EFFECTS OF WORKFORCE DIVERSITY ON EMPLOYEE PERFORMANCE IN COUNTY PENSION FUND FINANCIAL SERVICES LIMITED IN KENYA

MURIUNGI Ikiugu Geoffrey 1, Dr. KEPHA Ombui

[1,2] Jomo Kenyatta University of Agriculture and Technology

Abstract

This study sought to establish the effect of workforce diversity on employee performance in CPF Financial Services limited. The study adopted a descriptive and causal study design. The target population was categorized into three sub groups' i.e. Senior management level, middle management level and low management level. There are 10 senior management staffs, 46 middle level management and 140 low level management staff within CPF financial services ltd. The target population of the study was therefore 196. The sampling technique that was used in this study was random sampling technique. The sampling frame for this study was all the staff of CPF Financial services Limited. The sample size was 132. Primary data was collected through the administration of the questionnaires. The study used quantitative techniques in analyzing the data. Descriptive analysis was employed; which include; mean standard deviations and frequencies/percentages. Inferential statistics such as correlation and regression analysis was used. The analyzed data was presented in charts, bars and tables. The study found that gender diversity was statistically significant to employee performance, age diversity was statistically significant to employee performance, cultural diversity was statistically significant to employee performance and education background diversity was statistically significant to employee performance. The study recommends that organizations need to embrace employee diversity management strategies as this can contribute to organizational performance through enhanced decision-making and problem-solving by providing a range of perspectives, a broad spectrum of expertise and a more robust process for critical evaluation. The HR should formulate strategies to eliminate negative cultural discrimination climate within the organization. Awareness-based training programs can be induced to help employees to reflect on their stereotypes. Behavioral-based training can also provide concrete recommendations on how to deal with an ethnic diverse workforce. The HR management needs to formulate policies that encourage employee development, or recruitment of employees with diverse educational backgrounds, this will create a wide pool of knowledge within the organization thus enhancing organizational competitiveness. The researcher recommends further studies on workforce diversity on employee performance related to employee satisfaction and encourage more studies on workforce approaches, discursive approaches and workforce design theories to build up more scholarly work in this field.

Keywords: Employee Performance, Cultural Diversity, Gender Diversity, Educational Diversity and Workforce Diversity

Introduction

The world's increasing globalization requires more interaction among people from diverse backgrounds. People no longer live and work in an insular environment; they are now part of a worldwide economy competing within a global framework. For this reason, profit and non-profit organizations need to become more diversified to remain competitive. Maximizing and capitalizing on workplace diversity is an important issue for management (Green, López, Wysocki & Kepner 2012). According to Moorhead and Griffin (2011), Workforce diversity is basically concerned with the similarities and differences in such characteristics as age, gender, ethnic, heritage, education background, race and sexual orientation among the employees of the organization. Diversity has multiple benefits to the workplace. One of the major principles of diversity says that a company that has diverse employees has a greater understanding of the global marketplace. Employers may also recognize immediate benefits of workplace diversity. Customers who speak different languages or come from overseas may require customer service in their language. In industries such as marketing and advertising, knowing what consumers across different backgrounds want is crucial to success (Bedi, Lakra & Gupta, 2014).

Most organizations in their own perspective, adopt diversity at their workplace or organization to become more creative and open to change. Increasing and improving workplace diversity has become an important issue for management in the recent years due to the recognition of how the workplace is changing. Since managing diversity still remains a challenge in organizations, managers tend to learn managerial skills needed in a multicultural working environment and prepares themselves to teach others within their organizations to value cultural differences and treat all employees with dignity. For some business leaders and managers point of view, diversity is a big challenge to them although it knows no organizational boundary and has no limitations (Dike, 2013).

Diversity is a well-known and well-researched concept in the United States as well as in Europe. The U.S. workforce is undoubtedly becoming more diverse. Diversity is one of US country's core strengths. The economic data clearly show that the nation and by extension, the workforce will continue to become increasingly more diverse, as racial and ethnic minorities make up a larger portion of the population, as women continue to enter the workforce, as well as people with disabilities, continue to play a vital role in growing the economy (Burns, Barton, & Kerby, 2012). In US, diversity is not lacking, however, among the nation's business owners, strong diversity in business ownership has played a key role in advancing an economy that meets the needs of all consumers.

