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Effects of Employee Engagement on Employee Retention in Micro-Finance Institutions

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ABSTRACT

The growth of micro financial institutions (MFIs) has always played a fundamental role in any developing economies. Their ability to provide credit facilities to low income earners who lack the desired securities and collaterals demanded by the well-established financing institutions makes vulnerable and exposed to higher risk. However, the growing interest to tap on the wider base of these low earners has made the existing financial institutions encroach into the MFIs customer base. Unfortunately, the institutions are not only targeting the customers but also the employees who are well versed with the rough terrain of micro financing. This has even exposed the MFIs further as they are faced with an increasing staff turnover rates. Competition always presents a good business environment and improved service delivery o both the customers as well the employees. Therefore, to avoid the vicious cycle of hiring, training and loosing, MFIs must wake up to the call and tame the increasing movement of their best employees. This can be achieved through improved employee engagement strategies which research has showed as a potential magnet if well researched and addressed. The researchers motivation to pursue this study is twofold;

1) the fact that reducing employee turnover is a strategic and critical issue that forms the bottom line of any organization and

2) being well aware that MFIs are playing are critical financial role in breaching the economic gap between the citizens of developing countries like India where this study was conducted from. The results indicate a declining trend of employee engagement which perhaps explains the current increasing rates of staff turnover. Using identified indicators of engagement such as friend recommendations, contentment with the organization and age of workers; it is observed that the organization is having a large pool of newly employed workers who almost 40% may not recommend the friends for employment. This is an indicator of poor working environment or simply lack of enforcement of engagement strategies. Further, the performance indicators used by MFIs should be perceived as punitive rather as tools of quality measurement. While they can measure quality, they too need to be inclusive and humane in nature as different working environments present unique challenges. This study recommends inclusion of such simple approaches like recognition, transfers, involvement in decision making and ensuring a clear, transparent and equal opportunity of growth without favorism and corruption. It further recommends a detailed study of the engagement drivers that are suitable for MFIs across various regions in the world where such businesses exist.

1. Introduction

Since time immemorial, competition in business keeps growing in every economy leading to growth in rivalry among the competitors. This competition ranges from that of employees to that of customers in the market. In order to survive this competition, any organization will need to have a competitive advantage over its rivals as was noted by (Porter M. , 1985) which can enable it to compete in the market for either customers or employees. Competitive advantage can be created by having an edge ahead of the competitor's, for instance, from the resources that the firm has (Warren, 2008). However, this may not be case always given the established business players in the market and the scarcity of financial and asset resources for young and emerging players like the micro finance institutions (MFIs).

Nevertheless, the above stated should not act as a determinant to emerging investors especially in the developing economies. Human resource always plays a critical role in differentiating the growth and the competitive advantage gained by any organization. It is one key resource than any organization can have, and also grant it the competing edge so needed so much in the sense that it is hard to copy employee loyalty, skills and expertise by the competitors (Porter, 1985), unlike products that can be easily emulated and perhaps modified to become better. Building this competitive advantage through employees involves immense investment by the organization on its human resource, ranging from time of selection, recruitment and training. To have competent employees, a firm needs to attract the best employees from the potential pool and invest in them the best skills and the desired expertise.

Though Porter's assertions may seem conventional in the current modern market setup, they have overly shaped the way of doing business and contributed immensely in the knowledge domain of competitive advantage. Certain known variables will always play a critical role in ensuring an organization has the advantage out of the human resource. These include and not limited to hiring the best, training them to be the best and retaining the best. However, this presents a delicate balance between the training costs involved and the rewards attained thereafter. Whereas the costs may be quickly compensated by the highly motivated employee who have the organization at heart; especially in many industries such as food service, financial services, retailing and others which operate in situations where employees play important roles in the product/service exchange and highly influence customer satisfaction (Peltier & Dahil, 2009); employers find themselves encaged in a vicious cycle of hiring, training and ultimately loosing. This simply means the retention ability is porous and needs adequate redressing.

