UNIVERSITY OF NAIROBI
COLLEGE OF HUMANITIES AND SOCIAL SCIENCES
DEPARTMENT OF SOCIOLOGY

BANK WORKERS’ PERCEPTION AND PARTICIPATION IN TRADE UNION ACTIVITIES: A CASE STUDY OF BANKING INSURANCE FINANCE UNION (BIFU) KENYA

CSO 698: PROJECT PAPER

A PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTERS OF ARTS IN LABOUR RELATIONS MANAGEMENT, UNIVERSITY OF NAIROBI

LILLIAN DEBORAH MUHOMAH
C50/8283/2006
DEDICATION

This project paper is dedicated to my father, Mr. Peter Muhomah, and my mother, Mrs. Christabel Muhomah, whose support and encouragement is truly appreciated.
DECLARATION

I, the undersigned, declare that this project paper is my original work and that it has not been presented in any other university or institution for academic credit.

Lillian Deborah Muhomah

Signed . W ^ * . JL . Date . . . . . . 2t>/" M

This project paper has been submitted for examination with my approval as University Supervisor.

Mr. B Mutso Chisoke

# TABLE OF CONTENTS

DEDICATION ............................................................................................................. 2
DECLARATION ............................................................................................................. 3
ABSTRACT ................................................................................................................... 7

CHAPTER ONE: BACKGROUND AND PROBLEM STATEMENT

1.0 Background of the study .................................................................................. 8
1.1 Problem Statement .......................................................................................... 9
1.2 Objectives of the study .................................................................................... 11
1.3 Justification of the study ................................................................................ 12
1.4 Scope and Limitation ....................................................................................... 12

CHAPTER TWO: LITERATURE REVIEW

2.0 Definition and Roles of Trade Unions ............................................................ 14
2.1 History of Trade Unions in Kenya .................................................................... 18
2.2 Institutional Framework .................................................................................. 19
   2.2.1 Ministry of Labour and Human Resource Development ....................... 19
   2.2.2 The Industrial Court of Kenya .................................................................. 21
   2.2.3 Central Organization of Trade Unions ....................................................... 23
   2.2.4 Federation of Kenya Employers ............................................................... 25
   2.2.5 Banking Insurance Finance Union .......................................................... 26
2.3 Women in Trade Unions .................................................................................. 31
   2.3.1 Constraints to Women Participation in Trade Unions ......................... 34
   2.3.2 How to Increase the Level of Women Participation in Trade Unions ... 36
2.4 Critical Gaps .................................................................................................... 36
2.5 Theoretical Framework ................................................................................... 38
   2.5.1 Unionism as a "Psychological" or Defensive reaction ............................. 38

-4 -
### CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Study Site ................................................................. 45
3.1 Unit of Observation and analysis .................................. 45
3.2 Sampling ..................................................................... 45
   3.2.1 Sampling Procedure .................................................. 46
3.3 Methods of Data Collection ........................................... 47
3.4 Data Collection tools .................................................. 47
   3.4.1 Questionnaire .......................................................... 47
   3.4.2 Key Informant Guide ................................................. 48
   3.4.3 Secondary sources .................................................. 48
3.5 Data Analysis ............................................................. 48

### CHAPTER FOUR: DATA PRESENTATION AND RESEARCH FINDINGS

4.0 Background Information .............................................. 49
   4.0.1 Gender ................................................................. 49
   4.0.2 Level of Education .................................................. 50
   4.0.3 Job Grouping .......................................................... 50
   4.0.4 Duration of Employment ....................................... 51
4.1 Recruitment Membership and Participation ..................... 51
   4.1.1 Forms of Participation in the Union ......................... 53
   4.1.2 Proposals on Enhancing Participation in Union Activities... 55
4.2 Union Leadership ........................................................ 56
   4.2.1 Participation of Female Members in Union Activities ...... 56
4.3 Perceptions of Trade Union Activities ............................ 58
   4.3.1 Benefits of BIFU to the Members .............................. 58
ABSTRACT

Trade Unions play an important role in the lives of workers by improving relations between employers and employees. This research paper looks into bank workers union in Kenya BIFU; focusing on perceptions held about the union and participation of its members.

The objective of the study is to find out perceptions held by bank workers on trade union activities, to find out the diverse activities in which union members participate in, to find out barriers to full participation in the Union activities, and to find out the level and nature of women participation in the Union's leadership.

In the methodology applied for research, the unit of analysis is BIFU while the unit of observation is KCB. Quantitative data is collected from members while key informants will provide qualitative data.

The study aims at closing the knowledge gap of understanding unions in terms of their development and challenges. Recommendations made will aid key players in the labour industry support trade unions and ensure industrial peace is maintained.
1.0 BACKGROUND OF THE STUDY

The trade union movement in Kenya, which became an important feature in the country's life, is a result of economic, social and political strives. The movement evolved through situations created mainly by the colonial government during the time which persistently defended employers in order to avoid seeing a strongly organized trade union of the workers.

The pre-independence period saw emergence of a number of unions registered. Among them were: Transport and allied Workers' Union, Domestic and Hotel Workers 'Union, Quarry Workers' union, Night Watchmen Workers' Union, East African Federation of Building Construction Workers' Union, and Tailors Union.

This was followed by formation of a National Trade Union called the "Kenya Federation of Registered Trade Unions" (KFRTU) in 1952 with Aggrey Minya as the Secretary General. It was affiliated to the International Confederation of Free Trade Unions (ICFTU) and was receiving service from ICTFU.

The Trade Union act of 1952 regulates the formation and management of trade unions and employer organizations. The first three unions to be registered in Kenya by the registrar of trade unions were: East African Standard Union, East African Standard Staff Union, and Labour Trade Union of East Africa.
After the outbreak of emergency in 1952, trade union movement suffered great setbacks because all leaders of several unions were arrested and detained for allegedly being associated with the Mau-Mau.

Tom Mboya became the General Secretary of Kenya Local Government Union (KLGU) and was later elected General Secretary of the Kenya Federation of Registered Trade Unions which gave way to the formation of Kenya Federation of Labour (KFL)

Confusion in the labour movement created by splinter groups continued until Kenya became independent and the government was forced to intervene in the conflict. A presidential committee which looked into the matter recommended that the Kenya Federation of Labour (KFL) and Kenya African Congress (KAC) be deregistered with immediate effect and that a new workers' organization be formed to be known as the "Central Organization of Trade Unions (Kenya)" This is how COTU was formed and registered in 1965. Since then COTU membership grew to about four hundred thousand (400,000) in the late 1980's. Its membership shot up to thirty one (31) affiliates with a membership of over 1.5 million. The Banking Insurance Finance Union (BIFU) is an affiliate of COTU and as of 30th June, 2005, BIFU's membership was close to seven thousand strong working all over the country in various institutions.

1.1 PROBLEM STATEMENT
Unions are important tools for promoting the welfare of workers thereby contributing to the national development hence important to understand perceptions and participation of workers in unions.
Ever since the first trade union was established in Kenya, there has been a significant growth in number. However, in the late 1990's and thereafter, most unions have experienced a decline in membership. The quality of trade union representation has deteriorated significantly over the years. This may be a result of challenges facing unions. Potential members are discouraged from joining the union and there is a perception that trade unions no longer deliver benefits to members and therefore have lost their relevance. Contribution of factors affecting participation and perception are unclear due to inadequate understanding. The proportion of men and women in the formal sector is skewed in favour of men and this affects the proportion of female union members and the contribution of women running affairs of the union.

Kagera and Makoffu (2002) studied the general constraints to increased trade union membership in East Africa. Their study focused on restrictions to union membership in various trade unions in East Africa. Their study did not go down to specific trade unions and the purpose of this research is to specifically look at the constraints faced by BIFU by creating more understanding on perceptions and participation in BIFU.

The banker's union has equally suffered similar fate therefore the aim of this study is to investigate the perception-level and nature of bank workers participation in BIFU (K).

The Most prominent union in Kenya is the Kenya National Union of Teachers (KNUT) and most studies on labour unions have focused on KNUT for example, Using Performance-Based pay to improve the Quality of Teachers and KNUT
workplace policy on HIV and AIDS. BIFU (K) is a rather forgotten union hence the focus of this study.

Aluchio (1998), researched on the general development and system of industrial relations in Kenya. Aluchio's research did not tackle a specific union. This study will focus on the development of BIFU (K) by finding out the perceptions held by bank workers about the union and their participation in the union. It will provide information on "smaller" unions not previously studied and will fill the knowledge gap of development of unions in Kenya.

Trade unionism is closely but unjustifiably associated with political activities in Kenya. This assumption has led to the general opinion that trade unions are socially destructive associations which disrupt the equilibrium of a society. This study aims at creating a clearer understanding of trade unions and their activities with BIFU, from now on referred to as "the Union" being the focus of study.

Banks in Kenya have over the years increased in numbers and networks. This study seeks to establish whether growing number of bank employees participate in the Union's activities.

The study also seeks to gain an understanding as to the participation of women and the role they play in trade union activities.

1.2 OBJECTIVES OF THE STUDY

The overall objective of this study is to investigate bank workers' perception and participation in BIFU's activities.
The specific objectives are:
1. To find out perceptions held by bank workers on trade union activities.
2. To find out the diverse activities in which union members participate in.
3. To find out barriers to full participation in the Union activities.
4. To find out the level and nature of women participation in the Union's leadership.

1.3 JUSTIFICATION OF THE STUDY
The researcher, a bank employee has experienced union membership problems. The study will provide data to support the status of union membership and participation, and is important for the understanding of issues that relate to perception, membership and participation in trade unions.

The Union is very inactive and the researcher would like to find out whether bank workers are satisfied with their terms and conditions of employment or if there are underlying factors influencing active participation in the Union.

1.4 SCOPE
This study focuses on BIFU because of its "salient" nature. The scope of the study is on a union that is not well known and will lead to further insight on trade union activities from the perspective of "smaller" unions.

This study is limited to participation of the Union members only and information from non-union members which could add value to the study will not be obtained.
The study intends to highlight perceptions on trade union activities. One limitation is that the respondents may be biased in their response depending on their relationship with the employer and this may lead to falsified findings.

