INFLUENCE OF PROACTIVE WORK BEHAVIOR ON EMPLOYEE PERFORMANCE IN KENYA'S SAVINGS AND CREDIT COORPERATIVES

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DECLARATION

This is my original work and has not been submitted for defense in any institution of higher learning.

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This Thesis has been submitted to the University for Examination with our Approval as the Supervisors.

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DEDICATION

I thank the Almighty God for giving me the gift of life, good health and wisdom to accomplish this work. I dedicate this work to my father Mr. Jonathan A.O. Wabala, my Mother Clementina Muyama Wabala for the support to enable me attain this milestone, my wife Rosemary Muthiani Wakuloba, my children Joy Mueni, Faith Baraka, Peace Pendo and Bishop Joshua Mteule for the support and encouragement while doing this work. Special thanks to my dear friend Geoffrey Morara for his prayers and support when I really needed a shoulder to lean on. God bless you all.

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ACRONYMES AND ABBREVIATIONS

AMOS **:** Analysis of a Moments Structure

EFA **:** Exploratory Factor Analysis

CFA : Confirmatory Factor Analysis

CMIN **:** Chi-Square

CM/DF : Chi-square/Degrees of Freedom

CFI : Comparative Fit Index

CBK **:** Commercial Bank of Kenya

HR **:** Human Resource

RMSEA : Root Mean Square Error

ISO **:** International Standards Organization

IT : Information Technology

KBA **:** Kenya Bankers Association

KMO : Kaiser Meyer Olkin

MMR **:** Moderated Multiple Regression

OCB **:** Organizational Citizenship Behavior

PAF : Principle Axis Factoring

PCA **:** Principle Component Analysis

PCLOSE **:** Root Mean Square Error of Approximation Associated Pvalue

P : Chi-square Associated p value

PPMC **:** Pearson Product Moment Correlation

SACCO : Savings and Credit Corporative Organizations

SPSS **:** Statistical Package for Social Sciences

SEM : Structural Equation Modeling

VIF **:** Variance Inflation Factor

OPERATIONAL DEFINITION OF TERMS.

AMOS: This is special software that is used to analysis work in Structural Equation Modeling. It supports a researcher's work and theories by extending standard multivariate methods of analysis (Sur, 2006)

Constructive Voice: This is a voluntary expression of ideas, information or opinions focused on effecting organizationally functional to the work context. More so to be constructive is to promote positive progress including change of status quo (Liang, Farh, & Farh, 2012).

Defensive Voice : This is a voluntary expression of changing an instruction, policies, rules, procedures, and practices despite the fact that the proposed changes may be of merit where they are needed (Dyne, Ang & Botero, 2003).

Exploratory Factor Analysis: Is a statistic tool that is used to extract hypothesized study constructs appearing in the measurement items and tests for the constructs convergence and the extent of their independence in their contribution to the study. It seeks to identify how common factors cluster together (Tabachnick & Fidel, 2013).

Employee Orientation: This is an individual's basic attitude, inclination, belief or feelings in relation to a particular subject or issue in this case work related (Crant & Freseman 2010)

Employee Performance: Is a systematic process of improving organizational progress or growth by posting better results from the organizations teams, and individuals within an agreed framework of planned goals, standards and competence. Is a situation where employees are evaluated on the basis of ability to meet SMART (specific, measurable, attainable, relevant, time-bound) goals outlined at the beginning of the assigned task (Idrees, *et. al.*,2018)

Employee Voice: Employee voice is an individual's deliberate and open communication intended to address individuals in the organization focused on influencing the context of work environment. Is a scenario where employees have their views listened to and acted upon as an indication that their employee's views are taken seriously and make a difference. Voice behaviors can be noticed by the fact that; they are not silent they are exhibited by individual employees, they evidently stick out an employee's place relative to the status quo (Emmott, 2012).

Confirmatory Factor Analysis: This is a statistical that is used by researchers to confirm factor formation or the structure of a set of experimented variables and at the same time test the hypothesis on whether there is a relationship between variables observed and their underlying latent constructs Child, 2006

Innovation: Is the exploration and implementation of new and useful products and procedures through creative ideas and thoughts that are guided by self leadership. Is associated with an individual's capabilities or characteristics that aid the organization in attaining a competitive advantage creating an environment for high performance. Innovation entails

discovery and development of new and useful products and procedures through creative ideas and thoughts (Pratoom & Savatsomboon, 2012).

Perceived Supervisor Support: A supervisor is perceived to be supportive when providing a hand in employee coaching, mentoring and provision of tools for service at work. It is a universal view of employees pertaining the extent to which supervisor's value and appreciates their contributions and mind about their well-being, interests and welfare.(Lyons & Schneider, 2009).

Proactive Work Behavior: Is characterized by initiative where one performs a task without being asked to do so, or being assertive which is attributed to the ability to solve a problem by taking charge of a given situation (Parker & Collins, 2010)

Proactive: Being proactive means anticipatory action taken by employees to impact themselves and or their environment. To be proactive means to alter things in an intentional direction for improved results. Proactivity may be characterized as an active facilitation of meaningful personal and organizational environmental change. Proactive behavior distinguishes individuals from the crowd and organizations from the rest of the market place (Den Hartog & Belschak, 2012).

Supportive Voice: Is the voluntary expression of support for worthwhile work-related policies, programs, objectives, procedures or speaking out in defense of the mentioned issues when they are unfairly criticized. Employee voice has to do with the expression of individual displeasure with the executive or the organization, serves as an expression of collective organization to the management. (Liang et al. 2012)

Taking charge: Is voluntary and constructive effort by individual employees to effect organizational functional change with respect to how work is done within an employee's sphere of work. It is an extra role behavior that includes optional effort to initiate and enact constructive change and with purpose to profit the organization as opposed to seeking for personal gain. Taking charge as a result combines both aspects of individual novelty and good citizenship (Parker & Collins, 2010)

ABSTRACT

The world has become so competitive due to globalization; a fact that has led to many organizations striving to strategically position themselves to meet the dynamic nature of customer needs to stay relevant in the market. This study shall benefit the management by providing insight on Proactive Work Behavior among employees in the organization, Government, scholars and academicians, consultants and customers. The main objective of the study was to assess the Influence of Proactive Work Behavior on Employee Performance in Kenya's Sacco Sector. The independent objectives for the study included; To explore the influence of Taking Charge, Employee Voice Expression, Employee Orientation, Innovation, Perceived Supervisor Support on Employee Performance in Kenya's Sacco Sector. This study addressed these shortcomings by establishing the influence of Proactive Work Behavior on Employee Performance with emphasis on the role of employees in improving performance. While the SACCO sector has progressively grown and expanded, as evidenced by the diversification of products and services offered, little has been done if any, to tap into the potential of employees to maximize on the same issues. The study sought to find out the relationship between Proactive Work Behavior and Employee Performance. This study was guided by seven variables including; Taking charge, Employee Voice Expression, Employee Orientation, Innovation and, Perceived Supervisor Support as a moderating variable and Employee Performance as the dependent variable. The study also discusses the background of the study, theoretical review, empirical review, and conceptual framework, critique of the empirical literature, summary and research gaps. It also discusses methodological issues related to the research, further explains key components of the research methodology such as; research design, population of the study, sample size, sample and sampling techniques, data collection instruments and procedures, pilot testing, data analysis and data presentation methods. The aforementioned issues were highlighted in order to lay the ground for the performance related activities such as field work, data collection, coding, editing, analysis and reporting. A survey data of 174 Kenyan Sacco's was used to explore the existing relationship between Proactive Work Behavior and Employee Performance. Stratified random sampling technique was used to select the sample for the study. Both primary and secondary data were used in this study. Primary data was collected using structured questionnaires, which were prepared and analyzed with the help of the statistical package for social sciences (SPSS) AMOS version 21. The target population for this study included employees in middle and high cadre positions and those in the marketing and product development departments. Stratified Random sampling method was used to select the sample size. Descriptive survey design was adopted for the study. The study used a sample of 384 employees as highlighted above. The study findings revealed that Proactive Work Behavior significantly influences Employee Performance in Kenya's Sacco Sector, however innovation had a negative posting showing that it did not directly influence employee performance in the sector. The analysis of the study was conducted using Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and Structural Equation Modeling. The study recommended that there is need for the policy makers in Kenya's Sacco Sector to consider setting up platforms that allow Proactive Work Behavior to thrive. There is also need to find out why innovation has not been embraced in Kenya's Sacco Sector.

CHAPTER ONE
INTRODUCTION

1.1 Background of the Study.

This study focused on exploring the influence of Proactive Work Behavior on Employee Performance in Kenya's Sacco Sector. The study specifically engaged employees working in the marketing and product development departments among others. It discussed constructs of Proactive Work Behavior including: Taking Charge, Employee Voice Expression, Employee Orientation, Innovation and Perceived Supervisor Support as a Moderating variable. This study reviewed existing literature on key variables of the study indicating how they impact on the Independent and Dependent variables. It also discussed methodological issues related to the study and analysis of the related literature. ACCOSCA was of the opinion that poverty levels can be drastically reduced by promoting and empowering SACCOs in Africa (Bwisa, 2010).

Proactive Work Behavior is a scenario where employees take personal initiative, and or self-initiated actions that are future guided, while maintaining high standards as far as quality is concerned (Bakker and Leiter, 2010). It entails anticipating, planning and acting to bring about change (Grant and Ashford, 2008) this study covers the concept of Proactive Work Behavior and how it influences Employee Performance in the Kenyan Sacco Sector. It specifically measured the influence of Proactive Work Behavior on Employee Performance with focus on the marketing and product development departments at Kenya's Sacco Sector.

Parker and Collins (2010) argued that developing a culture of Proactive Work Behavior among employees is important because it helps them take personal initiative, take charge, be innovative and communicate with intent to improve the way work is conducted and hence improve on service delivery. Kenya's Sacco Sector is an industry that has evolved over time and played a critical role in offering service to people from different sectors within the Country. However, it is expected to improve in its service delivery due to new demands and expectations from the customers hence the need to embrace Proactive Work Behavior as one of the ways that can be used to enhance performance in the sector. Bwisa, 2010 asserted that proactive competitive

posture has to do with how a firm anticipates and acts on future needs, by seeking new opportunities and way of work that may not be in line with the present operations.

1.1.1 Proactive Work Behavior.

Proactive Work Behavior as an act of employees engaging in self-setting and taking personal initiative at work assists set a pace for work addressing quality and countering the challenge of attending to the constant customer changing needs and preferences. Grant and Ashford (2010) argued that Proactive Work Behavior is a self-directed and future-focused action by the employees in an organization, where one seeks to introduce change, including change to a given state of affairs such as; introduction of new approach of working, influencing organizational strategy. Parker and Collins (2010) were of the opinion that the dynamic economic and service industry require employees who are endowed with the capability to prepare and react to more or less unexpected events of strategic importance. Organizational agility calls for employees who not only exhibit energy, but are also expected to be self-confident and demonstrate genuine enthusiasm and passion for their work.

Proactive Work Behavior entails taking individual initiative in improving current circumstances by changing the way work is done than being comfortable with the status quo (Sturge *et al*. 2010). It is self- initiated and involves future oriented actions intended to either change or improve an individual or the current situation (Den Hartog & Belschak, 2012). A behavioral attribute suggested as suitable for work involving work flexibility demands is Proactive Work Behavior (Parker and Collins, 2010). Proactive employees play a key role in dealing with inefficiencies that are caused by continuous changing work processes. Drawing from Fay and Kamps (2006), proactive employees also seek to learn and acquire new skills and knowledge to ensure future employability. They individually act in self directed ways to anticipate or initiate change in work systems or work roles (Parker, Bindl, & Strauss, 2010). Research on proactive behavior has surged in the recent years. This includes constructs such as Taking Charge, Employee Orientation, Employee Voice Expression, Innovation and Proactive personality.

1.1.2 Employee Performance.

Performance is a key component in any organization or institution since it plays a major role in determining the position of the institution or organization with regard to growth or progress. Armstrong (2006) defines performance as a systematic process for improving organizational progress/growth which consists of getting better results from organizational teams and individuals within an agreed framework of planned goals, standards and competence.

Armstrong (2009) noted that the key to successful performance depends on; clarity of what is performance, understanding where the organization is and wants to be in its performance culture and being focused on how individual employees benefit and play their part in the process. Anon (2014) prefered a balanced scorecard as the way for measuring performance since it views the concept from four perspectives namely; customer, finance, internal business processes, growth and development of the organization. Efforts aimed at improving all the aforementioned perspectives enable an organization or institution to enhance its performance.

It is worth noting that Proactive Work Behavior among employees to a large extent contributes to improved or better performance in organizations and institutions. Being proactive involves taking charge to actualize the implementation of things or work. It has to do with aspiring and working towards bringing about change in the environment and or oneself to achieve a different future or results (Parker, Bindl, & Strauss; Grant & Ashford, 2010). Proactive Work Behavior contributes to performance by way of three attributes self-starting, change oriented, and future focused. Grant and Parker (2011) were of the opinion that work organizations and institutions rely on employees that take a personal initiative to proactively enable the organizations run more effectively hence giving the desired results in terms of performance. Being proactive means anticipatory action taken by employees to positively impact themselves and or their environments (Parker & Collins, 2010). The significance of Proactive Work Behaviors on individuals and group level performance are well documented.

1.1.3 Perceived Supervisor Support.

Perceived Supervisor Support was used as a moderating variable for testing the relationship between the predictor variable and the independent variable. Perceived Supervisor Support

(PSS) is a situation where the supervisor engages in actions that are presumed or perceived to be helpful or intended to assist the employees perform better (De Coninck, 2010). The supervisor may be perceived to be supportive when he/she provides a helping hand by either; coaching, mentoring, role modeling and being positive about what the employee does. Employees who assume to be supported by their supervisors are more likely to practice Proactive Work Behavior (Fuller & Marler, 2010).

1.1.4 Kenya's Sacco Sector.

Kenya's Sacco Sector has over the last two decades embarked on a transformation programme aimed at substantially improving the performance of its employees. Some of the key issues include; the adoption of a decentralized approach of managing human resources at work, the adoption of a proactive approach of performing work duties and capacity building initiatives focused at scientifically identifying and filling gaps. This is aimed at equipping employees with the required competencies at the workplace to enable them cope with stiff competition and new demands from customers.

It is important to note that the above transformation efforts have had enormous resource implications on the sector. Moreover, unlike previous similar efforts, the current transformation agenda being pursued by Kenya's Sacco Sector focused on the human factor where employees that are duly recognized as important drivers of better performance in the sector. Further, as evidenced from budgetary allocations for training and capacity building Sacco's are committed to optimally utilize the available resources towards the realization of the above transformation agenda. A key aspect of the transformation programme is the shift from the traditional inward looking bureaucratic system of working that was mainly reactive to one that is employee oriented, flexible and proactive in nature. These initiatives are important in the sense they play a key role in the realization of the need for proactive, result oriented and value based employees required in the contemporary workplace today and in the days to come.

1.1.5 Global Perspective of the Influence of Proactive Work Behavior on Employee Performance in Kenya's SACCO Sector.

Proactivity as a concept has been adopted in different nations around the world; (Bindl & Parker, 2010; Grant & Ashford, 2008; Parker & Collins, 2010). In Eastern Canada, a study was conducted among Workers, Managers, Accountants and salespersons among others in both Public and Private sector to determine the role of Proactive Work Behavior in job embeddedness and performance. The results of the study indicated that proactive personalities help to manipulate environments in order to accomplish their goals and in the process giving positive outcomes.

In Australia Proactivity is a concept that is adopted by institutions and organizations to make work be conducted in such a way that it easily meets the expected standards by anticipating and preventing problems while seizing the opportunity to accomplish tasks as assigned. In the United States of America, Proactivity is relevant at the highest levels, where U.S Presidents vary in their Proactivity traits and that Proactive presidents are rated by historians as more effective in leading the country than passive presidents. This concurs with wider evidence that Proactivity can enhance work place performance (Fuller & Marler, 2010) as well generate positive outcomes beyond work performance.

1.1.6 Regional Perspective of the Influence of Proactive Work Behavior on Employee Performance in Kenya's SACCO Sector.

The Sacco Sector in Ghana is diverse in nature based on the fact that the formal Cooperative has a history that dates as far as 1920's a time when the Country was still colonized by the British. It was the British who first introduced the concept of Sacco's in the farming sector more specifically the Cocoa farming. The sector has grown over years leading to increased demands that have prompted the need for it to embrace the concept of Proactivity to enable it cope with the market demands. Currently, Sacco's exist in almost all sectors of the Ghanaian economy. This informs the need for employees to perform better than just embark on the fulfillment of prescribed job requirements where the set standards of work behavior are to be exceeded through Proactive Work Behavior (Parker, Bindl, & Strauss, 2010). Civilization has to a large

extent contributed to the new demands as far as service deliver is concerned; this has contributed to the increase in the number of Sacco's that not only encourage but also set up enabling work environments that make it possible for Proactive Work Behavior to thrive among Sacco's in Ghana. The service industry in Ghana has contributed to immense pressure in the sector due to the increased numbers of membership leading to a lot of job creation among the youth in Ghana. Proactive Work Behavior hence played a vital role among Sacco's that embraced the concept to cope with the changes that were taking place at that given time in Ghana.

1.1.7 Local Perspective of the Influence of Proactive Work Behavior on Employee Performance in Kenya's SACCO Sector.

A lot of research on Proactive Work Behavior has been conducted at the global platform, this withstanding however, research conducted in libraries, and on databases such as Emerald, Wiley Inter-science, JStore , Cambridge shows very little if any studies on Proactive Work Behavior in the African settings, more so in relation to the Sacco sector. Hence it is not known whether there is any study on Proactive Work Behavior in the Kenyan context, more specifically in the Sacco sector.

1.2 Statement of the Problem.

Kenya's Sacco Sector has over the past years experienced an upward surge in growth and expansion as evidenced by savings and efficient mobilization of resources and disbursement of credit to its clients. This has been achieved while ensuring that the Sacco's long term sustainability is informed by engaging in prudent financial practices (Mudibo, 2010). However, despite the achievements made in the sector, the sector is faced with a number challenges that include; limited capital funding sources, loan delinquency, assessment and management risks. Ademba (2010) postulates that Kenya's Sacco's are expected to do more to deal with poor governance, lack of members confidence in the management of funds entrusted to the Sacco's. Ndungu (2010) argued that Kenyan Sacco's have over years been faced with the challenge of mismanagement and poor investment decisions that have largely contributed to the withdrawal of membership by some of their members.

Despite all the efforts made in ensuring that Sacco's perform well, they have not been able to sustain their growth and as a result of failing to absorb their operational costs (Asher, 2007). The Sacco sector registered improved financial strength in 2015, with total net assets recording an increase of 9.2 per cent (SASRA Annual Report, 2015). This was attributable to growth in investments and loans and advances, which increased by 23.2 per cent and 15.12 per cent respectively. This notwithstanding, despite improved financial strength, the sector registered declined profitability in 2015. It recorded a 5.03 per cent decline in pre-tax profits during the year. The decline in profitability in 2015 could be explained by a faster growth in expenses compared to the growth in income and failure to objectively engage in capacity building that in some cases has not bore the expected results, according to the (SASRA Annual Report 2015). The other reason is that the strength of evidence of stagnation in the growth in the sector was clear in the year 2017(SACCO supervision annual report 2017). This was informed by the diminishing rate of growth in total assets, gross loans and total deposits in 2017. The number of DT-SACCOs whose deposit base as at 2017 remained below the 1 billion threshold decreased to 107 institutions from the 113 institutions recorded in 2016.

Some of the challenges highlighted above have been an impediment to the growth and expansion the Sacco Sectors wealth (Ofei, 2005). This sector is among others, faced with the challenge of failure to invest in their Human Resource that could play a critical role in influencing positive performance in the sector and to some extent poor leadership (Ademba, 2010). Past transformation efforts in Kenya's Sacco Sector has mainly focused on the infrastructure side of business, since a lot of effort and resource have been directed towards investing in capital intensive investments at the expense of employee empowerment so that they can be able to cope with challenges that the sector faces. Some of the key problems include a surge in the growth of the Banking Sector which is the main competitor of the Sacco Sector, through innovations such as mobile Banking platforms, diversified product base and money transfer based systems in the IT sector (Caliskan 2010).

The onus is on the policy makers in the Sacco Sector to see the need of giving the required attention to the most important asset of the sector which is Human Resource. There is therefore need to invest and dedicate the sectors effort in taking advantage of that resource to transform the

sector. It is hence on this bases that the study concurs with the position taken by the self regulation theorists who argue that internalized or autonomous motivation when heightened, will influence the performance of employees in the sector (Ademba, 2010). This includes motives, aspirations, wishes, commitment or felt accountability. In Nuutinen & Lappalainen's, (2012) asserted that, organizations across the globe have realized the influence employees have on performance when they engage in Proactive Work Behavior in any given Organization. It is on this basis that the study sought to establish the relationship between Proactive Work Behavior and Employee Performance in the Kenya's Sacco Sector.

1.3 General Objectives.

To determine the Influence of Proactive Work Behavior on Employee Performance in Kenya's Sacco Sector.

1.3.1 Specific Objectives

i) To assess the influence of Employees Taking Charge on their performance in Kenya's Sacco Sector.

ii) To determine the influence of Employee Voice Expression on their performance at Kenya's Sacco Sector.

iii) To establish the influence of employees engaging in Innovation on their performance in Kenya's Sacco Sector.

iv) To assess the influence of Employee Orientation on Employee Performance in Kenya's Sacco Sector.

v) To explore the role of Perceived Supervisor Support in moderating the influence of Proactive Work Behavior on Employee Performance in Kenya's Sacco Sector.

1.4 Research Hypothesis

H_{a1}: Employee Proactive Behavior at work has positive influence on performance in Kenya's Sacco Sector.

Ha_2: Employees who take charge at work significantly influence performance in Kenya's Sacco Sector.

Ha_3: Employee Voice Expression among workers in Kenya's Sacco's positively influence their performance.

Ha_4: Employee Orientation at work in Kenya's Sacco Sector positively influences their performance.

Ha_5: Innovative employees at work have a significant influence on performance in Kenya's Sacco Sector.

Ha_6: Perceive Supervisor Support has a moderating effect on the independent variables Taking Charge, Employee Voice Expression, Employee Orientation, Innovation and the dependent variable Employee Performance.

1.5 Significance of the Study.

The research findings were of great significance to a number of players and stakeholders who directly or indirectly deal with or are interested in the operations of Kenya's Sacco Sector. The study highlights key issues on how Proactive Work Behavior influences Employee Performance in Kenya's Sacco Sector. The management in the Sacco sector is bound to benefit from this study since it shall provide insight on the importance of developing a culture of Proactive Work Behavior among Sacco employees by shading light on how and when this concept can be cost effectively adopted to improve Employee Performance and at the same time enhance commitment among employees.

As a stakeholder, the Government has the obligation of formulating policies that create a conducive work environment that can spur improvement in service delivery at Kenya's Sacco Sector. The Government shall draw lessons on how Proactive Work Behavior among Sacco employees, or boost the chances of branding the sector to match current consumer demands and expectations and at the same time be informed of how to deal with future demands. The growth of Sacco's can be used as a springboard for creating more employment opportunities, hence reducing crime. The findings of this study shall guide scholars and academicians in their quest for further research. The information from the study may be used to identify new areas for further research as well as benchmarking with similar areas of the study. The findings of this study shall be of great help to the consultants, in particular those practicing Human Resource

Management in their contemporary management practices, advisory services that can assist the Human Resource practitioners on how to monitor organizational performance. The customers stand to benefit from the findings since the results of the findings shall guide the customers to seek satisfaction guaranteed by the new avenues of Proactive Work Behavior which through innovation may assure them of new products in the form of service.

1.6 Scope of the Study.

The scope of this study consisted of the Kenya Sacco Sector. This was because the study consulted individual employees, including the supervisors, managers, tellers, among others since they are the ones that were expected to meet set standards and enhance organizational profitability and growth. Policy makers and people working in marketing and product development department were also involved in the study since they are the ones that are involved in making major organizational decisions affecting the sector or their area of work is faced with a lot of uncertainty as a result of competition. The supervisors of respective departments since they are the ones who are in constant contact with employees and have an idea of the need to embrace Proactive work behavior. The study only focused on the three tiers of Kenya's Sacco Sector, where a random sample 174 Sacco's. This study was conducted in a period of 2 years and 8 Months.

1.7 Limitations of the Study.

The main challenge that this study faced was difficulty in respondents disclosing confidential information due to fear of victimization by management. This was mitigated by seeking permission to collect data from the management and assuring the respondents that the information given was treated confidentially and that the information was only used for academic purpose. The other challenge was that performance is multi-faceted and could not be exhaustively addressed by the study alone and hence the study recommended that other studies be carried out on the other dimensions of Employee performance. The findings of the study were limited to the Kenyan context and hence could not be used to generalize what happens in the whole sector globally. This could be cured by conducting further studies with a broader scope as opposed to the scope of this study.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction:

This chapter presents a review of existing literature on key variables of the study indicating how they impact on the independent and dependent variables. The discussion is organized into various sections including; theoretical review, empirical review, conceptual framework, critique of the empirical literature, summary and research gaps identified. The study further drew a link between the indicated variables to the relevant theories.

2.2 Theoretical Review.

Variables for this study were linked to a number of theories that have overtime been studied and discussed. Theories that were found to be most relevant to the variables under study are discussed as follows;

2.2.1 Vroom's Expectancy Theory.

The proponent of this theory was Victor H. Vroom in the year 1964. The theory assumes that behavior results from conscious choices among alternatives whose purpose is to maximize pleasure and minimize pain. The study made reference to Vroom's Expectancy theory (1964). This theory was posited on the grounds that the employee's endeavor contributes to good performance and that the outcome will lead to rewards. Parker, Bindl, and Strauss (2010) argue that taking charge involves deliberate decision process where individuals evaluate the chances of success as well as the possible consequences of their actions, such as whether the risks of taking charge prevail over the benefits.

Based on the theory, individual employees shall be motivated to take charge of the situation and their own self efficacy (Morgeson, DeRue & Karam, 2010). This theory distinguishes effort from performance and the results. The theory operates on perceptions and assumes that behavior is the outcome of conscious choices among alternatives aimed at maximizing on results. It can therefore be linked to the study's findings since, it discusses the psychological link with influence on an individual's actions in relation to Proactive Work Behavior.

It is on this basis that Vroom's Expectancy Theory was deemed ideal in this study, as far as Kenya's Sacco Sector is concerned since; employees are persuaded of being in charge of the negative consequences associated with taking charge and as result giving them the confidence to act responsibly even where they are not being monitored by their supervisors, hence assisting them to develop Proactive Work Behavior. Vroom's Expectancy Theory was hence linked to the independent variable taking charge. This is based on the fact that expectancy attitudes by employees are significantly related to the measure of expectations of effort and performance hence prompting Proactive Work Behavior among employees (Vrooms 1964). Vroom's Expectancy Theory was hence linked to the independent variable Taking Charge.

2.2.2 Attribution Theory.

The theory of Attribution was propagated by Haider (1958). It is concerned with how an individual interprets events and how this relates to their thinking and behavior. Haider assumed that people try to determine why they do what they do for example, attribute courses to behavior and that there is a strong relationship between self-concept and achievement. This theory is based on the fact that human beings have an innate tendency to seek out for experiential behavior, be it-self or for other persons as suggested by (Emmott, 2012). The theory emphasizes the fact that active role observers adopt in drawing inferences, conveying meanings and inferring the essential motives behind experiential or observed behavior (Budd *et al*.2010).

The theory also shades light on the significance; inferred attributions that motives have in influencing the employee's proactive actions depending on the impact of the response one gets after voicing his/her concerns pertaining a particular issue. For example, where the supervisor and other members of the organization attribute another employee's motive to extend a supportive hand, their judgment is likely to be fair and as a result encouraging the concerned individual to be more committed and engage in Proactive Work Behavior. Employee's actions can be used to voice or communicate their intentions.

This theory was used in this study since it highlights the idea that every individual has inferred attributions, that when recognized and appreciated would challenge such individuals to act on the innate attributes hence leading to Proactive Work Behavior. This is as a result of the

tendency of employees exploring into the unknown, which acts as a driving force in making them engage in proactivity hence posting better results. The researcher referred to this theory, based on the fact that supportive voice by the supervisor can encourage Proactive Work Behavior among employees. The Attribution theory was therefore linked to the independent variable Employee Voice Expressions.

2.2.3 Self-Determination Theory.

The proponent of this theory was Edward L. Deci (1985) who presented it as a macro theory of human motivation and personality that concern people's inherent tendencies and innate psychological needs. This theory is concerned with the motivation behind choices people make without external influence. The self-determination theory states that the significance of adopting internal or autonomous instead of restricted form of boasting employee morale with intent to prompt Proactive Work Behavior among employees, (Parker *et al*. 2010). It further asserts that internalized or autonomous motivation ought to be highlighted in various ways, like motives, aspirations, wishes, commitment, or felt accountability, showing an internal urge to engage in proactive behavior.

Employee Orientation is hence related to the desire for control (Vinodkumar & Bhasi, 2010). Where response seeking is guided by the urge for important information (Zubaidah *et al.* 2012). Significant information and initiative at the place of work and speaking up are triggered by pro-social motives (Grant & Mayer, 2010). The theory further asserts that a person's belief that he or she is individually expected or required to contribute to environmental change has been associated with personal initiative (Bledow & Frese 2010). According to (Strauss, Griffin and Parker 2012) future assignments give a strong intrinsic reason to guide a person exercise Proactive Work Behavior in his or her career. They discovered that persons with salient future work selves with extended future work-selves with high chances of engaging in Proactive Work Behavior that leads to good performance.

Drawing on Parker (2007) theory of positive emotion, positive affect has high chances of dictating the process of selection of proactive goals since it extends the reasoning and lead to more flexible cognitive processes aiding employees to be focused and stand up for the task, in

seeking proactive goals. Similar to these ideas, positive affect is connected to the setting of demanding goals (Ching & Shu, 2014).

According to Parker (2007) the impact of good affect may influence the choice of proactive goals since it expands reasoning leading to more flexible cognitive processes which in turn assists individuals to focus their minds on the future and rise to pursue Proactive Work Behavior. The researcher opted for the self-determination theory since it is closely related to employees taking personal initiative and Employee Orientation in the sense that according to the theory, an individual's belief that he/she is personally expected or required to contribute to change (Bledow & Frese, 2010). The theory of self determination is linked to the independent variable Employee Orientation in this study based on the issues raised above.

2.2.4 Social Cognitive Evaluation Theory.

This theory was propagated by Albert Bandura in 1986 who argued that proportions of an individual's knowledge acquisition can be directly related to observing others within the context of social interactions, experience and outside influences. It assumes that when people observe a model performing a behavior and the consequences of the behavior, they remember the sequence of events and use this information to guide subsequent behavior.

This theory states that intrinsic motivation is innately resident in human beings, where innate needs for competence and self-determination always initiate personal initiative. Maslow's Hierarchy Needs theory of self-actualization is among key concepts that contribute to personal initiative. The theory shows that intrinsic needs strengthen a wide range of behavior that an individual seeks and tries to master optimal challenges. A challenge is optimal for a given individual if it requires the stretching of the individual's abilities.

It also emphasizes the fact that individuals have innate needs for competence and self determination which is associated with self-starting tendencies. Employees are at times driven to take personal initiative prompted by Proactive Work Behavior, which has influence on the performance of an employee. The researcher opted for this theory since it draws a link between an employee's innate needs or drive for competence and self- determination and Employee

Orientation. Social Cognition Evaluation Theory is linked to independent variable Employee Orientation in this study based on the above highlighted issues.

2.2.5 Endogenous Theory.

The proponent of the theory was Paul M. Romer in the year 1994. The theory tries to uncover private and public sector choices that cause the rate of growth of residual goods and services to vary across Countries. This theory holds that economic growth is fundamentally the result of endogenous and not outside forces. The theory is based on the premise that investment in employees or human capital, innovation and knowledge are key contributors to economic growth. It focuses on the helpful externalities and spillover effects of knowledge-based economy which leads to growth.

Despite the fact that this theory is inclined on the economic aspect, it can also be applied in the management field since growth is a progressive concept that is significantly linked to other factors that give an enabling environment for this to be realized. This is because growth and innovation are two aspects that cannot be separated since they are closely linked to each other. Innovation plays a key role in speeding up the pace of growth in the organization. Proactive Work Behavior assists employees to independently think and handle issues within or outside their scope of work, contributing to either direct or indirect growth.

The variable on innovation as elaborately discussed in this study, determines the pace of growth at individual and organizational levels. Innovation initiated Proactive Work Behavior among employees can not only be value additive to individual employees but to the organization as well. The researcher opted for this theory because, it not only covers growth but also extends to the means by which growth can be accomplished, case in point innovation. The Endogenous theory is linked to the independent variable innovation in the study based on the fact that growth and innovation are closely related.

