

**LEADERSHIP STYLES AND EMPLOYEE RETENTION IN MICROFINANCE
INSTITUTIONS IN KAMPALA UGANDA,**

BY

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**A RESEARCH REPORT SUBMITTED TO THE COLLEGE OF ECONOMICS AND
MANAGEMENT IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR
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DECLARATION

I declare that this research proposal is my original work and has not been submitted for any other award of a degree and published at any institution of higher learning.

Student's Name: /...../.....

Signature.....

Date

APPROVAL

This research proposal will be prepared under my supervision as a University Supervisor.

Signature _____

Date_____

(Supervisor)

CHAPTER ONE INTRODUCTION

1.0 Introduction

This chapter consists of the background, problem statement, and purpose of the study, research objective, research questions, hypothesis, scope and significance of the study

1.1 Background to the Study

The background of the study will be done basing on four perspectives namely historical, theoretical, conceptual and contextual.

1.1.1 Historical Background

According to Michael, (2008), managers are still facing issues to handle employee retention in the organization. Good behaviors are expected from employees in any organization. Managers should therefore, implement strategies to maintain brilliant employees in the company. Retaining quality staff is important for purposes of keeping loyal customers as well as avoiding the costs of replacing the staff.

Employee turnover is one of the most frequently studied phenomena in the area of human resource management (Shaw et al, 2012). Authors in Hollman et al (2000) define employee turnover as the rotation of employees around job positions available in the labour market. According to them, this rotation could result in a transfer between organizations, a change in the job position and occupation or sometimes a shift between two states of employment and unemployment.

There are different reasons why people move from a microfinance institution to another. Firth, et al (2010), believe that job stress and the wide range of stressors, low level of microfinance institutional commitment, and job dissatisfaction are the most common reasons which are expressed by employees as a reason for leaving their jobs. It should be noted here that the leadership style of a manager may be among (if not the main) stressors. A manager is the first reflection of the organization in the eyes of the employees.

Tang (2012), introduce economic reasons as the main reason why employees decide to leave their jobs. Tang (2012) believes that there is a strong link between the rate of unemployment and the level of job satisfaction. He argues that job stress also can result in

employee turnover. In addition, ambiguity in roles and responsibilities causes a situation of uncertainty which normally leads to job stress and finally turnover. Misunderstanding about what is expected by the workplace, and the way in which those expectations should be met could be regarded as an important reason of role ambiguity and consequently employee turnover. If roles and responsibilities are not clearly defined by the manager or leader, the rate of employee turnover will get accelerated considerably.

Quantitative approach to the management of human resources is another important factor which results in the disenchantment of employees and consequently leads to employee turnover. Hence, the author believes that managers should avoid using a quantitative approach to managing their subordinates. Looking at it closely quantitative approach is likely to be applied by the task oriented leader. Also, cost-oriented approach toward employment of human resources can increase employee turnover. This approach should be avoided if the management of a company intends to avoid employee turnover and enhance the company's competitive position in the market (Shamsuzzoha, 2012).

1.1.2 Theoretical perspective

This research work will be guided by Behavioral theory of leadership. Behavioral theory of leadership focuses on the study of specific behaviors of a leader. For behavioral theorists, a leader's behavior is the best predictor of his leadership influences and as a result, is the best determinant of his or her leadership success. This behavior-focused approach provides real marketing potential, as behaviors can be conditioned in a manner that one can have a specific response to specific stimuli.

As leadership studies that are aimed at identifying the appropriate traits didn't yield any conclusive results, a group of people from Ohio State University developed a list of 150 statements from their generated responses that included 1,800 hundred statements. The list was designed to measure nine different behavioral leadership dimensions. The resulting questionnaire is now well-known as the LBDQ or the Leaders Behavior Description Questionnaire. As part of the study, the LBDQ was administered to various groups of individuals ranging from college students and their administrators, private companies including military personnel. One of the primary purposes of the study was to identify common leadership behaviors. After compiling and analyzing the results, the study led to the conclusion that there were two groups of behaviors that were strongly correlated. These were defined as

