

**WORKPLACE ENVIRONMENT AND EMPLOYEE PERFORMANCE  
IN TWO SELECTED MICROFINANCE INSTITUTIONS  
IN BAMBILI, CAMEROON**

**BY**

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**A RESEARCH THESIS SUBMITTED TO THE COLLEGE OF ECONOMICS AND  
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## **DECLARATION**

I Alonjang Lois Siriwah, hereby declared that this is my original work, and to the best of my knowledge, it has never been submitted by any other person for any Academic award in and out of Kampala International University.

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**APPROVAL**

I hereby certify that this research report was compiled under my supervision. And is herein submitted for examination with my approval as the designated university supervisor.

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## ABSTRACT

*The work environment which encompasses several factors impacts on the way the employees perform their work. A comfortable and all inclusive workplace environment will boost the employees' performance hence boosting the organizational performance. This research examined the effect of workplace environment on employee performance in microfinance institution in Bambili, Cameroon. The research was guided by three objectives; i) to examine the effect of training and Career Development on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon, ii) to evaluate the effect of Supervisory Support on Employee Performance in Microfinance Institutions in Bambili, Cameroon, and lastly ii) to examine the effect of Working Equipment on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon. The study used a cross-sectional research design and it involved a total population of 143 respondents; out of which 105 were identified as the sample size. Simple random sampling and purposive sampling techniques were used to determine the participants in the study. Findings indicated that; training and development significantly affect employee performance in Micro-Finance Institutions in Bambili, Cameroon, there is a significant effect interpersonal relationship has on employee performance in Micro-Finance Institutions in Bambili, Cameroon and the findings of this study proved a positive significant effect working equipment have on employee performance in Micro-Finance Institutions in Bambili, Cameroon. The researcher concluded that; training and development enables employees to progress from a present state of understanding and capability to a future state in which higher level skills, knowledge and competencies are required, employees can be allowed to take on responsibilities that are important to the company, and acquire roles within the social framework of the organization, but they are expected to always act with the best interests of the company in mind, hence creating a good relationship between employees and the management, and lastly providing the working equipment to workers reduces the rate of complaints and absenteeism while increasing performance of employees and thus increased productivity, since providing amenities and facilities for the health, safety and welfare of employees is an important employer duty. Recommendations were; Micro-Finance Institutions should develop good training plans, and this will help to cater for issues surrounding quality of services, contract compliance, and customer service issues can be resolved internally before going out. The contribution to knowledge was; it is the fact that the following are the working environment strategies which can be used to increase the level of employee performance in Micro-Finance Institutions in Bambili, Cameroon; training and development, interpersonal relationship plus provision of working equipment. The following are the common strategies which can be used by the Micro-Finance Institutions to measure employee performance levels; timeliness, quality of Service and feedback.*

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.0 Introduction**

This chapter outlines background of the study, the statement of the problem, purpose of the study, objectives, research questions, hypotheses, scope, and significance of the study and definitions of operational terms.

### **1.1 Background to the Study**

The background of this study will be presented in four perspectives, namely; the historical background, theoretical, conceptual and contextual perspective.

#### **1.1.1 Historical Perspective**

Globally, the success of any organization is closely related to employee performance within that organization. The quality of the employees' workplace environment has an impacts on their motivation level and hence performance (Heath, 2016).The numbers of micro and small enterprises and those working in the informal sector of the economy are growing rapidly around the world since 19th century which account for the bulk of new employment and for the majority of the working poor. In assessments of workplace environment and employment conditions, with issues such as health and occupational safety, maternity protection, work-family issues, homework, time spent at work, wages and income, work organization, sexual harassment, violence at work, workload, worker's welfare facilities, housing, nutrition and environment, the millions of women and men within micro and small size enterprises and the informal economy face perhaps the greatest problems among the working population (Rinehart, 2004). Conducive workplace environment ensures employee's wellbeing which will enable them exert themselves to their roles with full commitment that may translate to higher performance (Akinyele, 2007).

In Africa, many research studies have been conducted regarding the impact of workplace environment on employee performance. Levert, Lucas and Ortlep (2014) conducted a research study on South African nurses and found high fatigue on three levels: emotional exhaustion, de-personalization and low personal accomplishment. They attributed the nursing burnout to a high

workload and other organizational factors within the hospital. In addition, Noble (2003) states that more attention should be given in identifying and dealing with workplace conditions because when employees have negative perceptions of their environment they sometimes suffer from chronic stress. The workplace environment of any organization or institution generally includes three sub-environments. These are technical, human and organizational environments. Technical environment comprises tools, equipment, infrastructure and other technical elements; the human environment comprises peers, and colleagues with whom employees relate, team and work group, interactions, the leadership and management, while organizational environment, on the other hand, includes systems, procedures, practices, values and philosophies (Opperman, 2012). Work environment of an organization can also be categorized into internal and external work environment. The totality of these environments has an influence on the employee performance of microfinance institutions.

In Cameroon, the factors of workplace environment began changing as a result of changes in many factors such as the social environment, since the 1990s, information technology and the flexible ways of organizing work processes (Hasun & Makhbul, 2015). When employees are mentally stable (that is physically and emotionally) they will be motivated to work and their performance outcomes shall be increased. Moreover, a good workplace environment helps in reducing counterproductive behaviors such as number of absenteeism, theft and thus can increase the employee's performance which in turn leads to increased productivity at the workplace (Boles *et al.* 2004). Workplace environment is argued to have an immense impact on employee's performance being either with negative or the positive outcomes (Chandrasekar 2011).

In the world today, there are international organizations who fight for the rights of employees. Most people spend forty to fifty percent of their lives within a confined environment, which greatly influences their mental status, actions, abilities and performance (Dorgan, 1994). A better workplace environment will lead to better outcomes and increased productivity. Better physical conditions of office will boost the employees and ultimately improve their productivity. Various studies of multiple offices and office buildings indicated that factors such as dissatisfaction, cluttered workplaces and the physical environment are playing a major role in the loss of employee's performance (Briner, 2014).

### **1.1.2 Theoretical Perspective**

This study will be guided by three theories, Taylor's (1911) theory, Maslow's (1943) Hierarchical level of need, Herzberg's (1959) two factor theory. Taylor (1911) asserted that one of the most important motivator of workers is salary and wages. According to Taylor, "non-incentive wage system will lead to low performance". He said that if employees are to receive the same wage irrespective of their individual contribution to the goal, they will work less and that employees will think working at a higher rate means fewer employees may be needed which discourages employees to work more (Gardner and Lambert 1972). While, Maslow (1943) argued that people work to survive and live through financial compensation, to make new friends, to have job security, for a sense of achievement and to feel important in the society, to have a sense of identity, and most especially to have job satisfaction. All employees that have job satisfaction are high performers in their respective workplaces and finally, Herzberg's theory maintains there are factors within the workplace that leads to job satisfaction, but if absent, they don't lead to dissatisfaction but no satisfaction.

Those factors that motivate people can change over their time, but "respect for me as a person" is one of the top motivating factors at any stage of life. He distinguished between those factors that motivates for example, challenging work, recognition, responsibility which give positive satisfaction, and hygiene factors that do not motivate you if present, but in their absence demotivation arises they include, status, job security, salary and fringe benefit. The theory is sometimes called the "Motivator-Hygiene Theory. Herzberg's research proved that people will strive to achieve 'hygiene' needs because they are unhappy without them, but once satisfied the effect soon wears off - satisfaction is temporary. Nowadays same as in recent past, poorly managed organizations fail to understand that people are not 'motivated' by addressing 'hygiene' needs. People are only truly motivated by enabling them to reach for and satisfy the factors that Herzberg identified as real motivators, such as achievement, advancement, development, etc., which represent a far deeper level of meaning and fulfillment.

### **1.1.3 Conceptual Perspective**

**Workplace Environment:** Many scholars have attempted in recent past conceptualizing independent workplace environment Friedrich Engels (1845) and Henry Mayhew (1861). It

could be defined as the settings, situations, conditions and circumstances under which people work. Further it's been elaborated by Briner (2014) as a very broad category that include the physical setting within the work place which includes heat, equipment's etc, characteristics of the job itself (e.g. workload, task complexity), broader organizational features (e.g. culture, history) and even aspects of the extra organizational setting (e.g. local labor market conditions, industry sector, work-home relationships). It therefore seems that workplace environment is the total of the interrelationship that exists amongst the employee's as well as employers and the environment in which these employees work which usually includes the technical, the human and the organizational environment.

According to Opperman (quoted in Yusuf and Metiboba 2012) gives consideration which needs to be taken into account when defining workplace environment which includes the technical environment, the human environment and the organizational environment. According to Yusuf and Metiboba, technical environment refers to tools, equipment, technological infrastructure and other physical elements used within the workplace. The human environment includes the peers, others with whom employees relate, team and work groups, interactional issues, the leadership and management. The term workplace environment is used to describe the surrounding conditions in which an employee operates.

**Employee's Performance:** Sinha (2001) stated that employees' performance depends on the willingness and also the openness of the employee's desire of doing their job. He also stated that by having this willingness and openness of the employees in doing their job, it could increase the employees' performance which also leads to the productivity. Stup (2003) also explained that to have a standard performance, employers will need to get the employees to do their task on track so as to achieve organizational goals. By having the work or job done on track, employers could be able to monitor, observe and help them to improve their performance.

Employees will always be contended when they feel that their immediate environment states are in line with their obligations (Farh, 2012). Chandrasekar (2011) stated that the type of workplace environment in which employees operate determines whether or not organizations will attain its goals and objectives. The workplace environment consists of physical factors which include the office layout and design among other factors; while the psychosocial factors made up of working

conditions, role congruity and social support. Other aspects of the workplace environment are the policies which include employment conditions.

A better physical workplace environment boost employees' performance. Employees in many organizations are faced with working problems related to workplace environmental and physical factors. It has been argued by Pech and Slade (2016) that the level of employee disengagement is increasing and it has become an area of interest for employers to make the workplaces an environment that positively influence workforce. Employees' comfort on the job, determined by workplace conditions and environment, has been recognized as an important factor for measuring their productivity (Leblebici, 2012). In today's dynamic and competitive business world, a healthy workplace environment makes good business sense. Managers should not just focus on the employees' pay packet with the assumption that it is proportionate to performance (Heath, 2016). Organizations deemed as a positive place to work will have a competitive edge over the others.

Employee performance refers to job related activities expected of a worker and how well those activities were executed (Leblebici, 2012). Employee performance is the process of creating a work environment or setting in which people are enabled to perform to the best of their abilities (Heath, 2016).

