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(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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