2.2.6 The Stakeholder Theory.

The proponent of this theory was Edward Freeman. He explains it as a theory of organizational management and business ethics that addresses morals and values in managing an organization. It further states that there are other parties involved including; employees, customers, suppliers,

financiers and communities. Their status being derived from their capacity to affect the firm and its stakeholders. He argues that every legitimate person participating in an organizations activities does so to obtain benefits and that the priority of interests of all stake holders is not self evident.

They further argue that though the stakeholder theory is descriptive and instrumental, it is more essentially normative. Stakeholders are defined by their interests and all stakeholders interests are considered to be intrinsically valuable. Stakeholder theory is managerial in nature by the fact that it recommends attitudes, structures and practices that require simultaneous attention be given to all. This makes performance a key ingredient in all functions of the organization from the stakeholders' point of view. The theory is useful to this study because it highlights the interests of all stakeholders being taken into account, a fact that can trigger positive perception and work behavior among affected employee's, moreover it views performance as a key ingredient in all functions of the organization. The concept of performance when understood by individual employee's helps enhance Proactive Work Behavior. The stakeholder's theory was linked to the dependent variable Employee Performance since it lays emphasis on the interests of the stakeholder being given priority.

2.3 Conceptual Framework.

A conceptual framework is a set of thoughts and principles drawn from related fields of enquiry and used to structure a subsequent presentation (Gorard, 2013). It is an imprint or visual presentation that graphically or naratively explains key or critical issues to be studied, concepts or variables and the supposed relationship among them. Honcharenko (2015) purports that this gives the formation or content for the entire study based on past literature and individual experience. The Conceptual framework gives the researcher, the discretion to go beyond descriptions of 'what' to explanations of 'why' and 'how'. It is an avenue for setting a clarification set that could be used to define and make sense of the data emanating from the research question. It is a filtering tool for selecting suitable research questions and any related data collection methods. The conceptual framework is shown in Figure 2.1 below:

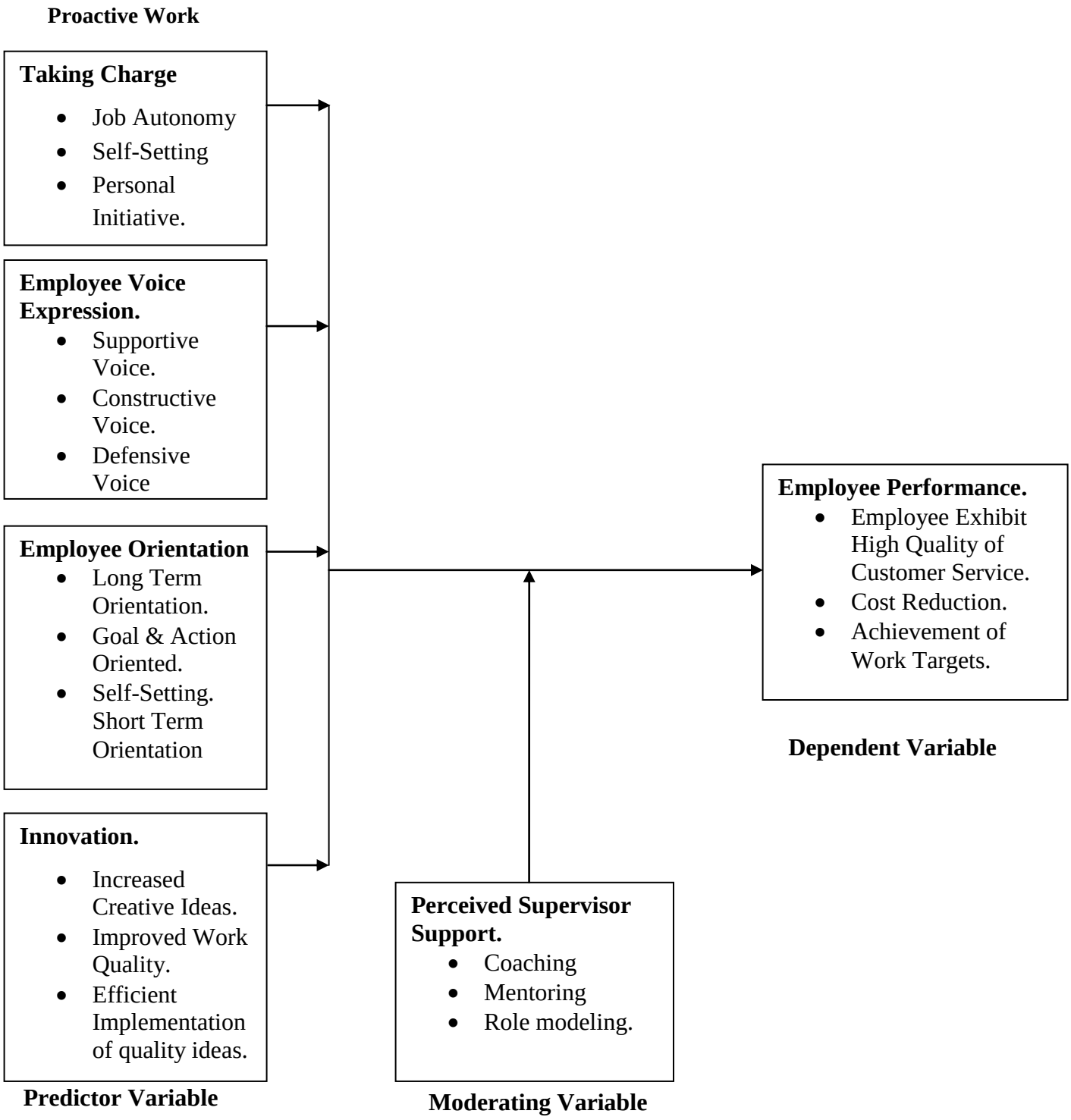

Figure 2. 1: Conceptual Framework

Conceptualization of Study Variables

2.3.1 Taking Charge

According to Julia Adler- Milstein, Sara J. Singer & Michael W. Toffel, (2011) Taking Charge encourages employees to internalize the fact that process improvement is important to the individual and the organization. Exemplary performance requires leaders to instill a culture that shall prompt employees to think and act on their own in pursuit of organizational strategic objectives (Van Dyne et al,. 2003) These shall influence an employee to be more responsible and accountable at all times which is an aspect of Proactive Work Behavior that will at the end contribute to better performance.

2.3.2 Employee Voice Expression.

According to Emmott (2012) Employee Voice Expression is a situation where employee's views are heard and acted upon by the concerned body or persons. Being listened to and taken seriously makes a difference since Employee Voice Expression is an attempt to change rather than escape or evade an objectionable state of affairs at any given time (Macleod and Clark, 2010). In a scenario where employees are listened to and have their issues addressed, they tend to be motivated and more proactive at work and as a result improve on their performance.

Tower Watson (2012) suggests that tapping into Employee Voice is a very important factor while at the same time cautioning organizations against encouraging voice unless they are genuinely prepared to listen, and act on the outcomes and at the same time be willing to give feedback on the way forward on issues raised by the affected employees. According to Markey *et al*. (2012) Organizational characteristics are more valued in comparison to personal characteristics, which informs the fact that an employee that is motivated by support is likely to embrace Proactive Work Behavior and in the process give satisfactory results as far as performance is concerned.

According to Van *et al.* (2003) Supportive Voice is the voluntary expression of support for worthwhile work related policies, programs, objectives, procedures etc or speaking out in defense of these same issues when they are being unfairly criticized. Supportive Voice

encourages employees to exhibit organizational loyalty and Proactive Work Behavior towards work hence improving performance at individual and organizational levels. Constructive Voice on the other hand is a voluntary expression of ideas, information or opinions focused on affecting the organizationally functional change to the work context. This kind of voice enhances proactivity among employees if supported as a result of improving performance. Defensive Voice on the other hand is a voluntary expression of resistance to changing an organizations policies, rules, procedures, programs and practices despite the fact that the proposed changes may have merit.

2.3.3 Employee Orientation.

Employee Orientation is a procedure where an employee learns and adjusts to a new position in any given place of work. The process is so keen on employee embracing and practicing the organizations culture, values, roles, skills, expectations and any other important issues that encourage socialization (Crant & Frase, 2010). The period for socialization is usually specified and socialization as an ongoing process which gives workers space for speedy adjustment and creates an environment where they can positively contribute towards performance. Many theorists among them the social cognitive theory, workers become enthusiastic about taking personal initiative when they are convinced of being in charge of the situation they are faced with (Bindle & Parker et al 2010), This notwithstanding, they also need to be persuaded of their ability to deal with the negative consequences of engaging in such actions.

2.3.4 Employee Innovation.

Researchers have discovered that Proactive Work Behavior among employees is associated with beneficial results that affect both the individual and the organizations job performance. It is also alluded to the fact that there is a positive relationship between a Proactive personality and individual /organizational outcomes (Strauss *et al*. 2012). Proactive individuals are always found to be searching for opportunities to new ways of work that may lead to innovative outcomes. Employee creativity contributes to valuable results by those who engage in innovative behavior (Greguras & Diefendorff, 2010). Proactive Work Behavior among employees prompts

employees to creativity, a fact that influences them to have a positive perception about their jobs and organizations and in the end post better outcomes in terms of performance.

2.3.5 Perceived Supervisor Support.

A study conducted by Zhongmin (2014) on a sample of 238 Chinese employees, and the outcome indicated that employees who assumed to be supported more by supervisors had high chances of engaging in Organization Citizenship Behavior and, that there were high chances of the same being realized by workers commitment to the organization . The Social Exchange Theory gives a solid foundation explaining how Perceived Supervisor Support contributes to the enhancement of Organizational Citizenship Behavior, which not only influence Proactive Work Behavior among workers but also leads to better performance (Zhongmin, 2014). This is because employees have a tendency of responding positively to the favorable conducts of those they interact with.

Furthermore, this means that employee- organizational healthy exchange influences employee's attitudes and behavior towards the organization, where as employee- supervisor healthy exchange is related to the attitudes and behavior in relation to the supervisor **(**Aryee**,** Buhwar**,** Chen & De Coninck**,** 2010**).** A healthy relationship between the supervisor and the employee motivates one to Proactive Work Behavior, which leads to good performance at times. The supervisor is perceived to be supportive by providing a hand in coaching, mentoring and provision of tools for service at work.

2.3.6 Employee Performance.

Employee performance is a broad based concept that entails the integration of different dimensions including; effectiveness, efficiency and adaptability among employee's of a given organization. The measure of performance may be dependent on, and or evaluated on the basis of the role of different stakeholders (McIntyre, 2010). The key indicators for measuring performance will in most cases be determined by financial and non- financial indicators. Performance is the achievement of a given undertaking measured against its intended output, goals or objectives. Proactive Work Behavior among employees in the organizational set up

contributes to improved or better performance. Well developed tools and systems can facilitate the management of performance.

2.3.7 Discussion of the Study Hypothesis

The main study hypothesis was;

H_{01}: Proactive Work Behavior does not influence Employee Performance in Kenya's Sacco Sector.

The findings of the study indicated that there was a significant relationship between Proactive Work Behavior and Employee Performance, meaning that Proactive Work Behavior as a predictor variable had significant influence on Employee Performance in Kenya's Sacco Sector. We therefore reject the NULL Hypothesis and accept the researcher's statement.

The study's sub-hypothesis included:

H_{01a}:: Employees who take charge negatively influence Employee Performance in Kenya's Sacco Sector

The outcome of the study findings pointed to the fact that there is a weak positive relationship between Taking Charge and Employee Performance, which indicates that Taking Charge positively influences Employee Performance in Kenya's Sacco Sector though the influence is not so significant. We therefore reject the NULL Hypothesis and accept the researcher's statement.

The second sub-hypothesis included:

***H_{01b}:** Employee Voice Expression among workers in Kenya's Sacco Sector negatively influences their performance.*

The results of the hypothesis test for the above hypothesis test indicated that Employee Voice Expression positively influenced the relationship between Employee Voice Expression and Employee Performance; hence we reject the NULL Hypothesis and accept the researcher's statement.

The third sub-hypothesis was:

H_{01c}: *Employee Orientation at work in the Kenya's Sacco Sector negatively influence their performance.*

The outcome of the Hypothesis test for the relationship between Employee Orientation and Employee performance indicated that Employee Orientation significantly influenced the Employee Performance in Kenya's Sacco Sector. Meaning that Employee Orientation positively influences the Performance of Employees in the Kenyan Sacco Sector. We hence reject the NULL Hypothesis and accept the researcher's statement.

The fourth sub- hypothesis was:

H_{01d}: *Innovative employees at work do not have a significant influence on the performance of the Kenyan Sacco Sector.*

The findings of the Hypothesis test on the relationship between Innovation and Employee Performance showed that there was a negative relationship between Innovation and Employee Performance. This means that innovation negatively influences Employee Performance in the Kenyan Sacco Sector. We hence reject the Alternative Hypothesis and Accept the NULL Hypothesis.

The fifth Hypothesis was:

H_{05a}: *The strength of the relationship between employees who practice Proactive Work Behavior and Employee Performance is not dependent on Perceived Supervisor Support.*

The results of the hypothesis on the moderating effect of Perceived Supervisor Support on the relationship between the predictor variable and the dependant variable indicated that the strength of the relationship between employees who practice Proactive Work Behavior and Employee Performance is enhanced by Perceived Supervisor Support. We hence reject the Null and accept the Alternate hypothesis.

2.3.8 Hypothesis of the Moderating effect.

The findings of the study on the effect of Perceived Supervisor Support as a moderator on the relationship between Taking Charge and Employee Performance showed that PSS had a positive effect on the relationship between the two variables. This implies that Perceived Supervisor Support moderates the relationship between the two variables.

H_{05b}: *Taking Charge does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Taking Charge on Employee Performance.*

Based on the findings of the hypothesis tests indicating that the higher the Perceived Supervisor Support, the stronger the effect of Taking Charge on Employee Performance in Kenya's Sacco Sector. We hence reject the NULL hypothesis and Accept the Alternative hypothesis.
The effect of Perceived Supervisor Support as a moderator on the relationship between Employee Voice Expression and Employee Performance was measured by conducting a hypothesis test. The findings of the test indicated that Perceived Supervisor Support significantly influenced the relationship between the two variables.

***H_{05c}**: Employee Voice does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Employee Voice Expression on Employee Performance.*

Based on the findings of the hypothesis test that the higher the Perceived Supervisor Support, the stronger the effect of Employee Voice Expression on Employee Performance in Kenya's Sacco Sector. We hence reject the Null hypothesis and Accept the Alternative hypothesis.

Perceived Supervisor Support as a moderator was used to measure the extent to which it influences the relationship between Employee Orientation and Employee Performance in Kenya's Sacco Sector through a hypothesis test. The findings of the study revealed that Perceived Supervisor Support significantly influences the relationship between the two variables.

H_{05d}: Employee Orientation does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Employee Orientation on Employee Performance.

The findings of the study hypothesis test that the higher the Perceived Supervisor Support the stronger the effect of Employee Orientation on Employee Performance in Kenya's Sacco Sector. We hence reject the Null Hypothesis and accept the Alternate hypothesis.

The effect of Perceived Supervisor Support as a Moderator on the relationship between Innovation and Employee Performance in Kenya's Sacco Sector was established by conducting a hypothesis test.

H_{05e}: Innovation does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Innovation on Employee Performance.

The findings of the study revealed that Perceived Supervisor Support significantly moderated the relationship between the two variables in the sense that the higher the Perceived Supervisor Support, the stronger the effect of innovation on Employee Performance in Kenya's Sacco Sector. A summary of the hypothesis tests can be found in Appendix Viii.

2.4 Empirical Review of Relevant Literature.

The empirical review covers past studies that relate to the variables of the study. It links the research to past studies with view to opening up current gaps and needs that are to be addressed.

2.4.1 Taking Charge.

Taking charge is a voluntary and positive effort by individual employees to influence organizational functional change with respect to how work is done within an employee's area of work (Liang & Crant, 2010). Taking charge research has enhanced the overall understanding of proactivity by addressing initiative- based actions that are intended or geared towards shaping

organizational processes and procedures. The practice of employees taking charge at work helps them learn and take control of situations even where there is no supervision, which contributes to a culture of Proactive Work Behavior that aide's or leads to better performance among employees.

A study conducted by Julia *et al*. (2011) stated that organizational performance can be improved by campaigns that ensure that there is improvement in the way work is done. This according to the author would encourage employees to internalize the fact that process improvement is important to the individual and the organization as a whole. Researchers recommend that exemplary performance require leaders to instill a culture "that shall prompt employees to think and act on their own in pursuit of organizational strategic objectives, a fact that challenges them to be more focused on the those goals (Haslam, Reicher & Platow, 2011). This will lead one to be more responsible and accountable at all times while at work.

Drawing from (Bindl & Parker, 2012) while taking into consideration the above stated issues, the study fails to elaborately give a guideline on how the practice of Taking Charge and promoting voice shall be encouraged among employees, further more it does not take into consideration other factors that could be a hindrance to the realization of this assumptions. This problem can be cured or mitigated against by involving concerned employees to know what they are comfortable with in relation to job satisfaction and safety outcomes (McFadden, Henagan, & Gowen 2010, Singer *et al*. 2010, Vogus and Sutcliffe, 2010)

In a study carried out by Jeffry *et al.* (2010) Taking charge shows effort to reorganize and optimize key procedural issues within the organizational system. Taking charge according to this study has advanced or continues to contribute to a holistic understanding of proactivity by covering initiative- based actions that are intended to shape organizational processes and procedures (Parker & Collins 2010). This research is as a result a response to the need for an empirical integration of proactivity by seeking to highlight the relationships among proactive constructs, Taking Charge, Employee Voice Expression, Innovation, Employee Orientation, Perceived Supervisor Support, work context and its effect on performance. (Glomb, Bhave, Miner and Wall, 2011; Sonnentag and Grant, 2012) posited that the need to meet performance

expectations can contribute to employees influencing each other to Proactive Work Behavior. Impressive performance at times serves as a benchmark that enhances employee's ability to proactively expect, plan and implement changes.

2.4.2 Employee Voice Expression

According to Emmott (2012) Employee Voice entails "having their views heard and acted upon, a fact that is supported by (Macleod & Clarke (2010) who advocates for the employees being listened to and ensuring that their opinions are taken seriously and make a difference. Voice is an attempt to change, rather than escape or evade an objectionable state of affairs. In a scenario where employees are listened to and have their issues addressed, this is likely to motivate them to be more proactive at work and as a result improve on their performance. Tower Watson (2012) suggests that tapping into Employee Voice is a very important factor while at the same time cautioning organizations against encouraging voice unless they are genuinely prepared to listen, act on the outcomes and give feedback on the way forward.

In a study conducted by Timothy and Phillip (2014) four variables including; Supportive Voice, Constructive Voice, Defensive Voice and Destructive Voice were discussed showing how they influence the way employees behave at work. The procedure used entailed respondents being instructed to think about a coworker that they work with frequently in their job and rate them on the items measuring the types of voice, loyalty, Organization Citizenship Behavior, voice, resistance to change, poor sportsmanship and variable from the big five personality framework on a 7 point scale(1- strongly disagree, 7- Strongly agree) Employee voice is a situation where employees have a say in the affairs of the organization, it is a process of two-way communication (CIPD 2012).

In another study conducted by John (2012) the extent to which employees believe that they have a say and the extent to which they desire to influence or be heard are significant issues that are yet to be researched. According to Markey *et al.* (2012), organizational characteristics are more valued in comparison to personal characteristics, which informs the fact that an employee that is motivated by support is likely to embrace Proactive Work Behavior and in the process give satisfactory results as far as performance is concerned. This also highlights the relationship

between learning new things and wanting more influence on the side of employees (Cregan & Brown, 2010). In a similar study conducted by Julia *et al.* (2011) Voice refers to willingly raising an issue or concern to people in the leadership within an organization. According to Ashford *et al* .(2007) voice consists of a number of theoretical constructs including, speaking up, idea selling, dissent, whistle- blowing, Taking Charge, breaking silence and seeking assistance or guidance. The aspect of idea selling and seeking assistance comes in handy since it plays a key role in helping employees engage in proactive work behavior tendencies to actualize their vision.

The study further indicated that employees in most cases don't speak up since they are not persuaded that the likely benefits of speaking up will outweigh potential personal costs (Detert & Trevino 2010, Kish *et al.* 2009,) Insecurity, resignation and other reasons can result in failure to speak up. The study posits that much of the process improvement sees how important workers can be an asset for prioritizing problems and coming up with effective solutions (Liang, 2012). There are other studies that laid emphasis on the link sub- constructs bring in this study as discussed below.

2.4.3 Employee Orientation

Employee Orientation is a procedure where an employee learns and adjusts to a new position in any given place of work. The process is so keen on employee embracing and practicing the organizations culture, values, roles, skills, expectations and any other important issues that encourage socialization (Crant & Frase, 2010). The period for socialization is usually specified and socialization as an ongoing process which gives workers space for speedy adjustment and creates an environment where they can positively contribute towards performance. Many theorists among them the Social Cognitive Theory, workers become enthusiastic about taking personal initiative when they are convinced of being in charge of the situation they are faced with (Bindle & Parker et al 2010), This notwithstanding, they also need to be persuaded of their ability to deal with the negative consequences of engaging in such actions. Proactive problem solving was calculated by cases that are intended for the context where Personal initiative showed an employee's inclination to use a Proactive Work Behavior that is associated with the organizations goals (Wu & Parker, 2011).

In a study carried out by Jeffry, Thomas, and Daniels, Whitman and Chockalingam (2010). The methodology used was based on a sample of 282 United Kingdom wire makers; the authors tested a model where personality and work surrounding antecedents have an effect on Proactive Work Behavior by use of cognitive methods. The study made reference to the Social Cognitive Theory (Fernandez-Muniz *et al,* Kines *et al.* 2013) arguing that an employee is motivated to use their personal initiative when they are convinced that they shall take charge of the situation and of their individual actions, when persuaded that they are able to handle the likely negative consequences of engaging their initiative. Proactive problem solving was measured by scenarios designed for the context. Employee Orientation helps an employee to have the propensity to engage in a number of proactive behaviors that are particularly aligned with organizational strategies and goals (Hammond, Neff, Farr, Schwall, & Zhao, 2011). Employee Orientation helps employees to not only understand but also embrace the organization's mission; long term focus, goal guided and action oriented. This will in the end assist them be able to withstand barriers and setbacks; self starting and proactive. Employee Orientation contributes to change-oriented behaviors among employees that are intentionally implemented over time to bring about positive changes that are value additive (Bindl & Parker, 2010).

Based on the above findings, the study failed to recognize and address some key issues such as, failure to conceptualize the concept of proactivity holistically to address other aspects that ought to be considered while explaining the relationship between Job Autonomy and role breath-self efficacy in relation to proactivity. It also fails to elaborately explain change-oriented behaviors and how these can be implemented, more so, the linkage between Proactive Work Behavior and proactivity is not clearly highlighted in this study.

The above shortcoming can be solved by engaging in an ambitious program that not only provides a clear link between proactivity and Employee Orientation shading more light on how Employee Orientation contributes to proactivity and at the end better performance. There are other aspects, such as employee motivation towards work that if well addressed can contribute to employees embracing organizational citizen behavior and at the end engage in Proactive Work Behavior hence performing well at work.

A study conducted by Sarpong and N. Alberta, (2012) on the Effect of Employee Orientation on Performance in the Ghana Education Service. A case of the greater Accra Region pointed out that Orientation of employees is a key concept used by organizations in acquitting employees on the work systems of the organization. Asare and Bediako, (2008) were of the opinion that Employee Orientation while assisting employees to understand and embrace the organizations vision and values, philosophy of the organization, goes a long way in making employees engage in Proactive Work Behavior. They argue that a more progressive approach is to embrace orientation taking into consideration that it is an opportunity to inform employees of the organizations vision and values, with intention of reforming the employee's values for integration to the organizations structure and system of work (Asare- Bediako, 2008). In the opinion of this school of thought, Employee Orientation sets ground for learning which ensures that there is improved performance that is triggered by employee's style of work. The socialization process among employees then becomes an ongoing process aimed at making sure that the employee's attitudes, standards, values and behavior patterns are in line with the expectations of the organization. This helps put employees to work hard and smart to match the set standards that could result to Proactive Work Behavior.

A study conducted by Chiahuei & Sharon (2011) defined personal initiative as a behavior syndrome that is associated with self- starting, future oriented, and persistence trait. Self-starting is a scenario where employees willingly execute duties, this is as a result of the long term focus that acts as a guide in directing and informing their choices. A future focus entails prolonged visualization where employees anticipate future opportunities of hindrances than only looking at the challenges and demands at hand. One needs to press on despite the challenges so as to overcome them and make a difference in the situation. This calls for Proactive Work Behavior initiated by personal initiative on the side of employees to be able change the status quo.

Hammond *et al*. (2011) stated that despite variation in labels and theoretical opinions, concepts related to an individual's standards on Proactive Behavior specifically focus on an individual's self-initiated and future- oriented action. These are intended to change and better the situation of one-self. He reiterated this perspective, clarifying that proactivity is a practical way of behaving that entails anticipating and forming a new future. Drawing from Parker, Bindl, and Strauss

(2010) The above argument indicate that it is of significance to look at proactivity as a stable personality attribute and also as a way of behaving evidenced through Employee Orientation.

Despite the above findings, the study failed to highlight on some of the organizational impediments that could be a hindrance to the practical implementation of some of the issues discussed. It also fell short of discussing on how issues that might be an obstacle could be dealt with as they arise. This is essential because it will go a long way in putting in place mechanisms that can enhance proactivity via Employee Orientation. As opposed to traditional passive way of doing work, Employee Orientation is a set of change-oriented behaviors that are intentionally implemented over time.

In another study conducted by Parker *et al.* (2010) Proactive Work Behavior is associated to its self-starting nature, proactive way of handling issues, and by persisting in handling challenges to attain the goal ahead. Frese and co-workers described personal initiative as a proactive trait since it entails acting ahead of time or in advance. This conceptualization explains our perception of proactivity in two important ways; Instead of focusing on personalities of persons with a tendency to act proactively, Employee Orientation lays emphasis on the Proactive Work Behavior (Parker & Collins, 2010). However personal initiative builds on the conceptualizations of proactivity stating that they are actions or deeds that bring about change and those proactive behaviors envisage and see ahead. Goal and action-oriented approach towards proactivity acts as a catalyst that drives an individual to engage in self setting actions out of self motivation that at the end improves performance Glomb*et al*. (2011)

Moreover, despite the above findings, it is worth noting that the study is limited in the sense that it did not have a broad based approach while covering the issue and failed to elaborately explain the applicability of Proactive Work Behavior, since its actions according to the study were only intended to benefit the person at the expense of others or the organization as a whole since it is hardly taken into account. The study only laid emphasis on pro-company behaviors in their definition of Proactive Work Behavior.

This exclusion limits the coverage of Employee Orientation to a narrow set of proactive behaviors, since employees at times practice self-starting, anticipatory actions that may beneficial to the concerned persons only (Ashford, 2003). Employee Orientation fails to show a complete picture of the form of proactive behavior. There is therefore need to have an integrative conceptualization of proactive behavior and ensure that the above raised concerns are addressed amicably by filling in of gaps that have been highlighted.

2.4.4 Innovation.

According to Devloo (2014) employee creativity contributes to valuable results by those who engage in innovative behavior. Proactive Work Behavior has a significant influence on employee creativity, since it plays a key role in influencing employees to have a positive perception about their jobs and organizations (Spiegelaere *et al*. 2014). The relationship between Proactive Work Behavior and job performance is dependent on network building and taking initiative by the concerned employee. However, several issues are pending in the sense that the intervening systems and underlying processes connecting proactivity to work outcomes are not clearly articulated in the above study. This can be cured by conducting more research to explain how this link exists and its effect on job performance.

In a study conducted by Tae *et al* (2010). Employees own efforts in taking note of opportunities and visualizing challenges is of great significance to the organization. Researchers discovered that proactive personality leads to valuable results affecting individuals and organizations. (Stoffers, Heijden & der, 2014). Furthermore the study emphasizes that there is a significant positive relationship between proactive personality and individual organizational outcomes. Proactive persons are fond of practically searching for opportunities to come up with new means of working which may result in innovative outcomes by way of idea generation (Tierney & Farmer, 2011). A fact that requires employees to be given Job autonomy to execute their duties and create a conducive environment and support for the implementation of the same.

Maaria and Katri (2013) attests to the fact that there is need to benchmark with other players and mechanisms in order to create value among employees and the organization. Furthermore, employees and the organization, skills and integration, and meaning and, experience are

significant aspects of service innovation and are critical in promoting a sustainable competitive advantage (Sebastiani & Pajola, 2010). The transformation of the stakeholders reasoning towards service logic calls for introspective changes, prompting innovation and at the end better or improve performance (Jarvensivu, 2010). The study viewed service innovation from an interdisciplinary angle by linking the service marketing style to work and organizational psychology approaches.

According to the study, while service marketing concentrates on the clients opinions, the focus of work and the institutions psychology, establishes how the conversion and prerequisites for service innovation are perceived by the management and employees and how they respond to the same. Furthermore job autonomy coupled with personal empowerment, a degree to which members experience substantial freedom, independence and discretion in their work are likely to be more innovative (Klink & Bültmann, 2011). The element of innovation in the turbulent business world is an issue that draws a lot of attention, both in service provision and production industry. Creativity and innovation are significant to sustained long term organizational survival and excellence in service provision (Stoffers & Heijden *et al.* 2014). Studies on creativity tend to lay emphasis on the individual attributes, although some studies focus on work environments and social climates that may foster or impede innovation in a work environment.

The personal attributes of an employee play a key role in Proactive Work Behavior, leading to better performance. Innovative capabilities in people at work are important traits that assist an organization to determine its competitive advantage, as a result of engaging in Proactive Work Behavior (Janssen *et al,*. 2011; Carmeli *et al.*, 2006). Proactive Work Behavior assists the organization to improve its competitiveness and advance long term success. Idea generation as a concept that is pegged on individual innovation can be achieved through utilization and execution of new ideas (Baer, 2012). Creative theorists argue that, an individual's inventiveness is an important antecedent of his/her innovative capability. Employees are hence expected to possess some level of innate force of drive that gives them the ability to counter hindrances associated with innovation. The innate force emanates from self-direction, a skill that fosters individual innovation among employees (Carmeli *et al.* 2006). Self-guidance or leadership, is a factor that enables or facilitates creativity and individual innovation among employees, it is

therefore worth noting that self-guided individuals are likely to exhibit Proactive behavior leading to better performance at work.

Appreciating the above stated issues, it is worth noting that, the study failed to address some critical issues including, According to Forsman and Rantanen (2011), the study does not in any way address other factors that may either contribute to or be an impediment to innovation (Tronvoll *et al.* 2011). These can be cured by conducting more research on other factors that contribute to the enhancement of innovative behavior among employees. Employees working in the public sector are used to routine work and bureaucratic systems, a factor that this study did not take into account, there is therefore need for the study to not only address the psychological needs of employees but also highlight on how the organization can create an enabling environment for innovation among workers.

2.4.5 Perceived Supervisor Support.

In a study conducted by Timothy and Phillip (2014) the aspect of Perceived Supervisor Support can be evidenced through Supportive Voice. Supportive Voice is a willing expression of support for valuable work-related policies, programs, procedures that are raised in defense or agreeing with some issues (Skerlavaj & Cerne *et al.* 2014). In places where Supportive Voice is embraced, there is a high likely hood of employees engaging in self-initiated activities and commit themselves to achieving the tasks assigned to them without much supervision.

In a similar study conducted by Zhongmin (2014) a sample of 238 Chinese employees were used where the author performed a hierarchal regression analysis to study the mediation and moderation of models. The outcome of the study indicated that employees assuming to be supported more by the supervisors had high chances of engaging in Organizational Citizenship Behavior and, that there were high chances of this being realized by the workers commitment to the organization (Feeney & Thrush, 2010). Social Exchange Theory (Blau, 1964) gives a solid foundation explaining how Perceived Supervisor Support contributes to the enhancement of organizational citizenship behavior, which not only influences Proactive Work Behavior among workers but also lead to better performance.

According to the theory employees have a tendency of responding positively to the favorable conducts of those they interact with. Furthermore, this means that employee- organization healthy exchange influences employee attitude and behavior towards the organization, whereas employee- supervisor healthy exchange is associated with attitude and behavior in reference to the supervisor (DeConinck, 2010). A healthy relationship between the supervisor and the employee motivates one to Proactive Work Behavior, which leads to good performance at times. The supervisor is perceived to be supportive when he/she provides a hand in coaching, mentoring and provision of tools for service at work. Supervisors are perceived as representatives of the organization from the employee's point of view hence the assumption that they are likely to respond to the supervisors conduct by eliciting attitudes or behavior that could be either positive or negative towards the organization based on how they perceive the supervisors actions (DeConinck, 2010).

