



Effects of Motivational Strategies on Organization Performance of Non-Deposit Taking Savings and Credit Co-Operative Societies in Kisumu County, Kenya

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Abstract

The purpose of the study was to examine effect of motivation strategies on organization performance of non-deposit taking savings and credit cooperative societies in Kisumu County, Kenya. Specific objectives were: to establish the effect of recognition, training, and employee benefits on organization performance of non-deposit taking saving and credit cooperative societies in Kisumu County. This study used explanatory research design. The targeted population was 449 individuals drawn from committee members and employees of 4 non-deposit taking saving and credit cooperative societies in Kisumu County. A sample of 325 was selected which involved 34 committee members and 291 employees. Random sampling procedure was used. The data was collected through structured questionnaires. A pilot study was conducted to test reliability. The questionnaires were tested for reliability and validity using cronbach's alpha method. A reliability index of .73 was obtained. The study was pegged on Theory X and Y by McGregor (1950s), Adams Equity Theory (1965), and the Expectancy theory by Vroom (1964). The data was analysed by descriptive and inferential statistics. Multiple linear regression analysis was used to establish level of significance between study variables. The finding of the study would increase knowledge and understanding of how motivational strategies affect organization performance of non-deposit taking saving and credit cooperative societies. The management of non-deposit taking saving and credit cooperative societies in Kisumu County and saving and credit cooperative societies in other geographical areas in Kenya and other countries would understand how the motivation strategies addressed in this study affect performance of the saving and credit cooperative societies. It could also stimulate further studies in related academic areas. The study found out that performance was affected by the recognition (mean=4.55; std deviation=.387; p value < .05). In addition, the study result showed that performance was affected by training (mean=4.78; std. deviation=.157; p value <.05). Finally, the finding revealed that performance was affected by employee benefits (mean=4.75; std. deviation=.277; p value <.05). Study concluded that there was positive relationship between recognition, training, employee benefits with organizational performance of non-deposit taking saving and credit cooperative societies in Kisumu County. Also the study established that there was statistical significant effect of motivational strategies (recognition, training, and employee benefits) on performance of non-deposit taking saving and credit cooperative societies in Kisumu County (mean=4.66; std. deviation=.325; R = .846; p value <.05). The study recommended that there was need for the management of non-deposit taking saving and credit cooperative societies in Kisumu County to adopt appropriate motivational strategies so that to enhance performance.

Keywords:

Motivational strategies;
Recognition; Training; Employee
benefits; Organization
performance.

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1. Introduction

Riasat, Aslam and Nisar (2016) argued that because of high competitive pressure firms struggle to achieve competitive edge by using workers' talent, abilities and proficiency to formulate the accurate exploitation of employees' works through different benefits, rewards schemes. Motivation is derived from the word *motive* which is defined as a need that requires satisfaction. These needs could also be wants or desires that are acquired through influence of culture, society, lifestyle, etc. or generally innate. Motivation is one's direction to behavior, or what causes a person to want to repeat a behavior, a set of force that acts behind the motives. An individual's motivation may be inspired by others or events (extrinsic motivation) or it may come from within the individual (intrinsic motivation). Motivation has been considered as one of the most important reasons that inspire a person to move forward. Motivation results from the interaction of both conscious and unconscious factors. Mastering motivation to allow sustained and deliberate practice is central to high levels of achievement e.g. in the worlds of elite sport, medicine or music (Chapter 5 Theories of Motivation, 2019). Savings and Credit Co-operative Society is one form of a co-operative society whose business is to provide financial services to its members. SACCOS are legal institutions registered under the cooperative laws (1991) cooperatives Act and 1992 co-operative regulations (Government of Kenya, 2004). Many researchers have been conducted on how motivation contributes to organization performance. These include studies by Ferguson and Reio (2010) and Bothshabelo (2009) who revealed that intrinsic motivators are good predictors of organization performance. Kaufman, Chapman, and Allen (2013), Ekere and Amah (2014), Kamau (2011), and Aibievi (2014) have also studied how different elements of motivation like recognition, employee employee benefit, and Training affect employee performance and eventually performance of the organization. To develop further clarity on how motivation influences performance, this study has been chosen to seek the effects of motivational strategies on performance of Non-Deposit Taking SACCOS in Kisumu County. This helps to explore this relationship from different context to determine how motivation strategies contribute to performance of SACCOS which are major contributors to the economy of Kenya. The proposed study is suggests that organization performance is contingent upon a motivated workforce.

