

**LEVEL OF AWARENESS OF GRIEVANCE HANDLING
PROCEDURE AMONG STAFF IN BANK OF INDIA IN KENYA**

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DECLARATION

This research project is my original work and has not been presented for the award of degree in any other university or institution for any other purpose.

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This research project has been submitted for examination with my approval as a university supervisor.

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DEDICATION

I dedicate this project to my father Mr. Suhas, my mother Mrs. Manjiree & my brother Nikhil for their unconditional love and support throughout my project period.

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ABSTRACT

Employee relation's means relationship shared among employees in the organization. It is difficult to find an organization without grievances at workplace. Handling grievances effectively is important for every organization whether unionized or not. The grievance handling procedure helps the firm to handle employee grievances effectively. Each organization develop and implement grievance handling procedure that is suitable to its needs. The objective of the study was to establish level of awareness of grievance handling procedure among staff in Bank of India in Kenya. This study used the case study design. The population of the study comprised of 79 respondents from all branches of Bank of India in Kenya. Primary data was collected using a semi-structured questionnaire. The questionnaire was administered using the drop and pick method. Descriptive statistics was used to analyze the data. The study found that staff of Bank of India in Kenya has high level of awareness of the grievance handling procedure. The study also revealed that employees were aware to whom they should communicate when faced with grievance, the committees that redress grievance, levels of grievance handling procedure and whom to communicate and present their grievance to. Based on the findings the study recommends that grievance awareness survey should be carried out every half year or yearly to find out whether newly hired employees are aware of the procedure and if not take appropriate remedial measures to ensure staff is aware. The major limitation of this study is that findings cannot be generalized to other organization due to the methodology of the study used. Further study should be conducted on the effectiveness of the grievance handling procedure in the Bank of India and in other organization.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Employee relation's is a comprehensive term that can mean many things to different people and organizations. People's feeling about the organization largely depends on series of management interventions that take place at workplace and on how individuals and groups feel about the way they have been treated in the organization. It also depends on whether these measures are implemented properly & whether people feel they were fairly handled. (Blyton and Turnbull;1992). According to Armstrong (2003), "conflict is inevitable in any organization because they function by means of adjustment in their structure and membership. Conflict may also arise when there is change, because it may be seen by employees as threat to be challenged or resisted, or when there is frustration." Thus conflict is inevitable as there is no single organization without it. People fear change as they believe that it might have unfavorable outcome.

According to Cole (2002), 'in case of strike situation nine out of ten firms do not experience strike in a year, while on the other hand in case of grievance the situation is reversed, with hardly any employer who is completely free of grievances in a year. Thus handling such grievances properly is essential for maintaining a harmony and productive work environment. How we deal with the grievance is a reflection of how we manage our business. Thus it is important for every organization to manage such grievances carefully and try to sort them out as early as possible before they become a major problem. According to Dessler (2013), 'the grievance can grow out of bad relationship at workplace between employee and employer or supervisor, especially when they feel that they are not being treated fairly. Workers grievances are commonly based on alleged violation of an existing rights or an unfair treatment by management. It is important to identify such conflicts or discomforts among employees and try to resolve them before they become a dispute. Thus the key concern is to determine whether the level of awareness is higher or lower among employees regarding grievance procedure through which line manager or the employer tries to resolve such complaints or issues before they become disputes. Thus clear and transparent framework is provided by grievance procedure to deal with

problems or complaints, concerns which are raised by employees in the course of their employment.

This study will be informed by Procedural distributive justice theory, Exit-voice-loyalty theory and Compensating wage-efficiency theory. Procedural distributive justice theory will be used because it focuses on making and implementing decisions according to fair processes that ensures fair treatment to employees. The Exit-voice-loyalty theory will be used because basic concept of this theory is that essentially there are two possible responses can be seen when employees perceive that organization is demonstrating a decrease in quality or benefit: they can exit(withdraw from relationship) or they can voice(attempt to improve relationship through communication of grievance or change). Compensating wage-efficiency theory will be used because employees will compare the cost and effectiveness of filing a grievance in organization with other responses such as exit and silence if they feel that they were unfairly treated.

Bank of India is a commercial bank in Kenya. In Nairobi there are three branches namely Kenyatta Avenue branch, Westland's branch and Industrial area branch. Apart from Nairobi it has branches in Mombasa, Kisumu, and Eldoret.

1.1.1 Concept of Grievance

ACAS (Advisory, Conciliation & Arbitration Service) (2003) defines grievances as 'concerns, problems or complaints that the employees raise with their line managers.' Thus broadly speaking grievance means any kind of real or imaginary feeling of dissatisfaction and injustice which an employee has about his employment relationship. According to Beach (2003), "grievance can be defined as any dissatisfaction or feeling of injustice in connections with one's employment situation that is brought to the attention of management." In the words of Jucius (1955), "a grievance is any discontent or dissatisfaction, whether it is expressed or not, whether it is valid or not, arising out of anything that is connected with the company which an employee thinks, believes or, even feels to be unfair, unjust or inequitable." Thus grievance is formally expressed that affects organizational performance. However the feeling is subjective in nature that is it could be true or false depending on the circumstances giving rise to such feelings.

Handling grievances effectively is important for any organization whether they are unionized or not unionized. It is also important that they should have established & known the grievance methods of processing grievance. However there may be variations in the procedure of handing grievances as a result of organizational structure or size of the firm or plant etc. Since every firm experiences grievance at some point in time it is important to know whether such grievances are handled properly by the firm and whether employees are aware of such grievance handling procedures in their organization. Thus if you have right people in right place, trust them and treat them properly, so that they will produce necessary profits and happy customers to carry on and expand the work (Quoted in Handy 1999). Basically grievances can be in two forms that is individual and collective grievances. Collective grievances are those touching on group interest, on the other hand individual grievance is one in which focus is on personal rights or interest. Thus in this study we are going to focus on individual grievance as we are focusing on their level of awareness regarding the procedure. The handling of individual grievance begins at the moment when employee raises the grievance.

1.1.2 Concept of Awareness

According to Tripartite Alliance for Fair Employment Practices (2003), the value and effectiveness of grievance procedure like any other tool depends upon the knowledge and competency of its user. Therefore it is important for any organization to identify whether its employees are aware of such procedures. Awareness is the ability to know and to perceive directly, to feel, or to be conscious of the objects, events, thoughts, sensory patterns, or emotions. In many organizations today, employees are experiencing grievances; however it is really a question to be asked that, how many of them are really aware about grievance handling procedures in their respective organization. According to Noe et al. (2010) from the employees perspective, the grievance procedure is the key to fair treatment in the workplace, and its effectiveness rests both on the degree to which employee feel they can use it without fear of recrimination and whether they believe their case will be carried forward strongly enough by their union representative. The lack of awareness arises due to the fact that the procedure is not properly clarified or not properly delivered to employees. Thus it is important that the organizations should focus on the level of awareness among employees while handling grievance effectively.

1.1.3 Grievance Handling Procedure

According to Armstrong (1991), ‘a well-designed and properly structured grievance handling procedure provides a channel of avenue by which any aggrieved employee may present his/her grievance, a procedure which will ensure that there will be a systematic handling of every grievance, a method by which an aggrieved employee can relieve his/her feelings of dissatisfaction with his/her job, working conditions or with the management and a means of ensuring that there is some measure of promptness in the handling of procedure. According to Jucius (1995) throughout all the stages of handling grievances, there are a number of steps that should be taken if the probabilities of removing discontent are to be increased. According to Society for Human Resource Management, grievance procedure may differ somewhat from employer to employer as employees may have their grievances addressed by means of internal dispute resolution. However it will be not fair to mention just one step or best step to be followed. Thus as can be seen from diagram below the procedure includes number of steps arranged in a hierarchy. According to Gupta (2014) the grievance procedure may differ from organization to organization as in case of small organizations procedure may consist of two steps, while in big organizations procedure may consist of five or six steps. A typical grievance handling procedure can be seen from diagram below.

