not present, such as company policy and administration, supervision, interpersonal relations, and working conditions are called extrinsic factors. Herzberg argued that there are two distinct human needs portrayed, namely as physiological needs that can be fulfilled by money, for example, to purchase food and shelter, and the psychological need to achieve and grow, and this need is fulfilled by activities that cause one to grow (NetMBA.com, 2010).

Empirical Literature Review

Money

Whether in the form of wages, piecework or any other incentive pay, bonuses, stock options, company-paid insurance, or any of the other things that may be given to people for performance, money is important. The way to ensure that money has meaning, as a reward for accomplishment and as a way of giving people pleasure from accomplishment, is to base compensation as much as possible on performance (Koontz and Weihrich,1990; Edwin, 1993).

Job enrichment

According to Koontz and Wehrich (1990), this is the attempt to build into jobs a higher sense of challenge and achievement. A job may be enriched in variety, by giving workers more freedom in deciding about such things as work methods, sequence, and pace or the acceptance or rejection of materials; giving workers a feeling of personal responsibility for their tasks; taking steps to make sure that workers can see how their tasks contribute to a finished product and the welfare of an enterprise; involving workers in the analysis and change of physical aspects of their work environment, such as layout of the office or plant temperature, lightening and cleanliness. **Training**

People can be taught to become more motivated showing them how to deconstruct tasks and challenges, and how to feel less intimidated by their job roles. Demonstrating to them how to cope in the workplace can lead directly to improved motivation (Daniel, 2001). The managers may decide to sponsor employees for further training at the expense of the company. This can work as a way of motivating and retaining qualified employees.

Team building

Despite mixed feelings about team-building activities, the fact that they encourage people to work together outside the office environment can be a definite advantage. They can encourage healthy competition and give each member of staff the opportunity to be on the winning team. Improving team relationships can result in increased productivity and morale, and can lead to a much happier and healthier working environment. Such exercises can also help in the resolution of pre-existing issues within the team.

The Conceptual Frame Work

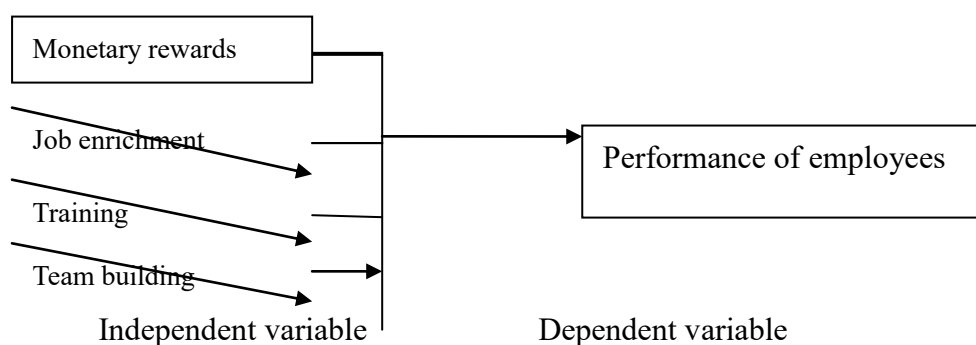


Figure 2:2 Conceptual frameworks. In Figure 2:2 the dependent variable is performance. The independent variables are monetary rewards, job enrichment, training, team building and quality of working life programmes. Performance therefore depends on the independent variables.

3. Research Methodology

3.1 Research design

The study was conducted through descriptive survey design; information on the influence of motivation on performance was presented as received from the respondent. Descriptive survey is a process of collecting data in order to answer questions concerning the current status of the subject in the study (Mugenda and Mugenda, 2003). The rationale behind the selection of the design was that it helped the researcher to explore the existing status of motivation in KCB and establish the effective management of motivational systems in KCB branches in Migori County.

