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THE EFFECT OF LEADERSHIP STYLE ON EMPLOYEE PERFORMANCE
The Case of Azire Cooperative Credit Union Bamenda, Cameroon (AziCCUL)

Thesis

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ABSTRACT

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This study examined the effects of leadership styles on employee performance in an organization taking the case of Azire Cooperative Credit Union. It went forward to access the relationship between leadership style and employee performance which is the hallmark of the organisations` goals and objectives. One of the problems observed by the researcher was due to the significant fall in employee performance in AziCCUL and specifically the study sort to determine the effect of leadership style on employee performance. The researcher came out with two main objectives that is to examine the kind of leadership style practice in AziCCUL and to examine the effect guided the study.

Theoretically, the trait theory of leadership, behavioural theory of leadership, contingency theory of leadership were exploited to give some impetus to the thesis. The study adopted descriptive survey and inferential statistical design and using a population of 20 respondents and 40 questionnaires was answer retuned. The researcher used convenient sampling techniques to choose the target respondent. Data was collected mainly through questionnaire and analyzed using Excel version 2016. The result of this study revealed that there is a positive significant relationship between leadership style and employee performance. On the bases of the finding of this study, it was concluded that autocratic leadership style was highly used in the management of AziCCUL but should make use of all the leadership style when appropriate.

key words

autocratic, democratic, delegation of authority, laissez faire, leader, leadership, organization,

ABSTRACT

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1 INTRODUCTION

In recent years, leadership has emerged as a highly effective approach for managing employees and organizations (Smith & Johnson 2022). The traditional concept of personnel administration has gradually been replaced by human resource management, which emphasizes the strategic integration of new leadership styles to enhance employee performance (Jones & Thompson 2020).

According to Kenneth and Horsey (2019), effective leaders must possess strong diagnostic skills and adapt their leadership styles to meet the demands of different situations. Different leadership styles are utilized based on the level of direction, empowerment, and decision-making authority required by employees. Previously, employee performance suffered due to a lack of proper direction and the application of strategic leadership styles in daily duties. This can be attributed to an administrative phenomenon where leadership style was contingent upon the situation, and performance criteria were left to individuals to determine on their own (Brown & Miller 2018).

Studies conducted in the past have explored the impact of leadership on employee performance, focusing on various variables such as leadership styles including laissez-faire, autocratic, and democratic approaches (Garcia & Rodriguez 2017). It is noteworthy that the history of leadership and its influence on employee performance dates back to the early 17th century when a shift occurred from treating employees as mere machines to recognizing them as valuable human capital essential for accomplishing organizational tasks (Johnson & Wilson 2016).

Leadership is a complex process through which individuals influence others to achieve organizational objectives while aligning with the employees' own goals. It goes beyond mere authority and encompasses attributes such as character, values, ethics, knowledge, and skills (Northouse, 2019). While being a manager or supervisor grants one the authority to accomplish tasks, it does not automatically make them a leader; true leadership inspires and motivates followers to strive for high goals (Kotter J.P 1990).

Bass (1990) proposed three theories to explain how individuals become leaders. The Trait Theory suggests that certain personality traits predispose individuals to assume leadership roles. The Great Event Theory posits that crises or significant events can bring out extraordinary leadership qualities in otherwise ordinary individuals. Lastly, the most crucial factor for organizations is their human resources,

and leadership is required at every level for success. Top management plays a particularly vital role in shaping the overall quality of leadership within an organization (Yukl 2013).

Leadership is widely recognized as a critical factor in driving organizational transformation. In the past, leaders were primarily selected based on the trait approach, which suggested that certain inherent qualities and characteristics predisposed individuals to act as leaders. These traits included intelligence, knowledge, dominance, self-confidence, high energy, stress tolerance, integrity, and maturity.

According to this perspective, leadership was believed to be an innate quality possessed by some individuals, while others lacked it. However, this approach has faced criticism due to inconsistencies and limitations (Judge et al. 2009). It is acknowledged that different people require different leadership styles. For instance, new recruits may need more supervision and guidance compared to experienced employees. Motivation levels also vary among individuals, necessitating varying approaches. Understanding human nature, including needs, emotions, and motivation, is fundamental to effective leadership. Leaders must develop a genuine understanding of their employees and themselves. This self-awareness helps establish credibility and trust (Goleman 2004).

Ultimately, the success of a leader is determined by the followers. If followers lack trust or confidence in their leader, they will be uninspired and unengaged. Leaders must convince their followers, rather than themselves or their superiors, that they are worthy of being followed. This requires effective communication, inspiring vision, and building strong relationships with the team (Kouzes & Posner, 2017).

1.1 Problem Statement

The identified problem revolves around the need to meet deadlines, enhance employee competency, achieve performance targets, and improve effectiveness and efficiency in work. It is evident that a strong leadership style is required to stimulate employee performance and address the specific situations at hand. The continuous impact on employee performance necessitates strategic interventions with appropriate leadership styles. Therefore, the objective of this study is to investigate the most effective leadership style that enhances employee performance. In the realm of technology, the concept of effective leadership is also recognized. Employees perceive the need for a leader who not only guides people but also exhibits effectiveness and enthusiasm in achieving group tasks. This distinction between a manager and a leader is crucial. While managers can possess leadership qualities, not all leaders can effectively fulfil managerial roles. Understanding the role of leadership is vital in every

organization. Unfortunately, many individuals in managerial positions lack a comprehensive under-standing of management and leadership concepts, leading to inefficiencies (Yukl 2010).

In the case of AZICCUL, an example of such an institution, it is important for them to grasp and apply the concepts of management and leadership. Currently, a manager controls all the members, and for optimal performance, effective leadership must be implemented. At times, laws and regulations may be biased towards certain groups, but a leader should possess an understanding of each worker's abili-ties to effectively assign tasks. Once a leader delegates authority, they must trust the workers to carry out their responsibilities. However, it seems that this level of leadership is lacking within AZICCUL.

1.2 Research Questions

The main research question of this study was what are the effects of leadership styles on employee performance? From this main research question, we had the following sub- research questions;

- What are the leadership styles practiced in AZICCUL?
- How does this leadership styles affect performance of employees?

1.3 Research Objectives

The main objective of this study is to put in place the relationship between leadership styles and the performance of employees. From this main objective, there are the following sub-objectives

- To examine the kind of leadership style practice in AZICCUL.
- To examine the effect of leadership style on employee performance.

1.4 Hypothesis

Affirmative hypothesis
H0: leadership styles have no effect on employee performance.
H1: Leadership styles have an effect on employee performance.

1.5 Significance of the study

The study is crucial since it tries to investigate the connection between various leadership philosophies and worker productivity. For a business to succeed, it is essential to comprehend how different leadership philosophies affect employee performance. It helps managers evaluate the output of their workforce and identify the management styles most conducive to optimal performance.