#### **1.1.4 Contextual Perspective**

The physical workplace environment; include but not limited to the comfort level, ventilation, heating, natural lighting and artificial lighting. According to (Challenger 2014) the above features assist on the functional and aesthetic side, the décor, and design of the workplace environment that ultimately helps in improving the employees experience hence trigger better performance. He emphasizes that banking services “must insist on the utility and the role of environmental information, facilitating employees for example engagement with better space management, and the automation of certain tasks. Similarly, if the tasks to be performed are very complex, efficiency of layout and functionality will be more important than when the tasks are mundane or simple. Office layout and design impressions suggest that certain dimension serves a symbolic function by connoting meanings and images about organizations and further how their employees are to be engaged (Challenger, 2014). Based on these affordances, it is suggested that

employees will tend to identify more with these features which enhance performance. Informal seating arrangements, such as chairs placed at a right angle facilitate social interaction, whereas formal seating arrangements, such as chairs placed back-to-back discourage social interaction (Doman, 2008). This also helps explain how style of furnishings and other physical symbols may come to serve a symbolic function.

Africa's incapacitation or lack of capacity to address the needs of her people or affect desired and appropriate urban and rural management practices is indicative of the criticality of capacity and capacity enhancement defined by the right workplace habits of the working actors. Poor work habits' leading to low productivity and growth is not a new discovery (Pritchett, 2015). The argument has been made that effective development requires high standards of ethical and performance behaviors, particularly in relation to national governance and major development projects (World Bank, 1999). The wave of globalization now requires agencies of governments and companies in other parts of the world including African nations to conduct their business in an environment characterized by speed and being connected (World Bank, 1981). The development and retention of intellectual capital determines the competitive advantage of companies (Pritchett, 2015). To survive in the 21st century, institutions in Africa must be disposed to constant change and be adaptable to identify with leading people strategies and practices that correlate with excellent financial performance and adopt effective benchmarking practices against leading practices in participating sectors (Drucker, 1993; Senge, 1990).

In this context of work place environment and employee performance, the researcher will consider Bambili village as her area of investigation. From this area, Microfinance Institutions (MIs) just like commercial banking counterparts are dominated and concentrated in this city. Although most of these institutions had their origin from indigents from the North West and Western regions of Cameroon. Yaounde, Douala and Bamenda remain the most concentrated cities with MFIs branches. There are many villages which are still to feel a touch of MFIs due to the poor network system in the areas and lack of technological know-how (skilled labor). In Cameroon, the Cameroon Cooperative Credit Union limited (CAMCCUL) is one of the major credit unions which operate in affiliation with many other small credit unions including Bambili Cooperative Credit Union-(BAMCCUL) and Unity Cooperative Society-(UNICS) Bambili.



As suggested by Govindarajulu (2004), in the twenty-first century, businesses are taking more strategic approach to environmental management to enhance their productivity through improving the performance level of the employees. It is evident in the research findings of Patterson et al., (2017) that the more satisfied workers are with their jobs the better the company is likely to perform in terms of subsequent profitability and particularly productivity. Sekar (2011) argues that the relationship between work itself, the workplace and the tools of work, workplace becomes an integral part of work itself. The management that dictate how, exactly, to maximize employee productivity lay emphasis around two major areas of focus: personal motivation and the infrastructure of the work environment.

## **1.2 Problem Statement**

Employees face a myriad of challenges in relation to their workplace environment including limited training, supervisor and team work support (Fotabong, 2008). Work environment strongly influences the extent to which employees are engaged at their workplace and committed to the organization. Thus if the work atmosphere is not conducive, it causes a very big threat and problem to the productivity of the company (Fotabong, 2008). Hence disengaged employees, because of poor work environment, end up producing mediocre results due to factors like noise which cause discomfort. Because of such situations and challenges in workplace environment among micro-finances in Bambili such as training and development, supervisor support issues and poor interpersonal relation work equipments; the researcher will therefore carry out this study to examine how environment influences affects employee performance in Microfinance Institutions Akintayo (2012). However, the effect of these working conditions on employee performance in the micro-finance institutions in Bambili has not been explored in extent literature. This study seeks to address this gap by examining the influence of working conditions on employee performance in Bambili, Cameroon.

## **1.3 Purpose of the Study**

The purpose of this study was to examine the effect of workplace environment on employee performance in microfinance institution in Bambili, Cameroon.

## **1.4 Specific Objectives**

- i. To examine the effect of Career Development and Training on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon.
- ii. To evaluate the effect of Interpersonal Relationship on Employee Performance in Microfinance Institutions in Bambili, Cameroon.
- iii. To examine the Effect of Working Equipment on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon.

## **1.5 Research Questions**

- i. What is the Effect of Career Development and Training on Employee Performance in Bambili, Cameroon?
- ii. What is the Effect of Interpersonal Relationship on Employee Performance in Microfinance Institutions in Bambili, Cameroon?
- iii. What is the Effect of Working Equipment on Employee performance in Microfinance Institutions in Bambili, Cameroon?

## **1.6 Hypotheses**

**H1<sub>1</sub>:** career development and training has a significant effect on Employee Performance in Microfinance Institutions in Bambili, Cameroon.

**H1<sub>2</sub>:** Interpersonal relationship has a significant effect on Employee Performance in Microfinance Institutions in Bambili, Cameroon.

**H1<sub>3</sub>:** There is a significant effect between Working Equipment on and Employee Performance in Microfinance Institutions in Bambili

## **1.7. Scope of the Study**

### **1.7.1 Geographical Scope**

The area of this study focused on micro-finance institutions in Bambli, Cameroon specifically at Bambili cooperative credit union (BAMCCUL) and Unity Cooperative Society (UNICS) Bambili northwest region, Cameroon. These organizations were because they are the prominent

micro finance institutions within Bambili, but are characterized by challenging working conditions (Fotabong, 2008). Thus the people here were in the rightful position to provide information that will be relevant to the study.

### **1.7.2 Content Scope**

The study investigated how the various working environment components (career development and training, interpersonal relationship, supervisor's support) affect employee performance in micro-finance institutions in Bambili, Cameroon.

### **1.7.3 Theoretical Scope**

This study was guided by three theories, Taylor's (1991) theory, Abraham Maslow (1954) hierarchical level of need theory, Herzberg's (1959) two factor theory.

### **1.7.4 Time Scope**

This study covered the period 2011-2017 as this period witnessed a proliferation of micro-finance institutions in Bambili, Cameroon.

## **1.8 Significance of the Study**

This research study will generate data and insight relating to working conditions and employee preference in Bambili, Cameroon which could be consulted by future researchers. Policy-wise, the study's findings would provide a basis for advancing policy recommendation for improving working conditions and employee performance in the micro-finance institutions studied.

It is anticipated that the findings of the study will pave way for the authorities of Bambili cooperative credit union, Bambili to address the variable that affects employee's work environment and their performance at the organization.

It is also envisaged that the findings of this research will enable the organization to know how to address issues concerning the employees and its work environment as it crops up and also to consider office design as an important factor in increasing employee's performance.

On the part of manager's it is hoped that the study will help them to work on their relationship with their subordinates and also address issues affecting the employee's and their immediate

environs. Furthermore, the research upon completion will help employees to become more aware of conditions that are conducive for improved performance.

It will also be beneficial to prospective students who will need some information contained in this work to guide their own research work which is related to the present study.

### **1.9 Operational Definition of the Key Terms**

**Workplace Environment:** workplace environment can be defined as the environment in which people work that include physical setting, job profile, culture and market condition

**Employee Performance:** employee Performance is the achievement of specified tasks against predetermined or 3 identified standards of accuracy, completeness, cost and speed

**Human Environment:** The human environment is sometimes interpreted as a network which includes formal and informal interaction among teams, colleagues, as well as boss-subordinate relationship that exist within the framework of organizations. Such interaction (especially the informal interaction), provides avenue for the dissemination of information and knowledge as well as cross-fertilization of ideas among employees. Of course, due to the development of previous studies, it has been established that workers' interpersonal relations at workplace tend to influence their morale (yusuf and matiboba 2012). More so, whatever tends to affect morale on the job is more likely to affect job commitment. According to Yusuf and Metiboba (2012), the third type of work environment, organizational environment which according to them includes systems, procedures, practices, values and philosophies which operate under the control of management.

**Organizational Environment:** In the words of organizational environment refers to the immediate task and national environment where an organization draws its inputs, processes it and returns the outputs in form of products or services for public consumption. The task and national environment includes factors such as supplier's influence, the customer's role, the stakeholders, socio-cultural factors, the national economy, technology, legislations, managerial policies and philosophies. All these go a long way in influencing people's psychology and attitude towards work. These three types of environments can further be categorized into two basic types (conducive and toxic) based on their influence they exert on the people at work.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Introduction

This section will review the theories which are relevant to this study, and the existing literature on working environment and employee performance. It will explore the finding of the various previous researchers who have studies the same or related topics to analyze the applicability of the findings.

#### 2.1 Theoretical Review

##### 2.1.1 Taylor's Theory

Taylor is known as „the father of scientific management“ for his contributions in raising the efficiency of organizations through his famous „one best way“ of accomplishing tasks. His model is a good representative of people who follow the quantitative approach when managing business or motivating people, as it directly links the work outputs to the levels of rewards. One of the most important contributions of Taylor's approach was to emphasize on the human motivation and the different ways of maximizing it in the work context. Taylor adopted the concepts of the classical economic theory, which adopted the idea of motivating individuals only by their desire for economic rewards (Baron & Greenberg, 1990). He believed that man is rational and makes choices based on economic decisions, as he/she takes into consideration the degree of monetary reward he/she will gain from these decisions. Therefore, only rational motives can control the workers' attitude and they can work harder if promised with a higher salary or more financial incentives.

Taylor therefore suggested that performance and productivity can be increased by interrelating good performance with higher financial incentives. In other words, if the workers knows that the more they produces the more financial rewards they will get, they will adhere to raise their performance level. In addition, Taylor called for the importance of providing each employee with a clear, specific work quota, and argued that the more information the worker has about the specific amounts of work he/she is expected to achieve daily, the more it would enhance his/her motivation (Hartley, 2012). In short, Taylor concentrated on two main extrinsic rewards: the

salary as a component of the piecework system, and defining work quotas and redesigning jobs as a component of work context.

Many researchers have credited Taylor for his contribution to management and motivation. Drucker (1989) was one amongst the researchers who has credited Taylor with being the first to analyze work as an important element of performance. Moreover, Baron and Greenberg (1990) also credited Taylor with recognizing the positive link between motivation and job performance. Overall, it is safe to claim that scientific management was an important step forward in motivation progress, by emphasizing the importance of the human element in the production equation. Thus, it focused attention on key factors that had previously been ignored (Baron and Greenberg, 1990).

