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The Influence of organizational conflict on task-achievement. The case of Microfinance Institutions in Cameroon.

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Abstract

Organizational conflicts are disagreements that occur in the workplace between members of the organization. Such disagreements occur as a result of actual or perceived oppositions of relationship, values and task to be performed. Task-achievement is the primordial role of every organisation irrespective of the nature of the task. The achievement of any given task requires the combined efforts of a number of people with varying functions and responsibilities whose positions in the organisation are usually hierarchically arranged to establish the relationships between the superiors and their subordinates. Within the hierarchical structure incompatibility in opinions occur because of unclear responsibility, interpersonal relationship, scarcity of resources and conflict of interests. Financial institutions in Cameroon have over the years organized workshops to discuss and propose solutions on the occurrence of relationship, value and task conflicts and how they hinder the attainment of institutional goals. This paper therefore adopts an analytical approach on the major conflict types -task, relationship and value as well as the concept of task achievement. Factors influencing organizational conflict will also be analysed. The study further explores organizational conflict from a theoretical point of view. It highlights organizational conflict challenges faced by Cameroon Micro Finance institutions. Finally it suggest proposals that Micro Finance institutions through strategic organisational conflict resolution can use in minimising the occurrence of conflicts within the organisation.

Keywords: Organisational conflict, task, relationship, value, task-achievement.

Introduction

The existence of conflicts within organizations is an unavoidable occurrence. This is because individuals possess different interests, goals and views on situations and circumstances as well as different approaches to the management of challenges. Despite being unavoidable, they can be efficiently managed and minimised to foster task achievement. Robins (2005) view conflict as a process whereby a party perceives that another party has affected or is about to affect that which the first party cares about. For example, the goals, values or attitudes of a member within the organisation might be incompatible with those of another member, between two members, and between groups within the same organisation. Conflicts can play both functional and dysfunctional roles. Functionally, they restructure the behaviour of members thereby leading to positive changes. Tjosvold, (1985a), (1986b); Deru &Van de Veliert, (2001) opine that conflicts maybe constructive and beneficial when they contribute significantly to task-achievement. When groups are harmonious, peaceful and cooperative there is a tendency for them to become static, indifferent and non-responsive to changes, creativity and innovation. Dysfunctionally, they mar the quality of group decision making, reduces creativity, innovation openness, trust and team success amongst employees. Such conflicts are terrible, damaging and destructive to organizations and to employees as well. According to Jehn, (1994), (1995); Amason, (1996), such conflicts should be eradicated. Riaz and Junaid (2011) in their study concluded that, organisational conflict is neither all together beneficial nor bad rather its nature, parties involved, circumstances and other related variables determine whether it is productive or counterproductive to task-achievement.

Conceptual Background

Organizational Conflicts

Organizational conflict or workplace conflict is a state of disagreement caused by the actual or perceived opposition of needs, values and interests between people working together. Such conflicts occur within individuals having competing needs and demands as well as individuals who respond in different ways (Johnson, 1976). Patzak, (2012) defined conflicts as an antagonistic state of opposition, disagreements or incompatibility between two or more parties. Conrad (1991) states that conflicts happen as a result of interactions among interdependent people who perceive that their interest are incompatible, inconsistent or in tension. Rahim (2010) categorizes organizational conflicts as follows:

(i) *Affective conflict* - It occurs when individuals or groups within an organization while in the process of solving a problem together, become aware that their feelings and emotions are incompatible. Jehn (1997a) termed it relationship and emotional conflict. Pelled et al (1999) explained that it is a situation in which members within an organization have interpersonal clashes characterized by anger, frustration, mistrust, dislike, fear, resentment and other negative feelings. Affective conflicts are negatively associated with affective reaction and has a positive relationship with turnover intentions. Medina, Munduate, Dorado, Martinez & Guerra (2005) opine that affective conflicts decreases employees' satisfaction and psychological well-being. Group members disagree on ideas and opinions about the course of action to be taken to realise a specific task.