Consideration (People Oriented behavioral Leaders) and Initiating Structure (Task Oriented Leaders) (Ohio State University, 1940s)

The task concerned leaders are focusing their behaviors on the organizational structure, the operating procedures (S.O.P.) and they like to keep control. Task-oriented leaders are still concern with their staff motivation; however it's not their main concern. They will favor behaviors that are in line with: Initiating, Organizing, Clarifying, Information Gathering

The people oriented leaders are focusing their behaviors on ensuring that the inner needs of the people are satisfied. Thus they will seek to motivate their staff through emphasizing the human relation. People oriented leaders still focus on the task and the results; they just achieve them through different means. Leaders with a people focus will have behaviors that are in line with: Encouraging, Observing, Listening and Coaching and Mentoring

1.1.3 Conceptual perspective

Leadership: Leadership is both a research area and a practical skill encompassing the ability of an individual or organization to "lead" or guide other individuals, teams, or entire organizations. Specialist literature debates various viewpoints, contrasting Eastern and Western approaches to leadership and also (within the West) US vs. European approaches. Leadership is the process of influencing the activities of individuals or organized group so that they follow and willingly do what the leader wants them to do. To be a leader you must deal directly with people, develop rapport with them, apply appropriate persuasion and inspire them.

Leadership Style: Leadership style is modeled after a leader's behaviors, which is encompassed under behaviorist theory. Within this category, different patterns of leadership behavior are observed and then categorized as leadership styles. Practicing managers tend to be the most interested in researching this particular theory because with it leaders have the ability to alter their style based on the beliefs, values, preferences and culture of the organization they work for.\

Leadership styles can be broken down in several different ways depending on what information is being looked at. For example, an organization interested in how decisions are made may define leaders as either being autocratic or democratic. Another organization may have more interest in how leaders handle situations and choose to define them as being charismatic,

participative, situational, transactional, quiet or servant-like. One more way to differentiate leadership styles is according to whether leaders are task-oriented or people-oriented. Task-oriented leaders are said to have a considerate style and people-oriented leaders an initiating-structure style.

1.1.4 Contextual Perspective

Worldwide, society acknowledges the applicability of leadership in the job performance. Employee is a professional charged with the duty of grooming and educating pupils to become responsible citizen (Musaazi, 2015). In the United States, Leadership, and the study of this phenomenon, has roots in the beginning of civilization. Over time, organizations including organizations have evolved from those with an authoritarian style to ones with a more comfortable work environment, and then to organizations where people are empowered, encouraged, and supported in their personal and professional growth, hence leading to improved job performance. Egyptian rulers, Greek heroes, and biblical patriarchs all have one thing in common—leadership (Wren, 2015). One major contributor to this era of job performance and leadership theory was Max Weber, a German sociologist who “observed the parallels between the mechanization of industry and the proliferation of bureaucratic forms of organization” (Morgan, 1997).

1.2 Problem statement

An organisation with a high level of employee turnover faces the costs and effort of recruiting, inducting and training new employees, with the risk of business disruption while new employees get up to speed on the job. Whereas the majority of observers have attributed labour turn over in organisations to all sorts of motivational factors, an understanding of the contribution of leadership style needs to be put into context. Thus, this prompts the researcher to determine the effects of leadership styles on employee retention in microfinance institutions in Kampala, Uganda.

1.3 Purpose of the Study

The purpose of this study will be to establish the relationship between leadership styles and employee retention in microfinance institutions in Kampala, Uganda.