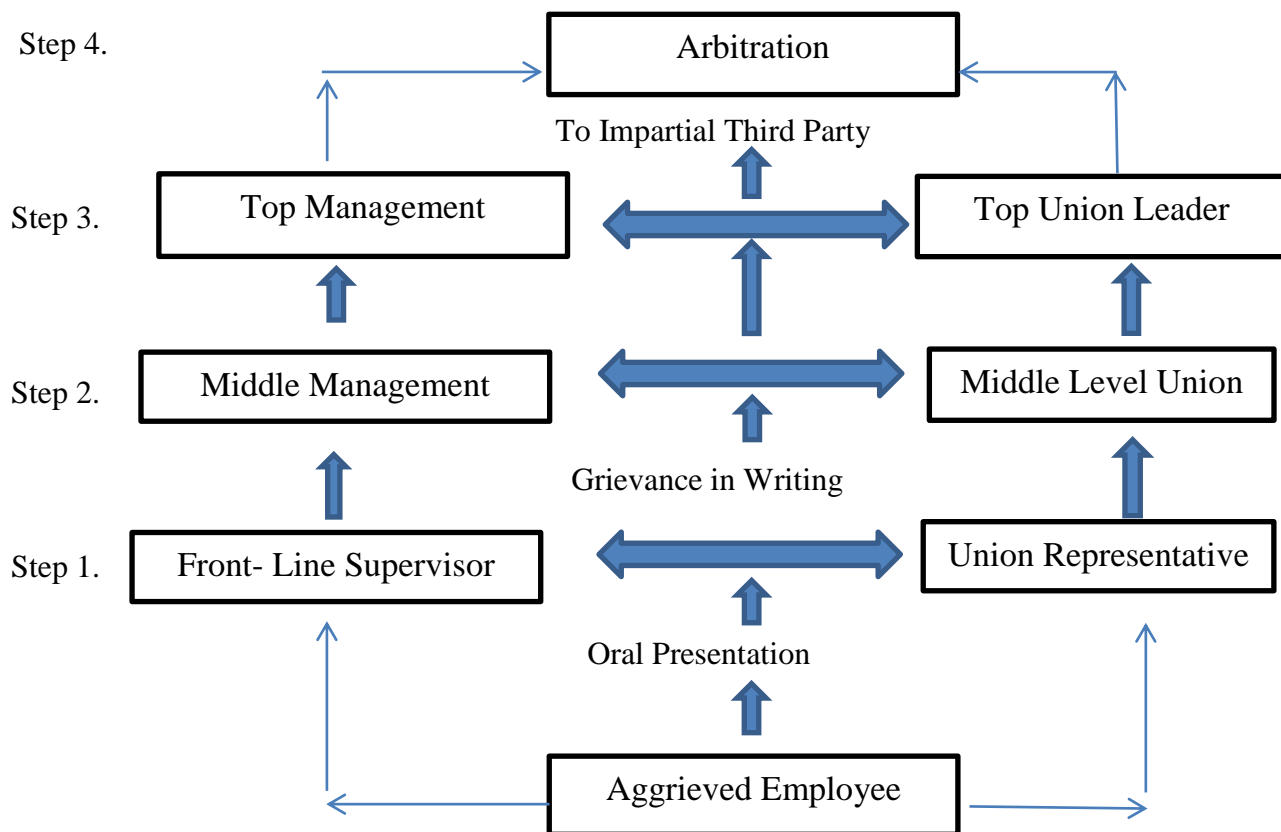


Figure 1.1:- Grievance Redressal Procedure

(Source: Human Resource Management by Gupta, 2014, p.24.15)

As can be seen from figure 1.1 above, the front line supervisor is given the first opportunity to handle the grievance, if the company is unionized then the trade union representative also joins the supervisor in handling the grievance. In the first step the aggrieved employee gives oral presentation of his grievance. The employee meets with the supervisor and the union steward and presents the grievance. Generally the grievance is processed through the union steward, who will discuss the grievance with the employee's supervisor. If the grievance is not settled at first step, there is a conference between middle management and union officials at step two. At step three representatives of the top management and top union officials attempt to solve the grievance. Sometimes a mediator may be brought in at this point to help resolve the grievance. The mediator's role is to get the two parties to communicate and to offer compromise. The mediator's role is not to establish which side is right or wrong. He can only give his recommendation to both parties which can be accepted or rejected

by either party. Thus if the grievance is not settled at step three then both parties that is union and management turn the grievance over to an arbitrator who then makes a decision.

1.1.4 Bank of India

Central Bank of Kenya licensed the Bank of India which is a commercial bank in Kenya. In Nairobi there are three branches namely Kenyatta Avenue branch, Westland's branch, Industrial area branch. Apart from Nairobi it has branches in Mombasa, Kisumu, and Eldoret. In October 1953, first branch of Bank of India opened in Kenya in the coastal town of Mombasa. Bank of India's mission is to provide superior, proactive banking services to niche markets globally, while providing cost-effective, responsive service to others in our role as a development bank, and in so doing meet the requirements of shareholders, while their vision is to become the bank of choice for corporates, medium businesses and up market retail customers and developmental banking for small business, mass market and rural markets.

1.2 Research Problem

A Study by Gathoronjo (2008) shows that poor grievance handling is a major contributory factor to labor disputes. Thus the mechanism needs to be put in place to take care of worker's grievances and at the same time ensuring high level of awareness among them. The nature of an organization's grievance handling procedure can have a major impact not only on employee's productivity and performance but also its ability to retain staff. It has become necessary for organizations currently operating in dynamic environment to have a proper grievance handling procedure, which will help them to improve employee's productivity and performance by resolving their grievances as early as possible. Banking Insurance and Finance Union is tasked to address various grievances facing its members in the banking sector. Banking Insurance and Finance Union and Kenya Bankers Association have always come together with central goal of conflict resolution (Kenya Bankers Association, 2016). Awareness of such grievance handling procedure is essential among employees for its effective implementation. In case of banking sector more attention is given to customer grievances rather than employee grievances. Sometimes

employees are not even aware of their organizations grievance handling procedure. As with lack of awareness, employees will not file grievances with the fear of being considered against the company. Success of any organization is driven primarily by its staff, which in turn relies on the effective grievance handling procedure and its awareness.

A number of researchers have conducted studies based on grievance handling procedures at workplace with respect to employees. In their studies they have focused on employees and their grievance procedures. According to Njiraini (2015) in his 'Effects of grievance handling procedure on conflict management in Kenya: A case of Kenya national union of teachers, this study revealed that there were avenues present to address grievance. The study also found that grievance capturing systems positively influence conflict management in the Kenya national union of teachers. Thus the study concludes that grievance capturing systems play a role in conflict management in Kenya. According to Ndung'u (2011) in his 'The influence of grievance handling on employee job satisfaction in private secondary school in Thika West district', the study found that employees job satisfaction is improved when employees concerns are collaborated & when their concerns are not taken into consideration. According to Nzuve & Kilu (2013) in his, 'causes of industrial dispute: a case of the garment factories at the athi-river export processing zones in Kenya', the findings of the study indicate that despite the comprehensive legal framework, there is high level of temporary jobs in the EPZ garment factories, the study also showed significant progress made by management to resolve industrial disputes with employees being provided with better working facilities, medical services, health & safety equipment and affordable food canteens within the EPZ premises.

Although researchers have done studies on grievance handling procedure at workplace and other employee related factors, none of them have focused on the level of awareness of grievance handling procedure of employees in Bank of India in Kenya. Thus study therefore sought to answer the following question: What is the level of awareness among employees of Bank of India in Kenya regarding the grievance handling procedure?

1.3 Research Objective

To establish the level of awareness of the grievance handling procedure among the staff in Bank of India in Kenya.

1.4 Value of the Study

The findings of the study will be significant to the human resource department of Bank of India, as it will help them to analyze the awareness level. The results of this study will also be beneficial to employees of Bank of India as they will consider such procedures more useful.

The study will be useful for those researchers who want to focus on employees when looking at the grievance procedure. The study will also be useful to other organizations that are facing problems when dealing with employee grievance.

The study will also be useful to policy makers, who want to focus on employees when analyzing & modifying the grievance handling procedure. The study will also provide foundation and material for further related research.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter presents theoretical foundation of the study, grievances, causes of grievances & grievance handling procedures.