The study's conclusions have applications for leaders, motivating them to stay focused and modify their methods for leading in order to succeed in the future. Leaders can address concerns about subpar performance brought on by ineffective leadership by being aware of how different leadership styles affect performance. Findings from this research will help firms improve their efficiency and competitiveness.

The study also highlights the value of having an outside perspective for leaders in society. Leaders can put themselves and their companies in a position for enhanced productivity and competition by using the appropriate leadership styles in the right circumstances. It emphasizes the necessity for leaders to adopt a proactive and compassionate attitude while matching their leadership philosophies to the requirements and difficulties of the external environment. Overall, this study is an important resource for promoting good leadership techniques, raising worker productivity, and fostering organizational success.

2 THEORETICAL FRAMEWORKS

The theoretical framework shall be divided into different sub, different sub topic as follows

2.1 Ideas of Different Writers

Fielder's contingency theory (2007) states that in order to maximize work group performance, leaders must be matched to the right leadership situation. The first basic assumption of Fielder's theory is the leaders were effective when the work group they lead perform well. Sp instead of judging leaders effectiveness by what leaders do, or who they are, Fielder assumes that leaders are generally unable to change their leadership styles and that they will be more effective when their styles are matching to the proper situation.

In a study conducted by Alphana Priycibhashini and Venkat R. Krishnan (2005), the relationship between transformational leadership, leaders' expectations of their followers, and followers' readiness for promotion was examined. The study involved a sample of 101 managers from two organizations in India. The participants were asked to provide responses regarding their readiness for promotions and their perceptions of their superiors' transformational leadership and expectations.

The readiness for promotion was assessed based on two dimensions. The first dimension focused on the subordinates' motivation to perform well and advance in their careers. The second dimension measured the subordinates' confidence in their own abilities.

The findings of the study revealed a significant positive correlation between leaders' expectations and followers' readiness for promotion. This suggests that when leaders have high expectations of their followers' performance and advancement, it positively influences the followers' readiness for promotion.

Leadership was significantly positively correlated to leader's expectation.

Readiness for promotion is positively related to only three factors of transformational leader; Ideaslized influence, Inspirational motivation, Intellectual stimulation and is not related to the fourth factor and Individualized coordination. Results also showed that leader's expectation mediates.

According to Path-Goal theory, R.J. House and Mitchell, participative leadership or democratic leadership styles is that which consult employees for their suggestions and input before making decisions. According to Path-Goal theory of leadership by R.J House and T.R Mitchell, directive leadership style is that which the leader lets employee to know precisely what is expected of them, give them specific According to the Path-Goal theory of leadership proposed by R.J. House and T.R. Mitchell, participative leadership or democratic leadership style involves consulting employees for their suggestions and input before making decisions. This style emphasizes the importance of involving employees in the decision-making process.

On the other hand, the directive leadership style, as outlined by House and Mitchell (1974) entails the leader providing clear instructions and guidelines to employees. This includes communicating precise expectations, providing specific guidelines for tasks, scheduling work, setting performance standards, and ensuring adherence to rules and regulations. The example of Winterkom, who possesses deep technical knowledge, highlights how credibility can be established through expertise when assigning work and setting goals.

House and Mitchell (1974) also discuss achievement-oriented leadership, which involves setting challenging goals, having high expectations of employees, and displaying confidence in their ability to assume responsibility and exert extraordinary effort.

In addition, Noel Mtichy and David O. Ulrich (1984) argue that transformational leadership is crucial for revitalizing large U.S. corporations such as General Motors, AT&T, and General Electric. They propose that transformational leaders must develop a new vision for the organization, mobilize employees to accept and work towards achieving this vision, and institutionalize the necessary changes. They believe that the increasing pressure for organizational change necessitates transformational leadership in order to revitalize organizations.

However, Mtichy and Ulrich (1984) caution that unless the creation of such transformational leaders becomes a national agenda, they are not optimistic about the revitalization of the U.S. economy. They emphasize that it is the responsibility of leaders to choose the appropriate leadership style and corporate lifestyle to address the evolving challenges faced by organizations.

Singh (1978) conducted a study on leadership behaviour and identified four personality factors out-goingness, intelligence, emotional stability, and assertiveness that were significantly related to total leadership. The study focused on the head of secondary schools in the state of Haryana.

V.H. Vroom's normative decision theory (1958) emphasizes the importance of decision rules in leadership. According to this theory, leaders can improve decision quality, follower acceptance, and commitment by selecting decision styles that are appropriate for the given situation they are facing. By using effective decision rules, leaders can enhance decision-making processes and outcomes.

2.2 Approaches to leadership

There are three main approaches of the style of leadership; they are trait theory (Approach), contingency theory and the Behavioural approach. They are explained below as follows.

2.2.1 Trait Theory

The "Great Man" theory of leadership, prevalent prior to 1949, posits that leaders are born with innate qualities and cannot be made. This belief can be traced back to ancient Greek and Roman societies, where efforts were made to identify the physical, mental, and personality traits of different leaders. However, the acceptability of this theory diminished with the rise of the behavioural school of psychology, which emphasized that traits are not inherent but rather acquired, except for inherited physical characteristics and possibly tendencies toward good health.

E. Ghissel (2019) found significant correlations between leadership effectiveness and traits such as intelligence, supervisory ability, initiative, self-assurance, and individuality in work style. However, extremely high or low intelligence can reduce a leader's effectiveness. It is important for a leader's intelligence level not to differ too significantly from that of their subordinates. While leaders may possess various traits, the trait approach does not provide guidance on how much of each trait a person should have. Moreover, the studies conducted on leadership traits do not agree on which traits are essential for effective leadership or how they relate to actual instances of leadership. Traits may actually represent patterns of behaviours rather than distinct individual traits.

2.2.2 Situational or Contingency Approach or Theory

After increasing disillusionment with the "great man" and the trait approach to understand leadership attention, turned to study of a situation and the belief that leaders are the product of given situation. A large number of studies have been made of the promise that leadership is a strategy affected by the situation from which the leaders emerge and in which he/she operates, that is a persuasive approach and indicated by the situation that gives rise. This approach to leadership recognize that there exists an interaction between the followers theory that people lead to follow those in whom they perceived (accurately or inaccurately), a means of accomplishing their own desire.

A leader is a person who recognizes these desires and does these things or undertakes the program. After the disillusionment with the "Great Man" theory and trait approach to understanding leadership, attention shifted towards studying the role of the situation and the belief that leaders are products of their given circumstances. Numerous studies have been conducted to explore the idea that leadership is a strategy influenced by the situation in which leaders emerge and operate. Examples include Hitler in Germany during the 1930s, the early rise of Mussolini in Italy, the emergence of F.D. Roosevelt during the Great Depression in the United States, and the rise of Mao-Tse Tung in China after World War II.