Another limitation is that the majority of employees in the banking industry who will make the majority of respondents are young graduates who may not be able to provide rich historical information as compared to those who have been in employment for years and have been members of the union for a longer period.
2.0 DEFINITION AND ROLES OF TRADE UNIONS

A trade union is an organized group of workers who have joined together so as to try and improve their interests. These associations negotiate and bargain with the employer over pay and conditions of work on behalf of their members. A trade union is an association of more than six (6) persons.

Lubembe (1993, p239) states that the British people define the trade union as "Trade Union congress," an association of representatives of British Trade Union. They further go and say an organized association of employers engaged in particular type of work formed to protect and promote their common interest.

The Americans call it Labour Union formed to protect the workers economic interest, social welfare and betterment of their working condition.

In Kenya, the Trade Union Act of Kenya (Cap 233) defines a trade union as An association or combination whether temporary or permanent of more than six persons (other than a staff association, employees' association or employee's organization not deemed to be a trade union under section 3 of this act), the principal objects of which are under its constitution, the regulation of the relations between employees and employers or between employees and employees or between employers and employers, whether such combination would or would not, if this Act or any Act thereby repealed had not been enacted, have been deemed to have been an unlawful combination by reason of some one or some of its purposes being in restraint of trade, or An association or combination of trade unions; Provided that nothing in this Act shall: Affect any
agreement between partners as to their own business, or Any agreement between an employer and those employed by him as to such employment, or Any agreement in consideration of the sale of the goodwill of a business or of instruction in any profession, trade or handicraft, or Preclude any trade union from providing benefits for its members.

Lubembe (p240) further states that a trade union is a continuous body formed by workers, wage earners for the expressed purpose of improving their conditions of working lives and all matters affecting their social welfare whether such workers are actually working or ceased to work in whatever form and wherever they are.

Another definition by Coates (1982) is "...a continuous association of wage earners for the purpose of maintaining or improving the conditions of their employment."

In Kenya, continuous associations of wage earners started prior to the industrial process. "This was because the unions came into being as vehicles of protest against working conditions. The employers involved were foreign and the working conditions were attributed not only to the disorder and uncertainty caused by the growth of money economies and commercial production, but equally to outside intervention." (Davies, 1966 p.15)

The main objective of a trade union is to regulate relations between employers and employees and to protect and advance the interests of its members. Trade unions are concerned with the members' welfare and the effect organizational
policies have on their members. The success of a trade union largely depends on members' participation both as individuals and as groups.

Other objectives of a trade union are: To promote and protect interests of their members by altering the balance of power between employers and employees, To provide an alternative view on key issues affecting employees, Provision of legal, financial, and other services to their members, Safeguard jobs for their members, Improve members wages and working conditions through collective bargaining, Protect workers' interests and safeguard them from exploitation, Protect the larger interest of the society by contributing to its economic prosperity and industrial development, and Provide a medium through which workers interests and grievances can be expressed.

Employees who recognize any union will negotiate with the union over member's pay and conditions. If a union is formally recognized by the employer, it can negotiate with the employer over terms and conditions and this is known as collective bargaining. For collective bargaining to work, unions must agree on how the arrangement is to operate. They might, for example, make arrangements providing for the deduction of union subscription from members' wages.

Joining a trade union is on a voluntary basis. Some workers join the union to negotiate better pay, for better working conditions, to provide training for new skills and give general advice and support. For a worker to join a trade union, the worker could approach a representative for example the shop steward, and apply for membership.
Workers have a right to join and also not to join a trade union. However various restrictions may prevent one from joining the union for example, refusal of employment, dismissal if one is already employed or victimization in the workplace. A worker can be persuaded to stop being a member of the union by offers of promotions and better conditions of employment for giving up membership. The employer should not force one to join the union or persuade one to join the union by offering money and/or other incentives.

Employees who are members and officials of the trade union recognized by the employer have a right to take a reasonable amount of time off for certain union duties and activities. These activities include: Negotiating terms and conditions of employment, helping with disciplinary or grievance procedures on behalf of union members (Including accompanying workers at disciplinary or grievance hearings), or negotiating issues about union membership, discussing issues that affect union members, such as redundancies or the sale of business, Being trained for union work, Analyze learning or training needs, Provide information, and arrange or promote learning or training.

A union official can take time off to go to union conferences and meetings, including policy-making committees of the union. It is unfair for an employer to "discipline" a worker for participating in union activities.

Anababa (1979) states the following factors as those that affect and influence union activities. Legal framework; Organization and administration of trade unions, Law relating to trade union disputes, Collection of union dues by check off. International relations and aids, Government policies and tactics Claims for
improvement in wages and working conditions generally frowned at, not because they were unjustified but because of their likely consequences on the public service. Quality of union leadership Many union leaders see the trade union movement as a springboard for higher ambitions e.g. secure political office or acquire wealth at all costs. This undermines the objectives and purpose of the trade union.

2.1 HISTORY OF TRADE UNIONISM IN KENYA
According to Davies (1966) Trade Unions developed in Africa as a response to five mains stimulants. Tribal associations, Industrial conflicts, political campaigns, foreign labour movements and labour administrations. Local administration was strong in shaping the whole direction of trade union growth.

The trade union centers should be able to institute more educational activities to enable the affiliates to understand why there is a necessity to follow the entire required and mandatory legal obligation (Lubembe, p 241).

The trade union movement can be traced back to early 1900 when labourers working on the Uganda railway saw the need to agitate collectively for better wages and working conditions. However, fearing the political potential of a trade union, the colonial government successfully resisted the formation of a formal trade union until after the Second World War in 1946.

Most trade unions came into being either out of a direct confrontation of workers and employers or out of collusion between workers and politicians. (Lubembe, p247) In 1920, Mr. Harry Thuku initiated a resistance movement which
demanded for better treatment for Africans, especially those women who had been hired by Europeans with their children to pick coffee in European farms. Africans who joined the British Army to fight the Second World War came back home better equipped with knowledge on union matters because they were all fighting one battle with British soldiers but were not getting the same treatment at all in everything even pay.

The first registered union came into operation in 1946-47 because of the way Europeans were playing with African workers. Strikes started being called by those who became powerful trade-unionists in Kenya. These were people like Chege Kibachia, Aggrey Minya and Fred Kubai.

By 1950, no single trade union had been accepted or recognized by any employer and no collective bargaining agreement had been signed. (p250) in 1995, the Kenya Federation of Registered Trade Unions (KFRTU) was changed to Kenya Federation of Labour (KFL).

The enactment of the first Trade Union law, Ordinance No. 35 of 1949, Trade Union registration ordinance allowed for the registration and recognition of trade unions.

2.2 INSTITUTIONAL FRAMEWORK

2.2.1 Ministry of Labour and Human Resource Development

The Ministry of Labour and Human Resource development is one of the oldest government ministries having existed, as a department of the Ministry of Education, before independence. After independence it was made a full Ministry of Labour with mandates of labor administration issues and industrial skills
development. In subsequent changes in the organization of Government a number of other functions have been transferred to other ministries.

The current organizational structure of the Ministry of Labour and Human Resource Development was created in 1999 by merging the then Ministry of Labour and Ministry of Manpower and Employment and transfer of a number of functions from other ministries to the enlarged Ministry.

The Ministry is headed by a Minister who links the Ministry to the Government. He / She is deputized by two Assistant Ministers, one in charge of Labour and the other responsible for manpower development. The permanent secretary is the Accounting officer of the Ministry while Heads of Departments are in charge of the technical departments.


The core functions of the Ministry are promoting harmonious industrial relations in the country, ensuring compliance with national and international labour standards, laws and codes of practice as well as review of labour standards and domestication of international standards, promotion of occupational safety and health services, human resource planning development, management and employment, judicial determination of industrial disputes and registration of
collective bargaining agreements, development of micro and small enterprises, provision of labour market information, and provision of industrial training. In addition to the above functions, the Ministry is also responsible for the promotion and productivity improvement in all sectors of the economy. However, the newly established productivity centre of Kenya that is managed jointly with the FKE and COTU performs the activities under this function.

2.2.2 The Industrial Court of Kenya

Industrial relations in Kenya has been shaped largely by the policies and practices of tripartite bodies. The Industrial court of Kenya is one of these bodies. The purpose of this consultative machinery is to bring the partners together for mutual settlement of differences in the spirit of cooperation and goodwill.

The Industrial Court of Kenya was established in Jun 1964 by virtue of the Trade Dispute Act. It is a specialized court if law with administrative powers established to deal specifically with all matters relating to labour and employment. Its objectives are:

1. To review and register collective bargaining agreements.
2. Promptly arbitrate in Industrial disputes
3. Facilitate review and enforcement of existing labour legislation.

The role of the Industrial court is to adjudicate upon all types if trade disputes referred to it either by the parties themselves or the minister of labour. The Government must be directly involved in the determination if terms and conditions of employment through collective bargaining. The judge of this court is appointed by the president for a term of not less than 5 years. The Industrial Court has a responsibility in the promotion and maintenance of industrial harmony and social justice. It is the final arbiter in all industrial disputes.
Cockar Saeed (1981) states that in early 1964, the Government of the newly independent state of Kenya made an attempt to come to grips with unemployment. On February 10th 1964, the Minister of Labour and Social Services announced the signing of an agreement on "measures for the Immediate Relief of Unemployment." This agreement under section (C) headed "On the part of Government" paragraph (1) states:

An Industrial Court will be established forthwith to which all disputes unresolved by voluntary negotiating machinery will be referred for arbitration...

Cocker (p146) further states that the Kenya Industrial Court has achieved such unparalleled success because it has been established with proper and clearly defined legal functions and enjoys the necessary statutory safeguards. As such it continues to function free of any political pressures and has not only set out fair labour standards and practices but makes sure they are observed. The court works with full realization that finding solutions to trade disputes by just splitting the difference between the contesting parties would be the greatest disservice to the cause of industrial arbitration.

The President may, by order, establish an industrial court consisting of not less than two judges and eight other members for a term of not less than three years. A member of the industrial court may be removed from office only for inability to perform the functions of his office for misbehaviour. The award or decision of an industrial court is final.
The Industrial court of Kenya is one of the Departments within the Ministry of Labour and Human Resource Development. It was established in 1964 under the Labour Relations Act, 2007. It is a specialized court of law with powers to deal specifically with all matters relating to labour and employment. It may perform its functions from any part of the country.