(ii) *Substantive Conflict* - It emerges when group members of an organization disagree on their task. Examples of task issues include goals, key decision areas, procedures and the appropriate choice for actions. Jehn (1997) termed it task conflict while Amason (1999) called it cognitive conflict. Irrespective of the negative effects of the substantive conflict, it is generally believed to push members of organisations to achieve assigned task thereby leading to business growth and innovation.

The Major Conflict Types (Task, Relationship and Value)

Three types of conflicts are common in organisations: task, relationship and value conflicts.

1. **Task conflicts** often involve concrete issues related to employees work assignments. In cases where responsibilities per role are not clearly defined, the resultant effect is task conflict. Sometimes, many people carryout the responsibilities of a particular role, thereby wasting the resources of the organization and minimizing overall task achievement. This is because some other responsibilities are neglected. Examples of such disputes include how to share resources, opinion differences on procedures and policies, managing work expectations, judgements and interpretation of facts. Even though it might appear simplest to resolve, experience has proven that it is deeply rooted and is more complex. When managers intervene in solving such conflicts it is beneficial to task achievement because it increases productivity, organizational success and growth. Adequate intervention can be attained through active listening asking probing questions, repeating information gotten, confirm understanding, asking deeper questions for in-depth information and engaging parties in a collaborative problem-solving process in which possible solutions are brainstormed. Where parties in a conflict jointly develop solutions, they are more likely to abide to the resolutions and get along better in future.
2. **Relationship conflict** arises from differences in personality and style. Getting along with strange individuals has always been problematic. Such conflicts occur over work assignments, personality difference or some other issues. The parties to the conflict can solve their problems without getting the manager involved. This can be done by getting to know each other better, discuss the source of the tension, listen to each other's point of view and resist the urge to argue or defend a position, demonstrate empathy and interest. The manger gets involved only when the conflict cannot be solved amongst the members in conflict. From another perspective, relationship conflict can be seen as allowing your relationship with an individual influence your decision making on the achievement of a designated task within an organization. For example, you are tasked with recruiting personnel for a certain role and you recruit an acquaintance who doesn't possess the necessary skills set to execute the role but is recruited because of the relationship that pre-existed between you two. This act of decision making minimises productivity and task

achievement causing a relationship conflict. In other words, it is a conflict with your relationship to the organization and the relationship with an acquaintance. Summarily this type of conflict has its roots from an existing relationship between two parties.

3. **Value conflict** arises from fundamental differences in ideologies such as politics, religion, ethics, norms and beliefs. Most often conflicts about values in organizations are forbidden. In spite of this forbearance, value conflict sometime arises in the context of work decisions and policies. Upon its occurrence, there is bound to be increased defensiveness, distrust and alienation. Most often parties defend their values and reject that of others. In some situations, employees prioritize their interest and goal attainments over organizational interest and goals. In such a case there is a difference in value to the employee and a difference in value to the organization. Katie (2021) recommends that instead of resolving a value-based conflict, managers should promote mutual understanding and respect through dialogue to an extent that they both reach an accurate conceptualization of each other's point of view. This type of understanding doesn't require sympathy or emotional connection, but "values-neutral" ability to describe what someone else believes about the situation (Robert, Scott, & Andrew 2004).

Task achievement. To attain organisational goals, employees use their skills, efforts and persistence to perform the assignment they are required to perform. Task achievement increases productivity and reduces conflicts in the work environment. Some examples of take achievement include; successfully developing new procedures in managing a task, identifying a problem and solving it, reorganizing something to make it work better, working on special projects (Eliot., Murayama. & Pekrun, 2011).

Factors influencing organizational conflicts

Scott (1980) outlines the following:

1. **Task interdependence:** Considering that every organisation functions as a system, task interdependencies is bound to exist amongst individuals and groups. The more they work together to accomplish organisational goals, the greater the likelihood of conflict. Lack of clarity, regarding who is responsible for which section of a task or project gives rise to conflict. To avoid this situation, the roles and responsibility of the team members should be stated clearly and also agreed upon by all so as to ensure accountability.
2. **Status inconsistencies**: Status inconsistencies exist between managers and their subordinates. Organizational policies and procedures are unequitable. The fact that managers have some privileges that subordinates do not have led to conflicts. Every

member of an organization, possesses different personality, which plays a crucial role in the occurrence of conflict.

