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**EMPLOYEE MOTIVATION AND ORGANISATIONAL PERFOR-
MANCE**

Case study -Bali Central Cooperative Credit Union Limited

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<p>The study title Employee performance and organisational effectiveness was carried out in Bali central Cooperative Credit Union Limited Bamenda , North West region Cameroon. This research was also based on the observation that in most micro financial organisations in Cameroon, the most commonly used method of employee motivation was the extrinsic method; where the organisation believes in-creasing the wages of its employees is the best and most satisfactory.</p> <p>This study is arranged in five different structures; introduction, review of literature, presentation and analysis of data and recommendations. Research questions were issued and the responses were ana-lysed. From primary data, the researcher used a questionnaire which was administered on tables with a sample 21 workers from the organisation. Secondary source of data was from books, journals and the general assembly annual reports of the financial institution. The non-probability convenience sampling technique was used to analyse the data collected from the field survey work. Tables were used for presentation of data collected. From the analysis of data, it was discovered that the most sen-ior staffs are highly performing due to the availability of good working conditions, good compensa-tion and effective training and development they had undergone.</p> <p>Generally, it was observed from this research work that ;despite the increasing importance of human resource , most micro financial institutions are still unable to fully understand its role and do not meet up with the needs and aspirations of its workers . The main reason being that most heads of organisa-tions are not properly trained on human resource management skills and they make wrong judgements and perceptions about their employees .The researcher recommended that, Bali central Cooperative Credit Union Limited should inspire creativity by providing freedom , time and other resources to employees. Periodic working sessions should be held to know the needs of the employees and a feed-back system should be put in place to make sure management is informed consistently on employee behaviour patterns and adjustment</p>		
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ABSTRACT

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1 INTRODUCTION

This study evaluates the importance of employee motivation on organisational performance in micro finance organisation. The research was carried out at Bali central Cooperative Credit Union Limited Bamenda which is a micro finance institute in Cameroon. The introduction will examine the objectives of the study and the scope of the study and a general background of employee motivation. Human resource has turned out to be one of the most valuable resources of every organisation and its performance is directly related to the growth and development of the organisation.

The purpose of this study is to analyse the importance of employees' motivation on organisational effectiveness. The study has two main sub objectives firstly, the factors that increase motivation of employees are to be determined and secondly to examine the relationship between employee motivation and organisational performance. Diversity at workplace has provided managers with substantial magnitude of problems, the big difference between employees in every organisation means that there is no best way to deal with such problem

As a result of this, the current era is highly competitive and many organisations and businesses regardless of their size technology and market focus are facing employee retention challenges. To overcome all these challenges, a strong bond should be created between employees and the organisation. In order to achieve this, organisations have designed different strategies to compete with the competitors and for increasing the performance of the organisation. The researcher had some questions in mind; Does employees motivation has any role to play in the performance of micro finance institutions?, Do micro finance institutes put in place tools to ensure that employees are properly treated?, Can organisational performance be measured? , Are there hindrances to organisational performance?

According to Webster's New Collegiate dictionary (1961), a motive is "something a need or desire that causes a person to act". Motivate in turn means "to provide with a motive" and motivation is defined as "the act of motivating". In effect, motivation is the performance or the procedure of presenting an intention that origin a person to capture some accomplishment. Motivation is therefore, a set of courses concerned with a kind of strength that boosts performance and directs towards accomplishing some definite targets. Increased employee performance represents an important objective for companies in order to maintain their business success. As a consequence, the organisation is directed towards im-

proving individual performance taking into account the organisational context in which the performance is produced (Hartog, Boselie, & Paauwe, 2004) .

Employee motivation is a continuous process put in place to ensure that the right people, doing the right thing at the right time are rewarded in the organisation and the continuous feedback on how and when more employees should be motivated and rewarded for the good job done. For employee motivation to go on smoothly, top management is the major organ that will make the crucial decisions for the formulation of strategies and implementation of ideas and plans designed to achieve the organisation's objectives and visions.

2 THEORY OF MOTIVATION

Organisations, regardless of their size strive to create a long lasting relationship with their employees. However, employees have different needs and these needs are driven by different subordinates. Traditional motivation theories focused on specific things that motivate employees in the pursuit of organisational excellence. The motive and needs theory of states that employees have five different levels of needs (Maslow, 1943) which include (physiological, safety, social, ego and self-actualisation), while equity and justice theory states that employees strive for equity between themselves and the other employees (Adam, 1965). According to Maslow (1943), employees have five levels of needs and the lower level needs are first satisfied before the next higher level needs would motivate employees. According to Herzberg, Mauser and Snyderman, (1959), motivation can be categorised into two factors: motivators and hygiene. Motivators or intrinsic factors, such as achievements and recognitions, produce job satisfaction while hygiene or extrinsic factors, such as pay and job security, produce job dissatisfaction.

Bartol and Martin (1998) describe motivation as the power which empowers behaviour, gives a route to behaviour and triggers the tendency to continue. Motivation is a progression of moving and supporting goal-directed behaviour (Chowdhury, 2007). Rutherford (1990), reported that motivation formulates an organisation more successfully because provoked employees are constantly looking for improved practices to do work, so its essential for organisations to persuade motivation of their employees. Getting employees to do their best work even in strenuous circumstances is one of the employees most difficult challenge and this can be made possible through motivating them.

Composition of people which formulate independent business identity for some specific purpose is commonly known as an organisation and getting desired outcome within defined resources is treated as effectiveness. Organisational effectiveness is the notion of how effective an organisation is in accomplishing the results. Motivation plays a major role in accelerating organisational development and it is the effectiveness is attained when there is net satisfaction in the process of gathering and transforming inputs into outputs in an efficient manner. As it is usually said, no man works for free, all employees want to earn a reasonable salary and payment, therefore, money is the fundamental inducement and no other incentive or motivational technique can be compared to it with respect to its influential value. Money has the supremacy to magnetize, maintain and motivate people to work hard.