Until now, Taylor's view of motivation has had a profound effect on the field of motivation research. Thus it has inspired several other researchers to deeply understand the motivation phenomenon, including Henry L. Gantt also began developing Taylor's ideas and put them into action (Bedeian, 1989). Gantt being Taylor's colleague and assistant, but his main concerns were the study of workers' psychology its importance of workers' moral in work settings. Gantt concerned was on the motivation process and showed more interest in the effectiveness of rewarding employees for their good work rather than the punishment them for bad performance. Gantt also designed a payment scheme that guaranteed minimum payment and a bonus system for employees with fixed payment. In addition, he initiated another motivation for supervisors for every subordinate who managed to finish his required daily workload, plus an extra bonus if all workers finished the set daily work. Thus, he revealed the importance of the human element in organizations and has contributed in forming the concept of motivation as we currently know it.

### **2.1.2 Frederick Herzberg's Theory**

This study is also guided by the theory of Two-Factor Model advanced by Frederick Herzberg (1950s). This theory has been into two (motivational and maintenance factors) maintenance factor also known as (hygiene factor) such as working condition and job security. This hygiene factor is de-motivator of employee. So, workplace environment is related

to this theory because the absence of maintenance brings high negative feeling and their presence generally brings employee on neutral state.

Herzberg's two factor theory of motivation points out that employee motivators such as, challenging work, recognition, and responsibility give positive satisfaction, and hygiene factors such as status, job security, salary, fringe benefits, work conditions that do not give positive satisfaction or lead to higher motivation, but them being absent will result to dissatisfaction results from their absence. Self-motivated employees tend to exhibit good performance even if they are never provided with much external motivation, but their performance increases if they are provided with those motivation. Great stress is placed on the importance of quality in the work place, with an emphasis on the perceptions of work improvement and satisfaction in the organization. Emphasis is also placed on the ways by which management can create a motivational workplace in which retention and employee satisfaction lead to improved healthcare Good performance by staff is enabled via a supportive working environment. This encompasses more than just having sufficient equipment and supplies. It also includes system issues, such as training and development, working equipment and the support of supervisor

These factors are all related with workplace environment and can hardly provide a real feeling of job satisfaction. However, when these factors fall below the acceptable level job dissatisfaction will emerges as a result. He also argued that all a person can expect when satisfying the hygiene factors is to prevent the feeling of dissatisfaction and the poor levels of job performance, as its existence will help remove the barriers to achieve job satisfaction. Therefore, the hygiene factors thus will offer little chance for self-actualization because they don't offer the employees the chances for responsibility or achievement (Boles 2004). It has been a great influence on the body knowledge about workplace motivation and performance.

These sets of motivators and hygiene factors work together uniquely to allow for effective performance of each employee. For instance, an employee will not change his or her attitude towards work relation and become more productive if motivating factors are not present, as well as an employee will not put forth the effort at a job if the hygiene factors have not been met. Working environment is extremely important when it comes to people willing to stay at their current employer. People with high levels of job satisfaction tend to be more productive and hold

positive attitudes, the opposite is true for people who are dissatisfied, and they are looking for other jobs with higher involvement and with that, higher satisfaction.

He concluded that two versions are invalid as they are not supported by any empirical studies. However, the two factor theory can be said to be a truly outstanding specimen for it to last a long period of time without disapproval. It has been a great influence on the body knowledge about workplace motivation and performance. It has generated a great amount of further research by many scholars.

### **2.1.3 The Hierarchy of Needs Theory**

Abraham Maslow defined need as a physiological or psychological deficiency that a person feels the compulsion to satisfy. This has a way of influencing a person's work attitudes and behaviors. Maslow formed a theory based on his own definition of need that proposes that humans are motivated by multiple needs and that these needs exist in a hierarchical order. He stated that only unsatisfied need can influence behavior; a satisfied need is not a motivator (Ramlall, 2004).

He starts at the bottom of the pyramid are those needs which are basic to once they have been satisfied, once these physiological needs have been satisfied, they are no longer a motivator for example food, shelter, clothing etc. The individual moves up to the next level. Safety needs at work could include physical safety (e.g. protective clothing) as well as protection against unemployment, loss of income through sickness etc). Social needs recognize that most people want to belong to a group. These would include the need for love and belonging (e.g. working with colleague who supports you at work, teamwork, communication).

Esteem needs are those needs which gives an individual or employee the privilege of being recognized within the workplace environment for a job well done. They reflect the fact that many people seek the esteem and respect of others. Being promoted within or out of the organization might achieve this. Self- actualization is about how people think about themselves - this is often measured by the level of success and/or challenge one experiences at work (Ramlall, 2004). One should also take care that employees don't just work for financial incentives. We should also take into consideration that employees are eager to come to work because they enjoy their jobs hence increase performance. Incentives are also means used to motivate employees in case you want them to go extra mile in achieving the goals of an organization. Maslow's model has great

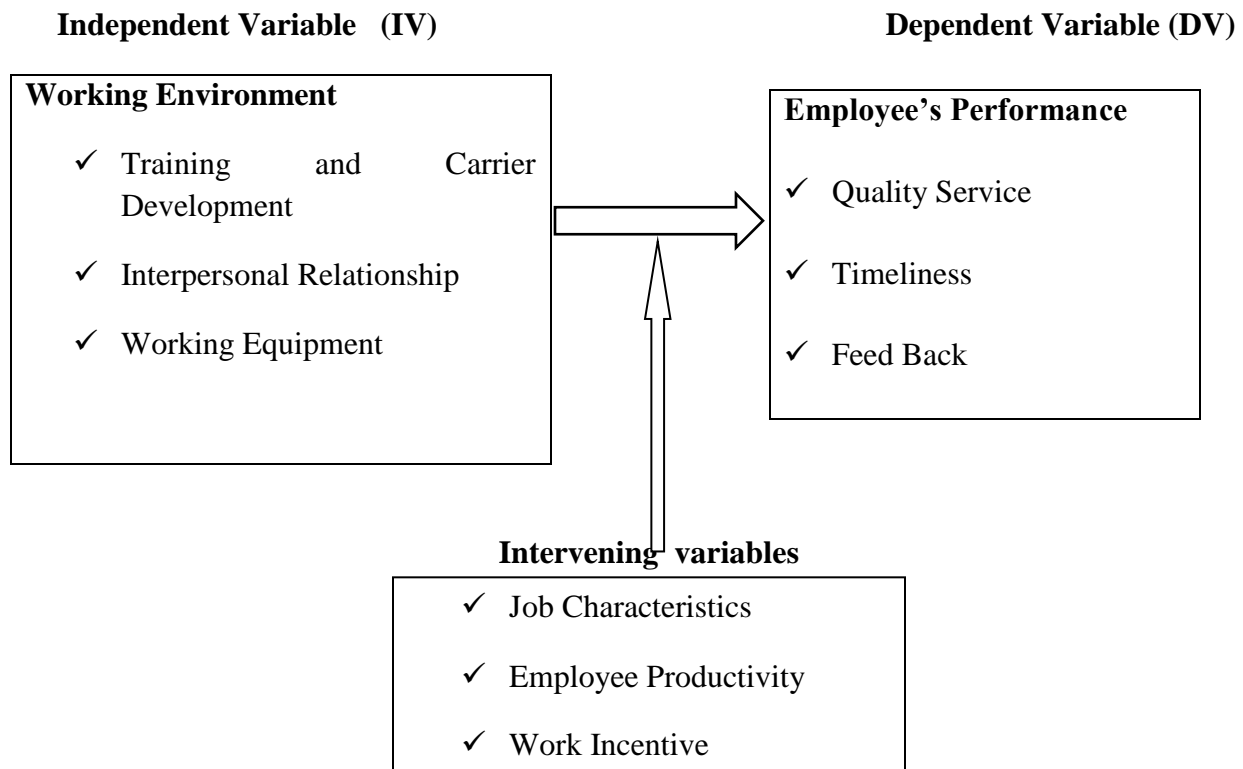


potential appeal in the business world. If a management makes an effort in finding out the level of attainment an employee has reach, then finding him or her suitable reward will be with ease. (Ramlall, 2004).

The positive results of workplace environment and employee performance practice could result to self-esteem and self-actualization. This is manifested through the performance of employees within the organization which show case their strength and reliability of their organization in the face of its competitor. It also implies that the organization through its employees has excelled and met their objectives, mission, and vision statement

## 2.2 Conceptual Framework

The conceptual framework in this study examines the interconnection between the variables in this study. It will explore how the independent variable interacts with the intervening variable to influence or determine the dependent variable.



**Figure 1: Conceptual Framework**

**Source: Conceptualized based on Platt & Sobotka (2010) & Akinyele, S. T. (2007)' Notes**

The conceptual framework outlines the relationship between the variable in this study. In this particular study, the independent variable which is working environment is characterized by the aspect of training and development, supervisory support and working equipment. These operate jointly with other factors such as quality service, timeliness and feedback and together they influence the dependent variable which is employee performance.

Armstrong (2016) states that training and development is an unfolding process that enables people to progress from a present state of understanding and capability to a future state in which higher level skills, knowledge and competencies are required. It takes the form of learning activities that prepare people to exercise wider or increased responsibilities and thus increase the quality of service, timeliness and the increased in feedback being attained.

**Supervisor support** is defined as the extent to which leaders value their employees' contributions and care about their well-being

**Training and Development** is an educational process which involves the sharpening of skills, concepts, changing of attitude and gaining more knowledge to enhance the performance of the employees.

**Work equipment** is defined as any machinery, appliance, apparatus, tool or installation for use at work

## **2.3 Review of Related Literature**

The related literature will be reviewed basing on the objective of the study.

### **2.3.1 Effect of Training and Development on Employee Performance**

Armstrong (2016) states that development is an unfolding process that enables people to progress from a present state of understanding and capability to a future state in which higher level skills, knowledge and competencies are required.

It takes the form of learning activities that prepare people to exercise wider or increased responsibilities. Tzafirir (2015) asserts that training is an important element in producing the human capital. It provides employees with the skills, abilities and knowledge required by the post. The objective of training is to achieve a change in the behaviour of those trained. This

means that the trainees shall acquire new manipulative skills, technical knowledge and skills on the job in such a way as to aid in the achievement of organizational goals.

Training will help to bridge gap between what should happen and what is happening between desired targets or standards and actual levels of work performance (Armstrong, 2016). Training need is any sometimes shortfall in employee performance, or potential performance which can be remediated by appropriate training. There are many by which human deficiencies when in terms of performance can be overcome and that is by training, though not the only way. Employee performance may be seen as the result of congruence between training and development and organizational goal. Vast amount of research been published which has highlighted the various types of relationship that exists between training, deployment and common organizational measures like performance, productivity, competitive edge and effectiveness. In this study, the researcher concentrated more on the ties and links in between that brings together the concepts of training and deployment and then determines the impact of these combined concepts on performance and productivity.