Having extensively discussed the place of Perceived Supervisor Support in relation to its influence on employee behavior in the context of Proactive Work Behavior, it is however worth noting that the aspect of Perceived Supervisor Support is dependent on the relationship of the employee and the supervisor, which if not good can be detrimental to both parties. The study failed to address other issues that could obstruct Perceived Supervisor Support, issues such as organizational support via policies conducive for such a relationship to exist. Further research should be conducted to address issues that could hinder the smooth working between these two parties to achieve the goal of influencing employee's behavior to proactivity.

A study carried out by Robert, Florence, Stinglhamber and Vandenberghe (2002) among 314 employees from different organizations, revealed that Perceived Supervisor Support was significantly related to short-term change in Perceived Organizational Support. The study used the Organizational Support Theory, which assumes that to fulfill Socio-Economic needs and establish the organizations preparedness to reward enhanced work effort, employee empowerment global beliefs pertaining to the extent to which, the organization values employee contributions and attends to their welfare. It states that employees presented a persistent pattern of agreement with a number of statements in relation to the extent to which the organization recognized and appreciated their role hence treating them favorably or unfavorably depending

on the case scenario. Based on the above views, in an environment where there is good relationship then there is a likelihood of employees being proactive at work. In this study, a large percentage of employees who viewed their relationship with supervisor to be indicative of Perceived Organization Support.

Despite the issues discussed above, the study is inclined on one aspect failing to address cases where there are differences in opinion between the two parties. This is because less attention or effort has been taken to elaborately explain how the organization can handle causalities that may arise between Perceived Organization Support and Perceived Supervisor Support and the consequences there-in. This challenge can be mitigated against by conducting a holistic study on how the organization can take necessary steps to bridge gaps that may exist and as a result embark on a program that informs both parties on the significance of supporting one another.

2.4.6 Employee Performance.

In a study conducted by Yaping, Jing and Song (2013), on "Creativity enhances organizational competitiveness or performance". Employee innovative efforts contribute to improved performance, as a result of better internal operations that satisfy or address the external demands by adopting improved procedures, products or services (Yuan & Woodman, 2010). Organizational performance is a universal high order construct that captures the common variance among numerous performance indicators. Idea generation can be viewed with focus on the circumstances under which the ideas or employee effort can be adopted to improve organizational performance.

According to Kotabe *et al.* (2011) an employee's ability to absorb new ideas and at the same time act upon them, impacts on the adaptation and exploitation of new knowledge hence improving organizational performance. Employees not only concentrate on idea generation but also come up with ways and mechanisms by which these ideas can be implemented. According to Bledow *et al.*, (2010) The level of inventiveness should contribute to organizational performance, which suggests that an ability to both create and implement will defiantly enhance the organizations performance.

Different scholars are of the opinion that a healthy relationship between human resource management strategies and the overall organizational strategy can contribute to better organizational performance; good customer base, satisfaction of clients, boosted revenue flow and profit generation; job satisfaction, superior products (Armstrong 2006; 2010; 2013; Gbolahan 2012; and Lo, *et. al* 2009) These is an indication that, when the organizations human resource practices are well integrated and backed by the organizations strategy and policy backed by an enabling work environment shall contribute to improved performance (Masood, 2010). There is evidence in literature on the role of human resource management practices and their effect on outstanding organizational performance.

A study conducted by Sarah, Jolian, Robert, Karl (2011) indicated that employees with high affective commitment stay with the organization for a long period of time because they share ideals with both the institute and its members. It is hence predicted to be positively associated with job performance. According to Michael, Hou, and Fan (2011) establishing a dedicated and reliable workforce may be linked to enhanced firm performance through less opportunistic behavior on the part of employees. Participation of employees, which consist of issues such as involvement in joint decision making, tends to have a positive work attitude and commitment on the side of employees (Ooi, *et al.* 2006). He and other authors were of the opinion that this kind of relationship contribute to positive effects of participation including; satisfaction and changing of certain personality traits of employees. The aspect of changing personality characteristics play a critical role in influencing employees to engage in Proactive Work Behavior.

2.5 Critique of the Existing Relevant Literature.

The concept of Proactive Work Behavior has been researched on over decades but is still inherently limited in its examination of the functionality of the concept. This is due to proactivity dynamics that have outpaced the empirical assessment. According to Grant, Parker, & Collins. (2010) The extent to which other workers perceive proactive behavior as contextually fitting to moderate the relationship between proactivity and key outcomes, hence Proactive Work Behavior is not limited to the aforementioned constructs.

Taking Charge, Employee Voice Expression, Employee Orientation, Innovation, and Perceived Supervisor Support are not the only constructs that influence Proactive Work Behavior. (Tierney & Farmer, 2002; 2011) were of the opinion that there are other factors that can influence the appearance and results of Proactive Work Behavior which include; openness of top management, group norms regarding supportiveness, and availability of enactive mastery development opportunities. Few studies have analyzed proactive validities in relation to the above moderators.

According to Grant & Ashford, (2008) Past research has often shown a linear relationship between Proactive Work Behavior and outcomes, though there could be a rounded relationship between proactive behavior and outcomes such as job satisfaction, compensation and promotions to an extend that individuals begin to develop diminishing or even negative returns for engaging in very high levels of Proactive Work Behaviors. For instance, the outflow of resources required for increasing levels of proactive behavior may surpass the inflow of resources gained from rewards related to proactive behavior. Hence when employees engage in very high levels of proactive behaviors, it is most likely that they may make misguided decisions that are seen as more harmful than helpful by supervisors, peers, and other stakeholders and consequently, such habits or tendencies could be associated with negative outcomes rather than positive ones.

2.6 Summary

The discussion in this chapter is a pointer to the fact that there is a plethora of facts from the existing theories and research indicating that Proactive Work Behavior has a significant effect on employee performance in any given organization. Discussion highlighted in the theoretical framework show that there is a significant relationship between Taking Charge, Employee Voice Expression, and Employee orientation, Innovation, Perceived Supervisor Support, and Employee Performance. Perceived Supervisor Support in this case moderates the relationship between the predictor variable and the dependent variable. The empirical research also confirmed the facts discussed by the various theories pointing out deviations arising from the dynamics of the internal and external environments of the organization. In a nut shell, all aspects in relation to predictor variable (Proactive Work Behavior) and Perceived Supervisor Support were found to be essential factors that influence performance although the exact nature of relationship varies across organizations.

CHAPTER THREE
RESEARCH METHODOLOGY.

3.1 Introduction.

This chapter discusses methodological issues related to the study. The study elaborately explains critical components of research methodology such as: the introduction, research philosophy, research design, population of the study, sample size, sampling techniques, data collection instruments and procedures, pilot testing and data analysis methods. The chapter provides guidance by clearly highlighting the aforementioned issues, more so with emphasis on how performance related activities such as: data collection, coding, editing, analysis and reporting were conducted in the study.

3.2 Research Philosophy

This study was based on the positivism research philosophy. In the opinion of Saunders, Lewis and Thornhill, (2009) the development of knowledge is associated with research philosophy and that realism, positivism and inter-pretivism are all elements or a composition of epistemological research. Positivisim research paradigm has to do with having confidence in the theory prior to research and statistical justifications composed of justifications of conclusions emanating from hypotheses that can be tested empirically (Cooper & Schindler, 2011). The investigation of the process or investigating the social world as a natural science is what is known as epistemological research (Kuol, 2008). Positivism paradigm seeks to realize the truth by means of empirical investigations, where reliability and validity are used to measure standards of the paradigm. The question the process of knowledge development and what is deemed acceptable knowledge in a discipline is the focal point of epistemology (Bryman, 2012). It is categorized as descriptive since it allows one to describe the philosophical position that can be discerned in research.

3.3 Research Design.

A research design is the collection of all conditions that affect a research (Cooper & Schidler, 2011). The research design that was used in this study is descriptive design involving both quantitative and qualitative approaches. According to Orotho, (2010) Descriptive design is a technique of collecting data by interviewing or administering a questionnaire to a sample of the target population. Creswell (2011) states that designs are categorized as experimental or non-experimental designs such as surveys. Descriptive research design presents a quantitative or numeric account of trends, attitudes or opinions of a population by studying a sample of that population. Descriptive research design has characteristics that differentiate it from other types of research designs in the sense that; descriptive studies are non-experimental since they specifically deal with relationships between non manipulated variables in the natural rather than laboratory settings. This is because actions or conditions have already taken place; hence relevant variables are selected for the analysis of their relationships.

Descriptive research design was used to realize the objectives of the study given that it explains the distinctiveness of a particular individual, or of a group and at the same time makes adequate provision for protection against bias and maximizes reliability (Kothari, 2010). This research design was ideal for this study because it describes data and characteristics about the population or phenomenon under study. It can also be used for frequencies, averages and conducting statistical calculations while doing the analysis (Shields & Tajalli, 2011). Descriptive research can be used to get information on the present status of a given phenomena, by giving a description of what exists in relation to variables and conditions in a particular situation (Nachmias & Nachmias, 2010).

This study also used a correlation research design since it guides the researcher to determine whether two or more variables are associated or related to each other. This kind of design describes current behavior or characteristics of a particular population, enabling variables under observation to be measured as they naturally occur without manipulation or control. This research design was deemed appropriate for this study because it guided the facilitation of the gathering of reliable and accurate data that was used to show the relationship between the

Predictor variables including: Proactive Work Behavior as a predictor variable and Employee Performance which was moderated by Perceived Supervisor Support. Variables of interest were hence not exposed to control and manipulation but rather measured in their natural state to establish whether there existed any relationship between the variables.

3.4 Target Population

Sekaran and Bougie (2011) were of the opinion that population is whole group of people, objects or events of interest that the researcher intends to investigate in relation to his or her study. Mugenda & Mugenda (2009) define population as a whole set of individual cases or items with similar observable characteristics. Target population is the complete set of units that the study used for making inferences. The target population for this study comprised of employees working in Kenya's SACCO Sector. In Kenya there are one hundred and seventy four (174) SACCOs registered by (SASRA, 2015). The accessible population was the deposit taking SACCOs registered by SASRA in the best performing Counties. SThe target population of the study was arrived at using all the three tier SACCO's based on their investment capacity as per (SASRA, 2015) records as indicated in Appendix VI The entire employee population of the aforementioned SACCOs as at 2015 was 10,154 employees. The sample size for this study was hence derived from an employee population of 10,154. The targeted respondents included all middle and high cadre employees working in the sector.

3.4.1 Sampling Frame.

This is a physical depiction of all the elements in the population from which the sample size is derived (Sekaran & Bougie, 2011). According to Upagade & Shende (2012) a sampling frame is a set of source materials from which a sample is chosen. It is critical to indicate a sampling frame since it itemizes all items in the population from which a sample is obtained for analysis which aides in testing the research hypothesis. A sampling frame provides means or grounds to choose particular members of the target population that are supposed to be interviewed in the study. The sampling frame for this study was derived from the Sacco Society Regulatory Authority website (SASRA) a body mandated to regulate and license deposit taking SACCOs in Kenya. The framework has a list of deposit taking SACCOs licensed by the regulatory body as at January 2015 as indicated in the Appendix IX.

3.5 Sample and Sampling Techniques.

3.5.1 Sample Size.

Stratified random sampling based on the targeted respondents at the SACCO headquarters was used in the selection of sample units. The Sacco Societies Regulation Authority (SASRA) SACCO supervision Annual report 2015 categorized SACCO's into three stratus referred to as tiers based on their performance and total assets. Stratified random sampling technique was used to select sample elements. Stratified random sampling entail stratification or segregation of sampling elements, followed by random selection of subjects from the stratum (Sekaran, 2010). The main objective of using stratified sampling was to assist achieve a desired representation from various sub-units (Mugenda and Mugenda, 2008) to allow generalizations. The SACCO's were categorized based on their position in the SACCO tiers as indicated in the sampling frame. A sample is a section of population chosen for observation and analysis, which is used to make inferences to the population from which it is obtained (Ngumo & Mwangi, 2010). It is a section of the entire population studied to acquire information on the whole, a set of human and non-human respondents from the population (Saunders, Lewis, & Thornhill, 2010). The key factors that were considered in determining the sample size for this study were dictated by the need to keep it more manageable and ensure that it gives a high level of precision.

According to Mugenda and Mugenda, (2008), at least 10 percent of the target population is significant for the study. The study used all the three Sacco tiers in the formation of the sample. While using a descriptive survey, a sample enables the researcher to know more about a population. The size of the population determines the extent to which scores on the variables are represented in the population. This assisted the researcher derive detailed data at an affordable cost in terms of time taken, finances and human resource (Mugenda and Mugenda, 2009) and enable the generalization of the results of the study across all SACCO tiers in the Kenyan context.

The sample size of this study was drawn using the Watson (2012) sample size table, where the Sacco's in each tier were considered for the study. The first tier had 21 Sacco's where 12% of the employees were considered for the study. The second tier had 45 Sacco's and 26% of employees were included in the study as respondents, while 62% of the third tier employee's

were considered to participate in the study. The following formula was used to determine the sample size.

$$\mathbf{n = \frac{Z^2pq}{d^2}}$$

n = the desired sample size (When the target population is greater than 10,000)

P = the proportion in the target population estimated to have characteristics being measured. This is placed at 50% (0.5).

q = (1-p), that is the proportion in the target population estimated to have characteristics being measured, (1- 0.5) = 0.5

d = margin of error

Z = the standard normal deviate at the required confidence level.

In this study, it was placed at 95% confidence interval. This is because there was no estimate available of the proportion in the target population, the target population implied to have characteristics of interest (population) were placed at 50% that is p = 0.5 (Kothari, 2009). This proportion was based on personal judgment and enabled the researcher to trade-off between cost and benefit of large and small samples in the research. The selected margin of error used was 5%. According to Mugenda and Mugenda (2008) the following formula for determining sample size as initially recommended was adopted;

$$\mathbf{n = \frac{Z^2pq}{d^2}}$$

$$\mathbf{n = \frac{1.96^2(0.5)(0.5)}{0.05^2} = 384}$$

n = 384 sample size for the target population greater than 10 000

This study had a population of 10,154 according to the SASRA Annual Report (2015) employees which is above the 10,000 population slot, hence there was no need of adjusting the formula. The study used a sample size of 384 employees. 384 questionnaires were filled and only 300 were collected for analysis while 84 of the questionnaires distributed were not returned by the respondents, implying that the response rate was 78% while the non response rate was 22%. The findings of the study were hence based on the 300 responses collected prior to the analysis of the study. The sample size adopted was 384 individual employees working at the respective SACCO headquarters. A sample of at least 10% of the population is deemed acceptable in the study (Mugenda and Mugenda, 2009). Quantitative research requires that mathematical procedures are adopted to make precise estimates particularly where hypothesis has to be tested involving statistical power analysis. According to Sanders *et al.,* (2010) a sample size is a matter of judgment rather than calculation. Stratified random sampling method was hence used to come up with a representative sample. The regulatory organ SASRA categorized Sacco's on the basis of their Financial position and Assets as at December 2015 as follows: the first tier consisted of 21 large Sacco's, with total assets above 5 Billion, the second tire had 45 medium level Sacco's with total assets ranging between Kshs 1-5 Billion, while the small tier had total assets below Kshs 1 Billion. The sample for each category was calculated as follows; First tier Large Sacco's (21/174*100) = 12% hence 12/100*384= 46: The Second tier Medium size Sacco's 45/174*100= 26% hence 26/100*384=96: The third tier Small Size Sacco's 108/174*238= 62% hence 62/100*384=238.

Table 3. 1 Employees Working in Kenya's Sacco Sector.

SACCO Classification	No of Sacco's	Proportion in Percentage	Sample
First tier (Large Sacco's with total assets above Kshs 5 Billion)	21	12	46
Second tier (Medium size Sacco's with total assets between Kshs 1-5Billion).	45	26	100
Third tier (Smaller Sacco's with total assets below Kshs 1 Billion)	108	62	238
Totals	**174**	**100**	**384**

The selection of SACCOs was conducted using a random sampling method where 46 respondents were randomly selected from 21 SACCOs in the first tier. 100 respondents were randomly selected from the second tier of the medium size SACCOs consisting of 45 SACCOs, while 238 respondents were randomly selected from 108 SACCOs in the third tier.

Table 3. 2: Operationalization of Variables.

Taking Charge	Employee Voice Expression.	Employee Orientation	Innovation
An employee voluntarily takes initiative based action to initiate functional change on how work is done (Parker & Collins, 2010)	Employees express support for work related practices and defends useful organizational policies when others are unfairly critical (Macleod & Clarke, 2010)	Employee Orientation is a socialization process that facilitates the entry procedure of new employees and their interaction with the job, organization and other workers (Asare-Bediako, 2008).	Employees own effort in identifying opportunities and visualizing challenges with intent of adding value to the organization (Tierney & Farmer, 2011)
Employee internalization of the fact that work unit perfection is critical to both individuals and the organization (Bindl& Parker, 2010)	Employees suggestion of new or improved ways of working; fix problems with the existing work methods, procedures and providing solutions to identified problems (Tower Watson, 2012)	Employee Orientation describes an employee focused Organizational climate which reflects an organizations value system in terms of reward with warm and supportive environment (Plakoyiannaki et al., 2008)	Employees ability to identify problems, visualize possible modifications and then initiate the required changes (Devloo, 2014)
Employees constructively engaging in activities that ensure that there is improvement in the way given jobs are handled to better performance (Julia *et al* 2011)	Supervisors act of protecting the voicing employee, by expression of support for the organization as well protective expressions (Liang, 2012).	Employee orientation determines the type of skills and motivation of employees, giving opportunities incentives that employees have to design new and better ways of doing jobs (Becker and Huselid, 1998;)	Ability to implement the requisite changes even during challenging times resulting in increased effectiveness task delivery (Grant *et al.* 2010).

3.6 Data Collection Instruments.

The main research tool used in this study was the questionnaire. This tool was considered appropriate because it provides a relatively simple and straight forward approach to the study. Questionnaires are also regarded as effective data collection instruments since they enable respondents to give much of their opinions to the research problem. The questionnaire was sub-divided into several sections based on the research questions. A questionnaire is a research instrument used to gather data over a large sample whose objective is to convert research objectives into specific questions, and answers for each question provided in the data for hypothesis testing (Mugenda & Mugenda, 2008).

The advantage of using a questionnaire over other instruments is because with a questionnaire data can be collected from large samples without giving chance to bias. This is supported by the fact that it is filled by the respondents independently where confidentiality is upheld. The questionnaire adopted in this study consisted of two sections, where section. A focused on the background information of the respondents while section B and other sections required respondents to provide information in relation to major areas of the study. It contained both open-ended and closed-ended questions. A 5- point Likert scale of 1 to 5 was used to measure the respondents response where (1) represented very low or strongly disagree and five (5) represented very high or strongly agree.

3.6.1 Data Collection Procedure

The participating SACCO's were approached using a consent letter addressed to the organizations management. The Human Resource manager was requested to randomly select participants for data collection in relation to the categories identified in the sample size. The senior manager was approached since he is presumed to have authority over subordinates and would be of great assistance in identifying and influencing desired respondents. The researcher engaged three research assistants to administer the questionnaire to the respondents in selected SACCO's on the sample category. The entire questionnaire was administered to the respondents after a brief set of instructions. Subjects were requested to give informed permission and indicate if they were available and willing to avail more information when called upon.

Participation was on voluntary basis and respondents were given a period of four days to complete the instrument and return to the manager for collection. Those who had not completed filling in the instrument were given two more day upon which the rest were treated as non-response rates.

3.7 Pilot Testing.

A pilot test is a trial test designed to check logistics (reliability and validity of particular results) and collect information prior to conducting a large study aimed at improving the latter's quality and efficiency. It can disclose deficiencies in the design of a proposed experiment or procedure; these can be addressed before time and help resources to be expanded on large scale studies. The suitability of the instrument (questionnaire) for this study was tested by administering it to a small number of respondents consisting of 38 respondents, which enabled the researcher to ascertain the validity and reliability of the instrument used. A pilot test was conducted from a random sample of Sacco employees.

The purpose of the pilot test was to establish the reliability and appropriateness of the research design and instruments in order to enhance validity. A pilot test assists the researcher in determining if there are flaws, limitations or other weaknesses in the research instruments and or research design so as to allow revisions and or adjustments in good time prior to the conducting of the fieldwork. A pilot test was conducted on sampled respondents who participated in the study. It also assists the researcher in the refinement of the research questions where necessary. This is used when the instrument or method is being used for the first time with a particular group (Kombo & Tromp, 2011). Out of a sample size of 384 employees of Kenya's SACCO sector a total of 38 employees representing 10% of the sample size were randomly selected to participate in the pilot test.

3.7.1 Validity of Instruments.

The validity of the instrument is the extent to which it measures what it is supposed to measure. According to Mugenda and Mugenda (2009) validity is the accuracy and meaningfulness of inferences, which are based on the research results obtained from the analysis of the data actually representing variables of the study. Miller (2010) notes that validity is the precision of the data

and the extent to which the data collection instruments measure what they intended to measure. Validity of research instruments refers to the extent to which the instrument measures what it was intended or supposed to measure. The study used factor loading to test for validity where factor loadings used were supposed to be ≥ 0.5 (Hair et al, 2010). All the factor loadings were expected to be above 0.5 an indication that the factor loadings converged to measure a similar thing. It tested convergent and discriminant validity. Convergent validity occurs when the covariance among the variables appear to be measuring the same thing whereas disciminant validity measures the correlation among the variables of the study to test the extent to which they independently contribute to the study.

Three types of validity were measured in this study including; content, convergent and discriminant validity (Oso & Onen, 2011). Content validity refers to the extent to which the measuring instrument provides sufficient coverage of the investigative questions guiding the study (Cooper & Schindler, 2011). In the case of this study the questions were checked by the assigned supervisors to verify the response consistency and ensure that they cover all variables of the study. Construct validity is the extent to which a set of measured items actually reflect the theoretical latent construct they were designed to measure (Mugenda and Mugenda, 2009). The study adopted the correlation coefficients and Exploratory Factor Analysis was used as statistical tools to measure relationships among variables (Tabachnick & Fidel, 2007). Confirmatory Factor Analysis was also used as a statistical tool to test the measurement of fit of the identified constructs and for the modification of the loadings convergence.

3.7.2 Reliability of Instruments.

Mugenda and Mugenda (2008) asserted that reliability is a measure of the degree to which a research instrument yields consistent results or data after repeated trials. An instrument is reliable when it can measure a variable accurately and obtain the same results over a period of times. However, reliability in research is affected by random errors which the researcher was able to overcome through testing for the internal consistency where Cronbach's Alpha to conduct Coefficient test statistics which required that the results of the output be ≥0.7.

The two sets of scores were correlated to establish the reliability of the instruments. This was done by calculating the Cronbach's co-efficient since it is recognized to be a good direct measure of internal reliability (Feng *et al*. 2014). A set of variables under study were taken through a reliability test before and after the Exploratory Factor Analysis. The output of the study is as shown in table 4.21 on construct loadings and Cronbach's Alpha. The number of items after the EFA changed since items that were not loading up to the recommended threshold of 0.5 were eliminated hence it is only those items that loaded ≥ 0.5 that were subjected to the Cronbach's Alpha test for reliability. George and Mallery (2003) provides the rule of thumb as shown in table 3.3 to determine the level of acceptability of Cronbach's alpha value, which was adopted in this study.

Table 3. 3: George and Mallery (2003) Rules of Thumb.

Cronbach's alpha	**Internal consistency**
$\alpha \geq 0.9$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.7 \leq \alpha < 0.8$	Acceptable
$0.6 \leq \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

3.7.3 Hypothesis Testing

Hypothesis testing for this study was carried out to check whether the Structural Equation Model fitted the theoretical model (Koong, Merhi & Sun, 2013). Prior to hypothesis testing a test for the model fit indices was conducted including the test for Ch-Square (CMIN), Chi-Square ratio (CD/DF), Goodness of fit index (GFI), Comparative Fit Index (CFI), Root Mean Square Error of Approximation (RMSEA) and Pclose. Hypothesis was used to test the relationship between the predictor variable (Proactive Work Behavior) and the dependent variable (Employee Performance) by checking the chi-square difference between the constrained model and the unconstrained model, which was expected to be ≥ 3.84 and the difference in the degrees of freedom of the constrained model and the unconstrained model was expected to be 1.

3.8 Data Analysis and Presentation.

Data analysis entails extracting key variables and detecting anomalies while testing any assumptions (Kombo & Tromp, 2011). It is a way of transforming data into knowledge by right understanding and ascribing meaning to it. This refers to examining the collected data and making discussions, inferences and conclusions, (Kothari, 2010). Data analysis refers to examining what has been collected in a survey or experiment and making deductions and inferences (Kombo & Tromp, 2011).

3.8.1 Checks for Multicollinearity and Heteroscedasticity

In a case where there is a high degree of association between independent variables, shows that a problem of Multicollinearity could be present. This problem was addressed by ensuring that there is a large enough sample, since Multicollinearity can hardly exist in large samples. Multicollinearity can also be solved by eliminating one of the highly correlated variables. Heteroscedasticity on the other hand is a situation where previous error terms influence other error terms hence violating the statistical assumption that error terms have a constant variance. This was checked by using the normal pilots and scatter diagrams.

In incidents where errors were made prior to and after data collection and or during analysis and interpretation of data. The study adopted Structural Equation Modeling (SEM) to address or deal with errors. This was by looking at Normality in distribution of data, outliers and linearity. Outliers are values that are excessive or uncharacteristic on either the independent (X variable) or dependent (Y variable) variables or both (Taylor & Francis, 2010). These errors include; observation errors, data entry errors, instrument errors based on layout or instructions or actual extreme values from self report. This challenge was addressed by using LISREL- PRELIS to detect errors using box plot display, scatter plot, and frequency distributions.

3.8.2 Exploratory Factor Analysis (EFA)

In this study primary data was used and the data collected was posted into the Statistical Package for Social Sciences - AMOS (Analysis of a Moments Structure) software for windows version 21 due to its ability to analyze data with ease and accuracy. Amos is Structural Equation Modeling software that supports a researcher's work and theories by extending Standard Multivariate Analysis Methods. The data collected was first subjected to test for its reliability and validity by conducting an Exploratory Factor Analysis which guided the determination of how the constructs were loading.

Exploratory Factor Analysis (EFA) was conducted to extract hypothesized study constructs appearing in the measurement items. EFA was conducted to test for the constructs convergence and the extent of their independence in their contribution to the study Tabachnick & Fidel, 2013). EFA was used to ensure that the quantity of variance is maximized (Sur, 2006). The variance proportion in the variables was measured using the Kaiser Meyer – Olkin (KMO) and Bartlett's Test of Sphericity. It was also used in testing of hypothesis (Pallant, 2010) indicating that the distinctiveness of the researchers correlation matrix, meaning that the variables are discrete and inappropriate for structure detection. The data was also subjected to communality test where values that measured the variability of every observed variable that could be explained were checked (Field, 2009). A communality value that was less than 0.3 gave a clear sign that the indicator was not compatible with other indicators, hence undesirable and as a result excluded from the analysis (Pallant, 2010).

3.8.3 Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) was then carried out using (AMOS) to test the covariance and the casual modeling of variables. CFA was used to confirm hypothesis using the Path analysis in the form of variables (Child, 2006). CFA is statistically used to confirm or verify factor formation or structures of a set of experimented variables. Confirmatory Factor Analysis was used to check whether a hypothesized relationship exists between observed variables and their underlying latent variables. CFA was used to confirm hypothesis using path analysis diagrams and at the same time denote variables and factors (Young & Pearce,

2013). It was also used as an evaluation tool or for testing whether the measurement items correctly measured the intended constructs where constructs that satisfactorily contributed to the study were retained for further Structural Equation Modeling. The study also conducted a model fit test for the first order model to check for the appropriateness of the relationship among the variables using the adjusted Chi-Square (CMIN), CD/DF, GFI, CFI, RMSEA and Pclose

3.8.4 Structural Equation Modeling

(Bayram, 2013). Structural Equation Model is a composition of models that are intended to establish a hypothesized relationship existing among latent variables. The relationship was moderated using Perceived Supervisor Support in this study. The study subjected the model to a moderation test on the relationship between the predictor variable (Proactive Work Behavior) and the dependent variable (Employee Performance). The moderation was conducted by constraining one model and unconstraining the second model, this was then preceded by getting the difference between the Chi-Square and unconstrained Chi-Square. The chi-square difference was expected to be ≥ 3.84 (Zainudin, 2014).The structural equation adopted in this study was Duncan, Haller and Portes equation:

$Y5^{i} = Y_{50} + Y_{51}{}^{x} + 1_{i} + Y_{52}{}^{x2}\, 2_{i} + ß_{56}\, Y_{6i} + £7_{i}$

$Y_{61} = Y_{60} + Y_{63}{}^{x3i} + Y_{64}{}^{x4i}\, B_{65}\, Y_{5i} + £_{8i}$

The structural equation is simplified by:

i) Suppressing the subscript I for observation.

ii) Expressing x^{s} and y^{s} as deviations from their population's means and later from their means in the sample.

CHAPTER FOUR
RESEARCH FINDINGS AND DISCUSSIONS.

4.1 Introduction.

This section shows the statistical analysis results, interpretation and findings. It presents the analyses carried out to test the conceptual model and reports the output of the study after analysis. Information on population demographics and respondent characteristics, response rates, data screening, test results for non-response bias and measurement differences, measurement model estimation and the testing of the hypotheses is discussed in this chapter. Information on the measurement and structural equation model estimations were discussed and presented as shown in the study. The findings of the study are discussed in relation to the study objectives and their respective hypothesis. Multiple methods and covariance customized Structural Equation Modeling (SEM) was used to conduct analysis. Exploratory Factor Analysis (EFA) was first used to get factors or items that represent the conceptual models construct, hence Confirmatory Factor Analysis was used to test for the suitability of the measurement model. This section is arranged in such a way that it gives a breakdown of the process of analysis where the first part shows descriptive analysis followed by the study preliminary analysis. The initial stage of the analysis process shows the basis of the Structural Equation Modeling (SEM) analysis, followed by the test of fitness of the structural model.

4.2 Respondent Rate

The study collected data on employees from Kenya's SACCO Sector where a total of 384 questionnaires were administered and 300 completed questionnaires were returned and feasible for use in the analysis of the study, representing (78.13%). The study sought to establish the response rate. Results indicate that the majority (78.13%) of the questioners were returned while (21.87%) were not returned. This response rate is representative since according to Mugenda and Mugenda (2009), a 50% response rate is adequate for analysis and reporting, 60% is good while 70% is excellent. This is backed by the Bobbie's opinion who asserted that any response rate above 70% is deemed to be very good. It is hence on this basis that the sample size used was deemed suitable for the analysis. Table 4.1 shows the response rate.

Table 4. 1: Response Rate

Response Rate	Frequency	Percent
Returned	300	78.13%
Unreturned	84	21.87%
Total	**384**	**100.00%**

4.3. Results of the Pilot study.

Pilot test is in most cases carried out to find out the limitations in design, instrumentation and at the same time proxy data for the selection of a probability sample (Cooper & Schindler, 2011). A pilot study was conducted to establish whether the research instrument met the required validity and reliability tests prior to data collection. The testing was done using a sample of 38 questionnaires where reliability, validity and factor analysis was performed and the findings are discussed. This constituted 10% of the sample. The findings enabled the researcher to determine content validity of the instrument and enhance the quality of questions, set up and scales adopted (Sekaran, 2006). The instrument was then adjusted to incorporate the feedback provided after the tests.

4.3.1 Test of Construct Validity

A research tool was tested to establish validity and its significance to the study. The suitability of variables under study on whether they explain the dependent variable was tested using factor analysis (Schindler 2006). The study sought to establish whether the outcome of the study would explain the influence of Proactive Work Behavior on Employee Performance in Kenya's Sacco Sector. To best explain or substantiate this, factor analysis was carried out to extract factors that best explain the function of the constructs measured in the dependent variable (Employee Performance). A 0.5 and above factor loading was considered suitable for the study, a fact that is supported by (Thessein, 2004) and (Hartzell, 2013) among other scholars. The output of the findings show that all the five variables including; Taking Charge, Employee Voice Expression, Employee Orientation, Innovation and Perceived Supervisor Support had factor loadings of $\geq$ 0.5, Table 4.29 gives a breakdown of the output supporting/justifying the suitability of the subsequent analysis. Based on the above outcome, they were hence deemed suitable for use in the subsequent analysis.

