

**FACTORS PROMOTING LABOUR TURNOVER AT THE COMMERCIAL
BANKS: THE CASE OF THE NATIONAL MICROFINANCE BANK (NMB)**

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CERTIFICATION

The undersigned certifies that he has read and hereby recommend for acceptance by The Open University of Tanzania, a dissertation titled: “*Factors Promoting Labour Turnover in the Commercial Banks: The Case of the National Microfinance Bank*”; in partial fulfillment of the requirements for the degree of Masters in Business Administration of the Open University of Tanzania.

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.....

Signature

.....

Date

DEDICATION

This work is dedicated to my Late Father Mohamed Abdallah and Mother Asha Salum and all my relatives for their hard work and financial assistance for the whole period of my studies.

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ABSTRACT

The motivation for doing this study emanates from the ongoing labour turnover problem in NMB Banks. The contemporary business climate has been found an increase of demand on NMB Bank to attract and retain quality employees with technical skills, experience and knowledge. The pressure of NMB Bank to attract and retain employees as a remedy for excessive labour turnover has been compounded the problem as well as cost is concerned. The objective is to identify the factors promoting labour turnover at NMB Bank. Therefore in order to achieve this objective, the study employed primary and secondary data methods. The primary data were collected by using interviews and questionnaires which were asked and distributed to employees. The secondary data were collected from various sources like, journals, magazine, brochures and reports. The data were analyzed and the findings indicates that, managerial controllable factors like a need for more pay, better career move, more security, opportunity to develop skills, better working conditions, poor relationship with peer, personal illness, mistreatment of employees and lack of involvements in decision making, contribute the labour turnover at NMB Bank. In additional to that, demographic factors like level of education, age, marital status, sex and working experience were identified as contributors in turnover amongst employees. The general implication drawn from the findings is that, the retention strategies ineffective and inefficient. Therefore the new initiative of the NMB Bank management to redesign HRM policies that will achieve positive behavioral, performance and financial outcomes.

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LIST OF ABBREVIATIONS AND ACRONYMS

HR	-	Human Resources
LT	-	Labor Turnover
NICOL	-	National Investment Company Limited
NMB	-	National Microfinance Bank
SMEs	-	Small and Medium Enterprises
SPSS	-	The Statistical Package for the Social Sciences
TACCIA	-	Tanzania Chambers of Commerce Industries and Agriculture

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Problem

Nkoba (1997), said that, Bank do hold a unique position in most economies as creating of money, primary allocation of credit, and principal deposits of the country's payments systems. Bank contributes in the financial growth of a country through its role as gathers of deposits and allocators of credit. In Tanzania the banks play a predominant role in the financial sectors as they mobilize and allocate financial resource

Mutaitin (1997) explains that the Banking system in Tanzania started during colonial era in the early 20th century. The Banks was established locally to facilitate the financing of external trade rather than develop local activity. There were banks like Ottoman Bank which was established in 1958, Bank of India in 1953 and Commercial Bank of Africa in 1961 at the time of Tanganyika's independence.

In 1967 after the Arusha declaration all financial institutions were nationalized and all commercial Banks were merged to form National Bank of Commerce (NBC). Stephen (1996), said that, Labor is the work and time for which employees are paid David (1990), said that, Labor represents all forms of human exertion, physical and mental applied to economic activity

Fred (1998), said that, Turnover occurs when employees leave the Company, and can be affected by many factors including the range of other employment. In 1997 National Microfinance Bank Limited (NMB Bank LTD) incorporation Act

established the NMB Bank in practice this means that NMB Bank only provide payment services, saving account and barrowing services.

The Government of Tanzania started the privatization process in 2005 and sold 21% of its shareholding to a Consortium led by the Cooperative Central Roifferrsen Boereninleen bank B.A (Rabo bank group in 2008, the Government of Tanzania sold further of its shareholding to the public , on 30th October, 2008, NMB shares that were sold started to be traded in Dar es Salaam Stock Exchange (DSE).

The listing of NMB at DSE made it to become NMB Bank which was pa profitable oriented bank in Tanzania. Employees are expected to focus on providing quality services to its royal customers that is “customer care oriented mind” This demand that they can be motivated in order to be customer focused and remember that NMB Bank has a wide network Brach of about 150 branches and 2000 employees.

NMB Bank is one of Local commercial Bank that operates within Tanzania and it has wide network throughout the country and it has opened branches up to the districts level. As banking sector is growing rapidly in Tanzania and now NMB Bank has been facing high labor turnover in head and branches office at large.

The Labor turnover it was more noticed in the branches level as most of their staffs who dealing directly with customer especially Government employees’ salaries and loan granted to Government employees, This means that, NMB Bank is played major role to facilitate to the Government stakeholder in payments due to its branch network throughout the country.

NMB Bank is divided into six zones which include Dar es Salaam zone, Eastern zones, Northern Zone, Central zones, Western zone and Southern zones and all zones

are headed by Zonal managers. The number of the staffs/employees leaving the bank has been increasing over the time. And the problem has started earlier in 2007 to date. Formerly the bank was used to recruit employees through their head office but in 2005 they have started to recruit bank and officer at the Zonal level where they establish the human resource section instead in the head office level and the head office were only concentrate with recruiting graduate to fill the position of the head and Loan officers.

Later on, the bank has started to recruit form six leavers due to high labor turnover of graduates who were shifted to other Bank for green pasture be highly paid. In 2007, the bank has stopped recruiting form six leavers and started again to recruit graduate and the reason behind is that most form six leavers who were employed by the bank they just stayed for one year and then join for further studies. Therefore the solution in order to curb the labor turnover is not to recruit form six leavers but to pay high salaries and other motivation like retention scheme Organizations have good human resource planning which helps them to maintain a reasonable number of employees whom the business needs in terms of qualifications and experience in order to attain organizational goals. But there have been situations where people do not stay in a given organization due to various reasons which may influence an individual employee or a group of employees to leave

1.2 Statement of the Problem

The ongoing reforms in the private and public sectors especially in this contemporary time, necessitate the organizations to have the right people at the right time and place. Therefore, only qualified staffs is needed for effective and efficient, qualified

of services delivery. Many organizations in this world of globalization have experienced labour turnover in which qualified people for a certain job quit, Hence creating a lot of difficulties to the employers in recruiting and retaining labour force in the professions posts as required. Most of the posts fall as a result of labour turnover and demand for new labour force in relation to the need at that time or making replacement for those who have retired, died, dismissed, transferred or resigned becomes tiresome and cost full task to the employers. This being the case employers have to make sure that, they improves a mechanism which control and monitor the movement of labours from one organization to another. Tanzania of todays has many organizations ranging from private, non-governmental organizations parastatal organization to Government agencies companies for the same labour force. According to Mobly (1982), there has been a great outflow of labours, 70% from the government sectors to the private and non- organization and vice versa.

The NMB Bank is faced with labor turnover as evidenced in February to September, 2008 where by 131 staffs were exited from the bank, 105 leave the bank due to low payments, 12 were terminated by the bank due to various reason, 12 went for further studies and 2 were died. Therefore the main causes might be low pays and the rapid growth of the banking sectors in Tanzania. The labor turnover resulted into loss of trained staffs in the markets.

Turnover is said to be voluntary and involuntary permanent withdrawal from organization. High turnover rate results in increased recruiting, selection, and training costs. These costs can be replacing a programmer, engineer, accountant or

even system analyst. High rate of turnover can disrupt the efficient running of an organization. Replacement must be done for knowledgeable and experienced personnel so that an organization can continue to function effectively.

But turnover often involves the loss of people the organization does not want to lose. So when turnover is excessive, or when it involves valuable performers, it can be a disruptive factor, hindering the organization's effectiveness. For this virtue, motivation to employees whether financial or non-financial; is very important in inducing workers to perform the work effectively and retain them in the organization. It is believed that a motivated employee will tend to like the job and work willingly provided the management treats him or her in good harmony.

As a general rule, incentives an organization provides are likely to be most effective if they are contingent on the motives of individual members. Thus organizations whose members are motivated primarily by rational choice are likely to find utilitarian incentives most effective. Organizations whose members are motivated by norm-based and effective considerations must rely more heavily on normative and effectual incentives. Therefore, the study assesses factors promoting labor turnover in local banks, a case being the National Microfinance Bank (NMB Bank).

1.3 General Objective

The main objective of this study was to identify the factors that promoting labor turnover at the NMB Bank.

1.4 Specific Objective of The Study

The study specifically seeks to:

- (i) To assess the factors promoting the labor turnover at National Microfinance Bank (NMB).
- (ii) To determine the employees opinion about National Microfinance Bank (NMB).
- (iii) To determine the motivational incentives at National Microfinance Bank (NMB).

1.5 Research Questions

- (i) What are the factors that promoting labor turnover at the National Microfinance Bank (NMB)?
- (ii) What is the employee's opinion about the National Microfinance Bank (NMB)?
- (iii) What are the motivational incentives at National Microfinance Bank (NMB)?

1.6 Significance of the Study

The labor turnover has been a critical issue in the determination of employee's turnover in the organization. Although the management of National Microfinance Bank (NMB) has been tried to motivate its employees. This study provides the useful theoretical and practical guidelines on the motivation on labor turnover at National Microfinance Bank (NMB). The study useful and findings will be helpful to the followings: The study provides a solution on how to motivate employees so as to retain them for the health of the Bank and this will ensure proper, standard and reliable services to its customers.

To the Government: The government is facing with retaining problem of its employees in the rural areas and in the cities center. The study provides suggestions on how to motivate employees in order to retain them. This will assist the government to retain its employees in educations and health sectors whereby the labor turnover are very high. As the study can be generalized, to retain employees will help to use their knowledge and experience.

Therefore the government is urged to implement various strategies with relatively small changes in manpower. To the Scholars The study are intended to be used by other scholars as a beginning point for other researchers who will be willing to research on the same project and because of the rapid changes in environmentally, economics, political and social changes like demography.

1.7 Scope of the Study

The researcher intended to study the factors that promoting labor turnover at the National Microfinance Bank (NMB). The focus was at the head office and one branch. This study did not cover all the areas due to the time limitation and insufficient funds.

1.8 The Limitation of the Study

The study was limited to the National Microfinance Bank (NMB) head office and one branch and the same time the study encountered several limitations especially during the period of the data collection whereby, some of the respondents were very reluctant in filling up the questionnaires and during the interviews session. The other

limitation are lack of cooperation from the National Microfinance Bank NMB head office and branch who refusal to allow the researcher to carry out or use the documentary review.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter comprises the following parts, conceptual definitions, conceptual approaches, theoretical framework. Also discusses the main concept of motivation, satisfaction and labour turnover, it highlights, different theories and conceptual model derived from reviewed literature which are relevant to this study.

2.2 Conceptual Definitions

2.2.1 Labour Turnover

Labour turnover refers to the movement of employees in and out of a business. However, the term is commonly used to refer only to ‘wastage’ or the number of employees leaving. Sherman, *et al* (1998) found that, it is also one of the chief determinants of labour supply.

Even though every other factors of production in the organization stays the same as employee’s turnover, the supply of labour will go down. Labour turnover has also been defined as the “Any departure beyond organisational boundaries’ (Mecy & Mirvis, 1976) this definition encompasses both Voluntary (resignations) and involuntary departures (For example dismissals) but excludes movements that result from positions being redundant. Achoui and Mansour (2007) report has defined Employee turnover as “the movement of employees out of an organization”. It is a negative aspect caused by failure of employee retention strategies in business organizations. Employees’ turnover disrupts work teams, raises costs, lowers

production, and results in loss of knowledge. Ongori, H (2007) cited several writes defining turnover as the rotation of workers around the labour market; between firms, jobs and occupations; and between the states of employment and unemployment. Abassi *et al.* (2000).

2.2.2 Motivation

Rao (2007) defines motivation as personal and internal feeling. The feeling arises from needs and wants. Human needs are unlimited; fulfillment of one set of needs gives rise to other needs. Scott (1998) Motivation as “process of stimulating people to accomplish desired goals” Stephen and Timothy (2007) Motivation as a process that account for an individual’s intensity, direction, and persistence of effort towards attaining a goal.