2.2 Theoretical Foundation of the Study

The following theories have significance on grievance management challenges, human capital, grievance and grievance procedures and organizational justice. The theories include procedural distributive justice theory, exit-voice-loyalty theory and compensation wage-efficiency theory.

2.2.1 Procedural Distributive Justice Theory

According to Lewin (1999) this theory was initially used in the courtroom setting and not first applied to a labour market. According to Fryxell & Gordon (1989) found that perception of procedural justice of unionised workers in grievance handling (together with their job satisfaction) was a major predictor of these workers satisfaction with their union and with management. Despite this evidence, however, grievance procedure research based on procedural-distributive justice theory does not explicitly consider whether deterioration of relationship was experienced by workers with employers and thus that the grievance procedure is largely reactive form of workplace conflict resolution. In other words perceived fairness of the grievance procedure is positively related to employee satisfaction with the grievance procedure, management and union. Perceived fairness of grievance handling has stronger effect on employee satisfaction than perceived fairness of grievance procedure outcomes; access to grievance procedure negatively related to job performance and intent to exit. (Olson-Buchanan, 1996; Fryxell & Gordon, 1989; Gordon & Bowlby, 1988; Lewin & Peterson, 1988; Gordon, 1988)

2.2.2 Exit-Voice-Loyalty Theory

Hirschman's (1970) exit-voice-loyalty theory which has often been used to model and study union management relations and union impacts on management by labour economists. (Bemmel 1997; Rees 1991; Freeman & Medoff 1984). In case of unionization, those workers who are dissatisfied with one or the other aspect of their

employment relationship can bring such dissatisfaction to the attention of management. According to this research in case of absent unionism, workers are significantly more likely to exit the firm than to exercise voice in the firm.(Bemmel 1997, Freeman and Medoff 1984). Hence it may be said that this theory is a theory of reactive conflict resolution with respect to employment relation is general and grievance procedure in particular. By restricting their analysis to a sample of unionised employees who perceived that they had experienced the unfair workplace treatment, Boroff & Lewin (1997) & Lewin and Boroff (1996) found that employee loyalty was significantly inversely related to the probability of filing a grievance (that is, more loyal employees were less likely to file a grievance than less loyal employees). Not only was this finding contradictory to the prediction drawn from Hirschman's exit-voice-loyalty model, it led the researchers to conclude that highly loyal employees are more likely(than employees with low loyalty)to "suffer in silence" rather than file a grievance. In terms of this theory, the employee loyalty is negatively related to voluntary employee turnover and grievance filing is positively related to intent to exit.

2.2.3 Compensating Wage-Efficiency Theory

Cappelli & Chauvin (1991) developed and tested an efficiency model of grievance activity which posits that employees will compare the cost and effectiveness of filing a grievance with other responses, such as exit and silence if they feel that they were unfairly treated. This model is similar to compensating differential model of grievance procedure developed by Ichniowski and Lewin (1987), the cost of exit depends on labour market conditions. One of these conditions includes the wage premium in a plant compared to local labour market wages. The greater this premium greater the cost of exit, and consequently, the higher the incidence of grievance (that is, grievance filing). Another labour market condition includes the area unemployment rate, which reflects the availability of alternative employment opportunities. The higher the unemployment rate will be, greater will be the cost of exit and hence higher the grievance rate. Klass (1989) in his research, grounded in expectancy theory, which concluded that employees do indeed evaluate the relative costs and benefits of filing grievance as compared to other options in deciding whether or not to file grievances.

2.3 Grievances

According to Noe et al. (2003), from the employees perspective, the grievance procedure is the key to fair treatment in the workplace, and its effectiveness rests both on the degree to which employee feel they can use it without fear of recrimination and whether they believe that their case will be carried forward strongly enough by their union representative. When there is a gap between what employee expects and what he actually receives, it leads to grievance. Grievance is a complaint formally presented to the management representatives and/or to union officials (Pigors & Mayers, 1977). According to Dessler (2013), grievance is often a symptom of an underlying problem, sometimes bad relationships at workplace between supervisor & subordinates are to blame: this is often the cause of grievances over 'fair treatment'. According Noe et al. (2003) too many grievances may indicate a problem but so may too few grievances. Thus according to them there is a fear of filing grievance, a belief that the grievance procedure is not effective or a belief that representation is not adequate, this shows that there is very low grievance rate. In resolving the grievances, aggrieved employees will file their dissatisfaction through grievance procedure. Their immediate managers or supervisors are responsible to take action within period given. This procedure is important to turn down the construction of employees disputes (Rose, 2004).

According to Gupta (2014) if the dissatisfaction of employee goes unattended or the conditions which are causing it are not resolved, then the irritation is likely to increase and lead to unfavourable attitude towards management and unhealthy relations in the organization. Kelly (2006) emphasizes that responsible employers have sound policies and procedures which ensure their employees grievances and complaints are thoroughly investigated. The grievances are best dealt with at an early stage, informally, but business and HR directors must be prepared to handle grievances which cannot be resolved informally using formal procedures of handling grievance. According to Gomathi (2014) at one point or another, issues and complaints arise in workplace even where there is very strong and highly effective management and competent workforce thus affecting employment relationship.

2.4 Causes of Grievances

Basically grievances can be in two forms that is individual and collective grievances. Collective grievances are those touching on group interest, here in this study we are going to focus on the personal or individual grievances in which focus is on personal rights or interest. In order to understand one's grievances it is important to find out the sources of such grievances. Thus the causes of grievances includes grievances resulting from working conditions which involves poor physical conditions at workplace, poor relationship with the supervisor, non- availability of the proper machines, tools and other equipment's, unplanned changes in schedules and procedures, very tight production standards, failure to maintain proper discipline & mismatch of the worker with the job.

Grievances arising out of management policy include methods of wage payment and wage rates, overtime and incentive schemes, promotions, demotion, transfers and discharges, lack of opportunity for career growth, hostility towards trade union, the penalties imposed for misconduct, lack of role clarity and delegation. Grievances arising out of alleged violation of collective bargaining agreement, responsibility of management, company rules and regulations, central or state laws. Grievances arising from personal maladjustment includes excessive self-esteem, impractical attitude towards life and over ambition

2.5 Grievance Handling Procedure

Steps in a grievance procedure may vary from company to company, however it will be not fair to mention just one step or best step to be followed. The organization based on their organizational/ decision making structure or size of the firm or plant decides the steps in its grievance procedure. According to the author Bell (1981) although you may think your business is too small, or informal, consider how publishing a formal procedure can help you strengthen management discipline. Develop a procedure that should include to whom a grievance should be given, Supervisor, What is the maximum number of working days allowed for a reply to be given, one day. If the grievance is not resolved, to whom will it then be given, who else can be involved, Shop steward, senior supervisor, what is the maximum number of working days allowed for a reply to be given, Two days. If the grievance remains unresolved to

whom will it then be given, who else can be involved, senior shop steward, senior managers, What is the maximum number of working days allowed for a reply to be given & so on.

Cole (1997), a typical procedure for resolving complaint must include the steps which are simplified for employee to notify his immediate seniority chief about his dissatisfaction. This step depends on the degree of authority granted by management. Since employees immediate senior is aware about the dissatisfaction, most of the times grievance is resolved at this stage. If the grievance is still not resolved at step one then the complaint is forwarded to the next higher management level, the employee may be accompanied by a colleague or representative of employee. The role of an accompaniment is that others to see that justice were done and helps respecting the spirit of a fair play. If the complaint is still not resolved, then it is sent to the senior management level and the employee may also be accompanied here, at this stage the complaint is highly official. If employee is still not satisfied with the outcome, then he can appeal to the Executive Director. At this stage then Executive Director will give the decision on grievance.