Armstrong (2016) noted that training and development shouldn't be seen as the only thread which ties together all those human resource activities but also as they instrument used in establishing and signaling how and when workplace activities or practices should change. In order to achieve more, the employee being the human resource manager will need to create a framework base on making decisions on micro-finance vision and strategic plan. In line with the above is that, training helps an individual learn how to perform his present job satisfactorily which involves developing the individual or employee for a future job and growth of the individual in all respects. In short, development complements training because human resources can exert their full potential only when the learning process goes far beyond simple routine motivation lasts longer since they are concerned with quality of working life.

*Nel et al* (2001) assert that a motivated person has the awareness of specific goals that must be achieved in specific ways; therefore, his efforts are directed at achieving such goals. According to Mullins (2016) motivation is a key ingredient in employee performance and productivity. Though people might have clear work objectives, the right skills and supportive work environment, they will not get the work done without sufficient motivation to achieve those work objectives. He added that motivated employees are willing to exert a particular level of effort, for

a certain amount of time, toward a particular goal. Motivation represents the complex forces and needs which provide the energy for an individual to perform a particular task. A motivated employee is always conscious of the goal to be achieved and directs his efforts towards attaining it.

Training is a key element for improved performance; it can increase the level of individual and organizational competency. Training holds the key to unlock the potential growth and development opportunities to achieve a competitive edge. Training programs helps in making acquaintance of employees with more advance technology and attaining robust competencies and skills in order to handle the functions and basics of newly introduced technical equipment. Training facilitates the updating of skills and lead to increase commitment, well – being, and sense of belonging, thus directly strengthening the organization’s competitiveness (Acton and Golden, 2012; Karia and Ah-mad, 2014; Karia, 1999). Training has the distinct role in the achievement of an organizational goal by incorporating the interests of organization and the workforce (Stone R J. Human Resource Management, 2012). There is no doubt that training is important in all aspect for an organization. Training has traditionally been defined as the process by which individual-also change their skills, knowledge, attitudes, and/or behavior (Robbins and DeCenzo, 1998). The primary role of training is to improve the employees’ skill for current and future du-ties and responsibilities.

Training helps them to change with aspects like technology and competition (Dessler 2014). Nowadays training is seen to be one of the most important factor in the business world as training goes a long way in increasing the efficiency and effective of those within the organization be they employees or employers to meet their goals and objectives. Training is important to enhance the capabilities of employees. Recent researches reveal that training enables most organizations meet their goals and objectives. In doing so employees are able to learn new work concepts, refresh their skills, improve their work attitude and boost productivity (Cole 2012). On the one hand, employees needs training to perform their job duties or at least to increase the quality and quantity of their work; on the other hand, skilled and efficient manpower is the most important success factor in achieving the goal of organizations. Training help in the updating of skills and leads to increase employee’s commitment towards their well – being, and

sense of belonging, thus directly strengthening the organization's competitiveness (Acton and Golden, 2012).

### **2.3.2 Effect of interpersonal relationship on Employee Performance**

Employee job performance is one of the most important factors within business environs which helps in maintaining and increasing performance for companies (Elangovan, & Xie, 1999; Spreitzer, 1995). Job performance of employee could be defined as the extent to which an individual completes the duties that are required in a given position, which he or she occupy within an organization. Some of the common responsibilities of supervisors are to delegation of work and to give information or advice to subordinates on how to go about their work. In acknowledging that it is the duty of supervisors to ensure that employee job performance is at maximum potential, it should be noted that it will be advantageous for managers in all trades and industry sectors worldwide to understand what types of employee-supervisor interactions are associated with employee job performance. Knowledge regarding the possible association between supervisor-employee relationship and job performance would enable the implementation of more effective systems for management, and subsequently, better productivity for the company through increased job performance.

This assessment seeks to evaluate examples from current research to understand the relationship between four dimensions of employee-supervisor interaction [perceived organizational support (POS), trust in the supervisor (TS), leader-member exchange (LMX), and reward systems (RS)], and employee job performance. Research on the associations of these variables shows varied results because of the difficulty in ruling out extraneous variables in the workplace. However, researchers generally agree that perceived organizational support can act as a foundation for interaction with supervisors that allows other beneficial constructs, such as trust, to begin to develop. For example, an employee that is usually is usually grateful to receive help from a supervisor may see the help as annoying or unnecessary if the employee were in an unsociable

Moreover, employees tend to measure interactions with their superiors as positive or negative to create a global perceived organisational support assessment of how they rank at their company (Rhodes & Eisenberger, 2012). An organization is really a complex system that has no physical body of its own, so if an employee is to feel a sense of support, it will result from interactions

with other individuals within the company. Supervisors act as the face of the organization, giving employees feedback and advocating on behalf of their company. High perceived organisational support is established when an employee feels that s/he has more desirable interactions with their supervisors than non-desirable ones (eg: more compliments than complaints). In this respect, Rhodes and Eisenberger (2012) stated that favourable treatment from a supervisor is synonymous with support from the organization, which raises perceived organisational support among employees. They continued to explain that increasing perceived organisational support is generally achieved through better treatment of employees in areas such as fairness, support, rewards, and favourable job conditions, and that extending these gestures seems to be recognized as a sign of high perceived organisational support by the employees who receive them, regardless of the reward or managerial system in place at that organization (Rhodes & Eisenberger, 2012). In other words, whether the company has an organizational hierarchy, team management, positive reinforcement, or negative reinforcement method of management, employees tend to view fairness, support, rewards, and favourable job conditions as signs of perceived organisational support.

When employees feel that they are appreciated and receive rewards for service to their company, their motivation to continue receiving rewards increases and levels of job performance increase (Rhodes & Eisenberger, 2012). Perceived organisational support acts as an emotional reward to employees for their continued loyalty and high job performance. These effects are exaggerated if the employee feels that the reward/support was voluntarily given to them (eg: a promotion for accomplishment in work duties), and reduced if the employee feels that such reward or support was simply a matter of policy (eg: government imposed mandatory pay increases; Rhodes & Eisenberger, 2012). In this respect, the psychological state of employees acts as a moderator in the perceived organisational support to job performance relationship. Furthermore, current mood often affects the way support is received. For example, an employee that is usually grateful to receive help from a supervisor may see the help as annoying or unnecessary if the employee were in an unsociable mood.

Additional benefits of perceived organisational support include a positive relationship between POS and organizational commitment (Eisenberger, Fasolo, & Davis-LaMastro, 1990; Shore & Tetrick, 1991; Shore & Wayne, 1993), in-role performance (Eisenberger, Huntington, et al.,

1986; Eisenberg, Fasolo, et al., 1990), organizational and citizenship behaviour (Moorman, Blakely, & Niehoff, 1998; Shore & Wayne, 1993; Wayne, Shore, & Liden, 2017) and a negative relationship with absenteeism' (Eisenberger et al., 1986 as cited in Coyle-Shapiro & Conway, 2015, p. 775). Furthermore, research concludes that high perceived organisational support is a predictor of happier, more productive employees, and when high perceived organisational support is present, employees report higher levels of perceived established trust (Rhodes & Eisenberger, 2012; Eisenberger, Rhoades, & Cameron, 1999).

Trust is an essential factor in the acceptance of duties and information from supervisors. Generally, whether an action was performed on an employee's own volition, or it was requested by a superior, an employee is expected to 'know better' than to act in ways that are unfavourable to the company and will be held accountable for any resulting consequences. If an employee feels that his/her supervisor may give incorrect information or a task that will not benefit the company, the employee may take extra precautions and/or be reluctant to perform when working (Elmuti, 2017). This behaviour could result in slower task completion (Elmuti, 2017). In this scenario, the lack of trust established acts as an impediment to employee productivity, and consequentially results in losses for the company in the form of wasted employee time. McAllister (1995) stated that trust is 'a variable seen as critical to organizational coordination' (as cited in Gómez & Rozen, 2001, p. 57). When TS is very low subordinates may disregard directives from their supervisors out of fear that the information given to them is unreliable. In order to optimize the efficiency of the delegation of duties, it is important for supervisors to gain the trust of their employees.

Showing competence is one of the first and most important things that a supervisor can do to begin establishing trust with subordinates. Elangovan and Xie (1999) reported that perception of supervisors has an impact on many employee outcomes related to production. They went on to explain that perception of a supervisor has a positive correlation with motivation and a negative correlation with stress in employees (Elangovan and Xie, 1999). The hiring process is the first sign of trust and acceptance of an employee by a manager, and it is generally expected that trust will be reciprocated by the employee. Quinn, Reed, Browne, and Hiers (2017) explained, 'When one moves into the managerial structure of the large corporation or firm, one is not just moving

into a 'job' but into a bureaucratic setting that contains its own social and cultural environment and rules of behaviours.

Employees are allowed to take on responsibilities that are important to the company, and acquire roles within the social framework of the organization, but they are expected to always act with the best interests of the company in mind. The supervisor is responsible for insuring that work performed by subordinates effectively adds to the productivity of the company, so if the employee fails in his/her duties, so does the supervisor. As trust in an employee increases, supervisors tend to respond by providing the employee with job enlargement, the intentional increase in the duties and responsibilities of the employee. To ensure that employees recognize job enlargement as a sign of trust, the assigned work must be given with a corresponding increase in responsibility. When employees are given more work duties without increased responsibility, it may indicate to the employees that they did not do enough work or that they are being punished. On the other hand, if more work is delegated and responsibility is increased, employees are likely to see it as a sign of appreciation and trust in their performance, which translates to a boost in self-esteem and motivation to perform (Gómez, & Rosen, 2001). In assessing the necessary factors for trust in the workplace, it is apparent that trust accumulates over time through events that allow the respective parties to evaluate and reevaluate each other based on their actions. The goal for the supervisor is to keep the employees' interest in remaining a part of this system, and the goal of the employees' is to gain more power within it (Henderson, Wayne, Shore, Bommer, & Tetrick, 2008). In the organizational hierarchy, the only way to gain power is through empowerment bestowed by a supervisor.

### **2.3.3 The Effect of Working Equipment's on Employee's Performance**

Workplace equipment's and facilities are some of those things provided for the safety, welfare, health and personal hygiene needs of employees. They include toilets, shelter, seating, dining rooms, change rooms, drinking water, personal storage and washing facilities. Which include work environment facilities such as workspace, temperature and air quality, lighting and flooring.

A study by Roelofsen (2012) argued that improving the workplace environment reduces the rate of complaints and absenteeism while increasing performance of employees and thus increased



productivity. There is adequate empirical evidence linking workplace conditions to job satisfaction (Wells, 2014) Providing amenities and facilities for the health, safety and welfare of employees is an important employer duty. However, it is only a part of an employer's duty to provide and maintain a working environment that is safe and without risks to health. Amenities and facilities are linked to the health, safety and welfare of employees within the organization. This compliance code addresses duties to provide amenities and facilities. It does not provide guidance on other employer duties to provide the highest reasonably practicable level of protection against risks to health and safety of employees within any organization. Workplace amenities and facilities are things provided for the health, safety, welfare and personal hygiene needs of employees. They include toilets, shelter, seating, dining rooms, change rooms, drinking water, personal storage and washing facilities. They also include work environment facilities such as workspace, temperature and air quality, lighting and flooring.