4.3.2 Reliability and Validity of Research Instrument.

The measure of the degree of accuracy indicating the extent to which the instrument minimizes the chances of error or bias giving consistent or reliable results across time is referred to us reliability. The test for the internal consistency and average correlations was conducted using Cronbach's Alpha ranging between 0 and 1 (Kipkebut, 2010). Based on the rule of thumb the acceptable Alpha must be at least 0.7 as stated by (Mugenda and Mugenda, 2013). Consistency among variables in measuring the concept of interest is indicated by Higher Alpha coeffient values. All variables were subjected to a Cronbach's constant test at the same time. Based on the findings, 7 items after extraction of factors that loaded below the recommended threshold on the variable taking charge were subjected to reliability test and the result suggest that the overall Cronbach's Alpha was 0.888 where one item was deleted. The output posted was above the recommended threshold value of 0.7 as suggested by Mugenda and Mugenda, 2013. This was also applied on the 7 items on Employee Voice Expression giving a Cronbach's Alpha value of 0.891 indicating that the items scrutinized were deemed to be reliable

Again 3 items on Employee Orientation were subjected to reliability analysis and the results showed that the overall Cronbach's Alpha was 0.633 which was above the threshold with 7 items deleted since they fell below the recommended threshold. In addition to that, Cronbach's Alpha coefficient for Innovation was conducted and out of ten items, eight of the items were eliminated. The overall alpha coefficient was 0.901 which was also above 0.7. Lastly the alpha coefficient for Perceived Supervisor Support and Employee Performance was found to be 0.806 and 0.685 respectively. In conclusion the Cronbach's Alpha test for the all the items were found to be reliable for measurement because the reliability coefficient was found to be above the recommended threshold of 0.7. Cronbach's Alpha was conducted to establish the reliability of the research tool to ascertain the degree to which the research tool yielded the same degree of results after repeated trials. The findings are as shown in the Table 4.2.

Table 4. 2: Reliability of instruments.

Variables	Cronbach's Alpha
Taking Charge	0.888
Employee voice	0.891
Employee Orientation	0.633
Innovation	0.598
Perceived Supervisor support	0.806
Employee Performance	0.786

4.4 BACKGROUND INFORMATION OF THE RESPONDENTS.

This section presents the personal information of the respondents who participated in the research. It gives a description of the study population as per the data collected and analyzed. Respondents who participated as respondents in the study were required to indicate their gender, age, academic qualifications, designation and span of time taken in service.

4.4.1 Gender Distribution.

The gender distribution was established by respondents who participated in the study who included 148 Male and 152 Female. The descriptive statistics of the study indicated that 48.6% of the respondents were male while 51.3% of the respondents were female. This implies that more female participated in the study though based on the figures posted; there was a fair distribution of gender balance which meets the requirements of the gender parity. It also aids in determining the opinion of either gender as far as Employee Proactive Work Behavior is concerned.

Table 4. 3: Gender Distribution

Gender	Frequency	Percent	Cumulative Percent
Male	146	48.6	48.6
Female	154	51.3	51.3
Total	**300**	**100.0**	**100.0**

4.4.2 Level of Education

The respondent's level of education was;- 47.3% were University or Degree level, 36.3% were Collage level, 11.7% were Post Graduate level Degree holders. From the finding it is then concluded that majority of employees were Diploma and Degree holders. Table 4.4 shows the results of the finding.

Table 4. 4: Level of Education

Level of Education	Frequency	Valid Percentage
Secondary level	14	4.7
Collage level	109	36.3
University level	142	47.3
Post graduate	35	11.7
Total	**300**	**100.0**

4.4.3 Work Experience

The study sought to establish the length of service of the respondents. The findings were presented in table 4.7: From the study findings, majority (45.27%) of the respondents had worked for 5-10 years while 40.54% of the respondents had worked for more than10 years, (14.19%) of the respondents had worked for less than 5 years. This implies that the respondents had worked in the organization for a long period of time and therefore was more likely to be aware of the issues that the questioner sought to address.

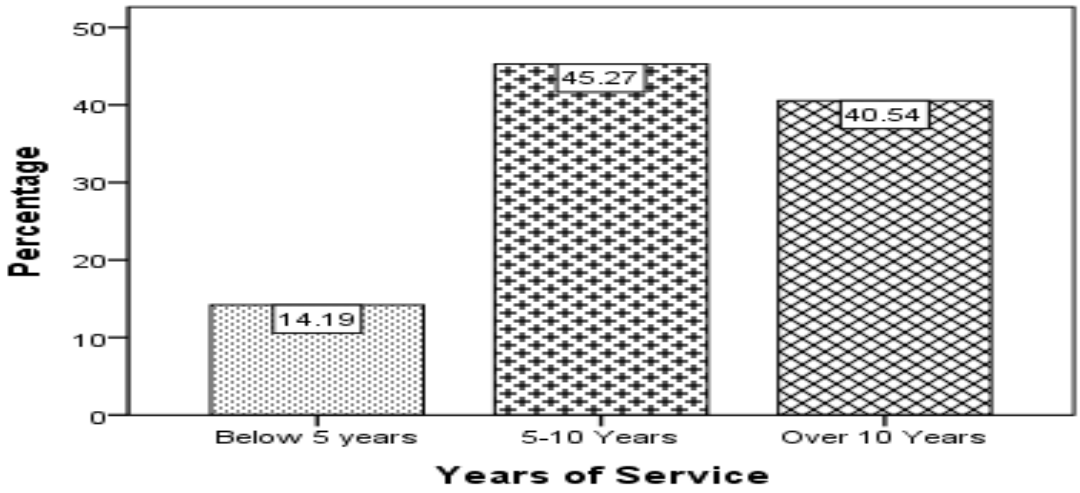

Figure 4. 1: Employee Work Experience

4.4.4 Position in the company

The respondents were asked to state their position in the company and the findings posted were as follows; 48.3% indicated that there position in the company was not listed among choices, 25% indicated that they were serving as supervisors, 12% were sales managers, 8.0% were HRM managers, 3.7% were finance managers, while 3% were operation directors. Table 4.5 shows the summery of the finding .The study findings concur with Braxton (2008) who was of the opinion that respondents with many years of experience provide reliable information for the study's since they technically stand in a better position to give credible data based on their experience. The study findings showed that 48.3% consisted of other employees.

Table 4. 5: Employee Work Experience

Position	Frequency	Valid Percent
Finance Manager	11	3.7
Operations director	9	3.0
Sales manager	36	12.0
Supervisor	75	25.0
HRM manager	24	8.0
Other	145	48.3
Total	**300**	**100.0**

Cronbach's Alpha was used in testing the internal consistency of the manifest variables. The Alpha Coefficients met the recommended threshold of > 0.7. It is on this basis that the reliability

of the findings were deemed suitable depicting internal consistency and as a result rendering the research instrument reliable for the study.

Table 4. 6: Summary of Factor Analysis

Independent /Dependent Variables	Number of Items before factor analysis	Number of Items after factor analysis	Overall factor loading
Taking Charge	8	7	87.5%
Employee voice	10	7	87.5%
Employee Orientation	10	3	30%
Innovation	10	2	20%
Perceived Supervisor support	10	5	50%
Employee Performance	10	3	20%

4.5 Diagnostic Tests of Variables.

4.5.1 Identity Correlation Matrix Test (Bartlett's test of Sphericity)

Bartlett’s test indicates the strength of the relationship among variables. It tests the null hypothesis that the correlation matrices were matrices of identity. An identity matrix is one in which all of the diagonal elements are 1 and all off diagonal elements are 0 indicating that divergent validity exists (Kothari 2009). From the same table, we can see that the Bartlett's test of Sphericity is significant since all the p-values were less than 0.05 which shows that convergent validility was present as shown on Table 4.7 The correlation matrices for all the variables had the diagonal elements as one and off diagonal have the significance of 0.

Table 4. 7: Factor Correlation Matrix

Factor	TC 1	EV 2	EO 3	IN 4	RS5	SA 6	EP 7
1Taking Charge	1.000	.048	.057	-.034	-.005	.366	.188
2 Employee Voice Expression	.048	1.000	.142	.083	.233	.082	.279
3 Employee Orientation	.057	.142	1.000	.210	.360	.049	.186
4 Innovation	-.034	.083	.210	1.000	.169	.106	.203
5 Perceived Supervisor Support	-.005	.233	.360	.169	1.000	.099	.044
7 Employee Performance	.188	.279	.186	.203	.044	.086	1.000

4.5.2 Normality Test.

Normality tests are usually used to establish whether a data base is well modeled by normal distribution, to work out the likelihood of an underlying data set being normally distributed. Paul & Zang, (2009) asserted that Normality assists the researcher to know the shape of distribution and at the same times aids in predicting the dependent variable scores. The output at the end will guide one on whether to reject or accept the null hypothesis, which will show if the data was sourced from a normally distributed population.

Failure to adhere to the normality assumption, can result to the interpretations and inferences being rendered unreliable or invalid (Razali & Wah, 2011). This was informed by the fact that all regression analysis assumes normal distributions. Some of the methods used to test for Normality include; Shapiro Wilk, Kolomogorov-Smirnov, Lilliefors and Anderson Darling. The Shapiro-Wilk test is the most preferred Normality test used in social sciences because its results are more accurate and undisputable (Razali & Wah, 2011). When the data is normally distributed (Expected values) against values that are actually seen in the data set (observed variables) as indicated by the Q-Q chart plots. The expected values appear in a straight diagonal line while the observed variables are plotted as individual points. Normality test findings are as shown in table 4.8 below

Table 4. 8: Tests of Normality

Item	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Employee Performance	.068	300	.002	.970	300	.000
Taking Charge	.139	300	.000	.918	300	.000
Employee Voice Expression	.138	300	.000	.904	300	.000
Employee Orientation	.059	300	.015	.982	300	.001
Innovation	.080	300	.000	.975	300	.000
Perceived Supervisor Support	.082	300	.000	.959	300	.000

Lilliefors Significance Correction

The output in table 4.8 shows that the statistics for the Kolmogorov-Smirnov and Shapiro- Wilk were significant based on the fact that they were all above 0.05 (> 0.5) with a significant level of less than 0.02. This shows that the data was normally distributed. This informed the need to authenticate the results of the Kolmogorov-Smirnov and Shapiro- Wilk tests by running Normal Q-Q plot to cure the discrepancies that could have arisen after conducting the Kolmogorov-Smirnov and Shapiro- Wilk tests especially while using large samples of data. The interpretation of the table above shows that where the p-value is greater than the selected alpha level, the Q-Q plots below shows that data was normally distribution since they are so close and at times fell on the Q-plot line as shown in the plot charts below.

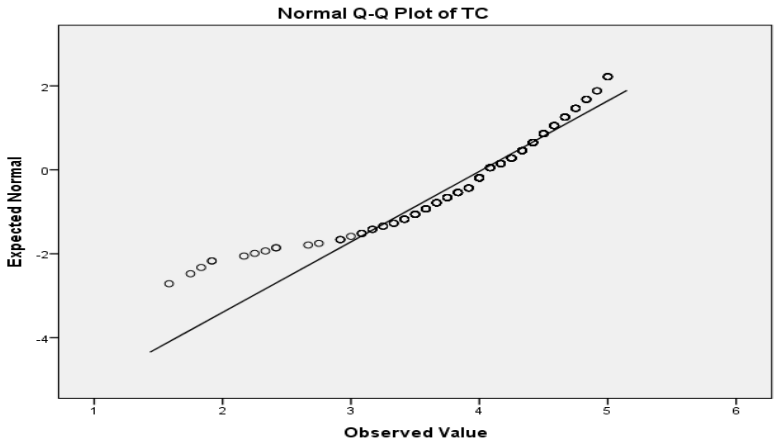

Figure 4. 2: Q-Q plot Taking Charge

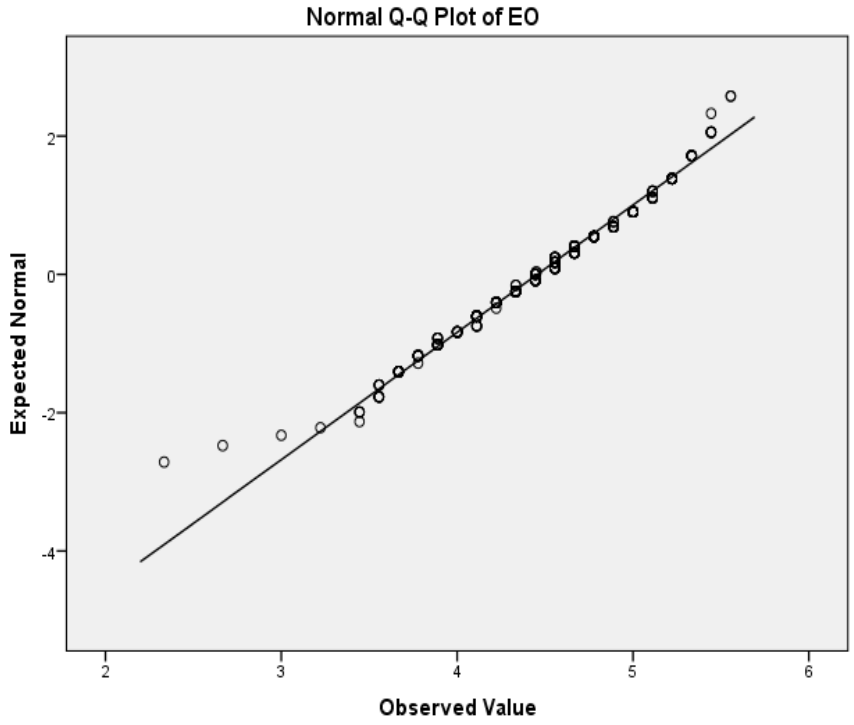

Figure 4. 3: Normal Q-Q Plot for Employee Voice Expression

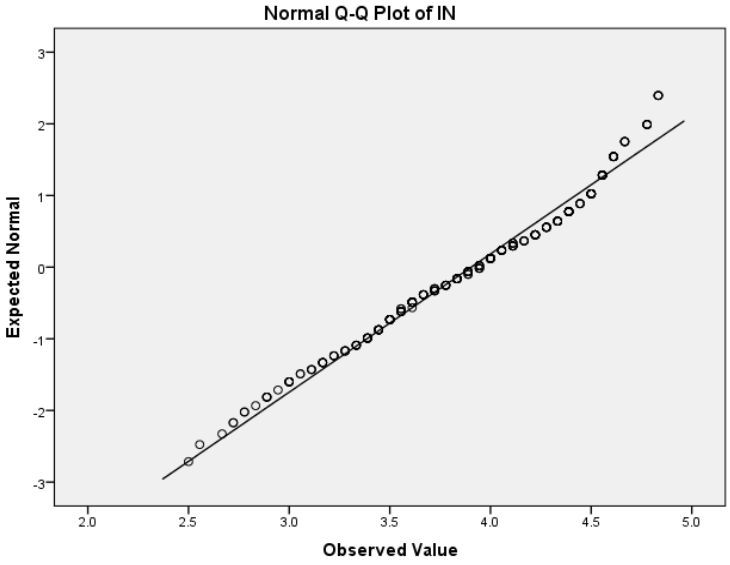

Figure 4. 4: Normal Q-Q Plot for Employee Orientation

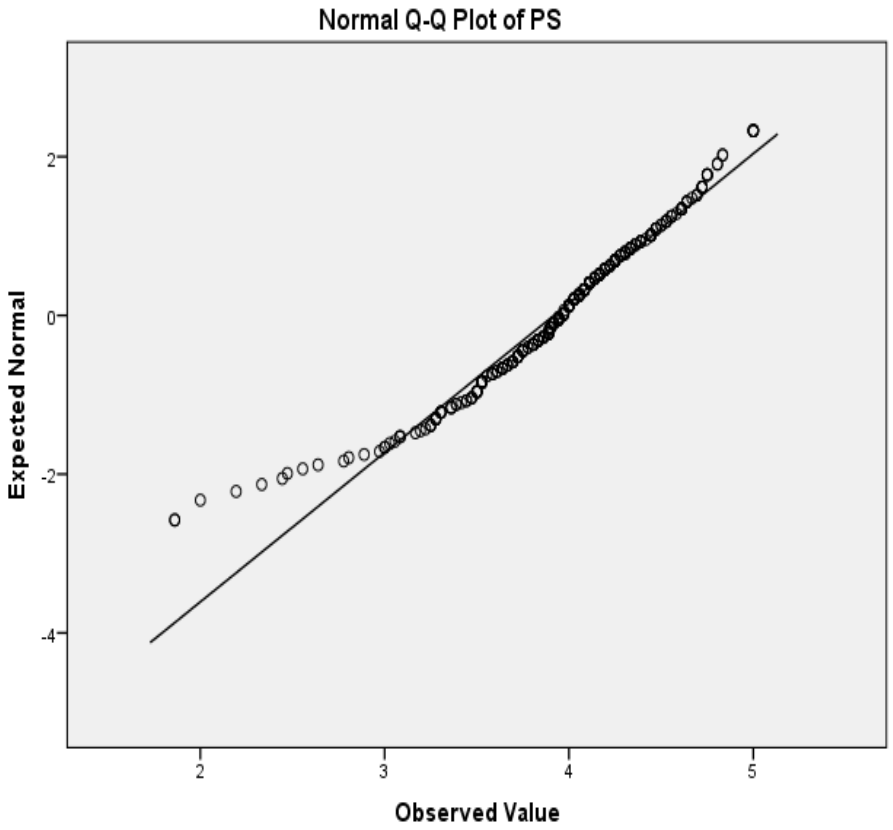

Figure 4. 5: Q-Q Plot for Perceived Supervisor Support

The test for Normality of the variable on Taking Charge as indicated on figure 4.1 was conducted by plotting a Q-Q plot to show the distribution of data from the population. Q-Q plots present values that divide data into equal portions (Quantiles) (Field, 2009). The relationship between actual and observed values is shown in figure 4.1. This indicates that data was normally distributed. Data that is normally distributed is indicated by the expected values falling on a straight line whereas the observed values are plotted as individual points. Figure 4.2: with Q-Q plot for Employee Voice Expression shows a normal distribution of data from both the actual observed values and the expected values including all the other Q-Q Plots in figure 4.3 on Employee Orientation, figure 4.4 on Innovation and figure 4.5 on Perceived Supervisor Support, all had normally distributed data. This is supported by the arrangement of the observed values along the straight line, which implies that the observed values are the same as one would have expected them to appear in a normally distributed data set.

4.5.3 Outliers Test

An observation far from the rest of observations is usually treated as an outlier. Outliers contributing to the data makes it difficult for the data to assume Gaussian condition, which in essence is referred to as a normality condition. It is on this basis that there was need to conduct tests of normality to check for outliers so that the required conditions are met at any given time. In this study the outliers present are shown in Table 4.13. The detected outliers were addressed prior to conducting EFA.

Table 4. 9: Detected Outliers

Variables	Position of observed outliers	Total number of outliers
Taking Charge	7	0
Employee voice	6	0
Employee Orientation	2	0
Innovation	0	0
Perceived Supervisor support	8	0

The above figures show the outliers that fell outside the normal plot as expected hence indicating that the observations had values that varied from majority of the cases in the data set (Kline, 2005; Hair et al., 2010) which should in actual sense be dropped, since such tends to misrepresent the actual relationship between variables. This is because they generate a correlation that should not be present or ends up suppressing a correlation that should exist (Abbott & McKinney, 2013). It is on this basis that multivariate testing of outliers on the dependent variable was conducted using Mahalanobis d-squared, with symmetrical constructs though some outliers were identified in other variables. In the opinion of Tabachnick & Fidell, (2007) Multivariate outliers are an abnormal combination of scores on a number of variables.

4.5.4 Collinearity Diagnostic Test

Collinearity in the opinion of Ragnar Frish, (2009) shows an "ideal" or accurate, linear relationship existing in the midst of variables or explanatory variables of the regression model. When the eigen values happen to be larger than the un centered cross products matrix, it is usually affected by changes in the independent variable. In cases where the Eigen values post moderately similar results, there are chances of the obtained model being changed by changes in the variable. The models posted Eigen values there were less than 1 with an exception of the variable on Taking Charge which had an Eigen value of 4.950 pointing to the fact that the model may not be affected by negligible changes in the model. The position index of the Eigen values is in most cases 1 representing the leading Eigen value, there are cases where the Eigen value can be greater than 1. The existence of larger values can be a sign that there is Collinearity. This notwithstanding, it is not clear whether a particular value or rule that gives guidance on the correct size of condition index value that can be adopted to gauge or measure Collinearity problems. The findings in Table 4.10 model 1 and 2 had ultimate index values of 1.258 and 1.480 respectively. The findings of the test show that there was no Collinearity since there was similarity in the values for the dimension.

Table 4. 10: Collinearity Diagnostics Test

Variables	Collinearity Statistics	
	Tolerance	**VIF**
Taking Charge	.877	1.140
Employee Voice Expression	.860	1.163
Employee Orientation	.676	1.480
Innovation	.795	1.258

4.5.5 Correlation Analysis of Independent Variables.

The relationship between variables can be measured using the Correlation analysis. Pearson Product Moment Coefficient (r's) was adopted in establishing the relationship between independent variables. The output of the tests conducted show that there was a significant relationship among independent variables. This was supported by the output of the p-values at

less than 0.01 where (a p-value of 0.000<0.01). Despite the above findings, Multi-Collinearity was not detected among variables since all the r values fell below 0.8 as recommended by Tabachnick and Fidel (2011).

4.5.6 Test for Multicollinearity.

Multicollinearity is a condition where variables tend to correlate where the predictor variables are found to be internally related. VIF was used to check for Multicollinearity among variables. The problem of Multicollinearity arises when the VIF value is more than ten 10 (VIF $\geq$ 10). Montgomery (2001), asserted that findings of more than 10 of the tested values show that there is a problem of Multicollinearity while the Tolerance statistics with a value less than 0.1 indicate a severe problem while values below 0.2 is a sign of a potential problem. All the respective Tolerance values are close to 1 while the VIF values should all be less than 5. This kind of output implies that there is Multicollinearity. Table 4. 10 shows that the VIF value for the variable Taking Charge was 1.140 while its Tolerance statistic posted a value of 0.877, Employee Voice posted a value of 0.860 while its Tolerance statistic was 1.163, the VIF of Employee Orientation posted was 0.676 while its Tolerance statistic was 1.480 and finally the Innovation posted a VIF of 0.795 with a Tolerance statistic of 1.258. Based on the assumption, there was no Multicollinearity since the predictor variables based on the reported VIF and Tolerance values were within the accepted range.

Table 4. 11: Taking Charge Multi Collinearity.

Model	**Collinearity Statistics**	
	Tolerance	VIF
(Constant)		
Taking Charge	.877	1.140
Employee voice	.860	1.163
Employee Orientation	.676	1.480
Innovation	.795	1.258

4.5.7 Test of Autocorrelation (Independence of errors)

An assumption is made that the residual value for any observation must be uncorrelated (Independent). The Durbin –Watson Test is what is used to make this assumption, since Durbin-Watson tests serial correlations existing among errors. The tests were conducted to find out if there was any correlation between adjacent residuals. Residuals are uncorrelated when the tests conducted post a value of positive two (2). Values below 2 reveal a negative correlation (Field, 2009). Despite of the above findings, Durbin- Watson Statistical tests that post values that are less than 1 or greater than 3 may not be a good sign. Values posted after the test included; 1.966 and 1.974 respectively in the absence of a moderator (Model 1) and with a moderator (model 2) respectively as indicated in table 4.12 where the findings point to the fact that residual terms were independent.

Table 4. 12: Overall Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.901[a]	.811	.806	.30247	1.966
2	.954[a]	.910	.908	7.08162	1.974

a. Predictors: (Constant), X_4X_3, X_1, X_2 model 1 and model 2

b. Dependent Variable: Employee Performance (Y)

4.5.8 Heteroscedasticity and Homoscedaticity.

When the variance of errors varies across observations, it is an indication that there is Heteroscedaticity, Long and Ervin (2000). The study adopted Breisch- Pagan to test the hypothesis, where an error variance are equal vis-à-vis the alternative where the error variance are a multiplicative function of one or more variables. This test was meant to establish the absence of Heteroscedasticity that at the end indicates the presence of Homoscedaticity. In cases where the p-value is less than 0.05, reject the null hypothesis. The presence of Heteroscedasticity is shown by a large chi-square value that is greater than 9.22 which would show that there is Heteroscedasticity (Sazali, Hashida, Jegak & Raduan, 2010). The study findings for Heteroscedasticity was t-test of individually considered as shown on table 4.13 indicating that Heteroscedasticity did not pose a challenge in this study hence the presence of

Homoscekedasticity . When the Significant value is < 0.05, reject the null hypothesis, meaning that based on the study findings, there was no variance of errors across observations. The independent variables used include; Taking Charge, Employee Voice, Employee Orientation and Innovation. Table 4.13 gives a summary of the findings.

Table 4. 13: Breusch-Pagan test for Heteroscedasticity

Variables	t	Sig
Taking Charge	0.921	0.350
Employee voice	2.347	0. 020
Employee Orientation	0.879	0.380
Innovation	0.991	0.323

4.6 Descriptive Analysis of the study

4.6.1 Taking Charge

The study sought to determine the influence of Taking Charge on Employee Performance in Kenya's Sacco Sector. The respondents were requested to state their opinion on whether they always on the lookout for new ways to better their lives. A Likart scale was used to analyse the respondents assessment. The index of Taking Charge was determined by the mean of individual items ranking. A mean of 4.008 was the overall output for all the constructs under the variable taking charge while the standard deviation was 0.875. Table 4.7 gives a summary of the output for the mean for respondents as 4.008 which is above the set threshold, which shows that majority of respondents, were in support of the fact that Taking Charge influences Employee Performance. The mean score percentage determined the extent of agreement or disagreement of the statement. The variance of responses is indicated by standard deviation, when the standard deviation is high, it shows that there is more variance among responses given. This is illustrated in table 4.7. This is backed by a study by Jeffry P., et al (2010) who was of the opinion that Taking Charge advances or continues to contribute to a holistic understanding of the perception on proactivity by covering initiative based actions intended to shape organizational process and procedure leading to improved performance at work. This notwithstanding however, the assertion is contrary to Grant & Ashford, (2008) who asserted that impressive performance at

times is a result of a benchmark that enhances the employee's ability to proactively anticipate, plan and implement change. Appendix X gives a detailed description of the indicators represented by in codes in the tables below.

Table 4. 14: Taking Charge Descriptive Analysis

Statement	S.D	D	N	A	S.A	Mean	Std. Deviation
JF 1	(1.0%)	4.3%	11.3%	52.7%	30.7%	4.08	0.824
JF 2	1.0%	5.0%	13.7%	49.0%	31.3%	4.05	0.860
JF3	1.0%	4.0%	17.7%	53.7%	23.7%	3.95	0.814
JF4	3.3%	3.7%	13.7%	47.3%	32.0%	4.01	0.925
JF 5	1.3%	4.7%	15.3%	46.0%	32.7%	4.04	0.888
JF 6	1.3%	4.0%	18.0%	40.0%	36.7%	4.07	0.908
JF 7	0.3%	4.0%	17.3%	49.7%	28.7%	4.02	0.807
JF 8	4.7%	6.0%	10.7%	57.7%	21.0%	3.84	0.977

4.6.2 Descriptive Statistics for Employee Voice

To measure the relationship between Employee Voice and Employee Performance in Kenya's Sacco Sector, the study adopted a five scale Likart Scale of 1-5 was used to measure the relationship. Table 4.14 shows the mean of respondents on the effect of Employee Voice on Employee Performance as 3.86, which implies that the respondents were fairly in agreement with the statement on the assertion that Employee Voice Expression has influence on the performance of employees in Kenya's Sacco Sector. This shows that where employees are given a leeway to freely express their opinion and concerns relating to their work or assignments, if taken positively by the key decision makers, has positive effect on their performance. The standard deviation for the study was 0.8467, which shows the variance in the responses given, pointed to the fact that the respondents were of different opinions regarding the effect of Employee Voice on the Performance of employees. This assertion is backed by Vanhala and Ahteela (2011), were of the opinion that Human Resource Management policies and practices influence the organizations trust, and that an employee's dedication to work is informed by the result of their perception of fairness and execution of such practices. Contrary to the findings, Detert &

Trevino 2010, Kish Gephart et al. 2009, Milliken, Morrison & Hewlin, 2003 argue that employee's are in most cases reluctant to speak up since they are not persuaded that the likely benefits of speaking up will outweigh potential personal costs of engaging in that kind of action. This is backed by Van Dyne, (2003) reasoning that insecurity, resignation and other reasons can result in failure to speak up.

Table 4. 15: Employee Voice Descriptive Analysis

Statement	S.D	D	N	A	SA	Mean	Std. Deviation
WS 1	3.7%	5.7%	17.0%	53.3%	20.3%	3.81	0.947
WS2	5.7%	5.7%	24.7%	46.7%	17.3%	3.64	0.016
WS3	4.0%	4.7%	12.3%	52.7%	52.7%	3.93	0.965
WS4	4.3%	9.7%	26.7%	35.7%	23.7%	3.65	1.077
WS 5	4.0%	6.0%	16.0%	49.3%	24.7%	3.85	0.993
WS 6	2.7%	7.0%	11.0%	44.7%	34.7%	4.02	0.990
WS 7	1.0%	4.7%	12.7%	49.3%	67.7%	4.07	0.851
WS 8	1.0%	7.3%	17.0%	44.0%	30.7%	3.96	0.928
WS 9	1.0%	7.3%	26.0%	45.0%	20.7%	3.77	0.894
WS 10	0.3%	5.7%	18.7%	54.0%	21.3%	3.90	0.806

4.6.3 Descriptive Statistics for Employee Orientation

Respondent's level of agreement or disagreement on the Employees Orientation was measured on a Likart Scale of 1-5. The descriptive statistics in table 4.16 shows the responses mean score on the effect of the two respective variables which was 4.099 indicating that most of the respondents supported the fact that Employee Orientation had influence on the performance of employees in the Kenyan Sacco Sector. This implies that where employees are well vast or conversant with what they are expected to do regarding work assignments, they tend to minimize errors and end up delivering on their work assignments. The overall standard deviation posted on the effect of employee orientation on employee performance was 0.8175, which implies that the respondent's views of the statement were broadly varied.

Table 4. 16: Employee Orientation Descriptive Analysis

Statement	S.D	D	N	A	S. A	Mean	Std. Dev
MK 1	1.3%	5.0%	18.3%	44.3%	31.0%	3.99	0.903
MK2	1.0%	4.7%	17.7%	51.0%	25.7%	3.96	0.843
MK3	4.0%	6.7%	16.0%	49.3%	24.0%	3.89	1.000
MK4	1.3%	6.0%	26.3%	45.7%	20.7%	3.78	0.886
MK5	0.3%	2.0%	12.3%	59.0%	26.3%	4.09	0.700
MK6	0.3%	1.3%	11.7%	51.3%	35.3%	4.20	0.718
MK7	0.3%	8.3%	0.0%	48.0%	43.0%	4.34	0.647
MK8	0.3%	3.3%	16.3%	42.0%	38.0%	4.14	0.830
MK9	2.3%	9.7%	0.0%	43.3%	44.7%	4.30	0.739
MK10	2.0%	4.0%	6.7%	36.7%	50.7%	4.30	0.909

4.6.4 Descriptive Analysis for Innovation

The study sought to find out the effect of Employee Innovation on their performance at work prompting the researcher to analyze the descriptive statistics for the set of constructs. A 1-5 Scale Likart was used to measure the level satisfaction among employees regarding the structure of the research tool used in the study. Table 4.17 shows the overall mean for responses on the effect of Innovation on employee performance as 3.544, implying that a good number of respondents were in agreement with the assertion that Innovation positively contributed to the performance of employees in Kenya's Sacco Sector. Majority of the employees were of the opinion that if an environment supportive of innovation is set up in the organization, it will not only help them improve on performance but also broaden their perception about work and as a result impacting on the quality of service. These findings concur with Jarvensivu's (2011) opinion that the transformation of the stakeholders reasoning towards service logic calls for individual introspective changes or creativity, that prompt innovation and at the end better or lead to improved performance. Contrary to the above assertions,(Forman & Rantanen, 2011) asserted that there are other factors besides innovation that can contribute to or be an obstacle to innovation contributing to Proactive Work Behavior among employees leading to improved work performance, a fact that is not highlighted in this study.

