

**EMPLOYEE ENGAGEMENT IN AFYA SAVINGS AND CREDIT CO-
OPERATIVE SOCIETY (SACCO) LIMITED**

Signature

Date

Naomi Ndugo

BY

NDUGO NAOMI WAMBUI

The project has been submitted for examination with my approval as
the University Supervisor.

Signature

Date

Mr. Dagcan Ochoro

University of NAIROBI Library



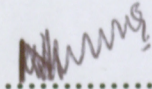
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**A Management Research Project Submitted in Partial Fulfillment of the
Requirements for the Degree of Master of Business Administration (MBA)
University of Nairobi**

November, 2010

DECLARATION

This management project is my original work and has never been presented for the Award of degree to any other university



12/11/2010

Signature

Date

Naomi Ndugo

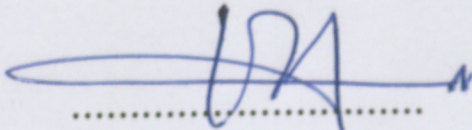
DEDICATION

To

My loving husband Isaac

And my dear son David

The project has been submitted for examination with my approval as the University Supervisor.



12/11/2010

Signature

Date

Mr. Duncan Ochoro

Senior Lecturer, University of Nairobi

ACKNOWLEDGEMENT

Thanks to the Almighty God for his sufficient Grace, Mercy and Power that sustained me through out the project period.

Special gratitude to my supervisor, Mr. Danson Odehoro for his tireless and constant guidance.

My entire family, receive special **DEDICATION** support, patience and prayers that kept me going.

To

And finally to my Employer My loving husband Isaac and friends who give their moral support as I pursued this study.

And my dear son David

To you all may the Kind Lord shower his blessing upon you.

17/11/2010

17/11/2010

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ABSTRACT

The main objective of the study was to establish factors that promote employee engagement in Afya Sacco. To establish this, a survey was conducted at Afya SACCO Society Limited situated at Nairobi. The study was done through the use of structured questionnaires. The research design used was survey and the data was analyzed using descriptive statistics

The study found out that the employees of Afya SACCO viewed the state of each of the nine factors affecting employee engagement as being above average. The lowest ranked were both Leadership and Reward. Second lowest ranked were development opportunities and quality of communication. The highest ranked were Work, Line of sight, immediate supervisor and team work. The impact of demographic characteristics on the rating of different factors led to the following findings: gender, department, position and age were found not to affect the ratings of employee engagement. Only salary scale was found to have significant effect on some of the factors which include: work, line of sight and development opportunities

The conclusions were that Afya SACCO employees find all the engagement factors favorable in promoting engagement levels. Employees at Afya SACCO deem motivation, pay raise, Promotions and Training & seminars as key factors affecting employee engagement.

The recommendations were that Afya SACCO should evaluate motivation, pay, Promotions and Training & seminars as possible ways of improving employee engagement. Further research is necessary to determine the effect of employee engagement on employee enthusiasm at work.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

One of the key ingredients of a successful company is its ability to attract, motivate and retain great talent. This is because finding and keeping great talent assures the organization a future and it's the key to organizational effectiveness. In addition to getting the right talent managers genuinely want and need people who are mentally and emotionally connected to their jobs and who are willing to apply discretionary effort, indeed willing hands to help their companies' succeed.

Over the recent years there has been a significant shift in the employee-employer relationship. Following the economic downturn in the early 1990's, increasing competition in the global markets, slow growth of domestic economy and increasing pressures for organization to change has promoted an end of the traditional employment based on lifetime employment and steady promotion from within (Turnely and Feldman, 2000). With increasingly competitive markets, globalization, a volatile economic climate demands for constant change and the war for talent, organizations face significant challenges in the pursuit for business success. The psychological contract is now different to what once was; for many there is no longer job for life, and indeed redundancy is a very real possibility. There is also evidence that expectations of employers and employees differ from those of the past (IES, 2009). Today, neither workers nor employees expect long-term relationships. Employees want to move from job to job, to take control of their careers, to bail out unsatisfying situations, to leverage experience in one organization for a better job in the next. Employer, on the other hand want to be saddled with workers who don't

met expectations or who become expendable as markets or internal strategies change (Bates, 2004). Organizations want people to put in extra effort and generate innovative ideas to improve services (Skapinker, 2005).

1.1.1 Employee engagement

Employee engagement therefore, is a heightened emotional and intellectual connection that an employee has for his/her job, organization, manager or co-workers that in turn influences him/her to apply additional discretionary effort to his/her work. (The Conference Board, 2003). According to Wikipedia Encyclopedia employee engagement is also called work engagement or worker engagement and an “engaged employee” is one who is fully involved in, and enthusiastic about his or her work, and thus acts in a way that furthers their organization interest. The Institute for Employment Studies (IES) sees it “as a positive attitude held by employee towards an organization and its values. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization”.

Melcrum (2005) sees employee engagement as composed of three areas. Firstly the cognitive commitment which describes an employee’s intellectual connection with the company including their support of and belief in the company objectives, secondly the affective commitment which describes a strong emotional connection to the company and finally the behavioral commitment where employees act in ways that support the success of the organization with willingness to stay with the company despite other opportunities and frequently go above and beyond normal expectations to help the company succeed.

Brown (2005) views engagement as a progressive combination of satisfaction, motivation, commitment and advocacy resulting from employees' movement up the engagement pyramid. Satisfaction is what gets employees to just show up for work. It is the base level of employee contentment – whether or not they can do their job, how happy they are with their pay, how well they like their working environment but have no real desire to go the extra mile. Motivation is the “buzz” employees feel about their work and a desire to excel in it. Commitment is about feeling part of the wider company whereas motivation works at an individual level. Committed workers become positive ambassadors for their companies. Advocacy is the real measure in this instance is how proactive employees are in speaking about the company they work for as well as the products and services they offer. It is free advertising and from the most credible of sources. Engagement then is a combination of all preceding factors. An engaged worker is satisfied motivated committed and is an advocate for the company and what it produces

On a more practical level, employee engagement is about how people behave at work. It refers to the extent to which people in an organization know what they have to do, and willingly give of their discretionary effort to do that. It is the difference between people coming to work and doing an adequate job, and people coming to work and really giving of their best, displaying creativity and using their initiative (www.retention.Naukrihub.com). The outcomes of employee engagement to an organization cannot be ignored. The Gallup organization (2004) found critical links between employee engagement, customer loyalty, business growth and profitability. The International Survey research (ISR) team has similarly found encouraging evidence that organizations can only reach their full potential through emotionally engaging employees and customers (ISR 2005).

Gallup (2006) saw employees as divided into three types with regard to their level of engagement, the engaged, not- engaged and the actively disengaged with the latter being of most concern to the employer as a result of sharing their discontent with their co-workers and the wider world. This shows that not all employees in an organization are engaged. There are those who are not engaged and tend to concentrate on tasks other than the goals and outcomes they are expected to accomplish. Efforts are to be made to raise levels of engagement for those who fall in the not-engaged range. (www.retention.Naukrihub.com). One question still challenges many organizations in their quest to improve performance – what can be done to significantly impact employee engagement (People management- 2008)? Multiple studies in different countries and across industries show that employees who are passionate about their jobs are in the minority (Development Dimensions International, 2007). It is unlikely that a one size fits all approach is effective, as levels of engagement and drivers vary according to the organization, employee group, the individual and the job itself (Robinson, 2007). Improving levels of employment does not have to be expensive; it just takes some time and energy, but benefits outweigh these costs (Bates, 2004).

1.1.2 Afya Savings and Credit Co-operative Society (SACCO) limited

Afya Co-operative Society one of the largest SACCOs in Kenya, was registered in the year 1971 and has been operation for the last 39 years with a total membership of 36, 638. It draws it's membership from employees of the Ministry of Medical Services and Ministry of Public Health and Sanitation, other Ministries and Parastatals; Staff ,Nurses and Midwives Council of Kenya; all quasi government institutions under the Ministry of health Viz Kenya Medical Research Institute (KEMRI), Kenya Trypanomiasis Research Institute (KETRI), Kenyatta National Hospital (KNH), Kenya Medical Training College (KMTC); workers of health related organizations

registered in Kenya such as National Hospital Insurance Fund (NHIF) and past members who resigned but own shares in Afya Investments co-operative society limited.