The employer within the organization will take various measures to ensure the safety of its employees in terms of the work equipment's made available to them. During the selection of the workplace equipment the employer within the organization shall pay attention to the specific working conditions which exist at the workplace, especially in relation of safety and health of the workers. If risks cannot be fully eliminated during the operation of the work equipment, the employer shall take appropriate measures to minimize them. Furthermore, the workplace equipment should be in line with relevant Community directives and/or the minimum requirements laid down for example, General minimum requirements applicable to work equipment additional minimum requirements applicable to specific types of work

Throughout its working life, the employer shall keep the workplace equipment compliant by means of maintaining the equipment adequately. The employer will make sure ensure that the workplace equipment is been installed correctly and is operating properly by inspection/testing of the work equipment (initial, after assembly, periodic and special) by competent persons. The results of inspections will be recorded and kept for the purpose of the organization.

If the use of work equipment is likely to involve a specific risk the employer shall ensure restricted access to its use, and allows of any modification by expert personnel only. Ergonomics and occupational health aspects shall be taken fully into account by the employer.

The employer shall provide its employees with comprehensive information and adequate knowledge (e.g. written instructions) on the work equipment, detailing: the conditions of use, foreseeable abnormal situations, any additional conclusion drawn from experience. Employees shall then be made aware of dangers relevant to them. Within any organization the employer shall ensure that its employees receive adequate training, including risks and specific training on specific-risk equipment's within the organization

## **2.4 Related Studies**

McCoy and Evans (2015) argued that the elements of workplace environment need to be well organized so that the employees would not be stressed while getting their job done. They also stated that the physical element plays an important role in developing the network and relationships at the work place. Result of the employee's performance can be increased from four to nine percent depending on the improvement of the physical workplace design at their workplace. Further, Amir (2010) also mention elements which are related to the workplace environment. These are two main elements which are the office layout plan and also the office comfort. Amir (2010) also stated that a physical workplace is that within an organization that has been arranged so that the goal of the physical workplace is an organization that is being arranged in a way that the goal of the physical workplace in the organization could be achieved. Physical factors in the workplace such as poor layout or overcrowding watery floor can lead to common types of accidents such as tripping or striking against objects, some other factor that could affect the employee's performance such as noise which will cause discomfort on the employees and thus reduce the employee performance.

An employee could be affected depending on the test they are given and also the environment of the place they are working. By having a good environment, the employees could apply all their energy and their full attention to perform work (Vischer, 2013).

(Chandrasekar 2011) sees performance feedback as a continuous process of assessing and measuring the inputs of every employees with a view to knowing their strengths and weaknesses (Browns & benson, 2003) and communicating the result back to the employees (Cook & Crossman 2004). Abu-Doleh & Weir(2007) argued that performance feedback is an activity which includes the assessment of individual or other level of performance to measure and improve performance that will help in attaining corporate objectives . Performance feedback is a process that contributes to the effective management of individuals and team to achieve high levels high level of organizational performance (Armstrong & Baron, 2015).

Performance feedback also involves information exchange and conflict resolution process between the employee and supervisor. This consist of both positive feedback on what the employee is doing right as well feedback on what requires improvement. Managers and supervisors will need to be comfortable with working with the whole range of workplace factors that influence employee enables to give his or her feedback regarding his or her requirements. Although this process is formal, it could be managed informally by gaining closer relations for two sides (Chandrasekar2011).

To get the best out of every employee, it becomes imperative for organizations to have a continuous activities or programmers that will help in reviewing their performance and competence and there by communications among work groups (Moulder, 2001). Marsor(2011) also acclaimed that performance management is a systematic way of communicating to employees on what they are expected to do and what the performance parameters are. Managers can only satisfy employees on a job if they give employees what they deserve for their performance so far without making an attempts to exploit employees and pay them lower than expected (Roberson& Stewart, 2016). Performance feedback mechanism as to a lager extent helped employees to know how they are progressing within the organisation in carrying out their duties, tasks and responsibilities this feedback can be made available on a daily, weekly or month basis (Lee, 2015).

A research by Roelofsen (2012) indicates that improving the working environment reduces complains and absenteeism while increasing productivity. Better physical workplace environment will boost the employee and ultimately their performance. A study done by Chevalier (2004) revealed that when environmental supports are sound, employees are better equipped to do what is expected of them. Chandrasekar (2003) in her study found out that workplace environment plays a big role in increasing employees' performance. Findings by Ajala (2012) indicated that workplace environmental elements such as sufficient light, absence of noise, proper ventilation and layout arrangement substantially increase employees' 13 productivity. Khan et al. (2011) investigated the impact of workplace environment and infrastructure on employees' performance from the education in Pakistan and concluded that incentives at workplace had a positive impact on employees' performance.

## **2.5 Research Gap**

This chapter has examined literature on workplace environment on employee performance. Most researchers have presented arguments to support the assertion that working conditions plays a major role in influencing employee performance within the organization (chandrasekar 2011, boles et all 2004). However Most of the research tends to analyze this influence base on workplace and not specifically on workplace environment. Though in some cases working environment has been explored, it is limited in scope. Besides none of the various studies was conducted in Bambili and yet the business condition in bambili is different from those in other parts of the country. This study therefore seeks to address the knowledge gap by holistically analyzing the relationship between working environment and employee performance in the context of micro-finance institutions in Bambili, Cameroon.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.0 Introduction

In this chapter, nine major elements were discussed as under research design, population, sample and sampling procedures, data collection methods, validity, reliability, data analysis, ethical consideration, and limitations of the study.

#### 3.1 Research Design

This study employed a cross-sectional research design. Cross-sectional design allowed the study of the population at one specific time and the difference between the individual groups within the population to be compared. It also provided for the examination of the co-relationship between the study variables (Mugenda and Mugenda, 2003). The study also used Survey design, this was used to collect data from a large sample of respondents. This study also followed a descriptive research design, whereby qualitative and quantitative research approaches were used to gain insight to variables, it was descriptive in that it described the characteristics of respondents.

#### 3.2 Research Population

The research population was 143, these respondents were the employees of two selected Micro-finance institutions in Bambili, Cameroon out of 10 micr-finance instituions in Bambili reason being the increase in number of branches being open around Bambili as government and private education institutions use it for various purpose. These respondents were from different categories which such as top management, human resource officers, and other employees. The information concerning the number and categories of workers was obtained from the company's annual report statements (Micro-finance institutions, 2019).

#### 3.3 Sample Size

Out of the total population of 143, one hundred and five (105) respondents were considered for the study. This number was reached through computation using Slovenes formula and the following table was obtained.

The Slovin's formula was used to determine the minimum sample size.

$$n = \frac{N}{1 + Na^2}$$

Where:

N=Target population

n=Sample size

$\alpha=0.05$  that is the level of significance

$$n = \frac{143}{1 + 143 (0.05^2)}$$

$$n = 105$$

**Table 3. 1: Summary Table for Population, Sample Size and Sampling Procedure**

Category	Population Size	Sample Size	Sampling Technique
Top Management	25	18	Purposive Sampling
Human Resources Officer	32	23	Purposive Sampling
Other employees	86	63	Simple Random Sampling
Total	<b>143</b>	<b>105</b>	

**Source: Primary Data, 2019**

### **3.4 Sampling Procedure**

Simple random sampling was used to select the respondents. From which all top employees and lower level employees were represented in the study and all had a chance to be selected to participate in this study as respondents.

### **3.5 Research Instruments**

#### **3.5.1 Questionnaire**

The questionnaire was close ended where the respondents were constrained to five options. These options ranged from one to five. 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, 4 = Strongly agree. The study employed two research tools, the face sheet which was used to collect data in the profile of the respondents; and two researcher-made questionnaires, one questionnaire focused on the independent variable that is working environment, and the other questionnaire focused on the dependent variable that was employee performance. This instrument was used on other employees.

#### **3.5.2 Interview Guide**

Interviews were conducted mainly with the top management and human resources management of Micro-finance institutions Company. These respondents were thought not to have enough time to fill in the questionnaires plus their input to this study was highly valued. However, the interview guide was time consuming which limited responses to just a small number of respondents (10). In addition, the interview guide was used to supplement the information given in the questionnaires. As a result this instrument was only used to gather information from management.

### **3.6 Validity and reliability of the instruments**

#### **3.6.1 Validity**

Validity of the instrument was ensured through expert judgment whereby the ratio of relevant to the irrelevant questions was maintained at a minimum of 0.7. The researcher made consultations

with her supervisor for expert knowledge on questionnaire construction. After the assessment of the questionnaire, the necessary adjustments were made bearing in mind of the objectives of the study.

$$\text{Content Validity Index} = \frac{\text{No of items declared valid}}{\text{total no of items}}$$

Equation 3. 1: CVI Equation

From the 28 questions, 26 were declared relevant and therefore CVI was calculated as  $26/28=0.929$ . Since this figure is above 0.70, the validity of the instrument was hereby confirmed.

### 3.6.1 Reliability

Reliability of the instrument was ensured through a test-retest technique. The researcher conducted a pre-test of the instrument on a collection of subjects and waited for one week then ran the same test to the same subjects a second time. Cronbach’s alpha was the definitive test used to establish the reliability of the instrument. If the alpha is above 0.7, the instrument would considered to be reliable and if not, the instrument would declared as having internal inconsistencies.

**Table 3. 2: Reliability Test Results**

Variable	Alpha	Number of Questions
Training and development	0.85	4
Working equipment	0.75	4
Interpersonal relationship	0.77	4
Timeliness	0.77	4
Quality	0.81	4
Feedback	0.80	4
<b>Mean Alpha and No. of Questions</b>	<b>0.80</b>	<b>28</b>

**Source: Primary Data, 2019**



### **3.7 Data Gathering Procedures**

#### **3.7.1 Before the Administration of the Questionnaires**

1. An introduction letter was obtained from the College of Higher Degrees and Research to solicit approval to conduct the study in Bambili, Cameroon
2. When approved, the researcher secured a list of the qualified respondents from the organizations and selected through the random sampling methods from this list to arrive at the minimum sample size.
3. The researcher explained the nature and purpose of the study to respondents.
4. The researcher produced more than enough questionnaires.
5. The researcher selected research assistants who assisted her in data collection
6. The researcher ensured that order and consistency is observed in the questionnaire administration.

#### **3.7.2 During the administration of the Questionnaires**

7. The respondents were requested to answer completely and not to leave any part of the questionnaires unanswered.
8. The researcher and assistants emphasized the retrieval of the questionnaires within 7 days from the date of distribution.
9. On retrieval, all returned questionnaires were checked if all are answered.

