



# The Assessment of Leadership Styles and their Effect on organizational performance including use of English

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**Abstract**— *The study assessed the main effects of leadership styles on organizational performance and use of English to communicate at the Apex Banks located in Kenema in Kenema District; Pendembu and Koindu in the Kailahun District. The study specifically sought to determine the impact of Laissez Fair, Transitional and Transformational leadership styles on organizational performance at the Apex Bank. A descriptive survey research based on perception of middle and senior managers in three community banks, namely Apex Banks in Kenema, Pendembu and Koindu. A well-structured research questionnaire was distributed completed and collected after one week. The completed questionnaires was checked for plausibility, integrity and completeness. Two independent variables were used namely, yes or no based on the objectives of the study. To discover the leadership styles that influence organizational performance, a distinction was clearly made between the Transformational Leadership factors and organizational performance rating which seemed to be very low. Thus, the study showed that the Laissez-Fair Leadership Style is high in organizational performance. Based on the findings, therefore, the study recommended that the Laissez-Fair Leadership Ltle should be discarded by becoming more involved in guiding subordinates, public managers should formulate and implement effective reward and recognition systems. Also, managers should strive to become role models to their subordinates; inspire subordinates by providing meaningful challenges to work; stimulate subordinates' efforts to become more innovative and creative; and pay greater attention to each individual's need for achievement and growth.*

**Keywords**— *Leadership Style, Laissez-Fair, Transformational, Organizational, performance, differences, influence.*

## I. INTRODUCTION

The study was a case study of three community banks in the Eastern province, including the Apex Bank in Kenema in the Kenema District, the Apex Bank in Pendembu in the Kailahun District and Apex Bank in Koindu, Kissy Teng Chiefdom, Kailahun District. The Apex banks provides finance for agriculture and rural development in Sierra Leone, and it is the biggest institution with over sixty-eight branches. The Apex banking metamorphosed from the funding and technical support of the Ministry of Agriculture, Forestry and Food Security (MAFFS), International Fund for Agricultural Development (IFAD), Rural Finance and Community Improvement Programme (RFCIP), and Technical Assistance Agency (TAA).

With its vision to improve the quality of life of the economically disadvantaged rural Sierra Leoneans mostly from the rural communities, through the provision of inclusive and sustainable financial services, such as Savings, Credit, remittances, insurance and payment services through the community banking system; the bank is licensed primarily to provide financial services to a network of Rural Finance Institutions (RFI) in Sierra Leone. The Apex Bank (SL) Ltd is registered under the Sierra Leone Companies Act of 1989 and is subject to the regulation and oversight of the Bank of Sierra Leone (BSL) under the Other Financial Services (OFS) Act. The bank is required to supervise the RFIs and ensure their growth and sustainability. Banking in Sierra Leone consists of the Central Bank, (the bank of Sierra Leone), commercial

banks, and community banks. Community banks play the role of extended financial services of local commercial banks. They are also designed to help development within Sierra Leone by supporting the government's micro financial programme and by empowering local communities.

The advantages of banking within community bank include investing in their surrounding communities, supporting community organizations, providing personal services, avoiding money gambling, provision of some products, (<https://www.pentucketbank.com>)

An overview of the history of research on leadership and performance broadly categorized as "traits" studies on leadership, concentrate on identifying personality traits as been a way of identifying successful leaders, (Mahoney et al, 1966).

Early studies identified the "one best way of leading. The major weakness of style and behavioral pattern of leadership is that they ignored the important role which situational factors play in determining the effectiveness of individual leaders, (Mullins, 1999). This limitation gives rise to the "situational" and consistency in the way of the leadership, (Fiedler, 1967) which shift the emphasis away from "the one best way to lead" to consist sensitive leadership. Transitional leadership can be different from "one best way of Leadership", (Ogbonne and Harris, 2002); and transitional leaders are said to be frequently focused on exchange relationship with their subordinates, (Bass and Avolio, 1993). That is why they argue to be visionary and enthusiastic, with an inherent ability to motivate subordinates, (Howell and Avolio, 1993). So, leadership was the key element that made many private companies to be more effective than public sectors in business performance, thus contributing to progress in the context of the public sector, (Murphy et al, 2006).