Women of color make up 33 percent of women in the workforce. Breaking it down by race and ethnicity, 67 percent of women in the workforce are non-Hispanic white, 13 percent are Hispanic, 13 percent are black, 5 percent are Asian, and 2 percent are other. Notably, these percentages are nearly identical to the working-age population of these subgroups. Sixty-six

percent of working-age women are non-Hispanic white, 14 percent are Hispanic, 13 percent are black, 5 percent are Asian, and 2 percent are other (Bureau of Labor Statistics, Current Population Survey, and Annual 2016 Report). In practice, German based (business) organizations, especially large multinational corporations, began dealing with Diversity Management in the mid1990s. This was due to the influence of American parent companies; German subsidiaries of large "global players" started introducing Diversity Management or undertook preparation to implement it.

In 2000, Lufthansa was the first German company to implement Diversity Management without foreign influence. Here, the company's activities were inspired by the workforce's Diversity. Germany's workforce consisted of over 117 nationalities in 2005 (Rühl, 2014,). Experts expect Germany's General Act on Equal Treatment (Allgemeines, Gleichbehandlungsgesetz, AGG), which came into force in 2006 as a result of several European Union anti-discrimination Directives, will influence and further foster business organization's focus on Diversity Management. The merits of the workforce diversity has been debated everywhere throughout the world. Employers are being urged to embrace diversity and advised against neglecting it.

South Africa is experiencing the influences of both globalization and internationalization, as well as numerous challenges presented by cultural diversity, including language, religion, race and gender issues (Bennett, 2011). Now, more than ever before, with the implementation of affirmative action and equal opportunity programs, changes are occurring in the workplace and in peoples' values and norms that impact on the level and style of management. The result of these changes has been not only far more culturally diverse management teams, but also a far more culturally diverse workforce (Bennet, 2011).

Zhuwao (2017) investigated the effects of workforce diversity on employee performance in a selected Higher Educational Institutions in South Africa. The results showed a positive and significant relationship between gender diversity, ethnic diversity and educational diversity and employee performance. The relationship between age diversity and employee performance was not significant. In Tanzania, Mwinami (2014) study revealed that workforce diversity can influence organization performance. This was established due to effect that the overall workforce diversity can have on organization performance. But despite this, the study also highlighted several challenges that hinder organization from benefiting from overall presence of diversified workforce. These challenges includes: Lack of human resource expertise, Lack of policy, Lack of Management commitment, Lack of Common understanding and Tendency by some employees to think that they know better than others.

In Kenya, the promulgation of the new Constitution in 2010 and the aftermath of the 2007/2008 post-election violence, called for strict measures in improving workforce diversity in terms of tribe, ethnicity, gender, physical ability and age factors that are currently being implemented in

the public service sector. This move was aimed at achieving equity in employment distribution among all communities. Deriving its powers from the constitution, the National Cohesion and Integration Commission (NCIC) developed a National Cohesion and Integration Policy to promote national cohesion and integration as well as ensuring fairness and equal opportunities in sharing of the country's resources. The Constitution obliges the state to provide minorities and marginalized groups access to employment and special opportunities in educational and economic fields (KNHCR, 2011) aimed at diffusing the grievances of marginalized groups. This legal prescriptions regarding diversity requires organizations to appoint individuals of different tribal or ethnic backgrounds and gender and those with physical disabilities to public service positions.

A study on the impact of Kenya´s new constitution on the diversity of the public service sector by Mensi, *et al,* (2013) showed that diversity legislation in Kenya impacts on public service organizations and how human resource managers (HRMs) deal with new regulations such as the requirement to recruit staff from all tribes. The study thus concluded that the benefits of the changed recruitment practices speak for themselves and confirmed that recruiters are acting according to the legal framework.