Afya Savings and Co-operative society (SACCO) Limited in her endeavor to remain the Co-operative of choice, in promoting the Social economic well being of its customers through the provision of affordable financial service has recognized human resources as the drivers of business success. But despite the much effort expended to recruit and retain the best talent there is lack of enthusiasm in the part of employee in their course of duties. Employee individual performance is wanting which is evident through customer complaints. The management in its effort to gain competitive advantage against its competition has adopted reward management system to motivate the employees in their performance. According to Armstrong (2003) employee reward system consists of a integrated policies, processes and practices for rewarding employee in accordance with their contribution, skill, competence and the market work. But as the employees reach their salaries ceiling they are left with nothing else to motivate them. This then shows that raising employee engagement levels is results from a combination of many factors and not only compensation.

According to Perrin (2003), building engagement is a process that never ends and it rests on the foundation of a meaningful and emotionally enriching work experience. Further it is not about making people happy, or even paying them more money. As important as pay and benefits are in attracting and retaining people, it was found that they play a less important role in engaging people in their work. The good news is that most workers want to be passionate and energized by their work.

1.2 Statement of the problem

Chartered Institute of Personnel and Development (CIPD) (2006) emphasizes that employees are increasingly being recognized as the key business drivers. The ability of business to add value rests on its frontline employees or human capital. Organizations that wish to succeed have to get the most out of this resource. This is because the quality of output and competitive advantage of a company depends on the quality of its people. The combination of strong competitive business pressures and tight labor market conditions for the most talented employees means that employers must find a way to keep costs under control and at the same time ensure that the organization has the workforce it requires to grow, diversify into new areas of business, expand internationally and be effective. (Jackson, 2009).

In Kenya there is a quite an number of studies which has been done on the related concept such as Kizito (2000) who studied the relationship between pay job satisfaction and organizational commitment based on the Kenya State Corporation, Abwavo (2005) who studied on psychological contract in relation to organizational commitment and job satisfaction among commercial banks, Khainga (2006) who studied job satisfaction and organizational commitment among customer care representatives at Safaricom and Longurasia (2008) who studied on employee perception of psychological contract based on Kenya meet commission. All theses researchers have based their studied on related concept but none has captured on employee engagement which is a step- up from commitment and overlaps with both commitment and a positive psychological contract between employer and employee. Therefore the proposed study is meant to fill this gap.

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Secondly, other researchers who have studied on employee engagement globally have different views on what drives it. According Truss et al (2006) individual factors such

as well being, personal relationships and gender differences played a major role in influencing employee engagement. Others like Bates (2004) and Perrin consider organizational factors such line management, job characteristics reward and recognition as the most important in driving engagement. The Corporate Leadership Council (2001) concludes that the employee- manager relationship is in fact the most powerful driver of employee's engagement. Therefore the aim of this study is to try and find what factors play major role in enhancing employee engagement in an Sacco's and how these factors if applied can lead to organizational effectiveness.

1.3 Objectives of the study

To determine factors that promotes employee engagement in Afya SACCO

1.4 Importance of the study

First the findings of this study will be of importance to Scholar and researchers as it will add to the body of knowledge especially in this area that still need a lot of academic research. Therefore the study will lay background for further research.

Secondly, the study will be great importance to the Management of Afya Sacco society by gaining knowledge on areas that need improvement for example, in recruiting deploying and training and motivating of employee. The benefit will be extended to the company's customers who will benefit from quality service and products that meet their financial needs hence remain loyal to the SACCO.

Thirdly the employees will benefit from improved work life, training and development programmes, better working relations which in turn lead to loyalty and commitment to both work and organization

CHAPTER TWO

LITERATURE REVIEW

2.1 Employee Engagement

Employee engagement has become a popular topic in workplace, research and development currently with many claiming that it predicts employee outcomes, organizational success and financial performance (Bates, 2004). After all, what organization wouldn't want an engaged workforce? Much has been researched on employee engagement and employee commitment in the workplace and its effect on the bottom line especially in the US and the UK Perrin, (2003). A lot of what has been written about this topic comes from the practitioner literature and consulting firms with a little from the academic literature.

It has however, been acknowledged that employee engagement has been defined in many different ways and that the definitions sound similar to other better known and established constructs such as "organizational commitment" and "organizational citizenship behavior" (OCB) (Robinson et al, 2004). Therefore "engagement contains many of the element of both commitment and OCB but it is by no means a perfect match either neither commitment nor Organizational Citizen Behavior" (Robinson et al 2004). According to Saks (2006) organizational commitment differs from engagement in that it refers to a person's attitude and attachment towards their organization while it could be argued the engagement is not merely an attitude; it is the degree to which an individual is attentive to their work and absorbed in the performance of their role.

Armstrong (2006) sees the two concepts are as closely connected but there is some value in distinguishing between commitment to the organization and commitment to

the job, and treating the former as organizational commitment and the later as job engagement. While OCB involves voluntary and informal behaviors that can help co-workers and the organization, the focus of engagement is one's formal role performance rather than purely extra role and voluntary behavior. Concerning job involvement May *et al* (2004) sees it as the result of cognitive judgment about the need satisfying abilities of the job and is tied to one self image. Engagement has to do with how individuals employ themselves in the performance of their job. Furthermore engagement involves active use of emotions and behavior in addition to cognitions.

2.1.1 Employee engagement levels

Gallup, a US organization providing management consulting, human resources and statistical research services, has defined these three employee types: engaged, not engaged and actively engaged. Engaged employees are dedicated to their role, less likely to leave the company, more productive, give better customer service and in turn create greater profit in private service sector organization (Gallup, 2005). They are the builders in an organization, driving innovation and moving the company forward. They have a desire to know the expectations for their roles so that they can both meet and exceed them (Coffman, 2003). They take pride in their work and will put in extra time to get a task completed to a good standard, not for financial gain but out of a personal sense of commitment known as discretionary effort (Frank *et al*, 2004). They speak positively about others and encourage them to use their service (Gallup, 2003). They are likely absent due to sickness and more likely to believe that their work has a positive effect on their physical health (Crabtree, 2005).

Not engaged employees are those employees who are "checked out" and "sleep walking" through their day (Gallup, 2005) simply doing the necessary; attending work and

getting the basic requirements of the job done without interest, energy, passion or any personal investment. Pleasant enough and often with good attendance, they take in low – risk, low commitment mode, often focused entirely on the steps that they take to reach any goal and not on the goal itself (Coffman, 2002). They are usually neither negative nor positive about their company, adopting a “wait and see” attitude to their jobs, managers and coworkers (Coffman, 2003). Where engaged employees will put in additional effort as part of their everyday a working pattern, non-engaged employees are interested only in getting by and will not be willing to work extra without for example, inducement or a similar persuader.

Actively disengaged employees are unhappy in their work and often don't care who knows it. They are acting out of their unhappiness (Gallup, 2005). They are 'consistently against virtually everything' (Coffman, 2003). Their work will be sloppy and / or of poor quality, their attendance inconsistent as they take more sick days (Gallup, 2003) and they are much more likely to leave the company than an engaged employee. They may be highly vocal in their complaints and criticism against the company undermining colleague's attempts at maintaining a positive attitude and atmosphere and their careless approach to their work may reduce any advantage generated by more willing work mates. Away from the work they are more likely to denigrate their employee or at least to fail to recommend them to others (Gallup, 2003), report that work stress has caused them to argue with their families and friends (Gallup 2005) and state that work is damaging their health (Crabtree, 2005). The employer should therefore seek to identify how many people fall into each category and then develop a plan to maintain and increase the proportion in the first category.

2.1.2 Employee engagement and individual differences

Here we draw attention to how engagement levels may be linked to individual differences. There is much evidence in literature to support the notion that individual differences impact work performance. According to Robinson (2006) individual differences play a vital role in determining an employee's potential level of engagement. Individuals categorizes and make sense of events and situations according to the unique and personal frame of reference which reflects the personality, past experiences, knowledge, expectations and current needs priorities and interests.

Employee engagement is also related to related to emotional individual experiences and well being May *et al* (2004). Emotions are a natural feature of our psychological makeup and affect not only individual's personal lives but also their behaviors at work. The Perrin (2005) study identified both emotions and rationality as core competencies. They found the emotional factors are linked to an individual's personal satisfactions and the sense of inspiration and affirmation they get from the work and from being part of the organization. West (2005) argues that when individuals feel positive emotions, they are able to think more flexible, open-minded way and are also likely to feel greater self-control, cope more effectively and be less defensive in the work place. By contrast the rational factors generally relate to the relationship between the individual and the broader corporation for instance the extent to which employees understand the role and their unit's role relative to the company objectives.