Table 4. 17: Innovation Descriptive Analysis

Statement	S.A	D	N	A	S.A	Mean	Std. Deviation
BF1	0.1%	5.3%	23.7%	45.7%	24.3%	3.87	0.877
BF2	0.3%	3.0%	18.3%	53.7%	24.7%	3.99	0.763
BF3	1.3%	3.0%	14.3%	40.7%	43.3%	4.15	0.893
BF4	0.0%	1.3%	21.7%	51.0%	26.0%	4.02	0.729
BF5	0.3%	9.3%	18.0%	46.7%	25.7%	3.88	0.910
BF6	1.3%	5.3%	23.7%	49.3%	20.3%	3.82	0.862
BF7	0.0%	5.0%	17.7%	54.0%	24.3%	3.96	0.781
BF8	0.0%	5.0%	22.3%	52.0%	21.7%	3.90	0.789
BF9	0.3%	6.0%	22.0%	51.3%	20.3%	3.85	0.821
BF10	1.3%	7.7%	23.3%	43.3%	24.3%	3.82	0.934

4.6.5 Descriptive Analysis for Perceived Supervisor Support

The study sought to establish the moderating effect of Perceived Supervisor Support on the performance of employees in Kenya's Sacco Sector. A Likart Scale of 1-5 was used to level satisfaction of respondents as far as the tool used is concerned. Table 4.18 below shows a mean of 3.918 which implies that majority of the respondents agree that Perceived Supervisor Support through coaching, mentorship and role modeling positively impact on the performance of employees. The moderating effect of this of this variable motivates employees to have focus, drive and commitment to work which goes a long way in improving employee performance. This is supported by the social exchange theory that gives a solid foundation explaining how perceived supervisor support contributes to the enhancement of organizational citizenship behavior, which not only influence proactive work behavior among workers but also leads to better performance (Zhongmin, 2014). This finding is contrary to the opinion of Armstrong – Stassen's (2009) that a defectively designed job package largely contributes to employee dissatisfaction and turnover, an element that is not highlighted in the above statement.

Table 4. 18: Perceived Supervisor Support Descriptive Analysis

Statement	S.D	D	N	A	S. A	Mean	Std. Dev
RS 1	1.0%	6.3%	18.3%	53.3%	21.0%	3.87	0.850
RS 2	0.3%	5.7%	19.0%	48.0%	26.0%	3.92	0.890
RS 3	1.3%	4.0%	21.7%	48.3%	24.7%	3.91	0.859
RS 4	2.0%	11.7%	26.7%	36.3%	23.3%	3.67	1.021
RS 5	0.0%	3.3%	20.7%	56.0%	20.0%	3.93	0.732
RS 6	0.7%	4.3%	20.0%	53.7%	19.3%	3.89	0.785
RS 7	0.3%	3.3%	19.0%	49.0%	28.3%	4.02	0.799
RS 8	0.7%	3.7%	22.3%	42.7%	30.7%	3.99	0.860
RS 9	1.7%	7.7%	11.0%	48.0%	31.7%	4.00	0.941
RS 10	1.3%	3.3%	21.0%	45.0%	29.3%	3.98	0.871

4.6.6 Descriptive Analysis for Employee Performance

The study further sought to determine the level of agreement and disagreement of the respondents in relation to the output in the form of employee performance. The respondent's measure of satisfaction was conducted using a 5 scale Likert. Table 4.19 below shows the respondents descriptive statistics on employee performance. The response on whether employees contribute to the required quality of products 52% agreed, 39% strongly agreed, 6% were neutral, 2% strongly disagreed while 1% Disagreed. This shows that majority of employees contribute to the required quality of service. On whether employees adequately contribute to the completion of their work within the stipulated timeframe, 55% Agreed, 32% strongly agreed, 6% were neutral, 3% disagreed while 2% strongly disagreed, regarding rare chances of absenteeism from work, 54% strongly agreed, 40% agreed, 2% were neutral, 1% disagreed, while 1% strongly disagreed. On whether employees adhered to the policy and requirements in dissemination of their duties, 47% agreed, 46% strongly agreed, 4% were neutral while, 1% disagreed while no respondent strongly disagreed. On whether employees don't engage in

activities that can distract them from focusing on their work, 52% agreed, 40% strongly agreed, 5% were neutral, 2% disagreed while none of the respondents strongly disagreed. On whether employees present themselves in a manner that places them in a position to perform well, 53% agreed, 38% strongly agreed, 6% were neutral, while none either disagreed. Pertaining employee's attentiveness to undesirable behavior that inspires positive change on other employees, 46% agreed, 37% strongly agreed, 12% were neutral, 3% disagreed while none of the respondents strongly disagreed. Regarding the opinion of the leadership and other members on employee performance being positive, 61% agreed, 25% strongly agreed, 11% were neutral, while 1% disagreed. On whether employees were able to achieve objective goals of the organization in many instances, 46% strongly agreed, 44% agreed, 8% were neutral while none of the respondents disagreed. On the weather employees were always objective in their approach to work, 43% agreed, 24% strongly agreed, 23% were neutral while 8% disagreed. The descriptive statistic mean for the variable was 4.151 which implies that majority of the employees improved their performance. The findings above are supported by Kotabe et al. (2010) who argued that an employee's ability to absorb new ideas and also act upon them, has impact on the adaptation and exploitation of new knowledge hence improving organizational performance since employees not only concentrate on idea generation but also invent new ways and mechanisms by which this mechanisms can be implemented. This notwithstanding however, Massod (2010) asserted that when the organizations human resource practices are well integrated and backed by the organizations strategy and policy that is supported by an enabling work environment are put in place then it will defiantly post improved performance.

Table 4. 19: Employee Performance Descriptive Analysis

Statement	S.D	D	N	A	S. A	Mean	Std. Dev
ZD 1	2.0%	1.0%	6.0%	52.0%	39.0%	4.02	0.756
ZD2	2.7%	3.0%	6.3%	55.3%	32.7%	4.01	0.767
ZD3	1.1%	1.7%	2.8%	40.0%	54.4%	4.32	0.707
ZD4	0.6%	1.1%	4.5%	47.5%	46.4%	4.22	0.776
ZD5	0.0%	2.2%	5.6%	52.2%	40.0%	4.09	0.821
ZD6	0.0%	0.6%	6.7%	53.9%	38.9%	4.15	0.793
ZD7	0.0%	3.4%	12.3%	46.9%	37.4%	4.15	0.747
ZD8	0.6%.	1.1%	11.1%	61.7%	25.6%	4.17	0.764
ZD9	0.6%	0.0%	8.9%	44.4%	46.1%	4.20	0.710
ZD10	1.3%	7.7%	23.3%	43.3%	24.3%	4.18	0.732

4.6.7 Innovation Regression Analysis

The relationship between Innovation and Employee Performance moderated by Perceived Supervisor Support was measured and the output was as follows. From the finding an R- square value of .402 was recorded indicating that 40.2% of Employee Performance is was explained by the Innovation without moderator. On the other hand R- square value of 67.3% was recorded indicating that 67.3% of Employee Performance was explained by Innovation with moderator the model summery table 4.20 shows the finding.

Table 4. 20: Model Summary for Innovation

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.634[a]	.402	.398	.28904	2.054
2	.820[a]	.673	.670	.39417	2.052

a. Model 1 and 2 Predictors: (Constant), X_4 and $X_4 * Z$

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4.7 Exploratory Factor Analysis.

EFA reveals complex patterns by exploring the dataset and testing the predictions. Factor analysis works on the assumption that quantifiable and observable variables can be condensed to fewer latent variables that share a common variation and are unobservable which is known as reducing dimensionality (Bartholomew, Knott, & Moustaki, 2011). EFA was conducted by first establishing the reliability and validity of the factors by measuring the commonality of the loadings to ensure that they meet the recommended threshold of above 0.3. The construct loadings were found to be reliable and valid since they fell within the prescribed threshold of values above 0.5 and above (Hair et al, 2010), the test was also intended to highlight variability among observed variables. Factor analysis focuses on the internal-correlations among constructs to arrive at internally consistent surrogates of the variable (Mugenda, 2010). Cooper and Schindler (2008) were of the opinion that factor loadings of 0.5 and above are acceptable. Other researchers including Andy Field (2009) were of the opinion that 0.4 is the minimum level for item loading. Hair *et al.,* (2010) indicated that factor analysis is necessary in research to test for construct validity and at the same time highlight variability among observed variables and also check for any correlated variables in order to lessen redundancy in data. In this study, factor analysis was used to reduce the number of indicators that did not significantly explain the effect of various Proactive Work Behaviors on Employee Performance in Kenya's Sacco Sector.

Hair *et al*., (1998) and Tabachnick and Fidell (2007) described factor loadings as follows: 0.32 (poor), 0.45 (fair), 0.55 (good), 0.63 (very good) or 0.71 (excellent). Taking Charge had 8 items and none of the items recorded factor loadings that were less than 0.50. The factor loadings of 7 items for Taking Charge were extracted after deletion which ranged between 0.553 and 0.854. The variable Taking Charge posted an average factor loading of 0.732 which was considered to be valid for the represented constructs. Exploratory Factor Analysis (EFA) was conducted on the extracted data to extract hypothesized study constructs from the measurement items before the application of the Structural Equation Modeling (SEM). The EFA output was presented with an explanation of the construct validity and reliability as shown in the study. The study had three broad variables which all constituted a total of twenty indicators. After conducting EFA, six

factors were extracted which posted a cumulative percentage of 67.59% showing Total Variance explained. The total variability explained as shown in the variability table in appendix i.e. The KMO of the study improved from 0.818 at the initial stage to 0.855, which shows that the extracted factors had optimal ratings of the relevant latent constructs of the study. The factors extracted were then subjected to Convergent and Discriminant validity. Variable Taking Charge had eight indicator variables prior to conducting EFA but only seven indicators were extracted after the exercise. Results were as indicated in table 4.23 which is supported by the fact that all the six factors posted communalities ranging from 0.420 to 0.662.

The researcher subjected the data to Exploratory Factor Analysis to extract hypothesized study constructs from the measurement items. There after Confirmatory Factor Analysis results were provided for further validation of the EFA results. It is also used for verification of the measurement models appropriateness. Exploratory Factor Analysis was used in cases where the researcher had a big set of variables that one intends to explain in understandable or simplified terms, more so where one has no prior knowledge of variables that are likely to cluster together (Tabachnick & Fidel, 2013). This informs the reason as to why EFA is in most cases used at the initial stages of the study to enable the identification of variables that cluster together (Bordens & Abbot, 2014), which gives the researcher information on factors that best correspond to the data (Hair, Black & Babin, 2010). EFA assists in the identification of factors based on the data available and to ensure that the amount of variance explained is maximized (Sur, 2006). The researcher in this case works on the ground that he/she has no specific hypotheses on the number of neither factors that will surface, nor the kind of items or variables the factors will contain. EFA does not in any way impose any predetermined structure on the outcome. Confirmatory Factor Analysis (CFA) was used by Hafiz and Shaari (2013) in their article on First Order Factor Measurement Model-ICT Empowerment in Nigeria in the identification of variables that cluster together in their study.

EFA was used to cleanse construct measures for the study. The assessment of construct undimensionality scales was conducted with the objective of identifying the structure of dimension or outer model of the items used in the study using Exploratory Factor Analysis (EFA). EFA was used to appreciate the measure of purification and filtering of the variables into

the most resourceful number of factors for the study. Each item of the variables was refined using the Principal Axis Analysis on the initial objects comprising each construct. Reliability test was conducted on the items before elimination of factor loadings that were below the recommended threshold of 0.5 (Hair et al, 2010). The suitability of data or factorability test was conducted to check the suitability of the data for structure detection.

The output of the Confirmatory Factor Analysis results were subjected to a test for confirmation of the EFA results appropriateness of the measurement model. Kaiser- Meyer Olkin (KMO) was used to test data adequacy for analysis which was 0. 855, the Spherecity measure was 33. This output shows that the data collected was suitable for the analysis. The test of Sphericity was (χ^2=11550, p<0.001). Principal axis factoring and Promax oblique rotation methods were utilized in the extraction of the factors. The rotation method was preferred since the under laying factors were presumed to be non-orthogonal while subsequent analysis of the structural relationships were conducted using other factors. Seventeen factors of the unconstrained initial solution results explaining 69.2% of the item variance while the constrained factors were seven in number contributing 67.5% of the item variance. All the factors posted a good and suitable commonalities that were above 0.3 (>0.3) as shown in (Appendix ii) on table 4.22). The factor model did not require to be re-specified by trimming the cross loading factors since all factors loaded so well such that their elimination could have negatively affected the final model.

Table 4. 21: Construct Loadings and Cronbach's Alpha

Latent Constructs	Number of items	Number items after EFA	Cronbach's Alpha
Taking Charge	8	7	0.888
Employee Voice	10	7	0.891
Employee Orientation	10	3	0.633
Innovation	10	2	0.598
Perceived Supervisor Support	10	5	0.806
Employee Performance	10	3	0.786

4.7.2 EFA Construct Re-Specification.

The study conducted a construct re-specification of the pattern matrix to show the items convergence and their contribution to the study. The table 4.22 gives a summary of the latent constructs, retained indictors, Cronbach's Alpha after EFA and overall Cronbach's Alpha Loadings. The re-specified Cronbach's Alpha average for the variables was as follows: The variable Taking Charge had an average of 0.888, Employee Voice 0.891, Employee Orientation 0.633, Perceived Supervisor Support 0.806 and 0.786 for Employee Performance. The variable on innovation 0.598, Perceived Supervisor Support had five items left after conducting EFA.

Table 4. 22: Pattern Matrix for Reliability

Latent Constructs	Retained Indicator factors		Overall Cronbach's Alpha Loadings
Taking Charge	JF1	821	**0.888**
	JF2	809	
	JF3	779	
	JF6	775	
	JF5	665	
	JF4	656	
	JF7	632	
Employee Voice	WS5	841	**0.891**
	WS6	839	
	WS3	798	
	WS4	770	
	WS7	693	
	WS8	668	
	WS1	551	
Employee Orientation	MK8	508	**0.633**
	MK6	685	
	MK7	599	
Innovation	BF4	647	**0.598**
	BF2	571	
Perceived Supervisor Support	RS2	747	**0.806**
	RS3	740	
	RS5	713	
	RS4	604	
	RS1	566	
Employee Performance	ZD7	791	**0.786**
	ZD8	736	
	ZD9	699	

Table 4. 23: Exploratory Factor Analysis Pattern Matrix

Variables	1 Taking Charge	2 Employee Voice	3 Perceived Supervisor	4 Employee Performance	5 Innovation	6 Employee Orientation	Communality Extraction
JF1	.821						.693
JF2	.809						.680
JF3	.779						.607
JF6	.775						.664
JF5	.665						.480
JF4	.656						.460
JF7	.632						.443
WS5		.841					.702
WS6		.839					.733
WS3		.798					.721
WS4		.770					.587
WS7		.693					.745
WS8		.668					.495
WS1		.551					.450
RS2			.747				.613
RS3			.740				.502
RS5			.713				.487
RS4			.607				.415
RS1			.566				.440
ZD7				.791			.609
ZD8				.736			.584
ZD9				.699			.509
BF4					.647		.454
BF2					.571		.385
MK8					.508		.349
MK6						.685	.522
MK7					.335	.599	.568
Factor labels	JF1	WS2	RS3	ZD4	BF5	MK6	
Cronbach's Alpha	0.888	0.891	0.806	0.786	0.598	0.633	

4.7.3 Non Response Bias

Extrapolation method was adopted in the extraction of the non response bias by grouping the 384 responses, 78% (n=300) responses were treated as early responses while 22% (n=84) were

grouped and treated as non responses. A comparison between the mean of the characteristic of early and late responses was conducted to evaluate the Non Response Bias. The outcome of the tests did not reveal any significant difference between early and late responses at (p=0.05), meaning that the research sample was representative and unbiased.

4.7.4 Structure Suitability Detection

The fraction of the variance applied was derived from the principle factors such that in cases where values that were high (close to 1.0) pointed to the fact that Factor Analysis is useful for data analysis (Pallant, 2010). On the contrary, Bartlett's Test of Sphericity is usually used to test the hypothesis that the researcher's correlation matrix is a distinctiveness matrix, showing that the variables are discrete and hence inappropriate for structure detection. Table 4.24 below shows the outcome of the test for suitability of structure detection. The KMO value for this study was 0.854 which is close to 1, implying that the factor Analysis conducted was suitable for the study. A Bartlett's Test of Sphericity of ($P < 0.05$) shows or is an indication of the correctness of the data for structure detection. The Chi-Square of the study was (6458.364), the df was (595), KMO was (0.854) while the results were significant at (0.000)

Table 4. 24: Results of the Test for Suitability of Structure Detection

KMO Measure of Sampling		**Bartlett's Test of Sphericity**
0.854	Approx. Chi-Square	**6458.364**
	df	**595**
	Sg	**.000**

A table 4.23 shows a factor loading or pattern matrix with loadings that present items as factors. Exploratory Factor Analysis was conducted to assist the researcher discover the number of factor reliability variables and analyze variables that are compatible (Tabachnick & Fidel 2007). The factor matrix re- specification of constructs were guided by the following; Loadings that were greater than 0.60 (≥ 0.60) indicated a convergence of constructs while cross loadings only occur when the loadings do not exceed 0.30 (< 0.30) on other factors. Items that measure the same thing loaded on the same factor indicating discriminant convergence which should be greater

than 0.7 (> 0.7). Items were only removed where (L – CL ≥ 0.4). Loadings that were less than 0.50 (< 0.50) were removed item by item. The more the factors, the lesser the pattern coefficients. This is based on the supposition that it will contribute to more common contributions to variance explained. When a variable is not involved in a pattern, it means that the matrix loadings are at zero level. This notwithstanding, matrix loadings are close to 1.0 when a variable is almost entirely connected to a factor pattern. The pattern matrix coefficients in this study ranged from 0.508 to 0.841 showing that the variables were almost perfectly related to the factor loadings pattern. In a study by Organizational capabilities in Information Security by Hall, Sarkani & Mazzuchi (2011), factor loadings for every observed variable were examined to discover the correlation of that particular variable to the underlying construct so that it enables the definition of the factor structure. The researcher had to first cover this part before subjecting the scales to CFA. A study on the Role of Entrepreneurial Orientation in the Firm Performance by Kusumawardhani (2013) adopted the same method to compute the factor loading matrix to be able to define the factor structure.

Factor loadings for commonality values that measure the variability of each observed variable that could be explained by the extracted factors were checked (Field, 2009). A commonality value that was less than 0.3 (< 0.3) was a sign that the variable is not compatible with the other variables, hence undesirable and as a result excluded from the analysis (Pallant, 2010). Values that were below the recommended threshold of 0.3 were dropped from the analysis. The extraction of the commonalities for this study were all greater than 0.5 which is above 0.3, an indication that all variables for the study were integral or linked well to the other variables (Pallant, 2010). In a study on The Role of Entrepreneurial Orientation in Firm Performance by Kusumawarthani (2013), commonality values were checked to measure for the variability of each observed variable, where according to his findings commonality values in her study ranged from 0.349 to 0.745. The study opted to use Principal Axis Factoring (PAF) as opposed Principal Component Analysis (PCA) since the latter has been criticized as being more of a factor data reduction technique (Tabachnick & Fidel 2007). Each item of the variable was refined using Principal Axis Analysis on the initial items comprising of each construct. PCA produces components whereas Principal Axis Factoring (PAF) produces factors. Factor loading is the extent to which a particular variable contributes to the factor, meaning that the high factor

loading scores show that the proportions of the factor are well accounted for by the variables (Tabachnick & Fidell, 2007). The researcher opted to use Employee Performance since it appears in the Conceptual framework and equally had very high loadings.

4.7.5 Confirmatory Factor Analysis.

Confirmatory Factor Analysis was subjected to test using Analysis of Moment Structures (AMOS) to test the covariance and casual modeling of variables. It was used in the development of models that more practically reveal the complex relationship while conducting CFA. CFA explains hypothesis using path diagrams as variables and factors whereas Exploratory Factor Analysis (EFA) attempts to uncover complicated patterns by using dataset and testing predictions (Child, 2006). It is a statistical method that is adopted to confirm the factor formation. This is used to test the hypothesis on whether there is a relationship between variables observed and their underlying latent constructs. Prior to testing hypothesis, the study borrowed from the existing theories, empirical research, and/or even both, to suggest the relationship pattern (Suhr, 2012). This method is at times used to gauge the suggested measurement model in a structural equation model (Hooper, Coughlan & Mullen, 2008). According to Schumacker & Lomax (1996) there is a difference between C F A and SEM since CFA does not have directed arrows between latent factors. Confirmatory Factor Analysis (CFA) is in most cases treated as a model of measurement whereas the relationship between wide ranged variables of the study (with arrows that are directed) are referred to as the structural model. According to Yong and Pearce (2013), CFA is used to verify hypotheses using path analysis diagrams to denote variables and factors.

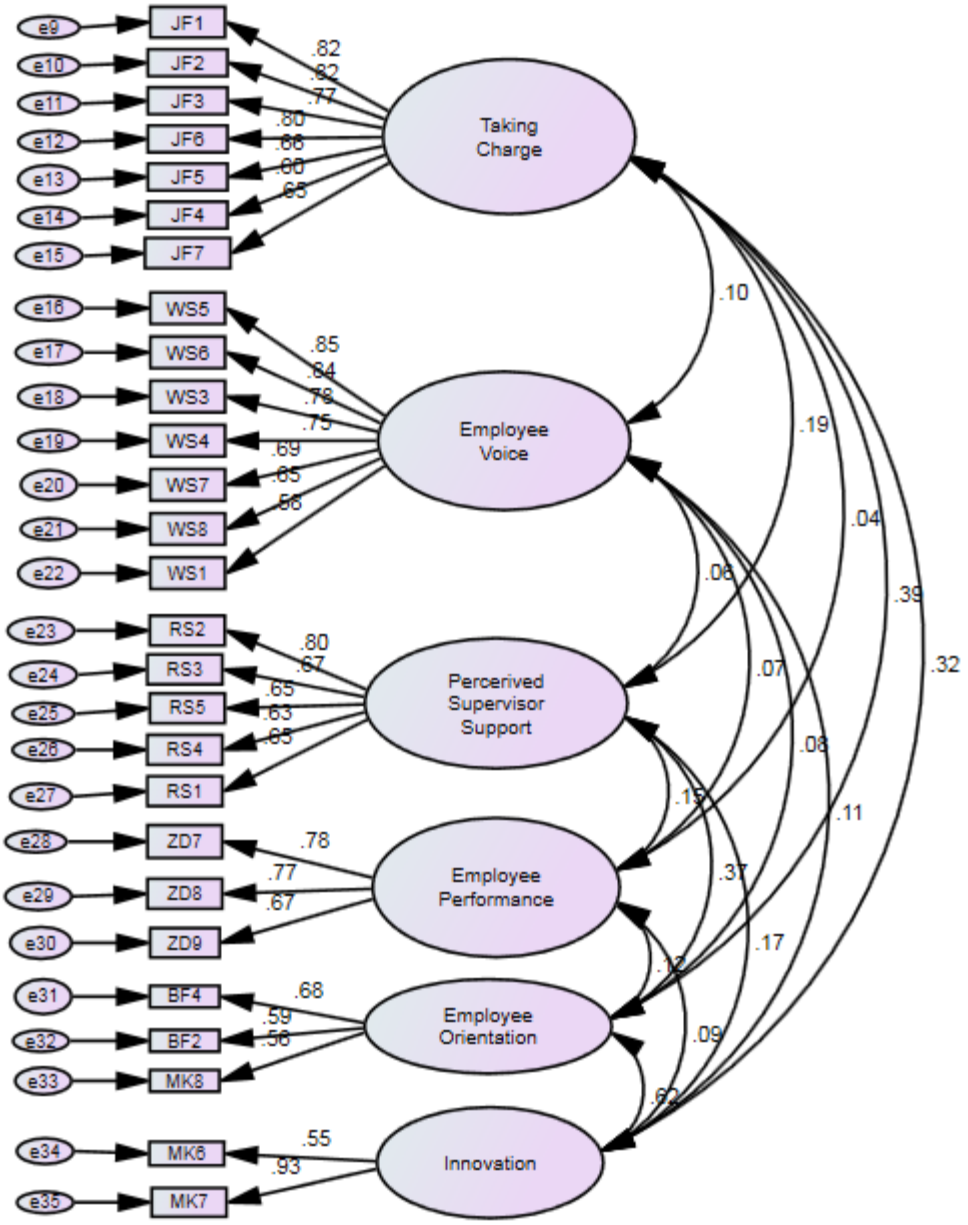
CFA tests or checks the appropriateness with which the measurement items measure the intended variables. CFA makes it possible for the study constructs to be subjected to meaningful constraints on the factor model. The study factors in this case were specified using the EFA extraction which included the following unobserved variables; Taking Charge, Employee Voice, Employee Orientation, Innovation, Perceived Supervisor Support and Employee Performance. CFA evaluates or tests whether the measurement items correctly measures the intended constructs. Subsequently, variables that satisfactorily contribute to the study are retained for further Structural Equation Modeling using the one-dimensional test. A measurement model fit

for the 1st Order model was conducted and the output based on the adjusted chi-square, CFI, and RMSEA confirmed that the data fitted the measurement model. The posted output after the tests entailed; CMIN/DF of 2.192 hence satisfying the model's fit standards since a fit indices posting 0<CMIN/DF<2 is presumed to be fit according (Bayram, 2013).

The Comparative Fit Indices posted was 0.901 hence satisfying the recommended threshold; the Root Mean Square Error of Approximation (RMSEA) posted was 0.063 which is within the threshold where as the P-value was significant at (P-.010) generally demonstrating that the data used was of good fit. As depicted by Table 4.25, the Confirmatory Factor Analysis results of the seven factors indicated that all factor loadings by standardized estimate as shown in the regression weights were statistically significant, and all posted satisfactorily acceptable loadings which were above the 0.50 threshold. All factors' P-Values were statistically significant (P=000). Nevertheless, the study required further investigation for discriminant validity and convergent validity before proceeding to structural model fit test in order to address the research objectives correctly as table 4.5 elaborate. The loadings of the 1st order Confirmatory Factor Analysis (CFA) ranged from 0.550 to 0.941 indicating that the variable clustered well making the findings of the study authentic based since the values of the output were all significant as indicated in the standardized regression weights in table 4.25. The main objective of this study was to determine the influence of Proactive Work Behavior on Employee Performance in Kenya's Sacco Sector. The results of the CFA model for the 1st order show that predictor variable has influence on Employee Performance based on the fact that 1st order CFA loaded well.

Table 4. 25 Standardized Regression Weights for the Measurement Model

Items		Unobserved Variables	Standardized Estimate	S.E.	C.R.	P	Label
JF1	<---	Taking_Charge	.818				
JF2	<---	Taking_Charge	.820	.065	16.046	***	par_1
JF3	<---	Taking_Charge	.770	.063	14.750	***	par_2
JF6	<---	Taking_Charge	.798	.070	15.471	***	par_3
JF5	<---	Taking_Charge	.665	.072	12.206	***	par_4
JF4	<---	Taking_Charge	.596	.079	10.697	***	par_5
JF7	<---	Taking_Charge	.652	.065	11.925	***	par_6
WS5	<---	Employee_Voice	.846				
WS6	<---	Employee_Voice	.840	.057	17.500	***	par_7
WS3	<---	Employee_Voice	.780	.057	15.699	***	par_8
WS4	<---	Employee_Voice	.749	.065	14.788	***	par_9
WS7	<---	Employee_Voice	.690	.053	13.214	***	par_10
WS8	<---	Employee_Voice	.653	.058	12.276	***	par_11
WS1	<---	Employee_Voice	.583	.062	10.660	***	par_12
RS2	<---	Percerived_Supervisor_Support	.796				
RS3	<---	Percerived_Supervisor_Support	.668	.075	10.738	***	par_13
RS5	<---	Percerived_Supervisor_Support	.654	.064	10.523	***	par_14
RS4	<---	Percerived_Supervisor_Support	.626	.090	10.076	***	par_15
RS1	<---	Percerived_Supervisor_Support	.647	.074	10.416	***	par_16
ZD7	<---	Employee_Performance	.781				
ZD8	<---	Employee_Performance	.771	.099	10.214	***	par_17
ZD9	<---	Employee_Performance	.673	.083	9.851	***	par_18
BF4	<---	Employee_Orientation	.676				
BF2	<---	Employee_Orientation	.593	.124	7.379	***	par_19
MK8	<---	Employee_Orientation	.558	.132	7.099	***	par_20
MK6	<---	Innovation	.554				
MK7	<---	Innovation	.935	.259	5.876	***	par_21



χ^2 = 677.301, CM/DF=2.192, GFI=0.834, CFI=0.901, RMSEA = 0.063, Pclose = 0.010

Figure 4. 6: 1st Order Confirmatory Factor Analysis Model

Table 4. 26: Model Fit Indices for the first order Confirmatory Factor Analysis.

Model	CMIN	CM/DF	GFI	CFI	RMSEA	P Close
Default Model	677.301	2.192	0.834	0.901	0.063	0.010
Saturated Model	0.000	-	1.000	1.000	-	-
Independence Model	6794.824	11.420	0.313	0.000	0.187	0.000

4.7.6 Test of the Influence of Taking Charge on Performance.

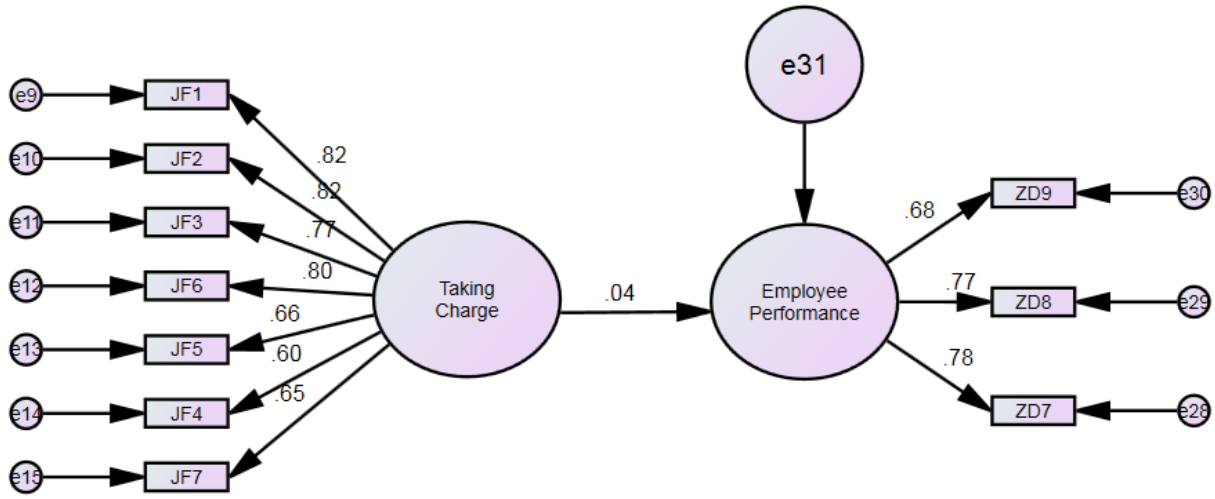
Taking charge is a voluntary and positive effort by individual workers to affect organizational work related change that is value additive (Liang & Crant, 2010). The study sought to explore the relationship between each independent variable and the dependent variable to establish the effect of the relationship of each of the variables to the study. Taking charge was measured against performance and the output posted was 0.04 which is positive meaning that taking charge significantly influences performance. The standardized regression weight for the relationship between taking charge and performance was 0.037 meaning the taking charge influences employee performance by 4% which shows that there was a weak positive relationship between Taking Charge and Employee Performance. This is backed by the model fit indices output which included: CMIN 155.079, CM/DF 1.762, GFI 0.932, CFI 0.962, RMSEA 0.050 and a Pclose of 0.459 (Hop, 2003) which were all within the recommended threshold except the Pclose. The relationship of the two variables was not significant at 0.591 meaning that it is a weak relationship.

The study sought to assess whether Taking Charge influences Employee Performance in the Kenyan Sacco Sector. Performance can be perfected by campaigns that are intended to better or improve the way work is conducted (Julia et al. 2011). The outcome of this study confirmed the position taken by Jeffrey et al. (2010) that Taking Charge contributes to initiative focused dealings that either directly or indirectly to the process and procedures at the place of work. Glomb et al. (2011) asserted that good or extraordinary performance in some cases acts as a catalyst to improved performance among employees prompting them to expect, plan and implement positive change. Based on the output of the analysis, Taking Charge positively influences the performance of employees in Kenya's Sacco Sector. The study hence concludes that Taking Charge positively influence the performance of employees in Kenya's Sacco Sector.

Parker and Collins (2010) suggested that Taking Charge directly or indirectly contributes to complete understanding of Proactive Work Behavior through initiative based actions that are intended to shape procedures, processes and eventually the Organizations Performance.

Table 4. 27: Standardized Regression Weights for Taking Charge and Performance.