3.2 Target Population

A population refers to the aggregate of all cases that conform to some designated set of specifications it is the entire set of relevant units of analysis or data (Kothari, 2008). There are a total of four branches of KCB in Migori County. Each branch in the sample provided correspondence namely: Branch Manager, Manager Operations, Assistant Manager Retail Banking, Assistant Manager Operations, Graduate Clerks and Sales Executives. These individuals provided information by filling in the questionnaires on the status of motivation in their banks. Table 3.1 showing target population.

Table 3.1 showing target population

KCB Branch	Frequency	No. of employees to be interviewed per branch	Target Population
Migori	1	24	24
Rongo	1	15	15
Isebania	1	15	15
Kehancha	1	15	15
Total	4		69

3.3 Sampling Design and Sample Size

A sample is a group in a research study on which information is obtained. The sample is always smaller than the population; this is because the researcher can rarely have time to access all members of the population. Sampling therefore refers to the process of selecting individuals in the sample. Sampling is necessary because population interest is large, diverse and scattered over a large geographic area (Kothari 2008). Simple random sampling was used since no complexities were involved. All that will be needed is a relatively small, clearly defined population (Orodho and Okombo, 2002). This was used because every KCB branch had defined employees who were picked randomly.

In this study the researcher conducted the investigation in four branches of KCB in Migori County which represented 100% of the total population. Migori Branch had more employees hence more employees were interviewed compared to the other branches. The following formula was used to apportion sample per stratum:

Table 3.2 Sampling Frame

Type of KCB Branch	Frequency	Sample size	No. of Respondents	of Sample population
Migori	1	1	15	15
Rongo	1	1	10	10
Isebania	1	1	10	10
Kehancha	1	1	10	10
Total	4			45

3.4 Data collection instruments

Primary data was collected through the use of self-administered questionnaires. A questionnaire consisted of a number of questions printed or typed in a definite order on a form or set of forms. This method of data collection had the advantage of low cost, it was also proven to be free from bias of the interviewer, it also gave the correspondence adequate time to give well thought answers and since large samples could be made use of, the results were more dependable and reliable (Kothari, 2008). The questionnaire contained both structured and semi-structured questions.

Instrument Validity and Reliability

Borg and Gall (1989) define reliability as the degree of consistency that the instruments demonstrate in whatever it is measuring. To ensure reliability, the researcher carried out a pilot study where approximately 10% of the target population was exposed to the instrument prior to the actual study. Borg and Gall (1989) define validity as the degree to which a test measures what it purports to measure. Theoretically, alpha varies from 0 to 1, the higher the Cronbach alpha, the more reliable the test results will be. The reliability was 0.8. To ensure validity, the researcher consulted the university supervisor who proof read the questionnaire and advised on any necessary changes. This ensured validity and reliability.

3.5 Data Analysis and Presentation

The data was tabulated, then analysed by the use of descriptive statistical analysis technique.

The descriptive statistics involved the measure of central tendency (weighted mean) and measures of dispersion. Results were summarized in tables, charts and graphs. The five-point likert scale was also used to measure the extent of the Kenya Commercial Bank employees' perception on motivation. Data analysis enabled the researcher to make conclusions on the effect of motivation on the performance of Kenya Commercial Bank employees.

4. Analysis, presentation and interpretation of data

4.1 Background Information

The researcher had wanted to first of all know about personal information regarding the respondents as this would help in analysis of the data. The following areas were covered under bio data.