Relationships in the work place have been found to have an impact on meaningfulness which is seen to relate to engagement. A Gallup survey asked employees whether they had three or more days in the past month when work stress cause them to behave

poorly with their family and friends. The findings indicated 51% of actively disengaged employees, 35% of not engaged employees and 18% of engaged employees say yes. This is to show that family stress and work related stress may be interlinked. Locke and Taylor (1990) recognized the relatedness needs individual possess, arguing that individuals who have rewarding interpersonal interactions with their co-workers also should experience greater meaning in their work. Kahn also suggested the client's relations for some individuals may play a role in providing meaningful work experience.

Gender differences have also been found to impact on engagement such that men experience enrichment for work to family while women experience depletion for work to family. Furthermore Gallup's US research concluded that woman tend to find more fulfillment in their jobs and are more engaged than men are. The same study found that married employees tend to have a higher engagement than those who are single because the former have settled both in their personal and professional lives. And finally it was found that female managers or supervisors tend to have a higher percentage of actively disengaged workers than male managers do.

About the well being of the individual Perrin (2003) found that the most important driver of engagement was senior management's interest in employee well being. The research found that among engaged employees a clear majority, 62% felt that work lives affect their physical health while 78% of the engaged employees felt their work affect their psychological well being positively. Therefore those who feel their jobs positively affect their health are simply more optimistic and hence are more likely to be engaged in their work.

Therefore in summary despite the existence of common drivers of engagement, different groups and individuals are influenced by different factors. Individual personality and perception, emotions and well being all play an important role in employee engagement. Nevertheless all individuals despite of their individual not differences have the potential to be engaged at work

2.2 Factors that promote employee engagement

Discerning what enables engaged behaviors is almost as tricky as identifying a single concrete definition of employee engagement. There have been several research studies that have published that identify factors that drive employee engagement. Kahn (1990) found that the presence of three psychological conditions influence people to personally engage in their work and the absence of which encouraged disengagement. These are meaningfulness, safety and availability. The Conference Board (2006) found that different drivers of engagement were proposed in 12 largely consultancy based studies on engagement. The most commonly reported were trust and integrity, the nature of the job; the line of sight between individual performance and company performance; career growth opportunities; pride in the company ; relationships with coworkers/team members; employee development and the personal relationship with ones manager. The CIPD (2007) proposes that employee engagement is driven by opportunities for upward feedback, effective consultation and communication systems and a manager who is fair and visibly committed to the organization. But is unlikely that a 'one size fits' approach is effective, as levels of engagement and its drivers vary according to the organization, employee group, the individual and the job itself (Robinson, 2007). Hence there is 'no definitive all – purpose list of engagement drivers' (CIPD, 2007). Robinson (2007) suggests that it is very clear that 'an organization, personal characteristics, job characteristics and

employees experiences all influence engagement level'. Therefore the factors listed below consist of key drivers given from a combination of both The Conference Board (2006) and DDI (2007).

2.2.1 Nature of job

This driver refers to the day –to day content and routine of the employee's job and the degree to which he or she derives emotional and mental stimulation from it this includes opportunity to participate in decision making and autonomy (The conference Board, 2003). According to IES (2009) much of the literature has shown the importance of having challenging and varied work that utilizes old and new skills. The work needs to be perceived as creative and exciting for the employees. Employees also need to feel that the work they are doing is important for themselves and for others. Also this work should have the required resources with clear goals and accountability. Organizations hoping to drive engagement must tap into employees' passion, commitment, and identification with the organization. This is accomplished by having the right employees for the right jobs (DDI, 2007).

2.2.2 Line of sight between individual performance and the company performance

This driver refers to how well the employees understand the company goals, is aware of its overall performance, and most importantly knows how his/her individual contribution impacts this performance (Bates, 2004). Employees need to feel proud of the work they and their organization do and they need to feel that they are making a worthy contribution towards its success through their individual roles. This is what is termed as *Aligning effort with strategy* in the DDI's Engagement Proposition. To

attain this alignment leader need to help employees see the bigger picture and understand their roles relative to it DDI, 2007)

2.2.3 Development opportunities

This is the degree to which an employee feels that they have equal opportunities for are future opportunities for career growth, development training opportunities and promotion within the company and to a lesser degree is aware of a clearly defined career path (Baumuruk, 2004). According to DDI's (2004), it was found that many employees leave their jobs for better growth and development opportunities often offered by the organization. Most employees want to keep their jobs fresh and interesting by learning new approaches and building new skills. The key to successful development program is to ensure that all employees have a plan for development and clear accountabilities for making progress on their plans (DDI, 2007)

2.2.4 Pride about the company

This refers to the amount of self esteem that an employee derives from being associated with his/her company. This driver has been linked to behaviors such as recommending the company to prospective customers and employees (Corporate Leadership Council, 2005).

2.2.5 Recognition and reward

Receiving timely recognition and rewards is a key driver. According to DDI (2007) people want to be recognized and rewarded for their contributions. Rewards and recognition come in many forms, including competitive compensation packages, a healthy work/life balance and V.I.P sales trips. But perhaps the most important is the heightened sense of worth employees feel when their leaders take just a few minutes to let them know that they are doing a great job and their contributions are valued and

appreciated. Employees who feel they are listened to, supported and are recognized for their contributions are likely to be more engaged. People like to be recognized for their unique contributions (Walker information, 2000). This supports BlessingWhite's (2008) findings that rewarding efforts and encouragement are of great importance to employees and Watson (2007) that having clear expectations and delivering rewards is key to engaging the workforce. Salary is important but more as a disengager than an engager (IES, 2009).

2.2.6 Quality communications

According to IES (2007), Employees may engage in an organization if they can understand the organizations values and goals and developments in these. They need to understand how their own role contributes to these and the resources available to deliver them as well as feeling well- informed about what is happening in the organization. Building a strong sense of alignment with strategy requires a good communication systems and strong accountability. Employees should be well informed bout changes that affect their works groups so that they aren't confused or surprised when those changes are introduced (DDI, 2007). Only through having formal and open two way communication between managers and staff, such as having opportunities for upward feedback without fear for repercussions, can employees access this information.

2.2.7 Co-workers /Team members

This driver recognizes the significance of the influence that an employee's colleagues have on his/her level of employee engagement (Gubman, 2004). Building good relationships between coworkers is important. Developing mutual respect and trust between colleagues is seen as key to enabling employees to engage with the organization. According to DDI (2007) many organizations have "silos" or competing

work groups that fail to recognize the need to unite their efforts toward a common goal. When groups become insulated from other groups they can develop an “us versus them” mentality that ends up hurting the organization in small ways each and every day and in big ways in the long run. A key ingredient in developing and maintaining high levels of co-operation and team work is a work environment built on trust. Trust means employees have confidence that other’s actions are consistent with their words, that the skills they have developed are respected and valued and that each employee uniquely matters in the work place (Rogers, 1994). According to Erdem and Atsan (2003) trust is a critical success factor in organizations and plays a key role in fostering high levels of team work and collaboration.

2.2.8 Personal relationship with one’s manager

This is the degree to which an employee values the relationship that he/she has with his /her direct manager. This does not refer to professional or job related aspects of their relationship (Bates, 2004). According to Robinson et al (2007) the immediate manager influences many aspects of working life leading ultimately to higher or lower engagement levels. This is because many factors that influence employee engagement and retention are factors directly or indirectly within the manager’s control (Perrin, 2006). Buckingham and Coffman (1999) assert that the relationship that an individual has with his or her manager is the strongest influencer of his/her engagement. Specifically a personal relationship with one’s direct manager has emerged as one of the key drivers of engagement across a handful of studies. Crabtree (2004), for example reported that 14% of highly engaged employees agreed with the statement: “this person and I have one of the strongest personal relationships in my life”. Therefore the line manager clearly has a very important role in fostering employee’s sense of involvement and value (IES, 2004).