CPF Financial Services Ltd formerly (Lap trust Administration Services Ltd) is a Retirement Benefits Schemes Administrator registered and regulated by the Retirement Benefits Authority (RBA) and currently administers Local Authorities Pensions Trust (a Defined Benefit Scheme) & Lap trust (Umbrella) Retirement Fund (a Defined Contribution Scheme) and CPF (Individual) Pension scheme. Further, CPF offers financial and other consultancy services in selected areas such as ICT, Training, Property Management and Insurance Brokerage services through its three subsidiaries. CPF Financial Services Ltd is a limited liability company incorporated in Kenya under the provisions of the Companies Act, Chapter 486 of the Laws of Kenya. The company has offices situated in South Sudan, Kisumu, Eldoret, Meru, Bugoma, Nyeri, Garissa, Mombasa and Nairobi.

Statement of the Problem

In 2016; CPF Financial Services Limited instituted a survey through a consultant on both the employee satisfaction and performance management. The survey was carried out to establish the cause of decline in profit from 2.6 billion from the financial year 2014 to 1.8 billion in the financial year 2015 among other raft of recommendations to improve performance. The study found out that there were numerous issues which require to be addressed to create an enabling work environment for the employees to be able to perform their duties. Some of these were; lack of or selective training, eminent discrimination brought about by court cases, large cases of nepotism reported and promotions being effected without following due procedure. The report recommended that CPF Financial Services Limited should overhaul its human resource practices such as staff training and development, eliminate discrimination at work and biasness in office

which affects employee performance (Infotrak Research & Consulting report May 2017). Erasmus (2012) contended that, diversity management and workforce diversity are a forced integration that creates conflict and uncertainty in the workforce as leadership is not skilled in the discipline of diversity management and its principles. As such, human resource managers are in most cases not well equipped to effectively practice diversity management, or identify what factors contribute to effective diversity management and the tasks that can deal with diversity related issues in the workplace. Research suggests that left unmanaged, workforce diversity is more likely to damage morale, increase turnover and cause significant communication problems and conflict in the organization (Roberson & Park, 2014).

While the strategy of increasing diversity in the Kenyan workforce is clearly articulated in the Kenyan constitution, it is yet to be determined whether organizations have successfully implemented it in their workforce and if the execution of the same has any effect on employee performance. Several researches have been done on workforce diversity. Munjuri & Maina (2013) studied workforce diversity management and employee performance in the banking sector in Kenya. This study did not however consider education background as a diversity management strategy could affect the performance of individual employees. Zhuwao (2017) also did a study on workforce diversity and its effects on employee performance in Higher Education Institution in South Africa. This study did not consider religion as a diversity management strategy could affect the performance of individual employees. Mwatumwa (2016) further investigated the effect of workforce diversity on employee work performance: a study of the county government of Mombasa. Further, Mecheo (2016) evaluated the effect of employee cultural diversity on organizational performance: A case study of Oilybia-Kenya Studies has been done in relation to workforce diversity. This study only focused on cultural diversity as a diversity management strategy. This study aimed at filling up knowledge gaps identified in previous studies by establishing the effects of workforce diversity on employee performance in CPF financial Services limited.

Objectives

The general objective of this study was to determine the effects of workforce diversity on employee performance in CPF Financial Services Limited.

The specific objectives are:-
    i. To examine how gender diversity influences employee performance in CPF Financial Services Limited.
    ii. To determine age diversity effect on employee performance in CPF Financial Services Limited.
    iii. To establish the influence of cultural diversity on employee performance in CPF Financial Services Limited.
    iv. To examine how education background diversity influences employee performance in CPF Financial Services Limited.

Theoretical Review

Social Identity Theory

According to Tajfel and Turner (2006) social identity theory, people tend to classify themselves and others into various categories such as organizational membership, religious affiliation, gender and educational background groupings. According to the theory, people may be classified in various categories and different individuals may utilize different categorization whereby categories are defined by prototypical characteristics abstracted from members. According to the authors, these groups are the basis of egotism and self-confidence or agony and low self-confidence. The theory was used in the study to explain the influence of gender diversity on employee affects performance in CPF Financial Services Limited.