Kuhn (1992) says that there is the idea of maintaining law and order as a paradigm, and that there are different approaches to talking about such practices; that the term "paradigm" exists in different fields.

Clegg (1998) states that academic paradigms are ways of theorizing about an activity, and that in academic business the idea of a paradigm applies to business practices such as Business Administration and Management, and that for a business to be a paradigm, it must be accepted as an ideal example, or as something that shows people how to practice something else: paradigm in Business Administration talks about the legitimate way(s) to conduct business at any given time.

It is important to take note of what managers do in organizations. Managers clearly manage people: they issue orders, make suggestions, frame actions in order to get

things done. That is why Clegg et al (2016) state that the actions of a manager include to suggest, to issue orders, to make sure that things happen.

Organizations do have radical changes and the changes usually have consequences in the jobs that are affected by such changes. After the changes had taken place, the remaining core staff, rather than those are around or those who are peripheral staff will need to be more skillful than they were before. That is why Sandburg and Targama (2004:4) note, by citing Orlikowski's (1993) influential work on Japanese, European and U S firms that many technological implementations are, that stretches from everyday command of language to quite specific technical discourses such as accounting, marketing and so on. According to Clegg et al (2016), the term "manager" originated from "Memo" from a Latin "Manus" for hand. In English, the term "Manager" has its origins in the period 1555-1563; Shakespeare used it in the late sixteen century in "A Midsummer Night Dream," in the context of theatrical management. He talks of a character being a "manager of the mirth." Clegg et al (2016) go on to say that the root of "organization" is the Greek "ORGARIUM" meaning in an archaic sense, a wind instrument, but more recently, since A.D 1000, a mechanical device; it is closely related to the Greek "ORGRARION" meaning, a tool, bodily organ, Musial instrument akin to ergon, the word for "work".

Managing involves interpreting understanding, focusing directing, cajoling, communicating, focusing, explaining, excusing, encouraging, obfuscating (Clegg, et al 2016).

They describe managing as "a job full of action words: a person who manages to shape and express directions in writing and in speech". Organizations have different characteristics which include shaping the actions of the organization through routine practices according to the structure of the organization; organizations are not time or motionless - changes will occur as organizations revise their practices; organizations are future oriented- members seek to achieve a desire and planned future in terms of performance indicators; organizations employ staff and create roles clearly; review responsibilities or roles to enhance effectiveness and efficiency.

Brussons (2006:13) thus suggests that organizations are guided in their actions by both formal instructions and directions, and by informal rules. He states further that experience is taken into consideration; and that if rules are not followed, or that if routines are not repeated, or standards produced, then the organization is not achieving results.

The Collins English Dictionary defines a leader as "A person who rules, guides, or inspires others, and the process

of leading as to show the way by going with, or ahead..... serves as the means of reaching a place, (Hanks, 1986:476)

Katz and Kahn (1978:527-528), believe that leadership is commonly viewed as the attribute of a position; as a characteristic of behavior.....leadership is a relational concept referring to the influencing the aged and the persons influenced.....leadership is seen as an ability, a slippery concept since it depends too much on properties of the situation and of the people to be led.

In many organizations, leadership tends to be taller rather than shorter, and this phenomenon is mostly in the case of males. Most leaders of organizations or corporations or firms are males, and so Clegg et al (2016) say it must be an important trait in a successful leadership.

Blake and Mouton (1985) refer to the different behaviors of leaders as team management, particularly in terms of the ways they exercise their rules. But when the rule of a person versus task is considered in that way, Linkert (1979) argues that employee-centered leaders in this case mainly become job-centered in an attempt to achieve efficiency, cost reduction, and deadlines in their administration, rather than becoming concerned with the people's needs and goal achievement.

Organizations consist of people, or employees who want to communicate or speak to others (in English Language). They have products to sell, news to distribute, clients to reach, and so on. It is very clear that plans change programmes. For example, ideas, chats, jokes, marketing campaigns and information on websites are communicated in English Language. Thus, organizational communication is what occurs when an organization seeks to communicate with various audiences, (Littlejohn, 1989). He said that communication takes place in meetings, in brainstorming session, at workshops, between employees and manager, involving sender and receiver with a feedback in the end.