Gender

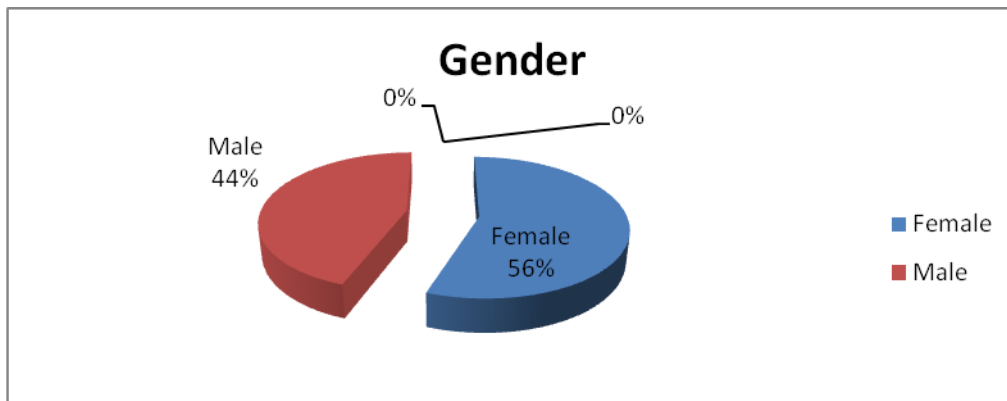


Figure 4.1: Gender

Level of Education

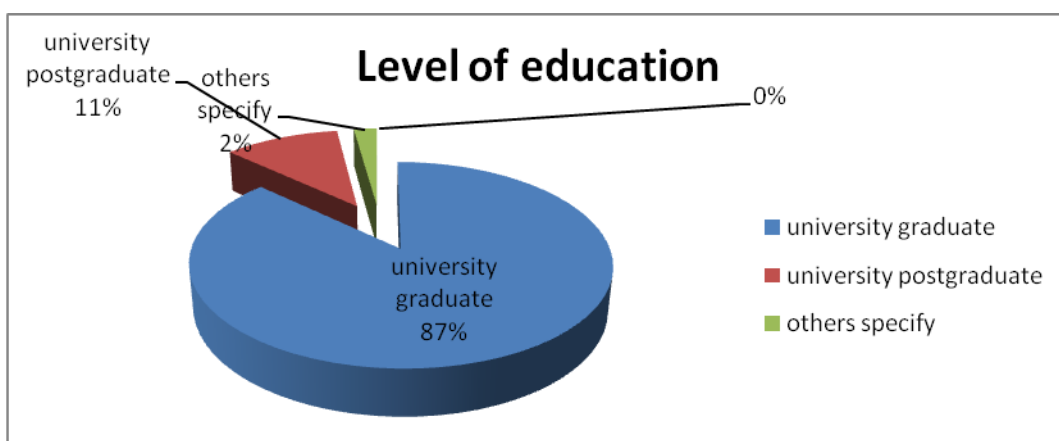


Figure 4.2: Level of education

In figure 4.2, 87% of the respondents were university graduates, 11% had attained post graduate degrees and a minimal 2% had done other courses like CPA only. This information

is necessary in knowing how much time the employees could be having for self development. This shows that the employees are too engaged and have very minimal time for self development. This is demotivating because the employees need to build their careers.