2.2.9 Inspiring leadership

This driver applies to the degree to which the employers feels that members of the management team are concerned about the well being of their employees tell the truth, communicate difficult messages well, listen to employees and then follow with action and demonstrate the company's expressed goals and values through the personal behavior (Corporate leadership Council, 2004). Leaders and managers who inspire confidence in individuals, giving them autonomy to make decisions with clear goals and accountability are perceived as engaging. The actions and integrity of leaders and line managers are vitally important in enabling engagement. Managers must be visibly committed to the organization and display a genuine responsibility to their employees and the wider communities, particularly in terms of their well being. Managers also need to be fair and honest in their judgment and responsibilities and foster a sense of involvement and value (DDI, 2007).

While each study focused on some drivers more than others, generally the Corporate Leadership Council (2004) demonstrated that the emotional drivers such as one's relationship with one's manager and with pride in one's work had for times greater impact on discretionary work effort than the rational drivers such as pay and benefits. This supports the motivation factors by Fredrick Herzberg (2006) in which he showed that 'hygiene factors' such as good pay, benefits, and working conditions do not serve to motivate employees but their absence causes dissatisfaction. Correspondingly an employee's sense of achievement, opportunity for advancement and recognition by one's manager were shown to be 'motivation factors' which lead to greater satisfaction with one's overall job experience.

RESEARCH METHODOLOGY

3.1 Research design

The research design is a survey. A survey is an attempt to collect data from members of a population in order to determine the current status of the population with respect to one or more variables.

3.2 Data collection

The population of interest consisted of the Afya SACCO staff. Currently the organization has 277 members of staff. A representative sample of the population was selected using probability sampling method known as stratified sampling technique. This sampling technique was used because the population is heterogeneous and the researcher was interested with a set of homogenous samples which are representative. The population was divided into the following categories: senior managers, Middle and Operational managers, Senior clerical staff and Clerical and support staff. The sample comprised of 70 members of the staff which is 25% of the population as a representative sample. The rationale behind this size of the sample is based on Gay (1981) who states that for descriptive studies at least 10% of the accessible population is enough as a sample.

The sampling framework will be as follows:

Table 3.1 Sampling Framework

Category	Number	Sample	%
Senior managers	18	4	25
Middle and operational managers	60	15	25
Senior Clerical staff	116	29	25
Clerical officer and Support staff	89	22	25
Total	283	70	

Source: Author (2010)

Primary data was be obtained by use of a self administered questionnaire adopted from(<http://www.scribd.com/doc/22461334/Employee-Engagement-Questionnaire>)

The questionnaires comprised of both open and closed ended questions. They were distributed to the sampled employees of Afya SACCO, who then filled and then return them for analysis. The mode of distribution was be hand delivery for those employees based at the headquarters and by mail for those members of the staff based at the nine Front Office Service Activity (FOSA) outlets in the country.

3.3 Data analysis

The data was edited and screened for errors, omissions, accuracy, uniformity and completeness. Upon coding and tabulation statistical methods were then used to describe and make inferences about the measurable characteristics based on measurements from the representative sample of the population. This was achieved through the use of descriptive statistics which describes and summarizes data using a few indices or statistics which include frequency distribution, measures of central

tendency, measure of variability as well measures of association or relationship. The results were then computed and presented in tables, graphs and charts to enable the reader to compare or see the trend of the distribution more clearly hence interpretation

This chapter presents the data analysis results and corresponding inferences. It sets off by presenting the background information. This is then followed by the results on standards acquisition, the extent of implementation and factors accounting for its implementation. The results are presented in tables, charts and percentages. The results obtained were as follows.

4.1 Respondents background profile

The study achieved a 93 % response rate. Of the expected 70 respondents, 63 questionnaires were returned. This represents a very good response rate. Each of the strata was adequately represented with the highest being the senior manager (100%), clerical and support staff (93%) , senior clerical officer (93%) and the lowest being middle and operational managers with a 73% response rate.

Table 4.1: Response rate

	Frequency		Percentage of sample size
	Sample achieved	Expected Sample size	
Clerical officer and support staff	65	70	93%
Senior Clerical staff	65	70	93%
Middle and operational managers	51	70	73%
Senior managers	70	70	100%
Total	251	280	90%

Source: Author (2019)

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSION

4.0 Introduction

This chapter presents the data analysis results and corresponding inferences. It sets off by presenting the background information. This is then followed by the results on standards acquisition, the extent of implementation and factors accounting for its implementation. The results are presented in tables, charts and percentages. The results obtained were as follows.

4.1 Respondents background profiles

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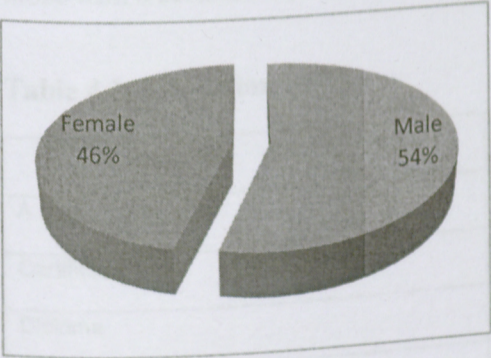
Table 4.1: Response rate

	Frequency		Percentage of sample size
	Sample achieved	Expected Sample size	
Clerical officer and Support staff	21	22	95%
Senior Clerical staff	27	29	93%
Middle and operational managers	11	15	73%
Senior managers	4	4	100%
Total	63	70.0	90%

Source: Author (2010)

Either gender was fairly represented with the male being slightly higher (54%) and the female (46%).

Chart 4.1: Gender distribution



Source: Author (2010)

A majority of the respondents (38.1%) were aged between 42-47years. This was closely followed by those aged between 30-35 years at 27%. The categories with the least respondents were 18-23 (3.2%) and Over 53 years (1.6%).

Table 4.2 Age distribution

Age (years)	Frequency	Percent
18-23	2	3.2
24-29	12	19.0
30-35	17	27.0
36-41	2	3.2
42-47	24	38.1
48-53	5	7.9
Over 53	1	1.6
Total	63	100.0

Source: Author (2010)

The study found that most employees in the organization are fairly well –trained with a close to 60% of the total employee having a diploma qualification or higher. A majority of the respondents (42.9%) had a college diploma. This was followed by those with a certificate (31.7%) then those with a degree (15.9%).

Table 4.3: Education levels

	Frequency	Percent
	6	9.5
A level	20	31.7
Certificate	27	42.9
Diploma	10	15.9
Degree	63	100.0
Total		

Source: Author (2010)

Salaries enjoyed by the respondent's ranges from under Kshs.20, 000 to over Kshs. 100,000. Over slightly half of the employees earn a monthly salary of Kshs 40,000 or less hence the median salary is Kshs. 40,000. The higher earning employees earning a salary of over Kshs 60,000 only comprises of 17.4% of the respondents. Majority of the respondents (44.4%) earned a monthly salary of between Kshs. 21, 0000 and Kshs 40,000. This was followed by those who earned between Kshs. 41,000 – 60,000 (28.6). These two groups jointly comprise 73% of the total sample size.

Table 4.4: Income bracket

	Frequency	Percent
	6	9.5
Below 20000		
	28	44.4
21000-40000		
	18	28.6
41000-60000		
	5	7.9
61000-80000		
	6	9.5
81000-100000		
	63	100.0
Total		

Source: Author (2010)

A majority of the respondents (36.5) had served the SACCO for between 6 and 10 years. This was followed by those who had served for between over 20 years (23.8%). This result indicates that the SACCO has high employee retention since all the respondents had served for over 6 years.

Table 4.5: Years of service

	Frequency	Percent
	8	12.7
0 - 5		
	23	36.5
6-10		
	12	19.1
11-15		
	5	7.9
16-20		
	15	23.8
Over 20		
	63	100.0
Total		

Source: Author (2010)

4.2 Factors that promote employee engagement

The research instrument utilized nine key parameters to as factors promoting employee engagement. These included: Work, Line of sight, Development Opportunities, Pride of the company, Reward and recognition, Quality

communications, Team work, immediate supervisor and Inspiring leadership; all of which were suggested by past studies as affecting employee engagement. Each of these factors was measured using at least three (3) positive statements. To examine whether these statements appropriately measured each of the constructs, cronbach's alpha was used.

4.2.1 Test of reliability

The statements used to measure the various parameters were subjected to Cronbach's alpha test to determine consistency and unidimensionality. The results indicate that 6 out of the 9 parameters had a Cronbach's alpha greater than 0.70, which is recommended threshold for a factor to be considered reliable. Two parameters had Cronbach's alpha slightly greater than 0.60. Only one parameter – line of sight – had the lowest alpha of 0.41. Following these results, the instrument was considered reliable in measuring the desired constructs.