1.4 Objectives of the study

The following will be the objectives of this research proposal:

- i. To assess the effects of autocratic leadership on employee retention in microfinance institutions in Kampala, Uganda
- ii. To examine the effects of democratic leadership on employee retention in microfinance institutions in Kampala, Uganda
- iii. To examine the effects of laissez-faire leadership on employee retention in microfinance institutions in Kampala, Uganda

1.5 Research hypothesis

Based on the research objectives, the following hypotheses will be tested empirically:

- i. H₁: Autocratic leadership relates positively and significantly with employee retention in microfinance institutions in Kampala, Uganda.
- ii. H₁: Democratic leadership relates positively and significantly with employee retention in microfinance institutions in Kampala, Uganda
- iii. H₁: Laissez-faire leadership relates positively and significantly with employee retention in microfinance institutions in Kampala, Uganda

1.6 Scope of the Study

1.6.1 Geographical Scope

The research work will be performed in Kampala Capital City Authority, this comprises the central business town of the largest city in Uganda and includes the areas of Old Kampala, Nakasero and Kololo. These areas are the most upscale business and residential neighborhoods in the city. It also incorporates low income neighborhoods including Kamwookya, Kisenyi and Kampala Industrial Area. The coordinates of the division are: 0°19'00.0"N, 32°35'00.0"E (Latitude: 0.316667; Longitude: 32.583333) (*Stephen Ssenkaba, and Andrew Masinde, 2012*).

1.6.2 Content Scope

This study will be confined to Leadership Styles (Independent Variable) measured using autocratic leadership, democratic leadership and Laissez-faire. Employee Retention (Dependent Variable) will be confined to compliance with employee remuneration or pay, job experience, career growth, career and relationship with colleague, family issues.

1.6.3 Time Scope

The study will use data from a period of five years that is from 2013-2015 to get the inculcation of the study.

1.7 Significance of the Study

- ✓ The study may help the administrators in the microfinance institutions in Kampala to know the working conditions around which employees operate in regards to leadership style and employee retention.
- ✓ The study will help the supervisors to adopt suitable leadership styles that will motivate employees in order to perform better in their financial organizations.
- ✓ It will as well, help employees to adopt good leadership styles and staff relations through cooperation and consultation to improve on the work within the organization.
- ✓ The study will also help the clients and local leaders in microfinances to appreciate the benefits of good leadership in financial organizations like enhanced performance of training employees and better performance among employees to ensure the achievement of both customers and microfinance institutional goals in Kampala, Uganda.

1.8 Operational definitions of key terms

Leadership: Leadership is both a research area and a practical skill encompassing the ability of an individual or organization to lead or guide other individuals, teams, or entire organizations. Leadership is the process of influencing the activities of individuals or organized group so that they follow and willingly do what the leader wants them to do (Bowman, 2013).

Autocratic leadership: this is where autocratic leaders tend to operate under absolute power and are similar to dictators. They typically dominate their subordinates and rely on their strong personalities to force others to do as they order (Harmon et al, 2013).

Laissez faire leadership: The laissez-faire style is sometimes described as a "hands off" leadership style because the leader delegates the tasks to their followers while providing no direction to the followers. If the leader withdraws too much from their followers it can sometimes result in a lack of productivity, cohesiveness, and satisfaction.

CHAPTER TWO LITERATURE REVIEW

2.0 Introduction

This chapter entails the review of the related literature of other authors and researchers on the variables under study hand in hand with the research objectives.

2.1 Theoretical Review

This research work will be guided by behavioral theory of leadership.