Blau's Theory of Heterogeneity

Blau, (2007) argued in his theory of heterogeneity that firms with different levels of cultural diversity experience dissimilar dynamics and organizational outcomes. Within culturally homogeneous groups, members will tend to communicate with one another more often and in a greater variety of ways resulting in in-group attachments and shared perceptions. This enhances group cohesion and subsequent organizational outcomes. An important but ignored topic of study in the research on group diversity is the basis for work group formation. According to (Blau, 2007), many organizational groups, such as functional departments, may be experiencing greater gender and culture diversity as the increasing diversity of the workforce brings a more diverse set of workers to organizations. The theory was used in the study to explain the influence of age diversity on employee affects performance in CPF Financial Services Limited.
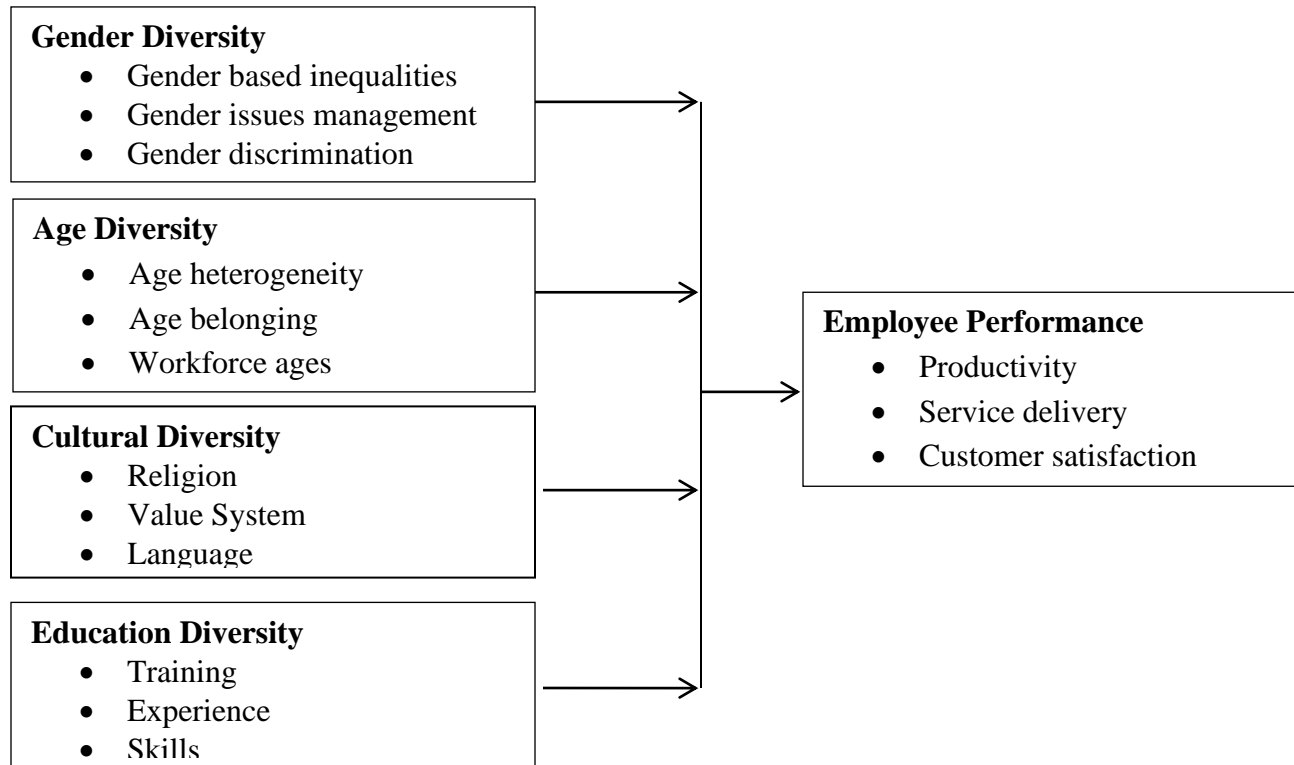
Similarity/Attraction Theory

The similarity/attraction stream of research is predicated on the notion that similarity in attributes, particularly demographic variables, increases interpersonal attraction and liking. Individuals with similar backgrounds may find that they have more in common with each other than with others from different backgrounds, making it more comfortable for them to work together and collaborate toward producing a product or solving a problem. Similarity allows one to have his or her values and ideas reinforced, whereas dissimilarity causes one to question his or her values and ideas, a process that is likely to be unsettling. The theory supports the variable of cultural diversity by linking the similarity/attraction theory to employee performance in CPF Financial Services Limited.