Its mandate is to arbitrate trade disputes. The court plays a key role and is one of the country's pillars of maintenance of industrial peace.

The mission of the industrial court is "to promote industrial harmony and democracy through speedy, just and effective resolutions of Industrial disputes.

2.2.3 Central Organization of Trade Unions (COTU) Kenya

After the second world war, Kenya African Study Group was formed which started agitation for the return of African land, better wages and conditions and terms of service in industry.

COTU was formed in 1965. It is a registered organization under the Trade Unions' Act - Cap 233 of the laws of Kenya. By 1966, COTU had twenty-nine (29) affiliated unions representing close to four hundred thousand (400,000) workers. All affiliate unions are national unions organized in an industry-wide union basis.

Office bearers are elected by secret ballot every three years by the governing council under the supervision of the Ministry of Labour. The elected executive board comprises of the Chairman General, first Vice Chairman, Secretary General, deputy Secretary General, assistant Secretary General, Treasurer
General and assistant Treasurer General. Since its establishment, the following have been the successive Secretary Generals; Clement Lubembe, Denis Akumu, Juma Boy, Justus Mulei, Joseph Jolly Mugalla and Franis Atwoli.

According to African Labour Research Network (ALRN), COTU's Objectives are as follows:

1. To improve economic and social conditions of all workers in all parts of Kenya and to render them assistance whether or not such workers are employed or have ceased to be employed.
2. To assist in the complete organization of all workers in the trade union movement.
3. To organize the structures and spheres of influence and amalgamation of trade unions affiliated to COTU (K).
4. To assist in settling disputes between members of trade unions and their employers, or between trade unions and their members or employees of one trade union and employees of another union, or between two or more unions.
5. To encourage the principles of development and maintenance of good relations between employees and employers.
6. To secure adequate representation of government boards and committees dealing with labour legislation on all matters.
7. To set-up appropriate committees to provide training, education and other facilities and enterprise for the advancement of workers and their labour movement.

COTU's institutions include the Tom Mboya Labour College in Kisumu, Tailoring Institute in Mombasa, Workers Education Printing Press in Kisumu and the COTU study circle education program and the head quarters.
2.2.4 Federation of Kenya Employers (FKE)

The FKE was formed as a central body for employers in 1959. It was registered under the Trade Unions Act (Cap 33) of the Laws of Kenya. The federation is recognized by the government as the employer's representative.

The FKE vision is to be the preferred centre of excellence in industrial relations services, management practices and advocacy of employer's interests. Its mission is to promote an enabling business environment and sound industrial relations in Kenya through effective representation, advocacy and provision of value-added services that strengthens the ability of employers to attain competitiveness.

The functions of the FKE are:

1. To promote good industrial relations between employers and employees through their trade unions.
2. To encourage fair labour practices among the employers.
3. To provide a forum for consultation among members.
4. To circulate information and advice members on their rights and obligations in employment matters.
5. To promote and support legislative measures which are likely to benefit employers.
6. To represent and defend the interests of employers in general.
7. To provide consultancy services to its members especially in negotiations with trade union drafting collective bargaining agreements and representing the employers in the industrial court.
Strategic objectives of the FKE are:

1. Acting as a forum for employers
2. Providing sound industrial relations and observance of fair labour practices.
3. Advocating, promoting and defending interests of employers.
4. Promoting good management practices amongst employers, including corporate social responsibility.
5. Collaboration with other employers' associations, inter-governmental organizations and other business organizations.
6. Development of sustainable institutional capacity and competence.

Membership of the federation is open to individual employers whether incorporated or unincorporated. Membership is open to employer associations in both public and private sectors. Membership is upon payment of a membership fee, annual subscription and building levy. The business affairs of the federation are managed by the management board.

2.2.5 Banking Insurance Finance Union (BIFU) Kenya

Bank workers and other workers in the financial industry in Kenya formed their own union Known as BIFU. BIFU (K) was formed in 1986 by the current Secretary General Isaiah Kubai. Its major activities include recruitment of members, training officials and bank workers, negotiating Collective Bargaining Agreements (CBA's) and litigation at the Industrial Court.

The Union includes any bank, finance house, insurance company, building society, savings and credit society and any other financial organization of any kind whatsoever.
According to the Ugandan Rural Community Support, Kenyan bank workers went on strike in 1998 over high taxation on benefits. The strike was under the then Kenya Union of Commercial and Allied Workers (KUCAW). The government had on its part declared the strike illegal; with labour minister J.K Ngutu observing that "it (strike) does not fall within the meaning of a trade dispute." He warned strikers that it was in their interest to seek dialogue on the disputed interest rates on staff loans. He said their grievances do not fall under the trade dispute nor do they touch on terms and conditions of employment. The all banks Shop-Steward Committee chairman, Jacob Opiyo, branded the tax hike "illegal and unconstitutional" and called on the Kenya Revenue Authority not to interfere with employer/employee arrangements regarding loans. He promised that a meeting between the shop stewards and the commissioner of income tax will be held, but he could not immediately give the time or venue of the meeting.

The umbrella trade union body, COTU, added its voice to the industrial dispute, with secretary general Joseph Mugalla saying the strike will continue until the newly imposed tax on staff benefits is scrapped. He urged bank employees countrywide to ignore any declaration by the minister of labour that the strike was illegal.

The strike of 1998 fuelled the exodus of bank workers to forming their own independent union with others in the financial sector - BIFU (K). In the year 2000, a case was won in the court of appeal recognizing BIFU as the official bankers' union and not KUCFAW.

The World Socialist Website on 23rd August 1998 had the following on the bank strike
The Central Organization of Trade Unions (COTU) has stepped in to end a two week long strike by 1,200 bank workers. The strike closed 63 banks and other financial institutions.

Food and Allied Workers called in the umbrella union organization after workers refused the union's demand that they return to work.

The workers are striking to oppose the move by the government of President Daniel Arap Moi to impose tax on staff loans. A strike over the same issue brought the banking industry to a standstill on February and March, but was called off when the government suspended tax.

Bank workers and other workers in the financial sector in Kenya formed their union known as the Banking Insurance Finance Union (Kenya). BIFU (K) was registered on the 18th of May, 1986 by the registrar of trade unions under the Trade Unions Act, Cap 233 laws of Kenya.

Under the constitution, the objectives of BIFU (K) are as follows:

1. To secure the complete organization of all members of staff of Banks, Insurance, Building Societies, Saving and Credit Societies and financial institutions in the republic of Kenya

2. To regulate and improve relations between employers and employees in the trade and Industries specified in Rule 3(A) of the Union's constitution

3. To Improve conditions of service and protect the interests of the Union's members by Collective Bargaining, Industrial Action and in all other possible ways, and to maintain the highest standard if service given to its members and to the public and the financial / money market industry
4 To secure the improvement and increases of retirement benefits and pensions for Union members, their widows / widowers and dependants, and generally promote in every way the interest and welfare of members

5 To Endeavour to provide and seek facilities to members to obtain training both in their work and Trade Union Education or workers' education in furtherance of their unions activities and stability.

The management and administration of the Union is carried out by members through elected representative from the branches countrywide (Kisumu, Nakuru, Nyeri, Mombasa and Nairobi) together with members of the National Executive Council (NEC) which is comprised of the Chairperson, Secretary General, Treasurer General and their deputies, and other members. All these bodies and persons work in accordance with the Constitution of the Union.

BIFU is headed by a National Executive Council (NEC) who meet annually with delegates from branches representing bankers in all the eight (8) provinces. Its structure is shown in the diagram below.
Each branch has nine (9) executive members who make up the ADC a total of thirty six (36) members who meet every five years.

The National Executive Council (NEC) is comprised of

1) Secretary General
2) 1st Deputy Secretary General
3) 2nd Deputy Secretary General
4) Organizing Secretary
5) Chairman general
6) Vice Chairman General
7) Treasurer General
8) Assistant Treasurer General
9) Assistant Secretary General (Two)
10) Trustees (Three)
BIFU constitution states that there should be at least three (3) women and ten (10) men in the NEC.

The secretary general, 1st deputy secretary general and organizing secretary are full time jobs and would require the officials to withdraw any other commitments. All the other members are employees in their institutions.

The membership guidelines of BIFU state that every eligible person shall be required to pay an entrance fee of two hundred (200) Kenya shillings on application of membership and thereafter on being accepted, monthly subscriptions on the 1st day of every month as provided for in the rule 4A. Upon admission, the member shall be bound by its constitution by law, resolutions and decisions of the Annual Delegates Conference and the National Executive Council.

A member is entitled to attend general meetings if the branch to which he belongs and to vote and participate in the discussions of such meetings. To vote in any election held. To attend regular branch committee meetings held, and to provide and seek facilities for members to obtain training both in their work and trade union.

2.3 WOMEN IN TRADE UNIONS

According to Massart (2002) in a Euro fund article, women remain under-represented in leadership in unions. The reason most frequently advanced for this state of affairs are family responsibilities and social constraints. In Belgian trade unions, female trade unionists are increasingly demanding better representation, particularly in decision-making roles, and the main unions are
now seeking to change their attitudes and increase awareness among women workers. Women's participation in trade unions cannot be separated from their attitude, roles accorded to women in the working environment, part-time working, family responsibilities and equal pay. Women have long played a secondary role in trade unionism. Their dominance has developed in sectors with a predominantly female workforce.

As there is a tendency for the number of women union members to rise, the same cannot be said of their representation on union decision-making bodies. Ways of achieving better representation of women in unions are through raising awareness among women workers, development of structures for looking after young children to allow the women to participate and giving women workers training on trade union matters. A more balanced distribution of family responsibilities is essential if women activists are to be enabled to take up positions of responsibility in trade unions.

Women need to know how unions can help them and the best ways is through personal contact with a woman unionist. Many women are often not clear on how joining a trade union can help them - or indeed just what the role of a trade union is. Several approaches can be used to create awareness among women for example, discussing the union at the workplace with women workers and identifying an issue that has a good chance of getting solved thorough a union then campaign to address the issue.