Buchanan defines motivation as follows: "Motivation is a decision-making process, through which the individual chooses the desired outcomes and sets in motion the behavior appropriate to them". How does motivation differ from "motives?" Buchanan defines motives as: "Learned influences on human behavior that lead us to pursue particular goals because they are valued". Katunzi Justin defines motivation as all human behavior arises in response to some forms of internal (Physiological) or external (Environmental) stimulation. These behaviors are purposeful or goal directed. These behaviors are the result of the arousal of certain motives. Thus motivation can be defined as the process of activating, maintaining and directing behaviors towards attaining particular goal. The process is terminated after the desired goal is obtained.

2.3 Critical Theoretical Review

2.3.1 Maslow's Need Hierarchy Theory

Maslow (1954) human need hierarchy can be arranged into five levels namely physiological needs can be arranged into five levels namely physiological needs and at the upper level there is self-actualization needs. All these needs are grouped into two groups. The first three from the bottom can be satisfied externally and the other two belong to the upper are also called higher order needs (that are satisfied internally)

2.3.2 Herzberg's Two Factor Theory

Herzberg (1957) and his associates is the founder of the two factor theory he tries to extend the Maslow's needs hierarchy theory. This two factor theory also called the dual factor theory and the motivation-hygiene results of motivation. On his study Herzberg got result of motivations which indicated that when people talk about feeling good or satisfied they mentioned features intrinsic in the job e.g. recognition achievement work itself growth advancement responsibility and hygiene factors

2.3.3 Achievement Theory

Harvard University accounting to McClelland achievement power and affiliation are three important needs that help in understanding human motivational in organization setting. In addition to achievement McClelland suggests that people should be taught and offered training in achievement motivation.

2.3.4 Theory X and Theory Y

McGeogor (1960) propose two distinct set of assumptions about what motivated people one is basically negative and named theory X and the other is basically

positive and named theory Y theory X contends that people by nature do not like to work they are lazy and unreliable so in order to make sure the work one has to maximum supervision effective control use of force and even punishment but on the other side theory this assumption the theory tend to be optimistic that people have the capacity to direct themselves towards the goals of their organization so there is no need for maximum level of supervision not use coercion.

2.3.5 Theory

This theory was founded by William Ouchi after making a comparative study between the American and Japanese management practices this study led him to select the best of the both American and Japanese work motivators he established that trust and openness are the maximum principle of theory Z. the organization must work toward trust integrity and openness this will reduce conflict to him trust meant trust between employees supervision work group management unions and government.

2.3.6 Goal Theory

The goal theory as developed by Latham and Locke (1979) states that “ motivation and performance are higher when individual are set specific goals when individual are set specific goals which are difficult but accepted and when there is a feedback on performance this theory such and participation as important in goal setting and as a means are getting agreement to the setting of higher goals.

2.3.7 Equity Theory

This theory was propounded by different scholars and the most popular one is Adam (1965) who suggested two forms of equity distributive which people feel they are

Rewarded in accordance with their contribution and comparison with other. Procedural equipment is conceded with the perception employees have about the farmers with which procedure in such area as performance appraisal promoting and discipline are being applied.

2.4 General Discussion

2.4.1 Relationship between Motivation and Labour Turnover

Armstrong (2006), contends that, the basic requirement for motivation or job satisfaction may Include comparatively higher pay, an equitable payment system. Real opportunities for promotion, considerate and participative management a reasonable degree of social interaction at work, interesting and varied tasks and a high degree of autonomy, control over work pace and work methods. That means the degree of staff turnover depends largely upon their own needs and expectation and the working environment.

Turnover is the rotation of workers around the labor market between firms, jobs and occupations, and between states of employment and unemployment (Abbassi and Hollman, 2000) Price (1997) defined labor turnover as the ratio of the number of organizational member who have left during the period being considered and the average number of people in that organization during the period. Maetz and champion (1998) defined turnover as the characteristic of a given company or industry relative to the rate at which an employee gains and losses staffs.

2.4.2 Who is a Labour in Tanzanian Context?

The Employment and labour relation ACT No: 6 of 2004, under section 4 defines an labour as an individual who has entered into a contract of employment or has entered

into any other contract under which the individual undertakes to work personally for the other party to the contract and the party is not a client or a customer of any profession, business or undertaking carried on by the individual, or is deemed to be an labour by minister under section 98(3). For the purpose of this study, labour is an individual employed to perform a job for enumeration, furthermore, in the same context, the terms labour and labour turnover shall interchangeably be used in the course of this study to mean the same thing.

2.4.3 World Perspective

The concept of labour turnover is a popular theme in the analysis of the world of work among scholars. In the field of organization behaviors, human psychology as well as management, it refers to a process whereby labours leave the organization either voluntarily or involuntarily

In the recent time, scholars, researchers and human resources practitioners such as park and kim (2009), Falkernburg and Schyns (2007), Rust *et al* (1996), Price (2000), have directed increasing attention to the issue of labour turnover and human resource management, while labour turnover can have positive aspects within the organization, it is negative aspects such as costs associated with labour turnover that have been given much attention.

These concerns reflect a growing interest in findings ways to make work more meaningful and satisfy the worker. Labour turnover implies the voluntary and involuntary (Robbins, 2005) voluntary withdrawal is initiated at the choice of employees her/himself. This includes resignation, retirements while in involuntary

turnover this will include the termination, death and retirement. (Hom and Griffeth, 1995). Voluntary and Involuntary turnover are sometimes termed as avoidable and unavoidable turnover respectively (Price, 2000).

According to Jordine (2001) labour leave work for a variety of reasons, including poor supervision, unchallenging positions, limited advancement opportunities, lack of recognition, limited control over work, and the perception of more favorable opportunities in other companies.

Reed (2001), claims that, every worker is five minutes away from handing in his/her notice, and 150 working hours. There is no such thing as a job for life and factory workers have few qualms about leaving employers for greener pastures. Currently, employers have a hardtime in not only attracting labours but also having difficult time in keeping them (Harkins, 1998). This has been supported by the work of Price (2000) as he argues that, more opportunity produces greater labour awareness of alternative jobs in the environments, labour then evaluates the costs and benefits of these alternative and if the benefits of alternative, job appear to be greater than it costs, labour quit their job. Therefore, by comparing the existing and alternative one and if the alternative job is better than the current one, it produces more dissatisfaction thereby indirectly increasing turnover.

According to Armstrong (2006), turnover is sometimes known as the number of people leaving the organization, Price (1997), defines turnover as the ratio of the number of organizational members who have left during the period. Turnover is the movement of members across the boundary of an organization (Price, 1977). It is

worthwhile to note that, turnover involves labours leaving their current job positions and taking new positions within the same organization. For the purpose of this research therefore, turnover means the process whereby labours leaves the organization voluntary or involuntary.

Armstrong (2003), classifies the reasons for leaving to be more pay better prospects, (career move), more security, more opportunity to develop skills, better working conditions, poor relationship with colleagues harassment. However, while excessive turnover may be dysfunctional, a certain level of turnover is to be expected and can be beneficial to an organization. For example a labour who is not performing according to the required standards will not be tolerated in most of the organizations. The public services management and employment policy (1999) of Tanzania, for example requires that people who are recruited into public service should work first on probation for 12 months before being confirmed or terminated on ground of satisfactory or unsatisfactory service respectively.

Prasad (2005) says, on today's context, it is not merely the number of labour turnover that, is relevant but the quality of personnel who leave the organization, such personnel may be in managerial or technical cadre whose replacement is quite a costly affair. Therefore organizations have to take care of this qualitative aspect and this is the purpose of this study.

Labour turnover is caused by a variety of factors, according to Prasad (2005), some of the factors lie within the labours and some lie within the organization.

Other scholars have argued that, turnover may be function of negative job attitude, low job satisfaction combined with the ability to secure employment elsewhere.

That labours bring expectations into workplace, once they are met they are satisfied and will probably remain with the employer. This implies that, if expectations are not met employees will be dissatisfied and quit (Price, 2000). On the Tanzanian perspective, as among of the developing countries in Africa, is experiencing labour turnover although researches have been done to determine the exact rate yet the problem is still an issue in the country. Private and public sector experience labour turnover in different ways. This study will Endeavour to collect data in order to determine and explains current trends in labour turnover in organizations in which NMB Bank shall be the case study.

Labor turnover is the Movement of people into and out of a firm (Graham, 1983) in this study labor turnover is considered to be a movement or employee out of an organization (Armstrong, 2006) continues to develop reason why employees tend to leave their organizations. He establishes that, some employees leave an organization more pay, better prospects (career move), More security More opportunity to develop skills, better working conditions, to escape from poor relationship with their Manager/team leader, poor relationship with colleagues, escape from belying or harassing situations etc.

According to Bratton, (2005), job and organization is related to all key Human Resource Management activities, including recruitment and selection, learning and development, rewards and employee relations. Thus, job design affects workplace learning; high quality workplace learning is contingent upon the quality of job design.

For this case, if management will create a good job design, of course, there can be motivation among individuals or groups. But Geary and Dobbins (2001) say that it is not simply about controlling the labor process; it is also about enlisting workers' knowledge, creativity and discretionary efforts. For this case, the management remains caught between two opposing imperatives: attempts about regulating employees too tightly over the risk of endangering the employee's creativity and commitment to management goals, while empowering employees over the risks of reducing management control. Employees are likely to work under soft conditions which allow their creativity and innovation instead of strictly controlling them, as a result they may avoid working effectively and efficiently due to such conditions imposed to them by the management. Sometimes, they may decide leaving for alternative business.

2.4.4 Causes of Labour Turnover

Forrier and Sels (2005), conducted a study in Belgium about flexibility, turnover and training so as to investigate whether a high staff turnover is accompanied by lower investment in company training. Using written questionnaires, data were collected from 2223 companies in four sectors including food, wholesale trade, printing industry and the software sector. The outflow, inflow, contractual flexibility and strength of an internal labour market were used as explanatory variable. The findings of the study showed that there was a positive relationship between fluctuation in the number of labour and the investment in training. The findings also indicated that, company training is particularly concentrated on inflows and replacements problem. It is our humble opinion that, the studies focused on training and contractual flexibility in private sector which are profit oriented and always try to minimize

labour costs so as to realize maximum profit. Training is not their priority in the private firms, however, this should not be taken as a biblical truth for there are other firms and companies who train their labours yet they still quit their jobs after training.

Thus the results should not be generalized to all organizations in Tanzania. Zimmerman and Darnold (2009), conducted a study in USA on the impact of job performance on labour turnover intentions and voluntary turnover process. The purpose of the study was to provide a meta-analysis estimate of the relationship between job performance and intent to quit as well as to test a theoretical model explaining how job performance affects labours job satisfaction, intentions to quit and turnover decisions. These findings though were done in USA, still hold water and they shall be used to complement the findings of this study.

2.5 Empirical Review

This section presents research gaps based on information or evidence that is available from research projects undertaken by various Researchers concerning motivation and labor turnover. Chijumba (2002) points out that poor motivation to an individual employee leads employee to quit an organization or develop an absenteeism behavior. It is a task of management of any organization to improve motivation to their employees so that to retain them. Berege (1997) says unattractive incentive design, lack of promotion and poor working conditions are the causes of job dissatisfaction and Employee demoralized leads to obscure behavior and labor Turnover. Booth and Hummer (2007) conducted a study on labor turnover in the retail industry predicting the role of individual organization and environment factor with

the aim of identification key variables that influence the variability of labor turnover the major refueled.

The key data source were an index for local competitive and labor market factor an annual employee survey and internal labor turns ours data for each unit of the retailer The method used for analysis was stepwise regression which identifies the key relationship that predict labor turnover the finding of this study showed that environment factor such as local labor markets possess major influence on labor fun over organization culture such as company culture and value are a significance influence management behavior as seen through operation and control variable is also of important in decisions concerning fur over.

The practical implication of this finding was that as employees become more embedded and familiar it also implant that as employee self-esteem increase they end to searching for jobs elsewhere limitation of this research is evident in that the statistical analysis account for 40%5 of total variance in labor turnover the after factor of total variance in labor turnover the after factor of about 60/% are not assessed in this study but also contribute to labors turnout.

The study was useful in the research study because it tries to focus northern both individual organization and environment. Nonetheless this study was conducted in Tanzania which is different in content from the UK. Min (2007) conducted a study examining sources of warehouse employee turnover with the aim to identify key variables that affect employee turnover. Those key variable accounting to hokey min are occupational variables (e.g. Skill years of experience organization variables (e.g.

Firm size industry Individual variables (e.g. pay scale job security). The study also development a conceptual model for linking the for mentioned variable and reflecting job alternatives and job satisfaction to wear hour employee turnover min. (2007), conducted empirical analysis to determine which variable significantly influence ware house employee turn over the empirical survey intended for various industries such as manufacture wholes orders and retailers. and retailer.

