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The Effect of Workplace Environment on Employee Performance in Selected Microfinance Institutions in Bambili, Cameroon

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Abstract

This study examined the effect of work environment on employee performance in selected Microfinance Institutions in Bambili, Cameroon. It was limited to 143 technical employees of microfinance institutions in Bambili, Cameroon selected using simple random and purposive sampling techniques. It adopted a cross-sectional design in generating the required primary data. The findings indicated that; training and development significantly affect employee performance in Micro-Finance Institutions in Bambili, Cameroon. The researchers 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. We recommend that; 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 main contribution of this study is the revelation that among the strategies to create a better working environment which can increase employee performance in Micro-Finance Institutions, is training and developing employee capacities in interpersonal relationship plus provision of working equipment.

Keywords: Workplace Environment, Employee Performance, Microfinance Institutions, Cameroon.

1.0 Introduction

Globally, the success of any organization is closely related to employee performance within that organization. The quality of the employees' workplace environment has an impact on their motivation level and hence performance (Heath, 2016). The number 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. 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. A study was done in South African on 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 with in the hospital. (Akinyele 2007). 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. (Akume, & Annice, (2017).

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). Workplace environment is argued have an impact immense 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 employee. Most people spend forty to fifty percent of their lives within a confined environment, which

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greatly influence their mental status, actions, abilities and performance (Dorgan, 1994). A better workplace environment will lead to better outcomes and increased productivity. Better physical condition of office will boost the employees and ultimately improves 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).

1.1.1 Workplace Environment

Many scholars have attempted in recent past conceptualizing independent workplace environment Friedrich Engels (1845). 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 include 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. The term workplace environment is used to describe the surrounding conditions in which an employee operates.

1.1.2 Employee's Performance

Sinha (2016) stated that employees' performance depends on the willingness and also the openness of the employee's desire of doing their job. 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. 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).

1.1.3 Contextual Perspective

In this context of work place environment and employee performance, the researcher considered Bambili as 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 and Bonnie, (2013), 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 and Joyce, (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 dictates 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, supervision and team work support (Fotabong, 2012). 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, 2012). 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-finance in Bambili such as training and development, the researcher will therefore carry out this study to examine how environment influences affects employee performance in Microfinance Institutions Akume, & Annicet. (2017). 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 in line with training and development.

2.1 Theoretical Review

The study was 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

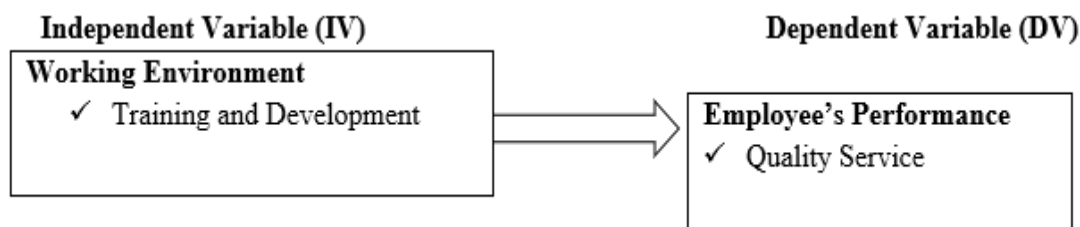
external motivation, but their performance increases if they are provided with those motivation. Therefore, the hygiene factors thus will offer little chance for self-actualization because they don't offer the employees the chances for responsibility or achievement (Boles 2004). It has been a great influence 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.

2.2 Conceptual Framework

The conceptual framework in this study examines the interconnection between the variables in this study.



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. These operate jointly with other factors such as quality service, and together they influence the dependent variable which is employee performance.

2.3 Empirical Review

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.

Tzafrir (2016) 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). Employee performance may be seen as the result of congruence between training and development and organizational goal. 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 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.

Training helps them to change with aspects like technology and competition (Dessler 2017). Nowadays training is seen to be one of the most important factors 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 (Sadat et al, 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 (Sadat et al, 2012).