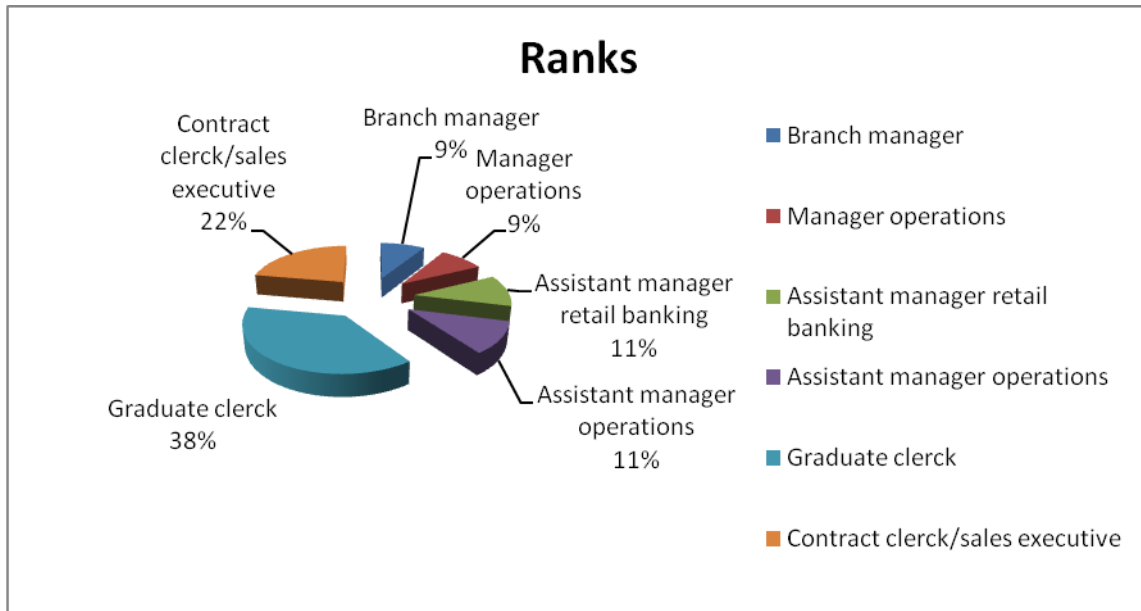


Figure 4.3: Position held in the bank



Figure 4.4: Duration of employment at KCB

The respondents were asked to state how long they had served in KCB and the results are presented in Figure 4.4, of which, 40% of the employees had worked for only 0-5 years while only 8% had stayed for 16 years and above. The length of stay could easily determine the level of patriotism in the organization and the feeling of job security.

4.2 Effects of monetary rewards on performance of KCB employees in Migori County

The KCB workers who participated in this study were further asked to state if they are motivated either through monetary or non-monetary rewards. Table 4.1 shows the responses.

Table 4.1 Motivation through monetary and non-monetary rewards

Type of reward	No. of respondents	Percentage
Monetary	40	88.9%
Non-monetary	5	11.1%

It is evident in Table 4.1 that 88.9% of the respondents felt that they were more motivated with monetary items than non-monetary items. Only 11.1% felt that they could be motivated by non-monetary items. This could be attributed to the fact that most of the respondents felt that, the monetary rewards could easily change their status as compared to the non-monetary rewards.

Extrinsic motivation

Extrinsic motivation results from the attainment of externally administered rewards, including pay material possessions, prestige and positive evaluation from others in this study extrinsic motivation of employees will include externally administered rewards like salary, free accommodation, free meals, weekly duty and extra allowances, advance payment in case of financial problems, leave of absence and free medical care among others.

The researcher further used salary, incentives and bonus to measure extrinsic job motivation. The following data was collected and represented in figure 4.5.