The benefits of being a unionized woman worker are that there is more job protection, better benefits such as paid maternity leave, paternal leave and flexible working hours. Unions can protect women from arbitrary management
decisions, negotiate pay and employment equity plans, negotiate protection against discrimination and harassment of workers on the basis of sex, race, sexual orientation and disability and lastly provide the opportunity for collective action in issues commonly shared. A strong trade union can protect and promote women's rights but it can only do so if the women are members and well organized.

(Osiruemu, 2004) states that in Nigeria, the number of women in wage employment only began to increase from 1980's hence trade unions which were formed before this period could not specifically cater for the interest of women workers who were the comparative minority. Trade unions were male dominated. Women workers, in the view of (Swants, 1985) have not yet involved themselves in political activity as a means of putting forward their specific demands. She discovered that women workers prefer to listen to political parties and union meetings. Although work awakened their consciousness, it did not emancipate them from their traditional roles and positions. Another reason adduced by Swantz is that the trade union role and function in the economy is often associated with conflict with authority which serves as a deterrent to women's participation since they do not have the same propensity for conflict as men. Grints (1991) argues that women are not typically involved in militant activity. They tend to be locates within the caring professions where professional code of conduct and ethical commitment constrain industrial action.

(Afigbo, 1991) argued that there is the need for women to involve themselves in the trade union movement both as a means of encouraging more women to partake in the formal economic sector and as a way of leveling any form of discrimination against women in employment conditions and legislations at the
work place. The type of decisions which women in the trade unions can participate in, often depend on the nature of their involvement. Although there have been increased participation of women in wage labor in the past, they have not significantly improved their involvement in union affairs, especially in leadership roles.

According to the UN women watch forum, the full participation of women in decision-making process has been recognized as a human right in the international human rights convention and global policy frameworks and as critical for the achievement of gender equality. The committee on the Elimination of Discrimination against Women, which monitors the implementation of the Convention, has repeatedly called on states parties to promote women to management positions in the public and private sectors through special training programmes and sensitization campaigns; and promote changes in attitudes and perceptions held by both men and women as regards their respective roles in society. Women's equal participation in decision-making is not only a precondition for justice or democracy but also a necessary condition for ensuring that women's interests and rights are taken into account. Without the active participation of women and the incorporation of gender perspectives at all levels in decision making, the goals of equality, development and peace cannot be achieved.

### 2.3.1 Constraints to Women Participation in Trade Unions

(Anugwon 1999) has identified the patriarchal structure of unions as a major constraint inhibiting effective participation of women in the trade union movement. Trade unions are structure and function on the basis of male dominance. Legislations establishing unions, their functions, times of meeting...
and activities are often tailored to match men only. Women therefore find it
difficult to play very active roles in them. This is what Parapat (1988) labels the
"patriarchal ideology" of the unions which negates women's participation.

The second constraint is lack of determination of women towards union matters.
Women have regarded unionism as the prerogative of men. They have been
scared of unions due to personality clashes, hostility and hooliganism displayed
by men (Okoronkwo, 1985). This problem is further exacerbated by the attitude
of some women workers who refuse to participate in union elections in order not
to incur the wrath of male employers or bosses. Others still regard trade unions
as bodies whose roles are mainly confrontational to the establishment. They
therefore think they stand the risk of losing their jobs if they actively participate
in union's activity. In these circumstances they express satisfaction as long as
they earn salaries.

Another factor is the conflict of role between traditional/domestic roles and the
demands of formal employment. Traditional roles militate against women
participation in labor matters (Ubeku, 1993). The woman is measured only by her
prowess in child bearing/rearing and in the domestic front. In the United
Kingdom, (Rees, 1990) discovered that women in union activities are mostly
those without children, family or immediate domestic commitments.

Clearly the only women who felt able to take on union duties were those
relatively free from family commitments including a partner.
(Rees, 1990)
2.3.2 How to Increase the Level of Women Participation

Women can be educated to become increasingly aware of their rights and obligation as workers. Secondly, psychological re-orientation of the female worker as to the need to take active part in union meetings as a way to collectively protect their interest is required. Women must be better informed and organized and there must be enough interaction between urban and rural women so that a situation is created whereby every woman empowers other women on the issue of leadership (Williams, 2002).

Another way forward lies in re-educating the male to accept that real equality for women in the union game can only be achieved at their expense. Sacrifices need to be made by the male counterparts.

Trade union education is also needed in form of seminars and conference which should highlight successful women trade unionists as models who are enlightened, liberated, know their rights and obligation to fight for them without being confrontational to the authorities. Erroneous views that women should not rub shoulders with men should be discarded and women, who should do so, should not be seen as unnecessarily assertive.

2.4 CRITICAL GAPS

If trade union influence could be reduced, cheap labour would be available. Cheap labour is key to increasing profit margins and therefore employers would seek to have a less influential trade union. Sharpening national and international competition led to emphasis on efficiency of working practices and reduction of costs, thereby increasing anti-union feeling.
Gaille (1996, p34) asks how far employers continue supporting existing trade union representation an involvement rather than merely tolerating or actually reducing it. If the hostility towards trade unions is widespread among employers, if the anti-union feeling among employers increased and how has this affected perception and participation to trade union activities.

Gaille (p140) states that one interpretation of member crisis would be that trade unionism has become increasingly vulnerable to a major erosion of membership due to decline in level of commitment of its membership. The relatively high level of trade union membership could be seen as a product of constraint rather than choice.

So, is the employer's approach to trade unionism working against trade unionism and leading to negative opinions and perceptions about trade union activities?

There are certain personal determinants/attitudes to trade unionism. These are:

a) Class and trade union membership
b) Size of the establishment
c) Industry
d) Gender and trade unionism - women have lower levels of trade union membership than men. One explanation is that women have lower commitment to employment than men.

These attitudes, whether positive or negative, were not usually of an intensity that might be expected to structure in a decisive way pattern of trade union
membership. However, social change has led to their being important determinants to membership and trade union activities.

How far do these determinants go in influencing perception and participation?

2.5 THEORETICAL FRAMEWORK

2.5.1 Systems Theory

A system is a bundle of relations among interdependent elements that constitute an orderly arrangement characterized by structural integrations and relational isomorphism. A systems model of labour relations can be derived from this theory.

Parsons social system looks at institutionalization and anomie where social control mechanisms are to be found in the normal processes of interaction in an institutionally organized system. The central phenomena are to be found in the institutional integration of motivation and reciprocal reinforcement of attitudes and actions of different individuals involved in an institutional social structure. These considerations apply to any one pattern of role-expectations.

One primary function of institutionalization is to help order different activities and relationships so that they constitute a sufficiently coordinated system, to be manageable by the actor and to minimize conflicts on the social level. People should be involved in situations where conflicting demands are made upon them as such situations are sources of serious potential conflict. This can be minimized by having one common value system.
Parsons argued that stratification system derive from common values. Individuals are then elevated and ranked according to the value system. He believed that conflict is kept in check by the common value system.

The second focus of Parson's system theory is organization and planning. Functionalists tend to see the relationship between social groups in society as one of cooperation and interdependence. No group is self-sufficient therefore the relationship between social groups is that of reciprocity to meet the needs of its members. Parsons argued that this inevitably leads to inequality in terms of power and prestige thus those with the power to organize and coordinate activities of others will have a higher social status than those they direct.

Talcott Parsons in the systems theory identified a relevant and fundamental postulate: Problem of order. Parsons does not believe that man is peaceful and societies inevitably orderly and harmonious. He thinks conflict is inherent in the situation of action. He deals more with the solution to disorder than to explicating conflict. Order is the outcome of social contracts or result of men submitting to one authority. Conflict is contained by adaptation, goal attainment, integration and latency or pattern maintenance. Parson's social stratification is inevitable and functional for society. It is inevitable because it derives from shared values which are a necessary part of social systems and it is functional because it serves to integrate various groups in society.

There is disorder in the labour system and to maintain industrial peace, trade unions provide a means of achieving this order. A trade union is formed as a result of a social contract by workers that brings about peace between employers
and employees. Members have to adapt in order to attain goals and maintain a pattern.

Social relation between employees and between the employer and the employees exist within the structure of an organization. Employers want to maintain the control they have over the employees while the employees want to have control over their terms and conditions of work. Employees come together to order and coordinate their activities to meet this objective and they form trade unions. Within the unions, there is also a struggle of power to coordinate the members of the union.

2.5.2 Conflict theory

Originally conceived and concretized by Marx and later by neo-Marxists, this theory emphasizes between various groups in society. Society is essentially split into two groups whose interests compete. Conflict is the most universal characteristic of society. It is an inevitable fact of life and does not necessarily imply violence and bloodshed. This theory explains how order is maintained despite great inequalities but also how social structures change.

Three significant factors in social conflict are the conflicting parties, the goals and nature of the goals, and lastly how the conflict is waged. This theory states that society functions so that each individual and its group struggle to maximize their benefit which inevitably contributes to social change.

Karl Marx (1818-1883), wanted to develop a scientific theory of society his major concepts being class and class conflict. For Max Weber (1864-1920), one of the most distinguishing character of society is change caused by structural or
historical forces. His concept of the "Ideal-type" came about so that sociologists and others would have a method to do historical comparative studies. Three components of ideal-type are bureaucracy, social and political goals achieved through power conflict and rationalization.

According to Marx, owners are seen as making profits by paying workers less than their work is worth and, thus, exploiting them. In Marxist terminology, material forces of production or means of production include capital, land, and labor, whereas social relations of production refers to the division of labor and implied class relationships. The economic structure of society molds the superstructure, including ideas and the social institutions that support the class structure of society. In this study workers are aware of their social situation, that is, social consciousness which has led to the formation of unions as a superstructure based on the economic situation.

Ralph Dahendorf looked at class and class conflict within the context of industrial society. He looked at authority and conflict in industrial relations. For Dahendorf, conflict is concerned with authority. This is the legitimate power attached to an occupation of a particular role within an organization. All organizations have positions of domination and subjection each with different interests. The dominant seek to maintain the social structure while the subordinate seek to change the structure. He states that power is tied to personality of individuals and authority to social positions. A demagogue can have power over the masses. Those with authority maintain status quo while those without challenge or want to change the status quo. The conflict is basically between those with and those without authority.
Lewis Coser looked at the functions of social conflict stating that it contributes to maintenance, adjustment or adaptation of social relationships and social structures. It may help to re-establish unity and cohesion. Conflict may also make possible for the readjustment of norms and power relations. Lastly, conflict produces coalitions and associations with others. It provides a bond between the members and helps reduce social isolation or unite individuals and groups otherwise unrelated and antagonistic.

