

**THE EFFECTS OF THE EMPOWERMENT STRATEGIES ON THE EMPLOYEE
PERFORMANCE AT CO-OPERATIVE BANK OF KENYA**


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**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENT FOR THE AWARD OF THE DEGREE OF MASTER OF SCIENCE IN
HUMAN RESOURCE MANAGEMENT, FACULTY OF BUSINESS AND
MANAGEMENT SCIENCE, UNIVERSITY OF NAIROBI.**

2023

DECLARATION

I declare this proposal is my original work, and it has not been obtained from any unauthorized material and has not been submitted to any examination body or the other institution of higher learning.

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D64/ 30951/2019

This proposal has been submitted for the examination with approval as university supervisor.

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DEDICATION

I dedicate this work to my father Fredrick Wesonga, my fiancé Samuel Catalano and son Elio Catalano for the love and motivation they gave me during my studies and while carrying out this research that helped me to achieve this goal.

ACKNOWLEDGEMENT

Special thanks go to God almighty for enabling me to finish this project by giving me strength knowledge. I appreciate my family for the support and encouragement they gave me. I would also like to thank my supervisor for this research project, Dr. Margaret Kariuki for the professional guidance she provided to me and for being accessible throughout the research. To the University of Nairobi, I give thanks to management for providing required resources that helped me to carry out this investigation.

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ABSTRACT

Organizations are working in an environment that is constantly changing. Therefore, for them to compete effectively, they must adopt practices that will enable them to meet the market needs. Organizations implement various employee empowerment strategies to attract and keep employees because they are the assets of the company, and to improve the performance of the employees because empowered employees feel motivated and improve their committed towards the job. The Co-operative Bank of Kenya offers financial services, and it is in Kenya. Therefore, this research aims at finding out the effect of creativity and innovation, collaboration, delegation of authority and opportunities to learn and demonstrate skills on the performance of the employee.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Employee empowerment enables employees to present and execute different ideas, work together with other employees as a team, have self-confidence and have individual thinking (Elnaga & Imran, 2014). Organizations should hire employees who are talented, offer good compensation and be able to retain them because this will facilitate the achievement of organizational goals and objectives. Employee participation in making decisions involves giving an employee a chance to be involved in the process of making the decision. (Armstrong, 2006). Employees who are empowered demonstrate leadership skills (Quinn&Spritzer,1997). Similarly, Lawson (2001) asserts that when employees are given the chance to think independently in helping the company, they get committed and do the work in an efficient manner. Empirical research show that when employees take part in making decisions, they get satisfied with their job and do not look for other job opportunities outside the company, thus reducing employee turnover leading to performance improvement (Moorhead & Griffin, 2004; Luthans, 2005). Because of persistent change in the relationship employers have had with employees in the previous years, academicians and professionals have developed interest in empowering employees. Most literature reviews on empowerment certify the existence of a strong link between employee empowerment and performance of the employee since an empowered employee contributes to outperforming the competitors of the organization. According to Block (1987), Menon (1995), Murrell and Vogt (1990) and Sullivan (1994), it is the manager`s duty to empower employees by applying various leadership styles such as coaching and mentorship to enable them solve challenges and to delegate duties to them and give them freedom of making the decision. Researchers such as Velhouse and Thomas (1985), Kanungo and Conger (1988) and Foster-Fisherman and Keys (1995), examined that a person is empowered when he influences his own behavior. Gorden (1995), Landes (1994),

Rothstein (1995) and Sims (1986) view the employees working together as a team to achieve a common goal as a way of empowering them while according to Westphal, J D (1997), Ward (1993) and Gilbert (1993), for an organization to empower employees, it is crucial for it to change how it functions.

There are several theories which explain employee performance. These are Maslow's Theory of Motivation, Human Capital Theory and Herzberg's Two- Factor. According to Maslow (1943), humans get motivated when they fulfill their basic needs before the needs that are more advanced. Human Capital Theory states that investing in training and education improves the productivity of an individual by imparting useful skills and knowledge (Schultz, 1960). Two- Factor Theory is centered on motivator factors which are intrinsic and hygiene factors which are considered extrinsic motivators (Herzberg, 1959).

The banking sector takes part in ensuring that the financial system is reliable. It is important for the nation's economy since it allows the movement of cash and ensures that monetary funds are assigned effectively to foster economic growth and progress. Interactions between the organization, the employee, and the customer occur in the banks. Employees who are sufficiently empowered, present a better image of the company to customers. The employees mostly determine if a customer will continue seeking services in the bank or look for better services from other banks thus creating competition (Ahmed & Rafiq, 2003). Bank management gravitates towards differentiating their organization from competitors because banks are providing similar products through the quality of service they offer (Deepika & Saxena, 2013). Nykodym, Nielsen, Welling and Simonetti (1994) express that employees need to be empowered in order to deliver services that are of good quality. They can be empowered by giving them a chance in designing jobs, establishing goals, and deciding the working speed. Employees can participate in various courses

of action in organization such as the working period, the profit sharing and creating policies that may require investment and layoffs. In Kenya Banking Industry, there has been a rise of clients shifting from one bank to the other and from banking sector to insurance. As a result, there has been a problem of customer retention. This has encouraged me to study in this industry to increase the employees productivity in the banking sector, bringing up relevant strategies that empower employees.

1.1.1 Empowerment Strategies

Empowerment strategies include actions management adopt to improve the competency of workers in order to execute their roles effectively and advance themselves (Jackson, 1999). Randolph (2000) affirms that empowerment strategies that contribute to the employee's high performance entails delegating authority to employees, equipping them with adequate resources and providing a conducive environment for working. Organizations that want to overcome external influences with the support of employees, prioritize empowering them. People can make the organization have a good image or destroy it because they are the assets of a company (Davidson, 2004). Deal (2005) expresses that the employees who are well- motivated perform better by achieving the organization's goals while employees with the low motivation degree makes the organization not to grow. Managers should give employees the freedom to make decisions in order to utilize their full potential (Gilbert &Spice, 1991).

Organizations focus on building an empowered working environment where employees are concerned about the performance of the organization and work towards improving them because they see it as their own performance too. This will help them meet the needs of competitive advantage and to retaining employees. Employee participation as an empowerment strategy can successfully improve job satisfaction and performance of employees when it is utilized well.