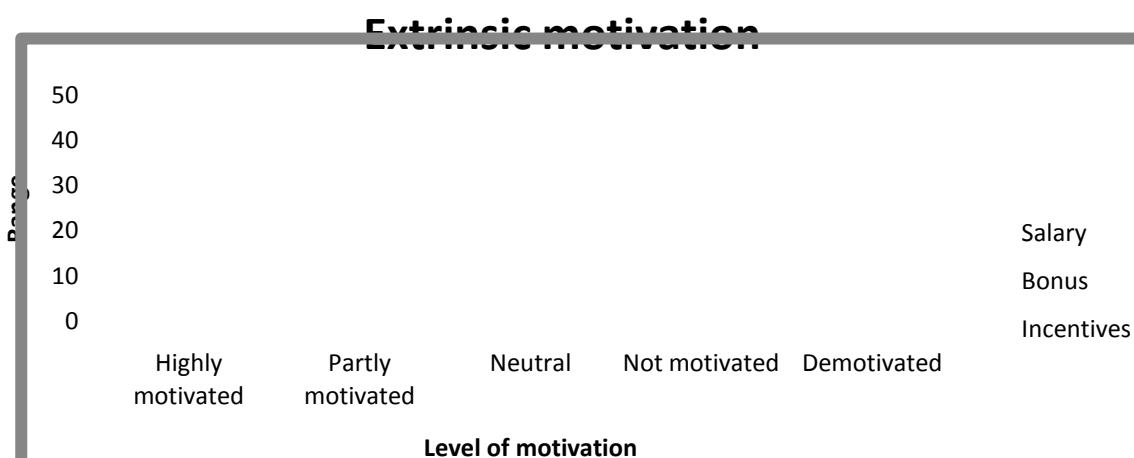


Figure 4.5: Level of motivation

The researcher further sought to find out about the incentive scheme plan. And it was realized that the entire respondent affirmed to the fact that indeed their organization had an incentive scheme that was used to motivate good work done by certain individuals. Again on this, 90% of the respondents felt that the scheme was highly motivating, while 10% of them were neutral about the incentives. The study further revealed that 67% of the respondents were highly motivated by their salaries, 18% were partly motivated, 11% were neutral, and 4% were not motivated while 10% felt that the scheme demotivated them. According to the study a number of areas were tackled with incentives and therefore as a matter of fact eventually a majority of the employees would get the incentives. On whether the bonuses provided motivation, 56% of the respondents were highly motivated, 22% were partly motivated, 11% were neutral 6% and 5%, were not motivated and demotivated respectively. This analysis concurs with Fredrick Herzberg's two factor theory in which he investigated factors that led to extreme job satisfaction and extreme dissatisfaction.

4.3 Effect of job enrichment on performance of KCB employees in Migori County

Table 4.2 Job enrichment and performance.

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Don't know
Working environment	44%	23%	13%	12%	8%	0%
Workload	20%	16%	5%	42%	7%	6%
Promotions	50%	22%	10%	8%	5%	5%
Recognition	33%	37%	0%	22%	5%	3%

Job enrichment is the attempt to build into jobs a higher sense of challenge and achievement. A job may be enriched in a variety of ways; by giving workers more freedom in deciding about such things as work methods, sequence and pace or the acceptance or rejection of materials. Therefore according to the research findings in table 4.2, 44% and 23% strongly agreed and agreed respectively that their working environment was a motivation to their performance. 13% were neutral, a minimal 12% disagreed and 8% strongly disagreed with working environment to be a motivation to performance and finally 0% didn't know. On workload, 20% and 16% strongly agreed and agreed respectively that workload was a motivating factor to performance, 5% were neutral, a significant 42% disagreed, 7% strongly disagreed and finally 6% didn't know. On whether job promotions were a motivating factor to performance, 50% which is half of the population strongly agreed, 22% agreed to that, 10% were neutral, 8% disagreed, 5% disagreed and 5% didn't know. On recognition, 33% and 37% strongly agreed, and agreed respectively, 0% were neutral, 22% disagreed, 5% strongly disagreed, and 3% didn't know.

4.4 Effects of training on performance of KCB employees in Migori County

Table 4.3 Training and performance

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Don't know
Sponsorship	0%	10%	33%	25%	13%	19%
Induction courses	85%	12%	3%	0%	0%	0%
Career achievement	10%	8%	52%	4%	6%	20%

People can be taught to become more motivated showing them how to deconstruct tasks and challenges, and how to feel less intimidated by their job roles. Demonstrating to them how to cope in the workplace can lead directly to improved motivation. The managers may decide to sponsor employees for further training at the expense of the company. This can work as a way of motivating and retaining qualified employees. According to table 4.3, 0% and 10% strongly agreed and agreed respectively that training was indeed a motivation to performance, 33% were neutral, 25% disagreed, 13% strongly disagreed and finally 19% didn't know. On induction a majority which is 85% strongly agreed that they were a motivation to performance, 12% agreed, 3% were neutral and finally 0% strongly disagreed and dint know about induction. On career achievement more than half of the population which is 52% were neutral about this. 10% and 8% strongly agreed and agreed respectively to this, 4% and 6% disagreed and strongly disagreed, while 20% didn't know.

4.5 Effect of team building on performance of KCB employees in Migori County

Figure 4.6 shows the summary of the responses given by KCB workers concerning if they are motivated by team building as employees. According to McClelland’s acquired needs theory under need for affiliation, affiliation seekers look for harmonious relationships with each other therefore enjoy lots of social activities.