Strategic Choice Theory

Strategic-choice theorists argue that top executives make decisions that influence organizational outcomes and performance. (Roberson & Park, 2014) stated that low to moderate levels of leader racial diversity may weaken strategic decision making through decreased communication and

increased conflict among organizational leaders, thus negatively influencing firm performance. Effective strategic choice requires the exercise of power and that organizational actors possess the discretion to act in their own free will. Thus, CEOs are assumed to have substantial leeway in shaping their organizations (Finkelstein & Hambrick, 2012).The theory will be used in the study to explain the influence of education background diversity on employee affects performance in CPF Financial Services Limited.

Conceptual Framework

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┌─────────────────────────────────┐
│ Gender Diversity                │
│   • Gender based inequalities   │──────────┐
│   • Gender issues management    │          │
│   • Gender discrimination       │          │
└─────────────────────────────────┘          │
                                              │
┌─────────────────────────────────┐          │      ┌────────────────────────────────┐
│ Age Diversity                   │          ▼      │ Employee Performance           │
│   • Age heterogeneity           │─────────────────▶│   • Productivity               │
│   • Age belonging               │                 │   • Service delivery           │
│   • Workforce ages              │                 │   • Customer satisfaction      │
└─────────────────────────────────┘                 └────────────────────────────────┘
                                              ▲
┌─────────────────────────────────┐          │
│ Cultural Diversity              │          │
│   • Religion                    │──────────┤
│   • Value System                │          │
│   • Language                    │          │
└─────────────────────────────────┘          │
                                              │
┌─────────────────────────────────┐          │
│ Education Diversity             │          │
│   • Training                    │──────────┘
│   • Experience                  │
│   • Skills                      │
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Independent Variables   **Dependent Variable**

Figure 1: Conceptual Framework

Research Gaps

Different researchers have conducted research in the area of workforce diversity have left gaps that can be addressed further. The study by Mwatumwa, (2016) presents methodological as well as conceptual gaps. Study by Wamaitha, (2013) presented conceptual and contextual gaps. Further, the study by Mecheo (2016) presents conceptual and contextual gaps. Zhuwao (2017) study presented geographical, contextual as well as methodological gaps. The study by Mwinami (2014) presented a scope gap and contextual gap. Dike (2013) presented methodological, geographical and contextual gaps. Study by Veldsman (2013) further presented methodological geographical and contextual gaps. Finally, the study by Rao & Bagali (2014) presented geographical, contextual and conceptual gaps. This study therefore seeks to address these gaps.

Research Methodology

The study adopted a descriptive and causal study design. The study targeted the employees who work at CPF Financial Services Ltd based at the Headquarters in Nairobi. The target population was categorized into three sub groups i.e. the Senior Management Level, Middle Level Manager and Low level managers. The target population of the study was 196. The sampling frame for this study was 196 which comprise of the management level employees of CPF Financial services Limited.

Table 1: Sample Size

Category	Population	Sample Size
Senior level management	10	7
Middle level management	46	31
Low level management	140	95
Total	**196**	**132**

Primary data was collected through the administration of the questionnaires. The questionnaires were designed based on the research objectives and pre-tested to ascertain the suitability of the tool before the actual administration. Pre-testing was done by administering the questionnaire to respondents who are selected purposively. The study used quantitative techniques in analyzing the data. Descriptive analysis was employed; which include; mean standard deviations and frequencies/percentages. Inferential statistics such as correlation and regression analysis was used. A simple regression model was used to test the significance of the influence of the independent variables on the dependent variable.

Results and Discussion

Descriptive and inferential statistics have been used to discuss the findings of the study. The study targeted a sample size of 132 respondents from which 125 filled in and returned the questionnaires making a response rate of 95%. This response rate was satisfactory to make conclusions for the study as it acted as a representative.