(Sashkin,1984). To reduce employee turnover and being exhausted, human resources policies must give opportunities to employees to govern themselves. (Salman, Iqbal and Chandran, 2010).

1.1.2 Employee Performance

This is how an employee accomplishes his duties and perform his required responsibilities. This can be measured against set standards of creativity, hours taken to finish a duty, utilization of resources, the pace during work and accuracy (Rothman and Coetzer, 2003). It is essential for managers to examine different causes of action, plans and empower employees if they want to control and improve the performance of employees (Cardy et al,2010). One of the successful action plans for successful organizations is employee performance (Meihem, 2004). Saunders (2000) examined that the appraisal system influences performance of employees positively. According to Cardy et al (2010), the system of an organization that aligns its goals and objectives with the demand of its external factors that influence the business operation increases its performance. Organizations should strive to motivate and retain talented and high achiever employees because they are behind the organization's good performance. The way human resources management runs its functions influences the performance of the organization (Dessler, 2003).

1.1.3 The Co-operative Bank of Kenya

Co-operative Bank of Kenya is licensed by the Central Bank of Kenya, the central bank, and the national banking regulator. The London Financial Times acknowledged the bank as the ideal bank in Kenya because of its outstanding performance in the year 2010. It was opened as a cooperative body in 1996, given the license in 1968 and was officially opened for business on 10th January 1968. The bank's first branch was opened as Cooperative Finance Limited in 1977. It was transformed into a commercial bank that is completely developed and expanded its financial services in 1989. In 1997, the bank experienced a big loss from terrorist bombing that was assumed

to be focused on the neighboring Embassy of the United States in Kenya. The Bank's Head Office, Co-operative House, was destroyed leading to relocation to alternative premises and was able to recover and retain the confidence of customers and stakeholders. The bank offers the banking services to individuals and businesses.

1.2 Research Problem

Acknowledgement of efficient use of workers to make the organization prosper has led to employees being empowered in order to improve their performance. Accepting that availability of people who are able to perform a job has changed and this day's employees are highly educated, knowledgeable about their jobs and are aware of the nature of employment, the requirement for organizations to move swiftly because of worldwide competition and the effect of the chain of command need to be broken down is very crucial (Robbins, 2001). Employees desire to be involved in tasks and decisions that affect them. Most organizations are coming up with programs that connect the organization's objectives with the employee objectives to empower the employee in order to attain greater performance. Many organizations encounter a major dilemma of how much to empower their workers because they fear giving a lot of freedom to the workers. Various firms are at different levels of empowering employees and only a small number have achieved empowerment to the maximum. Japan is recognized as a perfect example that has strategies that empower employees such as quality circles, partnership with large organizations such as Nissan, Toyota, Hitachi and Mitsubishi. Holden (1996) did a study in the British and Swedish banking industry on employee involvement and his interpretation was that many of the methods of empowerment did not inspire the employee to be involved in critical issues. There is a dispute between what employees need in order to be empowered and what the organization is able to provide according to most empowerment studies, in relation to management and empowerment.

Employee empowerment involves enabling an employee to come up with decisions, having trust in their skills to execute duties at advanced positions, recognizing the outstanding performance which encourages them to take responsibility for their work and setting important and challenging goals.

During the performance contracting review in the Cooperative Bank of Kenya, issues reported amongst many were, low productivity by the employees, complaints from customers and employee dissatisfaction (Nyangweso, 2009). It was found out that communicating decisions to the lower structure took long because of the bureaucratic control systems. In addition, the employees executed the goals only set by the management which presented a threat because the goals were generalized contrary to being specific, and employees performed minimally. It was stressed during the review that if employees are inspired to participate in coming up with decisions that have an impact on their work, they would execute work better because they would feel empowered. A concept of empowerment has been done in the past under contrasting surroundings. Gumato (2003) carried out a research on how empowerment influenced job satisfaction in Commercial Banks within Nairobi and the outcome disclosed that there was a solid link between empowerment with employee job satisfaction. Tsala (2008) acknowledged the existing association between employee performance with empowerment after investigating the correlation linking employee empowerment with the performance of the workers at the Nairobi City council. Lwangasi (2008) did a research in non-governmental companies in Kenya on the association between employee work satisfaction and empowerment and the results proofed that there was a solid connection between employee empowerment and work satisfaction. Oginda (2008) did a research in Kengen about the relationship between training employees and empowerment of employees. The results revealed the existence of a close connection between training employees with empowerment. It is evident from the above-mentioned studies that research have been done in the same field, however

none concentrated on the Cooperative Bank. The research therefore will pursue to determine the missing knowledge by presenting a question: What is the influence of empowerment strategies on job performance on employees at Cooperative Bank of Kenya?

1.3 Objectives of the Study

The main objective of study is to:

Determine the association between empowerment strategies and the employee performance at Cooperative Bank of Kenya.

1.4 Value of the Study

The study outcomes will directly contribute to the current written works by increasing knowledge in the sector of study, thus being an important tool for students and researchers conducting research in the banking area.

It will give guidance on dialogues about the need for empowering employees to improve their performance. Managers will also be assisted by the findings of the study to govern their employees better in order to improve workers performance and the performance of the organization.

The investigation will aid the policy makers to present better initiatives and policies that increase employee empowerment and employee performance thus contributing to achievement of goals and objectives of the banking sector. The study intends to give knowledge to the human resource managers at Co-operative Bank of Kenya, the banking sector and other sectors on the relevant practices that empowers employees and benefit the organization when implemented.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This segment explores relevant literature on empowerment strategies and employee performance. It comprises of theoretical review, strategies of empowerment, aspects that affect the performance of employees and summary on empirical review and knowledge gaps.

2.1 Theoretical Review

The research will be grounded on Maslow's Theory of Motivation, Human Capital Theory and Two-Factor Theory by Herzberg.

2.1.1 Maslow's Theory of Motivation

Maslow (1943), states that individuals get motivated when they fulfill their essential wants before the wants that are more complex. The ultimate goal of this theory is to get to the highest level of the hierarchy. The theory has five needs which includes basic needs of food, water, clothing and shelter, security needs such as physical, emotional and environmental safety, social needs which includes the need for affection and friendship, esteem needs such as self- respect, confidence, competence, freedom, recognition and status. Lastly, the self-actualization needs which includes the need for development and dignity, aspiration for attaining more wisdom and challenging work.