1.1 Statement of the Problem

In Kenya 63% of the population participate either directly or indirectly in the SACCO enterprises (Republic of Kenya, 2013). Despite the significant contribution to the Kenya economy, a study by Mudibo (2005), pointed out that cross-cutting issues affecting performance of SACCOS in Kenya included, governance, inadequate human resource, weak regulations and supervision, limited products and services, low marketing, innovation and poor image. Although the issues may be seen to have effect on financial performance of SACCOS, they can as well affect on staff motivation. However, there seems to be few studies that focuses on how motivation affects performance of SACCOS and in particular the Non-Deposit Taking SACCOS. Therefore, the current study intends to bridge the gap by introducing a new dimension in the knowledge. Academically, this study is expected to contribute to knowledge expansion in the field of SACCO management and particularly how motivational strategies affect performance of SACCOS.

1.2 Research Questions

The study was guided by the following research questions:

- a) To what extent does recognition affect the performance of non-deposit taking saving and credit cooperative societies in Kisumu County?
- b) To what extent does training affect performance of non-deposit taking saving and credit cooperative societies in Kisumu County?
- c) To what extent do employee benefits affect the performance of non-deposit taking saving and credit cooperative societies in Kisumu County?

1.3 Research Hypotheses

The study sought to test the following alternative hypotheses:

H_{a1}. Recognition has statistical significant effect on performance of non-deposit taking saving and credit cooperative societies in Kisumu County

H_{a2}. Training has statistical significant effect on performance of non-deposit taking saving and credit cooperative societies in Kisumu County

H_{a3}. Employee benefits have statistical significant effect on performance of non-deposit taking saving and credit cooperative societies in Kisumu County.

2. Research Method

2.1 Review of Theories

This study, therefore, will be guided by three theories; Theory X and Y by McGregor (1950s), Adams Equity Theory (1965), and the Expectancy theory by Vroom (1964).

2.1.1 Theory X and Y

Theory X and Theory Y are theories of human work motivation and management. They were created by Douglas McGregor while he was working at the MIT Sloan School of Management in the 1950s, and developed further in the 1960s. McGregor's work was rooted in motivation theory alongside the works of Abraham Maslow, who created the hierarchy of needs. The two theories proposed by McGregor describe contrasting models of workforce motivation applied by managers in human resource management, organizational behavior, organizational communication and organizational development. Theory X explains the importance of heightened supervision, external rewards, and penalties, while Theory Y highlights the motivating role of job satisfaction and encourages workers to approach tasks without direct supervision.

2.1.2 Adams Equity Theory

Equity theory focuses on determining whether the distribution of resources is fair to both relational partners. It proposes that individuals who perceive themselves as either under-rewarded or over-rewarded will experience distress, and that this distress leads to efforts to restore equity within the relationship. It focuses on determining whether the distribution of resources is fair to both relational partners. Equity is measured by comparing the ratios of contributions and benefits of each person within the relationship. According to Adams (1965), anger is induced by underpayment inequity and guilt is induced with overpayment equity (Spector 2008). Payment whether hourly wage or salary, is the main concern and therefore the cause of equity or inequity in most cases. In any position, an employee wants to feel that their contributions and work performance are being rewarded with their pay. If an employee feels underpaid then it will result in the employee feeling hostile towards the organization and perhaps their co-workers, which may result in the employee not performing well at work anymore. It is the subtle variables that also play an important role in the feeling of equity. Just the idea of recognition for the job performance and the mere act of thanking the employee will cause a feeling of satisfaction and therefore help the employee feel worthwhile and have better outcomes.

2.1.3 Vroom's Expectancy Theory

The theory was established by Victor H. Vroom in 1964, cited the connection between a person's effort and motivation with the expected desired outcomes. It explains the procedure of how a person selects to perform a set of behaviors over another one, and how the decision made is related to the goals (Skemp-Arlt & Toupenca, 2007). According to Vroom (1964), an individual's motivation to reach a desired outcome is determined by the three important components, which are expectancy, instrumentality, and valence. The first component in the equation is expectancy, which is defined as a person's belief that their effort will result in desired outcomes, such as performance or success. It is also a person's evaluation of what kind and how much effort should be put in order to achieve better results or higher performance.