2.2 Conceptual Framework

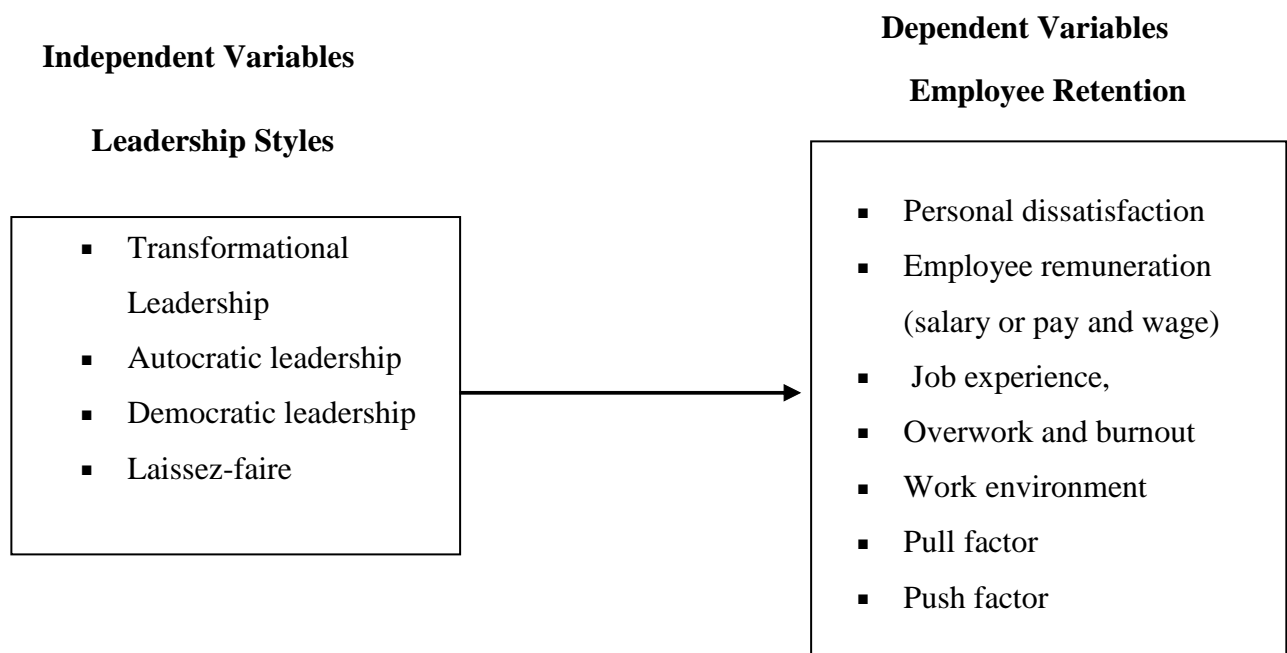


Figure 1.1: Conceptual Framework

Source: Welty et al (2014).

The conceptual framework above shows that the independent variable leadership style is conceptualized as autocratic leadership, democratic and laissez faire leadership styles. The framework shows that the independent variable influences the dependent variable of Employee Retention. Employee Retention has been conceptualized to compliance with Personal dissatisfaction Employee remuneration (salary or pay and wage), Job experience, Overwork and burnout, Work environment, Pull factor (attraction of individuals to new jobs) and Push factor (poor relationship an employee has with a line manager) and if there is failure bankers or microfinances managers will refer to the laws that is labor law and the organizational rules and regulations and try to curb issues that involved in microfinances institutions in Kampala Uganda.

2.3 Related literature

Related literature is presented basing on the objectives of the study;

2.3.1 Effects of Autocratic leadership on employee retention in microfinance

Autocratic leadership, also known as authoritarian leadership, is a leadership style characterized by individual control over all decisions and little input from group members (Bowman, 2013). Autocratic leaders typically make choices based on their own ideas and judgments and rarely accept advice from followers. Autocratic leadership involves absolute, authoritarian control over a group. Little or no input from group members and leaders make the decisions. The heads employees simply dictate all the work methods and processes to the employees who are most of the time rarely trusted with decisions or important tasks. According to Bowman, (2013), autocratic leadership can be beneficial in some instances, such as when decisions need to be made quickly without consulting with a large group of people.

In superior sub-ordinate relationships, Musaazi (2012) asserts that effective organizational authority possessed by a manager is measured by the willingness of sub-ordinate to accept it. Likewise, effective performance of employees depends on supervisors' cooperation, while some orders will be accepted by employees (subordinates), there may be orders they will not accept basing on the relationship.

According to Bratton et al (2012) autocratic leadership plays an important role in the business environment. Private institutions of higher learning owners often develop a management style which autocratic in nature with intent to run their organization and manage teaching staff in their own manner and not following their demands and rights. This is manifested by autocratic leaders who rely on specific individuals to make decisions in private institutions of higher learning and not following the policy.