2.1.2 Human Capital Theory

Schultz and Gary (1960) are the ones that developed this theory. The theory suggests that investing in education and training makes a person more productive by offering effective skills and knowledge, thus increasing the employee's future income by advancing their skills and are more employable. Researchers such as Becker (1993) and Mincer (1974) have acknowledged that

investing in employees by giving them education and training is beneficial to the employees and contributes to the organization's performance. Therefore, this theory argues that productivity and economic growth should be the main goal of education. It is important to acknowledge the effect of education and training on the economy determined by the increase in salary, but it cannot be the only determinant for making policy on the best education and training methods. As attested by Carneiro and Heckman (2003), Heckman and Cunha (2009), it is important to know how different individuals can successfully gain skills at various chapters of the life process and the benefits of the skills to the economy in order to create useful policies.

2.1.3 Two-Factor Theory by Fredrick Herzberg.

According to Herzberg (1959), this theory bases on motivation and hygiene factors. The degree of motivation among employees decreases when the hygiene factors are omitted in the organization, and this may lead to poor performance. The hygiene factors comprise of benefits, working environment, wage, organization policy and workplace relationship. However, when the organization pays attention on the hygiene factors, the employee will be motivated leading to improved performance. Motivation factors encompasses achievement, acknowledgement, the degree of authority and personal development. With these factors in place, the satisfaction level of the employee will increase, thus increasing productivity. The decrease in these factors will increase in the dissatisfaction level, and the performance of employees will be low.

2.2 Employee Empowerment Strategies

Empowerment strategies according to Jackson (1999), include actions management adopt to improve the competency of workers in order to execute their roles effectively and advance themselves (Jackson, 1999). According to Bower, and Lawler, there are three types of employee empowerment strategies, which includes suggestion involvement where workers are motivated to

provide their opinions on various issues affecting them, job involvement that allow jobs to be revised so that workers can apply a variety of skills and high involvement where workers have the opportunity to associate with the general company's performance. Various strategies of employee empowerment include shared ambitions and dreams, training, involvement, rewards, leadership, responsibility, appreciating employees and the delegation of authority. Empowerment should be based on mutual reliance and candid for management to be successful. Updating workers with new knowledge and involving them in decision making on matters that have an effect on their work builds trust and confidence. They feel useful and trusted, which improves their productivity and contributions. Trust is built by listening to employees and giving them an opportunity to enrich their expertise (Lin, 1998). As stated by Tippet and Kluvers (2010), employees are ready to take responsibility and surpass expectations in making sure they meet performance objectives of the organization when they believe the organization has confidence in them. Employee involvement in making decisions improves motivation, commitment and make employees to be contented with their job (Peacock & Mullins, 1991). There is higher commitment, the reduction of employee absence, improved employee performance, leading to job satisfaction and decrease in employee turnover when employees participate in coming up with decisions (Moorhead & Griffin, 2004; Luthans, 2005).

Being competent is essential in implementing employee empowerment since workers can be motivated if they are competent with the work. Armstrong (2006) expresses that training empowers employees to gain skills and new concepts so that they can fulfil their duties successfully and in a systematic method. According to Kassahun (2017) training improves knowledge, skills and changes employee attitude and this may assist to resolve the variation between expected performance and actual performance. Trained employees have greater ability to produce high quality products or services and to deliver better customer service experience (Bapna & Langer,

2013). Training helps employees to have familiarity with advanced technology and obtain abilities and skills to control the uses and elements of new high- tech equipment. It also helps the employee to improve skills which leads to building up commitment, satisfaction, and belongingness, hence enhancing productivity (Bapna & Langer, 2013). Delegating authority to an employee would assist in developing new skills and assist in solving problems when challenges arise at work (Dobbs, 1993). Employees execute duties well when appreciated. Hence a manager should treat an employee with dignity and cherish him regardless of the performance. Haven (2006) states that it is crucial to recognize employees because it empowers them. Employees feel part of the organization, feel empowered, privileged and feel honored when the organization communicates its ambitions and visions to them. Managers should motivate workers to implement ideas and procedures for coming up with decisions (Coyle & Iyn, 2007). Carter (2009) states that employee empowerment should be directed on blocking factors that prevent the employee from utilizing his full potential. Employees should be acknowledged in making an effort, instead of being punished (Lawler, 1992; Beacer, 1992).

Employee participation entails the management inspiring workers to help in managing and better company functionality. It includes the organization accepting employees' ideas and contributions, so that employees realize that management considers them special and worthy of managing the company. Employees should have independent working where they have autonomy and ability to develop and manage work accomplishments and ability to make individual decision (Dobbin & Boychuk, 1999). Employees should therefore be aware of the expected results and take responsibility for accomplishing them (Heimbold, 1999). When accountability is intertwined with authority, it results to better utilization of authority, and this helps the organization to retain valued employees. Employees should be empowered to create self-government groups where an associate of a group masters to perform tasks in a distinctive section, there is no immediate supervision and

decisions are formed based on the immediate supervisor. Self-managed teams demonstrate high productivity, develops job satisfaction and reinforces data safety (Snell, 2002). The team-based method improves collaboration and delivery of information in the organization. Employees discover how different activities are carried out and well harmonized to function better (Holden, 1998). It is important for an organization to have a good compensation package for it to motivate its employees and increase organizational productivity. Humans today are regarded as the most important asset to an organization and thus they need to be managed efficiently and effectively for the business to accomplish its long-term objectives considering the organizations are constantly competing and strategizing against each other to bring, keep and motivate employees through compensation management (Kraizberg, Tziner, & Weisberg, 2012).

2.3 Employee Empowerment and Employee performance

Employee empowerment has a significant aspect in an organization's success. It helps the organizations in achieving their goals and formulating their mission. Performance improvement is determined by the empowerment strategies an organization implements for the employees to work more effectively. Mary and Robbins, (2002) asserts that people are developed so that they can voluntarily come up with new methods of doing tasks, participate in teamwork and take more job responsibilities. Empowered workers are more inclined to be energetic, collected, devoted to important aims and demonstrate the spirit and creativity to attain them. Delegating important roles and projects to competent employees makes them to recognize that their managers trust their skills and capabilities to finish the tasks efficiently and thus they will be more accountable in order to retain trust by avoiding mistakes and working harder. Moreover, having accountability will encourage employees participation and involvement thus improving their performance. Thomas

and Velthouse, (1990) expresses that workers who are empowered perform better by correcting their mistakes in service delivery and learning from the mistakes swiftly.