2.1 Job Performance and Employee Empowerment

Employee empowerment plays an important role in the organisation and in global competition. Employee empowerment occurs when an employee shares his intellectual capacities and information to gain autonomy in the process of making decisions (Karim & Rehman, 2012). In highly competitive markets, the whole idea of employee empowerment becomes very fundamental to ensure companies stay in competition and obtain a larger portion of the market. Therefore, employees should be given the platform to show what they have learnt and thereby creating an environment that will boost their commitment and devotion. Previous studies show that employee empowerment had a positive effect on job satisfaction.

2.2 Motivation Strategies used in enhancing Employees Performance

Employee motivation and productivity can be enhanced and improved by creating a work environment that maximizes the factors that affect performance. Some of these factors are: **Appreciation and Recognition:** It does not matter how much you pay someone, everyone wants to know that their efforts are being seen and appreciated, especially by their managers. Don't just send them a thank you e-mail that just means you care enough to hit the "Enter" key. If you really want to thank someone buy them a real "Thank You" card and describe how their behaviour and performance has added value to the team and organization. Make it a point to catch people doing things right and they will inevitably do things right more often.

Interesting work: Intrinsic motivation comes from the joy and pleasure of doing a task. When you read a great book, no one has to pay for each page you read. It is a pleasure to learn how the story unfolds and watch the plot develop. It is the same way with employee motivation. To maximize employee performance, find out what employees like about their jobs and then try to add more tasks that align with their own natural interest and talents. This will help to improve on the performance of the employee given the fact that he or she loves what is being done.

Feeling involved in the work process: Research shows that when people get to participate in creating a system or process, they are much more likely to follow it than one simply imposed upon them by an outside expert. Recognize that the people doing the job have the knowledge of how things can be done

better, faster and cheaper. If you want them to tell you, then make it easy for them to offer suggestions and reward employees who contribute ideas that add values to the bottom line.

Increased responsibility: Some employees lack ambition and have no desire to advance on the job, but the vast majority of workers want a chance to take on more responsibility and add more value to the organization. Always be aware of opportunities for training that will equip your employees with the skills and tools they will need to advance in their career. Always try to fill open positions with internal applicants before looking for an outside candidate. This will create a culture of career development and preserve institutional memory and organizational knowledge so that it can be transferred to rising employees as they advance in their own career.

Good wages: If you want motivated, high productive employees you have to pay such people according to their ability and performance. Good employees are motivated by more than more than just good wages, but never allow low wages to be the wedge a competitor can use to steal away your best people.

Good working conditions: If you want to get the most out of people you need to create an environment that facilitates success. At the minimum, you must offer a safe, clean and sanitary work site. To get the most out of employees, help them take pride in their workspace, even if it is only a cubicle or workstation. Allow people to personalize their own work sites so they will feel like they have a place that belongs solely to them. By so doing, they will perform well their tasks.

Help with personal problems: How many times have you heard about a bad boss who told their employees to leave their problems at the door so they could focus on their job? Unfortunately, they probably left their motivation and productivity at the door as well. Smart managers know that it is not their job to be a counsellor or therapist, but it is their job to recognize when one of their employees is having personal problems that are affecting their job performance. They need to have open lines of honest communication so that employees can feel encouraged to ask for help from their managers. This will make the employees know that their manager have care and concern for them, thus improving their performance in the organization.

Training: For whatever reasons known to management of most organizations, they think that people have already been trained or have got good people who only need a little training. But Worman (2008) in his article titled “ways of motivating employees without money” disagreed and claimed that

training never ends and is a continuous exercise. This is one notion shared by almost all institutions; the perception is that once you come out of school it means you are fully fledged to fit into the scheme of things. It is never the case; most fresh graduates require intensive training in addition to the knowledge acquired to be able to perform. Scheduling “tune- up” training sessions the researcher believes is very vital. Such training sessions as a matter of fact should be led by management or by a supervisor with help from specific employees who show a particular strength in the skills taught. It may be seen to be time consuming, but such training sessions will continually enhance the performance of the employees.

One-on-One Coaching: Coaching is employee development which is an important aspect of every organization. The only cost for embarking on such an exercise is time. Time in this context means you care. And it is worth noting that employees do not care how much you know until they know how much you care. By coaching employees in the organization, it helps improve on their performance since they will learn more and carry out well their various tasks.

Providing an effective reward system: Managers often use rewards to reinforce employee behaviour that they want to continue. A reward is a work outcome of positive value to the individual. Organizations are rich in rewards for people whose performance accomplishments help meet organizational objectives. People receive rewards in following ways:

- ❖ Extrinsic rewards are externally administered. They are valued outcomes given to someone by another person, typically a supervisor or higher level manager. Common workplace examples are bonuses, promotions, time off, special assignment, office fixtures, awards, verbal praise. In all cases, the motivational stimulus of extrinsic rewards originates outside the individual.
- ❖ Intrinsic rewards are self-administered. Think of the “natural high” a person may experience after completing a job. That person feels good because she has a feeling of competency, personal development, and self-control over her work. In contrast to extrinsic rewards, the motivational stimulus of intrinsic rewards is internal and does not depend on the actions of people.

2.3 Frederick Winslow Taylor Theory of Motivation

Frederick Winslow Taylor (1856 – 1917) put forward the idea that workers are motivated mainly by pay. His Theory of Scientific Management argued the following: Workers do not naturally enjoy work and so need close supervision and control. Therefore managers should break down production into a

series of small tasks workers should then be given appropriate training and tools so they can work as efficiently as possible on one set task. Workers are then paid according to the number of items they produce in a set period of time piece-rate pay. As a result workers are encouraged to work hard and maximize their productivity. Taylor's methods were widely adopted as businesses saw the benefits of increased productivity levels and lower unit costs. The most notable advocate was Henry Ford who used them to design the first ever production line, making Ford cars. This was the start of the era of mass production. Taylor's approach has close links with the concept of an autocratic management style (managers take all the decisions and simply give orders to those below them) and McGregor's Theory X approach to workers (workers are viewed as lazy and wish to avoid responsibility). However workers soon came to dislike Taylor's approach as they were only given boring, repetitive tasks to carry out and were being treated little better than human machines. Firms could also afford to lay off workers as productivity levels increased. This led to an increase in strikes and other forms of industrial action by dis-satisfied workers.