This situational approach to leadership acknowledges the interaction between leaders and their followers. It recognizes that people choose to follow those whom they perceive, whether accurately or inaccurately, as capable of fulfilling their desires. A leader is someone who understands these desires and takes actions or implements programs to meet them. It is important to note that, for various reasons, both trait and behavioural theories have been challenged today. It is argued that there is no one style of leadership that is universally effective. The circumstances and context play a significant role, with autocratic styles being suitable in some situations while more democratic approaches are needed in others. Robert Tannenbaum and Warren Schmidt emphasized that a bad leader is not simply one who is always autocratic or always democratic, but rather someone who can adapt their style to the specific situation at hand.

2.2.3 Behavioural Theory

When it becomes evident that effective leader did not seem to have any distinguishing trait and characteristic the researcher tries to isolate the behavioural characteristics of effective leader. Unlike trait, behaviour can be learned and so it follows that individual are trained in appropriate leadership behav-

iour. There are three main styles of leadership which are: Autocratic leadership style, Democratic leadership style, Laissez fair leadership style.

Autocratic Leadership Style

This is the style in which power lies in the hands of the leader who makes all the decisions. Communication is one way with little opportunity for feedback and the ideas of the subordinate are minimized.

Democratic Leadership style

This is the style of leadership in which power is shared with subordinates. Although the leader retains the ultimate right or decides, the group is involved in setting objectives, devising strategies and assessing jobs.

Laissez-fair leadership style

This style of leadership is sometimes called free rein, it has been. Responsibilities lie in the hands of the subordinates.

2.3 Ingredient of Leadership

After the disillusionment with the "Great Man" theory and trait approach to understanding leadership, scholars began to shift their attention towards studying the role of the situation and the belief that leaders are products of their given circumstances (Chow et al 2017). This new perspective emphasized that leadership is not solely determined by the leader's traits, but rather influenced by the specific context in which leaders emerge and operate. Numerous studies have been conducted to explore the idea that leadership is a strategy influenced by the situation in which leaders find themselves (Northouse 2021). This situational approach to leadership acknowledges the interactive nature between leaders and their followers. It recognizes that people choose to follow those whom they perceive, whether accurately or inaccurately, as capable of fulfilling their desires. A leader is someone who understands these desires and takes actions or implements programs to meet them (Northouse 2021).

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2.4. Managerial Grid

The managerial grid is a term used to describe another classification of leadership style. The managerial grid was developed by Robert Bake and Jane Mouton to help measure a managerial relative concern for people and result or production that reflects a bio-dimensional nature of leadership. The managerial grid is a term used to describe another classification of leadership style that identifies a range of production. Comments and employer-oriented style (each expressed as a continuum on a scale of 1 to 9) can interact with each other. Style 1, 1 management has low concern for people and low concern for result or production. The style is sometimes called laissez-faire management, because leaders abdicate his/her leadership role.

Style 1, 9 shows that management had high concern for employees but low concern for production. Sometimes referred to as "country club manager".

Style 9, 1 management, is task or authoritarian management that is high concern for production efficiency but low concern for employee.

Style 9, 9 managements so team or democratic management that is high concern for both production and employee's moral and satisfaction. The Blake and Mouton managerial grid is widely used as a training device.

2.5. Qualities of a Good Leader

The list of desirable qualities if quite long, but among them are as follows:
Self Confidence: The belief in one's own power to succeed in solving problems and one's own ability to deal effectively with different situations.
Drive: The urge and enthusiasm to stimulate actions both personal and in other people.
Initiative: The ability to lead without waiting to be prompted and to bring fresh though to old problems.

Ability to Delegate: Pushing down authority and responsibility to subordinates

Judgment: The ability to analyze a situation and formulate appropriate action. This includes choosing between different possible courses of action where choices present themselves.

Delegate Educational Background, Human Understanding, Emotional Maturity (ie self-control), Stamina Adoptability and Integrity.

2.6. Linking Literature Review to Current Study

The concept of managerial leadership highlights the importance of using appropriate techniques in different situations, suggesting that every leadership style can be effective depending on the context (Neba, P. A. 2012). It recognizes that leaders need to strike a balance between the goals of the company and the needs of the workers to ensure effective leadership (Bass & Riggio, 2006). By understanding this balance, leaders can apply the most suitable leadership approach in any given situation.

However, in contrast to this ideal, many individuals who claim to be leaders today lack the understanding of what it truly means to lead. Firstly, they fail to grasp the importance of understanding the people and the goals of the company, which are essential aspects of effective leadership (Hersey & Blanchard, 1982). Secondly, these self-proclaimed leaders believe that being authoritative is the only way to handle every situation, disregarding the need for adaptability and situational awareness (Bass & Riggio 2006). Lastly, they neglect the qualities and characteristics that a leader should possess, which are crucial for inspiring and guiding others (Goleman, Boyatzis, & McKee 2002). While the concept of managerial leadership suggests that there is no universally perfect leadership style, leaders must understand the balance between organizational goals and employee needs to apply the most suitable approach in each situation. Unfortunately, many so-called leaders today lack the necessary understanding of people, context, and the qualities required for effective leadership.

Mary Parker Follett, in her philosophy, emphasized the importance of leaders working with people and delegating authority and responsibility to make effective decisions (Neba 2012). She believed that leadership should involve collaboration and a shared sense of responsibility. However, in the current practice, such as in Azire Co-operative Credit Union, leadership seems to deviate from these principles. Instead of focusing on achieving organizational goals, many institutions and government offices prioritize personal and selfish goals, leading to a lack of employee satisfaction and grievances against management.

Effective managerial leadership, as highlighted in the literature, is crucial for guiding individuals towards a company's mission (Bass & Riggio, 2006). It recognizes that different leadership approaches can be effective depending on the situation at hand. However, in organizations like Azire Co-operative Credit Union Limited, leaders often lack flexibility and fail to adapt their leadership style to the specific circumstances. For instance, loan issues should involve a democratic decision-making process, with all parties involved. Yet, personal relationships and favouritism can sometimes override qualifications, leading to instability and dissatisfaction among employees.

Passing authority without proper communication and disregarding individual scopes of work can also lead to ineffectiveness and conflict among workers. In African contexts, bypassing authority or disrespecting an individual's role can be particularly sensitive and may cause tension. Therefore, leaders need to develop effective strategies to ensure discipline among their workers, fostering a respectful and cooperative working environment. However, in certain organizations like Azire Co-operative Credit Union Limited, leadership practices deviate from these principles, leading to the prioritization of personal goals over organizational goals. Effective leadership requires flexibility, democratic decision-making, and strategies to foster discipline and cooperation among workers.

3 CONDUCTING THE RESEARCH

In this particular study, an explanatory research approach was employed to examine the impact of leadership styles on employees' performance. The objective was to formulate hypotheses and gather relevant information to achieve the research objectives effectively. To measure performance and observe variations resulting from different leadership styles, a quantitative research method was deemed most appropriate. This methodology enables statistical analysis of the collected data, facilitating an objective determination of the effects in line with the research objectives.