Bowen and Lawler, (1992) maintains that one central way in which employee empowerment impacts performance is by the means of employee innovativeness. When employees are encouraged to go beyond their scope and innovative, they will come up with new perspective by providing their unique ideas and opinions that will be converted into reality if they are achievable. This will increase their commitment and effort towards the job. Developing employees' skills and coaching them in order to empower them makes them to be more efficient and productive, increasing the quality of service. As employees become more empowered, they become more competent and increase the energy and time they devote to carry out a task (Conger and Kanungo, 1988).

When workers feel they have a higher degree of autonomy and responsibility, their job satisfaction and engagement increases. They will be motivated to work harder because they understand their expectations. They will be satisfied from achieving their objectives and strive to improve and prove their worth. A higher level of autonomy also encourages creativity and innovation as employees are more invested in their jobs. This will make employees more contented, well prepared and more passionate about their jobs, which will aid the organization to develop new services and increase the organization's productivity. Moreover, employees are more likely to get involved with other departments and support the organization when they think for themselves because employees who are empowered are more committed to attaining the objectives of the organization and being creative.

2.4 Summary on Empirical Review and Knowledge Gaps

Training is the development of skills, knowledge, behavior as well as aptitudes with the aim of increasing effectiveness. It benefits both the workers and the organization. A good number of studies have been done on training employees and performance. Angela (2014) did an investigation about the effect of the training that employees receive on their performance in the United Nations Support for The African Union Mission. The results indicated the presence of a substantial association between the training offered and employee performance. Tahir (2014) did research at United Bank Limited about the impact employee training had on employee performance and productivity in Peshawar. Data was collected from 8 united banks using questionnaires. The findings demonstrated that there was the existence of a sound association between employee training and productivity. The results of the research done by Nyauchi (2014) on the correlation between training of employees and performance in Mutare City Council located in Zimbabwe from a sample size of 132 staff demonstrated the existence of a significant relationship between training employees and performance. Onyango (2014) studied about the effect of training on employees performance among healthcare professionals in Siaya County in Kenya.

The findings revealed the existence of a solid connection linking training and employee performance. Zia (2011), did a survey on the effect of organizational team building on the employee performance. 387 respondents were selected from various industries. The outcomes demonstrated the presence of a positive correlation between employee performance with team building. An investigation about the impact joint effort had on employee performance was done by Manzoor (2011) in the Department of Higher Education of Khyber, Pakistan. Various methods of employee performance were scrutinized, including acknowledgement, benefits and trust. The

findings demonstrated that joint efforts improved employee productivity. Irfan (2015) did a research on the effect of working as a team on workers motivation in the Pakistan's banking sector. The results revealed a solid relationship between working as a team and the employees' motivation. Lebeci (2012) did a study about the impact of team work on patient security in the Singapore health sector. The outcomes revealed a positive relationship between teamwork and patient safety. Gitari (2012) did an investigation on the influence of office recreational activities on employee behavior in Kenya Utalii College. The investigation revealed that teamwork enhanced the behavior of the employee, boosted employee engagement and contentment leading to improved performance. Hafiza (2011) did research in the Singapore Hospitality Sector on the impact of recognition of an employee on the employee's job performance. The research findings indicated a correlation between recognition of employees and job performance. Muchiri (2016), conducted an investigation on the impact of rewarding workers on workers job performance in the Nairobi Serena Hotel. The results revealed a solid relationship between employee recognition and employee job productivity. Research done by Tumwet (2011) on the influence employees' incentive had on performance of employees in Kabarak University, Kenya, affirmed that the utilization of collective recognition, such as complements, improved employee performance.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This part consists of the research design, target population, data collection methods together with techniques, analysis of data and presentations.

3.2 Research Design

The research applied descriptive research design. The descriptive design involves collecting data, describing a certain phenomenon, organizes, depicts, and analyzes the data collected for the study via use of charts and graphs so as to present a clear picture to help in understanding the distribution of data (Nelson, 2013). Since the study aimed at finding the extent Cooperative`s Bank of Kenya empowerment strategies enhances the performance of its employees, descriptive design was the perfect design to achieve the objectives of the study.

3.3 Population of the study

The population were employees at Cooperative Bank of Kenya whose total population was 4251. The target population was obtained from various branches within Nairobi County, which included various levels of management.

3.4 Sampling Design

In this study, stratified sampling method was applied. Stratified sampling is a technique that ensures all subgroups of the population are considered in the sample to minimize biasness and ensure there is accuracy in the collected data (Lohr, 2014). The target population was 425 employees who were selected randomly. At least 10% of the population is a representative sample for a study (Kothari ,2000). This study used the stratified sampling technique because the population had different levels, which included senior management, supervisory level and the general staff.

3.5 Data Collection

This is referred as the procedure of collecting information and aligning it to the targeted variables to come up with responses to the research questions and asses the results (Cooper & Schindler, 2014). Primary data was used in this research which was gathered using both unrestricted and closed- ended questionnaire that had three sections, section one with questions on general data of the participants, second section with questions concentrating on empowerment strategies and lastly the third section with questions that focused on performance of the employee.

3.6 Data Analysis

The data was scrutinized for accuracy and completeness. Data management and statistical analysis tool that was used was the Statistical Package for Social Science. In analyzing the percentages, means and standard deviation, descriptive analysis was applied . The regression analysis that was

utilized to assess the impact of empowerment strategies on employee performance was simple linear. Data was presented using charts and tables.