2.4 Abraham Maslow's Theory

Abraham Maslow (1954) attempted to synthesize a large body of research related to human motivation, prior to Maslow, researchers generally focused separately on such factors as biology, achievement, or power to explain what energizes, directs, and sustains human behavior. Maslow posited a hierarchy of human needs based on two groupings: deficiency needs and growth needs. Within the deficiency needs, each lower need must be met before moving to the next higher level. Once each of these needs has been satisfied, if at some future time a deficiency is detected, the individual will act to remove the deficiency. Maslow's needs hierarchy theory is one of the most popular theories of work motivation in our time but it was not always so. Though the theories were introduced in the mid-1940s and until 1950s, it remained primarily in the realm of clinical psychology where Maslow did most of his development work. However, as more attention began to be focused on the role of motivation at work, Maslow's need matching theory emerged in the early 1960s as an appealing model of human behaviour in organizations.

As early as 1954, Maslow had discussed two additional needs in his work, namely, cognitive and aesthetic. Cognitive needs are the needs to know and understand and these examples include the need to satisfy one's curiosity, and the desire to learn. Aesthetic needs include the desire to move toward beauty and away from ugliness. These two needs were not however included in Maslow's hierarchical arrangement and have therefore been generally omitted from discussions of his concepts as they relate to

organization settings. Maslow developed the theory that human beings are motivated, that is, stirred to action by their needs. He contrasted two broad categories of human motives – ‘growth motives’ and ‘deprivation motives’. The first kind is characterized by a push toward actualizations of inherent potentialities, while the other is oriented only toward the maintenance of life, not its enhancement. Deprivation motives he says are arranged in a developmental hierarchy.

Physiological needs: These include homeostasis (the body’s automatic efforts to retain normal functioning) such as satisfaction of hunger and thirst, the need for oxygen and to maintain temperature regulation. Also sleep, sensory pleasures, activity, maternal behaviour, and arguably sexual desire.

Safety needs: These include safety and security, freedom from pain or threat of physical attack, protection from danger or deprivation, the need for predictability and orderliness.

Love/social needs: (often referred to as social). These include affection, sense of belonging, social activities, friendships, and both the giving and receiving of love.

Esteem needs: (sometimes referred to as ego needs). These include both self-respect and the esteem of others. Self-respect involves the desire for confidence, strength, independence and freedom, and achievement. Esteem of others involves reputation or prestige, status, recognition, attention and appreciation.

Self-actualization needs: This is the development and realization of one’s full potential. Maslow sees this as: ‘what humans can be, they must be’, or ‘becoming everything that one is capable of becoming. Self-actualization needs are not necessarily a creative urge, and may take many forms, which vary, widely from one individual to another. The normal person is characterized by spontaneity, creativity and appreciation of others. People who fail to achieve self-actualization, he says, tend to be hostile and disastrous.

Maslow’s hierarchy of needs is widely accepted as a convenient simple analysis of human motivation and which can assist us, therefore, to understand why men behave the way they do in given situation and to anticipate how they will behave in future situations. Based on Maslow’s theory, once lower level needs have been satisfied (say at the physiological and safety levels) giving more of the same does not provide motivation. Individuals advance up the hierarchy as each lower-level need becomes

satisfied. Therefore, to provide motivation for a change in behaviour, the manager must direct attention to the next higher level of needs (in this case, love or special needs) that seek satisfaction.

However, there are a number of problems in relating Maslow's theory to the work situation. These include the following: People do not necessarily satisfy their needs, especially higher-level needs, just through the work situation. They satisfy them through other areas of their life as well. Therefore the manager would need to have a complete understanding of people's private and social life, not just their behaviour at work. Hall and Nougaim (2000) undertook an examination of Maslow's need hierarchy theory in an organizational setting. This was a longitudinal study, over a five-year period, of 49 young managers in the American Telephone and Telegraph Company. The top four levels of Maslow's hierarchy were used, with physiological needs excluded. An attempt was made to test the developmental change aspect of Maslow's theory. Researchers conducted lengthy interviews, each year, with the managers. Part of the study involved an analysis, for each, of a comparison between the satisfaction score for one need with the strength score of the next higher level need. Independent coders undertook the comparison. Although a positive relationship was found between need strength and need satisfaction; there was only a low statistical significance. Hall and Nougham (2000) suggest the results indicate needs changed more because of developing career concern than the strength of need satisfaction.

This study appears to provide only very limited support for the developmental theory of Maslow. Lawler and Suttle undertook a somewhat similar study on 187 managers in two organizations. They used different samples and somewhat different methods of analysis from Hall and Nougham. But, again, although some positive relationship of Maslow's theory was found, there were few findings of statistical significance. Maslow's theory is difficult to test empirically and has been subject to various interpretations by different writers. Reviews of the need hierarchy model suggest little clear or consistent support for the theory and raise doubts about the validity of the classification of basic human needs.

However, it is important to stress that Maslow himself recognizes the limitations of his theory and did not imply that it should command widespread, empirical support. He suggested only that the theory should be considered as a framework for future research and points out: 'it is easier to perceive and to criticize the aspects in motivation theory than to remedy them.' Although Maslow did not originally intend that the need hierarchy should necessarily be applied to the work situation, it still remains popular as a theory of motivation at work.

Despite criticisms and doubts about its limitations, the theory has had a significant impact on management approaches to motivation and the design of organizations to meet individual needs. It is a convenient framework for viewing the different needs and expectations that people have, where they are in the hierarchy, and the different motivators that might be applied to people at different levels. The work of Maslow has drawn attention to a number of different motivators and stimulated study and research. The need hierarchy model provides a useful base for the evaluation of motivation at work.