This need has seen various studies being devoted on trying to establish the best ways to employ in order to retain the employees.Most touted has been the usage of Employee Retention Programs (ERPs) (Sandhya & Kumar, 2011) whose ability has equally been challenged but has provided a critical pointer to pursue to ensure retention. This pointer has redirected researchers to an emerging and growing interest on how to ensure retention through employee engagement. Though no standard definition exists, this study adopts (Gibson, 2006) who states that Employee engagement can be defined as; *"A heightened emotional connection that an employee feels for his or her organization,that influences him or her to exert greater discretionary effort to his or her work."*

This study focuses on the establishing the effects that employee engagement on retention with a focus of MFIs. The researchers motivation to pursue this study is twofold; 1) the fact that reducing employee turnover is a strategic and critical issue that forms the bottom line of any organization (Drake International, 2012); and 2) being well aware that MFIs are playing are critical financial role in breaching the economic gap between the citizens of developing countries like Kenya where this study was conducted form. The rest of this paper is organized as follows; section 2 presents a review of related literature, section 3 briefly describes the methodology adopted during the study, section 4 is a discussion of the results and ultimately the conclusion and recommendations are offered in section 5.

2. Review of Related Literature

The policy goals of human resource management (HRM) include managing people as assets which are fundamental to the competitive advantage of the organization; aligning HRM policies with business policies and corporate strategy; and developing a close fit of HR policies, procedures and systems with one another (Caldwell, 2001). HRM further presents an ethical dimension, which means that it expresses its concern for the rights and needs of people in organizations through the exercise of social responsibility. An organization therefore is likely to have three primary objectives for their employee engagement programme. To *attract* the right people at the right time for the right jobs, tasks or roles; to *retain* the best people by recognizing and rewarding their contribution and to *motivate* employees to contribute to the best of their capability (Shields, 2007). However, motivation is a set of energetic forces that originate both from within and beyond an individual's being, to initiate work related behavior and to determine its form, direction, intensity and duration (Pinder, 1998); and thus the organization may not have direct control over it. As such, motivation is an important but problematic work attitude. The problem for management is that because work motivation is a state of mind, it cannot be observed directly; it can only be inferred (after the event) from observed behaviour. But inferring motivational strength from observed behaviour or measured results is also problematic since motivation is not the only factor shaping individual performance.

Nevertheless, this problem does not stop managers to go miles in attempting to have highly motivated employees. A distinction is made between extrinsic and intrinsic motivation. Extrinsic motivation occurs when things are done to or for people to motivate them, which include rewards such as incentives, increased pay and promotion, and punishments such as disciplinary action, withholding pay or criticism. Intrinsic motivation is provided by the work itself, (Armstrong, 2010). There's a strong linkage between the reward and staffing functions (regarding the staff attraction and retention objectives) and between the reward and performance management functions (regarding motivation). This perhaps explains why organizations are targeting to have motivated employees. Additionally, a well-formulated and administered reward system is likely to have a number of important secondary objectives. Besides, rewards do not guarantee retention; perhaps appropriate engagement drivers will suffice.

"Today, employee engagement and loyalty are more vital than ever before to an organization's success and competitive advantage" (Dale Carnegie & Associates, Inc., 2012). The business environment shift does not allow employees to stick to an organization till retirement as it used to be. People have become the differentiating factor between successful and struggling organizations in the current competitive business environment. Investing in employee engagement has been touted as the key to unlocking the employees potential and talents which in turn lead to increased profits. Employees may be engaged towards their work or the organization. Employee engagement entails creating opportunities for employees to connect with their colleagues, managers and the wider organization. It is also about creating an environment where employees are motivated to want to connect with their work and really care about doing a good job. It is a concept that places flexibility, change and continuous improvement at the heart of what it means to be an employee and an employer in a twenty-first century workplace (Katie *et al,* 2006). (IES,2004) further observe that engagement has a positive attitude held by employees towards the organization and its values. An engaged employee is aware of the business context and works with his colleagues to improve the performance of the organization. In their study, (Hewitt,2012) perceive engagement as the state of emotional and intellectual involvement that motivates employees to do their best work. Their model, embraces the principle of SAY (consistently speak positively about the organization to co-workers, potential employees, and customers), STAY (having an intense desire to be part of the organization) and STRIVE (Exert extra effort and engage in behaviors that contribute to business success).