Two competing groups are the employer and employee. Workers join or do not join trade unions as a remedy to the conflict. Employers can influence perception and participation in trade unions in an attempt to tackle the conflict. The goal of the employer and that of the employee collide and this conflict determines perception and participation in trade unions. The structure in most organizations is bureaucratic where decisions are made at the top and those at the bottom have little or no say in matters relating to their work. Workers have a goal of making their work life better and their rational approach to this is the formation of a trade union to make their voices heard in the bureaucratic system. The formation of trade unions readjusts power relations in labour relations allowing workers to have a means of toning down power held by employers.

2.5.3 Unionism as a "Psychological" or defensive reaction to early conditions of industrialism

This perspective shaped a defensive or protective outlook amongst memberships. It highlights a struggle against employers and members of the intelligentsia who seek to distort the "pure and simple" unionism from its "essential" purposes.
Selig Perlman (1949) argued that three factors were dominant in explaining trade union and labour history. That trade unionisms struggle constantly not only against employers for an enlarged opportunity measured in income security and liberty but also, whether consciously or unconsciously, actively or passively, against intellectuals who would frame its programs and shape its policies.

Trade unionism is seen as a defense mode for the "weak" and "not-so-intelligent" in labour. Workers do not want to be perceived to be weak and will avoid trade unions to maintain their status in society. Trade unions are seen to be associations of the poor so those in employment would avoid joining and participating in trade unions.

2.6 CONCEPTUAL FRAMEWORK ON BANK WORKERS PERCEPTION AND PARTICIPATION OF TRADE UNION ACTIVITIES IN BIFU.

Perceptions about trade unions and their activities influences participation of workers in the same and in turn influence trade union activities themselves. The absence of active participation leads to certain perceptions. Perceptions too can either encourage or discourage participation of in trade union activities.
TRADE UNION ACTIVITIES
CHAPTER THREE: RESEARCH METHODOLOGY

3.0 STUDY SITE
The study site is Nairobi where Bank branches of Kenya Commercial Bank (KCB) will be selected as it is the largest bank in Kenya, offering the widest service coverage. Within Kenya, KCB currently has one hundred and nineteen (119) branches. In Nairobi, the branches include Jogoo Road, UN Gigiri, Village Market, Moi Avenue, Industrial Area, Kipande House among others. Due to its large customer base, each branch has a staff complement of more than twenty staff members.

The head quarters of BIFU which is located in Nairobi, Sonalux House, 6th floor, Moi Avenue and COTU head quarters will also be visited to obtain data from key informants for this study.

3.1 UNIT OF OBSERVATION AND ANALYSIS
The unit of analysis in this study is the Banking Insurance Finance Union (BIFU) Kenya while the unit of observation is the selected Kenya Commercial Bank (KCB) branches in Nairobi.

3.2 SAMPLING
Sampling is concerned with the selection of individual observations intended to yield some knowledge about a population of concern, especially for the purposes of statistical inference.

It is the process of selecting units (e.g., people, organizations) from a population of interest so that by studying the sample we may fairly generalize our results back to the population from which they were chosen.
It is incumbent for the researcher to clearly define the target population. Sampling is used to define a study population. Sampling methods are classified as either probability or non-probability. Probability methods include random sampling, systematic sampling, and stratified sampling. In non-probability sampling, members are selected from the population in some non-random manner. These include convenience sampling, judgment sampling, quota sampling, and snowball sampling.

### 3.2.1 Sampling Procedure

Three sampling procedures shall be used in this study; purposive, stratified and simple random sampling methods.

Purposive sampling is used when the researcher wants to make a particular point because the researcher wants to include people of interest and exclude those who do not suit the purpose. Key informants for example shop stewards and BIFU officials will be identified. These informants shall be obtained from BIFU and COTU head quarters where there are records of union officials and other professionals within the institution. Informants will be selected on the basis of the positions they hold within their respective institutions and departments for which they work for. They also hold valuable information relevant for the study.

Stratified sampling is used when the researcher wants to study a sub-set (strata) of the population that shares at least one common characteristic. Sampling in this case shall be done at three levels. First, sampling at branch level where out of the fourteen (14) branches in Nairobi, three (3) will be selected for this study. The second stratum is that of membership where bank workers who are members of the union shall be sampled and lastly, sampling of non-members.
Simple random sampling is used to collect a sufficient and specific number of respondents for questionnaire responses and interviews. In order to select the branch to be visited, each branch shall be written on a piece of paper and placed in a box. The researcher will then pick any three at random and those shall be the branches to be studied.

The names of those in the union and those not in the union in the selected branches shall then be obtained from existing records. Of all the names provided, each shall be written on a piece of paper and placed in a box then picked at random. From each of the three branches, the study aims to obtain data from forty (40) union members and ten (10) non-union members. This shall total to fifty (50) responses from three branches giving a total of one hundred and fifty (150) respondents.

3.3 METHODS OF DATA COLLECTION

Both qualitative and quantitative approaches shall be used to collect both primary and secondary data.

Primary data will be collected through face to face interviews with key respondents while secondary data will be collected from existing records.

3.4 TOOLS OF DATA COLLECTION

3.4.1 Questionnaire

Questions derived from the literature review with guidelines from the research objectives shall be used to collect primary quantitative data. A questionnaire is a
data-gathering device that elicits from a respondent the answers or reactions to pre-arranged questions presented in a specific order.

3.4.2 Key informant guide
A guide will be used on key informants to collect qualitative data. These will be trade union officials in the branches and also in the head quarters. An interview schedule provides guidelines for the researcher as to questions that are to be asked to key informants in order to capture the information required and prevent the discussion from straying into irrelevant matters.

3.4.3 Secondary Sources
Secondary sources that shall be used for this study include: registers, membership cards, returns, payroll and pay slips.

3.5 DATA ANALYSIS
The data collected will be analyzed using descriptive statistics such as mean scores and percentages. Inferential statistics such as standard deviation will also be used. This analysis will be aided by the statistical package for social sciences (SPSS). Data collected will be presented in form of tables and graphs to depict information obtained.
4.0 BACKGROUND INFORMATION

4.0.1 Gender

Of the total sample, 40.8% respondents were male while 58.7% were female. This is because, over the years, employment of females in the banking industry has steadily been rising due to equal opportunities in education and competition presented by qualified women. Today, there are more female than male employees in the banking sector generally.

<table>
<thead>
<tr>
<th>Table 1 - Gender Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td>Female</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Table 2 - Number of Employees by Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
</tr>
<tr>
<td>-------------</td>
</tr>
<tr>
<td>Branch 1</td>
</tr>
<tr>
<td>Branch 2</td>
</tr>
<tr>
<td>Branch 3</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

In all the branches, female workers comprised of over 59.2% of the total employees. This impacts the trade union in that women are less aggressive than men in union matters and as there are more female than male unionisable members, the union is not as active as it would be with more male members. The labour force has become more evenly balanced between men and women. Women form a significant portion of the labour force.
4.0.2 Level of Education

As is in the table below, 21.6% respondents have attained secondary school level, 62.5% undergraduate level and 10.8% master's degree level. This shows that most bank employees are highly educated therefore best able to make an informed choice whether to participate in union affairs or not; as well as the level and forms of participation.

Table 3 - Educational Attainment

<table>
<thead>
<tr>
<th>Level</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secondary</td>
<td>26</td>
<td>21.6</td>
</tr>
<tr>
<td>Undergraduate</td>
<td>75</td>
<td>62.5</td>
</tr>
<tr>
<td>Masters</td>
<td>13</td>
<td>10.8</td>
</tr>
<tr>
<td>College</td>
<td>6</td>
<td>5.1</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100</td>
</tr>
</tbody>
</table>

4.0.3 Job Grouping

Clerical employees comprised 55% of the respondents. Section-Heads, 16.7%, managers 2.5%, and 10.8% were support staff.

Table 4 - Job Classification

<table>
<thead>
<tr>
<th>Job Group</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manager</td>
<td>3</td>
<td>2.5</td>
</tr>
<tr>
<td>Supervisor</td>
<td>20</td>
<td>16.7</td>
</tr>
<tr>
<td>Officer</td>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>Clerk</td>
<td>66</td>
<td>55</td>
</tr>
<tr>
<td>Support Staff</td>
<td>13</td>
<td>10.8</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100</td>
</tr>
</tbody>
</table>

This data indicates that workers banking industry who are eligible and most likely to participate in union activities are at the clerical level of employment - majority of the employees. Management employees support and protect the interests of the employer and they cannot, therefore, be active participants of the
Union, as it would result to a conflict of interest.

4.0.4 Duration of Employment

Respondents who have worked for a period of between 0-5 years were 58.3%, 11.7% have worked for 5-10 years, and 15% for between 10-15 years and over 15 years. This shows that most bank workers are recent employees mainly because in the banking industry, bank branches are the entry level point for fresh graduates who are then trained and transferred to other departments upon gaining experience. Most respondents were in the clerical category having worked for between 0-5 years. Those with more years in the bank are at supervisory level which excludes them from union membership.

Table 5 - Length of Service in the Bank

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-5 Years</td>
<td>70</td>
<td>58.3</td>
</tr>
<tr>
<td>5-10 Years</td>
<td>14</td>
<td>11.7</td>
</tr>
<tr>
<td>10-15 Years</td>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>Over 15 Years</td>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100</td>
</tr>
</tbody>
</table>

4.1 RECRUITMENT, MEMBERSHIP AND PARTICIPATION

Trade union membership has been falling on average since 1990 as indicated in COTU due to the existing negative public image of unions. Several strategies have been used to recruit new members, for example, visiting branches, regular education meetings and organizing elaborate recruitment drives. Various methods have also been put in place to attract women and the youth in trade unions. These include forming women committees, involving women in positions of leadership such as shop-stewards, and including member's issues like maternity in CBA clauses.
Problems experienced in recruiting potential members are lack of effective communication with shop stewards; unresolved problems of unionized workers make it hard to convince potential members of the need to be unionized and employment trends where employers are increasingly leaning towards casual employment and this is making it difficult to get new members to join the union.