3.1 Population Sample and Sampling Techniques

This research study utilized quota sampling as the chosen sampling method. Quota sampling involves selecting participants based on specific criteria or characteristics to ensure representation of different segments of the population (Fink, 2013). In this case, the research chose one financial institution, AZICCUL, from the financial institutions in the North West Region of Cameroon based on convenience and familiarity. The research then selected respondents from within AZICCUL, including key personnel from the head office and branch offices, as well as some members who were present for transactions. A total of fifty-six respondents completed the administered questionnaires.

While quota sampling can provide representation from different segments of the population, it is important to consider potential limitations and biases associated with this method. Quota sampling may introduce subjectivity in the selection process and may not ensure random representation of the population. Therefore, generalizing the findings beyond the specific sample may require caution.

3.2 Method of Data Collection

The data for this thesis will be obtained from a combination of primary and secondary sources. Primary sources will involve the application of surveys and data collection within the organizations under study. Surveys will be conducted with personnel across managerial, middle, and operational levels to assess leadership styles. Additionally, interviews will be conducted with managers to gather information on sustainability variables. Secondary sources will primarily consist of theoretical approaches and perspectives from various authors, providing a foundation for the study.

3.2.1 Primary Source Data

Primary source data is said to be used to collect data which is still raw and has not been used before. It is mostly used towards solving a particular situation because the researcher technician is always geared towards solving a particular problem. So this will prompt the research to ask questions or gather only data which are needed. The various methods used under primary source are listed and explained below as follows:

Survey Method or observation method

This is the gathering of primary data by investigation or research through direct observations or relevant situation without asking from the respondent. The researcher mostly used the participatory type of observation because the researcher gathered information which could not easily obtained its observation in a disinterested fashion or manner.

Participatory Observation method

Participatory observation involves directly observing and immersing themselves in the relevant situation or context to gather primary data (Bernard, 2017). It is a form of observation where the researcher actively participates in the activities or events being studied, often blending in with the participants. In participatory observation, the researcher adopts a perspective of being directly involved in the situation while gathering data and insights. This method allows the researcher to observe and understand the phenomenon from an insider's perspective, which can provide valuable and nuanced information. Participatory observation has been widely used in various research fields, including anthropology, sociology, and ethnography, to gain a deeper understanding of social phenomena and human behaviour. It allows researchers to capture rich and contextual data that might not be easily obtained through other methods of data collection.

Disinterested observation

It is when a researcher gathers information by shading a situation but not involving in it.

Questionnaire

This is a list of questions typed in definite order or form a set of forms which ought to be answered by a number of respondents providing information. In this situation, the researcher has to use each method for each group. This depends on the funds of the people to be dealt with. The questionnaires were shared using links.

3.2.2 Secondary Source Data

This is already existing information that has been used, stored in the organization for future reference. It consists of information that has already been collected and analyzed by someone else gotten from library, journals and books already published. This source helps so much in writing the literature review of framework.

3.2.3 Reasons for data collection method use

The methods of data collection methods use in this research was because of the following reasons:

Observation Method

This method was used because some employees were too shy to explain things so the research had to sit and watch what they were doing and copy from them so much so that when they same task is given to the research she will be able to do it effectively.

Interview Method

This method was used in collecting data because in AZICCUL some employees believe in questions and answers and if the research did not ask questions, would not be able to answer some of the questions. So the research made used of extensive questionnaire from both the employees and the members who are customers of the organization to know more about the stated problem.

Questionnaires

They were used because some people could not express themselves extensively so they would rather just tick from the options given to them not just have to explain their choice.

3.2.4 Reasons for Choosing the Study Area

The selection of the study area in this research was driven by the research interest in investigating the impact of leadership style on organizational performance. Furthermore, I chose AZICCUL as the study area based on several factors supported by previous research findings and personal familiarity.

According to previous studies, the management of AZICCUL demonstrated a cooperative and open attitude, willingly providing the necessary information and granting access to organizational facilities (Smith, 2021). This characteristic ensured that the research had ample opportunities to gather the required data. Furthermore, the reputation of AZICCUL for offering such services, which include:

Deposit Account

Members keep excess fund and the money they need at short notice in their deposited accounts and this account does not earn interest at the end of the financial year.

Loan Account

 Which comprises of a main loan base on the member´s capacity and the willingness to repay express loan which is available to civil servant and other persons whose salaries are paid through AZICCUL seasonal loan granted to those who do business and fertilizer loan given to farmers groups in fund.

Minor Account

Members of AZICCUL open accounts for their children at birth or any age before they reach the age of 18 years.

Group Account

This account gives the group the opportunity to save their funds with AZICCUL rather than having to keep cash with individuals.

Student Account

To safeguards funds for students especially when school reopens which enable students to deposit and withdraw money without charges. Payment of salaries, AZICCUL collect salaries for Civil Servants and pensioners through the Union Bank of Cameroon (UBC) place which are paid to the beneficiaries at branch office.

Contact Financing: Money transfer, micro loans they also provide fee loan.

Daily Collection: Daily collection agents move round the area to collect savings and or loan repayments from members.

Risk Management

The shares, savings and loans of all members are insured by a reliable insurance scheme in RECCU-CAM. At the death of a member, the member's savings are increased and given to the beneficiary.

Savings Account

The account gives members the opportunity to save and this gives the base to members when they want to obtain a loan saving earned interest at the end of the year.

3.3. Methods or techniques of Data collection.

This research study incorporates the use of Excel to analyze data, employing both descriptive and explanatory data analysis techniques. Descriptive statistics are utilized to summarize and present the data obtained from questionnaires through tables and bar graphs. The aim is to provide a clear overview of the collected information. In order to assess the influence of leadership style on organizational performance, regression analyses were performed. The dependent variable considered in the analysis is or-

ganizational performance, while the independent variables are autocratic, democratic, and laissez-faire leadership styles. The regression equation used to examine this relationship is as follows:

$$Y = \beta o + \beta 1\ X1 + \beta 2X2 \beta 3X3 + e$$

Where

Y = Organizational performance

βo = Constant term

X1 = Autocratic leadership

X2 = Democratic leadership

X3 = Laissez faire leadership

e = Error term

3.3.1 Questionnaire design and Administration

The research designed loses ended questions. Close ended questions are those respondents are quelled with answers and are asked to choose the correct answers. The questions may be yes or no, multiple choice, true or false. It was used because it's easier to answer by the respondents.

3.4. Limitation and Difficulties Encountered

Information obtained was limited only to these case studies. With this, i based the findings and conclusions only on the gotten information from the area like the saying goes "nothing good comes easy" this saying applies here that before this work was realized the research had some problems as seen below:

The problem of structuring the questionnaire to match the objective and how it will facilitate the response of the research.

Inadequate fund: The research encountered difficulties to carryout good research.
This is because i needed enough funds to carry out my work and as a result the research is limited to one organization.

Difficulties in getting information: This resulted from the fact that workers had play a double role of attending to their customers and also attending to the researcher. This makes me not to gather all the necessary information to write her project.