Griffin and Pustay (2005) express that leadership is the use of non-coercive influence to shape the goals of a group or organization; to motivate behavior towards reaching goals; to help determine culture-leaders need to concentrate on performance, orientate behavior, to faster performance. This implies that cultural practices which are the most difficult and complex, influence, for example, communication as customers use the L1 mostly in greetings or other means of communication.

Performance is also a way that organizations consider as a means of assessing the activities of their staff members. For the study, it was referred to as performance appraisal. It is a compensation given out in business organizations in a careful way or ways; to assess how effectively people are performing their jobs in their organizations; to provide

feedback on how well they are doing so that there would be a way of rewarding them.

Nickels et al (1999) define a business as any activity that seeks profit by providing goods and services to others; planning, preparing forecast of future human resource needs, preparing human resource inventory of organisations employees (i.e. age, name, specialized needs),preparing a job analysis of what employees do, assessing future supply, establishing a strategic plan to recruit new employees, select, train and develop appraisal.

They also define performance appraised as evaluation in which the performance level of employees is measured according to established standards to market decisions about promotions, compensations, additional training, and so on. These propositions are in line with Griffin and Punstay, 2005 (ibid).

Dess, G.G, et al (2005) state that in evaluating a firm's performance, its financial ratio analysis should be identified to know whether the firm is performing according to its balance sheet and income statement.

In connection with retention of staff, Heneman and Judge (2003) report that the available flow of employee's should be encouraged, and that mechanisms or roles of customers must be taken into consideration in an organisation.

The theme of leadership can be seen in the works of (Bennis, Warren) with (Biedman, Patricia Ward) Benis, in and Biedman, P.W (2009).

Warren Bennis' View of leadership is "An Invented Life", "involving" heartening experiences like a high school reunion in which looking back was not nostalgic for the past, but grateful for the present." He says that the vital role great followers play in successful leadership has grown ever more obvious; that organizational decisions inevitably have a moral dimension; that leaders are inevitably shaped by personal crucibles; that the process of becoming a fully integrated human **being arc** being one and the same both grounded in self-discovery; (from the introduction by WARREN BENNIS).

Frances Hesselbein in "Understanding the Basic S (1989-2003), an article in Bennis, B,..... that leaders have ingredients such as guiding vision- a leader has a clear idea of what he or she wants to do; has passion; has integrity (i.e. Knows thyself- the basis of trust); is curious and daring or caring. He states that there are differences between leaders and managers:

- The manager administers; the leader innovates.
- The manager is a copy; the leader is an original,
- The manager maintains; the leader develops.
- The manager focuses on systems and structure; the leader focuses on people.

- The manager has a short range view; the leader has a long-range perspective.
- The manager relies on control; the leader inspires trust.
- The manager asks how and when; the leader asks what and why.
- The manager has his or her eye always on the bottom line; the leader's eye is on the horizon (he's interested in all).
- The manager initiates; the leader originates.
- The manager accepts the status quo; the leader challenges it.
- The manager is the classic good soldier; the leader is his or her own person.
- The manager does things right; the leader does the right thing.

According to <https://www.vag.edu>>Blog, Four main leadership styles include Autocratic, Democratic, Laissez Faire and Transformational leaderships. Autocratic leadership is summed up by a command; Do as you are told; direction comes from the top in Autocratic leadership, and its qualities include, "Decisiveness, self-confidence, and steadfastness. But in Democratic leadership employees feel left out because their ideas or solutions can be problematic if the group is not skilled or fixed to answer the call. On the other hand, Laissez Faire is not a "who cares?" approach. Rather, it involves empowering one's employees, being hands-off and trusting them to accomplish the task at hand without constant questions or micromanagement. Laissez Faire leaders leave decisions to their employees, while staying available to provide feedback when necessary. The qualities of laissez Faire leaders include being excellent at delegating duties, instilling confidence in employees when assigning them tasks without oversight: they are capable of providing constructive criticism when needed, and are often seen as trusting, as they willingly place responsibilities in the hands of employees. When it works, the Laissez Faire Approach often leads to faster decision-making, as employees don't need to ask a higher up for approval.