The regression model that was used is as shown underneath;

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where: $\beta_1, \beta_2, \beta_3, \beta_4$ represents regression coefficients

Y=Employee Performance

X_1 =Delegation of Authority

X_2 =Training

X_3 =Team Building

X_4 =Creativity and Innovation

ε =Error Term

CHAPTER FOUR: DATA ANALYSIS, FINDING AND DISCUSSION

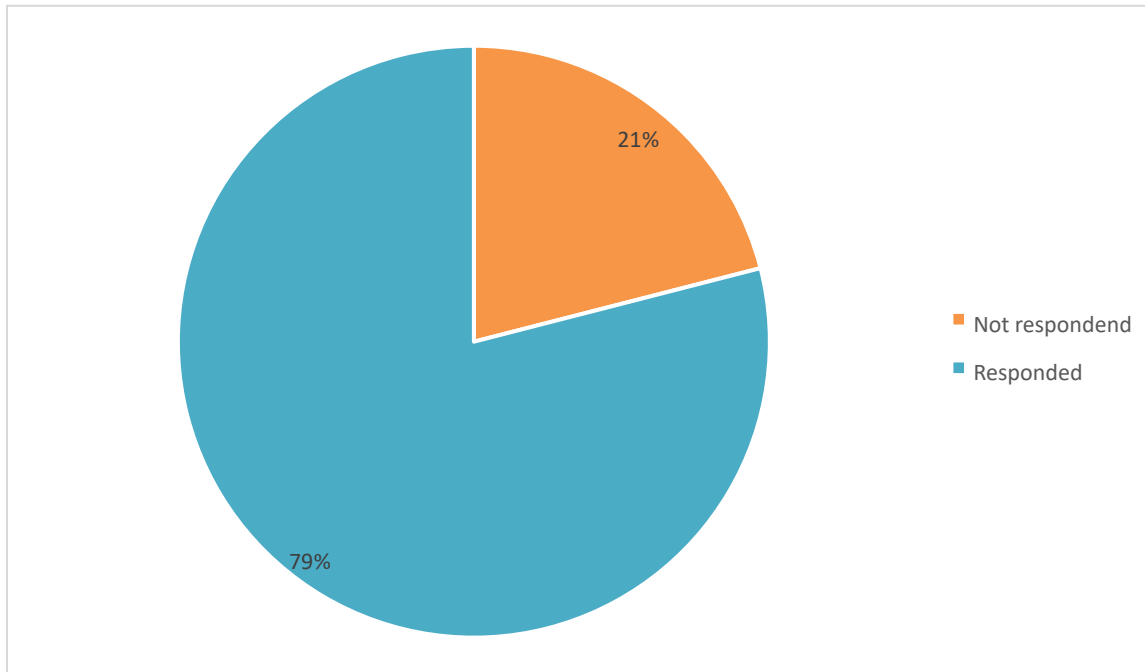
4.1 Introduction

In this chapter, the outcomes that were achieved were used to answer the objective of the study, which was to determine the influence of empowerment strategies on employee performance at Cooperative Bank.

4.2 Response Rate

The response rate was 79 percent. Holding to Mugenda (2003) return rate of 50% of the questionnaire is good, 60 and above is excellent. Thus, the response for this research is regarded adequate as shown in figure 4.1.

Figure 4.1: Response Rate



4.3 Sample characteristics

The investigation aimed at finding out the socio-demographic characteristics of the respondent with respect to gender, the position they hold at the bank, duration at the company, the type of employment contract and the education level. The results are as displayed herein.

4.3.1 Respondents Gender

The participants were asked to identify whether they were male or female to reveal gender distribution at Co-operative Bank of Kenya with the assumption that gender difference could influence thoughts. The results were depicted in Table 4.1.

Table 4.1: Distribution of respondents by gender

	Frequency	Percentage
Male	215	64
Female	121	36
Total	336	100

Table 4.1 shows that there is gender imbalance in the bank because there were more males who answered the questionnaires compared to the females.

4.3.2 Position held at the bank.

The employees were asked to reveal the position they held at the bank. The outcomes were illustrated in Table 4.2.

Table 4.2: Position held at the bank.

	Frequency	Percentage
Senior Management Level	50	14.9
Supervisory Level	80	23.8
General Staff	206	61.3
Total	336	100

Study findings from Table 4.2 revealed that 14.9 percent of the respondents worked in the senior management, 23.8 percent worked in the supervisory level, and 61.3 percent worked as general staff. This suggested that there was consideration of different departments.

4.3.3 Number of years working at the bank

To evaluate whether the data was reliable, the workers were asked to specify how long they have worked in the organization. Table 4.3 exhibits the outcomes.

Table 4.3: Response on number of years working at the bank.

	Frequency	Percentage
Above 10years	128	38
Between 4-10 years	134	40
Below 4 years	74	22
Total	336	100

From the analysis in Table 4.3, 38% of the participants have worked for 10 years and above, 40% within 4 and 10 years and 22% have worked for below 4 years. The results revealed that the responses given could be reliable because a good number of employees have worked for over 10years.

4.3.4 Type of employment contract

The researcher pursued to investigate the respondents’ type of employment contract to find out if it was effortless to execute empowerment strategies and assess employee performance. The study findings were displayed in Table 4.4

Table 4.4: Type of employment contract of respondents

	Frequency	Percentage
Permanent	249	74
Probationary	30	9
Casual	57	17
Total	336	100

The result from Table 4.4 revealed that 74% of the participants were under permanent employment, 9% had been on probation and 17% were on casual terms. This suggested that many employees at Co-operative Bank would benefit from the empowerment practices to improve performance because many of them were on permanent and pensionable terms of service.

4.3.5 Level of Education

The respondents were asked to disclose the highest level of educational to help judge the ability of participants in answering the study questions. The study results were highlighted in Table 4.5 .

Table 4.5: Education level of respondents

	Frequency	Percentage
University level	171	51
College level	145	43
Secondary level	17	5
Primary level	3	1
Total	336	100

The study results from Table 4.5 revealed that the majority of the participants at 51% had reached university level, 43% college level, 5% secondary level and 1% primary level. The results pointed out that employees are knowledgeable because a higher percentage of respondents had attained a higher education level, which means they simply understand empowerment strategies and performance of the employee.

4.4 Descriptive Statistics

4.4.1 Delegation of Authority

This research sought to determine whether delegation of authority had any influence on employee job performance. The research discoveries are as shown in Table 4.6.

Table 4.6: Delegation of Authority

Statement	Mean	Standard deviation
Supervisor delegate authority to employees.	3.94	0.83
I perform better when am given enough authority and freedom to do my duties.	3.98	1.04
Employees are involved in developing organizational aims	3.00	1.24
Management highly encourages employees to make and account for their decisions.	3.95	1.18
Aggregate	3.72	1.07

From the analysis in table 4.6, it was found that the participants agreed that there was delegation of authority to employees by the supervisor as exhibited by the mean of 3.94. The study further revealed that respondents agreed that employees perform better when given enough authority and freedom to do their duties with an average mean of 3.98. As to whether employees are involved in developing organizational aims, the participants agreed with 3.00 as the mean score.