Absar et al, (2010) 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, Absar, et al, (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. Absar et al, (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, 2007). 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 (Mulder, et al, 2007). Managers can only satisfy employees on a job if they give employees what they deserve for their performance so far without making an attempt to exploit employees and pay them lower than expected (Roberson & Stewart, 2016). 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 (2014) revealed that when environmental supports are sound, employees are better equipped to do what is expected of them. Chandrasekar (2011) 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.

Most of the researches reviewed analyzed the influence of workplace environment on other factors other than employee performance. However, a few studies on working environment and its effect on employee performance exist, but none of them was conducted in Bambili and yet the business condition in bambili is different from those in other parts of the country. This study therefore sought to address this contextual knowledge gap by holistically analyzing the relationship between working environment and employee performance in the context of micro-finance institutions in Bambili, Cameroon.

3.0 Methodology

3.1 Design

A Cross-sectional research design was used to allow 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 Population and Sample Size

A population of 143 employees from two selected Micro-finance institutions in Bambili, Cameroon out of the 10 microfinance institutions there, was targeted, due to increased number of branches opened in this area, as government and private education institutions use it for various purpose. Respondents were from different categories including top management, human resource officers and other employees. Information concerning the

number and categories of workers was obtained from the company's annual report statements (Micro-finance institutions, 2019). Out of 143, the Slovenes formula was used to select 105 respondents, who were sampled using simple random and purposive sampling.

3.3 Data Collection Instruments

A researcher made questionnaire was the main data collection instrument, with mainly closed ended questions, based on a four-point Likert scale, with response modes ranging from 1 for strongly disagree, 2 = Disagree, 3 = Agree, 4 = Strongly agree. The instrument had three sections; section A to collect data on respondents' profile; section B, for questions on the independent variable (working environment); and section C for questions on the dependent variable (employee performance). Validity and reliability of the questionnaire was tested to ensure data quality. Validity was tested for using experts or judges, who were asked to indicate the questions which relevant to the subject being studied. The ratio of relevant to the total number of questions was computed, with 0.70 maintained as the minimum or cutoff point. The final Content Validity Index (CVI) for this study's instrument was 0.75, which was above 0.70, so the instrument was confirmed valid. For reliability, the test-retest technique was used by first pre-testing the instrument with five respondents and after three weeks a re-test was done by administering the same instrument to the same respondents a second time. Then a Cronbach's alpha coefficient was computed to establish the reliability of the instrument. The minimum alpha to consider the instrument reliable was 0.7. The results yielded a Cronbach Alpha of 0.8, which was above 0.7, so the instrument was declared reliable.

An interview guide was also used mainly for top management and human resources managers of Micro-finance institution. This interview guide helped to supplement the quantitative data from the questionnaires. Due to their time-consuming nature, only 10 participants were interviewed.

3.4 Data Analysis

Data analysis was done using frequency counts, means and standard deviations, as well as simple linear regression. The data collected to determine the extent of working environment and level of employee performance was analyzed using means and rankings. Qualitative data 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.

4.0 Results and Interpretation

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.

Variable	Category	Frequency	Percent
Gender	Male	79	75.2%
	Female	26	24.8%
	Total	105	100.0%
Age	<=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%
	Total	105	100.0%
Level of Education	Secondary	17	16.2%
	Certificate	22	21.0%
	Diploma	35	33.3%
	Degree	24	22.9%
	Master	7	6.7%
	Total	105	100.0%
Work Experience	< 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%
	Total	105	100.0%

Source: Primary Data, 2019

Results in Table 4.1 indicate that the composition of the respondents was biased towards the masculine gender, with more males (75.2%) than females (24.8%), implying that the micro finance institutions involved in the study had more male workers than female. In terms of age distribution, respondents belonging to the age group of 31-40 years dominated with 41.9% composition, followed by those of 21-30 years with 22.9%, those of 20 years or less, with 20% and finally those of 41-50 and 50 years and above were the least with 10.5% and 4.8% respectively. These results suggest that the Microfinance Institutions had more youths among their workforce than other age groups. When it comes to the educational level, it was found that majority had undergraduate diplomas as their highest qualification, with 33.3%, followed by Bachelor's degree holders with 22.9%, then certificate holders with 21.0%, secondary school certificates with 16.2% and finally master degree holders with only 6.7%. These findings suggest that the Microfinance Institutions examined had fairly well qualified staffs. Concerning work experience, majority had

worked between 1-3 years, with 29.5%, followed by those of 4-6 years, with 26.7%, those of below 1 year with 19.0%, those of 7-9 years with 17.1% and finally those of 10 years and above with 7.6%.