Pilot Study

Reliability analysis was done to determine the reliability of the questionnaire. The study used the Cronbach's Alpha. Gliem and Gliem (2003) established the Alpha value threshold at 0.7, thus forming a benchmark for the study. The Cronbach's alpha was used to determine the reliability of each objective. The findings as shown in Table 2 indicate that gender diversity as an alpha of 0.763, age diversity as an alpha of 0.759, cultural diversity as an alpha of 0.774 and education background diversity an alpha of 0.766. This shows that that all the variables are reliable.

Table 1: Reliability Analysis

Scale	Cronbach's Alpha	Number of Items
Gender Diversity	0.763	6
Age Diversity	0.759	5
Cultural Diversity	0.774	5
Education Background diversity	0.766	5

Correlation Analysis

The results revealed that there was a strong positive correlation between gender diversity and employee performance as shown by r = 0.787, statistically significant p = 0.001<0.01; there was a positive correlation between age diversity and employee performance as shown by r = 0.775, statistically significant P = 0.002; there was a positive correlation between cultural diversity and employee performance as shown by r = 0.812, statistically significant P = 0.000; there was a positive correlation between education background diversity and employee performance as shown by r = 0.781, statistically significant P = 0.001. This implies that gender diversity, age diversity, cultural diversity, education background diversity with employee performance is related.

Table 2: Correlations Coefficient

		Employee Performance	Gender Diversity	Age Diversity	Cultural Diversity	Education Background Diversity
Employee Performance	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	125				
Gender Diversity	Pearson Correlation	.787**	1			
	Sig. (2-tailed)	.001				
	N	125	125			
Age Diversity	Pearson Correlation	.775**	.414	1		
	Sig. (2-tailed)	.002	.056			
	N	125	125	125		
Cultural Diversity	Pearson Correlation	.812**	.478	.436	1	
	Sig. (2-tailed)	.000	.042	.063		
	N	125	125	125	125	
Education Background Diversity	Pearson Correlation	.781**	.388	.485	.344	1
	Sig. (2-tailed)	.001	.062	.045	.072	
	N	125	125	125	125	125

**. Correlation is significant at the 0.01 level (2-tailed).

Regression Analysis

Model summary is used to analyze the variation of dependent variable due to the changes of independent variables. The study analyzed the variations of employee performance due to the changes of gender diversity, age diversity, cultural diversity, education background diversity. Adjusted R squared was 0.661 implying that there was 66.1% variation of employee performance, due to the changes of gender diversity, age diversity, cultural diversity and education background diversity. The remaining 33.9% imply that there are other factors that lead to employee performance which were not discussed in the study. R is the correlation coefficient which shows the relationship between the study variables. From the findings, the study found out that there was a strong positive relationship between the study variables as shown by 0.826.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.826[a]	0.682	0.661	0.0023

The analysis of variance ANOVA is used to determine whether the data used in the study is significant. From the ANOVA statistics, the processed data (population parameters) had a significance level of 0.001. This shows that the data is ideal for making conclusions on the population's parameter as the value of significance (p-value) is less than 5%. The F calculated was greater than F critical (58.400 > 3.474). This shows that gender diversity, age diversity, cultural diversity, education background diversity significantly influences employee performance.

Table 4: Analysis of variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.344	4	4.836	58.400	.009[b]
	Residual	9.937	120	0.083		
	Total	29.281	124			

The regression equation was

$$Y = 1.123 + 0.535X_1 + 0.498X_2 + 0.584 X_3 + 0.476X_4$$

The equation above reveals that holding gender diversity, age diversity, cultural diversity, education background diversity constant, the variables will significantly influence employee performance as shown by constant = 1.123 as shown in Table 4.10.

Gender diversity is statistically significant to employee performance as shown by ($\beta = 0.535$, P = 0.002). This shows that gender diversity had significant positive relationship with employee

performance. This implies that a unit increase in gender diversity will result to increase in employee performance.

Age diversity are statistically significant to employee performance as shown by (β = 0.498, P = 0.004). This indicates that age diversity had significant positive relationship with employee performance. This implies that a unit increase in age diversity will result to increase in employee performance.