Table 4.6: Testing of parameters consistency and unidimensionality using Cronbach's alpha test

Factor that promotes engagement	Cronbach's alpha
Work	0.605
Line of sight	0.409
Development Opportunities	0.629
Pride of the company	0.815
Reward and recognition	0.769
Quality communications	0.743
Team work	0.885
Immediate supervisor	0.832
Inspiring leadership	0.890

Source: Author (2010)

Past research has established that the nine factors promote employee engagement. This study was tasked with establishing the state of these factors in Afya SACCO. It was further tasked to extend findings of past studies by examining whether there is an association between employee demographics and factors affecting employee engagement.

Descriptive statistics were used to examine the state of the factors at Afya SACCO. Specifically, mean ratings and corresponding standard deviation were computed. The means were for the five point likert scales hence were expected to range between 1 and 5; With 1 indicating unfavorable rating and 5 indicating a favorable rating of the factor. A rating of 3 is considered average in this scale.

4.3 Mean ratings of the engagement factors

The results indicate that all the nine factors were rated above 3.0 each meaning that they were all ranked above average. The lowest ranked were both Leadership and Reward and recognition with a means of 3.3. Second lowest ranked were development opportunities and quality of communication with means of 3.5. The highest ranked were Work (mean 4.1) and Line of sight (mean 4.1). Examining the standard deviations, apart from line of sight and work with $s.d < 0.6$, all the other factors had significantly high standard deviations with leadership leading with $s.d$ of 1.04. These indicate a very high variability in the data which call for further examination to identify the causes of this wide variability. One possible explanation could be to do with variability in demographic characteristics which is examined in greater detail below.

Table 4.7: Engagement factors subjected to the descriptive statistics

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
Work	63	4.1442	.57135	2.50	5.00
Line of sight	63	4.1481	.57354	2.67	5.00
Development opportunities	63	3.5000	.73094	1.50	5.00
Pride of the company	63	4.1376	.81349	2.00	5.00
Reward and recognition	63	3.3386	.98463	1.00	5.00
Quality of communication	63	3.5503	.86584	1.00	5.00
Teamwork	63	4.0146	.83233	1.00	5.00
Immediate supervisor	63	4.0397	.71449	2.00	5.00
Leadership	63	3.3466	1.04601	1.00	5.00

Source: Author (2010)

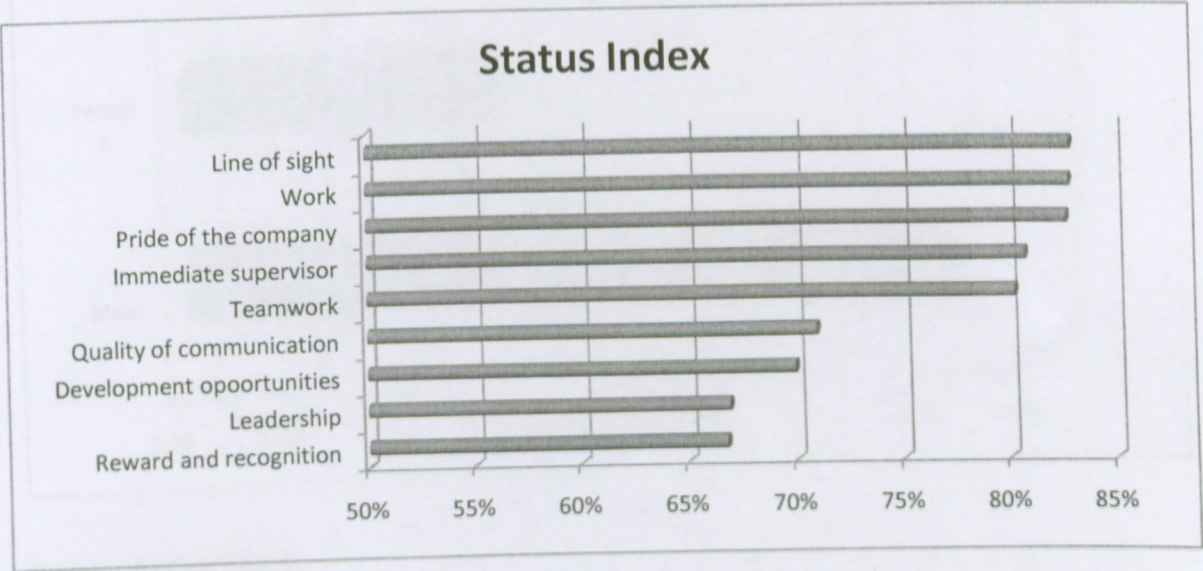
To further simplify the results of mean rankings, a composite index was computed by converting the mean to percentage. The grand composite index was obtained to be 76% which indicates that Afya SACCO is doing well with regard to the factors affecting employee engagement. A rating of 55% is considered average in this scale. Again, the lowest ranked are Leadership and Reward & recognition with an index of 67%; while the highest ranked is Work, Line of Sight and Pride of the company with similar indices of 83%. The main factors contributing to the current status of engagement in Afya SACCO are work (83%), line of sight (83%), pride of the company (83%), team work (80%) and the immediate supervisor relationship (81%).

Table 4.8: the status index of the engagement factors in Afya SACCO

	Status Index
Work	83%
Line of sight	83%
Development opportunities	70%
Pride of the company	83%
Reward and recognition	67%
Quality of communication	71%
Teamwork	80%
Immediate supervisor	81%
Leadership	67%

Source : Author (2010)

Chart 4.2: Graphical representation of the status index of the engagement factors in Afya Sacco



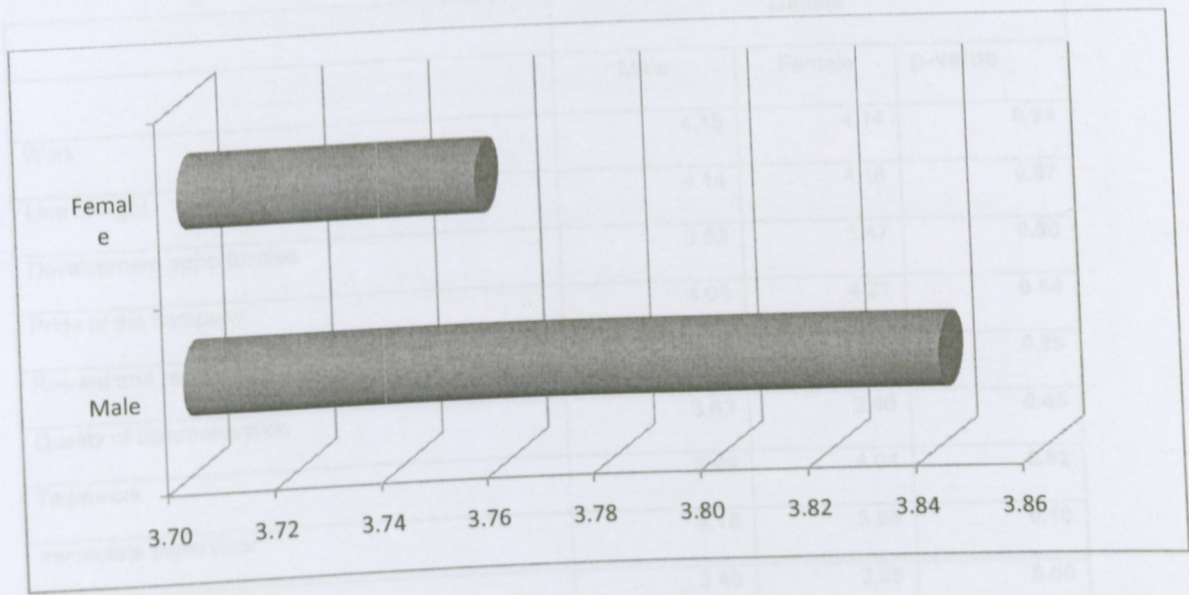
Source: Author (2010)

4.5 Impact of demographic characteristics on factors promoting employee engagement

The study attempted to establish the effect of demographic characteristics on the nine factors. The demographics examined included: gender, age, position, department and salary scale. To examine this, a grand mean was computed for each element of the demographic characteristics. Means for each factor were then computed for every element of demographic characteristics and the difference in these means were tested using one way ANOVA. The results were as follows:

The grand mean was computed for either gender. The male had a higher rating for the factors at 3.84 while the female were lower at 3.75. Tests of significance however revealed that the difference in these means was not statistically significant.