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

Workplace environment was the independent variable in this study, for which the researcher wanted to measure its level. Workplace environment was measured with four question items in the questionnaire, which were based on a four Likert scale, ranging from 1 for strongly disagree to 4, for strongly agree. Respondents indicated the extent to which they agree with each of the questions. Their responses were analyzed using means and ranks and results are presented in table 4.2. From these results, workplace environment was found to be generally good at a mean of 2.92.

Table 4.2: Workplace Environment.

Training and Career Development	Mean	Interpretation	Rank
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
Average Mean	2.92	High	

Source: Primary Data, 2019

Training and development as a measure of workplace environment that was analyzed in the study. The item with the highest mean score was on the statement that “my organization provides training and development to the employees”, with a mean score of 3.26 which is interpreted as very high. The item with the lowest mean was on the statement that “employees are helped to acquire technical knowledge and skills through off the job training”, a mean of 2.48, interpreted as low. In this case, workplace environment at the company is 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”

4.2 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.

Quality of Service	Mean	Interpretation	Rank
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
Employees in this organization are keen to provide quality services	1.30	Very low	4
Average Mean	1.59	Very low	
Overall Mean	1.59	Low	

Source: Primary Data, 2019

The quality of services offered by employees to clients in micro-finance institutions forms part of performance. 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 organization 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 ...”

Table 4.3: Effect of Training and Development on Employee Performance in Micro-Finance Institutions in Bambili, Cameroon.

Variables Regressed	Adjusted R ²	F	Sig.	Interpretation	Decision on H ₀
Training and development Vs Employee Performance	.272	136.963	.000 ^a	Significant effect	Rejected
Coefficients ^a	Beta	T	Sig.		
(Constant)	1.815	24.228	.000	Significant effect	Rejected
Training and development	.524	11.703	.000	Significant effect	Rejected

a. Predictors: (Constant), Training and development

Regression analysis results in Table 4.3 revealed that training and development accounted for 27.2% towards variations in employee performance in Micro-Finance Institutions in Bambili, Cameroon, as indicated by the adjusted R² of 0.272. The ANOVA results indicated that training and development significantly affect employee performance, as shown by the F-value=136.963 and a Sig-value of 0.000. Since the sig. value (0.000) is less than 0.05, which is the maximum level of significance required to declare a significant effect, the null hypothesis is rejected and the alternative is accepted, leading to a conclusion that workplace environment in terms of good employee training and development can result into better performance of workers.

The coefficients table indicated that, training and development significantly influences employee

performance in Micro-Finance Institutions in Bambili, Cameroon ($\beta=0.329$, Sig=0.000) and that, a one unit increase or improvement in training and development will result into a 0.329 ($\beta=0.329$) improvement in employee performance, other factors constant.

5.1 Discussions of the Findings

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 (2016) 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).

5.2 Conclusions

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.

5.3 Recommendations

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

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.

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 and Areas for Further Research

This study only examined one element of workplace environment. Apart from work environment there are many other factors that influence employee performance which were not examined. For example, workplace relations between employees and managers or administrators and fellow employees, terms and conditions of work, employee motivation, human resource management practices and so

on. In addition, this study only examined one element of employee performance and that is quality of services. There are many other measures of employee performance other than this. Therefore, more studies can be done examining the effect of workplace environment on employee performance, using another element of workplace environment or a combination of factors. Such studies may also consider other measures of performance other than quality of services or a combination of these measures. Finally, this study was conducted in only one organisation (microfinance institution), more studies can be conducted with a number of institutions to get a wider picture.

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