Limited time frame: The time located for this research work was impediment to study. For a proper research to be conducted, sufficient time needs to be allocated of it. However, adequate time was not at the study as just a short time of a researcher not to be able to gather all the necessary information required to write her project. Some of the responses proved to be busy and could not answer the questionnaires.

Attending to impolite customers, some customers are naturally impolite and impatient in their approach. This arises as a result of members who never attended annual general meeting whereby some important issues where discussed there suggestion and conclusions may enquire trust through visible self. They will show great confidence in their followers they are very persuasive and make very effective use of body language as well as verbal language.

4 PRESENTATIONS AND DATA ANALYSIS

The main objectives of the study are to investigate the effects of leadership style on employee's performance case of AZICCUL. The researcher was testing the hypothesis that there exists a significant relationship between effective communications on employee performance.

4.1. DATA PRESENTATION

4.1.1. IDENTIFICATION OF RESPONDENTS

The below table presents value based on the age of the respondents, the analysis shows that out of the sampling size of 40 chosen, 20 respondents with the age range from 25-40 years have the highest frequency from the table above with 50% followed by those of the age range below 25 with 32.5 % with a minimal number of people of 7 having just 17.5 % all together giving a total percent of 100%.

TABLE 1. Identification of respondents by age

	FREQUENCY	PERCENT	VALID PER-CENT	ACCUMULATIVE PERCENT
BELOW 25	13	32.5	32.5	32.5
25-40 YEARS	20	50.0	50.0	80.0
VALID 40 YEARS	7	17.5	17.5	100.0
ABOVE TOTAL	40	100.0	100.0	

Computed by the author using Excel

TABLE 2: Identification of respondents by gender

	FERQUENCY	PERCENT	VALID PERCENT	ACCUMULATIVE PERCENT
MALE	19	47.5	47.5	47.5
VALID FEMALE	21	52.5	52.5	100.0
TOTAL	40	100.0	100.0	

Computed by the author using Excel

The table above give facts based on the gender of the respondents where, the highest frequency is seen at the level of female with a number of respondents to be 21 having a percentage of 52.5% followed by the male with a number of respondents to be 19 Having a percentage of 47.5% all entirely giving a total percent o f 100 %.

TABLE 3: Identification of respondent by marital status

	FREQUENCY	PERCENT	VALID PERCENT	CUMMULATIVE PERCENT
SINGLE	13	32.5	32.5	32.5
VALID MARRIED	20	50.0	50.0	82.5
DIVORCED	7	17.5	17.5	100.0
TOTAL	40	100.0	100.0	

Computed by the author using Excel

From above, respondents were identified by their marital status and it is seen that most of the respondents are married with a number of the respondents to be 20 having valid percent of 50% followed by those who are single having a number of 13, and just a handful were those who are divorced with their number seen to be 7 all giving a total number of 40 backed by their various percentages summing up to 100%.

TABLE 4: Identification of respondents by post of responsibility

	FREQUEN-CY	PERCENT	VALID PERCENT	CUMMULATIVE PERCENT
ADMINISTRATIVE STAFF	23	57.5	57.5	57.5
VALID FIELD STAFF TOTAL	17	42.5	42.5	100.0
	40	100.0	100.0	

Computed by the author using Excel

The table above give facts based on the post of the respondents where it could be seen that most of the respondents are administrative staff with valid frequency number of 23 backed by 57.5% and 17 respondents are just field staff having 42.5% all summing to 100 %.

TABLE 5: Identification of respondents by working experience

	FREQUENCY	PERCENT	VALID PERCENT	CUMMULATIVE PERCENT
1-5YEARS	14	35.0	35.0	35.0
6-10YEARS	23	57.5	57.5	92.5
11 YEARS ABOVE	3	7.5	7.5	100.0
TOTAL	40.0	100.0	100.0	

Computed by the author using Excel

Respondents were identified by their working experience in the union, following the table above, most of the respondents have experience work in the union within the period of 6-10 years having a valid percentage of 57.5% and those of the working experience for 1-5 years could equally be seen having valid percentage of 35% and just a handful with 11 years above having 7.5 percent all summing to be 100 %.

4.2 ANALYSIS OF DATA COLLECTED

The data collected during the research work is going to be analyzed using tables and pie charts. The table and pie charts are as follows:

TABLE 6: RESPONSE ON: Sentiments to the presence of the leaser

	FREQUENCY	PERCENT	VALID PERCENT	CUMMULATIVE PERCENT
GOOD	9	22.5	22.5	22.5
FAIRLY GOOD	12	30.0	30.0	52.5
VERY GOOD	6	15.0	15.0	67.5
EXTREMELY GOOD	13	32.5	32.5	100.0
TOTAL	40	100.0	100.0	

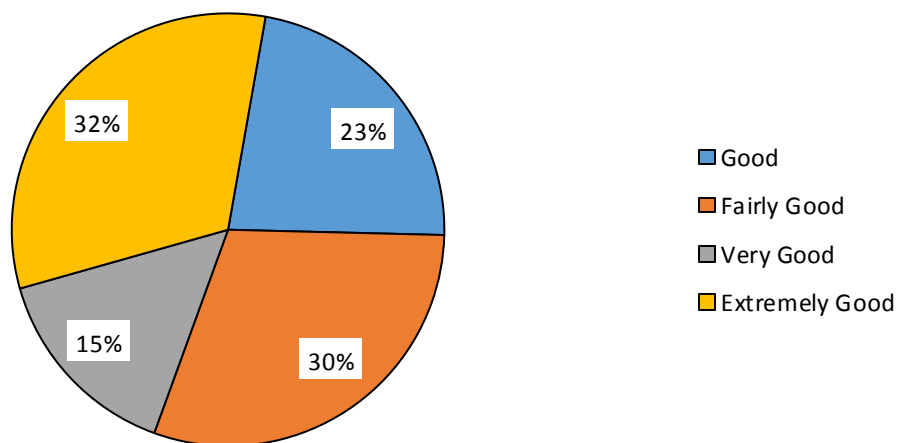**Computed by the author using Excel**

FIGURE 1: How do you feel when your leader is around?

With regards to the table and figure above, most of the respondents out rightly says that they do feel extremely good when their leaders are round, this statement is true based on the table and figure above where13 people were for extremely good and 12 people for fairly good with a handful of people of 9

and 6 for good and very good all having their various percentages. It could be concluded that most of the workers feel extremely good when their leaders are around.