Chart 4.3: Grand mean based on gender



Source: Author (2010)

The table below represents the mean factor ratings by gender as well as ANOVA results on tests of association. None of the gender had a significantly different mean rating from the other (all p-values > 0.05). This means that gender differences does not affect perception of various factors affecting employee engagement.

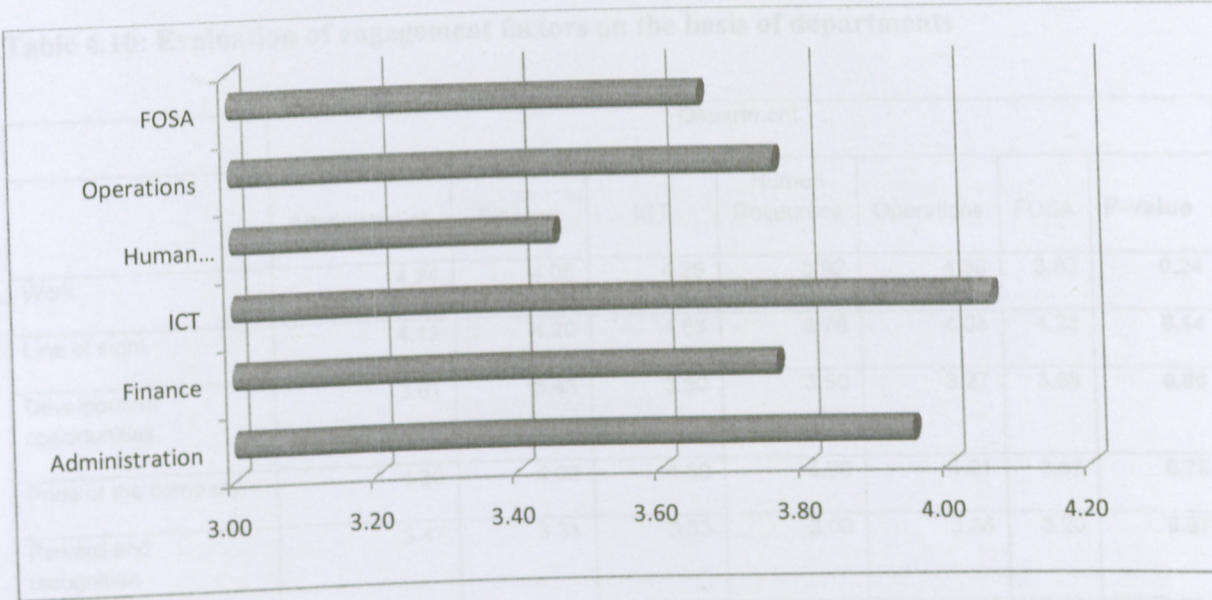
Table 4.9: Evaluation of factors promoting employee engagement based on gender

	Gender		
	Male	Female	p-value
Work	4.15	4.14	0.94
Line of sight	4.14	4.16	0.87
Development opportunities	3.52	3.47	0.80
Pride of the company	4.08	4.21	0.54
Reward and recognition	3.46	3.20	0.29
Quality of communication	3.63	3.46	0.45
Teamwork	3.99	4.04	0.82
Immediate supervisor	4.18	3.88	0.10
Leadership	3.43	3.25	0.50

Source: Author (2010)

The general ratings by department ranged between 3.45 to 4.05; with the lowest ranking being from Human resources department, then FOSA, then Operations and Finance, then administration. The highest ranking department was ICT (grand mean 4.05).

Chart 4.4: Grand mean ratings based on departments



Source: Author (2010)

Closer examination of specific mean ratings, however, reveal that there was no significant difference between the means of the various departments as revealed by the ANOVA results whose P-Values are displayed in the table below. All the p-values are greater than 0.05 indicating that there is no association between department and ratings for the various factors affecting employee engagement

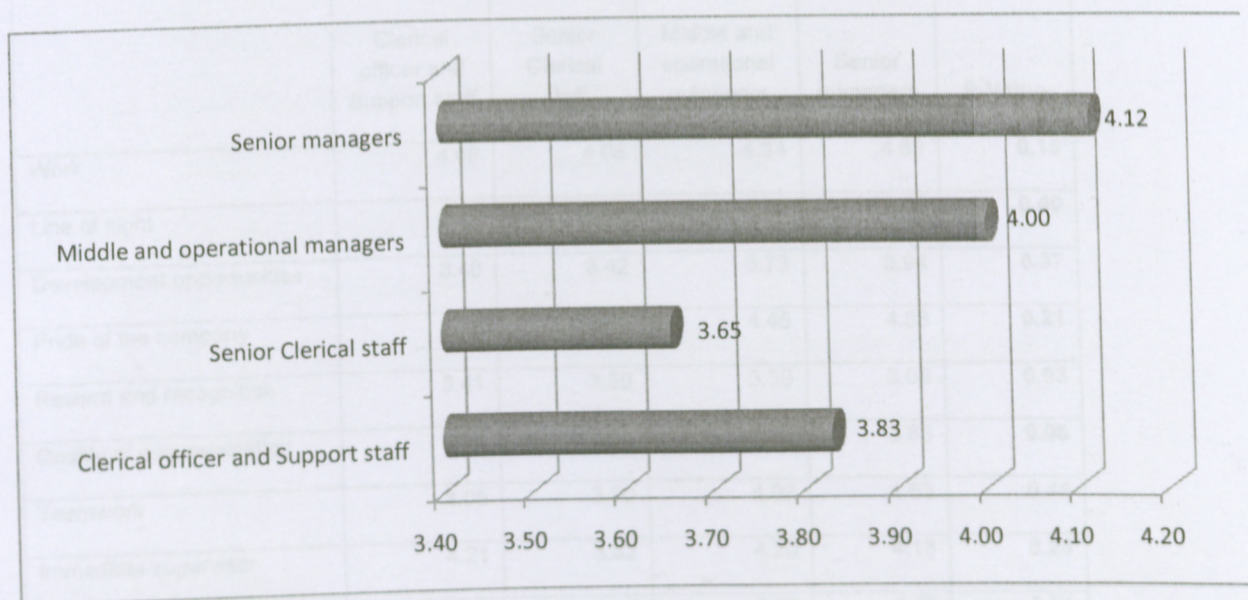
Table 4.10: Evaluation of engagement factors on the basis of departments

	Department						
	Administration	Finance	ICT	Human Resources	Operations	FOSA	P-value
Work	4.24	4.05	4.25	3.92	4.38	3.83	0.24
Line of sight	4.12	4.20	4.83	3.78	4.05	4.23	0.44
Development opportunities	3.61	3.43	3.50	3.50	3.27	3.68	0.80
Pride of the company	4.30	4.02	4.50	4.00	4.21	3.87	0.75
Reward and recognition	3.47	3.31	3.33	3.00	3.36	3.20	0.97
Quality of communication	3.82	3.49	4.17	3.00	3.49	3.23	0.35
Teamwork	4.11	4.08	4.13	3.00	4.03	3.98	0.44
Immediate supervisor	4.31	3.98	3.75	3.75	3.81	4.03	0.40
Leadership	3.58	3.30	4.13	3.17	3.29	2.93	0.58

Source: Author (2010)

The mean ratings indicate that senior managers rated the factors highest (mean 4.12) followed by middle and operational managers (mean 4.0), then clerical and support staff (mean = 3.83) and finally senior clerical staff (mean 3.65). This means that senior managers find the nine factors promoting engagement more favorable than do the senior clerical staffs. Question is whether the difference between the mean of 4.12 and that of 3.65 is statistically significant. This is answered by the specific mean ratings next.