This study was use full in this study because NMB provides an unsecured job security to the maximum still people quit jobs more findings are needed in order to solve this problem of labor turnover Mohammed and Nathan (2008) conducted a study on contecedents the purpose of the study was to examine the factor promoting labor turnover among a sell side financial analysts and consequence of turnover.

The methodology used was logistic models which are estimated in relating the probability of are estimated in relating profanity for turnover to factor that explain turn over for both voluntary and involuntary turnover the study shows the importance job performance on labor turnovers job performance is also a key factor motivation at work place which may affect labor turnover in the organization but for the case of the this study it was not intended to study job performance only Air-refuel (1992) conduct a study can organization and psychological determine of employees remover in Kiswahili the study was completed in 1990 short before the irag invasion the study was based on sample size of 190 full time employee taken from government private and shared sector organization the statistical analysis of those data indicated that organization factor have much more than psychological

factor in addition job characteristic pertains of leadership and job motivation this study was taken into consideration because some of the information collected from respondent in the researcher study in organization factor as the enquiry if it affect labor turn over in the context of the NMB Bank Bilgiardi alberto and dormio (2005) conducted a study on organization careen aspiration and turn over intentions among design engineers the purpose of that study was to compare the relative influences of organization socialization and careen aspiration on employment turn over intentions of design engineer and to address the design more development program and reduction of dysfunctional turn over the mythology used in that study involve 442 engineer stuffed with “ design and development unit is presented and a research model was tested using structural modeling techniques the finding of study show that design engineers report lower level of turnover of turn over intention when organization socialization is prominent and an adequate.

Range of opportunity that satisfy career aspiration exist within the organization this study shoes that the organizational socialization plays an effect on labor turnover this is also a good continuation to be researcher study but the environment of Tanzania share a study is conducted is different to this study.

Takahashi (2006) on the effect of wage and promotion on the motivation level of Japanese employees the aim of this study was to focus on the effect in Japanese organization where job security is value in particular the study was sought to investigate the relative strengths of the effect of wage and promotion incentives on employees motivations The methodology used was involving 1,823 Japanese employees working at the good compose of Toyota motors multiple regression

analysis were performed to separating analyses the effect on white color (n=928) and blue color (n=818) worker positively influence employee work motivation that wage level and wage increase.

Takahashi (2006) study contribution a but its pluralist view by not recognizing the wage to be an important factor in motivation in order to retain works which was not studied in that study. The research study tried also to include more other factor to see how they affect labor turnover as the geographical location of Japan where study was conducted. Forrier and Sels (2005), conducted a study in Belgium about flexibility, turnover and training so as to investigate whether a high staff turnover is accompanied by lower investment in company training. Using written questionnaires, data were collected from 2223 companies in four sectors including food, wholesale trade, printing industry and the software sector. The outflow, inflow, contractual flexibility and strength of an internal labour market were used as explanatory variable. The findings of the study showed that there was a positive relationship between fluctuation in the number of labour and the investment in training. The findings also indicated that, company training is particularly concentrated on inflows and replacements problem. It is our humble opinion that, the studies focused on training and contractual flexibility in private sector which are profit oriented and always tries to minimize labour costs so as to realize maximum profit. Training is not their priority in the private firms, however, this should not taken as a biblical truth for there are other firms and companies who train their labours yet they still quit their jobs after training. Thus the results should not be generalized to all organizations in Tanzania.

Zimmerman and Darnold (2009), conducted a study in USA on the impact of job performance on labour turnover intentions and voluntary turnover process. The purpose of the study was to provide a meta- analysis estimate of the relationship between job performance and intent to quit as well as to test a theoretical model explaining how job performance affects labours job satisfaction, intentions to quit and turnover decisions. These findings though were done in USA, still hold water and they shall be used to complement the findings of this study.

One way to identify the key push factors is to conduct attitude surveys within the organization. Over half of respondents to recent survey (IRS, 2002a), use surveys to gather data that can be used to address labor turnover, Altitude survey have an advantage over exit interviews and leave questionnaires in that, they identify potential problems experienced by existing employees rather than those that have already decided to leave the job.

This means that, any response can be proactive rather than reactive, however, it also means that, the organization care enough to get their opinion and their doing nothing can exacerbate the negative feeling that already existed, generated feeling that were not present beforehand (IRS, 2002a. 40) Another method to identify the factors promoting labor turnover involve identifying two factors, the likelihood that, an in divide, will leave and consequences of the resignation (Bevon *et al.*, 1997), statistically, people who are younger better qualified and who have shorter service, few domestic responsibilities, marketable skills and relatively low morale are most likely to leave (IRS, 2001.b).

2.6 Research Gap

The study is seeking to study the reasons or causes that do promote the labour turnover within NMB bank in Tanzania. Other studies has concentrated on impacts of turnover however the gap existing is the causes and that was the primary focus of this study

2.7 Conceptual Framework

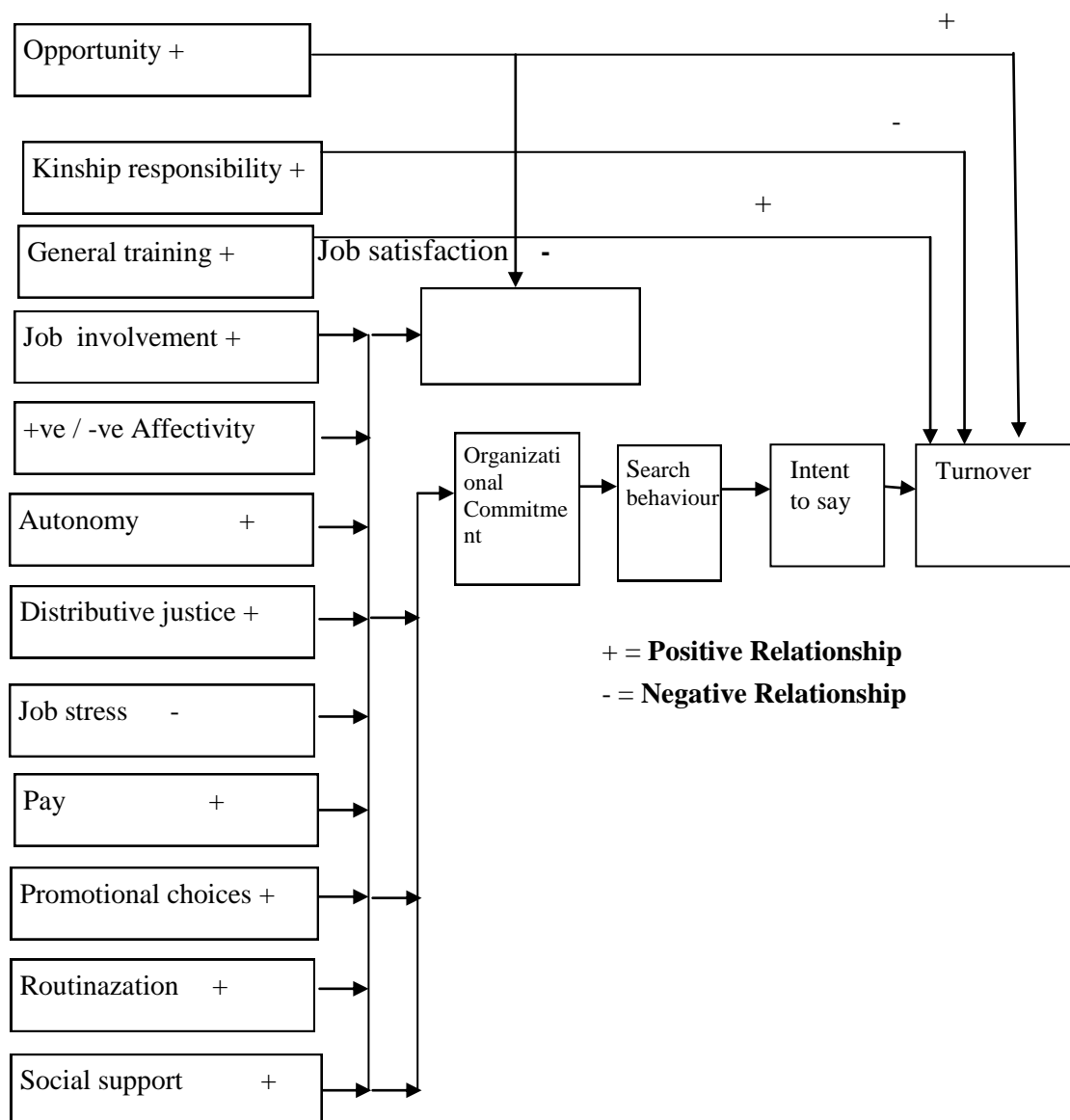


Figure 2.1: The Core Elements of Voluntary Turnover Model

Source: Price L.J. (2000)

The conceptual framework is good since it addresses the problem of labor turnover and it goes further to tell the group that is more likely to exit in the organization for these reasons. Conceptual framework it help us to guide in our study. Therefore, according to the model developed by Quinn and Mc Grath (1985), in which it proposes four different cultures expected to be reflected in any organization. These include consensual culture, development culture, hierarchical and rational culture. Consensual culture focuses on concern for people and thus values of team work, participation and royalty, people shares together and leaders are considered as parents.

That is to say the organization can be a friendly place to work. Rational culture emphasizes results and gets job done. People are competitive and goal oriented. The organization is held together by an emphasis on winning and increasing market share. Development culture is dynamic entrepreneurial and creative place to work. People take risks, innovative and there is individual initiative and freedom. Hierarchical culture is formalized rules and procedures and is highly structured. Procedures govern people what to do.

The belief is that organizational culture exerts direct effect on job satisfaction and turnover intentions. That is to say more positive culture like consensual culture appear to increase satisfaction and thus lower turnover intentions, for example the provision of autonomous, participative, decision making, supportive relationship and other human relation, culture helps in improving satisfaction and influencing intent to stay. Increasing dissatisfaction results in higher chances of considering alternative employment opportunities. The model has been widely used as a framework in

studying organizational culture and also in showing how the organization culture a turnover determinant can affect labour satisfaction and turnover, but it does not specify a preferred organizational culture while it can vary in degree in each organization and different conditions. Therefore the model is not group to be adapted to quick the study.

2.7.1 Causal Model of Turnover

Price (2000), reflections on the determinants of voluntary turnover based on the empirical research conducted 1972, at the University of Iowa city by Price Mueller and their colleagues. The purpose was to improve explanations of labour turnover by capturing both exogenous and endogenous variables. The core elements of the model labour turnover was shown in Figure 2.1 above.

According to this model two environmental variables are viewed as possible determinants of labour turnover. These are opportunity and kinship responsibility. There are also four individual variables known as general training, job involvement, positive affectivity, and negative affectivity. Seven structural variables have also been identified to be autonomy, justice, stress, pay, promotional chances, confirmation and social support. However, together with these, there are four intervening variables which are turnover determinants as well. These are job satisfaction, organizational commitment, search behavior and intent to stay. From the model, social support, promotional chances and distributive justice leads to labour turnover, organizational commitment in which case, if they are positively handled in their cause of search behavior, the employer shall be positively taken as compared to

the nearby employer, hence the employees will stay with the current employer as a result there will be no labour turnover.

However the vice versa is true. The model also shows that, from job involvement up to social support, if positively taken the result is job satisfaction which in turn when the labours in their cause of search behavior come across a new employer, they will compare the two and at the end of the day, the current one shall be the better, hence there shall not be quitting a job, thus no labour turnover, either the opposite of this situation shall result to intention to quit, hence labour turnover opportunity, kinship responsibility and general training, if well considered leads to labours, job satisfaction, and if the vice versa takes precedence, then there shall be labour turnover.

All the variables in this model are hereby elaborated so as to show how each one of them can be a determinant of labour turnover as follows - Opportunity, if the labour learns that there is an opportunity, that there is an alternative job and when compared with the current job result to negative impact, then the labour shall quit the job resulting to labour turnover. If the alternative job is not better than the existing job, then the labour turnover is not likely to occur. As for kinship responsibility, there is an existence of obligations towards relatives living in the community.