2.5 McGregor Theory X and Theory Y

In his theory, McGregor developed two distinct preconceived perceptions of how people observe human behaviour at work and organizational life. (The Economist, 2008) He believed that companies follow one of the two opposing approaches. He called these approaches theory X and theory Y. He argues that in theory X, management has the responsibility to ensure that the productive elements of the enterprise are organized such as money, materials, and people with the purpose of meeting economic ends.

People have an inborn dislike of work and tend to avoid it whenever an opportunity arises, they are inborn selfish, indifferent to the needs of the organization, peoples efforts need to be directed through motivation, controlling their actions and modification of their behaviour so as to fit organizational needs, they always need to be directed to take responsibility and have little or no ambition but above all everything they seek security. Due to the lazy inherent nature of human beings they are not able to perform well in their own initiative. In order to make people to achieve the organizational objectives they need to be persuaded, rewarded, coerced, controlled, directed or threatened with punishment. The role of management is to coerce and control employees. If management does not have an active intervention, people tend to remain passive and resistant to the needs of the organization.

On the other hand theory Y stipulates that management is charged with the responsibility to organize the elements of productive enterprise such as money, materials, equipment and people with the aim of meeting economic ends. To people work is a natural thing; they are not passive or resistant to organizational needs and are always ready to express self-direction when committed to the objectives because people are naturally not lazy. Unlike theory X people accept and seek responsibility at all times. However the only way management can ensure that people are committed is to provide them with the right conditions and operation methods to enable them achieve their goals through the direction of their efforts to meet objectives of the organization.

In the assumptions suggested in theory Y, management's role is to develop employee's potential and help them to release that potential towards the achievement of common goals. Management in accomplishing its tasks uses these assumptions as guides and this leads to a variety of possibilities which fall between two extremes. In one extreme side management can be hard or strong and on the other management can be soft or weak.

Theory X is the standpoint that traditional management has taken towards the work force while many modern organizations are now taking the enlightened position of theory Y.

3 PRESENTATION OF BALI CENTRAL COOPERATIVE CREDIT UNION LIMITED

According to the BACCCUL annual report (2017), Bali Central Cooperative Credit Union Limited is a cooperative credit union located in three major cities of Cameroon. This research was carried out at Bali Central Cooperative Credit Union Limited. This organization is found in Bali Sub-Division, Mezam Division and in the North West Region of Cameroon. The BACCCUL is an affiliate to Cameroon Cooperative Credit Union League (CamCCUL) a major governing body for credit financial institutions in Cameroon. The credit union's head office is located at Tih Bali (North West Region). BACCCUL operates under the motto "borrow wisely, save regularly and repay promptly." BACCCUL falls within the category one micro finance establishment (MFE). Category one, micro finance establishment which is preoccupied with the collection of members saving used to grants loans to members that are in need of funds at reasonable fair interest rate, they don't have a minimum authorized capital. BACCCUL gained its roots with two credit Union groups encountering i.e. The Baku and Boh Montow Credit Unions. The Baku Credit Union created by Mr. Votmia Andreas, whom after attending a Credit Union meeting which amongst issues discussed was the matter on Credit Union Formations. Taking this idea back home, he made provisions for a constituent general meeting which held on September 8 1968. On this faithful day, a total of sixteen (16) members attended and with a minimum contributing amount of twenty-five francs (25) the sum of six thousand six hundred francs was raised. Shares per member were fixed at five hundred francs and a registration fee of two hundred francs. The first executive committee members were selected. BACCCUL was finally registered under the Ministry of Agriculture on December 13 1993 in accordance with the law No 92/006 of August 14 1992 governing cooperatives and common initiative groups in Cameroon.

BACCCUL now counts five branches over the national territory; two in Douala, and one in each of the following towns: Bamenda, Yaounde, and Limbe.

Head Office at Tih Bali.

Bamenda Branch: Opposite the Food Market.

Bonaberi Branch at Marche Tanko.

Yaounde Branch, around Carrifour Obili. Douala Branch at Feu Rouge Bissengue.

Limbe Branch in New Town.

Shares Account: It is an account that any member of the Credit Union maintains to become a full member and a shareholder. This account gives right for the member to be called owner of the business and participate in discussion during the general assembly. Members can buy at least forty (40) shares of one thousand francs each. This is paid back at the closure of the account.

Savings Account: Any amount ranging from one (1000) thousand francs is dropped into this account representing the permanent capital on which interest is awarded when time be. Saving regularly gives a member the base for a loan security. To withdraw money from this account, the members needs to notify the Union at least a month before, but an urgent withdrawal requires a charge of 1.5 % and the member must be in possession if a current national identity card. More often, this account receives an interest which is awarded at the end of the Union's financial year, in the individual ledger and the member's booklet. This amount is recorded in red. Members can choose to withdraw this amount or let it stay and yield more interest together with saved money. Equally, this account is covered by a life insurance scheme. Other savings accounts include; Group saving Account, school fees Account, Christmas Account and Daily savings.

Deposit Account: Like the savings account, members save regularly in this account but this account does not receive any interest for the sum registered in it. Rather, the member pays a little charge for putting money in this account. For this reason, members do not need any notification to withdraw from this account and they pay no charge upon withdrawal besides the presentation of the current national identity card.

Loans Account: This is an account where group or individual member's loans are recorded. Loans are granted for agricultural, school fees, medical expenses, building and business why not celebrations and many other reasons. Loans are granted to members even above their savings with the probability of a repayment capacity. The loan policy holds all conditions to obtain a loan and this account is covered by a loan protection insurance scheme.