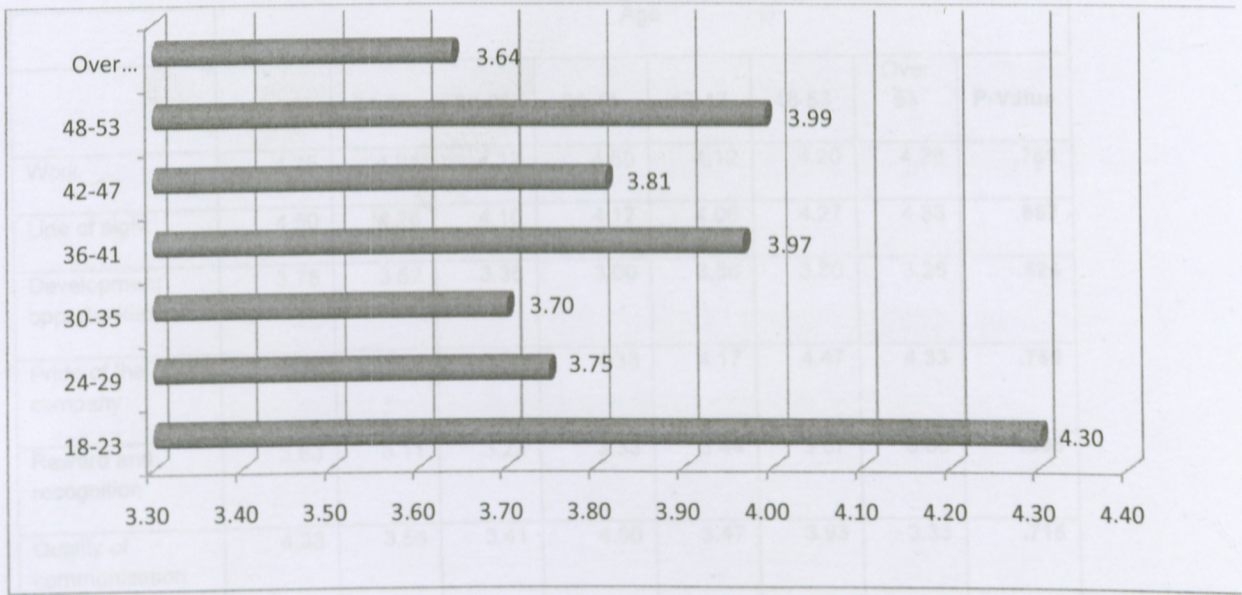
Chart 4.5: Grand mean ratings based on positions



Source: Author (2010)

It is worth noting here that leadership and reward & recognition consistently score low means averaging ~ 3.0 across the various cadres. This calls for greater attention to establish the cause of the low scores. However, the p-values indicate that the means of various cadres of staff are not statistically significant at the 5% level of significance ($p\text{-values} > 0.05$). Thus it was concluded that the cadre of staff does not affect the perception on the various factors promoting employee engagement.

Chart 4.6: Grand mean ratings based on age



Source: Author (2010)

The difference in scores for the various ages is not statistically significant (p-values > 0.05). This means that there is no association between the age and the ratings of the various factors promoting employee engagement.

Table 4.12: Evaluation of engagement factors on the basis of age

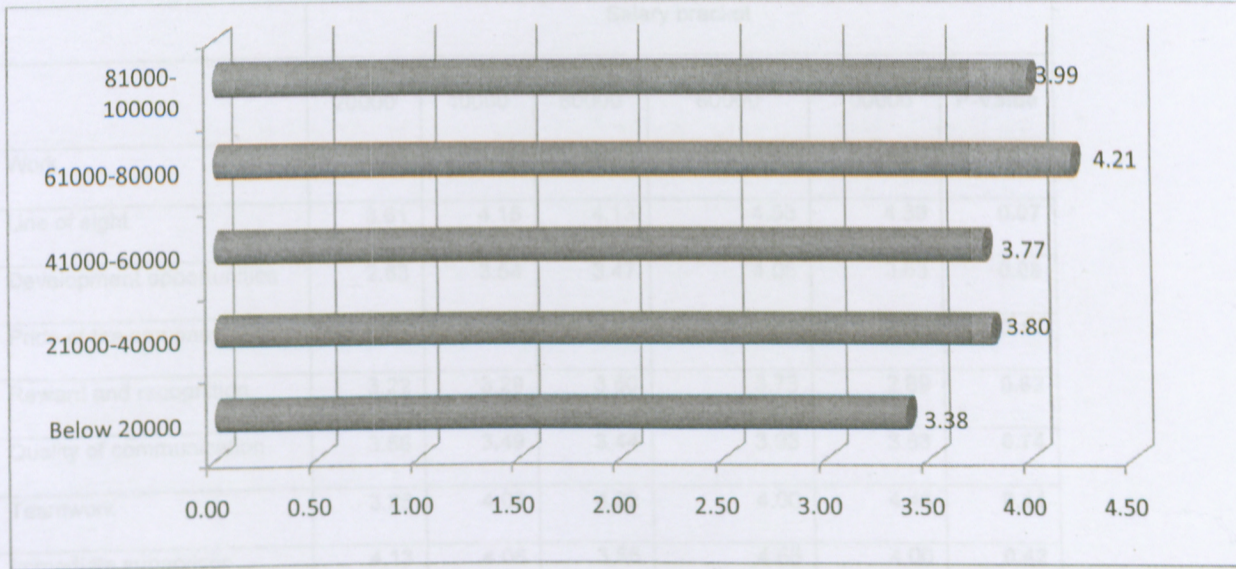
	Age							
	18-23	24-29	30-35	36-41	42-47	48-53	Over 53	P-Value
Work	4.75	4.04	4.12	4.50	4.12	4.20	4.25	.751
Line of sight	4.50	4.28	4.10	4.17	4.06	4.27	4.33	.887
Development opportunities	3.75	3.52	3.35	3.00	3.56	3.80	3.25	.824
Pride of the company	4.67	4.14	3.90	4.33	4.17	4.47	4.33	.788
Reward and recognition	3.83	3.11	3.22	3.33	3.44	3.67	3.00	.895
Quality of communication	4.33	3.56	3.41	4.00	3.47	3.93	3.33	.715
Teamwork	4.50	4.08	3.93	4.50	4.00	4.05	3.00	.807
Immediate supervisor	4.50	3.73	4.16	4.25	4.14	3.65	4.00	.472
Leadership	3.88	3.27	3.12	3.63	3.37	3.90	3.25	.831

Source: Author (2010)

opportunities. These are, however, found not to be significant differences (p-value > .05).

Salary is usually a sticky issue where employee satisfaction is concerned. However, in this case it appears from the graph below that favorability of the factors promoting engagement is uniform across the salary scale. The highest score (4.21) is under the Kshs. 61000-80000 salary bracket; while the lowest (mean 3.38) is under the Below Kshs. 20,000 salary bracket. This indicates the possibility of correlation between salary and favorability of the factors.

Chart 4.7: Grand mean ratings based on salary



Source: Author (2010)

A closer look at the individual ratings by each salary scale for each of the nine factors shows wide differences in the ratings for Work, Line of sight and Development opportunities. These are, however found not to be significant differences (p-value > 0.05) except for Work (P-value = 0.03<0.05) hence the perception of the work factor depends on the salary bracket. On the other hand, the perception of the remaining eight factors does not depend on the salary bracket (p-value >0.05)

Table 4.13: Evaluation of engagement factors on the basis of salary

	Salary bracket					
	Below 20000	21000- 40000	41000- 60000	61000- 80000	81000- 100000	P-Value
Work	3.60	4.16	4.08	4.45	4.54	0.03
Line of sight	3.61	4.15	4.13	4.53	4.39	0.07
Development opportunities	2.83	3.54	3.47	4.05	3.63	0.08
Pride of the company	3.50	4.05	4.22	4.60	4.56	0.11
Reward and recognition	3.22	3.29	3.50	3.73	2.89	0.62
Quality of communication	3.56	3.49	3.44	3.93	3.83	0.74
Teamwork	3.25	4.08	4.02	4.00	4.46	0.14
Immediate supervisor	4.13	4.06	3.85	4.55	4.00	0.42
Leadership	2.75	3.41	3.17	4.00	3.63	0.30

Source : Author (2010)

Other suggestions made by, at most, one respondent included communication such as: Discussions be held with the staff before changes are done concerning their duties; ; Bureaucracy hinders free flow of information which affects quality of the output Clearly defined operations and procedure manuals; management development opportunities such as Performance appraisal should be viewed positively by management for development of effectiveness; Quarterly staff appraisal to be undertaken; Certificates to be offered after seminars are held.