According to Price (2000), the existence of kinship living nearby produces a sense of obligations in the labour toward the kin, these obligations are most easily fulfilled by remaining with the existing employer, and the employees does not quit job, hence no labour turnover. The vice versa create labour turnover. The more an organization

demonstrates kinship responsiveness, the lower labour turnover is likely to be . General training, this is a situation that the knowledge and skills required for a job are transferable between employer. Increased general training produces a greater amount of labour turnover. Labour turnover can be decreased by its positive impact on job satisfaction. The fact is, highly involved employees exert more effort and receive more rewards for this efforts which in turn results in more job satisfaction.

Positive and negative affectivity explains the pleasant or unpleasant emotional states of an labour. They may have an impact on job satisfaction by means of selective perception. An labour in positive affectively for instance may selectively perceive the favorable aspects of a job, thereby increasing his/ her job satisfaction, hence reduce labour turnover. An labour with high positive manner also enhances job satisfaction. Autonomy as one of the structural variable is the degree of an labour exercise power relative to his/her job autonomy decreases labour turnover by its positive impact on job satisfaction.

Distributive justice is the extent to which rewards and punishments are related to job performance. When good performance is rewards, distributive justice is high. This is equity based definition in which labour turnover is believed to be decreased by its positive impact on job satisfaction and organizational commitment. Job stress is the extent to which job or duties are difficult to fulfill Price,(2000), points out four types of stress as lack of means to perform a job, unclear job obligation, inconsistent job obligation and amount of effort required by a job. He/she believes that, job stress increase labourr turnover by its negative impact on job satisfaction. Pay in this context is defined as money and its equivalent which labour receive for their services

from the employer. Fringe benefits are the one of the equivalent. However, it is believed that, high pay decreases labour turnover. Either, unlike economist, there are intervening variables even if there is high pay and these are like job satisfaction, organizational commitment, search behavior and intent to stay which need not to be under looked by issuing a good pay.

Promotional chances have been defined as the degree of potential occupational mobility within an organization. This belief that promotional chances decreases labour turnover indirectly by means of positive impact on job satisfaction and organizational commitment. Thus an employee's who has been promoted is likely not going to quit his/her job. Routinization is the extent to which jobs are repetitive, duties become monotonous and not challenging, hence becomes impoverishing to the employees skills and knowledge, it is believed that, routinization increases labour turnover in the place of work.

Social support is the assistance with the job related problems; three types of support have been distinguished, supervisory, peer and kinship. Supervisory support decreases labour turnover through its positive influence on job satisfaction and organizational commitment whereas peer support is believed to decreases labour turnover by a positive impact on job satisfaction

Job satisfaction is the extent to which employees like their work, while commitment means royalty of employees to their employer. Job satisfaction is a determinant of the organizational commitment. As for search behavior this is the degree to which employees are looking for other jobs while intent to stay is the extent to which employees plan to continue membership with their employers. It is believed that a

search behavior increase labour turnover and intent to stay decreases it. This means that employees search for a job and then decides to stay or leave their employer.

2.7.2 Summary

From the model and the studies cited above, motivation is genera argued to be driving force towards organization commitment and intention to stay with employer. That is to say if the employees is dissatisfied, intentions to quit arise and if there is alternative job, an employees is likely to quit his/her job.

Furthermore, labour turnover as a dependent variable has been affected by independent variables like organization culture, motivation, satisfaction, person organization, fit performance work practice, training, and flexibility. Most of these studies were conducted in the developed world whereby the working environment is not the same in comparison to the developing countries.

It is therefore, important to carry such a study at our local context in order to identify the factors promoting the labour turnover in Tanzania environments (NMB Bank

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

Kothari (2004) defines Research methodology as the systematic approach to solve many research problems. It may be understood as the science of understanding scientific research. This chapter presents the methodological approach to this study. It focuses on research design, study area and the reason for selecting the study population, sampling (sampling procedure, sample size and instruments).

3.2 Research Design

Research design is the overall plan for the collection and analysis of data in a manner that aims at combining relevant to the subjecting of research and economy in procedure (Kothari, 2004). The research is descriptive, as Kombo and Tromp (2006), argues, descriptive research involves not only fact findings but also the formulation of principle of knowledge and solution to significant problem whereby a researcher report's findings.

As presented by Orodho (2003), descriptive research is the method of collecting information by interviewing or administering questionnaires to a sample of individual. Furthermore the case study approach was used for the purpose of conducting an empirical investigation on the factor that promoting labour turnover in which NMB Bank was the case. NMB Bank was used as the case because it was experiencing the problem and the rate was at increase in which it affected the delivery of services to its royal customers. A case study research design was adopted.

This type of research design was selected because it helped to secure a wealth of information about the unit of study which provided clues and ideas for further research (Krishnaswami, 2003). This design was also selected because it employs a variety of techniques in data collections such as historical method, descriptive methods which a factual picture are needed, interviewing and questionnaires. Therefore the findings of this study in the NMB Bank will help in identifying the root cause and came up with good retention strategies. This will create a good image which will attract many employees to be retained in the working place.

3.3 Study Area

The study was conducted at NMB Bank Head quarters and its Branches in Dar es Salaam, Tanzania.

Table 3.1: Distribution of Employees

DEPARTMENT	POPULATION	FRACTION	SAMPLE SIZE
HR	30	$30/2000*50$	1
Admin	20		
Accounts	30	$30/2000*50$	1
Audit	30		
Legal	20		
Clearing	20		
Loans	300	$300/2000*50$	8
Marketing	30	$30/2000*50$	1
Treasury	10		
Custodian	150	$150/2000*50$	4
Branch Managers	150	$150/2000*50$	4
Operation Managers	150	$150/2000*50$	4
Supervisors	300	$300/2000*50$	8
Tellers	600	$600/2000*50$	15
Customer Service	150	$150/2000*50$	4
Directors	9		
General Manager	1		
Total	2,000		50

Source: Field Data, 2011

3.3.1 Study Population

NMB Bank comprises of 2000 employees and 150 branches throughout the country. The Table 3.1 shows data according to sample obtained during the research. There were a sample size of 50 respondents was selected among the employees of NMB Head quarter in this study. Where some of them were covered in the interview and some filed the questionnaires that were distributed to them. Sampling is categorized as follows:

3.3.2 Sample Size and Sampling Techniques

A sample size of 50 people was randomly sampled. Stratified random sampling was used in this study whereby the total population is divided into different groups. Those elements having similar characteristics are placed into the same categories and then selecting representatives from each group by simple random sampling. (Krishnaswami, 2003). Element chosen purposively from head office was included in the sample in order to draw a random sample.

The sample size selected was 50 respondents. These were in good position to represent the whole population as they deal directly with employees and know the reasons for staff's resignation since they get responses through exist forms. The purposively sampling techniques also was considered in this study because there was some specific information about policy issues which were collected and these were from head of departments of NMB Bank.

3.4 Data Collection

Data were collected through both primary and secondary source, in primary sources Questionnaires and interview were used while secondary sources were from NMB

Banks records and other official documents. The adoption of these tools helped in collecting qualitative data, the questionnaires had questions whereby the existing employees require giving their opinions on any specific reasons for dissatisfaction.

3.4.1 Interview Method

An interview was conducted at the head office staffs. This method was used purposively study to get information on policies and strategic issues, these methods were used because they are useful for collection of wide range of data from factual demographic data to highly personal and intimate information relating to persons options, attitudes, values, beliefs past experience and future intention (Krishna swami, 2003) interview guide were prepared and attached in appendix.

3.4.2 Questionnaire

For this study questionnaires were used as one of the tool of data collection. The same closed and open questions guided the study that enabled the respondents to respond comfortably and within a few Minutes questionnaire guide were prepared and attached in Appendix.

3.4.3 Type of Data Collection

3.4.3.1 Primary Data

In this study, primary data was collected through semi closed questionnaires and semi closed interviews. In the case of semi structured interview persons interview were used depending on the situation at hand. In these methods all motivational factors which affect the labor turnover were assessed in order to know if there is a correlation between the two and also other factors which affect labor turnover was

analyzed in order to make the study more scientifically in which liker's and rating scale was used as the scale of measurement of variables concerned in this study

3.4.3.2 Secondary Data

Documentary reviews were also used to collect secondary data. This data was based on documented information including reports, records and other documents (unpublished documents) which were useful for this study; essentially the main focus was on labor turnover problems.

3.5 Data Analysis

The statistical data collection and analysis including descriptive statistics such as Plots, graphs charts was generated for interpretation by SPSS v.12 and/or SPSS v.16 in accordance to outlined laid purpose of the research. The processing involved editing, coding, classification and tabulation of data to generate significant and meaningful outcome intended to address the research problem Pre-Test (Pilot Study) Experiment designed to test logistics and gather information prior to a larger study, in order to improve the latter's quality and efficiency.

After designing the questionnaire and before embarking into the actual study and start collecting data, the questionnaire was pre-tested to assess its clarity and acceptability. To refine my questionnaire a pilot survey was conducted to determine the reliability of the study and estimating the anticipated completion time. CR Kothari, (2004). The study found that there were statistically significant improvements in anticipated research objectives. Participants found the meditation to be enjoyable and beneficial and perceived their cognitive function to be improved.

3.6 Validity of Data

The use of the primary and secondary data, the context of different theories and well reviewed literature will examine the validity of the research. It is usually considered better to rely on the straight forward statistical methods with only supplementary use of projective techniques in pre testing and in searching for hypothesis they can be highly valuable. CR Kothari, (2004) Validity on the other hand, refers to the extent to which the concept one wishes to measure is actually being measured by a particular scale or index (Sirkin, 1995). As regard to the logic of qualitative research like this one, two methods are suggested for validation, i.e. triangulation of data & methods and respondent validation (Silverman, 1993).

3.7 Reliability of Data

The control questions on the questionnaires and the chosen respondents will prove the reliability of the research. The reliability of data can be tested by finding out information about the said data such as who collected the data; what were the sources of data; where they were collected and by using proper methods; at what time they were collected; was there any bias of the compiler; what accuracy was desired and was it achieved?

Kothari (2004) Reliability of a measure refers to the consistency with which repeated measures produce the same results across time and across observers (Walsh, 1990). Reliability in this study will be improved by employing triangulation of methods in evidence collection as suggested by Kirk and Miller (1986). The methods to be employed are interviews, questionnaire and documentation.

This will help the researcher to picture how multiple, but somehow different, measures used to collect data are simultaneously true. On the questionnaire method of data collection that is the major approach to gather data and information, reliability will be achieved through pre-testing the instrument so as to ensure that respondents understand the questions in the same way.

3.8 Ethical Clearance

The researcher will take the effort to prepare a letter to request permission to conduct the study at NMB Bank with relevant authorities. The letter will be sent with a copy of the research proposal for scrutiny after clearing. A sample letter to verify this will be attached. A 'consent form' will be prepared to be given to respondents to fill up before interview and permission to use them as participants in the study without coercion.

CHAPTER FOUR

4.0 RESEARCH FINDINGS, ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter focuses on research findings, through data discussion and interpretation based on the methodology selected in the study. The discussion and interpretation also focuses on the problem identified in chapter one and research objective or questions posed in the chapter one of the study through understanding of dependent variable (labour turnover) and independent variable (motivation).

The arrangement of this chapter is in three sections. The first section presents the findings of the respondents general information, the second section present the findings based on research objectives or questions and the third sections presents the summary of the findings.

4.2 Respondents General Information

The study took into account the respondents personal information which was considered useful in explaining the relationship between variables. These were level of education, age, sex, marital status, working experience.

4.3 Distribution of Respondents by Sex

The study involved 50 respondents from NMB Bank.

Figure 4.1 shows the population distribution of NMB Bank based on sex the population comprise 53% males and 47% females. This implied that, the management of the NMB Bank consider the sex issues balance during recruitment

process, although sex were not the main focus in the study, but the researcher took into account the role of sex on labor turnover.