Ivancevich (2012) argues that multiple management styles can help private institutions of higher learning owners create a more fluid work environment which stimulates the performance of the staff and responds to their rights and demands confirmed that small private institutions of higher learning may face challenges of delegating tasks as their company grows and expands only if employees or teaching staff are given enough liberty and freedom to exploit their talents and skills to their ability.

However, to the contrary, private institutions of higher learning consider giving administrators and teaching staff small amounts of authority to make decisions which creates autocracy and delays in decision making and service delivery.

2.3.2 Effects of democratic leadership on employee retention in microfinance

Employees feel more involved and committed to organization activities, making them more likely to care about the end results and performance of their employees. Democratic leadership works best in situations where group members like supervisors are skilled and eager to share their knowledge with their employees. Therefore if Supervisors in Action Aid Uganda, learn how to share knowledge with employees, employees' cooperation would be improved and their performance enhanced.

Bass (2012) identifies a version of democratic leadership which differs from that of Burns. According to Bass (2012) democratic leadership is a mixture of charisma, inspirational motivation, intellectual stimulation and individual consideration, whereas autocratic leadership is that which occurs through contingent reinforcement.

Democratic leadership works best in situations where group members like head teachers are skilled and eager to share their knowledge with their teachers. Therefore if Head teachers in Ministry of Education Niger State, learn how to share knowledge with teachers, teachers' cooperation would be improved and their performance enhanced.

The leader like a head teacher thus, encourages followers to transcend their own self-interest in order to pursue organizational goals. An important aspect of inspirational motivation is that the leader should „raise the bar“ by setting high standards, encouraging the achievement of higher levels of performance, and communicating a clear vision and ideas.

By facilitating active and inclusive participation, they contribute to the development of participation, inclusion and involvement in school leadership. According to Sandel (2006), democratic citizenship is a process in which citizens develop a sense of belonging, a concern for the whole, and a moral bond with their community.

Burns (1979) indicate that intellectual stimulation under democratic leadership means that the leader should stir the imagination, and generates thoughts and insights. Followers should be alerted to problems and encourage them to solve these problems by innovative ways and means.

It is a factor that describes leaders who create a supportive climate for followers. Leaders listen carefully to the individual needs of followers and through coaching and advising helps followers become self-actualized. Burns (1979) added that the leader is expected to treat followers as unique individuals and try to guide and support each follower to attain his or her personal goals and objectives. This means giving personal attention to the followers. Therefore, the leader regards and treats each follower as an individual and provides coaching, mentoring and growth opportunities to fulfill the individual needs of each follower. The advantages of democratic leadership include: Encourages followers to put in extra effort and go beyond what they thought possible, positively affects the satisfaction and performance of individuals as well as that of teams, leads to higher levels of organizational commitment and trust in leadership, leads to emotional intelligence and is associated with positive business outcomes, and that it promotes sense of fairness amongst everybody. All these are positive indicators of good performance.

2.3.3 Effects of laissez-faire leadership on employee retention in microfinance institutions

Laissez-faire leadership is a style of leadership characterized by very little guidance from leaders and complete freedom for followers to make decisions (Bowman, 2013). In a organization environment, supervisors and deputy supervisors provide the tools and resources needed to the employees, while the employees are expected to solve problems on their own. According to Bowman (2013), with laissez-faire leadership, the leader's focus is directed toward the organization, but leader behavior builds follower commitment toward the organizational objectives through empowering followers to accomplish those objectives.

Leadership is a nebulous concept". He states that leadership is not a person or a position. It is a complex relationship between people, based on trust, obligation, commitment, emotion, and a shared vision of the good. To the author, ethics lies at the very heart of leadership. Cronshaw (2012) further describes leadership as a dynamic process that emerges and grows from the sum total of life experience. Leadership can be regarded as the relationship based on trust and have capacity to establish directions and influence and align others towards a common goal, motivating and committing them to action and making them responsible for the attainment of the common goal. In contrast the purpose of management is to provide process that will reduce predictable results indicating good or even excellent job performance (Hersey, 2012).