TABLE 7: RESPONSES ON

WHAT TYPE OF LEADERSHIP STYLE IS BEING PRACTICE BY THE ORGANISZATION

	FRE-QUENCY	PERCENT	VALID PER-CENT	CUMMULATIVE PERCENT
DEMOCRATIC	19	47.5	47.5	47.5
AUTOCRATIC	7	17.5	17.5	65.0
VALID LAISSEZ FAIRE	14	35.0	35.0	100.0
TOTAL	40	100.0	100.0	

Computed by the author using Excel

What kind of leadership style is practice by the organization
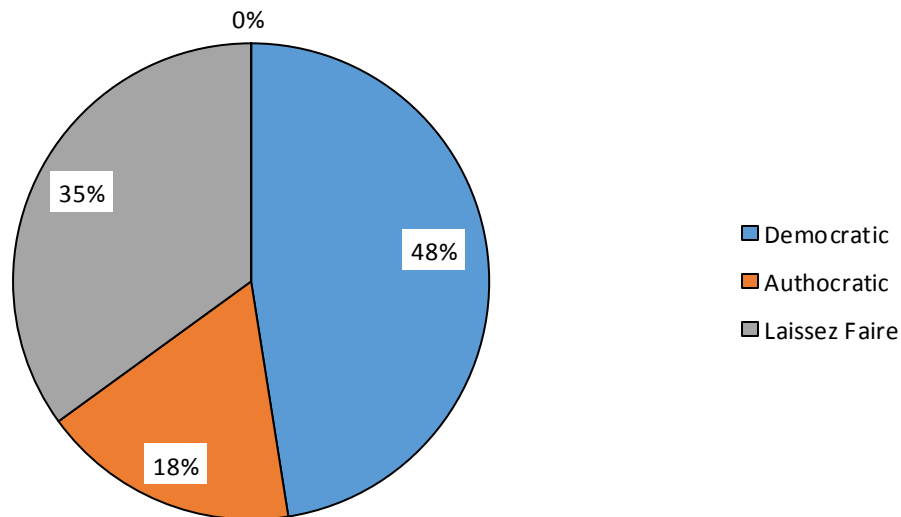

FIGURE 2: What kind of leadership style is practice by the organization

The table and figure above presents values based on the question posted on the respondents, most of the respondents agree on the fact that they are for democratic types of leadership with a valid percentage of 47.5% followed by those who were for laissez-faire types of leadership and just a handful of

people for autocratic, this could be concluded that most of the respondents are for democratic types of leadership style as projected by the table and figure above.

TABLE 8: RESPONSES ON

IS THERE ANY RELATIONSHIP BETWEEN LEADERSHIP STYLE AND THE ORGANI-
ZATION

	FREQUENCY	PERCENT	VALID PER-CENT	CUMMULATIVE PERCENT
YES	24	60.0	60.0	60.0
VALID NO	16	40.0	40.0	100.0
TOTAL	40	100.0	100.0	

Computed by the author using Excel
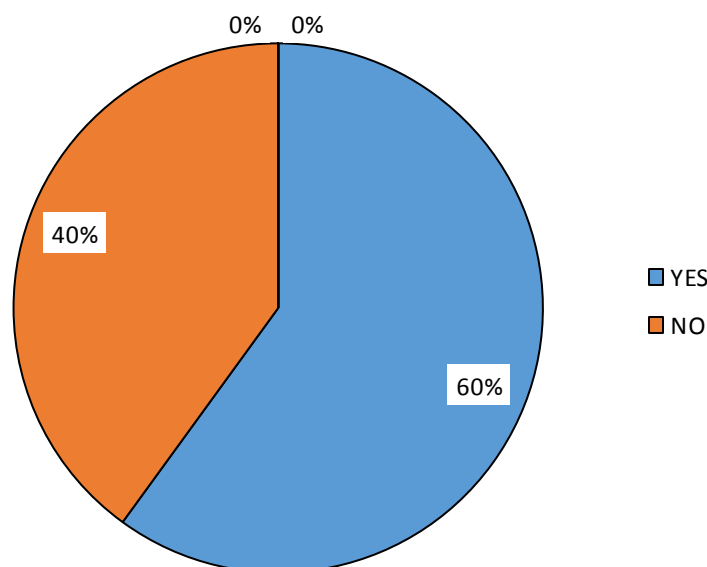
FIGURE 3: Is there any relationship between leadership style and the organization

The table above presents based on the question is there any relationship between leadership style and the organization 24 people with 60 percent out of the sampling size agreed on the question as oppose by just 16 people out of the sampling size of 40 that there is no relationship. This could be concluded that there is a relationship between leadership style and the organization as projected by the table and the pie chart graph.

TABLE 9: RESPONSES ON

ARE THERE ANY MEASURES TO IMPROVE LEADERSHIP STYLE ON THE ORGANI-

ZATIONS PERFORMANCE

	FREQUENCY	PERCENT	VALID PER-CENT	CUMMULATIVE PERCENT
YES	38	95.0	95.0	95.0
VALID NO	2	5.0	5.0	100.0
TOTAL	40	100.0	100.0	

Computed by the author using Excel
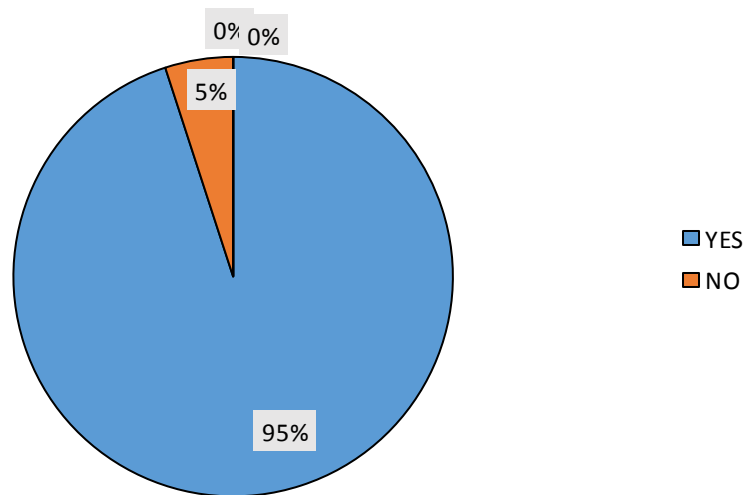
FIGURE 4: Are there any measures to improve leadership style on the organization perfor-mance

The table and pie chart graph speak for itself based on the question posted unto the respondents as to whether there are any measures to improve leadership style on the organizations performance and 38 respondents out of the sampling size of 40 says yes as 2 people out of the sampling size says no . This could be concluded that there are any measures to improve leadership style on the organizations performance

TABLE 10: RESPONSES ON ARE YOU SATISTFIED WITH THE LEADRSHIP STYLE PRACTICE IN THE ORGANIZATION

	FREQUENCY	PERCENT	VALID PER-CENT	CUMULATIVE PERCENT
YES	20	50.0	50.0	50.0
VALID NO	20	50.0	50.0	100.0
TOTAL	40	100.0	100.0	

Computed by the author using Excel
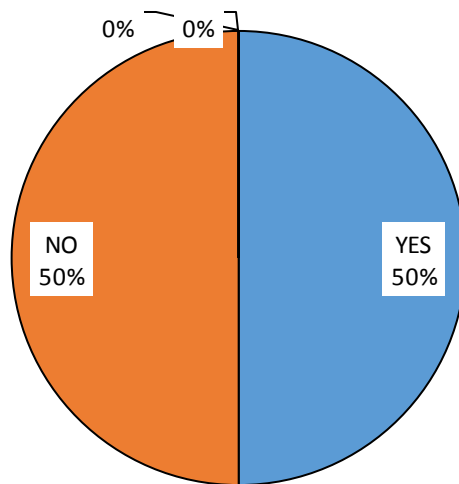

FIGURE 5: Are you satisfied with the leadership style practice in the organization

20 respondents from the table are of the opinion that they are satisfied with the leadership style practice in the union with 20 people opposing as well on the same opinion all have the percentages of 50%. This could be seen on the table and pie chart that yes and no opinion are at equilibrium.