The respondents also agreed that management highly encourages employees to make and account for their decisions with a total mean of 3.95. From the analysis, the workers at Co-operative Bank agreed with an aggregate of 3.72 that delegation of authority affected employee job performance.

4.4.2 Training

The participants were called upon to show the degree to which they concur with statements below to ascertain its effects on job performance of employees. The study findings were displayed in Table 4.7.

Table 4.7: Training

Statement	Mean	Standard deviation
Organization supports employees to further their studies so as to acquire new abilities.	4.04	1.53
Training is given to employees which improves their performance since it improves their skills.	3.82	1.13
New employees are taken through induction to be aware of organization culture.	3.56	1.50
Seminars organized by the organization has made my performance to improve.	3.91	1.34
Aggregate	3.83	1.36

From the analysis in Table 4.7, it was revealed that most participants agreed that the organization supports employees to further their studies so as to acquire new abilities with a mean score of 4.04. The participants agreed that training is given to employees which improves their performance since it improves their skills with an aggregate of 3.82. The research further revealed that the participants were neutral on whether new employees are taken through induction to be aware of

organization culture with a mean score of 3.56. As whether seminars organized by the organization make employees performance improve, the workers agreed with a total mean score of 3.91. The employees at Cooperative Bank agreed with a total mean score of 3.83 that the training they received greatly influenced their performance.

4.4.3 Team Building

This study then tried to find out the impacts team building had on the performance of employees. Table 4.8 outlines the research outcomes.

Table 4.8: Team Building

Statement	Mean	Standard deviation
Working in teams enables employees to make and take responsibility for their choices.	3.76	1.01
Management encourages employees to work together as a team.	3.71	1.03
Employees find it easier to accomplish tasks and achieve set targets by working in teams than working as an individual.	3.40	1.10
Working in teams fosters creativity and learning from each other.	3.25	1.27
Aggregate	3.53	1.02

As shown in Table 4.8, working in teams enables employees to make and take responsibility for their choices. The participants concurred with 3.76 as the mean. The research further revealed that

the respondents were neutral on whether working in teams foster creativity and learning from each other as depicted by an aggregate score of 3.25. On whether management encourages employees to work together as a team, participants were neutral with a mean score of 3.71. Employees were also neutral with a mean of 3.40 on whether employees find it easier to accomplish tasks and achieve set targets by working in teams than working as an individual. The participants agreed that team building played an important role in employee performance with an aggregate mean of 3.53.

4.4.4 Creativity and Innovation

The research needed to determine the influence creativity and innovation had on employee performance. The study findings are highlighted in Table 4.9.

Table 4.9: Creativity and Innovation

Statement	Mean	Standard deviation
Employees come up with new ideas and innovation when they are empowered.	3.92	1.12
Creative thinking promotes open mindedness and flexibility which improves collaboration in the organization.	3.88	1.08
Management encourages employees to come up with ideas that are new which enables the organization to offer services that are marketable.	3.86	1.04

Employees are recognized for coming up with new ideas and innovation.	2.96	1.43
Aggregate	3.66	1.17

The findings from Table 4.9 shows that the employees agreed with coming up with new ideas and innovation when they are empowered with a mean score of 3.92 and that creative thinking promotes open mindedness and flexibility which improves collaboration in the organization with an average score of 3.88. With regard to whether management encourages employees to come up with new ideas that are new which enables the organization to offer services that are marketable, the participants were neutral with a mean score of 3.86. The participants agreed that they are recognized for coming up with new ideas and innovation with an average mean of 2.96. The aggregate mean score of 3.66 show that the respondents accepted that creativity and innovation as empowerment practice was a key factor of employee performance.

4.5 Employee Job Performance

This study pursued to evaluate performance of employees at the Cooperative Bank of Kenya by assessing adherence to timelines, teamwork, quality of work and absenteeism.

4.5.1 Adherence to timelines

The investigation attempted to evaluate the adherence to timelines by the employees of Cooperative Bank of Kenya. The outcomes are illustrated in Table 4.10.

Table 4.10: Adherence to timelines

Statement	Mean	Standard deviation
I am always punctual at work.	4.57	0.51
I finish my work before datelines.	3.68	0.96
Always well planned to own additional responsibilities.	3.56	1.06
I quickly attend to client needs.	3.46	1.05
Aggregate	3.82	0.90

The findings from Table 4.10 indicates that the participants concurred that they were always punctual at work with an aggregate mean of 4.57. The respondents also agreed that they were always well planned to own additional responsibilities with a mean score of 3.56. As to whether respondents quickly attended to client needs the participants were not sure with a mean score of 3.46. The respondents were also neutral on whether they finish work before the deadlines with a mean score of 3.68.

4.5.2 Teamwork

The researcher pursued to examine whether employees work as a team at Cooperative Bank. Table 4.11 shows the results.

Table 4.11: Teamwork

Statement	Mean	Standard deviation
I always reach out to my co-workers for assistance.	4.26	0.94
I willingly take up tasks rather to be allocated tasks.	4.00	0.93
I mostly step forward to help my co-workers with complex tasks.	3.66	1.14
I feel comfortable speaking up in meetings.	4.02	1.05
Aggregate	3.99	1.02

As exhibited in Table 4.11, many participants agreed to reaching out to the co-workers for assistance with a mean score of 4.26. With regard to whether the respondents feel comfortable speaking up in meetings, most of the participants were in agreement with an aggregate score of 4.02. In addition, the respondents were in agreement with willingly taking up tasks rather to be allocated tasks with a total mean of 4.00. On whether workers mostly step forward to help their co-workers with complex tasks, participants were not sure with a total mean of 3.66.

4.5.3 Quality of Work

This study looked into evaluating the employees’ quality of work at Cooperative Bank of Kenya. The outcomes are illustrated in Table 4.11.