Item		Unobserved Variable	Standard Estimate	S.E.	C.R.	P	Label
Employee_Performance	<---	Taking_Charge	.037	.059	.538	***	
JF1	<---	Taking Charge	.820				
JF2	<---	Taking Charge	.821	.065	16.068	***	
JF3	<---	Taking_Charge	.770	.063	14.767	***	
JF6	<---	Taking_Charge	.795	.069	15.403	***	
JF5	<---	Taking_Charge	.664	.071	12.203	***	
JF4	<---	Taking_Charge	.599	.078	10.751	***	
JF7	<---	Taking_Charge	.651	.065	11.904	***	
ZD7	<---	Employee_Performance	.779				
ZD8	<---	Employee_Performance	.769	.099	10.137	***	
ZD9	<---	Employee_Performance	.678	.084	9.850	***	



χ^2 = 155.079, CM/DF= 1.762, GFI= 0.932, CFI= 0.962, RMSEA= 0.050 and Pclose= 0.459

Figure 4. 7: CFA Model for Taking Charge and Employee Performance.

The standard coefficient posted was 0.037 indicating that Taking Charge positively influences employee performance in Kenya's Sacco Sector. The P values for all the other indicators were significant. This notwithstanding the contribution of Taking Charge on Employee Performance was insignificant. Meaning that there was a weak positive relationship between Taking Charge and Employee Performance in Kenya's Sacco Sector.

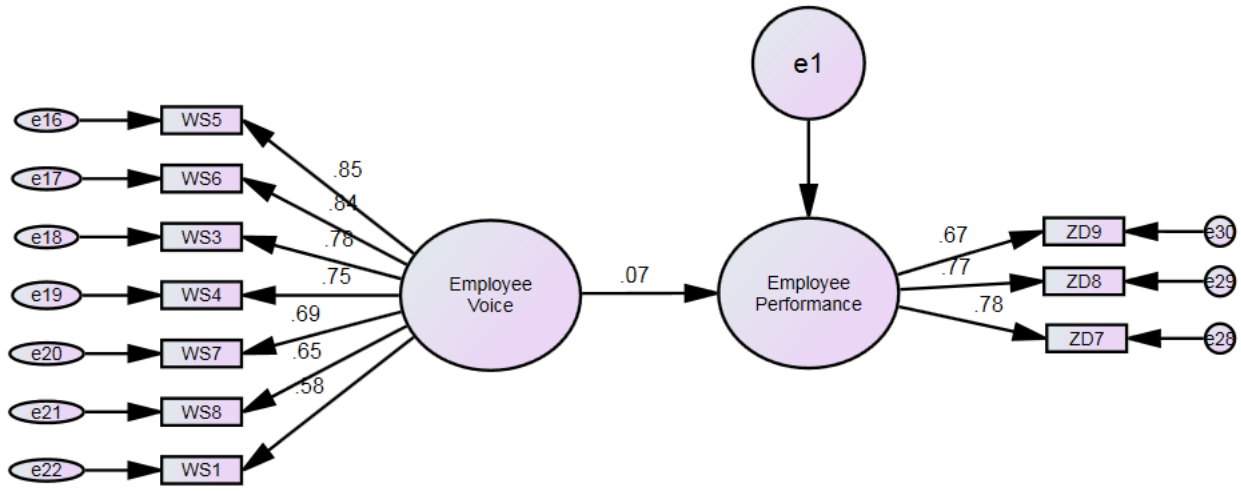
4.7.7 Test of the Influence of Employee Voice Expression on Employee Performance.

The study further explored the relationship between Employee Voice Expression and Employee Performance. The output had a coefficient of 0.07 meaning that there was a positive relationship between Employee Voice and Employee Performance of employees in Kenya's Sacco Sector. The regression weight posted was 0.071. The model fit indices' posted included: CMIN 232.751, CM/DF 2.645, GFI 0.912, CFI 0.922, and RMSEA 0.074 all fell within the recommended threshold except the Pclose which was 0.000. This informs the conclusion that Employee Voice Expression has a positive influence on performance. The loadings for both employee voice expression and Performance were >0.6. Timothy and Phillip (2014) conducted a study where they sought to explore the effect of different voices on the performance of employees including; Supportive Voice, Constructive Voice, Defensive Voice and Destructive Voice.

They were specifically expected to monitor and assess the coworkers behavior visa viz the kind of voice they hear on daily basis and rate them on the basis of the extent of their loyalty, Organization Citizenship Behavior, and generally response to work. The conclusion of the study was that voice is a stimuli that influences how someone behaves. Watson (2012) lays emphasis on the need for organizations to make good use of employee voice and at the same time pass across the organizations agenda in a voice that not only wins the trust of employees during pressing times but also ensure that they are consistent in keeping in touch with employees at all times. This is because in his opinion, failure to genuinely be prepared to listen to employees and also act on the outcomes and be willing to provide feedback on the way forward at all times can negatively influence how employees reciprocate to the situation and in the process affect their performance. According to John (2012) employee's perception on how their opinion is taken by the organization and the extent of their urge for influence in organizational affairs are significant issues that organizations need to give keen attention if they expect good consistent performance and good work relations at the place of work. This tells that employees, who are motivated in any way, are most likely to engage in Proactive Work Behavior and as result directly or indirectly contribute to satisfactory performance which to an extent is shown by the output of the findings analysis. Employee Voice positively influences the performance of employees in Kenya's Sacco Sector.

Table 4. 28: Standardized Regression Weights for Employee Voice Expression and Performance.

Item		Unobserved Variables	Standard Estimate	S.E.	C.R.	P	Label
Employee_Performance	<---	Employee_Voice	.071	.047	1.048	.295	
WS5	<---	Employee_Voice	.847				
WS6	<---	Employee_Voice	.838	.057	17.464	***	
WS3	<---	Employee_Voice	.782	.057	15.756	***	
WS4	<---	Employee_Voice	.751	.065	14.861	***	
WS7	<---	Employee_Voice	.688	.053	13.176	***	
WS8	<---	Employee_Voice	.652	.058	12.276	***	
WS1	<---	Employee_Voice	.583	.062	10.656	***	
ZD7	<---	Employee_Performance	.779				
ZD8	<---	Employee_Performance	.773	.100	10.141	***	
ZD9	<---	Employee_Performance	.673	.084	9.821	***	



χ^2 = 232.751, CM/DF= 2.695, GFI= 0.912, CFI = 0.922, RMSEA = 0.074

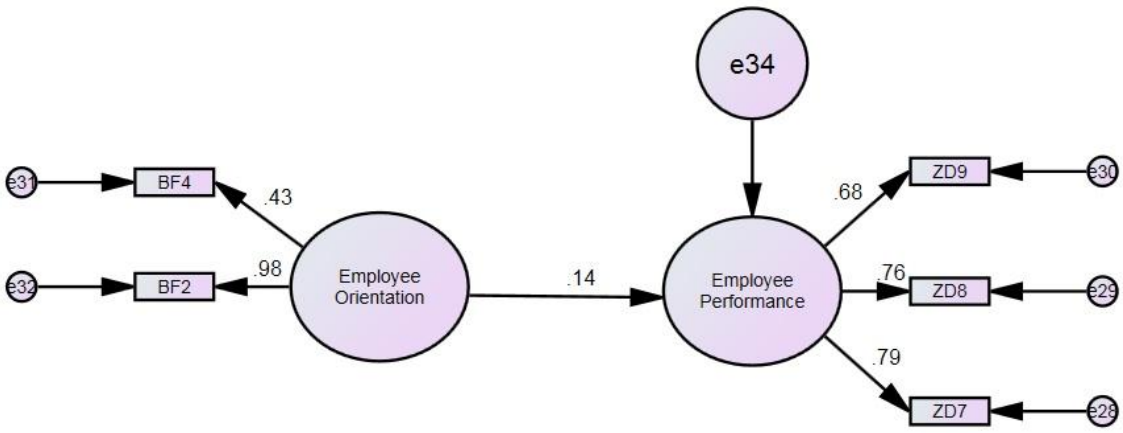
Figure 4. 8:CFA Model for Employee Voice and Employee Performance.

4.7.8 Test of the Influence of Employee Orientation on Employee Performance.

The study explored the Influence of Employee Orientation on Employee Performance. The coefficient of the relationship posted was 0.14, meaning that Employee Orientation positively influences Employee Performance by 14%, this implies that Employee Orientation indirectly influences the performance of employees at the Kenyan Sacco Sector. The regression weight posted was 0.137 which is positive with model fit indices of CMIN 106.766, CM/DF 2.542, GFI 0.940, CFI 0.925, RMSEA 0.072 and a Pclose of 0.018. The output of the model indices were significant in the sense that they all fell within the recommended threshold. The relationship of the two variables was not significant at 0.295 meaning that the relationship was weak.

Table 4. 29: Standardized Regression Weights for Employee Orientation and Employee Performance.

Item		Unobserved Variable	Standard Estimate	S.E.	C.R.	P	Label
Employee_Performance	<---	Employee Orientation	.137	.126	2.016	.044	
ZD7	<---	Employee_Performance	.787				
ZD8	<---	Employee_Performance	.761	.097	10.177	***	
ZD9	<---	Employee_Performance	.677	.083	9.860	***	
BF4	<---	Employee_Orientation	.434				
BF2	<---	Employee_Orientation	.985	2.350	1.011	.312	

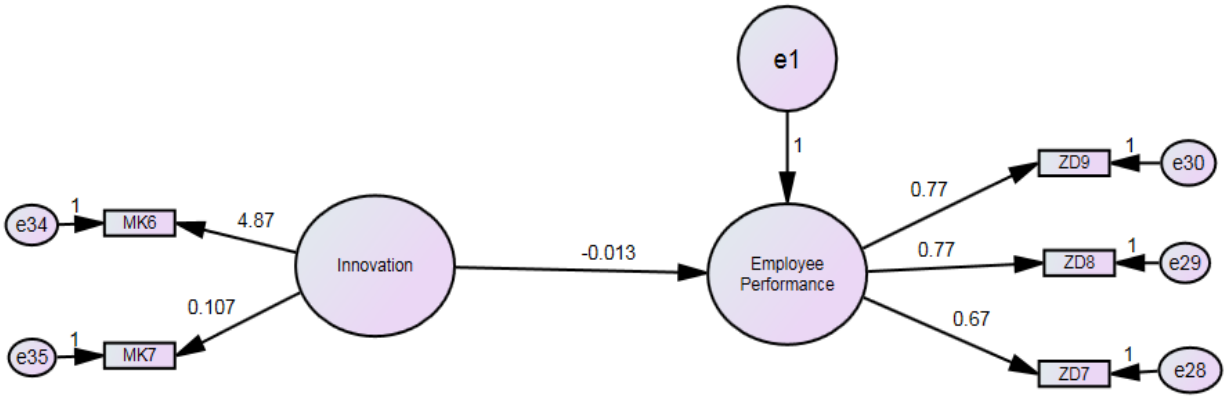


χ^2 = 106.766, CM/DF = 2.542, GFI = 0.940, CFI= 0.925, RMSEA = 0.072, Pclose = 0.018

Figure 4. 9: CFA Model for Employee Orientation and Employee Performance.

4.7.9 Test of the Influence of Innovation on Employee Performance.

The study sought to measure the influence of Innovation on Employee Performance by first testing the relationship between Innovation and Employee Performance at Kenya's Sacco Sector which posted a coefficient of -.01 which implies that Innovation does not influence Employee Performance in the Kenyan Sacco Sector. The model indices presented by the analysis included; CMIN 53.312, CM/DF 1.616, GFI 0.966, CFI 0.975, RMSEA 0.045 and a Pclose of 0.610, the output shows that all the model indices were within the recommended threshold. This notwithstanding, the regression weights posted was -0.013 which is not significant hence there is no relationship between Innovation and Employee Performance. Stoffers et al. (2014) asserted that proactive personality influences or contributes either directly or indirectly to the end product of an individual employee and the organization and that workers who are proactive are always on the lookout for challenging assignments to better their performance which births idea generation. Devoo (2014) is supportive of the above position by his persuasion that employee creativity contributes to good performance among employees. This notwithstanding, there are issues that directly and indirectly impede the influence of innovation on employee performance including; intervening systems and underlying processes that link proactive work behavior to outcomes that have so far not been sufficiently been addressed in the studies the study referred to. This to some extent explains why there was a negative relationship between innovation and employee performance, meaning that innovation does not contribute much to employee performance.



x^2 = 53.312, CM/DF= 1.616, GFI = 0.966, CFI= 0.975, RMSEA = 0.045, Pclose = 0.610

Figure 4. 10: CFA Model for Employee Innovation and Employee Performance.

4.8 Discriminant and Convergent Validity.

Bahl & Wali (2014), were of the opinion that there are two subcategories of constructs which include convergent and discriminant validity that in some instances work jointly to an extend that where there is confirmation to the fact of the two being demonstrated, then this will be an indication for construct validity. This notwithstanding, neither of the two on its own can satisfactorily establish construct validity. The factor loadings for convergent validity should be within the threshold of 0.5 or above (Pansuwong, 2009; Hair et. al., 2010). However, to establish that the construct has convergent validity, the factor loadings must be 0.7 and above (Kline, 2005; Hair et al., 2010). The average loadings in this study were above 0.5, meaning that the loadings met the requirement for Convergent validity as shown in table 4.23 above, which shows that the study satisfied the requirements for convergent validity. On the contrary, there was need to ensures that measures that should not be related are actually not related in any way, an indication that there is discirminant validity. In table 4.29 (on discriminant validity) none of the loadings is above 0.7 (Hair et al., 2010) hence signifying the presence of discriminant validity.

Table 4. 30: Discriminant Validity.

Items	1	2	3	4	5	6	7
1	1.000	.038	.028	-.036	.251	.056	-.059
2	.038	1.000	.105	.168	.036	.330	.191
3	.028	.105	1.000	.064	.051	.139	.018
4	-.036	.168	.064	1.000	.122	.331	-.018
5	.251	.036	.051	.122	1.000	.113	.068
6	.056	.330	.139	.331	.113	1.000	.103
7	-.059	.191	.018	-.018	.068	.103	1.000

Cronbach's alpha reliability coefficient for each construct was conducted to test the reliability of scales used in the study. The study had a Cronbach's Alpha that was above 0.7, which ranged from 0.750 to 0.793 as indicated on table 4.23. Malhorta (2013) a value of 0.7 and above for the coefficient alpha infers to the internal consistency of the items, this assumption is supported by DeVellis (2003). Reliability was as a result confirmed since the overall Cronbach's Alpha for this study was greater than 0.7. The above sentiments are backed by the fact that, reliability and

validity of the measurement model were assessed by evaluating the internal consistency (reliability), convergent validity and discriminant validity in a study by Kim, Kim & French (2014) on what increases Firms "Performance of Information Security Management and the Role of Regulatory Pressure. Before concurrently estimating measurement and structural models, Hall, Sarkani and Mazzuchi (2011) in their study first estimated the measurement models using Confirmatory Factor Analysis (CFA) to assess the constructs internal reliability and validity (Convergent and Discriminant) in their study on Confirmatory Factor Analysis (CFA) of First Order Measurement Model-ICT Empowerment in Nigeria.

The study carried out a test to verify if the model reflects the data using the Chi- square goodness of fit test. This test was conducted to reveal the relationship between variables. Chi-square goodness of fit test is a statistical test that addresses the association of variables in two way tables where the assumed model of independence is evaluated against the observed data. Supposing the computed test statistic is large, then that means that the observed and expected values are not closely related which shows that the model is a poor fit to the theoretical model (Arbuckle & Wothke, 1999). This as a result shows the existence of a non significant p-value which is suitable to indicate that the proposed model fits the observed Covariance's and correlations satisfactorily (Knapp, 2013). Table 4.30 in this study shows that the chi-square goodness of fit test used in the study was significant at $p < 0.001$. Chi-square goodness of fit test was used by Shamsuddin, Othman, Shahadan and Zakaria (2012) in their study on the Dimensions of Corporate Entrepreneurship and Performance of established Organizations which gave a non significant p-value.

Table 4. 31: Chi- Square Goodness of Fit Test.

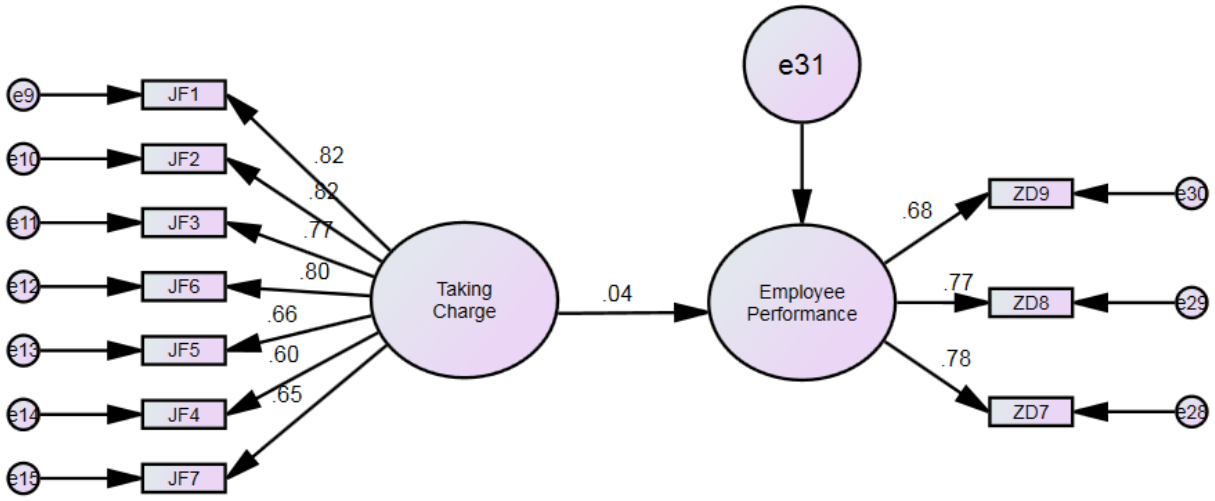
Chi-Square	df	Significance
1160.102	89	.000

4.8.1 Confirmatory Structural Modeling and Hypothesis Testing of Study Variables.

This section entailed testing hypothesized relationships and fitting the structural model of the latent variables using structural equation modeling (SEM). Hypothesis testing in this study was conducted to test if the SEM fits the theoretical model. Structural Equation modeling has been used in the past including; (Koong, Merhi & Sun, 2013) among others in their studies for statistical modeling. Prior to hypothesis testing for absolute fit indices, the study choose the tools to be used for measuring the models fit including; CMIN, CM/DF, Goodness of Fit Index (GFI), Comparative Fit Index (CFI), Root Mean Square Error of Approximation (RMSEA) and Pclose. CMIN is the possibility ratio chi-square test that indicates the association between the proposed model and the real model which is usually used to fit indices. As a test that is meant to measure a difference, the chi-square value is hence not supposed to be significant (Meydan & Sen, 2011). Table 4.31 below shows the output of the tests conducted on the relationship between the variable Taking Charge and Employee Performance. A CFI > 0.900, GFI > 0.900 and RMSEA ranging from 0.05 to 0.06 is an indication that the models indices is fit (Bayram, 2013). Based on the output posted after the test, there is a positive relationship between Taking Charge and Employee Performance at Kenya's Sacco Sector, a fact that is supported by the Confirmatory Factor Analysis as shown in figure 6 below where the variable Taking Charge contributes 4% on Employee Performance, meaning that we hence reject the null hypothesis and accept the alternative hypothesis that there is a positive relationship between Taking Charge and Employee Performance.

Table 4. 32: Model Fit Indices for the Influence of Taking Charge on Employee Performance in Kenya's Sacco Sector.

Model	CMIN	CM/DF	GFI	CFI	RMSEA	P Close
Default Model	79.124	2.327	0.951	0.965	0.067	0.074
Saturated Model	0.000	-	1.000	1.000	-	-
Independence Model	1346.933	29.932	0.412	0.000	0.311	0.000



x^2 = 79.124, CM/DF= 2.327, GFI =0.951, CFI = 0.965, RMSEA = 0.067, Pclose = 0.074

Figure 4. 11: Hypothesis test for Taking Charge and Employee Performance

4.8.2 Influence of Taking Charge at Work on Employee Performance in Kenya's Sacco Sector.

The study sought to establish the influence of employees Taking charge at work on their performance with reference to the Kenyan Sacco Sector. This was done having conducted a normality test on the affected variables that ranged between -1 and +1 meaning that the values posted a normal distribution whose results were positive as discussed table 4.8 and the Q-Q Plot above.

We therefore test the null hypotheses;

H_{01}: *Employees who take charge negatively influence Employee Performance in the Kenyan Sacco Sector.*

The findings of the study after conducting number tests revealed that there was a positive (regression weight of 0.037) relationship between Taking Charge and Employee Performance as shown figure 6 above. It is on this basis that the $H_{01:}$ (Null hypotheses) is rejected hence accepting the

$H_{a1:}$ (Alternative hypotheses). The model used in this study was significant at 4% significance level. The above findings are backed by the position taken by Parker, Bindl, and Strauss (2010)

who were of the opinion that Taking Charge can be associated with intentional decisions or rather choices made by individuals who with focus evaluate the chances of success while at the same time being alive to the possible consequences of their dealings, which may include among others, whether the risk of taking charge can succeed over the benefits of the same. The above findings are a pointer to the fact that employees who take charge by engaging in personal initiative are likely to perform better than those who wait to be instructed on what to do, those who rely so much in the bureaucratic structures to function.

4.8.3 Influence of Employee Voice Expression on their Performance in Kenya's Sacco Sector.

The study also sought to find out the relationship between Employee Voice Expression on performance in Kenya's Sacco Sector. A normality test was first conducted to test the skewness of values and the outcome posted values that ranged between -1 and +1 as indicated in table 4.8 and the Q-Q plot that posted a normal distribution.

Table 4. 33: Model Fit Indices for the Influence of Employee Voice Expression Employee Performance in Kenya's Sacco Sector.

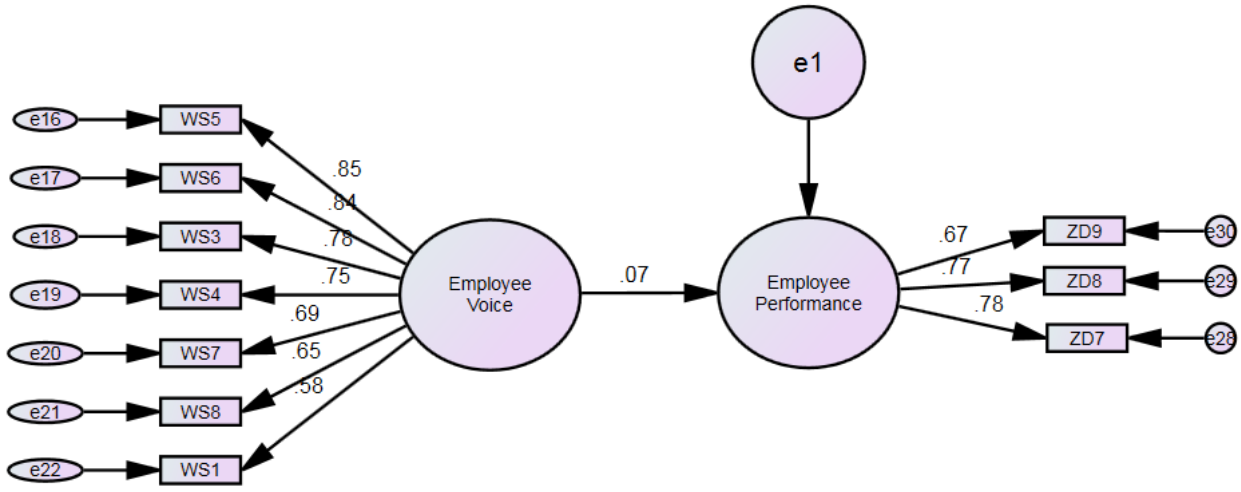
Model	CMIN	CM/DF	GFI	CFI	RMSEA	P Close
Default Model	124.358	3.675	0.728	0.934	0.095	0.000
Saturated Model	0.000	-	1.000	1.000	-	-
Independence Model	1422.619	31.614	0.403	0.000	0.320	0.000

We hence test the Null hypothesis which is;

H_{02}: *Employee Voice Expression among workers in Kenya's Sacco Sector negatively influences their performance.*

According to the study findings, there is a strong positive relationship between Employee Voice Expression and Employee Performance among workers in Kenya's Sacco Sector, which is attributed to the findings posted by the model fit indices in table 4.33 above where the GFI, CFI, RMSEA, except Pclose posted loadings that fell within the recommended threshold. The findings

posted a (regression weight of 0.071), a contribution of 70% of the influence Employee Voice Expression has on the performance of employees in Kenya's Sacco Sector. The findings of the hypothesis test conducted formed the basis upon which the H_{02}: (Null Hypotheses) was rejected hence the $H_{a2:}$ (Alternative hypotheses) being accepted. This position is supported by the findings of (Emmott, 2012) who in backing the Attribution theory was of the opinion that people have instinctive tendency to search for experiential behavior, whether self or for other persons, where if their concerns or contributions are given the right attention and acted upon, there is a likelihood of them reciprocating by proactively responding to their environments, in this case work related hence giving positive results. The extent to which the organizations employees perceive that their opinion can be heard and acted upon plays a significant role in encouraging employees to proactively express their concerns and opinions (John ,2012). This findings support



x^2 = 124.358, CM/DF = 3.658, GFI = 0.934, RMSEA = 0.095, Pclose =0.000

Figure 4. 12: Hypothesis test for Employee Voice Expression and Employee Performance.

the outcome that there is a significant relationship between taking charge and employee performance.

4.8.4 Influence of Employee Orientation on Employee Performance in Kenya's Sacco Sector.

Table 4. 34: Model Fit Indices for the Influence of Employee Orientation on Employee Performance in Kenya's Sacco Sector

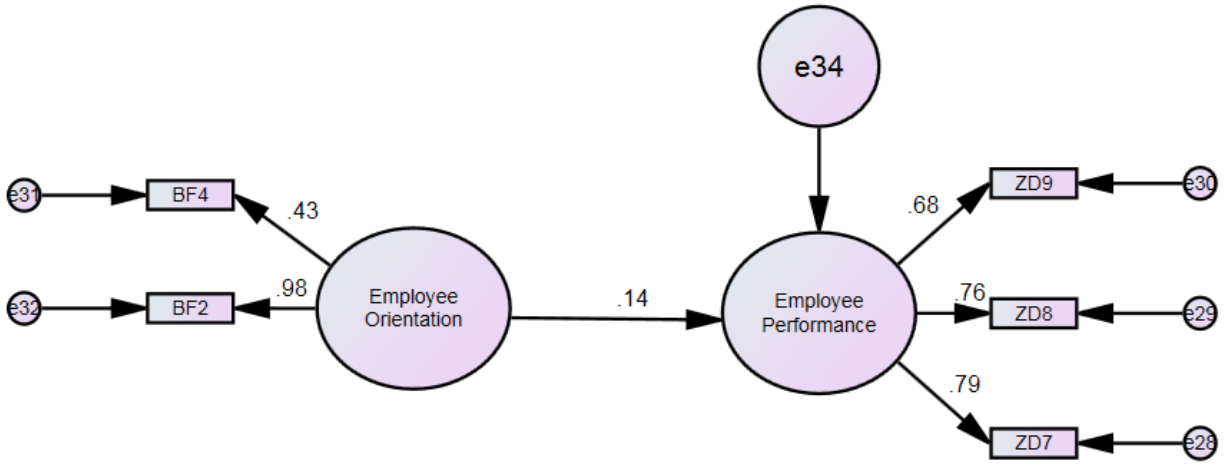
Model	CMIN	CM/DF	GFI	CFI	RMSEA	P Close
Default Model	6.301	1.575	0.992	0.993	0.044	0.483
Saturated Model	0.000	-	1.000	1.000	-	-
Independence Model	330.025	33.003	0.688	0.000	0.327	0.000

The study explored to establish the influence of Employee Orientation on the performance of employees in Kenya's Sacco Sector. The relationship between the two variables posted (a regression weight of 0.131) hence making a contribution of 14% to the influence it has on the relationship. A test of normality was first carried out and the output posted as shown in table 4.8 indicated that the values for the skewness ranged between -1 and +1 and a normal distribution Q-Q plot. We hence test the Null hypotheses:

H_{03}: *Employee Orientation at work in Kenya's Sacco Sector negatively influences their performance.*

The findings of the study revealed that there is a positive relationship between Employee Orientation and Employee Performance as show by the model fit indices results where the output of the GFI, CFI RMSEA and Pclose were all significant having fallen within the recommended threshold. This is supported by the CFA output between the two variables posting a 14% positive contribution that Employee Orientation makes on Employee Performance at Kenya's Sacco Sector as shown in figure 8 below. It is on this basis that the $H_{03:}$ Null hypotheses was rejected while the researcher's hypothesis is accepted. Employee Orientation aids employees to not only acquit themselves with work or tasks but also helps them to familiarize themselves with, and as a result proactively improve their performance (Asare- Bediako, 2008). Employee Orientation sets a ground for workers to acquire the requisite skills which in turn act as a driving force hence inducing passion for work among workers to extraordinary performance. In the opinion of

Boselie et al., 2005; Collins and Smith, 2006; Hailey et al., 2005) Employee Orientation gives insight to workers assisting them to gain clarity, on their duties, responsibilities, process of work that in the long run assists them to be more focused and as a process contributes to efficiency and effectiveness as far as performance is concerned. The quality of a firm can majorly be associated with the level of satisfaction or dissatisfaction of workers (Asunde, 2015)



x^2 = 6.301, CM/DF = 1.575, GFI = 0.992, CFI =0.044, Pclose = 0.483

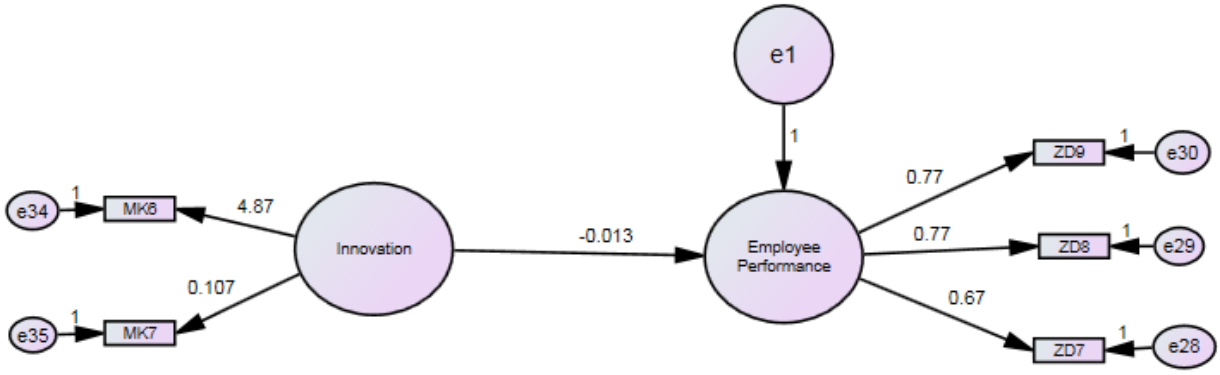
Figure 4. 13: Hypothesis test for Employee Orientation and Employee Performance.

4.8.5 Influence of Innovation on Employee Performance in the Kenyan Sacco Sector.

The study sought explore whether innovation contributes to improved performance among workers in the Kenyan Sacco Sector. A normality test was carried out to establish the relationship and the values posted ranged between -1 and +1 meaning that the values posted a normal distribution. The findings after conducting several test posted a (regression weight of -0.013) indicating that there was a negative relationship between Innovation and Employee Performance hence the H_{a4} :(Alternative or researchers hypotheses) was rejected while the $H_{03:}$ a Null hypothesis was accepted. This notwithstanding, the output of the model fit indices for the relationship between the two variables including; CMIN, CM/DF, GFI, CFI and RMSEA except Pclose as shown in table 4.34, posted very positive results with all except Pclose falling within the recommended threshold meaning that despite the weak negative relationship of -0.013 the variable innovation indirectly contributes to the enhancement of performance in the Kenyan Sacco Sector.

Table 4. 35: Model Fit Indices for the Influence of Innovation on Employee Performance in the Kenyan Sacco Sector.