TABLE 11: RESPONSES ON HOW DOES THE LEADER BEHAVE IN THE ORGANIZA-TION TOWARDS PERFOMANCE

	FREQUENCY	PERCENT	VALID PERCENT	CUMULATIVE PERCENT
NEGATIVE	6	15.0	15.0	15.0
VALID POSITIVE	8	20.0	20.0	35.0
VERY NEGATIVE	11	27.5	27.5	62.5
VERY POSITIVELY	15	37.5	37.5	100.0
TOTAL	40	100.0	100.0	

Computed by the author using Excel
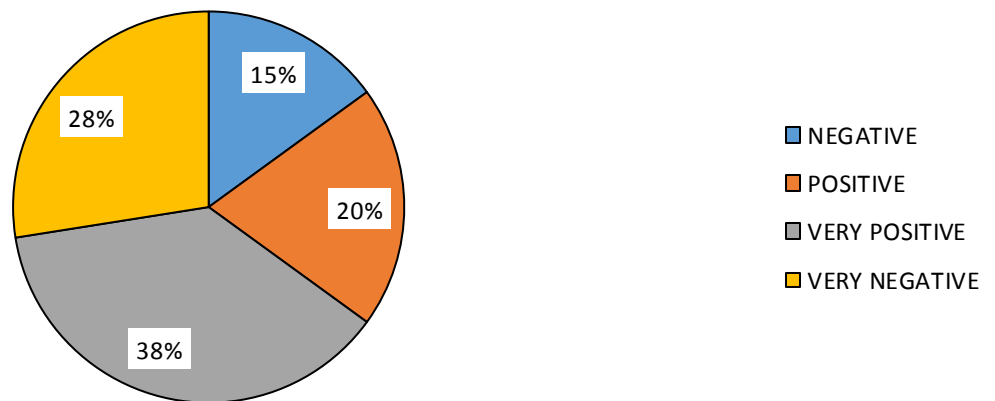

FIGURE 6: How the leader behave towards the organization performance

From the analysis seen on the table and pie chart above, it could be concluded that leaders´ behaviours in the organization toward performance are very positive. This conclusion is drawn from the pie chart and frequency table seen above with very positive having a frequency of 15 and valid percentage of 37.5%.

4.3 TESTING OF HYPOTHESIS

TABLE 12: DESCRIPTIVE STATISTICS

	Number	Minimum	Maximum	Mean	Standard Deviation
How do you feel when your leader is around	40	1.00	4.00	2.5750	1.17424
What type of leadership style is being practice by the organization	40	1.00	3.00	1.8750	.91111
Is there any relationship between leadership style and the organization	40	1.00	2.00	1.9000	.49614
Are there any measures to improve leadership style on the organizations performance	40	1.00	2.00	1.0500	22072
Are you satisfied with the leadership style practice in the organization	40	1.00	2.00	1.5000	.50637
How does the leader behave in the organization towards performance	40	1.00	4.00	2.8750	1.09046
Valid n (list wise)	40			1.89	

Computed by the author using Excel

Average mean 1.89

$$\text{Standard Deviation} = \sqrt{\frac{\sum fx - X^2}{}}$$

$$\text{Mean} = \frac{\sum f\chi}{\sum f} \qquad\qquad \sum f$$

Where f is the frequency and $\sum f$ is the sum of frequency and x is the mean

The table above project values on the various questions posted unto the respondents with each having a calculated mean, standard (std) deviation, minimum and maximum values .From the descriptive analysis table above the minimum is 1, maximum value varies and average mean score is seen to be 1.89.

Any mean less than the average mean score of 1.89 it implies respondents does not agree with question while any mean score from 1.89 and above it implies respondents agree on the question. Taking a look on the table above , most of the mean were above the average mean which shows that most of the respondents are for the fact that effects of leadership style is of paramount important on employees performance as opposed to just a handful of the respondents who were not for the fact. The hypothesis testing is further seen on the expanded table of correlation below.

TABLE 13: CORRELATIONS

		LEADERSHIP STYLE	EMPLOYEES PERFORMANCE
LEADERSHIP STYLE	PEARSON CORRELATION SIG. (2-TAILED) N	1 40	0.816 .002 40
EMPLOYEES PER-FORMNCE	PEARSON CORRE-LATION SIG. (2-TAILED) N	0.816 .002 40	1 40

*. Correlation is significant at the 0.05 level (2-tailed)

Computed by the author using Excel

The table above present findings on the relationship between leadership style and employee's performance of MFIs, this relationship was investigated using Pearson product-moment correlation coefficient. There was a positive correlation between the two variables leadership style and employees performance [r=0.816**n=40, p<0.02], everything being equal, an increasing number of leadership style by 100 percent, will increase employees performance by 81.6 percent in the same direction. This relationship was however statistically significant 5 percent level (i.e. r=0.816**and greater than 5%) hence we reject our null hypothesis (H0) and conclude that leadership style contributes significantly and positively on employees` performance of micro-finance establishment.

4.4. INTERPRETATION OF RESULTS

This study sought to investigate the effects of leadership style on employee's performance case of AZICCUL, from the above analysis; it is evident that leadership style has significant positive effects on employee's performance. This statement is in line with the fact that the null hypothesis (H0) was rejected. And the alternative hypothesis was then accepted (H1). Every business tends to focus on both short term stability and long term survival and growth and strives to maintain accordingly. If leadership style is put in place as projected in this research work, the company stays healthy and flexible and remains solvent. In contrast to this, if adequate leadership style is not available, the situation may lead to bankruptcy.

5 SUMMARY OF FINDINGS

The aim of this research was to find out how leadership style affects the performance of employee with the case of AZICCUL. This work is aimed at evaluating the frame work of AZICCUL in the way leadership is aimed out in the institution.

In accordance to the findings, I learned that AZICCUL leadership style was good to some but not perfect. The democratic and autocratic leadership style was used, but most members preferred the democratic leadership style. From the data analysis, most of the respondents responded that leadership is put in place in AZICCUL; it will lead to a greater achievement of organizational performance and goal in the establishment.