2.2 Research design

The research study design was explanatory survey which is a valuable means of understanding what is happening; to seek new insights; to ask questions and to assess phenomenon in a new light. When the focus is on cause-effect relationships, the study can be explanatory explaining which causes produce which effects (Yin, 2009). The research will be carried out on the Credit Committee and employees of the Agro-Chem Sacco Society Limited, Kite Sacco Society Limited, Koru Sacco Society Limited, and Jumuika Sacco Society Limited. It investigated the effects of motivational strategies and organization performance of non-Deposit Taking SACCOs in Kisumu County

2.3 Target Population

There were 45 licensed non-deposit-taking Sacco societies in Kisumu County, as at December 2016, according to the Sacco Societies Act (SASRA, 2016). The target populations however, was 449 individuals consisting of 37 credit committee members and 412 employees of the four (4) SACCOs in Kisumu County - Agro-Chem Sacco Society Limited, Kite Sacco Society Limited, Koru Sacco Society Limited, and Jumuika Sacco Society Limited (GOK, 2019). The target population consisted of managers and credit officers who are well informed on the matters pertaining to operations of their respective SACCOs.

2.4 Description of Research Instruments

The instrument for collecting data for the research was questionnaires. According to Orodho (2005) questionnaires are used extensively together data on current conditions, practices, opinions and attitudes quickly and in a precise way. In addition questionnaires can assure confidentiality and the information needed can be easily described in writing. The questionnaire contains a number of items which basically solicited for responses pertaining to the research variables. The questionnaire schedule comprised of questions on personal data (age, gender, level of education, and designation). The instrument also contained unstructured items that capture opinion, feeling and suggestions of the respondents in the space provided.

The questionnaire consisted of two sections: Section one (1); Respondent Demographic Profile and Section two (2); Part A, B, and C which will handle questions pertaining to the objectives of the study. Questionnaires were preferred because of their ability to reach a large number of respondents within a short time and to elicit personal ideas from the respondents due to openness of some questions (Kothari, 2011). The research instrument was tested for validity and reliability.

2.5 Description of the Sample and Sampling Procedures

A sample of 325 respondents consisting of 34 credit committee members and 291 employees were used which were determined by Yamane formula (Yamane, 1967).

$$n = \frac{N}{1+N(e^2)}$$

Where,

Where,

n=Sample Size

N=Population,

1=Constant

e- error margin = 0.05,

e is the level of precision.

This study used stratified sampling to classify respondents into strata. Primary respondents were derived from 37 committee members and 412 employees of Agro-Chem, Kite, Koru, and Jumuika. The population being large and stratified, stratified sampling procedure will be adopted. Stratified sampling technique categorizes the respondents under the study. This ensured that all the SACCOs in the study are included in the study. Sample design is summarized in table 1

Table 1: Distribution of the Sample Size

SACCOs	Credit committee		Employees		Total sample size (n)
	N	n	N	n	
Agro-Chem	5	5	52	45	50
Kite	13	12	230	139	151
Koru	10	9	84	67	76
Jumuika	9	8	46	40	48
Total	37	34	412	291	325

Source: Research Data (2019).

2.6 Description of Data Analysis Procedures

Upon collecting the data derived from said questionnaires careful analysis was done with the help of software program SPSS version 21 which is the most current version in the market and Microsoft excel to generate quantitative reports. Method of Analysis involved coding and keying data into a database in Number Cruncher Statistical System (NCSS), the data analysis was conducted in stages involving; descriptive statistics and inferential statistics. Descriptive statistics involved percentage, frequencies, mean and standard deviation. On the other hand, inferential statistics included correlation and regression. Multiple linear Regression attempted to model the relationship between two or more explanatory variables and a response variable by fitting a linear equation to observed data. Every value of the independent variable x is associated with a value of the dependent variable y . The multi linear Regression equation will be developed as follows;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where Y= Performance. This is the dependent variable

β_0 = Constant Term

$\beta_1 - \beta_3$ = Beta coefficients

X_1 = Recognition

X_2 = Training

X_3 = Employee benefits

ε = Error Term

β_0 is a constant which was the value of dependent variable when all the independent variables are 0.

β_1 is the Regression coefficients or change induced by X_1 , X_2 , X_3 and X_4 on Y. It will determine how much each (i.e. X_1 , X_2 , and X_3) contributes to Y.

3. Results and Analysis

The researcher distributed 325 structured questionnaires out of which 250 were received from the field. The questionnaires accepted as correctly filled were 250 which translate to a response rate of 76.9 percent. This response rate is acceptable for this study. According to (Mugenda & Mugenda, 2008) a response rate 50.0%

is acceptable in a survey research. Therefore the above response rate meet the criterion hence the response rate was appropriate for this study.