It is therefore important to consider the evidence before directing effort and resource to an employee engagement strategy. The big question remains, why should senior managers and trust boards pay attention to employee engagement? There are various benefits associated with employee engagement as asserted by (Guest, 2009) :

Employee engagement will be manifested in positive attitudes (for example job satisfaction, organizational commitment and identification with the organization) and behaviour (low labour turnover and absence and high citizenship behaviour) on the part of employees; and evidence of perceptions of trust, fairness and a positive exchange within a psychological contract where two- way promises and commitments are fulfilled.

Considerable amount of research indicates that high levels of engagement result in behaviors such as maximizing discretionary effort, taking initiative, wanting to develop, or aligning actions with organizational needs. These deliver a range of organizational benefits including higher productivity and organizational performance, increased operating and net profit, improved customer focus, lower levels of absenteeism and higher levels of staff retention. (Robert, 2006) (NHS, 2008). However so, there are various engagement drivers that have been proposed over time and their effect is varied. The following subsections will discuss some of these as studied by various researchers and guided by the AON engagement model (Hewitt, 2012).

2.1. Leadership

The attitude towards the organization leadership has a significant impact on how employees will be engaged. In their study, (Dale Carnegie & Associates, Inc., 2012) observe that the two top leading engagement drivers are the relationship with immediate supervisor and the belief of employees in senior leadership. This is further asserted by (Macleod & Clarke, 2009) who identify that engagement will be highly boosted by the leadership which ensures a strong, transparent and explicit organizational culture which gives employees a line of sight between their job and the vision and aims of the organization. They further note guidance is not only enough but leadership requires engaging managers who offer clarity, appreciation of employees' effort and contribution, who treat their people as individuals and who ensure that work is organized efficiently and effectively so that employees feel they are valued, and equipped and supported to do their job.

However, achieving appropriate leaderships is not an easy feat. Not every employee can be a manager, and equally not every appointed manager is a good leader. This poses another challenge of identifying the organizational leadership. While most is influenced by certain set performance indicators, it is wrong to assume that great performers are excellent leaders. Rather, it calls for an elaborate and careful research to identify the right managers. Good managers are certain that the success of the organization is allied to the success of its employees (Reilly, 2014).

2.2. Opportunities, Remuneration and Rewards

In their model, (Hewitt, 2012) associate opportunity with the ability of employees to grow in their career, pursue their academic life and other development programs. Further, they recognize the organization's reputation, pay, benefits and recognition as the drivers of rewards and remuneration. This category of drivers is highly researched and has failed to impress hence an indicator that money alone is not sufficient enough to motivate disengaged employees (Bevan, Barber, & Robinson, 1997). According to Bevan, Barber and Robinson, only 10% of those polled had left their employers due to pay. These rewards and promotions will not be a strategy to retain and motivate staff unless the employer learns how to win the workers of their loyalty, commitment, discretionary effort as all being forms of social reciprocation by employees to a good employer (Sparrow, 2009).

2.3. Quality of Life

In their work, (AWARA, 2012) observe that to achieve the intended organizational goals, the quality of life and a balanced work- life for all employees and managers should be encouraged. Similarly, (Hewitt, 2012) assert that quality of life can be improved by ensuring an appropriate physical working environment as well as ensuring a balance between work and life. An employee who does not find time to attend to his personal life issues will most likely be frustrated. This will in turn affect his performance and increase his disengagement levels. An engaged employee trusts and believes that the organization cares about his/her quality of life. Ultimately, the employee will tend to care for the organization, get more engaged and progressively improve the performance (Marcos, 2010).

2.4. Company Policies and Practices

The tradition and structure of an organization plays a significant role in the way employees get and/or remain engaged. Communication between the various levels of leadership, company's reputation and performance management (Hewitt, 2012) are significant issues. The AWARA (2012) group observes that communication, internal and external stimulates free flow of information that brings efficiency and better business results on all levels. The organizational structure that facilitates team work, project management and management by processes will lead to efficient processes that have certain rules in place where necessary, leaving space for questioning the status quo and enhance development, change and improvement. Further, they note that the practices play a role in the empowerment of employees within a clear framework and involvement of employees at all levels of planning and decision making.