Minor Account: Parents, guardians, care-takers, benefactors' use this accounts to save for the future of persons below the age of 18. The person opening this account is the sole signatory of this account except otherwise. Yet, the picture on the individual ledger and the booklet is the minor's. The minor in person cannot withdraw money from this account. Still, just like the others, the minor is permitted to pay in money into any account but is not permitted to withdraw unless the account creator officially

hands over. After this handover, the former minor now mature becomes the sole signatory to the account except otherwise. Before the official handover, the creator of this account and any other authorized signatory can withdraw money from this account without the minor's consent. A minor is not allowed to take loans.

Internal Money Transfer: This is an exceptional easy life offer the union has for its members. As the name implies, this money transfer is active to members of the union at cheaper rates within the various branches. This offer involves receiving and sending money within the union. With the Tele Cash, you can send and receive money through any credit union in Cameroon operating the Tele cash program.

The researcher choose the branches in the North West Region, that is, the Head Office located at Tih Bali, and a Branch office In Bamenda located Opposite the Food Market given the fact that the researcher is in the North West Region.

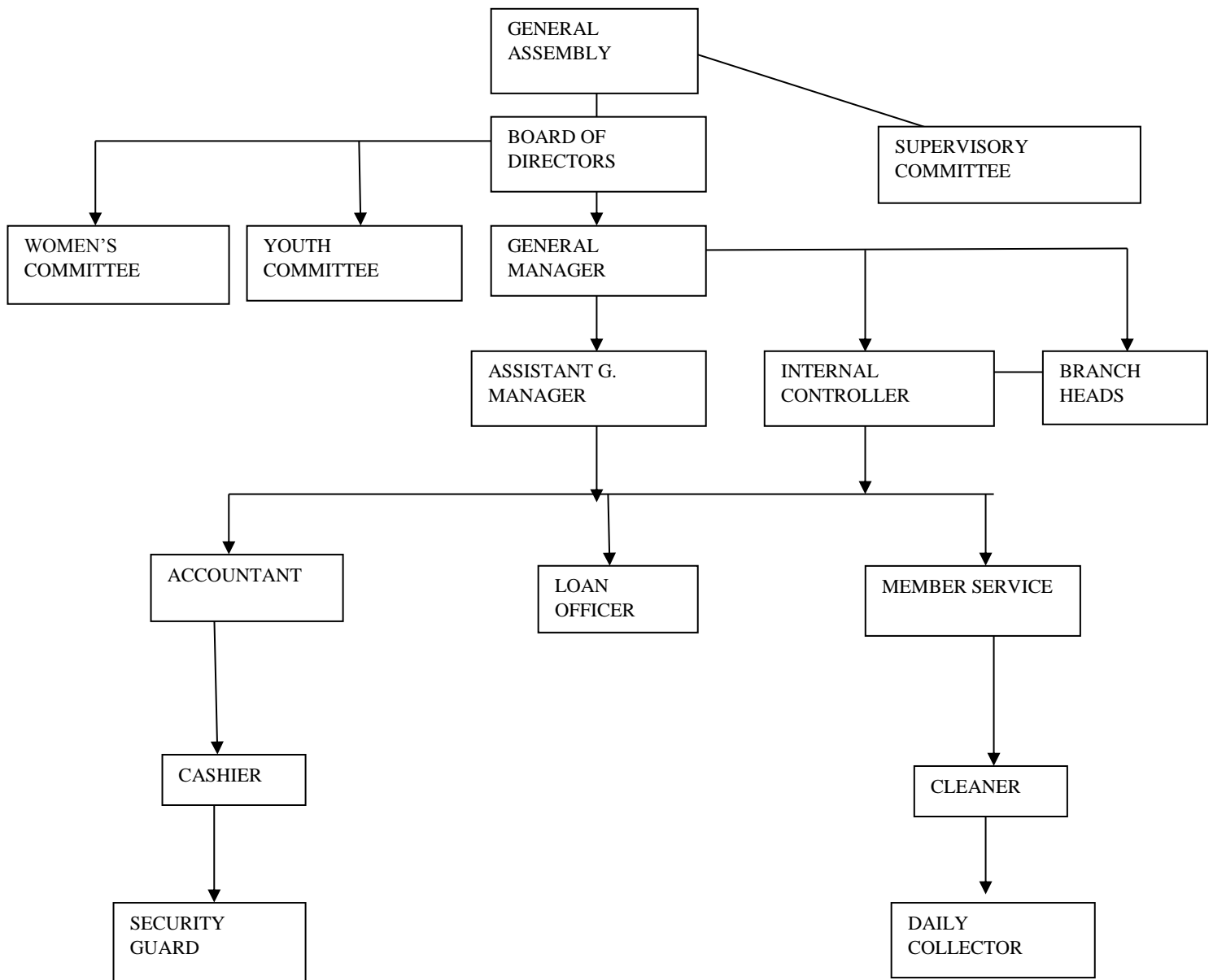


FIGURE 1. Organisational structure of BACCCUL Annual report (2017)

From the structure above, the general assembly (GA) is a supreme organ of the institution. Its members deliberate on the management, policies and laws governing the Union. The members of this organ meet when convened by the president of the Board of Directors, the Supervisory Committee, CAMCCUL, the Minister with supervisory powers or by at least 25% of members. The GA elects the Board of Directors, women and youth committee who are answerable to their creator.

The Board of Directors (BOD) are elected and empowered by the general assembly for a three year term of which is renewable once. It manages and administers the activities of the Union. Among the elected board are the President and a Vice president. In order to have a smooth functioning, the BOD

appoints duty conscious members into the various committees for division of responsibility. Still the BOD is answerable to the general assembly.

The Supervisory Committee: Just as the Board of Directors, this committee is elected by and answerable to the general assembly. It is a designed “watch dog” for the union. It controls the activities of the Board of Directors as well as every tip and dip of the Union. It equally ensures that there is proper inventory and effective control of the Unions’ assets.

The Women Committee: This committee is made up of women only. It is an instrument for women empowerment and development through the Union. Women are encouraged to join and make meaningful contributions to the development of the Union. They are to submit a monthly report to the BOD to exhibit submission. They educate and encourage women to participate in union activities. Their election is by the general assembly.