3.1 Recognition and Performance of Non-Deposit Taking SACCOs in Kisumu County

The first question of the study was: *“To what extent does recognition affect the performance of Non-Deposit Taking SACCOs in Kisumu County?”* The question is coupled with a hypothesis: *“Recognition has statistical significant effect on performance of Non-Deposit Taking SACCOs in Kisumu County”*.

Table 2: Recognition on Performance of Non-Deposit Taking SACCOs in Kisumu County

Statement	N	Mean	Std. Deviation
The SACCO rewards and awards employees for exemplary performance	250	4.54	.499
Fair process used in promotion of employees as a way of recognition	250	4.92	.272
The SACCO gives special attention to employee actions, efforts, behaviour or performance	250	4.19	.391
Overall result	250	4.55	.387

Source: Survey Data (2019)

Table 2 showed that respondents strongly agreed that SACCO rewards and awards employees for exemplary performance (Mean = 4.54; Std deviation=.499); and fair process used in promotion of employees as a way of recognition (Mean = 4.92; Std deviation=.272). The respondents agreed that SACCO gives special attention to employee actions, efforts, behaviour or performance (Mean = 4.19; Std deviation=.391). The overall results showed that respondents strongly agreed (Mean=4.55; Std deviation=.387) that recognition of employees affected performance Non-Deposit Taking Non-Deposit Taking SACCOs in Kisumu County.

3.2 Training and Performance of Non-Deposit Taking SACCOs in Kisumu County

The second question of the study was: *“ to what extent does training affect performance of Non-Deposit Taking SACCOs in Kisumu County?”.* In order to answer this question, the study was based on the following hypothesis: *“ Training has statistical significant effect on performance of Non-Deposit Taking SACCOs in Kisumu County”*. The descriptive result is shown in Table 3.

Table 3: Training on Performance of Non-Deposit Taking SACCOs in KisumuCounty.

Statement	N	Mean	Std. Deviation
External Training improves the performance of employee and positive results of organization performance	250	5.00	.000
On job Training offered by the SACCO empowers them to carry out their duties without any difficulty	250	4.33	.472
Training programmes to employees are regular.	250	5.00	.000
Overall results	250	4.78	0.157

Source: Survey Data (2019).

The finding of the study in Table 3 indicated that respondents strongly agreed that external training improves the performance of employee and positive results of organization performance (Mean = 5.00; Std. Deviation = .000) and training programmes to employees are regular (Mean = 5.00; Std. Deviation = .000). Further, the respondents agreed that on job Training offered by the SACCO empowers them to carry out their duties without any difficulty (mean =4.33; Std. deviation = .472). The overall results indicated that respondents strongly agreed that training had effect on performance. (Mean=4.78; Std. deviation=.157).

The finding implied that training had statistical effect on performance of Non-Deposit Taking SACCOs in Kisumu County. Therefore, the management of Non-Deposit Taking SACCOs in Kisumu County should ensure that employees are trained to up their skills thus improved performance.

3.3 Employee benefits and Performance of Non-Deposit Taking SACCOs in Kisumu County

The final question of the study was : *“To what extent do employee benefits on the performance of Non-Deposit Taking SACCOs in Kisumu County?”* In order to answer this question, the study was based on the

following hypothesis: “Employee benefits have statistical significant effect on performance of Non-Deposit Taking SACCOs in Kisumu County”. The descriptive result is shown in Table 4.

Table 4: Employee Benefits on Performance of Non-Deposit Taking SACCOs in Kisumu County.

Statement	N	Mean	Std. Deviation
Sacco offers transport to the employees	250	4.39	.489
The benefits provided to employees are financial benefits, retirement related benefits.	250	5.00	.000
Employee benefits like housing and insurance motivate employee to work hard	250	4.86	.343
Overall result	250	4.75	.277

Source: Survey Data (2019).

The descriptive result in Table 4.5 revealed that respondents strongly agreed benefits provided to employees are financial benefits, retirement related benefits. (Mean = 5.00; Std. Deviation =.000) and employee benefits like housing and insurance motivate employee to work hard(mean=4.86; Std. deviation =. 343). Also respondents agreed that Sacco offers transport to the employees (Mean=4.39; Std. deviation =.489). The overall result showed that respondents strongly agreed (mean=4.75; std. deviation=.277) that employee benefits affected performance. The finding of the study was in agreement with Robles (2018) who established that financial benefits such as allowances increase employee satisfaction; Pension can enhance employee satisfaction and productivity.