Such leaders are typically seen as visionaries and catalyst of change. Hersey (2012) continuously states that leaders are called laissez faire in style when they succeed in moving their

organizations in new directions and achieving measurably better results and outcomes. Laissez fair leadership involves a series of exchanges between leaders (supervisors) and followers (employees). In this type of leadership, the leader and followers come together in a relationship that advances the interest of both, but there is no deep or enduring link between them, they are simply self-interested participants in an exchange process.

Such leaders are typically seen as visionaries and catalyst of change. Horn (2009) states that leaders are called laissez faire in style when they succeed in moving their organizations in new directions and achieving measurably better results and outcomes. Laissez fair leadership involves a series of exchanges between leaders (head teachers) and followers (teachers). In this type of leadership, the leader and followers come together in a relationship that advances the interest of both, but there is no deep or enduring link between them, they are simply selfinterested participants in an exchange process.

CHAPTER THREE METHODOLOGY

3.0 Introduction

This chapter provides a description of research design used to collect, process and analyze data; sample size, study population, sample procedures, data collection methods and instruments, data analysis procedure, validity and reliability and ethical considerations.

3.1 Research Design

The study will adopt a descriptive survey method and will use both quantitative and qualitative approaches. This is preferred because it is efficient in collecting large amounts of information within a short time. Vito (2014) argues for the use of surveys in social economic fact finding because they provide a great deal of information which is accurate. Furthermore Cohen and Hong (2012) state that the intention of survey research is to gather data at a particular point in time and use it to describe the nature of existing conditions. Since the aim of this study will be to investigate effect of Leadership styles and employee retention in microfinance institutions in Kampala-Uganda, a survey design will be most suitable for the study.

3.3 Population of the study

The target population of this study will be selected from microfinance institutions in Kampala. These will be selected randomly among 134 employees from selected microfinance institutions such as FINCA Uganda Limited, Pride Microfinance Limited, Uganda Finance Trust Limited, UGAFODE Micro Finance Limited and BRAC Uganda.

3.3 Sample Size

A sample size of 100 respondents will be selected from the population of 134 people using, Slovene's formula as shown below;

$$(1)n = \frac{N}{1+N(e)^2}$$

Where n = sample size

N = population of the study

1 = constant

e = level of significance = 0.05 in social sciences

Basing on Slovene's formula, the minimum sample size was;

$$n = 134$$

$$\frac{1+134}{(0.05)^2}$$

$$n = 134$$

$$\frac{1+134}{(0.0025)}$$

$$n = 134$$

$$\frac{1+0.335}{1}$$

$$n = 134$$

$$1.335$$

Therefore, n= 100 respondents

Table 3.1: showing the Sample Size distribution Microfinance Institutions Employees

Sample size	Sampling selection		
FINCA Uganda Limited	27	20	Purposive sampling
\Pride Microfinance Limited	27	20	Purposive sampling
BRAC Uganda	27	20	Purposive sampling
UGAFODE Micro Finance Limited	27	20	Purposive sampling
Uganda Finance Trust Limited	26	20	Purposive sampling
Total	134	100	

Source: Primary data, 2018

3.4 Sampling Techniques

The researcher will employ random Sampling Technique. This technique is chosen for this study due to the large population in the selected area of investigation and because of time constraints, the researcher will choose to employing this technique that will enable him to give equal opportunity to all eligible respondents since it is impossible to serve all of them, it is in this way that any form of biasness will be avoided.

3.5 Data Collection Tools

A number of tools will be used during collection of data and these will include:

3.5.1 Self-Administered Questionnaire

A self-administered questionnaire will be the major instrument that will be used in data collection. Questionnaires will be used to help to gather quantitative information regarding the study variables. The questionnaires will comprise of both closed and open-ended questions formulated by the researcher.

3.5.2 Interview

Key informant interview guide will be designed and administered to key informants to capture qualitative information. The key informants for in depth interviews will include 12 line managers and supervisors. This will be purposely intended to get more information about Leadership styles and employee retention in microfinance institutions in Kampala-Uganda.

3.5.3 Documentary Review

The main sources of secondary data will include the following: reports, Internet surfing, reviewing of magazines, newspapers, reports and publications, public records and statistics.