According to Jackson et al. (2009) Pinellas County in Florida has a grievance procedure that is much like those found in private and public organizations. Employees who feel they have experienced discrimination can go through the following steps to resolve the issue, Informal Discussion that is when problem arises, the first step is talking it over with your immediate supervisor. Sometimes this is all that's needed to clear air and establish a positive working relationship. If the supervisor is the source of the problem, step one may be skipped or if the supervisor's response is not satisfactory, the employee may move to next step. Next step is filing a formal written complaint with the department director, using forms provided by the employer. When employee is not satisfied by talking about his grievance to his immediate supervisor, then he will go for formal written complaint. The Director must send a written response to the formal complaint. The employee and his/her supervisor are expected to discuss this written response from management. If the employee is not satisfied with management's response, he/she may request a grievance hearing with a company committee that include both non managerial and managerial representatives. The committee reaches and issues a written decision. With grievance hearing

employee gets satisfaction of putting forward his side and then he wait until the decision is given by the committee. Finally, if either the employee or management is not satisfied with the informal committee's decision, then they can appeal to the personnel board, which is made up of appointed citizens who are not employed by the country. Thus the board will hear both sides (employee and management) and will give decision. The board's decision is final.

According to Nzuve (2010) the steps in the grievance procedure can be seen from diagram below.

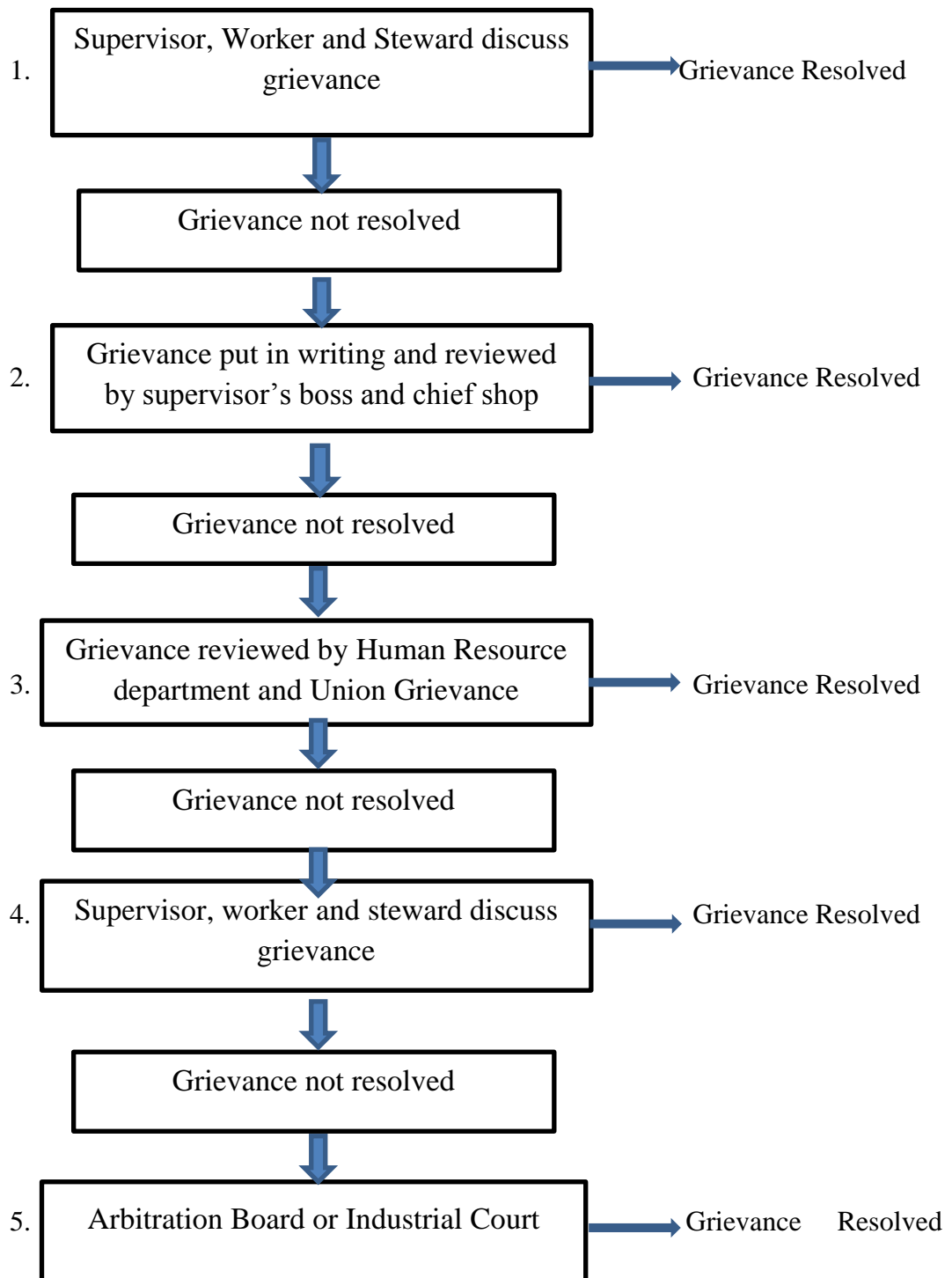


Figure 2.2:- Steps in Grievance Handling Procedure

(Nzuve M. N., Management of Human Resource: A Kenyan Perspective,4th edition, 2010, p. 131.)

2.6 Awareness of Grievance Handling Procedure

According to Cully et al. (1999) 91 per cent of employees had access to grievance procedure in the organizations which were surveyed, in only 30 per cent of organizations had the formal grievance procedure actually been used during the year. One reason for this might be that employees had nothing to complain about, another might be that procedure is not particularly effective mechanism for resolving problems at workplace.’ According to Sharma and Sharma (2011) Human Resource professionals play vital role in the organization & the ability to be an active listener is too often taken for granted. According to Nurse & Devenish (2007) the Purpose & aim of their paper was to explore the influence of demographic characteristics of workers on their perceptions of procedural justice from grievance management & to determine whether procedural justice perceptions have an impact on perceptions of distributive justice.

According to Rahim et al. (2011) aim was to explore how the new code, which replaced the old statutory procedure in 2009, is understood and used by employers, employees and their representatives and impact of the code on disciplinary and grievance procedures. The findings of the study showed that awareness of the code was good, Human Resource staff and representatives had high level of awareness of the code and its principles, awareness level was lower amongst employers with less formalised HR functions. Hamberger and Jonathan (2011) found that the employees consider both their own managers and organization as a whole give them a fair hearing when they have concerns about employment matters. There is a high level of awareness of the organizations internal grievance redressal procedure, and most employees show a willingness to use this process in appropriate circumstances.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter contains research design, target population, data collection & analysis.

3.2 Research Design

This is a descriptive case study design. This research design is appropriate for this study as it offers unique means of data collection, minimizes bias, ensures reliability and at the same time it is appropriate for this study as it intends to explore the level of awareness of grievance procedure among staff of Bank of India.

3.3 Target Population

The population comprised of all staff employed in Bank of India in Kenya that is 79 employees as per the payroll records dated 23.07.2016. All employees were included in the study, thus a census survey. The study focused on all branches of Bank of India in Kenya namely Nairobi, Kisumu, Mombasa, Eldoret.

3.4 Data Collection

According to Sproual (1998), a self-administered questionnaire is the way to elicit a self-report on people's opinions, beliefs, attitude & values. The semi-structured questionnaire was used for data collection. The semi-structured questionnaire comprised of two sections namely section A and Section B. Section A comprised of demographic data and section B comprised of level of awareness of grievance procedure among staff. Questionnaire was administered using drop and pick method.

3.5 Data Analysis

The questionnaires were verified for accuracy, consistency and competence. The collected data was analysed using descriptive statistics such as mean, frequency, standard deviation and the findings are presented using charts, bars and tables.

CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter covers data analysis and findings of the research. The data is analysed and presented in the form of tables, charts and bars.

4.2 Response Rate

The questionnaires were sent to all 79 respondents. All 79 questionnaires were received thus the response rate is 100%.

4.3 Demographic Characteristics of the Respondents

The study included census survey whereby all members of Bank of India in Kenya were included that is 79 members. The demographic characteristics of the respondents include gender, age, educational qualification, occupational position and length of service in the organization.