Young Committee: Being the Union’s future when the buoyant and active contributors of today are gone, this committee is elected by the general assembly with a three year of office which is renewable once. The *raison d’être* for its creation is to enable and encourage the young to ascertain membership with the union. It is made up of young people of the age range from 20 to 35 with the aim of ensuring continuity of membership with and in the Union.

General Manager: This lone person is appointed by the Board from the lot of the staff to oversee the general management of the cooperation. He controls the staff, ensuring absolute efficiency through accountability, inventory records and secrecy of the institute’s competitive and corporate strategies. The General Manager (GM) is answerable to the Board of Directors. He handles issues in the accounting, control, loan and cashier units as well as the subsidiary staff and all the other branch offices

The Care taker Committee: Ever since the creation of this committee, it oversees the smooth running of the organization. The members of this committee are nominated, voted and elected by the general assembly and for three years; renewable once. It is answerable to the general assembly.

Credit Committee: This is an organ voted by the B.O.D which they are responsible for applying loan policies and granting loans to members. This committee is solely responsible for loans approval above savings and shares account with the aim of reducing the rate of loan delinquency and they must take

some consideration like collateral security, purpose of loan and ability to repay the loan, for loans above savings.

The sampling technique used for the study was the non-probability convenience sampling technique. This sampling technique was used in choosing the Head Office and the Branch office in Bamenda of the organization. Convenience sample include those who are available at a given moment when the study is conducted. Since the researcher could not visit all the branches in Cameroon, it was convenient for the researcher work in the North West Region which was accessible as far as getting information was concerned.

This researcher made use of both the primary and secondary source of data. Primary data with respect to this research was data collected from the field survey conducted with the staff and management of Bali Central Cooperative Credit Union. The secondary aspect had to do with information sourced from books, articles, journals, reports and other relevant documents which were highly related to the subject matter under study.

The data collection instrument used was structured questionnaire because questionnaires are extremely flexible and could be used to gather information concerning almost any topic, from a large or small number of people. The questionnaire was specifically designed to accomplish the objectives of the study. The questions were made up of close ended questions that were designed by the researcher.

First section is related to the personal profile of the respondents including their age, gender, marital status, education level, which is measured by nominal scale. Second section is related to the questions relevant to variables namely employees' motivation and organizational effectiveness. Respondents responded by placing a tick on the selected choices.

The data was analysed descriptively using tables and the study was tested using simple probability .

4 PRESENTATION AND ANALYSIS OF DATA

This study aimed at examining the effects of employees motivation on organizational effectiveness with Bali Cooperative Credit Union Ltd used as the case study. Based on this, data was collected by the use of questionnaires administered to 21 workers of the institutions. The data was analysed descriptively using tables and the results are presented below.

4.1 Identification of Respondents

The population of the research, the entire group of people that, the researcher wished to investigate (Sekaran 2003). It comprised a cross section of the staff of Bali central Cooperative Credit Union Limited. The study is limited to the Head Office in Bali and a branch located in Bamenda in the North West Region. That is, a total of 21 workers out of 60 workers that the organization has over the country. The researchers choose this organization given the fact that it is where he carried out his internship, and also because they are in the North West Region of Cameroon where the researcher is based. This research could not extend to the other branches in the country due to the fact that the researcher had to minimize cost and make use of the available time and finance.

TABLE 1, Gender of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	11	52.4	52.4	52.4
female	10	47.6	47.6	100.0
Total	21	100.0	100.0	

Source :field survey (2017)

The TABLE 1 above shows the gender of respondents and the table reveals that 11 out of the 21 workers sampled were males while 10 of them were females. This gap is due to the fact that majority of the workers of the institution are males. The gender of respondents presented in the table above can also be presented on the pie chart below for a better picture of the situation.

TABLE 2, Age of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-28years	9	42.9	42.9	42.9
29-38years	7	33.3	33.3	76.2
39-48years	2	9.5	9.5	85.7
49years and above	3	14.3	14.3	100.0
Total	21	100.0	100.0	

Source:field survey (2017)

The TABLE 2 showing the age distribution of respondents reveal that 9 of the 21 respondents were of ages between 18 to 28 years while 7 of the were of ages between 29 to 38 years, 2 of them were aged between 39 to 48 years and 3 of them were 49 years of ages and above. It is clearly seen that majority of the workers are youths and the number reduces as we move down the lane of ages. A better picture of the age distribution is seen in the bar chart below.

TABLE 3, Educational level of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid post graduate	9	42.9	42.9	42.9
undergraduate	3	14.3	14.3	57.1
A-level	5	23.8	23.8	81.0
O-level	2	9.5	9.5	90.5
FSLC	2	9.5	9.5	100.0
Total	21	100.0	100.0	

Source :field survey (2017)

Going by educational levels, it was realised that a relative majority of the respondents were postgraduates followed by advanced level holder, then undergraduates and ordinary level holders as well as first school leaving certificate holders. This means that majority of the respondents have gone through higher education studies which enhances their skills to work in their various capacities.

TABLE 4, Longevity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5years	9	42.9	42.9	42.9
	5-10years	6	28.6	28.6	71.4
	10years and above	6	28.6	28.6	100.0
	Total	21	100.0	100.0	

Source:field survey (2017)

As per the number of years in service, table 4.4 above reveals that 9 of the respondents have been working with the institution for 0 to 5 years, 6 of them have been working for 5 to 10 years and 6 of them have been working for 10 years and above

4.2 Administraton of Data Collection

Data is collected through the administration of questionnaires to respondents. It is analyzed and tabulated for orderly presentation and interpretation .Data is analyzed using percentages with the formula:

$$\text{Percentage count} = \frac{\text{frequency}(100)}{\text{Sample size}(n)}$$

$$n = 21$$

TABLE 5, Motivation encourage employees performance

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	9	42.9	42.9	42.9
Agree	7	33.3	33.3	76.2
Undecided	1	4.8	4.8	81.0
Disagree	1	4.8	4.8	85.7
Strongly disagree	3	14.3	14.3	100.0
Total	21	100.0	100.0	

Source ;field survey (2017)

The question in relation to motivation and employees performance show that 9 out of the 21 respondents strongly agreed and 7 also agreed to the fact that motivation encourages them to perform effectively and efficiently towards achieving the goals of the institution. Thus cumulatively, more than 76 % of the respondents were for while only less than 24 % were either undecided or were not for the fact that motivation encourages them to perform effectively and efficiently towards achieving the goals of the institution.