3.6 Validity and Reliability of Instruments

3.6.1 Validity

Validity is the extent to which the instruments will use during the study measure the issues they are intended to measure (Amin, 2005). To ensure validity of instruments, the instruments will be developed under close guidance of the supervisor. After the questions will be designed, the researcher will conduct a pre-tested. This will help to identify ambiguous questions in the instruments and be able to re-align them to the objectives.

According to Srivastava (2008), to examine the content validity, professional subjective judgment is required to determine the extent to which the scale was designed to measure a trait of interest. This is because content validity is a subjective judgment of experts about the degree of relevant construct in an assessment instrument. The researcher will be in a use of the research supervisor and members of the defence panel and adjust the instruments accordingly. Content validity index will be used to establish the validity of the instruments, as follows:

$$CVI = \frac{\text{Items declared relevant by experts}}{\text{total number of items}} \quad (2)$$

Where CVI=Content Validity Index. According to Amin (2005), if the $CVI \geq 0.70$, then the items will be considered as valid.

The result of this study is predicted as follows:

$$CVI = \frac{29}{35} = 0.828$$

The above CVI shows that the items of the instrument that will be used in the study will be valid.

3.6.2 Reliability

Reliability is the extent to which the measuring instruments produce consistent scores when the same groups of individuals are repeatedly measured under the same conditions (Amin, 2005). The researcher will administer one type of questionnaire to all participants. All the variables with a Cronbach co-efficient Alpha above 0.5 or higher is sufficient to show reliability, the closer it is to 1 the higher the internal consistency in reliability (Puni, 2014). To ensure reliability, the questionnaire will be pre-tested using 35 respondents. The Cronbach's alpha value of 0.995 (as showed in table 3.2 below) was arrived at by pre-testing the questionnaire and the process involved collecting information from relevant respondents with specific attention to key issues related to leadership styles and employees' retention, attributes such as Autocratic leadership, Democratic leadership and Laissez-faire that will affect the dependent variable. A logical arrangement of questions will be asked. The results of the pretest are shown below.

Table 3.2: Showing Reliability of Statistic

No.	Variables	No. of Items	Alpha (α)
2	Autocratic leadership	11	.986
3	Democratic leadership	12	.984
4	Autocratic leadership	12	.987
5	Overall	35	.995

Source: Field data (2018)

The findings of the Cronbach's alpha indicated that all the variables under study has an alpha value which is greater than 0.75 implying that the research instrument is consistent. The overall Cronbach's alpha value of 0.995 confirmed the consistence of the research instrument being used.

3.7 Sources of Data

Data will be collected from primary. These will be collected from respondents through issue of administered questionnaires. Some of the respondents who may be unable to interpret and follow the questions in the questionnaires will be guided by the researcher and delivered the required information.

3.8 Data Analysis

The questionnaires will be checked for completeness and consistency of information at the end of every field data collection day and before storage. Data capturing will be done using Excel software for frequency tables. The data from the completed questionnaires will be cleaned, coded and entered into the computer using the statistical package for social sciences (SPSS). To establish the relationship between the independent variables and the dependent variable of the study regression analysis will be conducted. It involves a coefficient of determination and a regression analysis at the rate of 0.05, level of significance. The coefficient of determination will be carried out to measure how well the statistical model will be likely to predict future outcomes. As such it will explain the percentage variation in the dependent variable (employee retention) that will be explained by all four independent variables (Autocratic leadership, Democratic leadership and Autocratic leadership).

3.9 Ethical Issues

At the onset of data collection, the researcher will seek permission from the academic research department to obtain an introductory letter which will be used to seek permission in the study area. In addition, each questionnaire will contain an opening introductory letter requesting for the respondents' cooperation in providing the required information for the study. The respondents will be further assured of confidentiality of the information provided and that the study findings will be used for academic purposes only. Respondents will be further assured of their personal protection and that they have authority to refuse or accept to be interviewed.

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APPENDIX III: MAP - AREA OF INVESTIGATION