4.3.1 Distribution of Respondents by Gender

The respondents were asked to mention their gender. Following table shows gender distribution among different branches of Bank of India in Kenya. Table 4.1 below shows that majority of respondents were male that is 67% and total female respondents were 33%. Distribution of respondents based on gender according to their respective branches includes Kisumu branch, Mombasa branch, Industrial area branch & Eldoret branch has highest number of male respondents that is 83%, 79%, 77% & 75% respectively. Nairobi main branch and Westlands branch have highest number of female respondents that is 44% & 40% respectively

Table 4.1: Gender Distribution of Respondents

Gender	Westlands Branch		Nairobi Main Branch		Industrial Area Branch		Mombasa branch		Kisumu Branch		Eldoret Branch		Total
	f	%	F	%	F	%	f	%	f	%	f	%	%
Male	6	60	18	56	10	77	11	79	5	83	3	75	67
Female	4	40	14	44	3	23	3	21	1	17	1	25	33
Total	10	100	32	100	13	100	14	100	6	100	4	100	100

The figure 4.1 below shows the gender distribution among different branches of bank of India in Kenya & figure 4.2 shows the total amount of male and female respondents in the bank.

Figure 4.1: Gender Distribution of Respondents among Different Branches of Bank

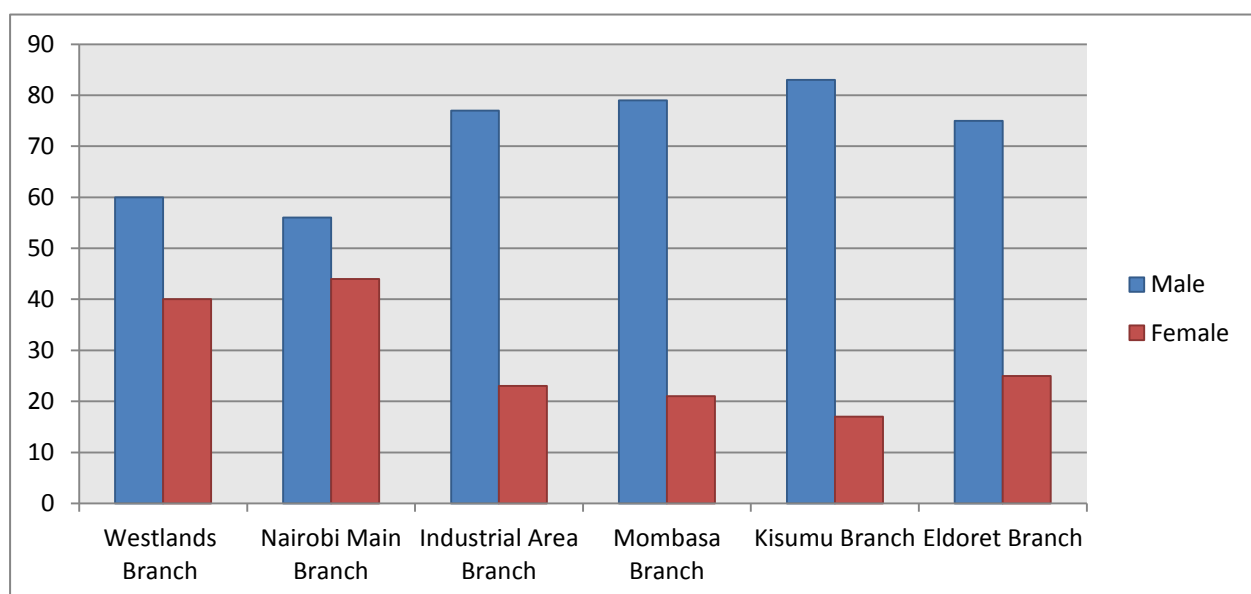
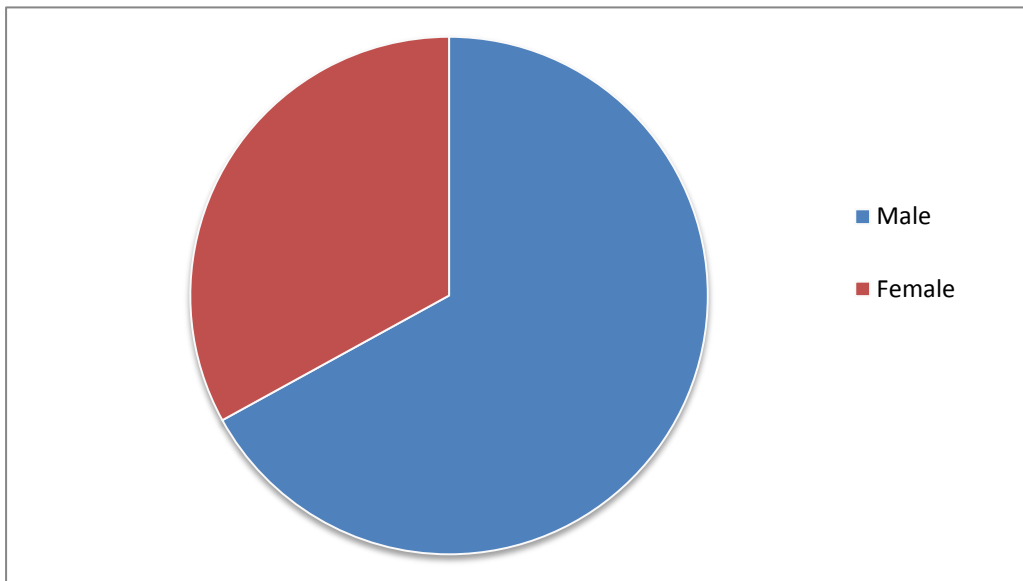


Figure 4.2 Gender Distribution in the Bank



4.3.2 Age Distribution of Respondents

The following Table 4.2 shows the different age categories of respondents among the branches of Bank of India in Kenya. Table 4.2 below shows that only 4% respondents of Bank of India in Kenya fall under age group of 19-25 years. Whereas highest number of respondents 54% fall under age group of 26-40 years & 42% respondents fall under age of above 40 years. Kisumu branch has highest number of respondents 83% whose age group is 26-40 years. However in case of Mombasa branch which is the oldest and the 1st branch in Kenya has highest number of respondents that is 64% whose age falls under the category above 40 years.

Table 4.2: Distribution of Respondents by Age Group

Age	Westalnds Branch		Nairobi Main Branch		Industrial Area Branch		Mombasa Branch		Kisumu Branch		Eldoret Branch		Total
	f	%	f	%	f	%	f	%	f	%	f	%	
19-25 years	1	10	-	-	-	-	-	-	1	17	1	25	4
26-40 years	5	50	18	56	8	62	5	36	5	83	2	50	54
Above 40 years	4	40	14	44	5	38	9	64	-	-	1	25	42
Total	10	100	32	100	13	100	14	100	6	100	4	100	100

The figure 4.3 & 4.4 below shows the distribution of respondents according to their age group in respective branches of Bank of India.