2.5. Employee Retention

(Balbuena & Puad, 2012) define retention as the process of physically keeping the employees in the organization. He further adds that retention is necessary for any organization success. The economic downtown being experienced in the world is sparing no one and thus organizations are forced to employee HR practices that can help cut down operational costs.

(Cappelli, 2000) argues that the labour market forces are so powerful such that no amount of intervention can shield ones employees from aggressive employee hunters. This is enhanced by the fact that every employer is looking for those best talents. An organization will gain more by retain most of expertise and talents, however it should be noted that it is not possible to completely hold onto your talents but certainly minimize the loss. Staff turnover and absenteeism are good indicators of lack of employee retention.

Employee turnover can be defined as the rate at which employees are leaving the organization, involuntary or voluntary. It can also be defined in terms of replacement of employees who have left the organization due to voluntary or involuntary reasons. This study is majorly addressing voluntary exit either to join other competitors in the market or otherwise. The opposite of this is retention and can only be countered by retention strategies. Turnover is crucial HR issue for any organization out for profit or otherwise, in all sector of the economy. It affects productivity, products, and services quality, and profitability of organization. (Lockhead & Stephens, 2004) asserts that the cost of replacing workers who have left is high, finding skilled employees can be difficult and investment in their training is not secure, this just the tip of the iceberg for the organization. This is because employees leaving the organization not only move with their skills, knowledge and expertise but also trade the company secrets to the competitor. This explains why most of MFI's banks that have established micro lending or SME lending are going for experienced employees from MFI's who have been in the market for a while.

Absenteeism can be defined as missing part or whole work day due to avoidable or unavoidable, authorized or unauthorized. Reasons of absenteeism may range from sickness, personal business, vacation or other commitments. (Mercer Health and Benefit LLC, 2010) classifies absenteeism into unplanned absence, planned absence and extended absence. A stressed work force may experience high rates of absenteeism which may be caused by difficult in balancing work and family life. This can be indicated by high medical bills or absenteeism. Any organization should be alarmed once they start experiencing high rates of absenteeism especially where they are unavoidable. This is because absenteeism leads to high cost to the organization both directly and indirectly e.g. unsatisfied customers, poor quality services or products that may cost the organization some loyal customers. The cost of absenteeism is larger than many organizations realize, even the habitually absent employees can cause an organization productivity to drop and employee morale to plummet problems which in turn cause increased operating expenses. This may be through hiring of extra services or by paying overtime hence having to pay more than you are getting. (Moore, 2012). Absenteeism is a good indicator of unsatisfied employee whom next option is to leave the organization especially if the cause of the absenteeism is due to unbalanced lives.

This paper presents the results based on the above discussed indicators the highly influence any organization but with a specific focus on micro finance institutions whose effects of engagement drivers have not been highly studied as per our knowledge.

3. Methodology

This study was conducted in Kenya in a leading MFI institution which has been operating for various decades. Since its initial inception, the MFI grew from a regional business to national network with various administrative zones within the country. In this study, one administrative region was chosen for the research. This is because, based on the organizational records, the region has been faced by an increasing and constant staff turnover raising a red alert. As at the time of this study, the region currently has a total of one hundred and seventeen (117) employees working in credit section, banking section or in the administration. Stratified sampling technique was applied based on the work stations and departments. Further, purposive sampling was utilized because it concentrates on the target population perceived to be reliable to the study (Kombo & Tromph, 2006). Based on this, ninety one (91) respondents were identified and used in this study.

The study employed the descriptive survey research design. Descriptive research design is appropriate method that can be used in describing the state of affairs as they are (Kombo & Tromph, 2006) and thus aid in discovery of new knowledge. The questionnaire was adopted as the main tool for exploring the opinions of the sampled respondents due to its well known advantages (Mugenda & Mugenda, 2003). Further, being a qualitative study these research instruments were deemed adequate as they would provide the desired responses and cover the expansive region within the limited time frame (Kerlinger, 1973). To supplement the obtained primary data, the secondary data was obtained from the organization's documents and other existing literature related to this study.