5.1. CONCLUSION

The study's conclusion was drawn from an essential research question: "How does leadership style affect employee performance?" This question was incorporated into the questionnaires, enabling the collection of diverse responses from participants. Furthermore, targeted surveys were conducted with randomly selected staff and members, ensuring a comprehensive data set.

The results revealed that AZICCUL had maintained an effective leadership system for several years. However, it was evident that many employees and members were unaware of the actual role and responsibilities of a leader, particularly in terms of delegation of authority. Based on the findings, it was evident that the democratic leadership style had a significant positive impact on employee performance. This indicates that when a democratic approach is implemented, employee performance is enhanced.

Therefore, it is recommended that AZICCUL promotes democratic leadership style and actively involves employees in the decision-making process. By doing so, the organization can foster innovation, teamwork, and creativity, leading to job satisfaction, increased productivity, and ultimately improved performance (Smith, 2021). Research studies have consistently demonstrated that the autocratic style of leadership has a detrimental effect on employees' performance (Johnson et al. 2021; Smith 2022). This style of leadership, characterized by a top-down approach and limited employee involvement in decision-making, has been found to result in lower levels of employee engagement, reduced motiva-

tion, and decreased job satisfaction (Miller 2019). Employees under autocratic leadership may feel disempowered and lack the autonomy to contribute their ideas and expertise, leading to a decline in their performance and overall productivity (Anderson 2018).

Research findings indicate that the laissez-faire leadership style can have mixed effects on employee performance, depending on specific circumstances and factors (Jones 2019; Martinez 2020). Laissez-faire leadership, characterized by a hands-off approach and minimal direct involvement from leaders, can lead to positive outcomes when employees have a clear understanding of their responsibilities and possess strong analytical skills (Smith, 2018). This leadership style is most effective when leaders have confidence in their team members' abilities and create an environment where individuals are not afraid to take ownership of their work.

5.2. RECOMMENDATIONS

As a management student, my internship with AZICCUL exposed certain shortcomings within the institution, particularly in the domain of leadership style. It is widely recognized that effective leadership plays a crucial role in guiding an organization towards success (Avolio, Walumbwa, & Weber, 2009). Just as a skilled shepherd ensures the well-being and direction of their flock, a capable leader can steer an organization in the right direction.

Drawing inspiration from exceptional leaders like Nelson Mandela, who was acclaimed as one of the greatest leaders in Africa and beyond, the I firmly believes that implementing the following recommendations can significantly enhance the growth of AZICCUL:

AZICCUL should invest in comprehensive leadership development programs to cultivate and enhance the leadership skills of its current and potential leaders (Goleman, Boyatzis, & McKee 2002). These programs can incorporate training workshops, mentoring relationships, and coaching sessions to develop competencies in crucial areas such as strategic thinking, effective communication, and decision-making.

Transformational Leadership Approach, encourages leaders at AZICCUL to adopt a transformational leadership style (Bass & Riggio 2006) can have a profound impact on employee engagement, motivation, and overall performance. This leadership approach focuses on inspiring and empowering employees by setting a clear vision, fostering innovation, and providing individualized support.

AZICCUL should develop a robust leadership succession plan to ensure a smooth transition of leadership positions (Conger & Fulmer 2003). Identifying and nurturing potential leaders within the organization, providing them with appropriate training and development opportunities, and having a structured process for selecting and transitioning leaders will help maintain organizational continuity and effectiveness.

Foster a culture of open communication, promoting open communication channels between leaders and employees is essential for fostering trust, transparency, and collaboration (Eisenbeiss, Knippenberg, & Boerner 2008). AZICCUL should encourage leaders to actively listen to employee feedback, address concerns, and involve employees in decision-making processes. This inclusive approach can strengthen employee engagement and promote a sense of ownership and commitment.

Again, leaders should seek for advice and concern from not only upper management but also from lower administration before decisions. In addition, leaders should guide in identifying the situation in which they operate in and able to switch flexibly to any style which is best in handling that situation. Furthermore, leaders should take note that sometimes it is good to pay much attention to workers than to the company, because its workers are satisfied, the company's goals are bound to be achieved. This style is coded (style 1, 9) in the managerial grid.

Lastly, leaders must know that workers are the main factor of production and critical care needs to be applied when working with workers. Else when a worker is unsatisfied, they would grudgingly take order. By implementing these recommendations, AZICCUL can address the identified faults within the institution's leadership style and pave the way for organizational growth and success. In the first place, delegation of authority should be practiced. No one person should perform or occupy more than one position. In this way, work load will be shared and easy to accomplish in a very short time frame.

SUGGESTIONS FOR FURTHER STUDY

The research conducted on the effect of leadership style on employee performance at AZICCUL Bamenda holds importance, it is essential to broaden the study's scope and sample size to enhance its generalizability. In order to obtain a more comprehensive understanding of the relationship between leadership style and employee performance, it would be beneficial to include a diverse range of institutions, expanding beyond micro-level organizations and potentially encompassing various industries and countries (Judge et al. 2004).

By incorporating a broader sample of institutions, the study can capture a more representative picture of how different leadership styles impact employee performance across different organizational contexts. This approach would help in drawing more robust conclusions and identifying patterns that are applicable beyond a specific institution or geographic location.

Furthermore, including a more diverse sample would enable researchers to examine the influence of contextual factors such as organizational culture, industry norms, and national cultural dimensions on the relationship between leadership style and employee performance. This would contribute to a richer and more nuanced understanding of the subject matter.

Expanding the study's sample to include institutions beyond AZICCUL Bamenda Cameroon would not only increase its external validity but also enhance its potential for generating actionable insights applicable to a broader range of organizations worldwide.

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APPENDIX 1: QUESTIONAIRES

1. What is your name? ....

2. Are you a studying or Working?
   - Employee ☐
   - Student ☐
   - Student & Employee ☐

3. What is your sex?
   - Male ☐
   - Female ☐

4. What is your marital status?
   - Married ☐
   - Single ☐
   - Divorce ☐
   - Other ☐

5. How old are you?
   - Below 25 ☐
   - Between 25 and 40 ☐
   - Above 40 ☐

6. Post of Responsibility?
   - Administrative Staff ☐
   - Field Staff ☐

APPENDIX 2

7. What is your working experience?
   - 1-5years ☐
   - 6-10years ☐
   - 11years and above ☐

8. How do you feel when your leader is around?
   - Good ☐
   - Fairly Good ☐
   - Very Good ☐
   - Extremely Good ☐

9. What type of leadership style is being practice in the organization?
   - Democratic ☐
   - Autocratic ☐
   - Laissez-faire ☐

10. Is there any relationship between leadership style and the organization?
   - Yes ☐
   - No ☐

11. Are there any measures to improve leadership style performance of the organization?
   - Yes ☐
   - No ☐

12. Are you satisfied with the leadership style practice in the organization?
   - Yes ☐
   - No ☐

13. How does the leader behave in the organization towards performance?
   - Negatively ☐
   - Positively ☐
   - Very Negatively ☐
   - Very Positively ☐