3. **Scarcity of Resources:** When several departments compete for scarce resources, conflict is inevitable. One of the main reason for occurrence of conflict in organizations is the inadequacy of resources like human, material and finance. Due to the limited resources members of the organization compete with each other, leading to conflict amongst themselves.
4. **Communication Problems:** Ambiguities in the process of communication can facilitate conflict. When one person misunderstands a message or information is withheld from him, the person because of frustration and anger creates a conflict situation. If one employee requires certain information from another who does not respond properly, conflict sparks in the organization.
5. **Lack of Performance Standards:** Differences in the criteria of performances and reward systems gives rise to organizational conflict. Every employee is expected to meet the targets, imposed by his/her superior and when these expectations are misunderstood or not fulfilled within the stipulated time, conflicts arises.
6. **Individual Differences:** Personal abilities, traits and skills influences interpersonal relationships. Individual dominance, aggressiveness, authoritarianism and tolerance for ambiguity influences how individuals deal with potential conflict.

Theoretical Background

Getzels Nomothetic-Idiographic model

Getzel bases his theory on the assumption that the task achievement of a social system, irrespective of the nature of the task requires the combined efforts of a number of people with varying functions and responsibilities, whose positions in the social system are usually hierarchically arranged to establish the relationships between the superior and the subordinates (Morphet., Johns. & Reller. 1974). The most recurrent organizational problem that occurs in the process of task achievement is conflict. They are individual versus institutional conflict and can take any of the following models

(i) *Nomothetic*. – Here managers emphasize on the requirements of the institution, the role and expectation rather than on the requirements of the individual, his personality and the need disposition. Subordinates on their part implement according to the stated rules and regulations of the organization. Role conflict commonly occurs in this model.

(ii) *Idiographic* – emphasizes on the requirement of the individual, the personality and the need disposition rather than the requirement of the institution, the role and expectation. The personality conflict is likely to occur in this model.

(iii) *Transactional model* – It is a role personality model that is acquired through awareness of the limits and resources of both the individual and institution within which managerial action may occur. Role –personality conflict occurs as an outcome of opposing demands under this model (Edem, 1987). The difference between how managers and subordinates actually perceive their roles and how they perform them is a major source of conflict that need to be properly managed for an efficient and effective task achievement.

Contextual Background

Cameroon is one of the members of CEMAC (Centre Monitaire d'Afrique Centrale). Other member states include Gabon, Chad, Central African Republic, The Republic of Congo, and Equatorial Guinea. Within the CEMAC Sub Region, Cameroon's MFIs constitute the largest in the CEMAC region with deposits of more than 68% and loan portfolio of more than 78% (Coulter and Abena, 2010). Microfinance institutions have proven their value in Cameroon as a weapon against poverty and hunger. In spite of the strength of the existence of these institutions, they go through a critical phase especially with the governance practices which have led to the occurrence of conflicts. Consequently, there is a growing recognition of the importance of conflicts management in micro finance institutions in Africa in general and Cameroon in particular. A recent survey indicates that managers spend a considerable portion of their time dealing with conflict because of the increasing importance conflict management has on task achievement (Ojo, 2014). Obisi (1996) affirms that peace forms one of the fundamental factors to enhanced productivity with resultant benefits to both the labour and management as well as for the economic development of the country. Azamosa (2004) observed that conflicts in organizations involve the total range of behaviours and attitudes that is in opposition between managers on the one hand and employees on the other hand. In other words, it is a state of disagreement over issues of substance or emotional antagonism that arises due to anger, mistrust or personality clashes. Conflict could arise because of the employer's quest to maximize profit while workers representatives are out to ensure continuous improved working conditions for their members. Breach of agreed terms on collective bargaining could also lead to conflict. The hierarchical structures, divisions of labour, narrowly defined jobs, detailed rules, limited employee involvement in decision making, authority and control can foster conflict. Due to these frequent organizational conflicts, performance in most organizations has taken a comparatively poor sequence. Damachi (1999) concludes that where employees' rights and privileges are trampled upon, there is bound to be conflict. These include salary situation, working condition, and fringe benefits among others can lead to conflicts and consequently, strikes and lockouts. Otobo (1987) opines that the resultant effects of strikes and lockouts caused by industrial conflict are psychological, political and economic. On the basis of these analysis, there is need for an effective conflict management so as to ameliorate the emanating conflict problems within organizations. The high-performance workplace emphasizes conflict management as a cornerstone of the effective high-performance workplace. The following factors give rise to the role, personality and role-personality conflicts in financial institutions in Cameroon:

Over-indebtedness: The growing trend of multiple borrowing by clients and inefficient risk management are the most significant factors that stress the micro-finance institutions in Cameroon. The government does not support financial institutions. This is because these financial institutions operate as private businesses. Most of them are inadequately funded by donors since they operate as a non-governmental organizations. Consequently, facing the challenges of high taxes, inadequate infrastructural development and above all fund shortages. Operating as self-help groups is a lay way for these institutions to practice tax evasion. The government on her part does not fund financial institutions in Cameroon very often. This makes it difficult for some of these institutions to pay workers as they lack funders. The employers encourage the granting of loan irrespective of the quality of the collateral. Managers with the complicity of the Loan Committees give loans without collateral upon condition that they benefit from a percentage of the money given to the customer. Such practices increases the risk of bad debts. Role conflicts arises with such practices (Edem, 1987). In the above-mentioned cases, there is a function of discrepancies between the pattern of expectations of the MFIs attaching to his managerial role and the pattern of need-dispositions characteristic of the manager to the role. There is mutual interference between nomothetic expectations (institution) and idiographic dispositions (individual). The manager giving out loan without collateral because of the fringe benefits he makes has fulfilled his individual needs over the institutional requirements. He is liable to unsatisfactory role adjustment. When the loan committee receives inconsistent demands from the manager it increases their frustration. The resultant effect is conflict.

Regulatory Issues. The MFIs experienced high arrears in loan repayment and bad debts which amounted to around a quarter of the overall total loan portfolio and losses registered in the sector (Elle, 2012). This situation thus prompted changes in the regulation, supervision, monitoring, control and governance of MFIs in Cameroon. The OHADA accounting treaty as adopted by African countries and implemented in Cameroon is a blend of the Anglo-Saxon model of accounting with the French accounting system approach by codifying some of the provisions of International Financial Reporting Standards (IFRS) and incorporating them as Articles within the framework of OHADA in line with the French Civil Law tradition "wherein codes and statutes are highly structured and systematized" (Elad and Tumnde, 2007: 1). The OHADA treaty is currently ratified by 17 African countries: 14 of which are Francophone African states, one Spanish-speaking country (Equatorial Guinea), one Portuguese-speaking country (Guinea Bissau), and one bilingual country (Cameroon) that has both French and English as official languages. Unfortunately, a treaty that was intended to achieve sustainable growth and promote good governance practices in organisations operating African states is still not ratified by all 52 member states of the African Union (AU). The main reason why not all members of the AU have ratified this treaty lies at the level of Article 42, which states that the working language of the treaty is French (Enonchong, 2007). The main reason that Article 42 of the OHADA treaty is seen as a major problem for former British colonies is because of two ambiguities that arise from the implementation of the treaty; these are linguistic and conceptual. Linguistics were realised to pose a major problem for organisations operating in Anglophone Africa especially as the OHADA (Accounting Plan) treaty has no authoritative version in English and any attempt at translating the provisions of the treaty into English gives a completely different sense of the treaty (Enonchong, 2007). This therefore means that any organisation from Anglophone Africa that adopts the treaty will have to incur costs to hire consultants for the interpretation and implementation of the treaty within their organisation. At the level of conceptual thinking, accounting in Francophone Africa and Anglophone Africa has different connotations with the use of certain accounting terms. For example, an accounting term such as "income" in English, if translated into French means either "produit or revenue". These two terms under both the Anglophone and Francophone accounting systems might mean the same, but conceptually, they require two different methods of treating the term.