TABLE 6, Monetary reward as the best form of motivation

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	3	14.3	14.3	14.3
Agree	0	0	0	14.3
Undecided	8	38.1	38.1	52.4
Disagree	4	19.0	19.0	71.4
Strongly disagree	6	28.6	28.6	100.0

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	3	14.3	14.3	14.3
Agree	0	0	0	14.3
Undecided	8	38.1	38.1	52.4
Disagree	4	19.0	19.0	71.4
Strongly disagree	6	28.6	28.6	100.0
Total	21	100.0	100.0	

Source :field survey (2017)

The question in relation to monetary rewards being the best form of motivation reveals that financial rewards are not the best forms of motivation as evident by the fact that cumulatively only 14.3 % of the respondents strongly agreed to that fact with a more percentage either being undecided or disagreeing to that fact.

TABLE 7 Lack of motivation leads to poor performance

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	7	33.3	33.3	33.3
Agree	9	42.9	42.9	76.2
Undecided	2	9.5	9.5	85.7
Disagree	1	4.8	4.8	90.5
Strongly disagree	2	9.5	9.5	100.0
Total	21	100.0	100.0	

The responses to the question to know whether or not lack of motivation leads to poor performance reveals that 7 people strongly agreed while 9 people agreed to the fact that lack of motivation leads to poor performance giving a cumulative percentage of acceptance of 76.2 while only less than 24 % either are undecided or disagreed to that fact.

TABLE 8 ,working relationship influence performance

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	8	38.1	38.1	38.1
Agree	10	47.6	47.6	85.7
Undecided	1	4.8	4.8	90.5
Disagree	1	4.8	4.8	95.2
Strongly disagree	1	4.8	4.8	100.0
Total	21	100.0	100.0	

Source :field survey(2017)

The responses to the question reveals that 8 people strongly agreed while 10 people agreed to the fact that working relationship influence performance giving a cumulative percentage of acceptance of 85.7 while only less than 15 % either are undecided or disagreed to the fact.

TABLE 9, promotion having an effect on workers

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	6	28.6	28.6	28.6
Agree	5	23.8	23.8	52.4
Undecided	4	19.0	19.0	71.4
Disagree	6	28.6	28.6	100.0
Strongly disagree	0	0	0	100.0
Total	21	100.0	100.0	

Source :field survey (2017)

The question in relation to promotion having an effect on workers show that 6 out of the 21 respondents strongly agreed and 5 also agreed to the fact that promotion encourages them to perform effectively and efficiently towards achieving the goals of the institution. Thus cumulatively, more than 52 % of the respondents were for while only less than 49 % were either undecided or were not for the fact that promotion encourages them to perform effectively and efficiently towards achieving the goals of the institution.

TABLE 10 ,will be motivated to work if working condition is improved

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	6	28.6	28.6	28.6
Agree	9	42.9	42.9	71.4
Undecided	4	19.0	19.0	90.5
Disagree	2	9.5	9.5	100.0
Strongly disagree	0	0	0	100.0
Total	21	100.0	100.0	

Source ;field survey (2017)

The responses to the question reveals that 6 people strongly agreed while 9 people agreed to the fact that they will be motivated if their working conditions are improved giving a cumulative percentage of acceptance of 71.4 % while only less than 29 % either are undecided or disagreed to the fact.

TABLE 11, increase in performance as a result of job security

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	7	33.3	33.3	33.3
Agree	11	52.4	52.4	85.7
Undecided	3	14.3	14.3	100.0
Disagree	0	0	0	100.0
Strongly disagree	0	0	0	100.0
Total	21	100.0	100.0	

Source :field survey(2017)

The question in relation to increase in performance as a result of job security reveals that workers will be willing to work when assured a job security as 7 strongly agreed and 11 agreed giving a cumulative percentage of 85.7 % while 14.3 % of the respondents were undecided of the fact and 0 % neither disagreed nor strongly disagreed.

TABLE 12, Acknowledgement

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	4	19.0	19.0	19.0
Agree	6	28.6	28.6	47.6
Undecided	8	38.1	38.1	85.7
Disagree	3	14.3	14.3	100.0
Strongly disagree	0	0	0	100.0
Total	21	100.0	100.0	

Source :field survey (2017)

The responses to the question reveals that 4 people strongly agreed while 6 people agreed to the fact that they will be motivated if they are acknowledged for good work giving a cumulative percentage of acceptance of 47.6 %, 8 respondents were undecided with a cumulative percentage of 38 % while less than 15 % disagreed. Thus meaning, that workers will put in more effort when they are acknowledged of their good work.

TABLE 13, Will be motivated if opinion is sought at

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	5	23.8	23.8	23.8
Agree	5	23.8	23.8	47.6
Undecided	7	33.3	33.3	81.0
Disagree	4	19.0	19.0	100.0
Strongly disagree	0	0	0	100.0
Total	21	100.0	100.0	

Source:field survey (2017)

The responses to the question reveals that 5 people strongly agreed and 5 people also agreed to the fact that they will be motivated if their opinion is sought at their job in decision making giving a cumulative percentage of acceptance of 47.6 %, respondents were undecided with a cumulative percentage of 33 % while less than 20 % disagreed. This means that workers will be motivated if their opinion is sought at in decision making which thereby leads to organisational effectiveness.