Figure 4.3 Distribution of Respondents by Age Group

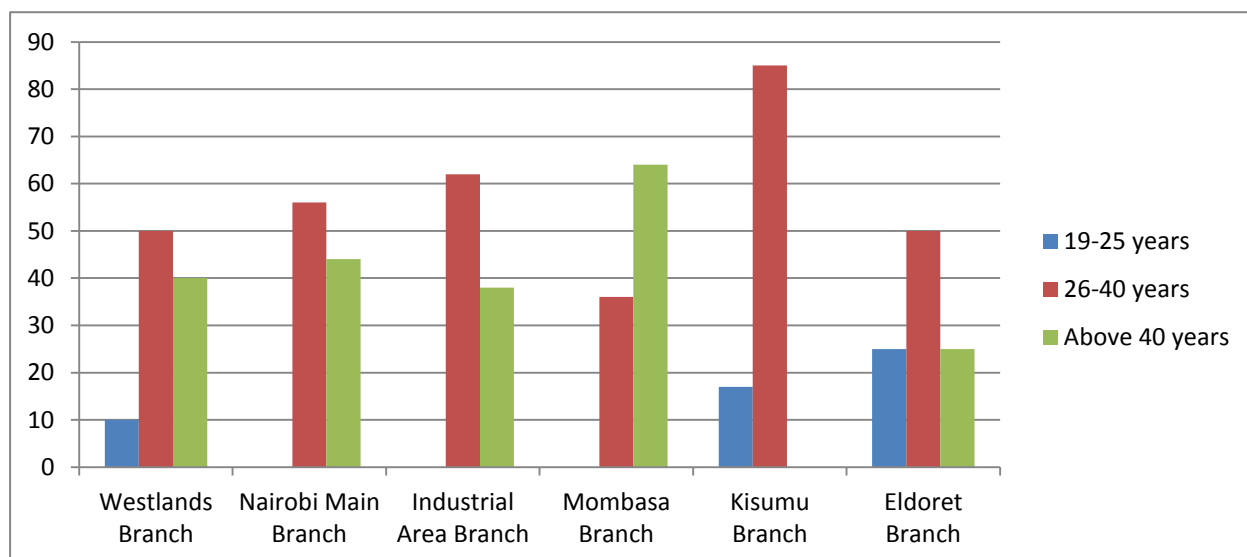
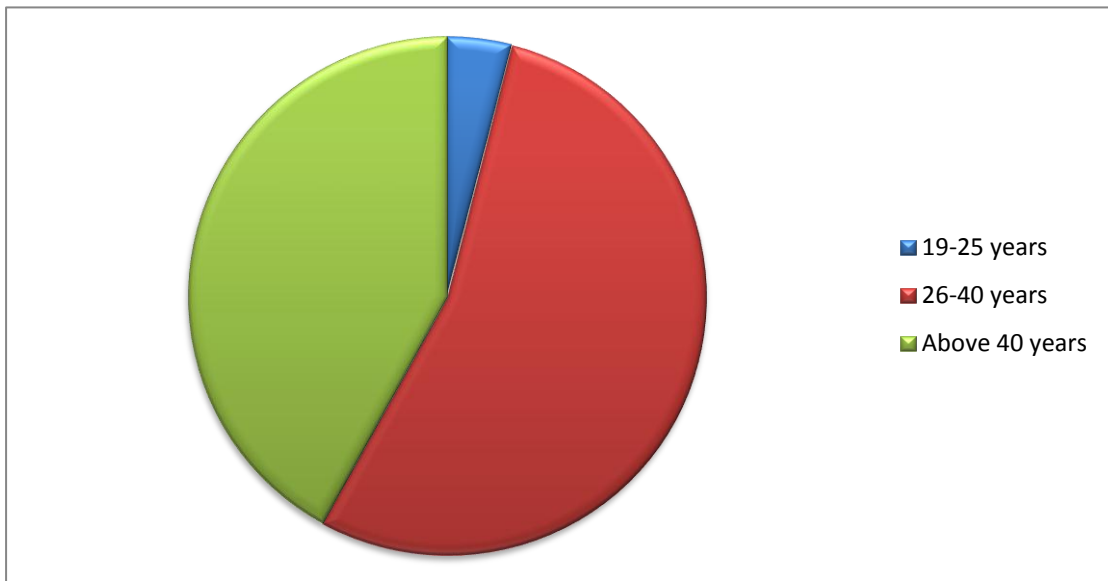


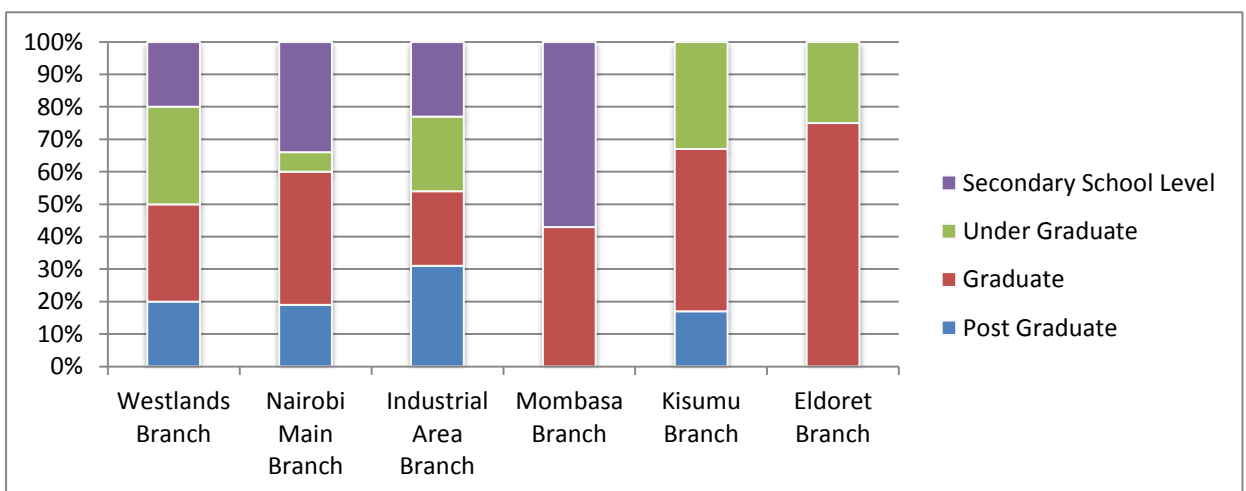
Figure 4.4: Age Distribution of Respondents



4.3.3 Highest Level of Education of the Respondents

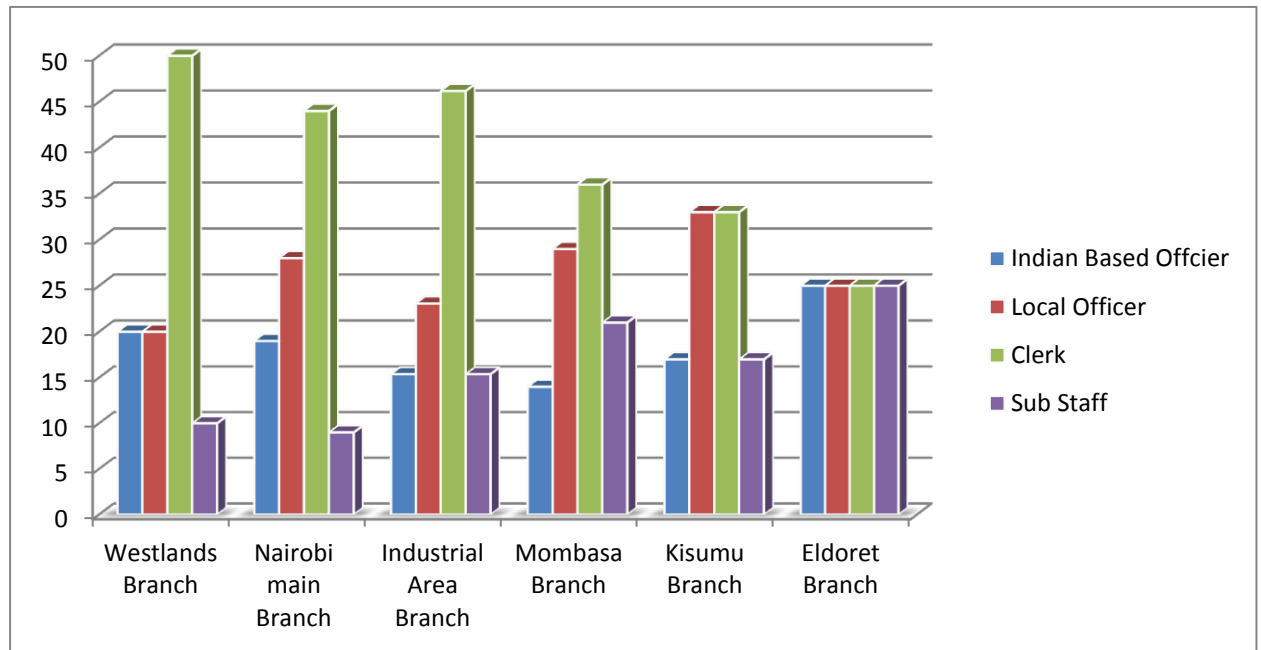
Figure 4.5 below shows that all branches of bank of India in Kenya have employees with different level of educational qualification. Figure 4.5 shows that 39% were graduates, 30% were higher secondary, 17% and 14% respondents were post graduate and under graduate respectively. Industrial area branch has highest number of post graduate respondents that is 31%. Eldoret branch, Kisumu branch, Mombasa branch, Nairobi main branch has highest number of respondents who are graduate that is 75%, 50%, 43% & 41% respectively.