Model	CMIN	CM/DF	GFI	CFI	RMSEA	P Close
Default Model	14.456	1.807	0.980	0.981	0.052	0.416
Saturated Model	0.000	-	1.000	1.000	-	-
Independence Model	330.025	33.003	0.688	0.000	0.327	0.000



χ^2 = 14.456, CM/DF = 1.807, GFI = 0.980, CFI = 0.981, RMSEA = 0.052, Pclose 0.416
Figure 4. 14: Hypotheses test for Innovation and Employee Performance

We hence test the Null hypothesis:

H_{04}: *Innovative employees at work do not have a significant influence on the performance of the Kenyan Sacco Sector.*

The findings of the study after conducting the hypothesis tests revealed that there is a weak negative relationship between innovation and performance of -0.013 meaning that innovation does not contribute to the improvement of performance in the Kenyan Sacco Sector hence we accept the $H_{04:}$ Null hypothesis and reject the researchers or Alternative hypotheses. The findings are backed by (Maaria and Katri, 2013) who discovered that there are factors that make it difficult to clearly tell the relationship between the two variables since the intervening systems underlying processes that link proactivity to the work outcomes since they are not well expressed. Innovation is largely pegged on the employee orientation, the organizations

environment, skill and integration, and above all experience (Sebastiani & Pajola, 2010). Several theorists among them creative theorists argue that an employee's resourcefulness is a critical antecedent of his/her innovative aptitude which is in most cases enhanced by Proactive Work Behavior and in the process lead to good performance. Forsman and Rantanen (2011) alluded to the fact that unless factors acting as impediments to innovation are dealt with, proactive work behavior may not be easily realized, hence the need to address issues that pose a challenge to the realization of the same.

4.8.6 Influence of Perceived Supervisor Support as a Moderator on the Relationship Between Proactive Work Behavior and Employee Performance.

Moderation is usually intended to test the relationship existing between the independent and dependent variable. The consequence of moderation on the dependent variables alters the relationships to either contribute to the study or the contrary. A moderator specifies circumstances under which a specific predictor relates to an outcome (MacKinnon et al 2007). It actually helps to change the bearing or magnitude of the relationship between two variables. A moderating variable is one that moderates the influence of the independent variable on the dependent variable. This study sought to establish the moderating effect of Perceived Supervisor Support on individual independent variables and the dependent variable and at the end the moderating effect it has on the overall model. The tested hypothesis of the influence of Perceived Supervisor Support as a moderator on the relationship between Proactive Work Behavior and Employee Performance was:

H_{05}: Perceived Supervisor Support does not moderate the relationship between Proactive Work Behavior and Employee Performance in Kenya's Sacco Sector.

The results of the Hypothesis indicated that Perceived Supervisor Support positively moderated the relationship between Proactive Work Behavior and Employee Performance in Kenya's Sacco Sector. These findings indicate that the relationship between Proactive Work Behavior and Employee Performance is dependent on Perceived Supervisor Support. We hence reject the NULL hypothesis and accept the researcher's statement. 4.3.6 Results of hypothesis for the

moderation effect of the relationship between Proactive Work Behavior and Employee Performance.

The study sought to test for the moderation effect of the hypothesis of the relationship between the predictor variable- Praoctive Work Behavior and Employee Performance which requires getting the difference when one model is contrained while the other is tested without being constrained. The Chi-sqaure difference between the constrained and the unconstrained model should be ≥ 3.84 and difference for the degrees of freedom for the constrained and the unconstrained model is expected to be 1. The summery of hypothesised moderation effect on the relationship between the predictor variable and the dependent variable is as presented in Table 4.40 and figure 4.11

Table 4. 36: Moderation Test For Proactive Work Behavior and Employee Performance

	Constrained Model	Unconstrained Model	Chi-Square Difference	Results on Moderation	Results on Hypotheses
Chi-Square	1303.153	768.629	534.524	Significant	Supported

4.8.9 Effect of Moderation on the relationship between Employee Orientation and Employee Performance in Kenya's Sacco Sector.

The study sought to explore the moderating effect of Perceived Supervisor Support on Employee Orientation and Employee Performance. Moderation was done by the formation of two models where one was constrained while the other was not constrained to get the difference of the Chi-square for the two moderated models. According to Zainudin Awang, (2014) a Chi-square of 3.84 and above for a moderated model shows that the results of the moderation were significant.

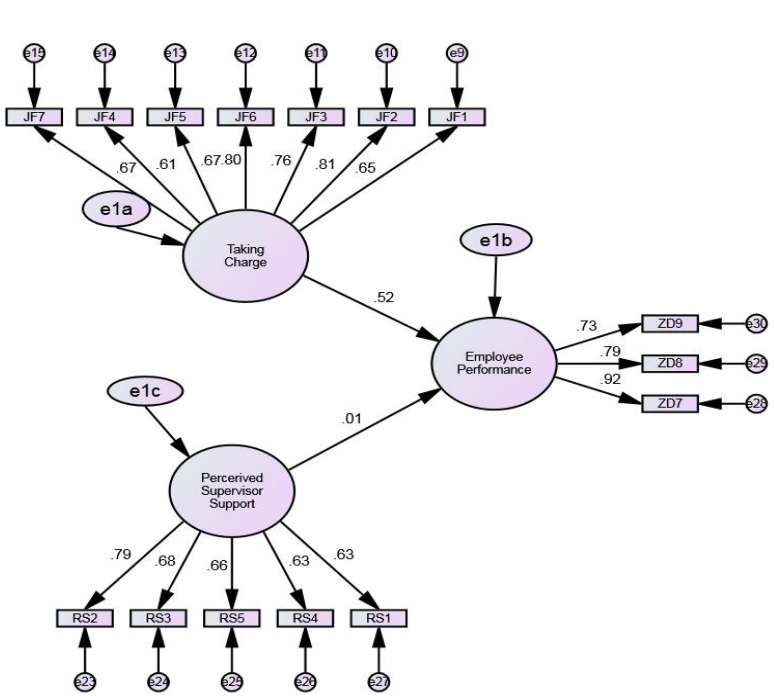
H_{05d}: Employee Orientation does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Employee Orientation on Employee Performance.

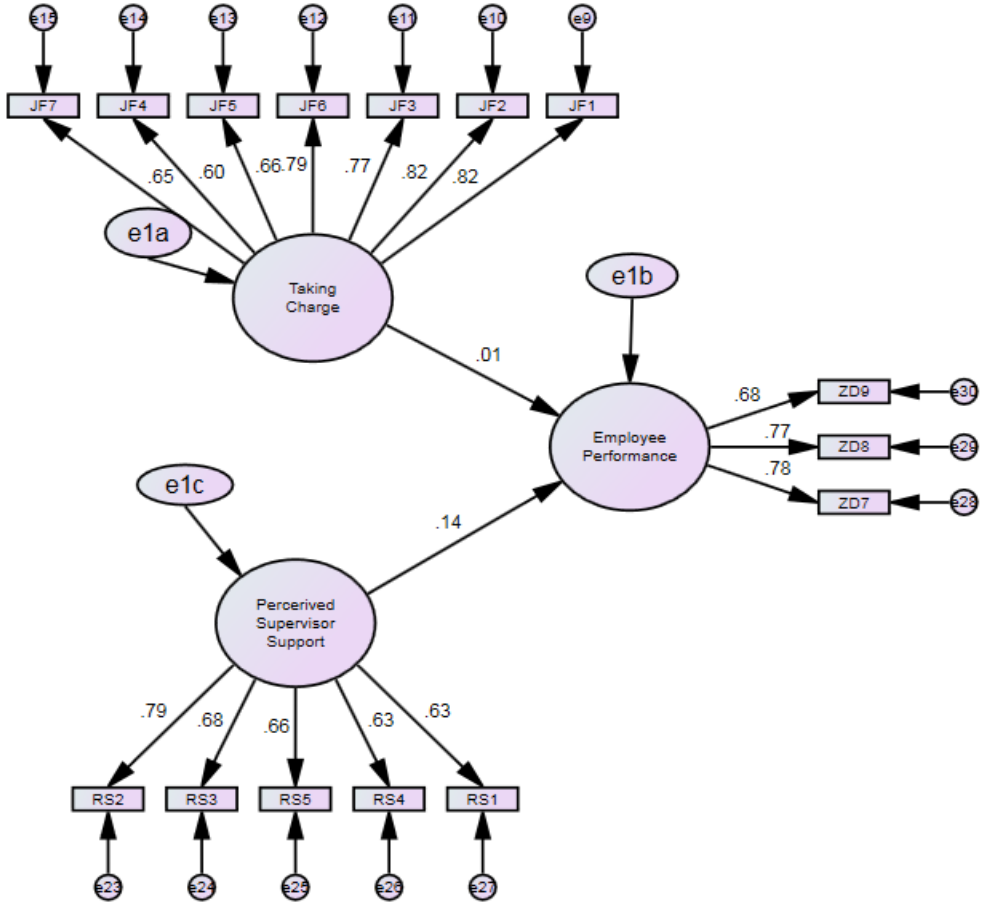
The findings of the analysis of the moderation effect for Perceived Supervisor Support on Employee Orientation posted an output of a Chi-Square difference of 38.451 which is above the recommended threshold of >3.84 meaning that Perceived Supervisor Support moderates the relationship between Employee Orientation and Employee Performance since the results of the hypothesis were significant. Reference is made in table 4.38 and figure 4.12.

Table 4.40: Moderation test for Innovation and Employee Performance.

	Constrained Model	Unconstrained Model	Chi-Square Difference	Results on Moderation	Results on Hypotheses
Chi-Square	85.497	53.312	32.185	Significant	Supported

The findings of the anaysis of the moderation effect of Perceived Supervisor Support on the relationship between Taking Charge and Employee Performance, Empoloyee Voice and Employee Performance, Employee Orientation and Employee Performance, Innovation and Employee Performance. This means that the Perceived Supervisor Support moderates the relationship between the indicator variable and the Dependent variable. The researcher's hence concluded that Perceived Supervisor Support significantly moderates the relationship between Proactive Work Behavior and Employee Performance in Kenya's Sacco Sector since the higher the Perceived Supervisor Support the stronger the effect of Proactor Work Behavior on Employee Performance.





Constrained Model

Unconstrained Model

Figure 4. 15: Moderation models for Taking Charge and Employee Performance

4.8.7 Effect of Moderation on The Relationship Between Taking Charge and Employee Performance in Kenya's Sacco Sector.

The moderation effect on the relationship between Taking Charge and Employee Performance was explored to establish the extent to which Perceived Supervisor Support alters the relationship to improve performance. The moderation process entailed the separation of the moderation variable into two where the one AMOS model is constrained on the path of interest while the second one is not constrained giving two AMOS models. The study then calculated the chi-square estimate for both the constrained and the unconstrained model to establish whether the moderator is supported or has effect on the relationship of the independent and the dependent variable. Zainudin Awang, (2014) in their study on "Analyzing the effect of a moderator in a model: The multi-group CFA procedure in SEM, suggested that a chi-square difference of 3.84 and above shows that the moderation test is significant.

H_{05a}: Taking Charge does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Taking Charge on Employee Performance.

The findings from the analysis of the study revealed that the moderation effect of Perceived Supervisor Support on Taking charge and Employee Performance is significant since it is supported by the difference in Chi-Square of the constrained and unconstrained models at 135.902 and a DF of 1 as indicated in table 4.36 and figure 4.10 below.

Table 4.36 shows the moderation test for Taking Charge and Employee Performance.

Table 4. 37: Moderation Test for Taking Charge and Employee Performance

	Constrained Model	Unconstrained Model	Chi-Square Difference	Results on Moderation	Results on Hypotheses
Chi-Square	290.981	155.079	135.902	Significant	Supported

4.8.8 Effect of Moderation on the relationship between Employee Voice and Employee Performance in the Kenyan Sacco Sector.

The moderation effect on the relationship between Employee Voice Expression and Employee Performance was conducted to determine the extent to which Perceived Supervisor influences the relationship between Employee Voice and Employee Performance. The moderation was done by constraining one model and unconstraining the second model, which was preceded by calculating the difference between constrained Chi-square and the unconstrained Chi-square. The Chi- square difference between the two models was 176.992 which is above the recommended threshold of >3.84 (Zainudin Awang, 2014).

H_{05c}: Employee Voice Expression does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Employee Voice Expression on Employee Performance.

The output from the findings of the analysis on the moderation effect of Perceived Supervisor Support on Employee Voice and Employee Performance was significant since it is supported by the difference in the Chi-square of the two models as indicated in table 4.36 and figure 4.11.

Table 4. 38: Moderation Test for Employee Voice Expression and Employee Performance

	Constrained Model	Unconstrained Model	Chi-Square Difference	Results on Moderation	Results on Hypotheses
Chi-Square	409.743	232.751	176.992	Significant	Supported

Table 4. 39: Moderation Test for Employee Orientation and Employee Performance

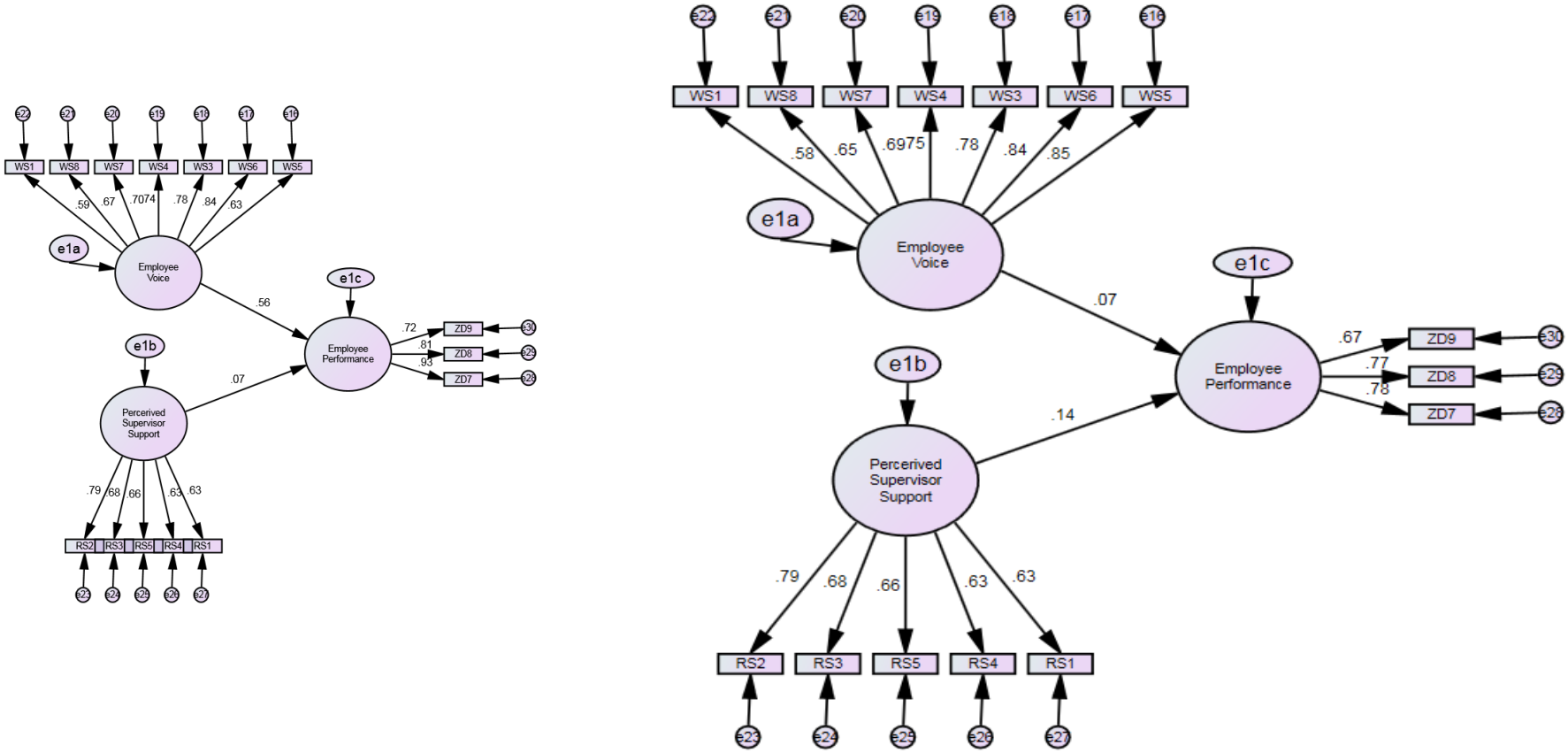
	Constrained Model	Unconstrained Model	Chi-Square Difference	Results on Moderation	Results on Hypotheses
Chi-Square	145.217	106.766	38.451	Significant	Supported

4.8.10 Effect of Moderation on the Relationship Between Innovation and Employee Performance in Kenya's Sacco Sector.

The effect of moderation on the relationship between Innovation and Employee Performance was conducted to establish the influence of Perceived Supervisor Support on the relationship of Innovation and Employee Performance. The moderation was done by first separating the two AMOS models and analyzing them separately, where one of the models was constrained while the other moderation model was not constrained to extract the Chi- Square difference for the two models. A Chi-Square that is ≥ 3.84 is deemed to be significant (Zainudin Awang, 2014).

H_{05e}: Innovation does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Innovation on Employee Performance.

The analysis for this moderation had an output of 32.185 which is above 3.84, meaning that the results of the moderation were significant since the hypothesis was supported. This as a result led to the conclusion that Perceived Supervisor Support moderates the relationship between Innovation and Employee Performance.



Constrained Model Unconstrained Model

Figure 4. 16: Moderation Models for Employee Voice and Employee Performance

Table 4. 39: Moderation Test for Employee Orientation and Employee Performance

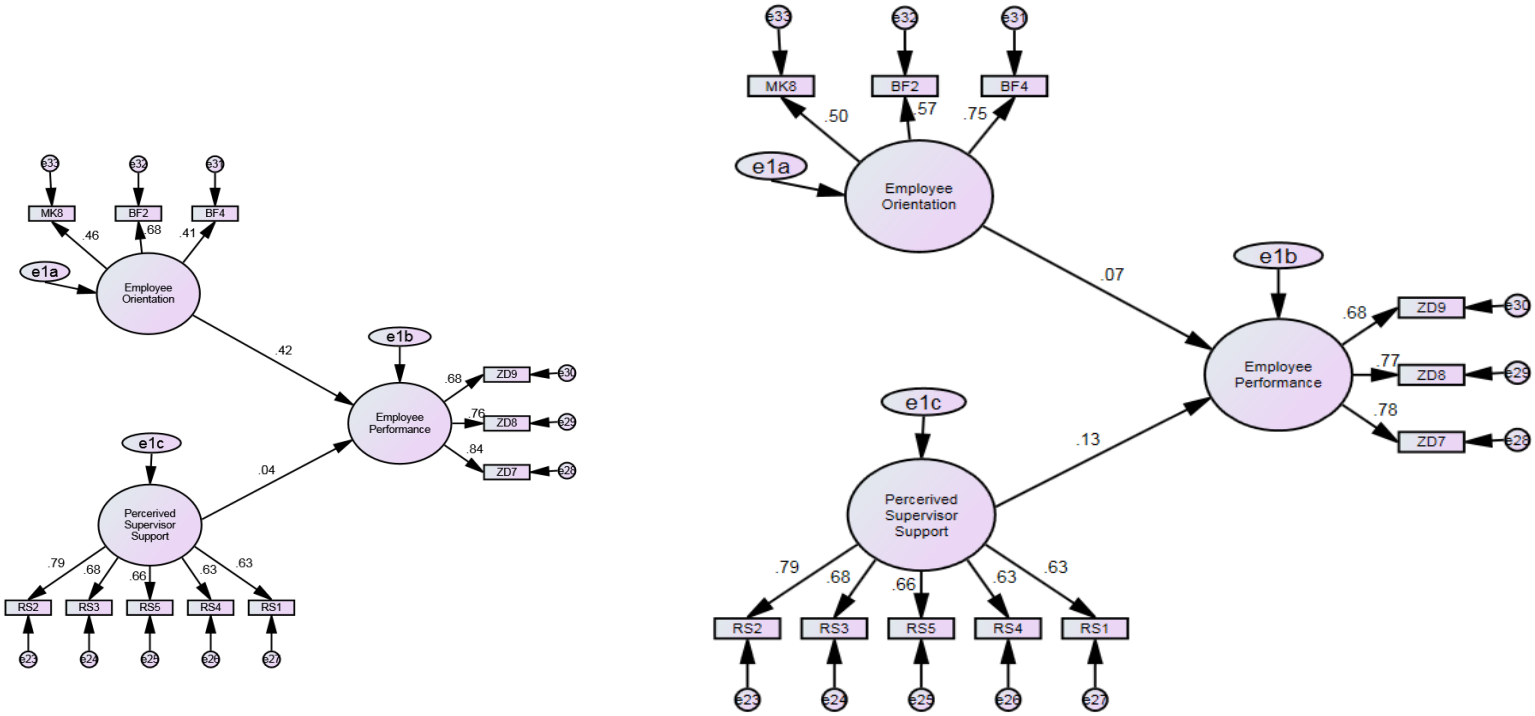
	Constrained Model	Unconstrained Model	Chi-Square Difference	Results on Moderation	Results on Hypotheses
Chi-Square	145.217	106.766	38.451	Significant	Supported

4.8.10 Effect of Moderation on the Relationship Between Innovation and Employee Performance in Kenya's Sacco Sector.

The effect of moderation on the relationship between Innovation and Employee Performance was conducted to establish the influence of Perceived Supervisor Support on the relationship of Innovation and Employee Performance. The moderation was done by first separating the two AMOS models and analyzing them separately, where one of the models was constrained while the other moderation model was not constrained to extract the Chi- Square difference for the two models. A Chi-Square that is ≥ 3.84 is deemed to be significant (Zainudin Awang, 2014).

H_{05e}: Innovation does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Innovation on Employee Performance.

The analysis for this moderation had an output of 32.185 which is above 3.84, meaning that the results of the moderation were significant since the hypothesis was supported. This as a result led to the conclusion that Perceived Supervisor Support moderates the relationship between Innovation and Employee Performance.



Constrained Model

Unconstrained Model

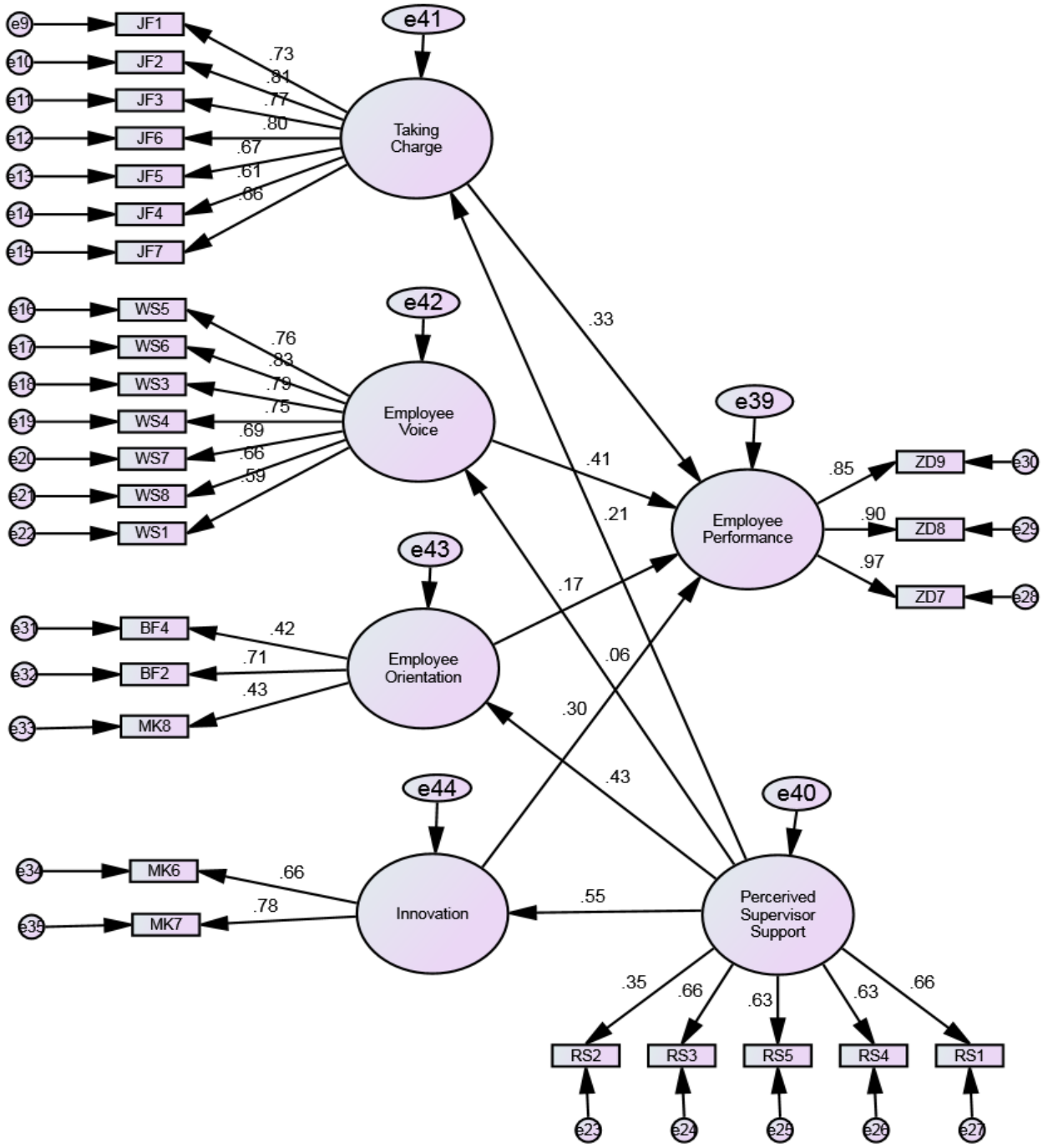
Figure 4. 17: Moderation models for Employee Orientation and Employee Performance.

4.9 Overall Structural Equation Model.

This model is a composition of the measurement models and structural models that are meant to establish the hypothesized relationship exsiting among latent variables as indicated in figure 13. The relationship among variables was presented as Employee Perforamance was the dependent variable or endogenous latent. The other variables included Taking Charge, Employee Voice Expression, Employee Orientation, Innovation (Predictor- Proactive Work Behavior) were treated as exogenous variables. The relationship between the exogenous and endogenous variables was moderated by Perceived Supervisor Support. The overal structural equation model was evaluated for the model fit and the output consisted of CMIN = 1303.153, CM/DF 4.060, GFI = 0.765, CFI = 0.703, RMSEA = 0.101. The results of the test area was as indicated in table 4.33 which depicts the covergence of the model that was recursive. Appendex iii shows the regressions weights for the overal structural equation model.

Table 4. 37: Overall Structural Equation Model.

Model	CMIN	CM/DF	GFI	CFI	RMSEA	P Close
Default Model	1303.513	4.060	0.765	0.703	0.101	0.010
Saturated Model	0.000	-	1.000	1.000	-	-
Independence Model	3770.782	10.743	0.400	0.000	0.187	0.000



χ^2 = 1303.358, CM/DF = 4.060, GFI = 0.765, CFI = 0.703, Pclose = 0.101

Figure 4. 18: Structural Equation model

CHAPTER FIVE
SUMMERY CONCLLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This study sought to establish whether Proactive Work Behavior as a predictor variable influences Employee Performance at Kenya's Sacco Sector. The objectives of the study were used in the drafting of the study summery which is based on the findings of the analysis and relevant literature. This chapter gives a summary of the study, conclusions drawn from the findings, and recommendations based on the study findings and finally gives direction for further areas of study. The summery of the findings for this study is guided by empirical and theoretical studies on Proactive Work Behavior, which was conceptualized into a model to test the relationship between predictor variable and the dependent variable.

5.2 Summery of the findings.

5.2.1 Influence of Taking Charge on Employee Performance in Kenya's Sacco Sector.

The study revealed that Taking Charge has influence on the performance of employees in Kenya's Sacco Sector. Meaning that if employees in Kenya's Sacco Sector Proactively took charge of their duties, it is likely to positively impact on their performance. This is an indication that when organizations create an environment where employees have the leeway of Taking Charge and acting without being restricted as long as it is in good faith, they are likely to proactively work towards improving their performance which in the end improves the performance of the entire organization. The findings of the study point to the fact that employees who take charge engage in Proactive Work Behavior hence improving their performance at work. This notwithstanding, such employee's need less supervision and can easily adjust to changes at any given time.

5.2.2 Influence of Employee Voice Expression on Employee Performance in the Kenyan Sacco Sector.

The findings of the study established that Employee Voice Expression significantly influences Employee Performance in Kenya's Sacco Sector. Employees whose views are hard and acted upon tend to reciprocate by proactively engaging in a focused productive and value additive habits or practices that contribute to the improvement of performance for the individual employee which may directly or indirectly impact the organizations performance. This means that when employees in Kenya's Sacco Sector are allowed to express their concerns, it will go a long way in provoking them to engage in Proactive Work Behavior that in the end leads to improved work performance.

5.2.3 Influence of Employee Orientation on the Employee Performance in the Kenyan Sacco Sector.

The findings of the study established that there is a positive relationship between Employee Orientation and Employee Performance. It established that if Employee Orientation in Kenya's Sacco Sector is embraced; it will not only lead to improved performance among employees engaging in Proactive Work Behavior but could directly or indirectly improve the performance of the organization. Employee Orientation when embraced by Kenya's Sacco Sector will go a long way in improving both individual and organizational performance.

5.2.4 Influence of Innovation on Employee Performance in Kenya's Sacco Sector.

Based on the findings of the study, there was a negative relationship between Innovation and Employee Performance. This implies that Innovation does not influence the performance of employees in the Kenyan Sacco Sector; meaning that whether employees in the Kenyan Sacco Sector proactively practice innovation, it may not directly have effect on the end results as far as the performance of individual employee is concerned. However, there is need to address issues that impede innovation and as a result encourage employees to embrace Proactive Work Behavior. The challenge being that some of the duties assigned are routine in nature making it difficult for employees to proactively be innovative.

5.2.5 The Moderating effect of Perceived Supervisor Support on the performance of employees in Kenya's Sacco Sector.

The study sought to explore the moderating effect of Perceived Supervisor Support on Employee Performance in Kenya's Sacco Sector. Results of the hypothesized relationship indicated that there was a significant moderating effect in the relationship between predictor variables including; Taking Charge, Employee Voice Expression, Employee Orientation, Innovation and the dependent variable Employee Performance. Meaning that when supervisors or line mangers either directly or indirectly offer support of any kind, perceived as support by the affected employees, it enhances the Proactive Work Behavior the employees could be engaged in, in this case including Taking Charge, Employee Voice Expression, and Innovation. This is because according to the findings, Perceived Supervisor Support acts as a catalyst of the relationship.

5.3 Conclusion of the study.

Based on the study findings, Taking Charge, Employee Voice Expression and Employee Orientation have a significant influence on Employee Performance in Kenya's Sacco Sector. Meaning that employees who take charge at work need minimal or no supervision, since they proactively attend to their job assignments and as a result post positive results that contribute to better performance at individual level. Taking Charge is an optional and individual positive effort that enhances the Proactive Work Behavior through initiative based actions hence better results. This means that employees who engage in Proactive Work Behavior improve their performance at work.

Employee Voice Expression when embraced in Kenya's Sacco Sector can positively influence the performance of the employees. This is informed by the study findings alluding to the fact that Employee Voice Expression significantly influences the performance of employees.

This is consistent with the accessible literature available such as who asserted that when employees are not only given opportunity to express themselves but also address their concerns, motivates employees to engage in Proactive Work Behavior that in the long run contributes to positive employee performance. There is therefore need to take caution while engaging in Employee Voice Expression but failing to genuinely listen and act on the issues raised by the

employees. It is hence necessary to be cognance of the fact that employees whose voices are taken seriously by taking the necessary mitigative measures to address what the voice raises are easily motivated to positive performance at work.

Employee Orientation statistically had a significant influence on the performance of employees in Kenya's Sacco Sector. Performance of an organization can be influenced by the level of satisfaction or dissatisfaction of employees with work. The seriousness with which Employee Orientation is taken has effect on their satisfaction or dissatisfaction which in turn determines the level quality of input by the employees. Meaning that satisfied employees are likely to embrace Proactive Work Behavior as opposed to the dissatisfied lot. Employee Orientation therefore plays a significant role in influencing the performance of employees.

Employees who are innovative, may not engage in Proactive Work Behavior since based on the findings innovation as a concept has certain gaps that when not well addressed make it difficult for a person that is not creative to proactively improve performance since an employee's personal attributes play a significant part in determining whether an employee engages in Proactive Work Behavior or not. Innovation does not directly influence an employee's performance in Kenya's Sacco Sector meaning that factors that pose a challenge to innovations contribution to Proactive Work Behavior have not been sufficiently addressed according to the findings of the study hence the reason as to why innovation does not contribute to the improvement of an employee's performance in Kenya's Sacco Sector.

Perceived Supervisor Support significantly moderated the relationship between the predictor and dependent variables. Employees who perceive that they are supported by their supervisors tend to embrace Organizational Citizen Behavior which to an extend provokes employees to engage in Proactive Work Behavior leading to better employee performance. Perceived Supervisor Support positively influence employee's behavior. Perceived Supervisor Support positively influenced the effect of the relationship between Taking Charge and Employee Performance, Employee Voice Expression and Employee Performance, Employee Orientation and Employee Performance, Innovation and Employee Performance.