4. Results and Discussion

Out of the total 91 questionnaires issued to various employees in different units/branches, seventy three 73 questionnaires were received back. However, not all were usable after data cleaning and it was observed that five had more than 50% unanswered questions and were considered unreliable for the study thus the results herein are based on sixty eight (68) respondents who were deemed representative.

As observed in obtained records, most MFIs were categorical on the entry age of its employees. This was deemed a critical variable and hence some demographic data was obtained as indicated in figure 4.1 and table 4.1

Table 4.1: Gender Frequency

Gender	Frequency	%	Valid %	Cumulative %
Male	29	42.6	44.6	44.6
Female	36	52.9	55.4	100.0
Total	65	95.6	100.0	
Missing	3	4.4		
Total	**68**	**100.0**		

The analysis showed there were more females 52.9% as compared to males 42.6%, whereas 4.4% did not check any of the provided gender option.

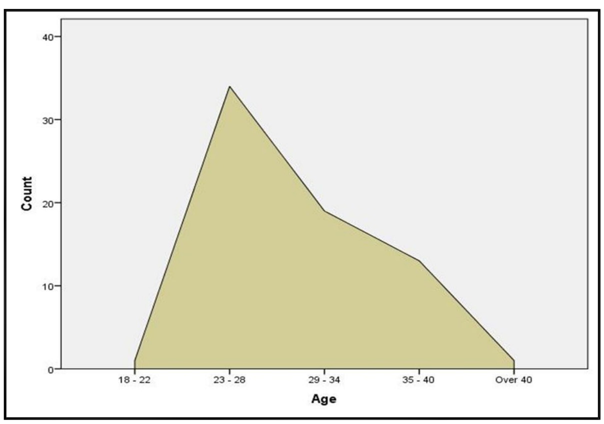

Figure 4.1: Area graph showing age skewness towards the left

This demographic indicator was a fundamental variable in this study. It was used to qualify the retention of employees by the organization. It was grouped in five bands; 18 - 22 years, 23 - 28 years, 29 - 34 years, 35 - 39 years, and 40 years and above. These were coded 1(18 - 22) through to 5 (40 years and above), respectively. From the analysis, majority of respondents were at the age bracket of 23 – 28 years. Cumulatively, 51.5% are aged between 18 - 28 years of age. This indicates skewness towards the left as further illustrated in figure 4.1. This is a strong indicator of recent hiring by the organization, as it indicates that the entry age is between 23 - 28 years.

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Age	**Experience**				**Total**
	< 1 Year	**1 Year but < 3**	**3 Years but < 6**	**6 Years but < 9**	
18 - 22	1	0	0	0	1
23 - 28	2	24	8	0	34
29 - 34	0	9	10	0	19
35 - 40	0	1	6	6	13
Over 40	0	0	0	1	1
Total	**3**	**34**	**24**	**7**	**68**

Table 4.2: Age vs Service Length

4.2. Engagement Effect on Retention

To rate this, the respondents were required to answer simple Yes or No questions. An engaged employee will consistently speak positively about the organization to co-workers, potential employees, and customers. Further, he/she will have plans to stay longer within the organization and will feel being part of the organization hence rarely considers that he has overstayed (Hewitt, 2012).*I plan to work for this organization for at least two years more.*