Figure 4.5 Distribution of Respondents by Highest Level of Education



4.3.4 Distribution of Respondents by Position Held in the Bank

Figure 4.6 below shows distribution of respondents by their position in the bank, 42% respondents were clerk, 26% respondents were local officer, 18% respondents were Indian based officers & 14% respondents were sub staff in Bank of India in Kenya.



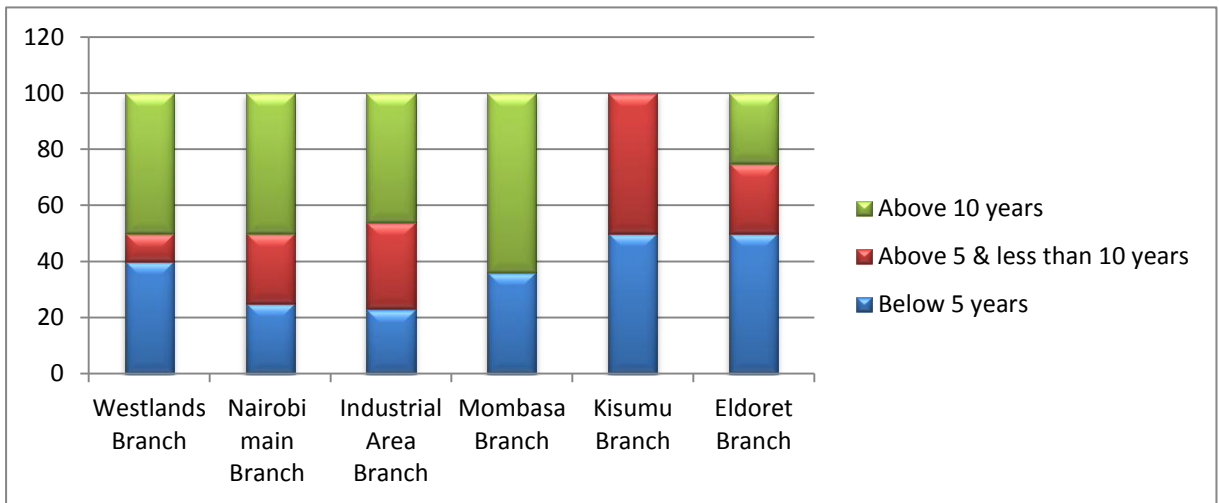
The table also provides branch wise distribution of respondent's position in bank.

Figure 4.6 Distribution of Respondents by Position in the Bank

4.3.5 Distribution of Respondents by Length of Service

Thus different employees and their length of service in their respective branches can be seen from table 4.7 below. The 47% respondents had served in the organization for period of more than 10 years, while 32% respondents had served for less than 5 years and only 21% respondents had served in organization between 5 years to 10 years. The table also shows the length of service of the respondents as per their respective branches.

Figure 4.7 Distribution of Respondents by Length of Service



4.4 Level of Awareness of Grievance Handling Procedure

Table 4.3 shows that employees of Bank of India (mean of 4.08) had high level of awareness of grievance handling procedure as they are aware to whom they should communicate with when faced with complaints on working condition. Thus the study results are consistent with Hamberger and Jonathan (2011) who found that employees consider both their own manager and organization as a whole give them fair hearing when they have concerns about employment matters and there is high level of awareness of organizations internal grievance redressal procedure as most employees show willingness to use it.

Employees (mean of 3.77) had high level of awareness of grievance handling procedure as they know with whom they can communicate with when faced with complaints on wage and salary. Thus the study results are consistent with Hamberger and Jonathan (2011) who found that employees consider both their own manager and organization as a whole give them fair hearing when they have concerns about employment matters and there is high level of awareness of organizations internal grievance redressal procedure as most employees show willingness to use it.

Employees (mean of 3.59) had high level of awareness of grievance handling procedure as they know the role of their supervisor when faced with grievances on promotion. Thus the study results are consistent with Hamberger and Jonathan (2011) who found that employees consider both their own manager and organization as a whole give them fair hearing when they have concerns about employment matters and

there is high level of awareness of organizations internal grievance redressal procedure as most employees show willingness to use it.

Employees (mean of 3.94) had high level of awareness of grievance handling procedure as they know the role of their supervisor when faced grievances on discipline. Thus the study results are consistent with Hamberger and Jonathan (2011) who found that employees consider both their own manager and organization as a whole give them fair hearing when they have concerns about employment matters and there is high level of awareness of organizations internal grievance redressal procedure as most employees show willingness to use it.

Employees (mean of 3.58) had high level of awareness of grievance handling procedure as they are aware of various committees that redress the grievance in the bank. Thus the study results are consistent with Hamberger and Jonathan (2011) who found that employees consider both their own manager and organization as a whole give them fair hearing when they have concerns about employment matters and there is high level of awareness of organizations internal grievance redressal procedure and most employees show willingness to use it.

Employees (mean of 3.88) had high level of awareness of grievance handling procedure as they know that their immediate supervisor is the first person with whom they should share grievance with. Thus the study results are consistent with Hamberger and Jonathan (2011) who found that employees consider both their own manager and organization as a whole give them fair hearing when they have concerns about employment matters and there is high level of awareness of organizations internal grievance redressal procedure and most employees show willingness to use it.

Employees (mean of 3.48) had high level of awareness of grievance handling procedure as they know that bank has effective grievance handling policy for employees. Thus the study results is a new finding as none of the previous studies have focused on awareness level of effective grievance handling policy for employees in the bank.

Employees (mean of 2.81) had low level of awareness of grievance handling procedure as they were not aware that grievance awareness survey is carried out

quarterly. Thus the study results is a new finding as none of the previous studies have focused on awareness level of grievance awareness survey carried out in bank.

Employees (mean of 2.69) had low level of awareness of grievance handling procedure as they were not aware that grievance awareness survey is carried out half yearly. Thus the study results is a new finding as none of the previous studies have focused on awareness level of grievance awareness survey carried out in bank.

Employees (mean of 2.41) had low level of awareness of grievance handling procedure as they were not aware that grievance awareness survey is carried out yearly. Thus the study results is a new finding as none of the previous studies have focused on awareness level of grievance awareness survey carried out in bank.

Employees (mean of 2.51) had low level of awareness of grievance handling procedure as they were not aware that grievance awareness survey is carried out after more than one year. Thus the study results is a new finding as none of the previous studies have focused on awareness level of grievance awareness survey carried out in bank.

Employees (mean of 3.35) had high level of awareness of grievance handling procedure as they know that it is very easy to file grievance. Thus the study results are consistent with Hamberger and Jonathan (2011) who found that there is high level of awareness of organizational internal grievance redressal procedure as most employees show willingness to use it.

Employees (mean of 3.91) had high level of awareness of grievance handling procedure as they were aware that grievance is resolved when discussed with supervisor and union representatives. Thus the study result is a new finding as none of the previous studies have focused on level of awareness of this aspect of grievance handling procedure in bank.

Employees (mean of 2.89) had low level of awareness of grievance handling procedure as they were not aware that grievance is resolved when put in writing and reviewed by middle management and middle level union leader. Thus the study result is a new finding as none of the previous studies have focused on level of awareness of this aspect of grievance handling procedure in bank.

Employees (mean of 3.07) had high level of awareness of grievance handling procedure as they were aware that grievance is resolved when reviewed by top management and top union leader. Thus the study result is a new finding as none of the previous studies have focused on level of awareness of this aspect of grievance handling procedure in bank.

Employees (mean of 2.43) had low level of awareness of grievance handling procedure as they were not aware that grievance is resolved when turned over to an arbitrator. Thus the study result is a new finding as none of the previous studies have focused on level of awareness of this aspect of grievance handling procedure in bank.

Employees (mean of 3.39) had high level of awareness of grievance handling procedure as they were aware that tool used to deal with grievance is highly effective. Thus the study results are consistent with Hamberger and Jonathan (2011) who found that there is high level of awareness of organizational internal grievance redressal procedure as most employees show willingness to use this process in appropriate circumstances. The study contradicts with cully et al. (1999) who found that procedure is not an effective mechanism for resolving problems at workplace.