#### **3.7.3 After the Administration of the Questionnaires**

10. The data gathered was coded into the computer and statistically treated using the Statistical Package for Social Sciences (SPSS), Minitab and MS Excel.

### **3.8 Data Analysis**

The analysis of the data obtained from the field was done objective by objective as outlined below

Objectives 1, 2 and 3: Regression analysis was used to analyse the effect between variables.

Extent of working environment and level of employee performance; in analyzing these variables, descriptive statistics were employed. Means and rank were used. Apart from these two, the researcher was also interested in analyzing the demographic characteristics of the respondents for which frequency table and percentages were considered. Finally, qualitative data from the interviews was analyzed alongside the data from the questionnaires. This was done through content and context analysis where direct quotations were given as were recorded during data collection.

### **3.9 Ethical Considerations**

In this study, the researcher sought permission to conduct the survey from the respective Micro-finance institutions to sanction the study. Anonymity and confidentiality of the respondents was observed by not asking the respondents to put their names on the questionnaires. The researcher informed the respondents all she was doing without any form of deception and only the willing respondents were allowed to participate in the research study. An informed consent form was required to be duly filled and signed by the respondents who agreed to take part in the study.

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

#### **4.0 Introduction**

This chapter presents the analysis on demographic characteristics of respondents, workplace environment in micro-finance institutions of Bambili, Cameroon, the level of performance of employees in micro-finance institutions of Bambili, Cameroon, the effect of training and Career Development on employee Performance in Micro-Finance Institutions in Bambili, Cameroon, the effect of Supervisory Support on Employee Performance in Microfinance Institutions in Bambili, Cameroon and lastly the effect of working equipment on employee performance in Micro-Finance Institutions in Bambili, Cameroon.

#### **4.1 Demographic Characteristics of Respondents**

The table below showed the distribution of the respondents according to the four parameters of gender, age, educational qualification and work experience. Frequency tables and percentages were used in analysis.

**Table 4. 1: Demographic Characteristics of Study Respondents**

<b>Variable</b>	<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
<b>Gender</b>	Male	79	75.2%
	Female	26	24.8%
	<b>Total</b>	<b>105</b>	<b>100.0%</b>
<b>Age</b>	<=20	21	20.0%
	21-30	24	22.9%
	31-40	44	41.9%
	41-50	11	10.5%
	50 and above	5	4.8%
	<b>Total</b>	<b>105</b>	<b>100.0%</b>
<b>Level of Education</b>	Secondary	17	16.2%
	Certificate	22	21.0%
	Diploma	35	33.3%
	Degree	24	22.9%
	Master	7	6.7%
	<b>Total</b>	<b>105</b>	<b>100.0%</b>
<b>Work Experience</b>	< 1 Yr	20	19.0%
	1-3 Yrs	31	29.5%
	4-6 Yrs	28	26.7%
	7-9 Yrs	18	17.1%
	>=10 Yrs	8	7.6%
	<b>Total</b>	<b>105</b>	<b>100.0%</b>

Source: Primary Data, 2019

#### 4.1.1 Gender of Respondents

Table 4.1 indicated that the gender composition of the respondents was biased towards the masculine gender. Mathematically there were more males than there were females. Percentagewise, males represented 75.2% while the females represented 24.8% of the 105 respondents involved in the study. The implication was that the micro finance institutions involved in the study had more male workers than female ones. It is either there is a problem with the recruitment system or women do not like working in the environment of such companies.

#### **4.1.2 Age Distribution of Respondents**

In terms of age distribution of the respondents, it was found that respondents belonging to the age group of 31-40 years were most dominant with 41.9% composition. This group was followed by far by the category 21-30 years which constituted 22.9%. Those between 20 years of age claimed 20% of total composition. This was followed by the group with respondents who were between 41 and 50 years as they claimed 10.5% composition. The age group with the least composition in percentage was those belonging to the age group 50 years and above claiming only 4.8% composition. This is a clear indication that the Microfinance Institutions had more youths among their workforce than other age groups.

#### **4.1.3 Educational Qualifications**

When it comes to the educational qualifications of the respondents, it was found that most of them had undergraduate diplomas as their highest qualification. These respondents who were 35 in number represented 33.3% of the respondents. This group was succeeded in percentage share by those with undergraduate degrees who had 22.9% composition, followed by those with certificates with 21.0% while those with secondary school certificates as their highest academic qualification represented 16.2% of the respondents. The least populated category under this parameter was the one with master degrees who had a mere 6.7% composition. These findings suggest that the Microfinance Institutions examined had fairly well qualified staffs.

#### **4.1.4 Work Experience**

The last parameter regarding the demographic characteristics of respondents was concerning the work experience of the respondents involved in the study. The most populated category was for those who had between 1 and 3 years of experience as they constituted 29.5%. This was followed by those with 4 to 6 years as they were 26.7% of the respondents. Thirdly, came those who were with below 1 year as they composed 19.0% of the 105 respondents. Fourthly, came those with 7-9 years with 17.1% composition. The least populated category in this case was for those with 10 and above years of experience as they constituted 7.6% of respondents.

4.2 Workplace environment in micro-finance institutions of Bambili, Cameroon

The independent variable in this study was workplace environment that existed in micro-finance institutions, in Bambili. This was important to lead the researcher to get an understanding of how significant they were in the

company. This was analyzed in four phases which were training and development, interpersonal relationship and working equipment. In analyzing this, means and ranks were used. The following results emanated from the analysis. Workplace environment was found to be at a mean of 2.92 which was interpreted as high. The individual constructs of Workplace environment are analyzed separately in the subsequent sections.

**Table 4.2: Workplace Environment**

<b>Training and Career Development</b>	<b>Mean</b>	<b>Interpretation</b>	<b>Rank</b>
My organization provides training and development to the employees	3.26	Very high	1
New recruits find induction training very useful in this organization	3.04	High	2
On job-training has always improved the knowledge and skills of employees	2.89	High	3
Employees are helped to acquire technical knowledge and skills through off the job training	2.48	Low	4
<b>Average Mean</b>	<b>2.92</b>	<b>High</b>	
<b>Interpersonal Relationship</b>			
The management gives staffs a clear picture of the direction in which the organisation is headed hence motivating them to work	3.33	Very high	1
Management involves staff in decision making	2.99	High	2
This organisation always gives more opportunities to employees to express their problems	2.74	High	3
This organisation offers frequent opportunities for staffs to reward themselves	2.01	Low	4
<b>Average Mean</b>	<b>2.77</b>	<b>High</b>	
<b>Working Equipment</b>			
Employees always wear personal protective equipments such as goggles and gloves where identified in the risk assessments	3.36	Very high	1

Employees always wear personal protective equipments such as goggles and gloves where identified in the risk assessments	3.11	High	2
Employees always wear personal protective equipments such as goggles and gloves where identified in the risk assessments	2.71	High	3
Employees always wear personal protective equipments such as goggles and gloves where identified in the risk assessments	2.34	Low	4
<b>Average Mean</b>	<b>2.88</b>	<b>High</b>	
<b>Overall Mean</b>	<b>2.85</b>		

**Source: Primary Data, 2019**

Training and development were the first category of workplace environment that were analyzed in the study. Table 4.2 shows the descriptive statistics about the responses offered in the close ended questionnaires.

The overall mean for this construct variable was 2.85 and it was interpreted as high. The highest indicator variable in this category was where the respondents reacted to the statement that “my organization provides training and development to the employees.” This indicator variable bared a mean of 3.26 which was interpreted as very high. The lowest indicator variable in this category was the found on the statement that “employees are helped to acquire technical knowledge and skills through off the job training” as it scored a mean of 2.48 and interpreted as low. This means that workplace environment at the company which made the environment quite unattractive to workers.

*“I would attribute the high rates of training and development at the company to the fact that we have different clans working for us...managing such a diverse people is not easy and such issues are most likely to occur...some of the personnel have family issues that are unresolved and they find it hard to pursue them as grown-ups”*

#### **4.1.5 Interpersonal Relationship**

The second parameter under workplace environment was interpersonal relationship. The study analyzed this aspect in terms of its mean from the responses offered from the respondents and also through the statements captured from the interviews conducted. The highest indicator

variable in this category was found where the respondents reacted to the question “the management gives staffs a clear picture of the direction in which the organisation is headed hence motivating them to work”. This indicator variable bared a mean of 3.33 which was interpreted as very high. The lowest indicator variable in this category was found on the statement that “this organisation offers frequent opportunities for staffs to reward themselves”. This was measured at a mean of 2.01 and thus interpreted as low. The findings indicate that there is weak interpersonal relationship at the company. Responses from interviews conducted further elaborate on this issue.

*“...At times you will find that some of our employees have their personal issues not necessarily against other members in the company but just with themselves...it is very difficult to detect such things without the employees themselves coming out to talk about them with the human resources department...”*

#### **4.1.6 Working Equipment**

The average mean for this construct was 2.88 and it was interpreted as high. The highest indicator variable in this category was where the respondents reacted to the statement that “employees always wear personal protective equipments such as goggles and gloves where identified in the risk assessments”. This items bared a mean of 3.36 which was interpreted as very high. The lowest indicator variable in this category was the found on the statement that “employees always wear personal protective equipments such as goggles and gloves where identified in the risk assessments”. This obtained a mean of 2.34 which was interpreted as low. It showed that the Micro-finance institutions have not effectively provided personal protective equipments such as goggles and gloves where identified in the risk assessments.

#### **4.2 Determining the Performance of Employees in Micro-Finance Institutions in Bambili, Cameroon**

The dependent variable in this study was performance of employees. This was measured in terms of timeliness, quality and feedback. Generally, the mean of employee performance was found to be 1.95 which was interpreted as low.



**Table 4.2: Descriptive Statistics on Employee Performance**

<b>Timeliness</b>	<b>Mean</b>	<b>Interpretation</b>	<b>Rank</b>
Employees in this organisation are quick in their service	3.21	High	1
Employees are responsive enough to directives from above	2.01	Low	2
The staffs are generally sensitive to the needs of the clients and react quickly to them	1.47	Low	3
The clients appreciate the speed at which they are served	1.37	Low	4
<b>Average Mean</b>	<b>2.02</b>	<b>Low</b>	
<b>Quality of Service</b>			
The services offered by the staffs are of relevance to the clients	1.81	Low	1
Clients and other stakeholders appreciate the quality of services provided by the employees in organization	1.77	Low	2
The services offered by this company are of a higher quality than those offered by others elsewhere in the region by other firms	1.48	Very low	3
The employees in this organisation are keen to provide quality services	1.30	Very low	4
<b>Average Mean</b>	<b>1.59</b>	<b>Very low</b>	
<b>Feedback</b>			
The employees care about serving the clients	2.77	High	1
The employees are sensitive to the needs of clients	2.43	Low	2
The employees treasure giving feedback to the clients	1.89	Low	3
Employees understand the relevance of giving feedback in their undertakings	1.74	Very low	4
<b>Average Mean</b>	<b>2.21</b>	<b>Low</b>	
<b>Overall Mean</b>	<b>1.95</b>	<b>Low</b>	

**Source: Primary Data, 2019**

#### **4.2.1 Timeliness**

From table 4.3, the average mean for this construct variable was 2.02 and it was interpreted as low. The highest indicator variable in this category was found on the statement “employees in this organisation are quick in their service”. This statement’s mean was calculated to stand at 3.21 and this was interpreted as high. Under this category, the lowest indicator item was found on the statement that “the clients appreciate the speed at which they are served” as it scored a mean of 1.37 and interpreted as very low. This means that the timeliness of employees working at the company was poor.