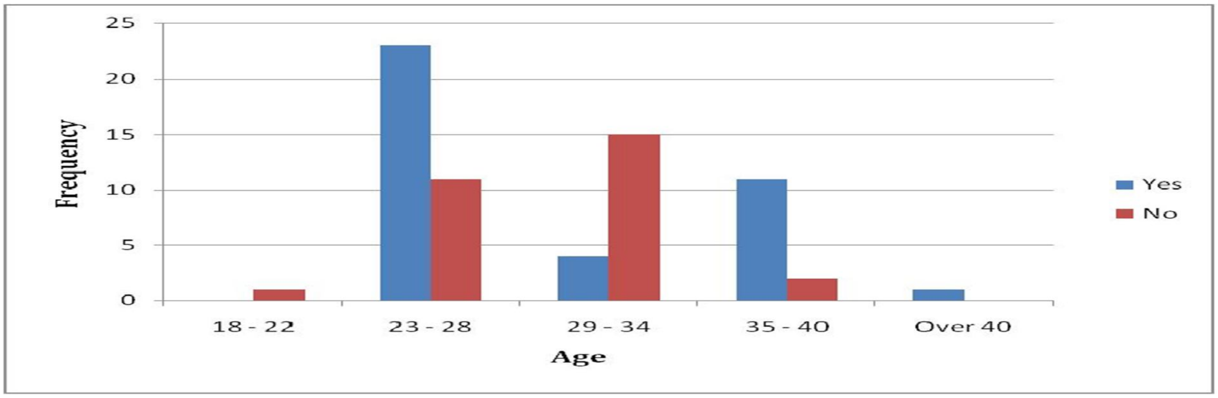
Table 4.3 indicates the findings of this study. Cumulatively, 57.4% plan to stick with the organization for at least two more years whereas 42.6% desire not.

Response	**Frequency**	**%**	**Valid %**	**Cumulative %**
Yes	39	57.4	57.4	57.4
No	29	42.6	42.6	100.0
Total	68	100.0	100.0	

Further, the researchers further sought to ascertain these findings across the various age groups of the respondents as shown in figure 4.2. As illustrated, 67.6% of those aged between 23 - 28 years of age plan to work with the organization. This is a good sign for any organization. However, it is worth noting that this age group is overly mobile and perhaps are working to gain the experience desired by other organizations. This trend is also exhibited by those aged between 35 - 40 years of age, as 84.6% plan to work more. This may be explained by the fact that this age group has matured and the probability of them landing another employment seems less. Additionally, they may have settled with their families considering mobility as a destabilization of their lives. The prime age of 30 - 34% shows the greatest signs of dissatisfaction as 78.9% would not wish to work with the company for two more years.

The bulk of this group is serving their second or third contracts and has thus have amassed a wealth of experience and is the target of competitors. Their desire not to work for two more years is an indicator of disengagement and their probability of exit if offered employment elsewhere is higher in this organization.

Figure 4.2: Age and the desire to Work for at least two more years



5. Conclusion and Recommendation

As has been observed in the discussions provided in the previous section, this region of this MFI is faced with a potential challenge of losing its hard trained staff unless an urgent redress of prevailing issues is undertaken. Many of the employees cannot consider recommending a friend to work with the organization a clear sign of disengagement. Further, those who have been serving the organization longer fell having overstayed and implies that they are not contented by the services they receive as employees. To capture the newly employed group who would wish to work within the organization for at least two more years, mechanisms need to be put in place to convince them to stay longer. While money is not always a motivator, better remuneration and working environment are always welcome. The middle aged group who are totally disengaged can be brought back to the fold by engaging them in decision making. Further, the performance indicators should be perceived as punitive rather as tools of quality measurement. Additionally, while they can measure quality, they too need to be inclusive and humane in nature as different working environments present unique challenges. Whereas MFIs are providing the much needed services in breaching the economic gap in the fast growing economy of Kenya, they are faced with a serious challenge of maintaining their staff due to the increasing entrance of the existing banking sectors in this potential market. Due to their financial muscle, they are targeting the well trained and experienced employees of the existing MFIs thus threatening their future existence. Being a volatile market due to the risks involved in credit financing members who lack the necessary collaterals, MFIs still remain the preferred option for many of the target customers who cannot meet the banks' demands. However, to avoid the vicious cycle of hiring, training and loosing, MFIs must wake up to the call and tame the increasing movement of their best employees. This can be achieved through improved employee engagement strategies. These include such simple approaches like recognition, transfers, involvement in decision making and ensuring a clear, transparent and equal opportunity of growth without favorism and corruption. This study ultimately recommends a clear study of the engagement drivers that are suitable for MFIs across various regions in the world where such businesses exist.

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