The table below illustrates that 65% of the respondents belong to the union and 28.3% do not belong. This shows that many unionisable employees are not members because of ignorance in matters related to the union and its role in the employees work life. Workers tend to ignore anything that does not pertain directly to their work.

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>41</td>
<td>37</td>
<td>78</td>
<td>65</td>
</tr>
<tr>
<td>No</td>
<td>5</td>
<td>29</td>
<td>34</td>
<td>28.3</td>
</tr>
<tr>
<td>No Response</td>
<td>3</td>
<td>5</td>
<td>8</td>
<td>6.7</td>
</tr>
<tr>
<td>Total</td>
<td>49</td>
<td>71</td>
<td>120</td>
<td>100</td>
</tr>
</tbody>
</table>

Of the total respondents, 65% agreed that they were union members, 28.3% were non-members; while 6.7% were non-committal on their membership status.

This finding also showed that there are more female employees in the bank but those in the union are fewer than their male counterparts. Participation of women in the Union is significantly low which is attributed to the perception that union matters are generally male - related matters which require an aggressive character. Most women do not want to be associated with matters that may pose a threat to their employment, not value - adding to their careers and therefore avoid the Union. In addition, women seem to have more to lose by
being union members as their responsibilities in society weigh heavily on them.

According to Makoffu (2002), the massive loss of membership has not only threatened the existence of trade unions but raises several questions as to their relevance.

4.1.1 Forms of Participation in the Union

Trade union participation is possible only when one is a member. Membership is used as one measure of participation. Other activities that members participate in are voting, attendance of meetings, education and training, recruitment, payment of union dues and working on union task forces when needed.

In an attempt to establish the union activities that most unionized bank workers participate in, the researcher enlisted the undernoted activities;
voting of union officials, recruiting new union members, training of workers, negotiating collective bargaining agreements, handling grievance procedures, provision of union information and promotion of learning attending meetings and contributing money.

It is clearly discernible that majority of the respondents participated in attending meetings (28%) and in contributing money (26%), while participated in voting (14%) and recruiting members (10%). However, it is notable that an insignificant number participated in training (4%) handling grievance procedures and negotiating collective bargaining agreements on.

**Graph 2 - Union Members on Recruitment**

On the issue of recruitment, 13% strongly agreed that unionized bank workers participate in recruiting new members. This is done through shop stewards the branches who approach new employees and introduce them to the union. 11% strongly disagreed because the introduction is not always successful.
all new employees join the union. It is one thing to talk to somebody about the union and another to recruit a member. 13% failed to disclose their position on the issue because they were not aware of the position and role of a shop steward in the union and thought that recruitment was done at a forum.

4.1.2 Proposals on Enhancing Participation in Union Activities

Respondents were categorical that there must be proper and accountable usage of member's contributions for continued running of union affairs; frequent and regular meetings to enable raising and acting on critical issues affecting members; increasing awareness of the union among potential members; ensuring members elect knowledgeable officials to foster union activities and enhancing relevant union activities.

Others indicated that introduction of new management styles; intolerance for corruption and election of steadfast union officials; and employers respect for union officials and trade unionism.

Additional suggestions to improve trade union activities included conducting member education so that they understand fully the benefits of the trade union, speed up salary negotiations and other agendas of the union by allowing officials time-off work, persuade young employees to join and participate, create a forum where every member would be free to raise ideas on how best they would like the union to be run, ensure voting of union officials is not politically influenced and depoliticize the running of union activities.
4.2 UNION LEADERSHIP

The study found that in the three branches, 6.7% of the respondents were officials, with only one female leader at junior level - shop steward. The officials comprised of the Chairman, Secretary, Secretary-General, Treasurer and Shop Stewards. This shows male dominance in union leadership.

According to Makofu (2002), few women who hold leadership positions in the union are at the lower level of leadership - shop stewards - and the senior positions are male dominated. This finding is in tandem with the results of this study which shows that most leadership positions are held by male members of the union.

4.2.1 Participation of female members in Union Activities

Table 7: Frequency Levels of Female Workers Participation in Trade Union Activities

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Response</td>
<td>13</td>
<td>10.8</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>5</td>
<td>4.2</td>
</tr>
<tr>
<td>Agree</td>
<td>36</td>
<td>30</td>
</tr>
<tr>
<td>Disagree</td>
<td>57</td>
<td>47.5</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>9</td>
<td>7.5</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100</td>
</tr>
</tbody>
</table>

Respondents who indicated that women do not participate in union activities were 47.5%. They posited that women are relatively involved in elections, monetary contributions, attending meetings while only a few are elected officials. They are only viewed to participate in their quest to bridge the gender-equality
gap in all spheres of life and the fact that majority are sole bread winners in their families they have limited or no time to participate in unions.

Thirty (30 %) expressed that union membership being open and voluntary, allowed women to actively participate especially to push for women related issues for example, allowing a breastfeeding working woman time to go and breastfeed her baby or providing day-care facilities to new working mothers to enable them care for their children and proceed with work at the same time.

The study found that women employees are not active members of the union because they shy away from probable intimidation. They prefer involvement in more profitable ventures other than in unions that do not have significant benefits likely to accrue, are overburdened by household chores, view participation in unions as requiring aggressiveness which is not associated with many women, mostly men are found discussing union matters and women are still marginalized. Only a few can stand boldly to make their presence and position known, and, only those in leadership positions are viewed to participate to some extent. The most participated in activity by women is attendance of meetings.

According to Makoffu and Karega (2002), positive developments in women occupying some leadership positions in the trade unions is partly explained by the fact that a lot of unions have created women committees at the national union level and a lot of awareness/educational programmes are being organized by the unions on why women need to join trade unions.
4.3 PERCEPTIONS OF TRADE UNION ACTIVITIES.

On the issue of perception the researcher sought to establish what the unionized bank workers thought of union activities. They presented their opinions on benefits, services and satisfaction with employment.

4.3.1 Benefits of BIFU to the Members

This study found that trade union members find the Union's activities beneficial to them.

Benefits cited by respondents were: The union is involved in championing for worker's rights, negotiation of salaries through Collective Bargaining Agreements (CBA's), clarifying employee recruitment guidelines, championing for good working environment, sensitization of members on their rights, providing a sense of belonging and solidarity among members, support and protection of the employee in the workplace, provision of an exchange forum for bank workers from different banking institutions, intervention on behalf of the member whenever there is an employment issue or dispute, and representation during grievance procedures.

Respondents agreed that trade union has improved working conditions for bank workers. The Union, for example, pushed for interest rates for bankers to be half of the market rate. Currently, Workers can access loans at 6% while the market rate lies at 13%. Members enjoy job security while non union members do not because members are assured of representation and protection through the leaders. Maternity leave for women has increased to three months from two months and female workers are able to spend more time with their young children. Those who are not members are disadvantaged as they do not enjoy the benefits of the union sated here.
This study found respondents were of the opinion that services rendered are mainly financial either in form of loans to finance education, purchase of property or to fund other personal projects. Trade unions do not offer direct financial support to its members. This finding showed that those interviewed thought that the Savings and Credit Association - Kenya Bankers Association (KBA) was the trade union and was an indicator of lack of information and education regarding the union. This in turn means that the Union needs to intensify its education objective to ensure that all workers are well informed of the role of the union.

Respondents who felt that the union is of no benefit cited payment of membership fee, which is directly deducted from the salary and voting for officials as non-beneficial. This is because, in their opinion, the member's input in these areas is of little impact. Corruption and politicization of union matters has led to a situation whereby officials are pre-selected and voting is just but a formality to confirm those who are already chosen for the positions. Payment of union dues without transparency on how the funds have been used have led to accusations that the union is misusing funds for and not catering for the needs of its members.

The most recognized benefit, according to most respondents is salary negotiations. This finding shows that the union is able to achieve very important objective in the life of its members as salary increment is one of the main objectives of any trade union.
Legal representation is the least offered service according to this study because union intervention usually prevents escalation of any grievance to the point of a legal case.

**Graph 1 - Trade Union Benefits**

<table>
<thead>
<tr>
<th>Services Rendered to Union Bank Workers</th>
<th>Percentages(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Representation</td>
<td></td>
</tr>
<tr>
<td>Salary Negotiations</td>
<td></td>
</tr>
<tr>
<td>Education and Training</td>
<td>1</td>
</tr>
<tr>
<td>Intervention</td>
<td></td>
</tr>
<tr>
<td>Financial</td>
<td></td>
</tr>
</tbody>
</table>

4.3.2 **Satisfaction with conditions of Employment**

The study found that bank workers are generally satisfied with their conditions of employment as represented by 69.2% of the respondents. This makes participation in the union minimal because satisfaction eliminates the need to be members of the union as there is no significant advantage to be gained from being a member and participating in union activities.
Table 8 - Job Satisfaction amongst Union Members

<table>
<thead>
<tr>
<th>No Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very dissatisfied</td>
<td>9</td>
<td>7.5</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>Satisfied</td>
<td>83</td>
<td>69.2</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100</td>
</tr>
</tbody>
</table>

As illustrated in the table eight (8) above, 7.5% of the respondents were very dissatisfied with their employment terms and conditions, 15% were dissatisfied, and 69.2% were satisfied while 8.3% failed to comment at all on their perception.

Job satisfaction is pegged to the salary earned at the end of every month. For the respondents, guaranteed steady income provides the security and satisfaction desired.

Those who said they were dissatisfied had not worked for a long period and had therefore not enjoyed the benefits of salary increments or any other service from the union.

4.3.3 Value of the Union to its Members

Table 9 - Usefulness of the Union

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>No Response</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>4</td>
<td>18</td>
<td>34</td>
<td>15</td>
<td>0</td>
<td>71</td>
</tr>
<tr>
<td>Male</td>
<td>11</td>
<td>19</td>
<td>10</td>
<td>2</td>
<td>7</td>
<td>49</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>37</td>
<td>44</td>
<td>17</td>
<td>6</td>
<td>120</td>
</tr>
</tbody>
</table>
It was observed that there is a very small difference between those who agree and disagree with the value of the union. This shows that bank workers are not well informed on the importance of the union.