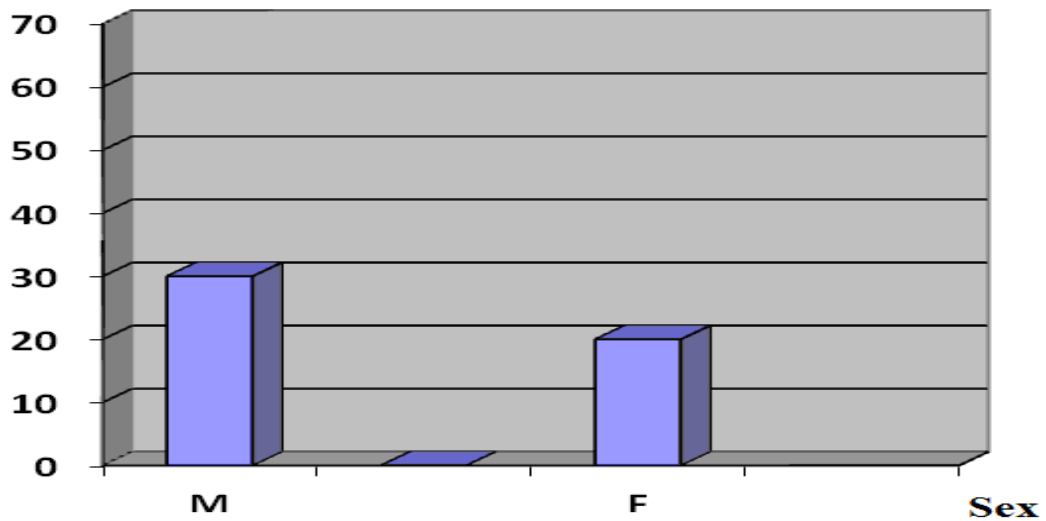


Figure 4.1: Distribution of Respondents by Sex

Source, Field data, 2011

4.3.1 Distribution of Respondents by Level of Education

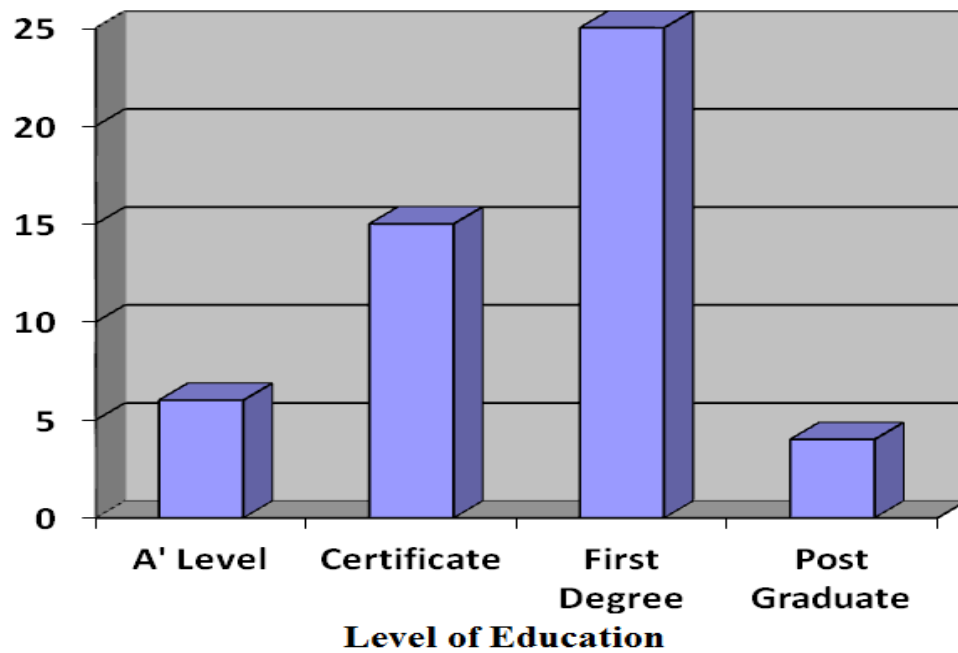


Figure 4.2: Distribution of Respondents by Level of Education

Source: Field data 2011

These findings were also supported by empirical study done by Huang, Lin and chung (2006), on constructing factors related to worker retention. Their findings showed that, gender was one of the most important factors which affect worker retention in an organization. On contrary to the study sex was not our issue, because the organization recruits its employee's males and females by equal opportunities for all, but still employees moves out the organization.

The figure above shows the distribution of respondents by level of education whereby the majority of the respondents are holder of first degree which are comprise 50% of the total respondents. The people have minimum qualifications for different posts at the NMB Bank. This shows that, the distribution of the staffs according to level of education at NMB Bank. This indicated that, 50% were first degree holders, 15% were post graduates degree holders, 25% were certificate and 10% "A" level holders.

This indicate that, most of the employees at NMB Bank were well educated, whereby, most of the educated employees tend to expect more from the employer in short term and vice versa.

The study conducted by Huang, Lin and Chung (2006), on constructing factors related to worker retention found that, level of education did not significantly impact how long the employees retained in their jobs but the study show that, the level of education seems to affects labour turnover contrary to the findings by Huang, Lin and Chuang (2006), most of the employees who quit their jobs were undergraduate degree holders.

4.3.2 Distribution of Respondents by Age

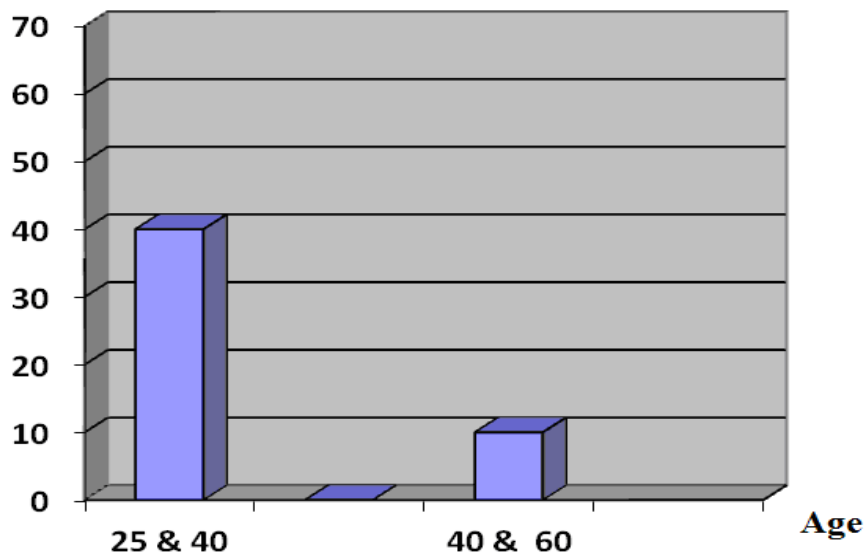


Figure 4.3: Distribution of Respondents by Age

Source: Field data, 2011

Figure 4.3 shows that, most of employees of NMB Bank are young, between 25 and 40 years. This indicated that, about 63% are young and those aged 41 and 60 years were made up at 37%. This implies that most of NMB Bank employees are young (Bevon *et al.*, 1997), statistically, people who are younger better qualified and who have shorter service, few domestic responsibilities, marketable skills and relatively low morale are most likely to leave (IRS, 2001.b).

Figure 4.4 shows that, the distribution of respondents based on marital status, it reveal that, there are many single employees in the NMB Bank and this is because of the entry point whereby most of new posts are occupied by the teller position and the position need a juniors employees. The findings show that, 70% are single and 30% are married. As shown from the Figure 4.4, the implication is that, NMB Bank has more single employees who have a greater chance to quit the Bank for alternative

jobs, however this is more subjective than objective. (Bevon *et al.*, 1997), statistically, people who are younger better qualified and who have shorter service, few domestic responsibilities, marketable skills and relatively low morale are most likely to leave (IRS, 2001.b).

4.3.3 Distribution of Respondents by Marital Status

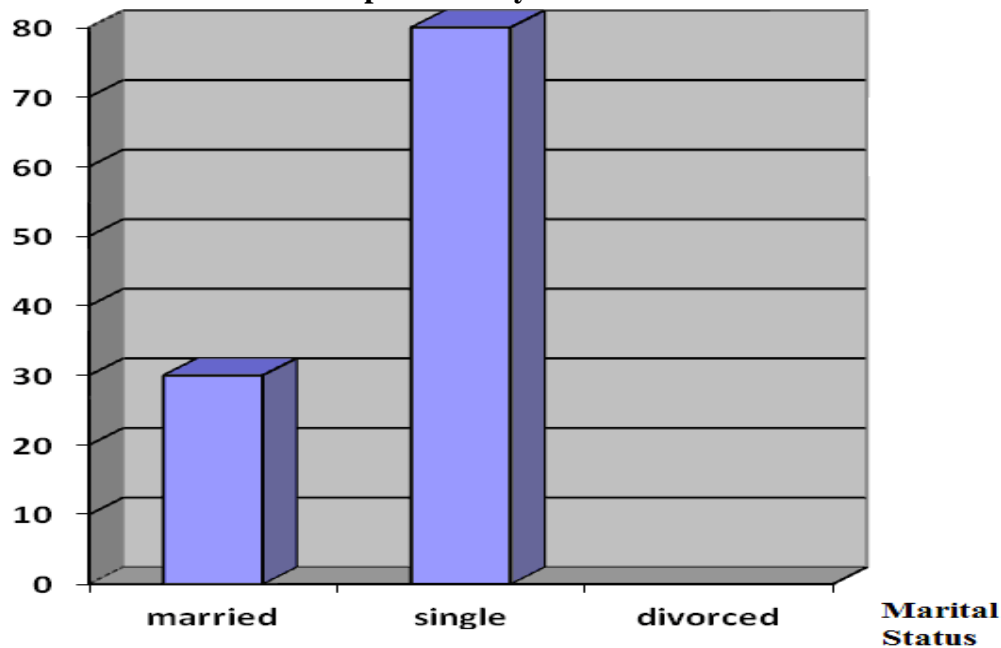


Figure 4.4: Distribution of Respondents by Marital Status

Source: Field data, 2011

Figure 4.5 shows that, 83% of the respondents had less than five years working experience within the NMB Bank. This further implies that, the tendency of these employees to quit their employment at the NMB Bank because of the lacking of working experience. That means the most of employees at the NMB Bank are junior staffs who have served the bank for two to five years. But this findings is contrary to the findings established by Booth and Harner (2007), who concluded a study on labour turnover in the retail industry. He predicted that individual, organizational

and environmental factors aiming are key variables that influence the variability of labour turnover.

4.3.4 Distribution of Respondents by Working Experiences

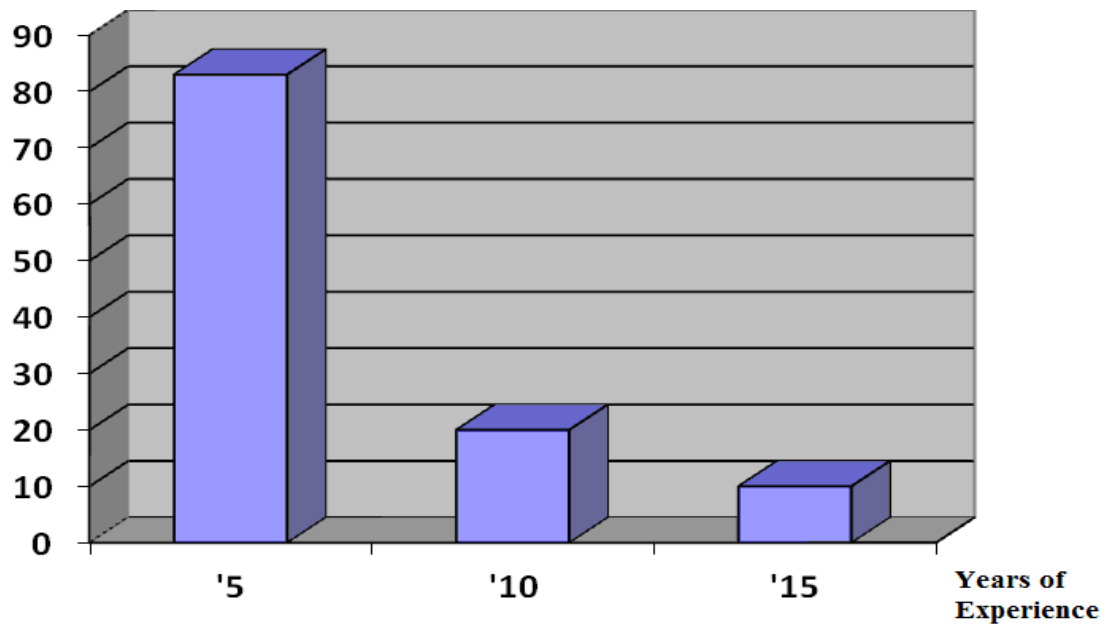


Figure 4.5: Distribution of Respondents by Working Experiences

Source: Field data, (2011)

The Authors established that, employees, become more embedded and familiar with the organization labour turnover increase, but in the case of the NMB Bank the study reveal that, most of the employees had less than two to five years working experience and were prone to leave the organization for alternative employment. (Bevon *et al.*, 1997), statistically, people who are younger better qualified and who have shorter service, few domestic responsibilities, marketable skills and relatively low morale are most likely to leave (IRS, 2001.b).