## II. STATEMENT OF PROBLEM

Many instances of leadership had long affected organizations, including the inadequate use of English Language to communicate with client at the Apex Bank. And studies into the relationship between leadership styles and performance in that direction had not been satisfactorily

done. Therefore, an assessment on leadership styles was worth carrying out in the Apex Banks in the three locations, namely the Apex Bank in Kenema, Kenema District; the Apex Bank in Pendembu, Kailahun District and the Apex Bank in Koindu, Kailahun District.

## III. RESEARCH QUESTION

How do leadership styles affect performance, including communication in English language?

### RESEARCH OBJECTIVES

The objectives of the study were to:

- Assess leadership styles at the Apex Banks
- Assess how leadership styles affect performance, including communication in English language.
- Identify the categories of staff at the Apex Banks.

### SIGNIFICANCE OF THE STUDY

The study was relevant in that it provided the opportunities for future research on leadership styles and their effect on performance including communication in English languages.

## IV. METHODOLOGIES

The methodology of the study was a descriptive qualitative approach because "it had the capacity to investigate one or more variables, ([https:// www.scribbr.com](https://www.scribbr.com))". The methodology thus involved: **Research Design**-including principles and rules or strategies to analyses data; Selecting a **Study Area**- that is, the Apex Banks in Kenema in the Kenema District; Pendembu in the Kailahun District; and Koindu in the Kailahun District; choosing a Population or **Sample Size** – involving the staff in the study area, made up of thirty members altogether;

**Data collection** – with the help of questionnaire - approach, which were developed, completed an analysed, tabulated and interpreted.

## V. RESULTS AND DISCUSSION

The results of the findings of the study showed that the ages of the respondents range from (18-23 years), (24-29 years), (30-34years), (35-39years), (40-45years). Thirty respondents, 10 from each Apex Bank, completed the questionnaires and their results were given and analysed as shown on the following tables:

Table One (A): The Sexes of the Respondents.

ITEM	Apex Bank Kenema		Apex Bank Pendembu		Apex Bank Koindu	
	NO	%	NO	%	NO	%
Male	8	80.0	9	90.0	4	40.0
Female	2	20.0	1	10.0	6	60.0
Total	10	100.0	10	100.0	10	100.0

Eighty percent respondents in the Kenema Community Bank are males; ninety percent are males in the Pendembu Community Bank; but sixty percent are females in the Koindu Community Bank. There were only twenty percent females at the community Bank in Kenema and ten percent in Pendembu.

Table One (B): The Ages of Respondents

The ages of the respondents ranged from (18-23years), (24-29years), (30-34years), (35-39years), (40-45years), and (46-50years) as shown on the table that follows:

ITEM OR BANKS	18-23 Years		24-29 Years		30-35 years		36-41 years		42-47 years		48-53 years	
	No	%										
Apex Bank Kenema	1	10.0	3	30.0	-	-	3	30.0	2	20.0	1	10.0
Apex Bank Rendembu	-	-	1	10.0	2	20.0	-	-	7	70.0	-	-
Apex Bank Koindu	1	10.0	3	30.0	6	60.0	-	-	-	-	-	-

Seventy percent of the respondents were above forty years at the community Bank in Pendembu, followed by sixty percent at the community Bank in Koindu within (30-35years): all other were within (18-23years) and (24-29years).

Table One (C): The Qualification of Respondents.

ITEM	N T C		H N D		B.Sc.		Others WASSCE,	
	No	%	No	%	No	%	No	%
Apex Bank Kenema	-	-	3	30.0	5	50.0	1	10.0
Apex Bank Rendembu	-	-	1	10.0	7	70.0	2	20.0
Apex Bank Koindu	1	10.0	-	-	8	80.0	1	10.0

The qualifications of the respondents varied from NTC to HND, B.Sc. and either G.C.E. O'Level or WASSCE. Eighty percent respondents had B.Sc. at the Apex Bank in Koindu, followed by seventy percent in Pendembu, while fifty percent had B.Sc. in Kenema. But twenty percent respondents at the Apex Bank in Pendembu and ten percent in Kenema had O'Level and WASSCE respectively.

Table Two: Friendliness Of The Manager.

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Manager and his subordinates are friendly	No	%	No	%	No	%	No	%	No	%	No	%
	7	70.0	3	30.0	10	100.0	0	0	6	60.0	40	40.0

At the Apex Bank in Pendembu, one hundred percent respondents reported that they were very friendly to their subordinates, seventy percent in Kenema and sixty percent in Koindu, **and thirty percent** in Kenema reported that the manager and the administration were not very friendly to their subordinates.