Secondly the fact that unionisable workers, whether members or not, benefit from the Union's activities like salary increments has led to non-membership and non-participation in the Union as shown below.

Majority (65%) of the respondent's state that workers do not participate in the union and this is because they feel that it is of no significance or not useful to them.

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Response</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>Agree</td>
<td>39</td>
<td>32.5</td>
</tr>
<tr>
<td>Disagree</td>
<td>39</td>
<td>32.5</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100</td>
</tr>
</tbody>
</table>

4.3.4 Misperceptions of Trade Union Activities

Trade unions are generally perceived by the general public to be a source of disturbance in society, distorting the social equilibrium because of strikes by workers which are publicized in the media. This study found that the same BIFU is not spared of that opinion and is viewed as a chaotic social organization. This misperception of the union has led to dwindling membership and dormancy of members of the union.
Table 11 - Misperceptions of Trade Union Activities

Question: Do you think that the trade union is socially destructive?

<table>
<thead>
<tr>
<th></th>
<th>Agree</th>
<th>Disagree</th>
<th>No Response</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>7</td>
<td>42</td>
<td>0</td>
<td>49</td>
</tr>
<tr>
<td>Female</td>
<td>7</td>
<td>54</td>
<td>10</td>
<td>71</td>
</tr>
<tr>
<td>Total</td>
<td>14</td>
<td>96</td>
<td>10</td>
<td>120</td>
</tr>
<tr>
<td>Percent</td>
<td>11.7</td>
<td>80</td>
<td>8.3</td>
<td>100</td>
</tr>
</tbody>
</table>

Members who did not agree that the trade union is socially destructive were 58.3% and 11.7% were in agreement with this misperception. Those who disagreed are well versed with the purpose of the union and understand the essence of the union. Those who agreed are ignorant of the union and its activities, and rely on assumptions or hear-say to base their opinions.

4.4 BARRIERS TO EFFECTIVE PARTICIPATION IN TRADE UNION ACTIVITIES

The study sought to establish obstacles experienced by union leaders in their work. According to Makoffu (2002), some of the general constraints experienced by trade unions are lack of resources to organize and mobilize including finances, financial mismanagement, lack of recognition, arbitrary retrenchment and leadership wrangles.

I. Lack of Awareness

Lack of awareness on the existence of the trade union has led to non-membership of the union. New members are not aware of activities involved and benefits of
being a union member. Other than salary increments, bankers know nothing more about the Union, its role and purpose for the workers.

II. Unfavourable Working Conditions
Others cited tight work schedules, bureaucratic processes of participating which involve obtaining permission from Human Resources to be away from work in order to attend a meeting for example and securing a meeting room which will accommodate all members. Failure to adopt ICT by the union which demands the physical presence of participating members, untimely communication on when and how to participate and dormancy of the union citing no significant differences between unionized and non-unionized members have also acted as barriers to effective participation in the Union.

III. Nature and Coordination of Union Activities
In addition, some members do not fully participate because of the nature of activities involved which would interfere with work schedules. Secondly, there is lack of information on union activities, and inability of members to air their opinions whenever they attend union meetings. Non-firmness and casual leadership on the part of union officials also lead to withdrawal of some members.

IV. Internal Wrangles
In the case if BIFU, it was discovered during the study that bankers are split between BIFU and KUCFAW (Kenya Union of Commercial Food and Allied Workers) in turn affecting BIFU membership and operations. KUCFAW lost members to BIFU in 1998 after the bank workers strike. This study found the aspect of breakaways in trade unions to be true as currently,
internal problems in BIFU are sending workers back to KUCFAW. Several reasons have been advanced for this. First, high levels of intolerance and inability to reconcile and apply the principles of democracy in trade unionism, inadequate skills in conflict prevention management and resolution, inadequate lobbying skills and strategies by the union to counter employers, inadequate servicing of members and use of outdated organizational practices.

V. Poor Mobilization of Members
Lack of resources to mobilize and organize activities including financial resources, mismanagement of funds and leadership wrangles were identified as barriers to effective trade union participation.

VI. Fear
Fear of victimization is another barrier to effective union participation. Most of the respondents, 35%, agreed that fear of victimization is a major hindrance to full participation in trade unions; 26% strongly agreed, 28% disagreed, 2% strongly agreed with this position while the rest 9% declined to comment on the issue.

Victimization plays a major role in hindering membership to the union and also preventing those who are already members from fully participating in union activities. This is because of the perception that the employer will see a union member as a threat to the success of the bank and therefore ensure that they are frustrated and withdraw from the union or from employment to make sure that the bank meets its objectives without suffering losses related to sustaining employees.

UNIVEWTY OF MM.W T* r ,
EAST AerJAfaa.
VII. Misperception of Union Membership

Perception that trade unions are for low income earners is yet another barrier to effective participation in the trade union. The researcher found that bank workers think that trade unions are for low income earners like factory workers or teachers. They therefore see themselves as middle income earners who do not need to be associated with the union and do not want to be associated with those of the "lower class" in society. For purposes of maintaining a high class image in society and not to look "needy", bank workers do not participate in the union.
Table 12 - Misperception based on earning
Trade Unions are for Low Income Earners

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>No Response</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>18</td>
<td>13</td>
<td>13</td>
<td>5</td>
<td>0</td>
<td>49</td>
</tr>
<tr>
<td>Female</td>
<td>23</td>
<td>18</td>
<td>8</td>
<td>10</td>
<td>12</td>
<td>71</td>
</tr>
<tr>
<td>Total</td>
<td>41</td>
<td>31</td>
<td>21</td>
<td>15</td>
<td>12</td>
<td>120</td>
</tr>
<tr>
<td>Percentage</td>
<td>34.2</td>
<td>25.8</td>
<td>17.5</td>
<td>12.5</td>
<td>10</td>
<td>100</td>
</tr>
</tbody>
</table>

Respondents who agreed that trade unions are for low income earners were 60%, and 30% disagreed.

VIII. Employer Indifference to the Union

The study found that the employer does not support trade union participation.

Table 13 - Employer Encouragement of Union participation

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>No Response</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>5</td>
<td>13</td>
<td>23</td>
<td>8</td>
<td>0</td>
<td>49</td>
</tr>
<tr>
<td>Female</td>
<td>0</td>
<td>10</td>
<td>41</td>
<td>8</td>
<td>12</td>
<td>71</td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
<td>23</td>
<td>64</td>
<td>16</td>
<td>12</td>
<td>120</td>
</tr>
<tr>
<td>Percentage</td>
<td>4.2</td>
<td>19.2</td>
<td>53.3</td>
<td>13.3</td>
<td>10</td>
<td>100</td>
</tr>
</tbody>
</table>

Of the respondents, 4.2% strongly agreed that their employer encourages participation in trade unions, 19.2% agreed, 53.3% disagreed while 13.3% strongly disagreed and 10% held no position on the matter.
Employer indifference is because the union works in favour of the employee and the employer would suffer financially to pay high wages and salaries and also would have to employ more workers to keep fewer work hours per worker. This finding showed that a weak union is preferred by the employer and so the employer discourages union participation.

According to Aluchio (1998), Prior to Kenya's independence in 1963, industrial confrontation between the trade unions and employers arose not merely from traditional trade union movement activities, but also from the political role of movements in the struggle for freedom from colonial domination particularly after individual political leaders had been arrested and placed in detention. However, as Kenya stood on the threshold of independence in 1963, it was realized by the government, employers and workers alike, that if the infant nation was to make economic progress it was vital that capital and labour should work in harmony; the incidence of strikes and lockouts had to be drastically reduced. As a result of this realization in October 1962, a landmark was established with the signing of the Industrial Relations Charter. This charter laid the solid foundations for an industrial relations system in Kenya in a number of ways. It spelled out the agreed responsibilities of management and unions and their respective obligations in the field of industrial relations. It defined a model recognition agreement as a guide to parties involved and set up a joint Disputes Commission.

The study found that the employer does not respect the spirit of industrial relations charter which requires the employer, government and employees to work in harmony. Bank worker's efforts to join and participate in the Union are frustrated by the employer by instilling fear of demotion or dismissal from employment.
4.5 CHALLENGES FACING BIFU

I. Union Breakup

One major challenge found to be facing BIFU is the breakaway of a section of its members and defection of its members to KUCFAW. Internal wrangles and dissatisfaction of members as well as upcoming leaders who feel that BIFU is no longer serving its purpose to the bankers have moved away from the Union and are taking away most of BIFU’s members.

According to Makoffu and Karega (2002), The most critical challenges facing trade unions, including BIFU are the current Hostile Economic Environment which is characterized by slow economic growth and high unemployment. Due to scarcity of jobs many workers are reluctant to join unions as new entrants or to remain members. Reluctance is due to fear of job loss in an environment that is hostile to trade unionism.

II. Globalization

Threats associated with globalization where third world countries are emerging as victims of the process. Levels of competition and increasing demands on quality service have left third world countries out of international trade. Reduced demand for services entails to loss of jobs due to restructuring and liquidation of commercial and industrial entities. The national context within which trade unions operate is threatened by multinational companies. Globalization has undermined the effectiveness of trade unions and their role is becoming more and more undefined and questionable. Their role and focus is becoming narrow.

Then, changing labour management relations whereby Kenya operates a tripartite industrial relations system which aims at inducing social economic development while helping maintain political stability. Companies have redefined industrial relations practices to favour them like declaring members to
be in management, using individual pay agreements and intimidating workers who venture into trade union activities.

Employers and government have also allowed themselves to violate trade union rights with impunity. Ignorance on the part of the worker and fear of losing jobs has contributed to such.

III. HIV/AIDS at the Workplace
Lastly, Impact of HIV/AIDS in the workplace. HIV/AIDS is a challenge in the workplace. Its impact on the labour force is devastating as it reduces workers and increases labour costs. Trade unions are faced with the task of negotiating anti-discrimination policies of those living with HIV/AIDS and formulating strategies on how the union and employer could contribute to increased awareness/prevention of the pandemic.
CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.0 CONCLUSION AND SUMMARY

Union membership has experienced major losses in the past years because of perceptions held about the union. Women workers have also been found not to be active participants of the union. This study has found that BIFU is not highly participated in and its membership does not complement the number of unionisable staff in the whole bank. For those who are members, most are dormant and participate on rare occasions.