4.3.5 Presentation of the Findings and Analysis

In this sections, the researcher will have to present and analysis the research questions in chapter one. These questions are: what are the factors promoting labour turnover and what is the employee's opinion about the NMB Bank?

4.3.6 What are the Factors Promoting Labour Turnover at NMB Bank?

In response to specific objective number one which was to assess the factors that promote labor turnover at NMB Bank and question number one (the factors that promote labor turnover at NMB Bank?) It tried to answer it as can be seen from the responses statistics Figure 4.6.

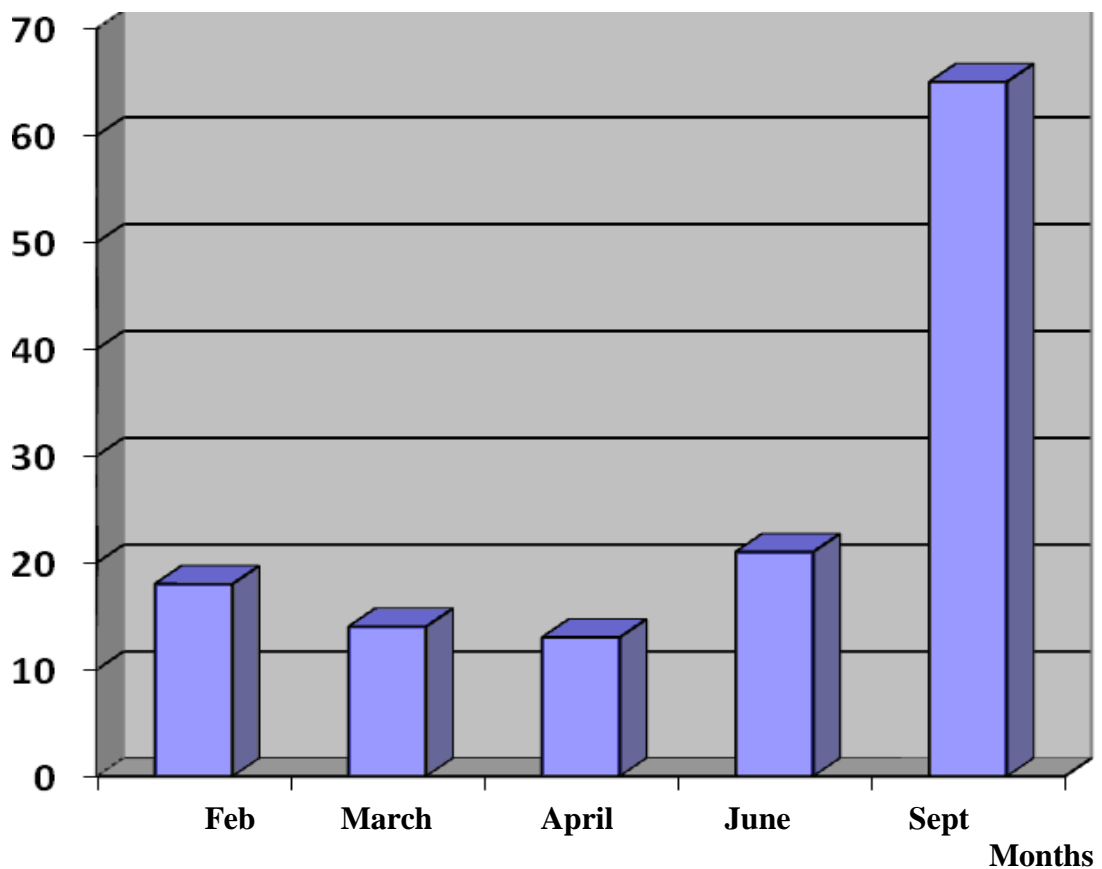


Figure 4.6: Statistics/Trend of Labour Turnover at NMB Bank in 2008

Source: NMB Bank data, (2008)

Figure 4.6, shows Labor turnover at NMB Bank in 2008 for three quarters, in the first quarter January to March, the labour turnover was 32, In the second quarter between April to June the turnover was 34, and the third quarter July to September, the level of turnover was 65. The number of labour turnover were increasing in each quarter as it were seen from the figure above.

There was one question that sought to know the factors promoting of labour turnover in the branch. The findings indicate that 60% respondents indicated that there is high staff turnover in their branch, 30% respondents said that, turnover is moderate and 10% respondents indicated that there is low staff turnover in their branch as Figure 4.7.

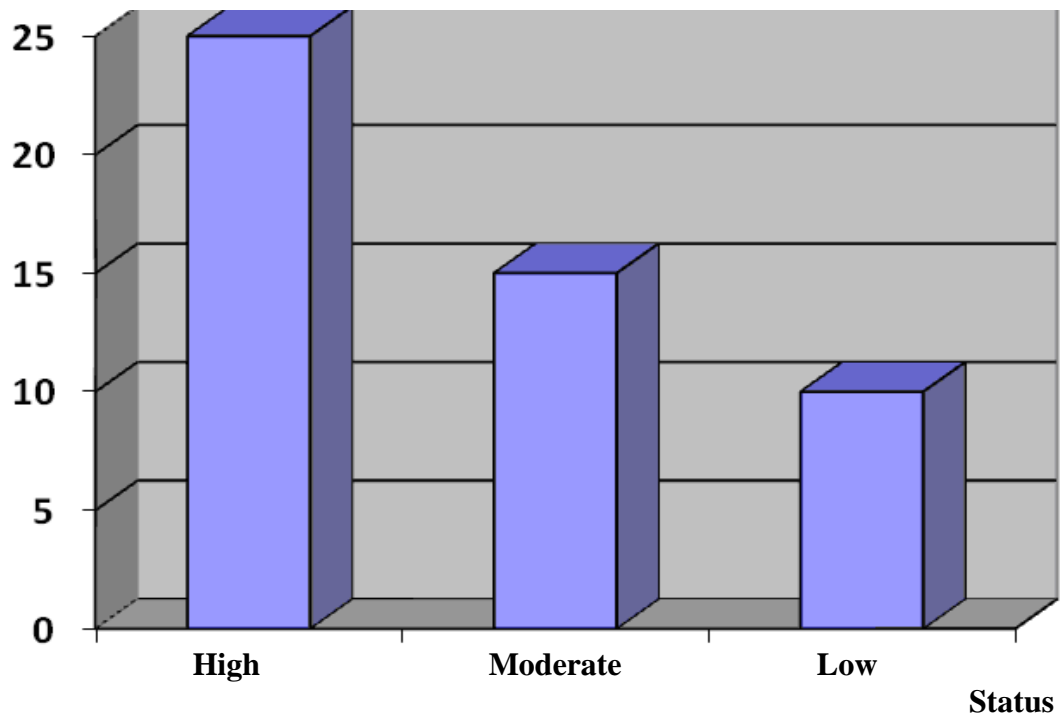


Figure 4.7: Distribution of Labour Turnover in Branch

Source: Field data, 2011.

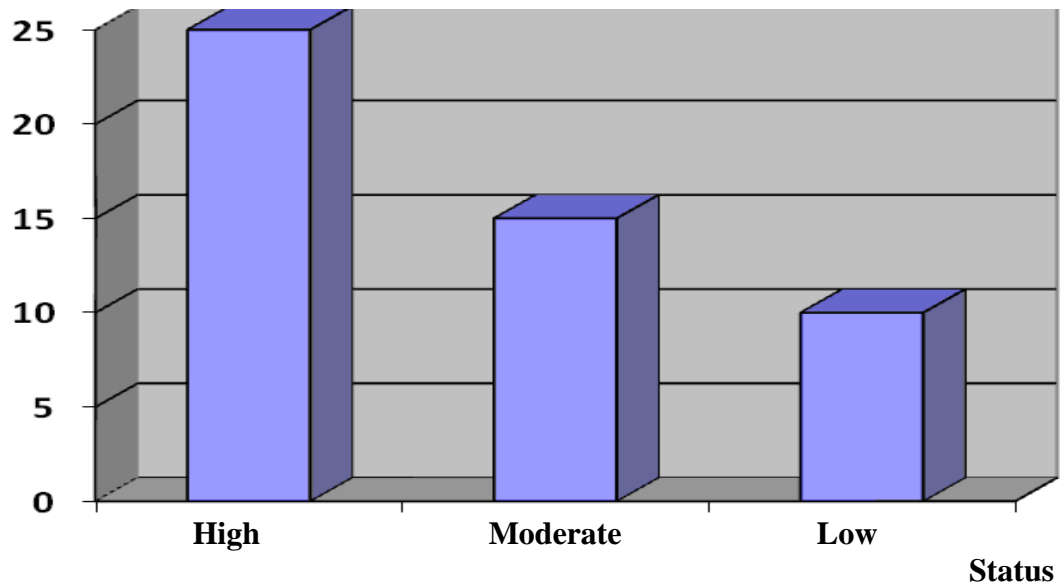


Figure 4.8: Distribution of Labour Turnover in Departments

Source: Field data, (2011)

From the Figure 4.8 the findings indicate that, 60% respondents said that, there is high staff turnover in their departments, 30% respondents, said that, turnover is moderate and 10% respondents indicated that there is low staff turnover in their department.

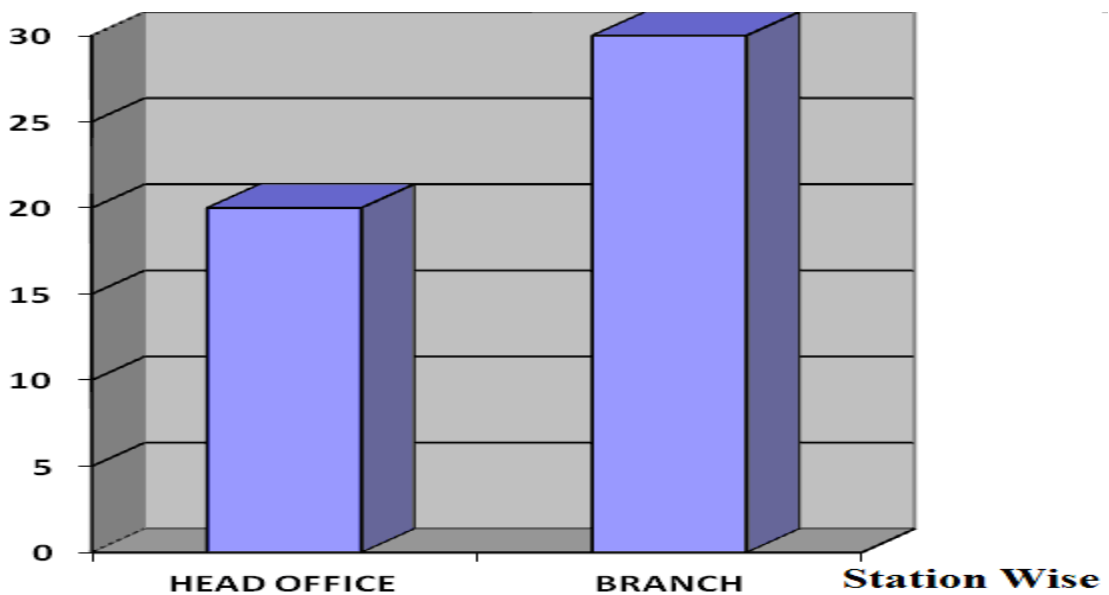


Figure 4.9: Distribution of Labour Turnover in Zones

Source: Field data, (2011)

4.3.7 What are the other Causes Of Labour Turnover at NMB Bank?

The study obtained data through questionnaires which were circulated to 50 targeted respondents of which 80% responded. The question required the respondents to give their opinion on the factors that promote employees turnover in their department/branches. Respondents were given leading questions:

- (i) The salary is sufficient?
- (ii) The job is challenging?
- (iii) They are like to work with supervisor?
- (iv) Is there good communication between employees and management?