Employees (mean of 3.34) had high level of awareness of grievance handling procedure as they were aware about the information provided in the grievance handling procedure policy is complete and sufficient. Thus the study result is a new finding as none of the previous studies have focused on it.

Employees (mean of 3.36) had high level of awareness of grievance handling procedure as they were aware that grievance handling procedure has made positive effects on the way grievances are handled in bank. Thus the study result is a new finding as none of the previous studies have focused on level of awareness of this aspect of grievance handling procedure in bank.

Aggregate of 3.29 shows staff of Bank of India in Kenya is highly aware of grievance handling procedure. The study results are consistent with Hamberger and Jonathan (2011) who found that the employees consider both their own managers and organization as a whole give them a fair hearing when they have concerns about employment matters. There is a high level of awareness of the organizations internal

grievance redressal procedure, and most employees show a willingness to use this process in appropriate circumstances.

Table 4.3: Mean & Standard Deviation for Measure of Awareness Level of Grievance Handling Procedure

STATEMENTS	5	4	3	2	1	Mean	SD
1. When I have complaints on working conditions, I know with whom I should communicate with.	50.6	24.1	13.9	6.3	5.1	4.08	1.16
2. When I have complaints on wage and salary, I know with whom I should communicate with.	32.9	29.1	26.6	5.1	6.3	3.77	1.15
I know the role of my supervisor when I have faced grievances on promotion.	34.2	21.5	29.1	-	15.2	3.59	1.36
3. I know the role of my supervisor when I have faced grievances on discipline.	38.0	34.2	17.7	5.1	5.1	3.94	1.10
4. I am aware of various committees that redress the grievance in the bank.	31.6	27.8	19.0	10.1	11.4	3.58	1.33
5. My immediate supervisor is the first person I share grievance with.	45.6	20.3	21.5	2.5	10.1	3.88	1.30
6. The bank has effective grievance handling policy for employees.	27.8	21.5	32.9	6.3	11.4	3.48	1.27
7. Grievance awareness survey is carried out quarterly.	22.8	7.6	24.1	19.0	26.6	2.81	1.49
8. Grievance awareness survey is carried out half yearly.	8.9	12.7	36.7	22.8	19.0	2.69	1.18
9. Grievance awareness survey is carried out yearly.	10.1	13.9	21.5	16.5	38.0	2.41	1.38
10. Grievance awareness survey is carried out after more than one year.	12.7	11.4	22.8	21.5	31.6	2.51	1.37
11. It is very easy to file grievance.	27.8	21.5	25.3	8.9	16.5	3.35	1.40
12. Grievance is resolved when discussed with supervisor & union representative.	44.3	24.1	16.5	8.9	6.3	3.91	1.24
13. Grievance is resolved when put in writing & reviewed by middle management & middle level union leader.	15.2	21.5	26.6	11.4	25.3	2.89	1.40
14. Grievance is resolved when reviewed by top management & top union leader.	25.3	19.0	21.5	6.3	27.8	3.07	1.55
15. Grievance is resolved when turned over to an arbitrator.	8.9	21.5	17.7	7.6	44.3	2.43	1.45
16. The tool used to deal with grievance is highly effective.	27.8	21.5	25.3	12.7	12.7	3.39	1.35
17. The information provided in the grievance handling procedure policy is complete and sufficient.	22.8	20.3	35.4	11.4	10.1	3.34	1.23
18. Grievance handling procedure has made a positive effect on the way grievances are handled in bank.	24.1	22.8	30.4	11.4	11.4	3.36	1.28
Aggregate						3.29	

CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the findings, conclusions, limitations and recommendations for further study.

5.2 Summary of the Findings

Majority of respondents represented by 67% were male & 33% were female, 54% were of 26-40 years age group, 42% were above 40 years of age & 4% were of 19-25 year age group, 39% respondents were graduate, respondents with higher secondary, under graduate and post graduate were 30%, 14% & 17% respectively. 42% respondents were clerk, 26% were local officer, 18% were Indian based officers, 14% were sub staff. 32% respondents were serving organization for less than 5 years, 21% respondents were serving organization for more than 5 years & less than 10 years and lastly 47% of respondents were serving organization for more than 10 years. Respondents agreed to very large extent for most of the statements including statements related to working conditions, promotion, discipline, wage & salary, redressal committee for all these statements respondents responded to very large extent which is also reflected in their mean values. When asked about how many times the grievance awareness survey is carried out and whether grievance is resolved when turned over to arbitrator respondents responded saying they no extent agree to these statements.

5.3 Conclusion

The study revealed that employees of Bank of India were aware to whom they should communicate when faced with grievances, the various committees that redress grievance, levels of grievance handling procedure and whom to communicate and present their grievance. Thus level of awareness of grievance handling procedure is high among staff of Bank of India in Kenya.

5.4 Limitations of the Study

The study was conducted in only one Bank thus its findings cannot be generalised for other organizations and the responses given by respondents were personal opinions and thus may be biased.

5.5 Recommendations

It is recommended that grievance awareness survey should be carried out half yearly or yearly to find out whether the new entrants are aware about such procedure and if not then take appropriate steps to ensure that all the employees of the bank are aware about grievance handling procedure.

5.6 Suggestions for Further Study

Further study should be conducted on the effectiveness of the grievance handling procedure in the Bank of India and in other organizations.

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APPENDICES

APPENDIX 1: INTRODUCTION LETTER

To The Chief Executive,

Bank of India, Kenya

Dear Madam/Sir,

I am a student of the University of Nairobi carrying out a research project as a part of the course requirement of Master of Business Administration (MBA) in Human Resource Management. The study seeks to determine level of awareness regarding grievance handling procedure among staff in Bank of India in Kenya.

I intend to carry out my research in Bank of India. The findings will be confidential, strictly for academic use and at no time will your name or the name of your department be mentioned anywhere in the report. Your honest participation will be highly appreciated.

Yours faithfully,

Mansi Suhas Sardeshmukh

APPENDIX 2: QUESTIONNAIRE

Instructions: 1. Complete all the questions in the questionnaire.

2. Put tick (✓) wherever required.

3. Explain wherever necessary.

Section A: Demographic Data

1. Gender : Male [] Female []

2. Age : 19 - 25 [] 26 -40 [] Above 40 []

3. Educational Qualification:

Under Graduate []

Graduate []

Post graduate []

Higher secondary []

4. Your current position in the Bank:

India Based Officer []

Local officer []

Clerk []

Sub staff []

5. Length of service (years) in the Bank:

Below 5 Years []

Above 5 years & less than 10 []

Above 10 years []

Section B: Level of Awareness of Grievance Handling Procedure among Staff in Bank.

Read the following statements. Select your response rate & put tick (✓) wherever required. Do this for each statement. Use 5 point scale where, 5 = Very Large Extent, 4 = Large Extent, 3 = Moderate Extent, 2 = Small Extent, 1 = No Extent

STATEMENTS	5	4	3	2	1
1. When I have complaints on working conditions, I know with whom I should communicate with.					
2. When I have complaints on wage and salary, I know with whom I should communicate with.					
3. I know the role of my supervisor when I have faced grievances on promotion.					
4. I know the role of my supervisor when I have faced grievances on discipline.					
5. I am aware of various committees that redress the grievance in the bank.					
6. My immediate supervisor is the first person I share grievance with.					
7. The bank has effective grievance handling policy for employees.					
8. Grievance awareness survey is carried out quarterly.					
9. Grievance awareness survey is carried out half yearly.					
10. Grievance awareness survey is carried out yearly.					
11. Grievance awareness survey is carried out after more than one year.					
12. It is very easy to file grievance.					
13. Grievance is resolved when discussed with supervisor & union representative.					

14. Grievance is resolved when put in writing & reviewed by middle management & middle level union leader.					
15. Grievance is resolved when reviewed by top management & top union leader.					
16. Grievance is resolved when turned over to an arbitrator.					
17. The tool used to deal with grievance is highly effective.					
18. The information provided in the grievance handling procedure policy is complete and sufficient.					
19. Grievance handling procedure has made a positive effect on the way grievances are handled in bank.					

20. What are your suggestions to Bank of India about their grievance handling procedure?

THANK YOU FOR YOUR TIME AND COOPERATION!