The OHADA treaty regulating the activities of Cooperative Societies in Cameroon is intended to be a guideline for the various regional monetary authorities to use in developing regulations governing the activities of MFIs in their various regions. This treaty is divided into four major parts (general guidance on formation of Cooperative Societies in Africa; guidance as to what should be done in case of dissolution of any Cooperative Society; penalties and sanctions; and other issues relating to the activities of Cooperative Societies in Africa) and into 390 Articles (OHADA, 2011). In compliance with this treaty, CEMAC sub region, of which Cameroon is a member state, adopted the COBAC regulations on Cooperative Societies adopted and implemented in 2002 (COBAC, 2002). Even though this treaty was adopted and implemented in Cameroon and the CEMAC sub region well before the OHADA treaty, this regulation is in line with the guiding principles of OHADA treaty on cooperative societies. As the sole monetary authority in the CEMAC sub-region and an organisation regulating the activities of Commercial banks, COBAC was called in to regulate the MFI industry in the CEMAC sub-region following huge losses incurred by MFIs in the late 1990s. As a result of the convention of 17 January 1992 requesting the harmonisation and regulation of the banking activities of the MFIs in the Central African States, and following irregularities that marred accountability in the MFI sector, COBAC instituted the regulation governing the exercise and control of MFI activities in the CEMAC sub region (COBAC, 2002). In doing so, COBAC modelled some of the articles in their regulation on the French law on associations of 1930 and the Cameroon law on associations of 1990 (Bocqueraz, 2001). The reason that such regulation was important in the CEMAC sub-region was because most of the MFIs operating in the sub-region were believed to have reached financial sustainability and were now trying to operate as either commercial banks or Financial Institutions (Tucker and Miles, 2004). This led to a rise in competition between these MFIs thus affecting lenders, decreased accountability and distorted governance practices within the sector (McIntosh et al., 2005). As McIntosh et al (2005) argue, as a result of the rise in the number of MFIs operating in the sub-region, most of these MFIs competing directly for poor clients; therefore they were unable to price the risk associated with the uncollateralised loans they provided to these poor clients. Some of these poor clients therefore took advantage of the situation to take out multiple loans from different lenders and when it was time to repay, they were unable to do so. This resulted in the high level of bad debts incurred by MFIs and high delinquency rate witnessed in the late 1990s (Dixon et al., 2007). In order to recover these loans, MFIs were forced to employ various unorthodox methods (Dixon et al., 2007). This was done in order to control this systematic abuse of lenders and protect the interest of the poor COBAC put in place a series of regulations: firstly MFIs are forbidden to use the appellation of "bank" or "Financial Institution" and their denominations be followed by the phrase "Microfinance Institution" (COBAC, 2002, Article 6). Secondly, MFIs are grouped into three different categories, each of which has a fixed minimum capital requirement (this minimum capital requirement has since 2012 been increased by parliamentary act) and type of transaction they are required to offer their clients (COBAC, 2002, Articles 5, 7 & 9). Other important aspects of the COBAC regulations relating to the conditions governing the exercise and control of Microfinance activities in the CEMAC sub-region include differentiating between MFIs that do operate as independent MFIs and those that decide to exercise their activities under an umbrella organisation, such as the CamCCUL and MC2 networks (COBAC, 2002, Article 12 & 13). If MFIs decide to join forces to exercise their activities under an umbrella organisation, Article 15 clearly spells out the prerogatives of the umbrella organisation and affiliates, such as how to protect the network financial liquidity, what happens to the financial stability of the network should one or more affiliates become bankrupt, conditions of internal control of the network, the definition of which accounting plan, norms and procedures to follow within the network, how accounting documents can be consolidated following the stated procedures laid down by the Banking Commission and many more. As a result of these regulations, the Microfinance market in Cameroon has been open to private individuals who alongside the indigenes strive to create lasting institutions that can help fight poverty (Mersland & Oystein, 2009). As they argue, this situation has resulted in different stakeholders getting involved in the sector with different costs associated with their activities. Some regulatory issues seem to have benefitted the MFIs but others left numerous issues unaddressed. In spite of sporadic and unprecedented regulatory changes, the MFIs have been struggling to sustain. While new regulations result in structural and operational changes, they also result in ambiguity in norms of conduct. The result is sub-optimal performance and failure in the development of new financial products and services. Such regulatory issues have over the years led to the occurrence of personality conflict. Both the managers and employees of MFIs have developed passive aggressive behaviour. On the surface most of them appear to be agreeable, diplomatic and supportive of the stated rules and regulations of the MFIs but behind the scene they are dishonest and backstabbing saboteurs who ignore them.