5.4 Recommendations.

Generally, the outcome provides scholars and other practitioners with critical insights on the role of Proactive Work Behavior in influencing the performance of employees in Kenya's Sacco Sector by showing how the Sacco sector can benefit by engaging in Proactive Work Behavior. The Kenyan Sacco Sector should hence come up with mechanisms that can assist set up a platform where Proactive Work Behavior will be embraced and practiced by all employees. This is based on the reason that this model may be used as a point of reference to develop an environment where Proactive Work Behavior is practiced by all employees.

Taking Charge among employees should be given the requisite attention since despite the fact that Taking Charge positively influences the performance of employees; its influence is not that significant though it positively enhances performance among workers. There is therefore need to create a work environment where employees freely Take Charge of their work and are supported by the line mangers or supervisors. Taking Charge gives employees the necessary confidence and at the same time builds trust between the supervisor and the employee. This study hence recommends that the organization must be intentional and practical to ensure that employees in Kenya's Sacco Sector Take Charge of their work assignments and are encouraged to be proactive at work. The organization should also seal any loopholes that may make this difficult.

The organizations decision makers should create avenues for freedom of expression among employees and come up with a policy that supports this position to protect employees who may be of an opinion that may appear to be contrary to the organizations position. A system should be put in place to act upon issues raised by employees to avoid a scenario where issues are raised and not acted upon or no feedback is given. This can lead to the discouragement among the affected persons hence making it difficult for such persons to engage in Proactive Work Behavior (PWB). This study therefore recommends that the leadership of Kenya's Sacco Sector be accorded the necessary support to ensure that Employee Voice Expression is not only embraced by employees but accorded the requisite attention to ensure that employees appreciate the fact that the organization takes issues raised by employees positively, hence encouraging them to embrace Proactive Work Behavior which leads to better performance.

Employee Orientation is a critical aspect in the running of any organizations affairs hence the need to include this concept in the policies of Kenya's Sacco Sector. This will ensure that the issue of employee orientation is given the kind of attention it requires bearing in mind that it not only acquits employees to the place of work but also plays a critical role in contributing to Proactive Work Behavior which contributes to improved performance among employees. This study recommends that the organization be cognizant of the significance of Employee Orientation in perspective of its role in contributing to improved performance. Kenya's Sacco Sector should train its staff on Employee Orientation while laying emphasis on its significance and ensure that its implementation is conducted to the later, while ensuring that the practice meets the organizations expectations.

The organizations decision makers should come up with mechanisms that recognize and reward creative employees. This will go a long way in acting as a catalyst towards being zealous at work and proactively respond to the work related needs as and when they arise. They also need to ensure that an environment is set up to resolve cases that encourage creative workers to engage in Proactive Work Behavior. The study hence recommends that the Kenyan Sacco Sector focuses on encouraging self guidance or leadership which will enthuse creativity among employees and follow up to ensure that employees are not only creative but also encourage them to be proactive at work. This will either directly or indirectly influence their performance at individual level.

In conclusion, since the study findings indicate that Perceived Supervisor Support significantly moderates the relationship between Taking Charge, Employee Voice, Employee Orientation, Innovation and the dependent variable Employee Performance. Employees naturally tend to engage in Proactive Work Behavior where they perceive that they are being supported by their supervisors or line managers, which in some cases encourages them to practice Organizational Citizenship Behavior. This study hence recommends that the organization sets up a work culture where supervisors are not only supportive to workers but also appreciate them when they perform well. A system should be put in place to ensure that the support extended to the employees is not a onetime issue but rather through laid down procedures or practices that will ensure that the support offered in anchored in the organizations policy.

In conclusion, all factors that significantly influence the performance of employees in Kenya's Sacco Sector should be improved by anchoring such issues in the organizations vision and mission statements of the organizations so as to make them part and parcel of the organizations code of conduct. This will make it easy for such practices to be embraced by all key stakeholders since the effect of the relationship among this constructs significantly contributes to improved employee performance which largely impacts on organizational performance.

5.5 Implications of the study

5.5.1 Implications on Kenya's Sacco Sector.

The findings of the study shall be of great significance to Kenya's Sacco Sector since they shade much light on or rather give an in-depth understanding of how the Sacco Sector in Kenya can take advantage of the Human Resource to diversify avenues of attaining the Sectors main objective. Kenya's Sacco Sector stands to benefit from the findings of the study if they will proactively identify key areas that organizational supervisors or line managers need to be empowered regarding how they can influence the performance of other employees through their supervisory style. The findings also point to the fact that innovation has not been given the kind of attention that it deserves, by coming up with realistic structures that encourage innovation at individual and organizational level, the sector shall be able to overcome or mitigate against some of the challenges that it has lately faced through coming up with products and services that shall give the sector a new face in the society.

The sector based on the findings of this study will benefit, if they shall open up allowing their workers to freely express themselves on issues that affect them which directly or indirectly affect the perception employees have about the organization which in the end features in the performance of individual as well as organizations performance. Employee Voice Expression in an organization helps do way with suspicions on either side of the affected stakeholders hence setting a good ground for teamwork among employees. Proactive employees not only hasten the pace of service delivery while cutting down on the cost of supervision and time taken.

5.5.2 Implications on the academia

The findings of this study have made some significant contributions on the role of Proactive Work Behavior on the performance of employees in the Sacco Sector in Kenya by adding to the body of knowledge as far as the concept of Proactive Work Behavior is concerned. This is because the concept of Proactive Work Behavior has not been extensively researched in Kenya's context more so in relation to the Sacco Sector. The findings and recommendations made hence provide a platform for the understanding of the theory and practice of Proactive Work Behavior among employees in Kenya's Sacco Sector. The study has also revealed areas for further study that can be explored by future researchers and in the process contributing to the body of knowledge.

The Structural Equation Model used in this study to test relationship among variables, is a model that has not been widely used in the analysis of data in Kenya, provides academicians that opportunity to appreciate the role of SEM in addressing limitations of using Linear Regression Model while measuring perceptions, which is common in social sciences. The adoption of this model of analysis gives academicians chance to interact with the model through application to not only understand how it functions but also conduct further studies that minimize the margin of error while carrying out research hence giving authentic outcomes that can be relied on while making decisions.

5.5.3 Implications for other researchers

This study was built on the precism of previous studies on Proactive Work Behavior hence laying ground for other related explicative studies whose scope can be extended to other developing Nations with vibrate Sacco Sectors. The study has created gaps for further research that can be explored by other researchers to add to the body of knowledge relating to the influence of Proactive Work Behavior in the developing nations Sacco Sector. Other researchers can use the findings of this study to explore on the Sacco Sector policy formulation that is tailored towards addressing the challenges faced by the Sacco Sector in the under developed Nations in the region.

5.6 Areas for further study

The findings of the study revealed that Innovation does not make much contribution to the enhancement of Employee Performance in Kenya's Sacco Sector. This is an indication that Innovation has not been embraced by employees in Kenya's Sacco Sector, there is therefore need to conduct further research to explore the role of Innovation and its effect on the performance of Sacco's in Kenya. The focus of the study should capture the influence of Perceived Supervisor Support as a moderator of the relationship between Innovation and Employee Performance in Kenya's Sacco Sector. This is informed by the fact that many of the Sacco's in Kenya act as custodians of huge amounts of money and some fail to innovatively use the money to grow the Sacco's.

This study focused so much and limited its analysis on the five constructs with emphasis on how they affected the dependent variable Employee Performance. Determinants of employee performance are not limited to the relationship between Taking Charge, Employee Voice Expression, Employee Orientation, Innovation, Perceived Supervisor Support and the dependent variable Employee Performance. There are other factors that play role in contributing to better performance among employees. Future research should expand the scope beyond what has been discussed in this study.

The other reason is that the research relied so much on cross-sectional survey that was focused on a single subject which restricted respondents to the subject matter hence giving a response that is not so broad based despite the fact that performance can sometimes be influenced by the kind of strategy adopted. There is therefore need to consider conducting a longitudinal study which may help discover and offer solutions to some of the limitations in this study which will provide a better perspective to policy makers on how employee and organizational performance can be improved.

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APPENDIX I

LETTER OF INTRODUCTION TO RESPONDENTS.

Dear Respondent,

RE: INTRODUCTION AND REQUEST TO PARTICIPATE IN THE STUDY.

I am a post graduate student at Jomo Kenyatta University of Agriculture and Technology (JKUAT) pursuing a PhD Degree in Human Resource Management (HRM). I am expected to conduct a research thesis, as a fulfillment of one of the requirements to attain the Degree. The title of my research is "**Influence of Proactive Work Behavior on Employee Performance in Kenya's Sacco Sector".**

You have been randomly selected to participate in this study by filling in the questionnaire to enable the collection of the required data for analysis. The information collected will be used for academic research only and shall be treated with utmost confidentiality.

Thanking you in advance for your cooperation.

Yours Sincerely,

Samuel W. Wabala
Student/Researcher.

APPENDIX II

QUESTIONNAIRE.

This questionnaire has statements regarding employee proactive work behavior and its influence on performance in the Kenyan Banking sector. Kindly complete the questionnaire as guided. Your responses will be handled confidentially and ethically.

Thank you for agreeing to participate in this academic study.

SECTION A: GENERAL /DEMOGRAPHIC DATA

1. Kindly indicate your gender.
    a) Male ☐
    b) Female ☐
2. Please indicate the highest level of education you have ever attained.
    a) Secondary level ☐
    b) College level ☐
    c) University level ☐
    d) Post graduate level ☐
3. Which year did you start working in this Company?
    a) ☐
    b) ☐
    c) ☐
4. Kindly indicate your position in the company
    ☐
    a) Finance Manager
    b) Operations Director ☐
    c) Sales Manager ☐
    d) Supervisor ☐
    e) HRM Manager ☐

If any other specify ……

Section B: Taking charge.

Please indicate your agreement or otherwise in relation to the following statements using the Likert scale below.

No	**Statement**	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
		1	**2**	**3**	**4**	**5**
1	I am always on the lookout for new ways to improve my life					
2	I feel driven to make a difference in my sphere of influence.					
3	I take initiative to start new projects.					
4	If I see something I don't like I fix it.					
5.	I am always looking for better ways to do things.					
6.	I don't hesitate to act when needed to, than wait for instructions from my supervisors.					
7.	I often speak up drawing the attention of decision makers on critical issues affecting work.					
8.	I take responsibility when the task assigned to appears challenging and work on fixing					

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
	things.					

Section C: Employee Voice. Please indicate your opinion in relation to the following statements in the Likert scale below.

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
1	I often suggest changes to work projects in order make them better.					
2.	I engage in voluntary expression of ideas, information and opinions focused on affecting organizational change relating to work.					
3.	I occasionally give suggestions to new or improved ways of doing things at work.					
4.	I often speak out about the organizations policies, procedures, programs and practices even when making changes would be for the best organizational interest.					

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
5.	I usually support worthwhile organizational policies, procedures, objectives and programs when they are unfairly criticized.					
6.	I always give suggestions to fix problems affecting existing work methods, procedures.					
7.	I occasionally offer solutions to problems previously identified within my department.					
8.	I usually speak up in support of organizational policies and practices that have merit when others raise unjustified concerns about such policies.					
9.	I often make overly critical comments about the organizations work practices and methods.					
10.	I regularly propose ideas for new or more effective work					

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
	methods.					

Section D: Employee Orientation.

Please indicate by ticking in the Likert scale below your opinion in relation to statements below:

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
1	I frequently seek new information to improve my work.					
2	I go out of my way to solicit for all the relevant information to improve my work.					
3	I more often stop to reflect on my processes.					
4	Every three months I decide where I want need to improve how I get information.					
5	I often check to verify what works well for me and the organization.					
6	I constantly check new ways of doing stuff.					
7	I look for better ways to work and make changes where necessary.					
8	I constantly challenge myself to find what is essential.					
9	I often open to learning whenever a learning opportunity shows.					

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
10.	I ambitiously work hard to accomplish work targets set.					

3. **Section E: Employee Innovation.**

Please indicate by ticking in the Likert scale your opinion on the statements below:

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
1.	I have been a powerful force for constructive change in this organization.					
2.	I enjoy facing and overcoming obstacles to my ideas.					
3.	Nothing excites me than to see my ideas being turned into a reality.					
4	No matter what the odds, if I believe in something I will make it happen.					

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
5.	I love to challenge the status quo.					
6	I excel at identifying opportunity.					
7	I am great at turning problems into opportunities.					
8	I can spot a good opportunity long before others notice it.					
9.	The organizations strategic goal is so clear that it makes it easy to translate it into innovative activities.					
10.	Our work schedules are so flexible that it gives room for creativity.					

Section F: Perceived Supervisor Support as a Moderating Variable.

Please indicate by ticking in the likert scale guided by the statements below:

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
1	My supervisor values my contribution to the organizations well being.					
2. .	My supervisor strongly considers my goals and values.					
3.	My organization stands out as an organization that is very focused on continuer's development of skills and abilities of employees.					
4	My supervisor invests more heavily in employee development.					
5	My supervisor cares about my opinion and wellbeing.					
6	My supervisor has a great deal of personal meaning to me.					
7	My supervisor encourages employees to participate in important decisions.					
8.	My supervisor encourages me to develop new skills.					
9	My supervisor always seems to around checking on my work.					

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
10	My supervisor praise good work.					

Section G: Employee Performance

Please indicate your opinion by ticking the Likert scale in relation to the statements below:

No	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
1.	I contribute to the production of the required quality of products.					
2.	I adequately complete my work within the stipulated timeframe.					
3.	I rarely fail to report to work.					
4.	I adhere to the policy and job requirements of the organization in dissemination of my duties.					
5	I do not engage in activities that can distract me from focusing on my work.					

No	Statement	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5
6	I present myself in a manner that places me in a position to perform well.					
7	I am attentive to undesirable behavior and motivate positive change among other employees.					
8	The opinion of the leadership and other members about my performance is generally very positive.					
9	I have in many instances been able to achieve objective goals of the organization.					
10	I am always objective in my approach to work.					

APPENDIX III

Table 3.5 Measurements of Variables.

S/N	Variable name	Objectives	Data Requirements (What is to be tested in the field)	Measurement tool to be used.
1	Dependent (FP)	To find out the influence of proactive work behavior on employee performance in the Kenyan Banking Sector.	Planning and preparation, presentation and approval, execution of daily assignments	5 point Likert scale items
2	Independent (Taking charge)	To examine the effect of taking charge by employees on their performance in the Kenyan Banking Sector.	Employee autonomy to handle issues that arise without restrictions, and decision-making with regard to duties assignment.	5 point Likert scale items
3	Independent (Employee voice expression)	To determine the role of employee voice on work performance at the Kenyan Banking sector.	Mode of communication and the relationship existing between the leadership and employees.	5 point Likert scale items
4	Independent (Personal Initiative)	To establish whether an employee's personal initiative can contribute to better performance in the	Environmental setup and the leadership style used, whether it allows employees to take personal	5 point Likert scale items

		Kenyan Banking Sector.	initiative.	
6	Perceived Supervisor Support. (Moderator)	To establish the role of perceived supervisor support in moderating the influence of proactive work behavior on employee performance in the Banking Sector.	Employee appraisal, Communication methods.	Interview guide
5	Independent (Innovation)	To find out the effect of innovation on performance at the Kenyan Banking Sector.	Managerial decisions, employee's attitude towards work, job description.	5 point Likert scale items

APPENDIX IV

Code book

VARIABLE NAME	DESCRIPTION
Taking charge (JF1 - JF8)	8 Items using 5 – Point Likert Scale 1 – Strongly disagree, 2- Disagree, 3- Neutral, 4 – Agree, 5 Strongly Agree
Employee Voice (WS1 – WS10)	10 Items using a 5 – Point Likert Scale 1 – Strongly disagree, 2- Disagree, 3- Neutral, 4 – Agree, 5 Strongly Agree
Employee Orientation (MK1 – MK10)	10 Items using a 5 – Point Likert Scale 1 – Strongly disagree, 2- Disagree, 3- Neutral, 4 – Agree, 5 Strongly Agree
Employee Innovation (BF1 – BF10)	10 Items using a 5 – Point Likert Scale 1 – Strongly disagree, 2- Disagree, 3- Neutral, 4 – Agree, 5 Strongly Agree
Perceived Supervisor Support (RS1- RS10)	10 Items using a 5 – Point Likert Scale 1 – Strongly disagree, 2- Disagree, 3- Neutral, 4 – Agree, 5 Strongly Agree
Employee Performance (ZD1- ZD10)	10 Items using a 5 – Point Likert Scale 1 – Strongly disagree, 2- Disagree, 3- Neutral, 4 – Agree, 5 Strongly Agree

APPENDIX V

Total Variance Explained

Factor	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	6.703	19.151	19.151	6.474	18.498	18.498	6.408
2	5.317	15.190	34.341	4.891	13.975	32.473	4.311
3	3.999	11.427	45.768	3.613	10.324	42.797	4.015
4	2.871	8.203	53.971	2.388	6.822	49.619	2.719
5	1.975	5.644	59.615	1.528	4.365	53.985	2.222
6	1.852	5.290	64.905	1.365	3.900	57.884	2.400
7	1.160	3.315	68.220	.671	1.918	59.802	1.385
8	.852	2.436	70.656				
9	.757	2.164	72.820				
10	.734	2.097	74.917				
11	.699	1.996	76.913				
12	.653	1.867	78.780				
13	.568	1.623	80.402				
14	.565	1.613	82.016				
15	.531	1.518	83.534				
16	.511	1.461	84.995				
17	.479	1.369	86.364				
18	.461	1.318	87.682				
19	.426	1.216	88.898				
20	.405	1.157	90.055				
21	.370	1.058	91.113				
22	.342	.976	92.089				
23	.313	.893	92.982				
24	.301	.859	93.842				
25	.295	.842	94.684				
26	.273	.781	95.465				
27	.246	.704	96.169				
28	.228	.653	96.821				
29	.212	.604	97.426				
30	.200	.572	97.998				
31	.182	.521	98.519				
32	.164	.468	98.987				
33	.134	.384	99.370				
34	.115	.329	99.699				
35	.105	.301	100.000				

Extraction Method: Principal Axis Factoring. a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance

APPENDIX VI

Table 4.6: Constructs Communality

	Initial	Extraction
JF2	.667	.680
JF1	.667	.693
JF6	.675	.664
JF3	.600	.607
JF5	.511	.480
JF7	.518	.434
JF4	.455	.460
WS5	.679	.702
WS6	.715	.733
WS4	.622	.587
WS8	.526	.495
WS7	.571	.518
WS1	.486	.450
WS3	.675	.721
MK7	.493	.568
MK6	.450	.522
MK8	.353	.349
BF4	.365	.454
BF2	.378	.385
RS2	.549	.613
RS1	.471	.440
RS4	.421	.415
RS3	.467	.502
RS5	.460	.487
ZD8	.503	.584
ZD7	.483	.609
ZD9	.437	.509
SUP10	.836	.812
SUP6	.816	.826
SUP9	.840	.833
SUP4	.806	.806
SUP8	.790	.759
SUP7	.708	.662
SUP5	.780	.768
SUP3	.800	.802

Extraction Method: Principal Axis Factoring.

APPENDIX VII:

Regression weights for the overall structural model

Regression Weights: (Group number 1 - Default model)

Item		Unobserved Variable	Standard Estimate	S.E	C.R.	P	Label
Taking_Charge	<---	Percerived_Supervisor_Support	.213				
Employee_Voice	<---	Percerived_Supervisor_Support	.058				
Employee_Orientation	<---	Percerived_Supervisor_Support	.429				
Innovation	<---	Percerived_Supervisor_Support	.547				
Performance	<---	Taking_Charge	.329				
Performance	<---	Employee_Voice	.410				
Performance	<---	Employee_Orientation	.175				
Performance	<---	Innovation	.302				
Employee_Performance	<---	Performance	.727	.024	1.641	.101	
Supervisor_Appraisal	<---	Performance	.812	.031	.535	.593	
SUP9	<---	Supervisor_Appraisal	.767				
SUP10	<---	Supervisor_Appraisal	.803	.039	25.308	***	
SUP6	<---	Supervisor_Appraisal	.671	.038	24.916	***	
SUP4	<---	Supervisor_Appraisal	.606	.039	25.111	***	
SUP3	<---	Supervisor_Appraisal	.659	.042	24.497	***	
SUP5	<---	Supervisor_Appraisal	.762	.041	23.282	***	
SUP8	<---	Supervisor_Appraisal	.834	.040	23.087	***	
SUP7	<---	Supervisor_Appraisal	.786	.049	19.547	***	
JF1	<--	Taking_Charge	.753				

Item		Unobserved Variable	Standard Estimate	S.E	C.R.	P	Label
JF2	<---	Taking_Charge	.689	.061	16.796	***	
JF3	<---	Taking_Charge	.657	.059	15.453	***	
JF6	<---	Taking_Charge	.587	.065	16.304	***	
JF5	<---	Taking_Charge	.346	.068	12.780	***	
JF4	<---	Taking_Charge	.656	.074	11.132	***	
JF7	<---	Taking_Charge	.633	.062	12.447	***	
WS5	<---	Employee_Voice	.635				
WS6	<---	Employee_Voice	.658	.053	18.553	***	
WS3	<---	Employee_Voice	.973	.053	16.645	***	
WS4	<---	Employee_Voice	.900	.061	15.562	***	
WS7	<---	Employee_Voice	.854	.049	13.846	***	
WS8	<---	Employee_Voice	.422	.055	12.835	***	
WS1	<---	Employee_Voice	.713	.058	11.265	***	
RS2	<---	Percerived_Supervisor_Support	.429				
RS3	<---	Percerived_Supervisor_Support	.663	.271	8.258	***	
RS5	<---	Percerived_Supervisor_Support	.778	.228	8.038	***	
RS4	<---	Percerived_Supervisor_Support	.213	.321	8.163	***	
RS1	<---	Percerived_Supervisor_Support	.058	.269	8.277	***	
ZD7	<---	Employee_Performance	.429				
ZD8	<---	Employee_Performance	.547	.101	10.352	***	

Item		Unobserved Variable	Standard Estimate	S.E	C.R.	P	Label
ZD9	<--	Employee Performance	.329	.085	9.955	***	
BF4	<--	Employee Orientation	.410				
BF2	<--	Employee Orientation	.175	.128	6.380	***	
MK8	<--	Employee_Orientation	.302	.127	5.974	***	
MK6	<--	Innovation	.727				
MK7	<--	Innovation	.812	.151	6.643	***	

APPENDIX VIII

Table 4. 38: Summary of the Study Hypothesis

Hypothesis	Standard Estimates	S.E	C.E	P-value	Comments
H_{01}: *Employees who take charge negatively influence performance in the Kenyan Sacco Sector.*	0.014	0.058	0.211	0.833	**Rejected H_{01}**
H_{02}: *Employee Voice Expression among workers in the Kenyan Sacco Sector negatively influences their performance.*	0.045	0.047	0.964	0.335	**Rejected *H_{02}***
H_{03}: *Employee Orientation at work in the Kenyan Sacco Sector negatively influences their performance*	0.073	0.083	0.926	0.355	**Rejected *H_{03}***
H_{04}: *Innovative employees at work does not have a significant influence on the performance of the Kenyan Sacco Sector.*	0.117	0.059	1.909	0.056	**Rejected *H_{04}***
H_{05a}: Perceived Supervisor Support does not moderate the relationship between Proactive Work Behavior and Employee Performance					
$H_{05b:}$ Taking Charge does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Taking Charge on Employee Performance.	0.141	0.059	1.960	0.050	**Rejected *H_{05a}***
H_{05c}: Employee Voice does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the	0.045	0.047	0.964	0.335	**Rejected *H_{05c}***

weaker the effect of Employee Voice Expression on Employee Performance.					
H_{05d}: Employee Orientation does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Employee Orientation on Employee Performance.	0.073	0.083	0.926	0.355	**Rejected H_{05d}**
H_{05e}: Innovation does not have a positive effect on Employee Performance in Kenya's Sacco Sector such that the higher the Perceived Supervisor Support the weaker the effect of Innovation on Employee Performance.	0.014	0.100	0.-026	0.979	**Accepted H_{a5e}**

APPENDIX IX

LIST OF KENYA'S SACCO'S CATEGORIZED ON THE BASIS OF PERFORMANCE AS PER THE SACCO SUPERVISION ANNUAL REPORT 2017.

	LARGE TIER DT-SACCO's (TOTAL ASSETS ABOVE KSHS 5 BILLION)
1	MWALIMU NATIONAL
2	STIMA
3	HARAMBEE
4	KENYA POLICE
5	AFYA
6	METROPOLITAN NATIONAL
7	UNAITAS
8	UNITED NATIONS
9	UKULIMA
10	IMARISHA
11	INVEST & GROW (IG)
12	BANDARI
13	KENYA BANKERS
14	GUSII MWALIMU
15	IMARIKA
16	TOWER
17	HAZINA
18	MENTOR
19	BORESHA
20	NEW FORTIS
21	SAFARICOM
	MEDIUM TIER DT-SACCOs (TOTAL ASSETS BETWEEN KSHS 1 AND KSHS 5 BILLION)
22	MAGEREZA
23	SHERIA
24	COSMOPOLITAN
25	BINGWA
26	MOMBASA PORT
27	WINAS
28	OLLIN
29	KITUI TEACHERS
30	SOLUTION
31	WAUMINI
32	KWETU

33 NACICO
34 JAMII
35 TRANSNATION
36 K-UNITY
37 CHAI
38 CAPITAL
39 AMICA
40 YETU
41 MAISHA BORA
42 TAIFA
43 NDEGE CHAI
44 NYATI
45 FORTUNE
46 UNISON
47 KENYA HIGHLANDS
48 KENPIPE
49 EGERTON
50 SHIRIKA
51 KENVERSITY
52 CHUNA
53 TEMBO
54 TAI
55 ASILI
56 SHOPPERS
57 NG'ARISHA
58 ARDHI
59 NOBLE
60 QWETU
61 UKRISTO NA UFANISI
62 NATION
63 NSSF
64 DIMKES
65 MWITO
66 GITHUNGURI DAIRY

SMALL TIER DT-SACCOs (TOTAL ASSETS BELOW KSHS 1 BILLION)

67 NAWIRI
68 WAKENYA PAMOJA
69 SIMBA CHAI
70 AZIMA
71 WANANDEGE

72 TRANS-NATIONAL TIMES
73 BIASHARA
74 WANA-ANGA
75 WANANCHI
76 SKYLINE
77 KINGDOM
78 SOUTHERN STAR
79 ELIMU
80 TRANS-ELITE COUNTY
81 SMARTLIFE
82 ECO-PILLAR
83 2NK
84 TELEPOST
85 DAIMA
86 FUNDILIMA
87 UNIVERSAL TRADERS
88 SUKARI
89 FARIDI
90 KITE
91 ORIENT
92 MAFANIKIO
93 COMOCO
94 TAQWA
95 CENTENARY
96 PRIME-TIME
97 GOOD HOPE
98 MUKI
99 ACO
100 JITEGEMEE
101 DHABITI
102 TABASAMU
103 KIMBILIO DAIMA
104 BI-HIGH
105 MAGADI
106 VISIONPOINT
107 MWINGI MWALIMU
108 THAMANI
109 TIMES U
110 MMH
111 K-PILLAR

112 NAFAKA
113 TARAJI
114 COUNTY
115 NRS
116 KENYA ACHIEVAS
117 WAKULIMA COMMERCIAL
118 SIRAJI
119 NYALA VISION
120 LAINISHA
121 KMFRI
122 SUPA
123 WEVARSITY
124 NYAMIRA TEA FARMERS
125 PUAN
126 IMENTI
127 PATNAS
128 TENHOS
129 BARAKA
130 NDOSHA
131 SMARTCHAMPIONS
132 NYAMBENE ARIMI
133 JUMUIKA
134 MUDETE FACTORY
135 NANDI HEKIMA*
136 JOINAS
137 LAMU TEACHERS
138 DUMISHA
139 VISION AFRIKA
140 UFANISI
141 SOTICO
142 ELGON (STAWISHA)
143 STAKE KENYA
144 RACHUONYO TEACHERS
145 VIKTAS
146 FARIJI
147 WASHA
148 LENGO
149 KENYA MIDLAND
150 TRANS-COUNTIES
151 ENEA

152 JACARANDA
153 SUBA TEACHERS
154 NUFAIKA
155 ILKISONKO
156 AGRO CHEM
157 KOLENGE TEA
158 NANDI FARMERS
159 KIPSIGIS EDIS
160 NANYUKI EQUATOR
161 BARATON
162 AINABKOI RURAL*
163 MWIETHERI
164 NEXUS
165 UNI-COUNTY
166 ALL CHURCHES
167 KORU
168 KAIMOSI
169 BIASHARA TOSHA
170 GOODFAITH
171 UCHONGAJI*
172 VIHIGA COUNTY
173 MILIKI*
174 GOODWAY

APPENDIX X

SUMMARY OF THE DESCRIPTIVE INDICATOR VARIABLE S

S.NO	INDICATOR DESCRIPTIVES
JF 1	I am always on the lookout for new ways to improve my life
JF2	I feel driven to make a difference in my sphere of influence
JF3	I take initiative to start new projects.
JF4	If I see something I don't like I fix it.
JF5	I am always looking for better ways to do things.
JF6	I don't hesitate to act when needed to, than wait for instructions from my supervisors.
JF7	I often speak up drawing the attention of decision makers on critical issues affecting work.
JF8	I take responsibility when the task assigned to appears challenging and work on fixing things.
WS1	I often suggest changes to work projects in order make them better.
WS2	I engage in voluntary expression of ideas, information and opinions focused on affecting organizational change relating to work.
WS3	I occasionally give suggestions to new or improved ways of doing things at work.
WS4	I often speak out about the organizations policies, procedures, programs and practices even when making changes would be for the best organizational interest.
WS5	I usually support worthwhile organizational policies, procedures, objectives and programs when they are unfairly criticized.
WS6	I always give suggestions to fix problems affecting existing work methods, procedures.
WS7	I occasionally offer solutions to problems previously identified within my department.
WS8	I usually speak up in support of organizational policies and practices that have merit when others raise unjustified concerns about such policies.
WS9	I often make overly critical comments about the organizations work practices and methods.
WS10	I regularly propose ideas for new or more effective work methods.
MK1	I frequently seek new information to improve my work.
MK2	I go out of my way to solicit for all the relevant information to improve my work.

MK3	I more often stop to reflect on my processes.
MK4	Every three months I decide where I want need to improve how I get information.
MK5	I often check to verify what works well for me and the organization.
MK6	I constantly check new ways of doing stuff.
MK7	I look for better ways to work and make changes where necessary.
MK8	I constantly challenge myself to find what is essential.
MK9	I often open to learning whenever a learning opportunity shows.
MK10	I ambitiously work hard to accomplish work targets set
BF1	I have been a powerful force for constructive change in this organization.
BF2	I enjoy facing and overcoming obstacles to my ideas.
BF3	Nothing excites me than to see my ideas being turned into a reality.
BF4	No matter what the odds, if I believe in something I will make it happen.
BF5	I love to challenge the status quo.
BF6	I excel at identifying opportunity.
BF7	I am great at turning problems into opportunities.
BF8	I can spot a good opportunity long before others notice it.
BF9	The organizations strategic goal is so clear that it makes it easy to translate it into innovative activities.
BF10	Our work schedules are so flexible that it gives room for creativity.
RS1.	My supervisor values my contribution to the organizations well being
RS2	My supervisor strongly considers my goals and values.
RS3	My organization stands out as an organization that is very focused on continuer's development of skills and abilities of employees.
RS4	My supervisor invests more heavily in employee development.
RS5	My supervisor cares about my opinion and wellbeing.
RS6.	My supervisor has a great deal of personal meaning to me
RS7	My supervisor encourages employees to participate in important decisions.
RS8.	My supervisor encourages me to develop new skills
RS9.	My supervisor always seems to around checking on my work
RS10	My supervisor praise good work.

ZD1	I contribute to the production of the required quality of products.
ZD2	I adequately complete my work within the stipulated timeframe.
ZD3	I rarely fail to report to work.
ZD4	I adhere to the policy and job requirements of the organization in dissemination of my duties.
ZD5	I do not engage in activities that can distract me from focusing on my work.
ZD6	I present myself in a manner that places me in a position to perform well.
ZD7	I am attentive to undesirable behavior and motivate positive change among other employees.
ZD8	The opinion of the leadership and other members about my performance is generally very positive.
ZD9	I have in many instances been able to achieve objective goals of the organization.
ZD10	I am always objective in my approach to work.