Table Three: Provision Of Inclusive Sustainable Financial Services.

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Provision of inclusive financial services.	No	%	No	%	No	%	No	%	No	%	No	%
	7	70.0	3	30.0	10	100.0	0	0	6	60.0	40	40.0

In **Pendembu**, one hundred percent respondents reported that management provided inclusive sustainable financial services, followed by **Kenema which account for seventy percent and** sixty percent at the Apex Bank in Koindu.

Table Four: Supervision Of Rural Financial Institutions For Their Growth Sustainability.

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Management supervises rural institutions	No	%	No	%	No	%	No	%	No	%	No	%
	8	80.0	2	20.0	10	100.0	0	0	5	50.0	5	50.0

One hundred percent respondents at the Apex Bank in Pendembu stated that management supervises rural institutions for their growth and sustainability together with eighty percent of respondents in Kenema; on the other hand, fifty percent of respondents negatively said that it did not do so at the Apex Bank in Koindu, followed by twenty percent in Kenema who were also in opposition to it.

Table Five: Administering Of Agricultural Financial Support

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%

Management administers agricultural financial support	7	70.0	3	30.0	10	100.0	0	0	6	60.0	4	40.0
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One hundred percent of respondents at the Apex Bank in **Pendembu** reported that financial facilities were provided for agricultural support, seventy percent respondents in Kenema and sixty percent at Koindu; while forty percent respondents did not say so at the Apex Bank in Koindu, followed by thirty percent in Kenema respectively.

Table Six: Investment of Capital Into Commercial Banks

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Management invests capital into commercial Banks	No	%	No	%	No	%	No	%	No	%	No	%
	7	70.0	3	30.0	10	100.0	0	0	6	60.0	40	40.0

At the Apex Bank in Pendembu, one hundred percent respondents said that management invests into commercial banks, seventy percent respondents at Kenema and sixty percent respondents at Koindu respectively said the same thing; while thirty percent respondents in Kenema and forty of them in Koindu mentioned that investment of capital was not done into the commercial bank.

Table Seven: Relationship Of Management Subordinates.

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
There is good relationship of management with subordinates	No	%	No	%	No	%	No	%	No	%	No	%
	7	70.0	3	30.0	10	100.0	0	0	6	60.0	40	40.0

One hundred percent respondents revealed in Pendembu that management relates well with subordinates followed by seventy percent respondents in Kenema, but forty percent respondents in Koindu and thirty percent of them in Kenema did not say so.

Table Eight: Give Support to Other Community Organizations

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Management given support to other community organizations	No	%	No	%	No	%	No	%	No	%	No	%
	4	40.0	6	60.0	10	100.0	0	0	7	70.0	3	30.0

It was highly shown that management supports other community organization: this was revealed by one hundred percent respondents in Pendembu, seventy percent in Koindu; while sixty percent respondents in Kenema did not say that management supports other organizations, and conversely, forty percent of them reported in Kenema that community organization were given support.

Table Nine: Ensuring That The Organizations Money Is Not Gambled.

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Organizations money is not gambled	No	%	No	%	No	%	No	%	No	%	No	%
		7	70.0	3	30.0	10	100	-	-	7	70	3

In Pendembu, one hundred percent respondents stated that management ensures that the organizations money was not gambled, followed by seventy percent respondents in Koindu and Kenema respectively who said the same thing.

Table Ten: Provision Of Bank Products To The Community.

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Provision of Bank products to the community	No	%	No	%	No	%	No	%	No	%	No	%
		4	40.0	6	60.0	10	100.0	0	0	7	70.0	3

One hundred respondents in Pendembu, reported that management provided products to the community, followed by seventy percent respondents in Koindu and forty percent in Kenema; but sixty percent in Kenema and thirty percent respondents in Koindu respectively reported in opposition that management does not provide bank products to the community.

Table Eleven: Provision of Legitimate Ways

TIEM	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Provision of legitimate ways of running the bank	No	%	No	%	No	%	No	%	No	%	No	%
		7	70.0	3	30.0	10	100.0	0	0	6	60.0	40

One hundred present respondent in Pendembu reported that there were legitimate ways of running the bank, along with Koindu and Kenema where seventy percent each, of the respondents said the same thing; whereas contrarily, thirty percent respondents in Kenema and Koindu respectively reported that there was no provision of ways of legitimately running the bank.