5.0.1 Perceptions of Trade Union Activities

The study concluded that bank workers perceive the Union to be primarily for negotiation of salary increments which is the major area of contention between the employer and employees. Another perception is that of benefits where bank workers find membership to the Union a source of protection in the event of a lay-off and representation in case of a dispute.

Bank workers also think that the Union is for low income earners hence no need for them to join as society views banking as a white collar career with a good income. In addition, most of the bank workers are satisfied with their conditions of employment hence do see the need for a union.

The study found that ignorance regarding the trade Union led many to think that the banker's SACCO is the union hence the citing of loans and financial benefits. Bank workers think that their participation in the union is insignificant and that the benefits spread out to those who are unionisable but not members of the
union, and so there is not need to join and be active in the union if you will still reap the benefits.

The research found that the perception of trade unions being destructive to society is misleading and damaging to the image of trade unions in general. Trade unions do not only engage in strikes which are widely publicized in the media. There are social benefits of the union to workers and it is up to union officials and members to educate all workers on the purpose and role of the union.

5.0.2 Participation in the Trade Union

The researcher found that there is no fixed schedule for union meetings. Meetings are called for as and when there is a need and communication to members is done via e-mail. This has led to low participation as meetings are one of the best participated in activity. The union should form a schedule and ensure that

If a matter being addressed involves senior management, to silence the union and to suppress its efforts to meet its objectives, management offers promotions hence rendering the member non-unionisable.

Most unionisable staff hold clerical positions of employment and promotions lead to less staff members who qualify to join the union.

Bank employees are educated and hold at least an undergraduate degree, they understand union matters and are willing to participate in trade union activities,
but, despite high membership, most of the members are dormant and not active. The study found that members find their participation in the Union insignificant and this lowers participation.

5.0.3 BIFU's Activities

Trade union activities include induction courses for new employees where Shop stewards educate new members on union matters, attendance of meetings, and recruitment of members among others. There is a general understanding that the Union's activities are beneficial and not socially destructive as trade unions are associated with strikes and go-slows.

The activity most participated in is attendance of meetings followed by contribution of union dues as these are do not require much sacrifice from the employee. Payment of union dues does not require action on the part of the member.

In as much as the meetings are well attended, majority of the respondents stated that meetings are not held frequently enough and there is therefore not enough training and education which is much needed. Bank workers do not also participate in voting and this would result to previous leaders holding onto their positions as they take advantage of the inactive members. Union officials are the only ones who participate in Collective Bargaining Agreements. Members hardly know the details but agree that salary negotiations are highly participated in and much appreciated by the members.
5.0.4 Barriers to full participation

The following barriers to union participation were revealed in the study. Transfers to other branches or departments, resignations by members, tight work schedules and untimely communication.

Non-willingness to take up leadership positions in the Union,
Ignorance, lack of awareness and lack of interest by employees also hinder participation.

Most bank workers are satisfied with their conditions of employment. This has led to many not joining the union as they do not see any benefits that lie with membership in the union.

Fear of victimization is the greatest barrier that leaves most employees concentrating on their jobs and not wanting anything to do with the union to avoid losing their jobs. Most employees feel that they are able to secure their jobs by keeping away from the union.

5.0.5 Women's Participation in the Union

Women have been found not to be active members of the Union. Certain reasons have been cited for their poor participation including not willing to be leaders in the Union. There were more female responses than male meaning that female employees are more than male yet women still do not participate fully in union activities as there are more male union members than females.
Women are said to be less aggressive than their male counterparts and do not take up leadership positions. It was concluded that they prefer engaging in more profitable ventures and union participation is not seem as profitable.

5.1 PROBLEMS ENCOUNTERED IN THE FIELD

One major problem encountered during this study was difficulty in accessing membership information from BIFU. Membership records are documented as part of the financial records and because of the sensitivity of finance and non-willingness do disclose financial details, it was not possible to obtain all the required information for the study.

5.2 RECOMMENDATIONS

i. BIFU must strive to build capacity of its members and create more awareness about the union through education and training. This should tackle the problem if ignorance and lack of knowledge which leads to misconceptions about the union.

ii. The Union must lobby for the review and modernization of labour laws because times and circumstances have changed; and old laws are not adequate to tackle the changes in the economy and employment sector. It must strengthen advocacy of union matters to the government as the government can empower the union.

iii. BIFU must be transparent and accountable to its members. It should address issues of funding which is the biggest area of contention. Members should be allowed to participate in management of union affairs through their officials
to avoid internal conflict over transparency and corruption, and also to allow for views of those in the branches to be heard.

Union officials and members should be innovative and come up with methods to create awareness and provide information about the Union which is lacking; and prevent further misrepresentation of the Union.

The union should increase the use of ICT to ensure that all their members are well communicated to. This is because the job is demanding and workers may not access all the news in good time if not communicated through ICT methods. It is easier and more convenient to spread information by use of intranet and emails.

Employers should allow workers some time off work to allow them attend meetings and learn more about the union. This will allow the employee to feel that the employer supports the union. Employers who violate the industrial relations charter must be held accountable for lack of adherence.

Benefits of the union should be clarified and emphasized so that workers clearly understand what the union is about, how it impacts their work life and encourage membership.

There is need for women to be encouraged to participate and take up leadership positions and union affairs.

It is strongly recommended that the union educates on the benefits of the union so as to eliminate misguiding perceptions that hinder development of the union.
5.3 FURTHER AREA OF RESEARCH

An area identified for further research is ways of enhancing trade union unity in order to deter splinter groups and formation of rival unions. This will provide information for trade unions to work together in harmony and combine their efforts for the common goal of improving relations between employees and the employer.
Dear Sir/Madam,

I am a student of the faculty of Arts, College of Humanities and Social Sciences, University of Nairobi. In partial fulfillment of the requirement of the degree of Master of Arts in Labour Management, I am conducting a study entitled "Bank workers perception and participation in trade union activities."

This questionnaire is designed to gather information for the study. Any information you might provide to make this study more revealing will indeed be appreciated.

The information and data is required for academic purpose only and will be treated in strict confidence.

Thank you in anticipation.

Yours faithfully

Lillian D Muhomah
APPENDIX 1

QUESTIONNAIRE

1. Gender  QMale  •Female

2. Level of education  
   I | Primary  
   ^Secondary  
   • Undergraduate degree  
   I | Masters degree  
   I | Doctorate

3. Job Group  |  |Manager  
   ^Supervisor  
   •Officer  
   •Clerk  
   •Support staff

4. Duration of Employment (In Years)  
   •0-5  [ > 10  niO-15  QOver 15 Years

5. Do you belong to a workers union?  
   •Yes  D No

6. What position do you hold in the Union?  
   ^Member  •Official

7. How would you rate your participation in the workers union  
   I | Inactive  
   •Relatively active  
   • Active  
   ^Very Active

8. Do you make monthly contributions to your union?  
   •Yes  Q No

9. What union activities do you participate in  
   •Voting union officials  
   • Recruiting new members
• Training for union work
• Negotiating Collective Bargaining Agreements
• Grievance Procedures
• Provide Union information and promote learning
• Attendance of meetings
• Contributing money

10. Do you consider the bank union's activities beneficial to you as a bank worker?
   • Yes
   • No
If yes, which activities are beneficial?

If No, which activities are non-beneficial?

11. Have you received legal services from the union?
   • Yes
   • No

12. Have you received financial services from the union?
   • Yes
   • No

13. Have you received any other services from the union?
   • Yes
   • No

For question 11-13, explain the nature of the services.
14. What would you do to improve on union activities

15. How satisfied are you with the employment terms and conditions
   ^)Very Dissatisfied
   ^Dissatisfied
   I Satisfied
   • Very Satisfied

16. Do you fully participate in union activities
   • Yes
   • No

   If No, what hinders you from participating.

   If Yes, what makes you participate fully

17. Do you think women employees are active members of the union?
   (Explain)
<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Trade Union activities are socially destructive</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Trade Union Activities have improved working conditions for bank workers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Trade Union officials hold frequent meetings to educate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Bank workers participate in the following activities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) Voting for officials</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) Recruitment of members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) Training</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) Negotiating Collective Bargaining Agreements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>My employer encourages participation in trade union activities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Fear of victimization is a major hindrance to full participation in trade unions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Female bank workers are active members and participants of the trade union</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Female bank workers are the majority of trade union officials</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Trade unions are perceived as associations of low income earning individuals</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>My participation in the union is insignificant</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX 1

INTERVIEW GUIDE

1. What are your names?
2. What position do you hold in your organization?
3. What is the total number of BIFU officials?
4. How many are male and how many are female?
5. How often does BIFU hold meetings and who attends the meetings?
6. When was the last meeting?
7. Are there union members at the management level?
8. What activities have made BIFU known to the public?
9. How would you rate the performance of BIFU in terms of participation in union's activities?
10. Which activities are BIFU most active in and which do they lag behind?
11. Of males and females, who are more in the union?
12. Are female members more active than male members?
13. Between the young and old bankers, who are more active?
14. Does membership in the union complement the number of bankers in the industry?
15. In your opinion, is BIFU a strong union, why?
16. Are union officials active or dormant?
17. What does the union do to create awareness amongst bank workers?
18. What hinders participation in union activities?
19. Why do you think those bank workers who are unionisable but are not members do not join the union?
20. In your opinion, what is the general perception of the union among bank workers?
REFERENCES


Baudouin Massart, *Woman Worker, Trade Union Organization, Position of Women, Family responsibilities, Union Representative* www.europfund.europa.eu


Coates, P.I et al. (1982). *Trade Unions in Britain* Britain.


Karega Regina and Makoffu Maru (2002). Constraints/Obstacles to increased Trade Union Membership in East Africa: The Case Study of Kenya.


www.un.org/womenwatch/forums/leadership/

www.tuc.org/uk/equality

www.direct.gov.uk

www.cotu-kenya.org/Profile

www.labour.go.ke


www.ugandarualcommunitysupport.org Ugandan Rural Community Support.

www.union-network.org "Organizing Women into Trade Unions"

www.abs.ov.au "Australian Bureau of Statistics"

www.socialresearchmethods.net