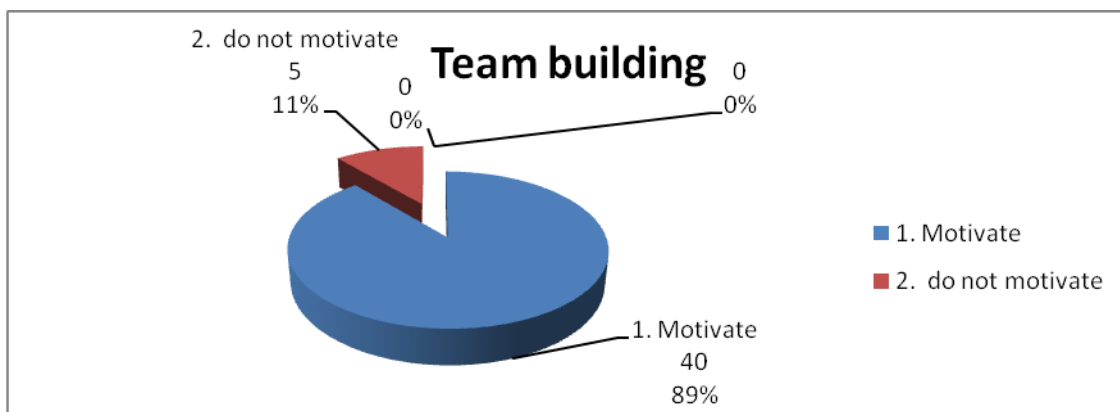


Figure 4.6: Team building

When asked if team building was a good motivation strategy, 75.4% of the respondents felt that they were motivated by team buildings while on 24.6% of the respondents felt that team building was not a motivator. From figure 4.6, team building therefore is a vital motivator and cannot be assumed by managers however expensive it may be to the employer.

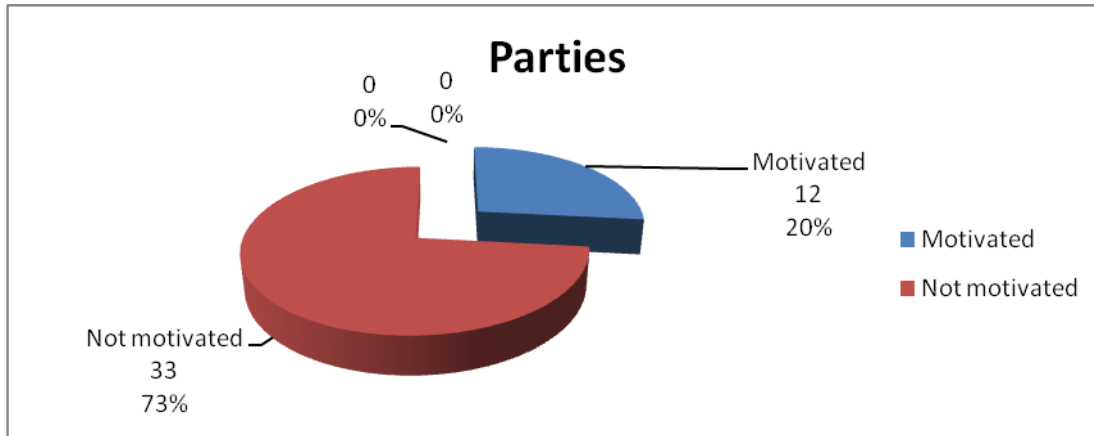


Figure 4.7: Motivation through parties and KCB social time

In figure 4.7, motivation was influenced by attending to parties and KCB social times, a majority which is 80% felt that they were motivated by parties, while a minority 20% was not motivated by parties and KCB social time. This shows that parties and KCB social time can't be assumed at all. The employers should give employees time to socialize because this motivates majority of the employees. According to Abraham Maslow, company picnics and other social get-togethers may also be helpful if the majority of employees are motivated primarily by social needs.