4.3 Summary

The study, the effect of employees' motivation on organisational effectiveness was undertaken by the researcher, with sole aim of establishing a relationship between employees' motivation and organisational effectiveness. The study was conducted with the workers of Bali Central Cooperative Credit Union Ltd constituting the population and a sample size of 21 drawn from it. This study was guided by the following research objectives:

- To analyse the effects of employee motivation on organizational effectiveness
- To assess the factors that affects employees' motivation
- To examine the relationship between employees' motivation and organizational performance.
- To determine the ways in which managers motivate employees.

The researcher used the casual research design in order to examine the relationship that exists between two variables; employees' motivation and organisational effectiveness. Data was collected with the use of structured close ended questionnaires.

The table summary revealed that the factors of employee motivation (monetary reward, working relation, promotion, job security, acknowledgment, opinion) are very important in the performance of employees in Bali Central Cooperative Credit Union.

5 CONCLUSION AND RECOMMENDATIONS

The importance of motivation in the day-to-day performance of workers duties cannot be overemphasize, especially when it comes to being rewarded for a job done. It is a well -known fact that human performance of any sort is improved by increase in motivation. Going by the findings of this study, it can be easily inferred that workers reward package matters a lot and should be a concern of both the employer and employee. The results obtained from the findings showed that workers place great value on the different rewards given to them by their employer. Hence, when these rewards are not given, workers tend to express their displeasure through poor performance and non-commitment to their job. It is therefore imperative for the organization to consider the needs and feelings of its work force and not just overlook them in order to safeguard industrial harmony, because “a happy worker they say is a productive worker”.

The findings of this study have shown that employees’ motivation has a great effect on the effectiveness of an organisation (Bali Central Cooperative Credit Union). This means that the same role hold to many other organisation. Managers have to make sure that their workers are well motivated be it monetarily and non monetarily as motivated employees or workers turn to put in their best towards the work they carry out, thus leading to the effectiveness and efficiency of the organisation.

Employers are continually challenged to develop pay policies and procedures that will enable them to attract, motivate, retain and satisfy their employees. The findings of this study can be handy tool which could be used to provide solutions to individual conflict that has resulted from poor reward system.

Immediate steps should be taken by management to make workers re-establish Confidence in the new administrative system so as to restore or raise the morale of the employee. The level of commitment required of the workers calls for more incentives and other motivational solution. And based on the findings of this study, the following suggestions are offered for the future motivation of employees:

From the results of the question asked to the respondents, it was found out that motivation greatly encourages the workers of Bali Central Cooperative Credit Union to perform their tasks effectively and efficiently, thus leading to organisational. So the researcher recommends that employers should endeavour to motivate well their employees in order that the organisation should be effective.

Also, the research findings proved that monetary reward is not the best form of motivation as many people think. This means that employers and managers don’t only have to motivate their employees

with money; rather they should motivate them by different measure as job security, good working condition, promotion, and acknowledgment. By doing so, the workers will have a sense of belonging thus leading to organisational effectiveness.

Management should inspire creativity by providing freedom, time and other resources to employees. Periodically, management should ask them what they need to maximize their innovative thinking and productivity, and provide it with enthusiasm and encouragement. By providing feedback and ensuring that the feedback is consistent it provides the means for employees to motivate themselves to the desired behaviour. By keeping them informed, one helps to eliminate some of the fear and keep them focused on what must be performed.

Demonstrating of motivating all employees should be seen by all and not a few fortunate ones. Transparency should also be considered when administrators decide to motivate employees to enhance productivity. It should not be the selected few of the proprietor's choice. When this happens, de-motivation will set in and this will affects productivity. So motivation should be applied on all workers of the organisation.

Due to limited time and scope, this study is restricted to just one organization. It is important for further studies to be carried out in order to do justice to all the factors that influence workers performance in many other organisations in the North West Region and in Cameroon as a whole.

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APPENDIX 1

My name is Lucien doh. I am a student of Centria University of applied Sciences Kokkola Finland , carrying out a research on the topic: *EMPLOYEE MOTIVATION AND ORGANISATIONAL PERFORMANCE* case study of Bali Central Cooperative Credit Union Limited. Your opinion as a worker will help provide information in my study on the above topic. Please kindly take off some few minutes of your precious time to fill this questionnaire. The information is merely for research purpose and is highly confidential.

Yours faithfully

Doh lucien benyela

Please tick in the box.

1. Gender: Male Female
2. .Age: 18-28 29-38 39-48 49 and above
3. Educational attainment a) Post graduate b) Under graduate
c) Advance level d) Ordinary level e) first school leaving certificate
4. For how long have you worked with this Company? (Years) a) 0-5 b) 5-10
c) 10 and above
5. Does motivation encourage you to perform effectively and efficiently towards achieving the goals of this institution? a) Strongly ag b) agree
 c) Undecided d) disagree e) strongly disagree
6. Monetary reward is the best form of motivation. a) Strongly agree b) agree
c) Undecided d) disagree e) strongly disagree
7. Does a lack of motivation generate poor performance? A) Strongly agree
b) Agree c) undecided d) disagree e) strongly disagree
8. Working relationship influences performance a) strongly agree b) agree
c) Undecided d) disagree e) strongly disagree
9. Promotion has an effect on workers a) strongly agree b) agree c) undecided
d) Disagree e) strongly disagree
10. Will you be motivated if your working condition is improved? A) Strongly agree
b) Agree c) undecided d) disagree e) strongly disagree
11. If you are assured a job security, will you be willing to increase your performance?
a) Strongly agree b) agree c) undecided d) disagree

e) Strongly disagree

12. Do you feel like putting in more effort in your work when you are acknowledged and precised for your good work? A) Strongly ag b) ag c) undecid

d) Disagree e) strongly disagree

13. Will you feel motivated if your opinion is sought at your job site in decision making?

a) Strongly agree b) agree c) undecided d) disagree

e) Strongly disagree