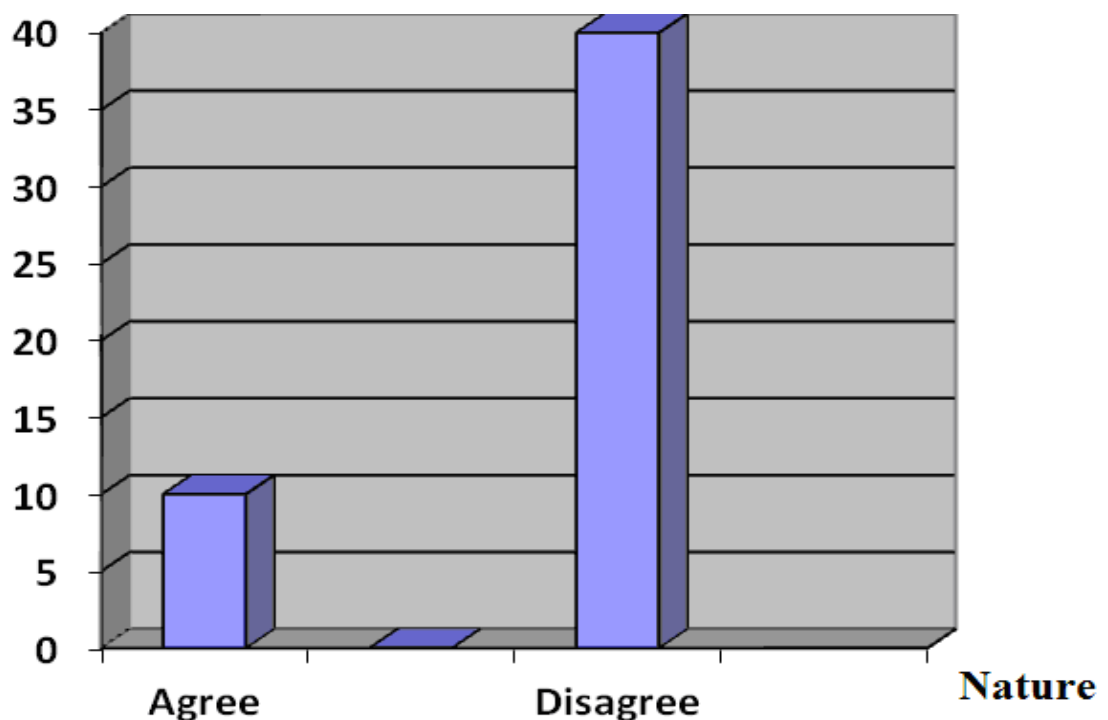


Figure 4.10: Employee's Respondent on Salary Sufficient

Source: Field data, (2011)

Figure 4.10, shows the respondent's salary sufficient. In responding whether the salary is sufficient, 20% respondents said that, the salary is sufficient while 80%

respondents said that, their salary is not sufficient, top management, staffs and Senior Manager Staff agreed that their salary is adequate. These constitute the 20% of the total respondents, on the other hand 80% respondents said that their salary were not sufficient.

Low salaries cause employees look for other alternative jobs because the salaries have direct effects on social welfare, there is very little salaries increments at NMB Bank and this is main causes for the employees decided to quit the organization. Employee would like to get not only a living wage but the salary that could increase their life standard, like to build own houses and buy a car, to save as well.

These findings were supported by the instrumentalist theory; the money is the strongest factors that can motivate employees to work harder and held on to their job. These findings can also be discussed by using the equity theory as propounded by Adam (1965), who was the view that, employees feel more satisfied if their rewarding system is based in fairness regarding their contribution to the organization. Therefore according to Adam (1965), there was unfairness in the rewarding system at the NMB Bank.

Figure 4.11 shows that, the response from employee on good communication. Employees would like to have with a face-to-face Communication with their supervisor and management. This communications helps to narrow a gap and feel recognition from their superior and management as well. In NMB Bank there's no such of employees communication with their management so that they can be able to

raise their issues. This demoralizes their performance and finds them solves looking for the alternative to quit and join other organizations which will value them.

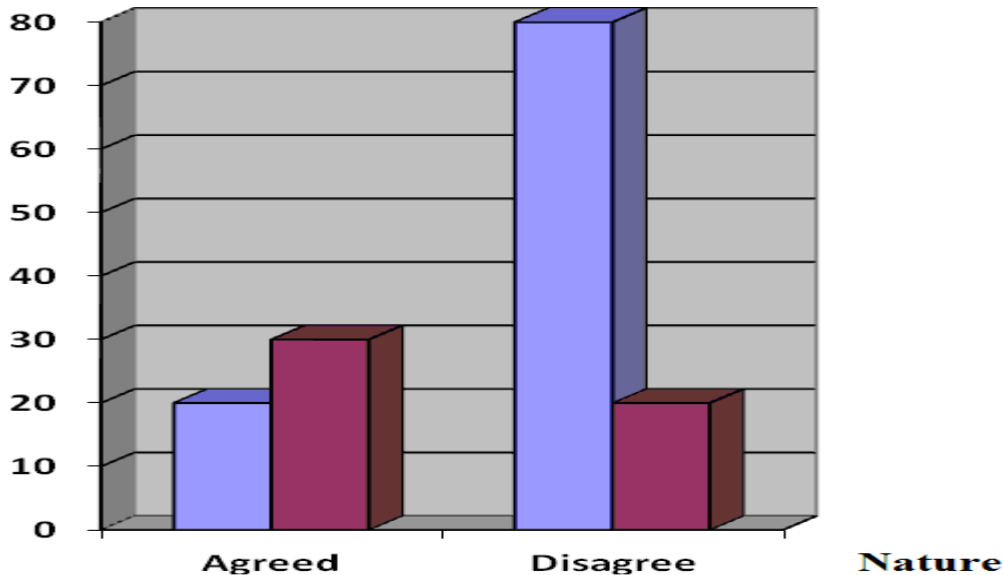


Figure 4.11: Is There Good Communication Between Employees and Management

Source: Field data, (2011)

In responding whether there is a good communication between employees and Management, 20% respondents agreed that, there is good communication between employees and Management and on the hand 80% respondents disagreed that, there is good communication between the employees and Management in determining whether the job were challenging, 80% respondents agreed that, their job were challenging while 20% respondents did not agreed that, their job were challenging.

On the issue the issue of whether employees like to work with their supervisor, 70% respondents agreed that, they like to work with their supervisor and 30% respondents did not like to work with their supervisor. Figure 4.12 shows that, 80% respondents do not see their career development and this could be one of the reasons of staff turnover at the NMB Bank.

Human resource departments are expected to give or create a good policy on career development instead there is not in place, most graduates would like to go for further studies like Masters Degrees and professional studies. Unfortunately, NMB Bank, they do not have a career development policy. These discourage staff much and decide to quit the organization and look alternative.

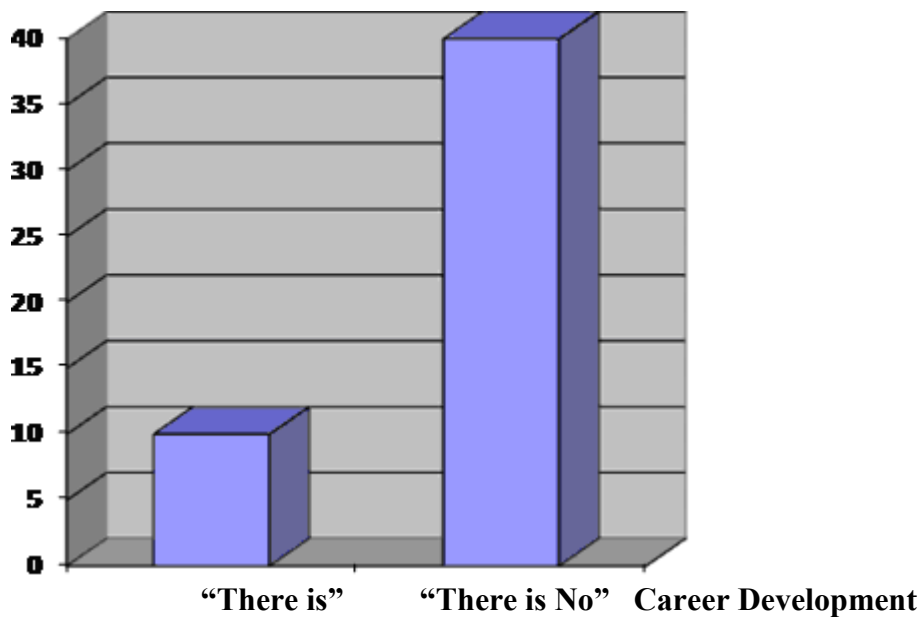


Figure 4.12: Distribution of Employee Response on Career Development at NMB Bank

Source: Field data, (2011)

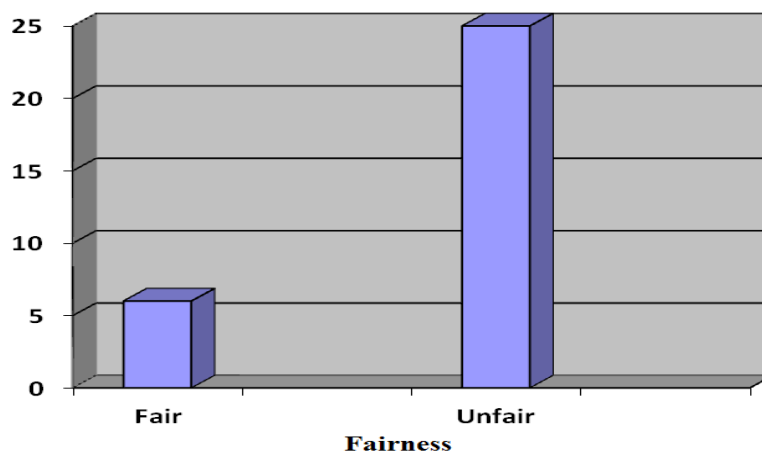


Figure 4.13: Distribution of Respondents on Fairness at NMB Bank

Source: Field data, (2011)

From the Figure 4.13, the findings shows that 70% respondents said that, there is unfair treatment among the employees at NMB Bank and 30% respondents said that, there is fair treatment. Therefore if there are policies, opportunity for development, communication and any other work related to decisions, employees want fairness. There is unfair especially in the case of salaries, some employees who joined the bank recently are paid more as compared the existing although they have the same qualifications. These always happened when there is vacancy in the office, the outsider source are given priority as compared to the internal source to fill the gap, therefore discourage the existing employees and decided to quit for alternative.

4.3.8 What is the Employee's Opinion and how they Feel About NMB Bank?

In response to specific objective number two, to determine the employees opinion and how do they feel about the NMB Bank and also tried to answer the question number two (what is the employee's opinion about the NMB Bank?) as it can be seen from the respondents Figures below:

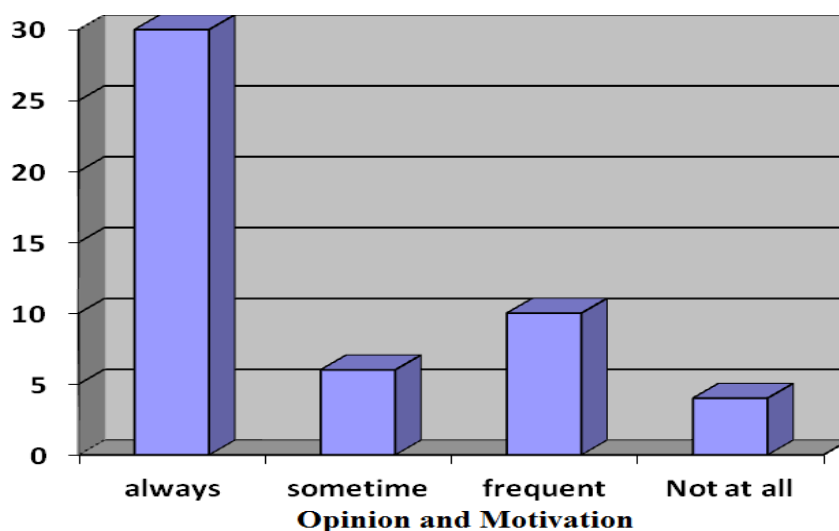


Figure 4.14: Distribution of Respondents on Employees Opinion and Feel About NMB Bank

Source: Field data, 2011

The study obtained data through questionnaires circulated to 50 targeted respondents of which 80% respondents responded several questions were asked especially those related to job to individual employees. Respondents were asked how frequently they think of their work while when there are at home. In responding to this research question, 70% respondents said that, they always think about their job while at home, 15% respondents respond that they frequently think about their work while at home, 10% respondents that they sometimes think about their job while at home and 5% respondents said that, they do not think about their work at all while at home.