Table 4.12: Quality of Work

Statement	Mean	Standard deviation
I evaluate my performance to assess areas that I need to improve on.	4.02	0.95
Most of my work is accurate and do not need to be redone.	3.50	1.13
I always meet my set work targets.	3.84	0.86
The performance of individual employee and group performance is assessed to find out how it affects the general performance of the organization	3.74	0.87
Aggregate	3.78	0.95

Results from Table 4.12 indicates that employees evaluate their performance to assess areas that they need to improve on. The employees agreed with a total score of 4.02. The participants were not sure whether most employees work is accurate and do not need to be redone with 3.50 as the mean score. The respondents agreed that employees meet work targets that they set with an aggregate mean of 3.84. On whether the performance of individual employee and group performance is assessed to find out how it affects the general performance of the organization, the participants were not sure with a total mean score of 3.74. The participants agreed that quality of work of employees was a key factor of employee performance as shown with an average mean score of 3.78.

4.5.4 Absenteeism

The study also looked into measuring the rate of absenteeism of workers at Cooperative Bank, Kenya. The findings are highlighted in Table 4.13.

Table 4.13: Absenteeism

Statement	Mean	Standard deviation
I am always present at work.	4.25	0.86
Most employees don't report to work.	2.30	0.77
All employees report to work.	3.25	1.36
Few employees report to work.	2.10	0.84
Aggregate	2.98	0.96

From Table 4.13, it was established that participants accepted that they were always present at work with an average mean of 4.25. The investigation also disclosed that most workers don't report to work. The participants agreed with a mean score of 2.30. The participants were not sure whether all employees report to work with an average mean of 3.25. With regard to whether few employees report to work, the participants agreed with a total mean of 2.10.

4.6 Regression Analysis

In order to find the relationship between employee empowerment strategies and job performance of employees, regression analysis was applied. The findings are illustrated in Table 4.14.

Table 4.14: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.625	.390	.382	.29407

The study found that empowerment strategies play an important role towards employee performance since 39% of employee performance change can be accredited to empowerment strategies.

4.7 Analysis of variance (ANOVA)

To find out if a relationship between empowerment strategies and dependent variables exists, the Analysis of Variance was done at a confidence interval of 95%.

Table 4.15: Analysis of variance

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	18.282	4	4.570	52.851	0.001
Residual	28.624	331	0.86		
Total	46.906		335		

The results confirms that the regression model is significant for the data as shown by the probability value of 0.001 which was below significance level of 5% ($p \leq 0.05$) and F value of 52. 851. This suggests that there is a solid relationship between delegation of authority, training, team-building and creativity and innovation with the employee performance.

4.7.1: Coefficients

Table 4.16: Coefficients

Model 1	Unstandardised coefficients		Standardised coefficients	T	Sig
	B	Std. Error	Beta		
(Constant)	1.818	0.202		8.985	0.001
Delegation of Authority	0.356	0.038	0.522	9.440	0.001
Training	-0.125	0.022	-0.246	-5.586	0.001
Team Building	0.043	0.049	0.044	0.877	0.381

Creativity and Innovation	0.050	0.041	0.059	1.205	0.229
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The regression model used was illustrated as follows;

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

$$\text{Employee Performance} = 1.818 + 0.356 \text{ Delegation of Authority} + - 0.125 \text{ Training} + 0.043 \text{ Team Building} + 0.050 \text{ Creativity and Innovation} + \epsilon.$$

Where;

ϵ = Error value

The results from Table 4.16 showed the presence of a significant association between delegation of authority and employee performance with 9.440 as the t-value and 0.001 probability value. The outcomes also demonstrated a relationship that is significant linking training and the performance of the employee with -5.586 as the t-value and probability value of 0.001. Team building and creativity and innovation failed to have a remarkable association with the employee performance as shown by significance value of 0.381 and 0.229 respectively. Thus, delegation of authority and training were significant factors of employee performance as shown by the results.

4.8 Discussion of the findings.

The objective of the study was to determine the association between empowerment strategies and employee performance at Co-operative Bank of Kenya. The research findings acknowledged that a solid relationship existed between empowerment strategies and employee performance. This is in accord with Wood (2007) who in his findings attest that employee empowerment is important in improving performance. Tsala (2008) also acknowledged that a positive association existed

between performance and empowerment of employees when she researched on the association between employee empowerment and performance at the Nairobi City Council.

The findings established that supervisors delegate authority to employees and that the management highly encourages employees to make and account for their decisions. This supports Cardy et al (2010) statement that workers who are empowered are given permission to make steps, manage work and make decision individually in an autonomous manner. Crosby et al (1997) also stated that employees should be accountable for the decisions they make. Accountability makes an employee to be more committed to work, become more creative, increases morale and get satisfied with the job. The findings showed that training given to workers and seminars organized by the organization improved employee performance. This findings are in consistent with those of Covey (1999) who established that confidence in workers to perform in a more motivated manner can be increased with the development curriculum and training received. Bhatnagar and Biswas (2010) also affirm that training improves employee's knowledge about the job thus yielding greater outcomes because of being competent.

Employees at Cooperative Bank find it easier to accomplish tasks and achieve set targets by working in teams than working as an individual. This finding supports Snell (2002) who stated that self-managed teams demonstrate high productivity and develops job satisfaction. The study also established that management must recognize employees for coming up with new ideas and innovation. As Haven (2006) found that it is important to recognize employees because it empowers them. The findings further revealed that employees come up with new ideas and innovation when they are empowered which enables the organization to offer services that are marketable.

On employee performance, the study established that when employees are empowered, they report to work on time, they do their work well and also the rate of absenteeism reduces. Moorhead and Griffin (2004) highlighted that there is higher commitment, the reduction of employee absence, improved employee performance, leading to job satisfaction and decrease in employee turnover when employees participate in coming up with decisions.

The study also found out that employees are always well planned to own additional responsibilities. Robbins (2001) found that empowerment may increase productivity if employees are willing to accept more responsibilities.

The study found that empowering employees is important because it contributes to employee performance, but many companies are in a dilemma of how far to empower the employees because they fear giving too much authority to employees.

CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This section presents a summary of the findings of the study, conclusions, recommendations and limitations of the study.

5.2 Summary

The objective of the study was to determine the association between empowerment strategies and employee performance at Co-operative Bank of Kenya. The investigation found out that more employees at Co-operative Bank were male. The majority of the employees had reached university level thus could understand empowerment strategies and employee performance and also most of them were on permanent employment which meant they would benefit from the empowerment practices. The study further revealed that the responses given could be reliable because a good number of had worked for over 10 years.