Table Twelve: Managing By Rules, Instructions, Commands and Control

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Management rules by instructions, and control	No	%	No	%	No	%	No	%	No	%	No	%
		6	60.0	4	40.0	9	90.0	1	10.0	7	70.0	3

Ninety percent respondents mentioned that there was management by rules, instructions, commands and control in Pendembu, together with seventy percent respondents in Koindu and sixty percent in Kenema respectively. But on the other hand, forty percent respondents in Kenema followed by thirty percent in Koindu said that management lacks rules, instructions, commands and control.

Table Thirteen: Seeking Help from Other Organizations.

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Seeking help from other organisations (outsourcing)	No	%	No	%	No	%	No	%	No	%	No	%
	2	20.0	8	80.0	10	100.0	0	0	7	70.0	3	30.0

In Pendembu, one hundred percent of respondents said that outsourcing is done followed by eighty percent of them in Kenema and Koindu, who said that outsourcing is not done to other organizations.

Table Fourteen: Undergoing Radical Changes.

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Organisation undergoes radical changes	No	%	No	%	No	%	No	%	No	%	No	%
	6	60.0	4	40.0	9	90.0	1	10.0	6	60.0	4	40.0

At the Apex Bank in Pendembu, ninety percent respondents reported that radical changes took place in management, followed by sixty percent in Kenema and Koindu respectively. But forty percent respondents respectively in Kenema and Koindu did not say so.

Table Fifteen: Communication Information

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Communication at the bank is easily done	No	%	No	%	No	%	No	%	No	%	No	%
	7	70.0	3	30.0	10	100.0	0	0	7	70.0	3	30.0

Although the use of English Language to communicate is obvious, the local languages are used by clients most often. However, seventy parent respondents in Kenema and seventy in Koindu respectively reported that information is communicated easily. Only thirty percent of them in Koindu reported on the contrary that the flow of information was not easily done, followed by thirty percent of them in Kenema.

Table Sixteen: Motivation of Staff

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
Staff are motivated	No	%	No	%	No	%	No	%	No	%	No	%
	7	70.0	3	30.0	10	100.0	0	0	7	70.0	3	30.0

Seventy parent respondents in Kenema and Koindu stated that staff are encouraged and motivated; one hundred percent respondents in Pendembu said that staff are encouraged and motivated, while thirty percent respondents in Kenema, and thirty percent respondents in Koindu negatively stated that there was neither encouragement nor motivation.

Table Seventeen: Appraisals of Staff Performance Done Regularly

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%
Appraisals of staff performance are done regularly	7	70.0	3	30.0	10	100.0	0	0	5	50.0	5	50.0

At the Apex Bank in Pendembu one hundred percent respondents followed by seventy percent in Kenema and Koindu said appraisals were done regularly, with fifty percent of them in Koindu who reported that appraisals were done regularly. On the other hand, seventy percent of them said in Kenema that appraisals were not done regularly. But fifty percent and thirty percent of them in Koindu and Kenema respectively did not say so

Table Eighteen: Taking Decision Alone

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%
Manager takes decision alone	1	10.0	9	90.0	9	90.0	1	10.0	3	30.0	7	70.0

Ninety percent respondents in Pendembu reported that manager took decision alone. followed by a negative view in Pendembu with ninety percent of them and seventy who said that manager did not take decision alone. Only thirty percent of the respondents in Koindu and ten percent in Kenema said that manager took decision alone

Table Nineteen: Employees Are Aware Of Job Vacancies

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%
Employee are aware of job vacancies	1	10.0	9	90.0	9	90.0	1	10.0	3	30.0	7	70.0

Ninety parent respondents in Pendembu, thirty percent in Koindu respectively reported that employees were aware of job vacancies. On the contrary, ninety percent also reported in Kenema, followed by seventy percent in Koindu that employees were not aware of job vacancies.