The study also sought to know how much employees is concentrated on achieving the organization goals. This could show how the employee feels working with NMB Bank. The figure above show that, 80% respondents of responded, 75% said that, always they concentrate to achieve their goals while 15% they said that, frequently concentrate to achieve their goals. Researcher wanted to know how often employees neglects his/her personal issues for the sake of his/her job, 85% responded always they do, 10% responded sometimes do while 5% responded frequently do.

Respondents also were asked to what extent would prefer a task that is difficult but challenging to one that is easy and routines. In responding to this question which could indicate how a employee feel to work in the organization, 80% said that, sometime they do, 5% respondents always they do. 10% responded frequently, they do while 5% responded not at all.

In responding to the question on how often employees would prefer to take on extremely difficult assignments rather than moderately challenging ones, 75%

responded that, they sometime they do, 10% responded that, always they do, 10% responded that frequently they do and 5% responded that, they do not do at all.

Lastly, to find out how the employees feel to work in the organization, they were asked how often you feel disappointed if you did not reach the goals you had set for yourself, 85% responded that, sometimes they do, 10% responded frequently they do, and 5% responded always they do. The questionnaire circulated to the respondents at Head Office and branch, it indicated that, there is little motivation on employee's retention at the NMB Bank.

There were a 50 questionnaire distributed to the respondent of which 60% were a male and 40% were female and when asked about their marital status 30% were married and 70% of respondents were single. Regarding to the working experience, it shows that, 83% respondents they have worked at the NMB Bank for five years and 17% respondents worked for more than five to fifteen years in the same organization. All the responses indicated that, NMB Bank need to review its motivation policy and strategies on employee's retention.

4.3.9 Summary of Findings

The findings revealed that, NMB Bank has no good motivation in place to retain its staff. It is not only the staff who have worked in the organization for few years and quit the organization due to the lack of good motivation. The data shows that, 60% of respondents said that, there is high labour turnover in the NMB Bank, due to lack of good motivation. 80% of respondents indicated that, their salaries were not sufficient and only 20% of respondents agreed that, their salaries were sufficient. The 20%

respondents are from Top Management staff and 80% of respondents strongly disagreed that, their salary are not sufficiency. This means that, majority of the staff are not satisfied with their current payment comparing it with the market rates and the organization are very profitability and earning super profit for their expense. Therefore, they demoralize employees. Research wanted to determine the employee's opinion about the organization, in responding specific research objective.

The findings revealed that, 40% of respondents sometimes think of work while at home. 15% of respondents frequently do, 15% of respondents do not think of their job at all while at home. This implies that, it is 15% or respondents who are positive mind about the organization always. They think about its organization success as they see themselves as a part of the organization. These percentages are very small number, the organization need to motivate more staff to have same feeling regarding the organization its success.

The findings also revealed that, on the matter of staffs motivations, 80% of respondents said that, there is no transparent in the motivation process while 20% agreed that, there is transparent in Motivation process. This means that, the organization image is not good for majority of the staff. Also the study revealed that, the organization has no Motivation for staff retention. The response to research questionnaire indicated that, 80% of the respondents, said that, there is no Motivation to staff while 20% of the respondents agreed that, there are Motivation in the organization are top Management staff. Those categories of the staff are paid well and have other benefits.

The organization has no proper plans for career development, the study revealed that, 80% of staffs do not see their career development while 20% said that, they see and have career developments. The most graduates would like to see their career development because it determines their future. Since there is no career development, staff looking for alternative jobs and lead to high turnover. Therefore it indicates that, there are no retention strategies in the organization.

CHAPTER FIVE

5.0 SUMMARY, IMPLICATIONS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter focuses on summary, conclusions and recommendations based on research. The chapter has been divided into four sections. Section one presents the summary of findings second section presents the implications of the results, third section presents the conclusions of findings. And fourth section presents the recommendations as according to the conclusions made in the first section of this chapter, and the final section represents a need for a further study.

5.2 Summary of Findings

The NMB Bank through their human resource department should improve the work performance of its employees through motivation. Motivation as one of the incentives, if it is properly designed will bring harmony at work places, increase work morale, job satisfaction, expectation, conducive working conditions, management style, clear procedure for promotion, clear job description, social support and involvement and participate in decision making hence reduce labour turnover rate and absenteeism at work place from the findings.

It is also provided that, lack of organization incentive, in terms of good salaries and allowances, bonus, good working environment, fairness, effective communication, professional recognition, job security, management style, and team work. Hence it increases the turnover.

5.3 Implications of the Results

High labour turnover causes customers to be dissatisfied with the services offered by NMB Bank. There are always long queues at the banking hall counter and ATMs as well for customers waiting, services and long queues in the other sections waiting for services.

The manpower is not enough to serve their customer due to the labour turnover whereby other customer opt for alternative bank therefore NMB Bank loser their potential customer deposits and other bank products. Staffs that quit the NMB Bank and join the alternative bank tend to move with the potential customers. They move with good customer especially from loans and deposits sections. This has been the trend for the most of competitors to avoid marketing cost. The effect is the reduction in good loans, deposits and interest income this in turn reduces the performance of the organization in terms of profitability.

There are also increase indirect costs associated with hiring cost like interviews, new hire processing new hire training new hire orientation relocation fees, remaining staffs overtime pay. Separation processing separation pay and the like there are also indirect cost but hard to quantify like delay in scoriae dissatisfied customer employee their job errors lost intellectual capital, reduced morale, reduced reputation and cost of lost customers due to in experienced replacement staff, remaining staff are overworked so they under serve client, causing them to go elsewhere to do business and poaching by deporting staff. There is also increasing fraud problem in the bank. Staff is taking customer's funds and some are issuing fictitious loans just a few mentions due to the low pay to the staff. Retention scheme could be the best remedy

to their problem of turnover employee retention is critical to the long term health and success of the business. Manager agrees that, retaining your best staff ensures customer satisfaction. Product sales satisfied coworkers and reporting staff effective succession planning and deeply imbedded organization knowledge and learning. If Manager can cite.

These facts so well, why they behave in ways that so frequently encourage staff to quit their jobs, employee retention matters, Organizational issues such as training time and investments. Lost knowledge, Mourning, insecure coworkers and a costly candidate search a side, failing to retain a key people is costly various estimates suggest that, losing a middle Manager costs an organization up to 100% of her/his salary.

5.4 Conclusion

5.4.1 Presence of Labour Turnover at The NMB Bank

According to the findings, analysis and discussions of the empirical findings, this study has been revealed that, the labour turnover is very high at the NMB Bank, the situation need to be acted immediately to overcome or reduce the problems.

5.4.2 Factors Promoting Labour Turnover at the NMB Bank

According to the findings, analysis and discussion of the empirical findings, specific factors that promoting labour turnover were identified and hereby listed below. Lack of clear procedure for promotion as factors which promoting turnover Lack of involvement and participation in the decision making processes Lack of good conducive working condition from the organization. Lack of clear job description is

seen as problem and creates a room for turnover. Job satisfaction this could be one of factors which promote turnover. Fulfilled expectation is also the factors which promote turnover Social support from management and co workers have a great role to play in any organization as far as turnover concerned, if the support from management and co workers is not there, then there will be a room for turnover.

5.4.3 The Factors Which Have a Role in Retaining Employees at NMB Bank

Beard *et al.*, (2004), argue that, retention strategies can include some or all the following:

- (1) Pay and benefits competitive rates of pay, deferred compensation (e.g. share options, generous scheme) retention bonuses, flexible benefits package that improves with package.
- (2) Recruitment and selection set appropriate standards, match people to posts, provide an accurate picture of the job.
- (3) Training and development good induction processes, provision of development opportunities to meet the needs of the individual and the organization structure career path.
- (4) Job design provision of interesting work as much autonomy and team working as possible, opportunism for flexible working to meet the needs of the individual.
- (5) Management ensure managers and supervisors have the skills to manage effectively.
- (6) Professional recognition the employees will stay in the organization if the professional are recognized and vice versa.

- (7) Improve of working conditions will encourage the employees to stay in the organization and vice versa.

Beardwell further say that, attention to the skills and abilities of managers are perceived by some of key element of retention. Employees are more likely to remain with an organization if they believe that, their manager shows interest and concern for them, if they know what is expected to them, if they are given a role, that fits their capabilities and if they receive regular positive feedback and recognition. However, Beardwell also suggested that most organizations currently devote for fewer resources to this level of management than they do to high fliers.

5.5.5 Recommendations

The Management of NMB Bank should performed well on recruitment processes and continue to take into consideration the issues of sex, age, education level, marital status, working environments, fairness, and working experience on the time of recruitment periods. A need to have in place the existing interview through this reasons as to why employees tend to quit the bank so that the corrective can be taken to improve the situation. Package for long stay employees, their package need to be improved.

Retention bonus to special group of employees needs to be applied. This happens when there is a change in the organization structuring which facilitates employees to leave. Intangible benefits, these are used to develop sense of belongingness to an organization. It is done by taking the employees for oversee training, holidays trips

for employees and their familiar, overseas employment in case of companies having branches in foreign countries.

Matching jobs and individuals jobs should be matched with the individuals career planning, career development and career promotion can assist in this case. By doing this, issues like job monotony, job stress will be reduced as a result, there will be job satisfaction. Labour relationship management is the response to how an organization is doing, NMB Bank is a wider set of functional that encompasses learning performance and incentive guidance, workforce analysis, and a host of other operational issues relating to managing human resources. The employing organization has to take adequate care to develop employees relationship in order to retain them in the organization.

5.6 Limitations of the Study

This study encountered several limitations, especially during the collection of data; some of the respondents were reluctant to fill the questionnaires and were worried when the interview conducted. The other limitations was the refusal by some of the officers from human resources department to allow the researcher to carry out the documentary review which limit the researcher to assess some of the useful information about the study.

5.7 Need for the Further Studies

The study was mainly focused on the factors that promoting labor turnover at the NMB Bank by using a case study approach and other factors taken into consideration but were not fully studied. There are job satisfaction, management style, employee

expectations and job position. This implied that, there is a need for the other researchers to deal with this variable which not studied intensively. Therefore to come up with a clear explanations on the factors that promoting or causes of some employees/staffs to leave organization.

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APPENDICES

Appendix I: Questionnaires to Senior Bank Staff

The following questionnaires are for academic purpose. You are kindly asked to fill them and return to the researcher. Any information provided will remain confidential and be used for academic reasons only.

1. How is the employer and employee relationship and opinion about their organization?

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2. What strategies does your institution use in order to minimize labour turnover?

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3. How does work closely with trade union in your organization meet employees' rights?

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4. Do you think incentives given to employees motivate help to retain them in your organization?

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5. A part from financial rewards given to employees. What else does your institution provide to employees in order to retain them?

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6. What problems have you been facing in human resource management at your institution?

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7. How do you deal with labour turnover in your organization?

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Appendix II: Questionnaire to Bank Staff

The following questionnaires are for academic purpose. You are kindly asked to fill them and return to the researcher. Any information provided will remain confidential and be used for academic reasons only.

1. Sex of the respondent
Male () Female ()
2. Age of the respondents
 - a) 25 – 33 Years ()
 - b) 34 – 42 Years ()
 - c) 43 – 51 Years ()
 - d) 52 and above ()
3. Marital status of the respondents
 - a) Married ()
 - b) Single ()
 - c) Divorce ()
4. Education level of the respondent
 - a) Postgraduate ()
 - b) Undergraduate/ Advanced diploma ()
 - c) Diploma ()
 - d) 'A' level ()
 - e) 'O' level ()
 - f) Primary ()

5. What is respondent's work experience
 - a) Less than a year ()
 - b) One – Three years ()
 - c) Four – Ten years ()
 - d) More than Ten years ()
6. Is your current organization experiencing labour turnover
 - a) Yes ()
 - b) No ()
 - c) I do not know ()
7. Are you satisfied with your present job
 - a) Yes ()
 - b) No ()
 - c) I do not know ()
8. You have trade union at your workplace. How does it represent you in seeking your rights?

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9. Do you think that incentives you get from your employer are satisfactory?

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10. Do you get opportunities for further training while your earnings are retained?

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11. Does your Human Resource Manager recognize your qualification for promotion?

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12. Is the working environment healthy and attractive to you?

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13. Do you think poor non-financial incentives lead high labour turnover?

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14. What problems have you been facing in seeking your rights from the top management?

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