The Bilingual Nature of Cameroon

The fact that Cameroon is a bijural country with two different languages and many cultures makes it difficult for micro-finance institutions to carry out their activities. As a result of her bilingual nature, it is challenging for microfinance institutions to operate as they sometimes need to translate all documents into French or English to satisfy their customers. There is also lack of bilingual employees who speak both French and English. Most of the employees of Microfinance institutions in Cameroon speak just one of the two languages. Such attitude gives rise to role-personality conflict. The role expectation ascribed to the position (ability to translate from French and English and vice versa) is at variance with the need disposition (inability to speak and write French).

Office Romance

In a survey, 96% of human resource professionals and 80% of executives said workplace romances can lead to conflict. Public display of affection can make customers and co-workers uncomfortable and accusations of favouritism. Such a practice increases the likelihood of role-personality conflict (Gulledge et al 2003).

Strategies in Resolving Conflicts in Microfinance Institutions

Paying Attention to the conflicting Parties: Whether a functional or dysfunctional conflict, mangers are expected to pay attention to the conflicting parties. This process facilitates early indication of the conflict and early evaluation of its impact on the employees and task-achievement. In doing so, managers must make a plan to encourage functional conflict or mange dysfunctional conflict. Since conflicts are formed by attitudes, behaviour and contradiction, this approach to conflict management depends on the emotional involvement of the conflict (Brodker, et al., 2001).

Negotiation: It entails incorporating positivity from the start process of conflict resolution. This measure prevents the conflict from degenerating into a negative type of conflict (Sophia, 2007).

Mediation: In the conflict solving process, a person (mediator) attempts to resolve the conflict between two group members by intervention. The mediator is usually a disinterested guide who directs the disputants through a process of developing a solution to a disagreement (Forsyth, 2010). Such mediation creates communication between group members in conflict. In the process of mediation, the members in conflict are able to express their opinions and request clarification amongst themselves where necessary. The result of mediation is reconciliation refinement of solutions, making counter-offers between members, adjusting challenges situations that give rise to conflicts. According to Forsyth (2010) the three major mediation approaches include:

1. *Inquisitorial Procedure*: The mediator asks the disputants a series of questions, considers the sets of responses, equitably judges and imposes a mandatory solution on the disputants.
2. *Arbitration*: It is a low intensity conflict approach. The disputants explain their arguments to the mediator. He determines a solution based on the arguments presented.
3. *Moot*: It is an open discussion between disputants and the mediator about the problem and potential solutions.

Conflict resolution in organizations is interwoven with daily practices hence it is imperative that managers:

- Handle conflicts positively.
- Avoid being defensive
- Concentrate on the causes rather than their effect, to assess conflicts.

- Avoid over generalization, being right, playing the blame game, psycho-analysing, being the right, trying to “win” the argument, making character attacks and stone walling.
- Parties to conflicts should be given an equal voice, irrespective of their position, term or political influence. Active participation of all the parties to conflict can also help to counter it.

Conclusion

From the discussion it is quite evident that organizational conflicts are inevitable. They arise as a result of task, relationship and value challenges. These challenges reduces staff satisfaction about the job, and task achievement in particular and generally reduces productivity. Thus early detection of the conflict and paying attention to the conflicting parties is important. Paying attention, negotiation and mediation are the best ways of resolving conflicts. Coercion should be avoided. Darling and Foliasso (1999) concludes that it is impossible to eliminate conflicts totally in organizations. Managers who try to eliminate will not last long, while those who manage them properly will experience both institutional benefits and personal satisfaction.

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