The following responses were gathered from the interview sessions conducted during data collection phase and they relate to this context of analysis;

*“our administration has been quite reluctant on the reporting times for our employees so it is difficult to moderate such times...the same applies to lunch hours which are overused by our employees...this makes the delivery of services also be delayed most of the time....we need to have a system which regulates the reporting, leaving and break times for our employees...”*

#### **4.2.2 Quality of Services**

The second parameter under employee performance was quality of services offered by employees to clients in micro-finance institutions. The average mean for this construct variable was 1.59 and it was interpreted as very low. The highest indicator in this category was the fact that majority of the respondents felt that “the services offered by the staffs are of relevance to the clients”. This indicator variable scored a mean of 1.81 which was interpreted as low. The lowest indicator variable in this category was where the respondents responded to the statement that “the employees in this organisation are keen to provide quality services” as it scored a mean of 1.30 and interpreted as very low. This means that the employees at the telecommunication company were offering substandard quality of services to clients.

The interview responses quoted below are some of those responses which also agreed with this notion.

*“...time and again we have been complaining about the quality of services offered especially by our customer care representatives...this has everything to do with the state of mind of our employees...this poor delivery of services shows that the employees are immature or they feel forced to do some of these things...it is also possible that the workers are affected by the working environment in the organization ...”*

#### **4.2.3 Feedback**

The average mean for this construct variable was 2.21 and it was interpreted as low. The highest indicator in this category was where respondents responded to the statement that “the employees care about serving the clients”. This indicator variable scored a mean of 2.77 which was interpreted as high. The lowest indicator variable in this category was where the respondents reacted to the statement that “employees understand the relevance of giving feedback in their undertakings”. This implies that employees at the company were not responsive to the needs of their clients. From the interviews the following quotations were captured;

*“...On this maybe I can complain a little bit about our customer care representatives...they bring their personal issues to work to the extent that it slows their reaction to customer complaints...this can be such a nuisance who expect so high of a company like ours...it is imperative that we resolve this as soon as possible...”*

#### **4.3 Objective One; Effect of Training and Development on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon**

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.524 <sup>a</sup>	.274	.272	.41854
a. Predictors: (Constant), Training and development				

ANOVA <sup>b</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	23.992	1	23.992	136.963	.000 <sup>a</sup>
	Residual	63.413	362	.175		
	Total	87.405	363			
a. Predictors: (Constant), Training and development						
b. Dependent Variable: employee performance						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.815	.075		24.228	.000
	Training and development	.028	.329	.524	11.703	.000
a. Dependent Variable: employee performance						

Regression analysis results in the Model Summary table revealed that training and development accounted for 27.4% on employee performance in Micro-Finance Institutions in Bambili, Cameroon and this was indicated by r-squared of 0.274 implying that training and development affect the employee performance in Micro-Finance Institutions in Bambili, Cameroon.

The ANOVA table indicated that training and development significantly affect the employee performance and this was indicated by the F-value=136.963 and Sig-value=.000, since the sig. value (0.000) was less than 0.05 and which is the maximum level of significance required to declare a significant effect. This implies that training and development highly affect the employee performance in Micro-Finance Institutions in Bambili, Cameroon.

The coefficients table indicated that considering the standard error, training and development significantly influence employee performance in Micro-Finance Institutions in Bambili, Cameroon ( $\beta=0.329$ , Sig=0.000).

#### 4.4 Objective Two; the Effect of Interpersonal Relationship on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon

##### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.193 <sup>a</sup>	.035	.307	.47942

a. Predictors: (Constant), interpersonal relationship

ANOVA <sup>b</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.207	1	3.207	13.955	.000 <sup>a</sup>
	Residual	82.514	359	.230		
	Total	85.722	360			
a. Predictors: (Constant), interpersonal relationship						
b. Dependent Variable: employee performance						

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.239	.113		19.761	.000
Interpersonal relationship	.164	.044	.193	3.736	.000

a. Dependent Variable: employee performance

Regression analysis results in the Model Summary table indicated that interpersonal relationship accounted for 30.7% on employee performance in Micro-Finance Institutions in Bambili, Cameroon and this was indicated by r-squared of 0.307 implying that interpersonal relationship significantly affect employee performance at rate of 30.7%.

The ANOVA table indicated that interpersonal relationship significantly affect employee performance and this was indicated by the F-value=13.955 and Sig-value=.000, since the sig. value (0.000) was less than 0.05 and which is the maximum level of significance required to declare a significant effect. This implies that interpersonal relationship highly affects employee performance in Micro-Finance Institutions in Bambili, Cameroon.

The coefficients table indicated that considering the standard error, interpersonal relationship significantly affects the employee performance in Micro-Finance Institutions ( $\beta=0.193$ , Sig=0.000).

#### 4.5 Objective Three; Effect of Working Equipment on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon

Table 4.6: Objective three; effect of working equipment on employee performance in Micro-Finance Institutions in Bambili, Cameroon

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.279 <sup>a</sup>	.430	.228	.43141

a. Predictors: (Constant), Working equipment

ANOVA <sup>b</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	20.151	1	20.151	108.275	.000
	Residual	67.558	363	.186		
	Total	87.709	364			

a. Predictors: (Constant), Working equipment  
b. Dependent Variable: employee performance

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.687	.096		17.652	.000
	Working equipment	.362	.035	.479	10.406	.000

a. Dependent Variable: employee performance

Regression analysis results in the model Summary table indicated that the working equipment significantly affect employee performance in Micro-Finance Institutions in Bambili, Cameroon at a rate of 43% and this was indicated by r-squared of 0.430, hence implying that the existence of working equipment at the work place significantly has an effect on employee performance in Micro-Finance Institutions in Bambili, Cameroon.

The ANOVA table indicated a positive significant effect working equipment have on employee performance and this was indicated by the positive F-value=108.275 and Sig-value=.000, since the sig. value (0.000) was less than 0.05 and which is the maximum level of significance required to declare a significant effect. This implies that working equipment highly affect employee performance in Micro-Finance Institutions in Bambili, Cameroon. Still this implied that lack of working equipment may reduce the level of employee performance.

The coefficients table indicated that considering the standard error, working equipment significantly affects the employee performance in Micro-Finance Institutions ( $\beta=0.362$ , Sig=0.000).

#### **4.6 Relationship between Working Environment and Employee Performance**

The fourth objective in this study was to examine the relationship between working environment and employee performance. The researcher correlated the means on both variables by using the Pearson's Linear Correlation Coefficient as indicated in table 4.7;

**Table 4.6: Pearson Correlation between Working Environment and Employee Performance**

<b>Variables correlated</b>	<b>r-value</b>	<b>Sig</b>	<b>Interpretation</b>	<b>Decision on Ho</b>
Working Environment Vs Employee Performance	.617	.000	Significant Correlation	Rejected

**Source: Primary Data, 2019**



The Pearson's Linear correlation Coefficient (PLCC) results in table 4.7 indicated a positive significant correlation between working environment and employee performance, since the sig. value (0.000) was less than 0.05 and r-value (0.617) which is the maximum level of significance required to declare a significant relationship. Therefore this implies that favourable working environment increases employee performance in Micro-Finance Institutions in Bambili, Cameroon.

#### **4.7 Hypotheses Testing**

**Decision Rule:** Reject the Null hypothesis and accept the alternative hypothesis if the P-Value obtained using SPSS is less than 0.05 which is the alpha level of significance specified in SPSS for this Analysis. But, if, otherwise, then do not reject the null hypothesis.

**H1<sub>1</sub>** There is a significant effect of training and development on employee performance in Micro-Finance Institutions in Bambili, Cameroon. The researcher rejected the null hypothesis because the p-value was 0.000 which is less than 0.05 level of significance.

**H1<sub>2</sub>** There is a significant effect of interpersonal relationship on employee performance in Micro-Finance Institutions in Bambili, Cameroon. The researcher rejected the null hypothesis because the p-value was 0.000 which is less than 0.05 level of significance.

**H1<sub>3</sub>** There is a significant effect of working equipment on employee performance in Micro-Finance Institutions in Bambili, Cameroon. The researcher still rejected the null hypothesis because the p-value was 0.000 which is less than 0.05 level of significance

## CHAPTER FIVE

### DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.0 Introduction

This chapter presents the discussion of the findings, conclusions and recommendations arising out of the research findings in chapter four and suggests areas for further research. The findings and results are discussed in line with the objectives of the study.

#### 5.1 Discussions of the Findings

This study was set to find out the effect of working environment on employee performance in Micro-Finance Institutions in Bambili, Cameroon, three specific objectives guided this study and these were i) examining the effect of training and development on employee performance in Micro-Finance Institutions in Bambili, Cameroon; ii) evaluate the effect of interpersonal relationship on employee performance in Micro-Finance Institutions in Bambili, Cameroon and (iii) to examining the effect of Working equipment on employee performance in Micro-Finance Institutions in Bambili, Cameroon.

##### 5.1.1 Objective One; the Effect of Training and Development on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon

The findings indicated that training and development significantly affect employee performance in Micro-Finance Institutions in Bambili, Cameroon, this effect therefore implies that training and development contribute to employee performance in Micro-Finance Institutions in Bambili, Cameroon. This finding is in line with Tzafrir (2015) who noted that training is an important element in producing the human capital. It provides employees with the skills, abilities and knowledge required by the post. The objective of training is to achieve a change in the behaviour of those trained. This means that the trainees shall acquire new manipulative skills, technical knowledge and skills on the job in such a way as to aid in the achievement of organizational goals. Training need is any sometimes shortfall in employee performance, or potential performance which can be remediated by appropriate training. There are many by which human deficiencies when in terms of performance can be overcome and that is by training, though not the only way.

Employee performance may be seen as the result of congruence between training and development and organizational goal. Vast amount of research been published which has highlighted the various types of relationship that exists between training, deployment and common organizational measures like performance, productivity, competitive edge and effectiveness. In this study, the researcher concentrated more on the ties and links in between that brings together the concepts of training and deployment and then determines the impact of these combined concepts on performance and productivity. Training can help to bridge gap between what should happen and what is happening between desired targets or standards and actual levels of work performance (Armstrong, 2016).