Cultural diversity is statistically significant to employee performance as shown by (β = 0.584, P = 0.000). This shows that cultural diversity had significant positive relationship with employee performance. This implies that a unit increase in cultural diversity will result to increase in employee performance.

Education background diversity is statistically significant to employee performance as shown by (β = 0.476, P = 0.0048). This implies that that education background diversity had significant positive relationship with employee performance. This shows that a unit increase in education background diversity will result to increase in employee performance.

Table 5: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	**Std. Error**	**Beta**		
1 (Constant)	1.123	0.175		6.417	0.001
Gender Diversity	0.535	0.095	0.489	5.632	0.002
Age Diversity	0.498	0.098	0.411	5.082	0.004
Cultural Diversity	0.584	0.088	0.504	6.636	0.000
Education Background Diversity	0.476	0.097	0.392	4.907	0.008

Conclusions

The study found that gender diversity influences employee performance. Gender diversity is statistically significant to employee performance. This shows that gender diversity had significant positive relationship with employee performance. This implies that a unit increase in gender diversity will result to increase in employee performance. The study concludes that gender diversity is positively related to employee performance. Age diversity is statistically significant to employee performance. This indicates that age diversity had significant positive relationship with employee performance. This implies that a unit increase in age diversity will result to increase in employee performance. The study concludes that age diversity is positively related to employee performance.

Cultural diversity is statistically significant to employee performance. This shows that cultural diversity had significant positive relationship with employee performance. This implies that a

unit increase in cultural diversity will result to increase in employee performance. The study concludes that cultural diversity is positively related to employee performance. Education background diversity is statistically significant to employee. This implies that that education background diversity had significant positive relationship with employee performance. This shows that a unit increase in education background diversity will result to increase in employee performance. The study concludes that education background diversity is positively related to employee performance.

Recommendations

The organization should improve on gender diversity strategies. This will help in ensuring that the organization has equal employment opportunities for all individuals. The HR should formulate strategies to eliminate negative cultural discrimination climate within the organization. Awareness-based training programs can be induced to help employees to reflect on their stereotypes. Behavioral-based training can also provide concrete recommendations on how to deal with an ethnic diverse workforce.

Managers should perceive age diversity as a source of employee efficiency within the firm. They should embrace age diversity for the potential impact that it has for creativity and innovativeness in the firm. The managers should appreciate that while the older generation brings experience and skills to the firm, younger generations bring novel ideas and new ways of looking at things and that age diversity can result in the enhancement of the firm's business strategy. Furthermore, managers of organization must appreciate the problem solving and decision-making value of age diversity and perceive age diversity as a potential and indispensable internal resource for product and service quality improvement.

Firms must embrace cultural diversity as a crucial resource for achieving the corporations marketing and sales objectives and for achieving employee job satisfaction. Furthermore, the management should appreciate the problem-solving value of cultural diversity in the boardrooms. Additionally, firms, especially those that operate in ethnically heterogeneous societies such as Kenya must view attainment of cultural diversity as key to attaining harmony within the firm and contributing towards the establishment of a stable external social environment in which the firm must exist. The value of cultural diversity for employee productivity and team performance, as well as creativity and innovation should also not escape managers of organizations.

Organizations need to embrace employee diversity management strategies as this can contribute to organizational performance through enhanced decision-making and problem-solving by providing a range of perspectives, a broad spectrum of expertise and a more robust process for critical evaluation. The HR management needs to formulate policies that encourage employee development, or recruitment of employees with diverse educational backgrounds, this will create

a wide pool of knowledge within the organization thus enhancing organizational competitiveness.

Areas for Further Study

The study sought to investigate the effects of workforce diversity on employee performance in CPF Financial Services Ltd. The study focused on four types of diversity that is age, gender, cultural and educational background diversity this had a 66.1% variation to employee performance the study recommends that other studies should be conducted to cover other types of workforce diversity which will represent the remaining 33.9%. Other studies should also be conducted in manufacturing companies such as Bidco oil Refineries Ltd to ascertain effects of workforce diversity on employee performance in those industries.

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