4.4 Discussion

Afya SACCO, in its quest to being the co-operative of choice has recognized human resources as key drivers in business. A key dynamic to human resource performance is employee engagement (Gallup, 2004 and Robinson, 2007). However from this study, the answer to the lack of enthusiasm among employees at Afya SACCO, as

evidenced by customer complaints, seems not to completely lie in employee engagement. This conclusion has been deduced from the findings of this study which puts the overall rating of employee engagement factors at 76% which has been majorly been supported by the proper work environment, understanding of employees contribution to the company goals, good relationships with the immediate supervisors as well as team work. However, this level can be raised through more attention paid on entire SACCO leadership, development opportunities as well as reward management. Also as suggested by a majority of the respondents, the problem could also be emanating from lack of motivation, poor pay, unfair handling of promotions and lack of adequate skills.

Further, a more critical look at the engagement of employees categorized using demographic characteristics do not show evidence of association, with one exception. Salary scale seems to have an effect on the rating of three key engagement factors, namely: Work, Line of sight and Development opportunities. This then, could constitute a key to prioritization of employee engagement. According Truss et al (2006) individual factors including, among others, gender differences played a major role in influencing employee engagement. The findings of this study do not support Truss's finding since it finds that the ratings of employee engagement factors have no association with gender.

CHAPTER FIVE

SUMMARY OF THE MAJOR FINDINGS, CONCLUSIONS AND RECOMMENDATION

5.0 Introduction

This chapter presents a synthesis of the entire study. It contains a summary of the research findings, discussion of the findings in accordance with the objectives, conclusions and recommendations.

5.1 Summary and findings

This study sought to establish the state of factors affecting employee engagement at Afya SACCO. It was further sought to extend findings of past studies by examining whether there is an association between employee demographics and factors affecting employee engagement. It was established that the employees of Afya SACCO viewed the state of each of the nine factors affecting employee engagement as being above average. Even then, there were apparent differences in mean ratings of the factors. The lowest ranked were both Leadership and Reward. Second lowest ranked were development opportunities and quality of communication. The highest ranked were Work, Line of sight, immediate supervisor and team work.

A composite index measuring the overall state of factors affecting employee engagement was determined to be 76% indicating that Afya SACCO is doing well in employee engagement. The examination of the impact of demographic characteristics on the rating of different factors led to the following findings: gender, department, position and age were found not to affect the ratings of employee engagement. Only salary scale was found to have significant effect on some of the factors which include:

work, line of sight and development opportunities (measured at the 10% significance level). This negates Perrin's work that compensation is not a major factor in promoting employee engagement. However, the respondents came up with a host of suggestions of factors that could affect their engagement at work. The main factors raised were: Motivation, Pay raise, Promotions and Training & seminars. Others included staff posting, better communication and handling of staff suggestions.

5.2 Conclusion

The Afya SACCO employees find all the engagement factors favorable in promoting engagement levels. Demographic characteristics: Gender, position, department and age do not affect the perception of factors affecting employee engagement. On the other hand, salary scale does affect this perception. Employees at Afya SACCO deem motivation, pay raise, Promotions and Training & seminars as key factors affecting employee engagement.

5.3 Recommendations

In its quest to become a co-operative of choice, Afya SACCO should evaluate motivation, pay, Promotions and Training & seminars as possible ways of improving employee engagement. Since the main problem at Afya SACCO is poor employee enthusiasm, further research is necessary to determine the effect of employee engagement on employee enthusiasm at work.

Additionally, future research employing a similar instrument as used in this study should consider adding motivation and compensation as a key factors affecting employee engagement. Future researchers should explore on employee engagement in relations to various industries as well its impact on employee retention.

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Naomi W. Ndugo,

MBA Student, School of Business,

University of Nairobi

Po Box 30197, Nairobi

Dear Sir / Madam,

RE: REQUEST FOR RESEARCH DATA

I am a post graduate student in the school of business pursuing Masters of Business Administration (MBA) in Human Resource Management. As a partial fulfillment of the course requirements, I am conducting a Management Research Project on:

"Employee Engagement in Alfa Savings and Credit Co-operative Society"

You have therefore been chosen to be part of this study. I kindly request you to assist completing the attached questionnaire to the best of your knowledge. The information given will be treated with strict confidence and will be used for academic purposes only.

Your assistance and co-operation will be highly appreciated.

Thanking you in Advance

Naomi W. Ndugo

MBA STUDENT

Appendix I: Letter

Naomi W. Ndugo,

MBA Student, School of Business,

University of Nairobi

Po Box 30197, Nairobi

Dear Sir / Madam,

RE: REQUEST FOR RESEARCH DATA

I am a post graduate student in the school of business pursuing Masters of Business Administration (MBA) in Human Resource Management. As a partial fulfillment of the course requirements, I am conducting a Management Research Project on:

“Employee Engagement in Afya Savings and Credit Co-operative Society”

You have therefore been chosen to be part of this study. I kindly request you to assist completing the attached questionnaire to the best of your knowledge. The information given will be treated with strict confidence and will be used for academic purposes only.

Your assistance and co-operation will be highly appreciated.

Thanking you in Advance

Naomi W. Ndugo

MBA STUDENT

Appendix II – Questionnaire

PART B – Factors Promoting Employee Engagement

PART A- Demographic Information

Gender: Male ☐ female ☐

Department:

Position

What is your age bracket?

18 – 23 ☐ 24 – 29 ☐ 30 – 35 ☐ 36 – 41 ☐
42 – 47 ☐ 48 – 53 ☐ Over 53 ☐

How many years have you worked for the Afya Sacco?

0 to 5 years ☐ 6 to 10 years ☐ 11 to 15 years ☐
16 to 20 years ☐ over 20 years ☐

Level of proficiency in your present profession

A level ☐ Certificate ☐ Diploma ☐ Degree ☐
Masters degree ☐

What is your Salary Bracket?

Below 20,000 ☐ 21,000 - 40,000 ☐ 41,000 – 60,000 ☐
61,000 – 80,000 ☐ 81,000 – 100,000 ☐ Above 101,000 ☐

PART B – Factors Promoting Employee Engagement

(Circle the provided boxes as appropriate)

Rating scale

Strongly disagree	1
Disagree	2
Neither Agree nor Disagree	3
Agree	4
Strongly agree	5

Factors that promote employee engagement	1	2	3	4	5
Work					
I have the materials and equipment I need to do my job efficiently	1	2	3	4	5
I know what is expected of my job	1	2	3	4	5
Workload is distributed equally throughout our department /unit	1	2	3	4	5
I feel competent and fully able to handle my job	1	2	3	4	5
Line of sight					
I clearly understand my company goals	1	2	3	4	5
My individual goals are connected directly to the company's goal	1	2	3	4	5
I understand how my job contributes to the organizational performance	1	2	3	4	5
Development Opportunities					
I am aware of the promotion opportunities in Afya Sacco	1	2	3	4	5
I have a clearly established career path	1	2	3	4	5
In general promotions are handled fairly at Afya Sacco	1	2	3	4	5
I have an opportunity to learn and grow	1	2	3	4	5
Pride of the company					
Am proud to be identified with Afya Sacco	1	2	3	4	5
I can recommend prospective customers and employees to Afya Sacco	1	2	3	4	5
I would wish to remain in Afya Sacco longer	1	2	3	4	5
Reward and recognition					
If I do good I can count on being rewarded	1	2	3	4	5

Am recognized and praised for a good job	1	2	3	4	5
I am happy with the benefits offered to me	1	2	3	4	5
Quality communications					
I can understand what the management tells me	1	2	3	4	5
I feel free to offer comments and suggestion	1	2	3	4	5
I feel actions are taken on my suggestions	1	2	3	4	5
Team work					
The people I work with help each other when needed	1	2	3	4	5
My coworkers and I share information and new ideas	1	2	3	4	5
My co-workers do their best	1	2	3	4	5
I enjoy working with my coworkers	1	2	3	4	5
Immediate supervisor					
My immediate supervisor treats me fairly	1	2	3	4	5
I can freely approach my supervisor with problems	1	2	3	4	5
My supervisor handles my work related issue satisfactorily	1	2	3	4	5
My supervisor cares about me as a person	1	2	3	4	5
Inspiring leadership					
Management care for all its employees at all levels	1	2	3	4	5
There is a good communication between staff and managers	1	2	3	4	5
I have confidence in the leadership of Afya Sacco	1	2	3	4	5
Management exercises fair and honesty in all judgments	1	2	3	4	5

PART C

Please state any other thing that can be done to enable you be fully engaged at the place of your work

Thanks for your co-operation