Table Twenty: Placement on Actual Jobs

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%
Placement actual jobs trained for.	6	60.0	4	40.0	9	90.0	1	10.0	7	70.0	3	30.0

At the apex bank Pendembu ninety parent respondents, together with seventy percent respectively reported that employees were placed on actual jobs for which they were trained. However, only forty percent of them in Kenema, thirty in Koindu and ten in Pendembu gave their views in opposition to placement of staff on jobs for which they were trained.

Table Twenty -One: Ability To Work With Others.

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%
Ability to work with others	7	70.0	3	30.0	1	10.0	0	0	7	70.0	3	30.0

One hundred percent respondents in Pendembu, seventy percent in Kenema and seventy percent of them also in Koindu worked with others, whereas only thirty percent respondents in both Koindu and Kenema respectively reported that they do not work with others.

Table Twenty- Two: Training And Developing Staff With Skill.

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%
Management trains and develops staff with skill.	7	70.0	3	30.0	10	100.0	0	0	7	70.0	3	30.0

One hundred percent respondents in Pendembu, seventy percent in Kenema and seventy percent of them in Koindu reported that management trained and developed staff with skills to cope with their duties; thirty percent of the respondents in Kenema and Koindu respectively said that management did not train staff and develop them with skills to help them cope with their duties.

Table Twenty- Three: Interaction With Each Other.

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%
Interaction of other executive and management	7	70.0	3	30.0	10	100.0	0	0	7	70.0	3	30.0

In Pendembu, Kenema and Koindu, one hundred parent respondents, followed by seventy percent each, respectively reported that, manager and other executive staff interacted with each other. Only thirty percent of them in both Kenema and Koindu reported that there was no interaction among executive staff and others.

Table Twenty Four: Working Outside Official Time

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%
Workers to wane outside official time,	6	60.0	4	40.0	10	100.0	0	0	7	70.0	3	30.0

In Pendembu, one hundred percent respondents said workers worked outside the official time; this statement was followed by sixty percent respondents in Kenema and forty percent in Koindu who also affirmed that workers work outside the official

working time; but sixty percent of them in Koindu and forty percent in Kenema did not accept that workers worked outside the official time.

Table Twenty-Five: Participation of Workers in Organizational Activities

Item	Apex Bank Kenema				Apex Bank Pendembu				Apex Bank Koindu			
	Yes		No		Yes		No		Yes		No	
	No	%	No	%	No	%	No	%	No	%	No	%
Participation in organisational	7	70.0	3	30.0	10	100.0	0	0	6	60.0	4	40.0

Finally, one hundred percent respondents said in Pendembu that workers participated in organizational activities. Also, seventy percent respondents said the same thing in Kenema followed by sixty percent of them in Koindu, while forty percent respondents in Koindu did say that workers participated in organizational.

Activities, followed by thirty percent in Kenema who also said that there is no participation by workers in organizational activities.

## VI. CONCLUSIONS

The study had a study area made up of the Apex Bank in Kenema in the Kenema District, Apex Bank in Pendembu in the Kailahun District and the Apex Bank in Koindu in the Kailahun District. All the respondents completed the questionnaires which data were tabulated and expressed into percentage. The study revealed that the staff in Pendembu are dominated by males; there are more females than males in Koindu {table 1(a)}. The age ranges of staff are (24-29 years), (30-35 years) and (42-47 years) – {table one (b)}. The qualifications of staff are mainly the Bachelor of Science, {Table one (c)}. Also, there is a friendly atmosphere at the bank, {Table two}. The financial service are inclusive and sustainable {Table three}. In order to grow and develop, the management supervises rural financial institutions, {Table four}. Agricultural facilities are provided, and that rules, commands and control systems exist {Table five and eight}. Capital is invested into the commercial banks, and the institutions relate well with subordinates, support other organizations and ensure that money is not gambled {Table Seven, Eight and Nine}. Products are made available to the public, help and ensure legitimacy; do outsourcing, undergo radical changes and enhances adequate means of communication, {Tables Twelve-Fifteen}. There are motivation, appraisals of staff, means of working with others, skills development opportunities and participatory working capabilities, {Table Sixteen-Twenty Five}.

## RECOMMENDATIONS

The study recommended that management of community banks must increase on the investment of capital into commercial banks outside shareholders; encourage more employment of females, extend opportunities of employment in community banks, encourage staff with low qualifications to also work and strengthen support to other organizations in the community, and ensure that communication in English Language is encouraged.

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