Figure 4.8: Job performance

According to figure 4.8, the respondents were asked about employees' preparedness and attitude towards work. The results showed that 97.1% reported to duty on time and only a minimal 2.9% do not report on time. Again on meeting deadlines 97.1% met deadlines in their respective tasks, while only 2.9% did not meet deadlines. These two factors are also a clear indicator on job motivation. Opinion on motivation as a way of improving performance: builds team spirit, is vital to performance, brings excellence, increases productivity, brings forth job satisfaction, gives morale and understanding of job. Abraham Maslow argued that social needs of employees may be satisfied by having a friendly environment and providing a workplace conducive to collaboration and communication with others.

5. Summary, Conclusion and Recommendations

5.1 Summary

This chapter presents summary of the findings and conclusions. Recommendations from the study and suggestions for further research are also included in this chapter. The chapter is based on the findings of the preceding chapter, objectives of the study and the research questions that were to be answered by the study. The study combined two approaches to data analysis: quantitative and qualitative. This chapter is divided into four sections. The first section presents a summary of the research findings, the second part presents conclusion, and the third contains recommendations and lastly suggestions for further research.

Effects of monetary rewards on performance of KCB employees in Migori County

From the study a majority of the respondents felt that monetary reward was truly a motivator. It can therefore be concluded that for the employees to be motivated, they ought to be given monetary rewards. However some also noted that monetary rewards were only exciting for a short period of time after which it would not be felt again. Therefore the management should be keen to have good scheme for rewarding, like on good performance by some employees and not across the board. Again it was felt that monetary rewards should not be predictable in terms of timings and how much so that it is better appreciated when it is given.

Effects of job enrichment on performance of KCB employees in Migori County

Job satisfaction entails so many things in this context. It had to do with remuneration, job security, job enhancement among others. Many respondents felt that high job remuneration was very crucial when it came to motivation. High remuneration meant high motivation as compared to low salaries. It was also noted that it was difficult to find out how much is good for the remuneration. Most of them felt they had job security and that was clearly a motivator, hence this was a plus for the organization. Job enhancement was also put into consideration, most of the respondents felt better when their jobs were enhanced and hence they climbed up the ladder.

Effects of training on performance of KCB employees in Migori County

According to the findings, training of employees is done a number of times in the banking industry. A majority of the respondents felt that job training was very crucial for all employees as it kept them abreast with the current trends in the market. Other than that some

trainings came with job promotions and better job groups. This was seen as a great motivator for the employees.

Effects of team building on performance of KCB employees in Migori County

Team building was crucial for the wellbeing of the employees. According to the respondents team building, was done every quarterly which they recognized was good enough.

Again a majority felt this it was a very good motivation strategy and it worked very well on achieving its objectives. It helps the employees to bond better with one another hence better working relationship among the employees. In most cases it was also used to settle any disputes which might have been there hence better working relationships. Again they were used to evaluate the performance of the past quarter and better strategies set for next quarter. Most of the employees loved the team buildings and felt that they were very necessary for their motivation. The managers however felt that, as much as team building could be very good again it was an expensive venture and should only be carried out when deemed necessary.

5.2 Conclusions

The researcher drew the conclusions based on the research questions that had been formulated in chapter one, and they are as follows; To what extent does a monetary reward affect the performance of KCB employees in Migori County? Monetary rewards significantly affect the performance of the employee in the organization. This was because majority of the respondents felt that they were more motivated by monetary rewards than other forms of rewards. To what extent does job enrichment affect the performance of KCB employees in Migori County? A number of parameters were considered under job enrichment, like workload, work environment. It can be confirmed that indeed job enrichment significantly affect job performance and that a good working environment and an average workload would highly motivate the employees to perform their duties. To what extent does training affect the performance of KCB employees in Migori County?

5.3 Recommendations

This section was informed from the research questions that asked possible recommendations that should be given to improve the performance in each of the four research questions. From the study, the following are the recommendations as established by the research; there is need to have a comprehensive motivation scheme in all aspect in an organization as this works directly proportional to the output of the employees.

Suggestions for further research

According to the research further studies should be undertaken to establish what motivates employees, since the study pointed out that, employees were highly motivated by monetary rewards yet, employers insist on other motivators like training, parties and team building.

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