### **5.1.2 Objective Two; The effect of Interpersonal Relationship on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon**

The findings revealed that there is a significant effect interpersonal relationship has on employee performance in Micro-Finance Institutions in Bambili, Cameroon, this also implied that increase in interpersonal relationship improves the level of employee performance in Micro-Finance Institutions in Bambili, Cameroon. This finding agrees with Rhodes & Eisenberger (2012) who noted that employees tend to measure interactions with their superiors as positive or negative to create a global perceived organisational support assessment of how they rank at their company. An organization is really a complex system that has no physical body of its own, so if an employee is to feel a sense of support, it will result from interactions with other individuals within the company. Supervisors act as the face of the organization, giving employees feedback and advocating on behalf of their company. High perceived organisational support is established when an employee feels that s/he has more desirable interactions with their supervisors than non-desirable ones (eg: more compliments than complaints).

Rhodes and Eisenberger (2012) argued that favourable treatment from a supervisor is synonymous with support from the organization, which raises perceived organisational support among employees. They continued to explain that increasing perceived organisational support is generally achieved through better treatment of employees in areas such as fairness, support, rewards, and favourable job conditions, and that extending these gestures seems to be recognized as a sign of high perceived organisational support by the employees who receive them, regardless of the reward or managerial system in place at that organization. In other words,

whether the company has an organizational hierarchy, team management, positive reinforcement, or negative reinforcement method of management, employees tend to view fairness, support, rewards, and favourable job conditions as signs of perceived organisational support.

When employees feel that they are appreciated and receive rewards for service to their company, their motivation to continue receiving rewards increases and levels of job performance increase. Perceived organisational support acts as an emotional reward to employees for their continued loyalty and high job performance. These effects are exaggerated if the employee feels that the reward/support was voluntarily given to them (eg: a promotion for accomplishment in work duties), and reduced if the employee feels that such reward or support was simply a matter of policy (eg: government imposed mandatory pay increases). In this respect, the psychological state of employees acts as a moderator in the perceived organisational support to job performance relationship. Furthermore, current mood often affects the way support is received. For example, an employee that is usually grateful to receive help from a supervisor may see the help as annoying or unnecessary if the employee were in an unsociable mood (Elmuti, 2017).

### **5.1.3 Objective Three; the Effect of Working Equipment on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon**

The findings of this study proved a positive significant effect working equipment have on employee performance in Micro-Finance Institutions in Bambili, Cameroon, this therefore implies that provision of working equipment to employees it increases the level of employee performance in Micro-Finance Institutions in Bambili, Cameroon. This finding is in line with Roelofsen (2012) who argued that improving the workplace environment reduces the rate of complaints and absenteeism while increasing performance of employees and thus increased productivity. There is adequate empirical evidence linking workplace conditions to job satisfaction. Providing amenities and facilities for the health, safety and welfare of employees is an important employer duty. However, it is only a part of an employer's duty to provide and maintain a working environment that is safe and without risks to health. Amenities and facilities are linked to the health, safety and welfare of employees within the organization. This compliance code addresses duties to provide amenities and facilities. It does not provide guidance on other employer duties to provide the highest reasonably practicable level of protection against risks to health and safety of employees within any

organization. Workplace amenities and facilities are things provided for the health, safety, welfare and personal hygiene needs of employees. They include toilets, shelter, seating, dining rooms, change rooms, drinking water, personal storage and washing facilities. They also include work environment facilities such as workspace, temperature and air quality, lighting and flooring.

The employer within the organization will take various measures to ensure the safety of its employees in terms of the work equipment's made available to them. During the selection of the workplace equipment the employer within the organization shall pay attention to the specific working conditions which exist at the workplace, especially in relation of safety and health of the workers. If risks cannot be fully eliminated during the operation of the work equipment, the employer shall take appropriate measures to minimize them. Furthermore, the workplace equipment should be in line with relevant Community directives and/or the minimum requirements laid down for example, General minimum requirements applicable to work equipment additional minimum requirements applicable to specific types of work (Wells, 2014).

## **5.2 Conclusions**

### **5.2.1 Objective one; the Effect of Training and Development on Employee Performance**

According to the findings training and development have a positive significant effect on employee performance in Micro-Finance Institutions in Bambili, Cameroon Hence concluding that training and development enables employees to progress from a present state of understanding and capability to a future state in which higher level skills, knowledge and competencies are required..

### **5.2.2 Objective Two; the Effect of Interpersonal relationship on Employee Performance**

According to the findings interpersonal relationship has a significant effect on employee performance in Micro-Finance Institutions in Bambili, Cameroon. Therefore concluding that employees can be allowed to take on responsibilities that are important to the company, and acquire roles within the social framework of the organization, but they are expected to always act with the best interests of the company in mind, hence creating a good relationship between employees and the management.

### **5.2.3 Objective Three; the Effect of Working Equipment on Employee Performance**

According to the findings working equipment have a positive significant effect on employee performance in Micro-Finance Institutions in Bambili, Cameroon. Hence concluding that providing the working equipment to workers reduces the rate of complaints and absenteeism while increasing performance of employees and thus increased productivity, since providing amenities and facilities for the health, safety and welfare of employees is an important employer duty.

### **5.3 Recommendations**

The study offers some recommendations that if pursued properly they will serve to improve the performance of employees levels.

Micro-Finance Institutions should develop good training plans, and this will help to cater for issues surrounding quality of services, contract compliance, and customer service issues can be resolved internally before going out.

The researcher recommends that there is a need for interpersonal guidance for employees. This can ensure that all personal issues that employees have are ironed out especially within the right time frame. Also, it will allow the employees always have a place to look up to for assistance whenever they needed it.

The researcher recommends that there is a need for Micro-finance institutions to motivate the employees by providing working equipment to the employees, this encourage these employees to improve on the quality of services offered to clients and other stakeholders such that these clients can appreciate the quality of services offered, hence improving performance.

### **5.4 Contribution to Knowledge**

The following are the working environment strategies which can be used to increase the level of employee performance in Micro-Finance Institutions in Bambili, Cameroon; training and development, interpersonal relationship plus provision of working equipment. The following are the common strategies which can be used by the Micro-Finance Institutions to measure employee performance levels; timeliness, quality of Service and feedback.

## **5.5 Limitations of the Study**

The study has certain limitations. The selection of work environment factors that influence employee performance is not exhaustive. There may be other factors that may influence employee performance that might provide more insight on employee performance. The used factors might not provide a clear image of the relationship between work environment factors and employee performance.

The study also limited itself to information and details that could be discussed without compromising any part of the firms' business aspects due to the competitive and dynamic nature of the industry. However these limitations did not affect data collected for study.

## **5.6 Areas of Further Research**

The following areas need to be further researched since they were not well addressed in this piece of research since they were not the primary objectives or purpose of the study.

1. Working environment and quality of services in Microfinance Institutions in Bambili, Cameroon.
2. Working environment and effectiveness of employees in Microfinance Institutions in Bambili, Cameroon.

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## APPENDIX I: QUESTIONNAIRE

Dear Respondents,

This questionnaire is intended to collect data for a study on “workplace environment and employee performance in micro-finance institutions in Bambili, Cameroon. The study will be used for purely academic purposes. All information will be treated with strict confidence. Do not put any name or identification on this questionnaire the questions have been divided into sections based on the objectives of the study. Section A asks about the general information about the employees. Section B- Section asks questions on research objective.

### Section A: Personal Information

Please tick the appropriate box that corresponds with your answer.

1. What is your gender?

Female [ ]

Male [ ]

2. What is your age?

Below 20 years [ ]

21 – 30 years [ ]

31 – 40 years [ ]

41 – 50 years [ ]

50 years and above [ ]

3. What is your level of education?

Secondary [ ]

Certificate [ ]

Diploma [ ]

Degree [ ]

Masters [ ]

Doctorate [ ]

4. How long have you worked with your current employer?

Below 1 year [ ]

1 – 3 years [ ]

4 – 6 years [ ]

7 – 9 years [ ]

Over 10 years [ ]

## **SECTION B: Workplace environment Questionnaire**

### **Training and development**

1: Questions on Training and development

#	Question	Response				
		1	2	3	4	5
1	Employees are helped to acquire technical knowledge and skills through off the job training					
2	My organization provides training and development to the employees					
3	New recruits find induction training very useful in this organization					
4	On job-training has always improved the knowledge and skills of employees					

## Interpersonal relationship

### 2: Questions on Interpersonal relationship

#	Question	Response				
		1	2	3	4	5
1	Management involves staff in decision making					
2	The management gives staffs a clear picture of the direction in which the organisation is headed hence motivating them to work					
3	This organisation always gives more opportunities to employees to express their problems					
4	This organisation offers frequent opportunities for staffs to reward themselves					

## Working equipment

### 3: Questions on working equipment

#	Question	Response				
		1	2	3	4	5
1	All employees receive training before using any item of equipment and undergo program refresher training					
2	Employees always wear personal protective equipments such as goggles and gloves where identified in the risk assessments					
3	Stapling machines are always provided					
4	Visual display units and display screens are always provided by the management of this organization					

## SECTION C: EMPLOYEE PERFORMANCE QUESTIONNAIRE

### Timeliness

Table App. 4: Questions on Timeliness

#	Question	Response				
		1	2	3	4	5
1	Employees are responsive enough to directives from above					
2	Employees in this organisation are quick in their service					
3	The clients appreciate the speed at which they are served					
4	The staffs are generally sensitive to the needs of the clients and react quickly to them					

### Quality of Services

Table App. 5: Questions on Quality of Service

#	Question	Response				
		1	2	3	4	5
1	Clients and other stakeholders appreciate the quality of services provided by the employees in organisation					
2	The employees in this organisation are keen to provide quality services					
3	The services offered by the staffs are of relevance to the clients					
4	The services offered by this company are of a higher quality than those offered by others elsewhere in the region by other firms					

## Feedback

Table App. 6: Questions on Feedback

#	Question	Response				
		1	2	3	4	5
1	Employees understand the relevance of giving feedback in their undertakings					
2	The employees are sensitive to the needs of clients					
3	The employees care about serving the clients					
4	The employees treasure giving feedback to the clients					

**Thank you for your time**



**APPENDIX II: INTERVIEW GUIDE**

1. What is the effect of career development and training on employee performance in Bambili, corporative credit union and unity corporative society Bambili?

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2. What is the effect of supervisor support on employee performance in microfinance institutions in Bambili, corporative credit union and unity corporative society?

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3. What are the factor triggering organizational performances?

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.....  
.....

4. What could be done to improve employee performance in your organization?

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.....  
.....

5 what is the effect of supervisor’s support on employee performance?

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.....  
.....

6 what is the effect of working equipment on employee performance?

.....  
.....  
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