On empowerment strategies, employees agreed that they perform better when given enough authority and freedom to do their duties. Employees were not sure if employees get involved in developing organizational aims. Employees agreed to being supported by the organization to further their studies so as to acquire new abilities. Further employees agreed that seminars organized by management made employees' performance improve. Employees were in agreement that working in teams enabled them to make and take responsibility for their choices. Employees were also in agreement that they come up with new ideas and innovation when they are empowered though most employees did not agree to being recognized for coming up with new ideas and innovation. Employees were not sure whether working in teams fostered creativity and learning from each other.

On employee performance, the majority of employees agreed that they were always punctual at work, reach out to their co-workers for assistance, feel comfortable speaking up in meetings and willingly take up tasks rather than be allocated tasks. The employees at Co-operative Bank further agreed that they evaluate their performance to assess areas that they need to improve on, they are always punctual at work and that they are always present at work. On whether all employees report to work, employees at Co-operative Bank disagreed. The employees were neutral on whether the performance of individual employee and group performance is assessed to find out how it affects the general performance of the organization. The employees were in doubt whether most of their work is accurate and do not need to be redone and whether they quickly attend to client needs.

5.3 Conclusion

The findings and discussion show that Co-operative Bank applies empowerment strategies in moderation. The employees agreed that empowerment strategies had different strengths, some were stronger than others. Thus, the study concludes that employees at Co-operative Bank are trained to improve their skills and abilities, they have liberty to come up with decisions and carry duties in teams and to be creative. The study established that employees perform better when they feel empowered. Therefore, it should be noted that to some level, empowerment strategies influence employee performance. Therefore, it can be concluded that employees who are empowered will be motivated, satisfied with their job and go the extra mile to achieve the set targets and in return, their performance and that of the organization will improve.

5.4 Recommendations

This research recommends that Co-operative Bank Management should adopt empowerment strategies as this will contribute to the good performance of employees. When workers feel valued by the company and that the management takes the initiative to make them happy,

motivated and contribute towards their development, they will help in the attainment of the company's goals.

This investigation recommends that Co-operative Bank's management should ensure that employees are recognized for coming up with new ideas and innovation because the study demonstrated that creativity and innovation has a solid relationship with employee performance.

The research also recommends that the leadership at Co-operative Bank should provide an environment where employees can be able to utilize their full potential and talent by empowering employees to be able to make independent decisions. Today, employees play an important role towards business success. Thus, the administration should understand what empowers employees in order to provide empowerment strategies that will make employees motivated, increase their productivity and creativity.

5.5 Limitations of the study

A lot of time was needed to drop and collect the questionnaires from the respondents. The questionnaires needed a lot of money to be printed out and transportation was also costly. The department of Human Resource had to convince some of the employees to take part in the study because they were hesitant by telling them its importance. The process of analyzing data was slowed down by some respondents who did not give back the questionnaires on time and those that totally failed to return the questionnaires.

5.6 Areas for Further Research

It is recommended that more research should be conducted in other financial institutions because this research was restricted to Co-operative Bank of Kenya and therefore the results cannot be generalized to different financial institutions. In addition, more studies should be done to

determine other empowerment strategies that impacts employee performance since from the research findings, 39% of employee performance change was accredited to delegation of authority, training, teambuilding and creativity and innovation.

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APPENDICES

Appendix 1: Research Questionnaire

Section A: General Information 1)

What is your gender?

Male ()

Female ()

2) What is the name of your Bank Branch?.....

3) What is your position/designation?.....

4) What is the number of years you have worked at Cooperative Bank of Kenya?.....5) What is your employment contract?

Permanent ()

Probationary ()

Casual ()

6)What is your highest level of Education?.....

Section B: The Employee Empowerment Practices

Kindly indicate in the box the degree to which you consent of the statements in the table using a tick. Use the key beneath.

1. Strongly disagree. 2. Disagree. 3. Neutral .4. Agree to some extent. 5. Strongly agree

The delegation of authority	1	2	3	4	5
Supervisors delegate authority to employees.					
I perform better when am given enough authority and freedom to do my duties.					
Employees are involved in developing organizational aims.					
Management highly encourages employees to make and account for their decisions.					
The training					

organization supports employees to further their studies so as to acquire new abilities.					
Training is given to employees which improves their performance since it improves their skills.					
New employees are taken through induction to be aware of organization culture.					
Seminars organized by the organization has made my performance to improve.					
Team Building					
Working in teams enables employees to make and take responsibility for their choices.					
Management encourages employees to work together as a team.					
Employees find it easier to accomplish tasks and achieve set targets by working in teams than working as an individual.					
Working in teams foster creativity and learning from each other.					
Creativity and Innovation					
Employees come up with new ideas and innovation when they are empowered.					

Creative thinking promotes open mindedness and flexibility which improves collaboration in the organization.					
Management encourages employees to come up with ideas that are new which enables the organization to offer services that are marketable.					
Employees are recognized for coming up with new ideas and innovation.					

Section C: The Employee Performance

kindly tick in the box that outlines best the degree to which you accept or differ with the following statements in the table on a scale of 1-5.

1. Strongly disagree. 2. Disagree. 3. Neutral. 4. Agree to some extent. 5. Strongly agree

Adherence to timelines	1	2	3	4	5
I am always punctual at work.					
I finish my work before datelines.					
Always well planned to own additional responsibilities.					
I quickly attend to client needs.					

Teamwork					
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I always reach out to my co-workers for assistance.					
---	--	--	--	--	--

I willingly take up tasks rather to be allocated tasks.					
---	--	--	--	--	--

I mostly step forward to help my co-workers with complex tasks.					
---	--	--	--	--	--

I feel comfortable speaking up in meetings.					
---	--	--	--	--	--

The quality of work					
----------------------------	--	--	--	--	--

I evaluate my performance to assess areas that I need to improve on.					
--	--	--	--	--	--

Most of my work is accurate and do need to be redone.					
---	--	--	--	--	--

I always meet my set work targets.					
------------------------------------	--	--	--	--	--

The performance of individual employee and group performance is assessed to find out how it affects the general performance of the organization.					
--	--	--	--	--	--

Absenteeism					
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I am always present at work.					
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Most employees don't report to work.					
--------------------------------------	--	--	--	--	--

All employees report to work.					
Few employees report to work.					