3.4 Organizational performance of Non-Deposit Taking SACCOs, in Kisumu County

The main objective of this study was to assess effects of motivational strategies on organization performance of Non-Deposit Taking SACCOs, in Kisumu County. Table 5 shows descriptive result.

Table 5: Motivational Strategies on Organization Performance of Non-Deposit Taking SACCOs, in Kisumu County.

Statement	N	Mean	Std. Deviation
Dividends	250	4.49	.501
Share capital	250	4.30	.457
Liquidity	250	5.00	.000
Loans disbursed to members	250	4.86	.343
Overall result	250	4.66	.325

Source: Survey Data (2019).

The finding of the study in Table 5 revealed that the respondents strongly agreed that organization achieved liquidity (mean=5.00; std. deviation=.000); loans disbursed to members (mean=4.86; std. deviation=.343). Respondents agreed that the organization achieved share capital (mean=4.30; std. deviation =.457) and dividends (mean=4.49; std. deviation = .501). The overall mean score revealed that respondents strongly agreed (Mean=4.66; std. deviation=.325) that motivational strategies had effect on organization performance of Non-Deposit Taking SACCOs, in Kisumu County.

Regression analysis was done to examine the level of significance of the independent variables on the dependent variable

Table 6: Model Summary of motivational strategies on organization performance of Non-Deposit Taking SACCOs, in Kisumu County.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.846 ^a	.716	.713	.10075	.860

a. Predictors: (Constant), employee benefits, Training, recognition

b. Dependent Variable: Performance

Source: Survey Data (2019).

The model summary Table 6 showed that r square was .716, which implied that 71.6 percent of the organization performance of Non-Deposit Taking SACCOs, in Kisumu County was affected by motivational strategies while 28.4 percent was contributed by other factors (r = .846; Sig. < .05).

Table 7: ANOVA of motivational strategies on organization performance of Non-Deposit Taking SACCOs, in Kisumu County.

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	6.298	3	2.099	206.823	.000 ^b
1 Residual	2.497	246	.010		
Total	8.795	249			

a. Dependent Variable: performance

b. Predictors: (Constant), employee benefits, training, recognition

Source: Survey Data (2019)

Table 7 showed that the variables are statistically significant since the p value is less than .05. The null hypothesis was rejected because the p value was less than .05. This means that motivational strategies are statistically significant to performance of Non-Deposit Taking SACCOs in Kisumu County.

Table 8: Coefficients of motivational strategies on organization performance of Non-Deposit Taking SACCOs, in Kisumu County.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.623	.246		-2.539	.012
1 Recognition	.273	.033	.424	8.184	.000
Training	.285	.061	.238	4.681	.000
Employee benefits	.564	.029	.682	19.529	.000

a. Dependent Variable: Performance

Source: Survey Data (2019)

Table 8 showed that employee benefits, is the most predictor of performance, followed by training and then recognition with the B values of .564, .285 and .273 respectively. On the other hand, the Table 8 revealed that all the independent variables are significant to the performance of Non-Deposit Taking SACCOs in Kisumu County. (p value < .05).

The study finding was shown in regression model below:

$$Y = -.623 + .273X_1 + .285X_2 + .564X_3 + \epsilon \dots\dots\dots \text{(Equation 1)}$$

Where Y= Performance. This is the dependent variable

X1= Recognition

X2= Training

X3= Employee benefits

ϵ = Error Term (at 95% confidence level)

The model can be interpreted that performance is positively affected by the recognition, training and employee benefits at a confidence level of 95%. For every unit of recognition there was change of .424 on performance. Also, the finding showed that for every unit of training there was change of .234 of

performance. Finally, the finding of the study showed that for every unit of employee benefits there was change of .682 of performance.

4. Conclusion

Based on the finding above, the study concluded that recognition had significant effect on performance of non-deposit taking SACCOs in Kisumu County. In addition, the study concluded that training had statistical significant effect on performance of non-deposit taking SACCOs in Kisumu County. Moreover, the study concluded that employee benefits had significant effect on performance of non-deposit taking SACCOs in Kisumu County. Finally, the study concluded that motivational strategies had significant effect on performance of non-deposit taking SACCOs in Kisumu County.

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