CONFLICT MANAGEMENT AND ORGANIZATIONAL EFFECTIVENESS OF MICRO-FINANCE BANKS IN PORT HARCOURT, RIVERS STATE

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ABSTRACT

This study examined the link amid conflict management and organizational effectiveness. Data were collected from 98 managers and HOD in 16 micro-finance banks in Port Harcourt. The purposive sampling technique was employed in this study. The Spearman's rank order correlation coefficient statistical analysis was used in testing the stated hypothesis through the use of Statistical Package for Social Science (SPSS). The analysis showed a significant relationship between conflict management (collaboration and compromising) and organizational effectiveness (client/customer satisfaction and quality of work-life) are significantly related. Conclusion was drawn that effective conflict management will enhance proper learning which in turn influences organizational effectiveness, and the researcher recommended that management should ensure that there is effective communication between the management team, subordinates and clients.

INTRODUCTION

From a Marxist point of view conflict among workers in an association is unavoidable, in truth it is ordinary. However, pioneers in an association sit and overlap their hands to disregard conflict in a work environment; they tell their subordinates that unseemly conduct is satisfactory. Conflict not oversaw appropriately influences work satisfaction and representative satisfaction (Abdul, 2015). "Conflict is the impression of contrasts of interests among individuals" (Thompson, 1998). Conflict can emerge between individuals from various gathering known as intergroup conflict and furthermore between individuals from a similar gathering known as intra-assemble conflict (Abdullah and Al-Shourah, 2015).

As per Dana (2000), "conflict isn't only a disturbance. It costs cash and those expenses can be ascertained, as far as sat around idly, awful choice, lost representatives." As indicated by Abdullah and Al-Shourah (2015), organisational conflict is viewed as genuine and unavoidable and a positive pointer of compelling authoritative management.

As Gigliotti (1987) stated, a unit which is independently insufficient as far as collaborating with whatever is left of the association is destined to disappointment. Conflict additionally comprises of the moves that we make to express our sentiments, explain our observations, and get our necessities met in a way that has the potential for meddling with another person's capacity to get his or her needs met (Meyer, 2004). The points of the gatherings in conflict may stretch out from just endeavoring to pick up acknowledgment of an inclination, or securing an asset advantage, to the extremes of harming or taking out rivals (Bisno, 1988)

In 1974, Kenneth Thomas and Ralph Kilmann made the Thomas-Kilmann Conflict Model which recognizes 5 primary conflict determination styles specifically: Avoiding, Accommodating, Competing, Compromising, and Collaborating. In this examination the specialist would utilize 2 systems in overseeing conflict in particular: Compromising and Collaborating [Cooperation].

As per Onwuchekwa (1999), "an examination into effectiveness is to assess how well an association is getting along in connection to some set measures". Cameron (1978) called attention to that hierarchical effectiveness is the capability of the association at approaching the basic assets. Abdullah (2015) said effectiveness characterized as just having the proposed result. In an authoritative setting, the proposed result is the objective of the association that frequently communicated in a statement of purpose. For our motivation, we should run with Neupane R. (2014) who proposed that Client Satisfaction measures Organizational effectiveness and Quality of work-life by Cummings and Worley (1997).

As indicated by LeBaron (2003), culture is a basic piece of the conflict and its determination. Culture influences how idealize a man fits in a particular association as it speaks to the sentiment comfort with that culture (O'Reilly, 2004).

Despite the fact that few works has been finished identifying with Micro Finance count on the most proficient method to make it compelling, no past work has really address the issue

of effectiveness in Micro Finance bank from Conflict Management standing point. This now frames a hole in the field of study verging on issue of effectiveness in the Micro Finance bank. It is with this perception that has framed this investigation.

Statement of the problem

It is trusted that the banking business in Nigeria still give less consideration on conflict management however lay accentuation on administrative right instead of dynamic investment by the unions/workers. They redirect loans to companions and relatives in a way that don't propose that it was implied for business. Most staff enlisted in the microfinance foundations, especially at management level, has almost no involvement in microfinance banking and practice.

The blend of every one of these issues has altogether influenced the microfinance sub-division and its capacity to accomplish the arrangement goal of financial strengthening at the lower end of the market. Because of the ineffectiveness of the management and HODs, some microfinance establishments in Nigeria have fallen. Hence, this study seeks to recognize the fact that conflict management has a large part to play in organisational effectiveness in micro-finance banks.

Aim and Objectives of the Study

The objectives of this study are as follows; the overall drive is to examine if there exist any relationship amid conflict management and organizational effectiveness. Specifically the objectives are:
To examine the relationship between:
1. Collaborating strategy and client/customer satisfaction towards manager in micro-finance banks in Port Harcourt.
2. Compromising strategy and client/customer satisfaction towards manager in micro-finance banks in Port Harcourt.
3. Collaborating strategy and quality of work-life towards manager in micro-finance banks in Port Harcourt.
4. Compromising strategy and quality of work-life towards manager in micro-finance banks in Port Harcourt.
5. To investigate whether organizational culture moderates any link that may exist between conflict management and organizational effectiveness in micro-finance banks in Port Harcourt.

Research hypotheses

The below hypotheses will be tested in a null form:

H01: There is no significant relationship between Collaborating Strategy and Client/Customer Satisfaction.

H02: There is no significant relationship between Collaborating Strategy and Quality of Work-Life.

H03: There is no significant relationship between Compromising Strategy and Client/Customer Satisfaction.

H04: There is no significant relationship between Compromising Strategy and Quality Of Work-Life.

H05: Organizational Culture does not moderate the relationship between Conflict Management and Organizational Effectiveness.

THEORETICAL FRAMEWORK

Throughout the years, three distinct theoretical perspectives have advanced about conflict in firms. These include:

- Traditional theoretical view: Conflict is dysfunctional, destructive and irrational "STAMP IT OUT",

- Behavioural or contemporary theoretical view: Conflict is natural in groups and organization "TOLERATE IT",

- Interactionist theoretical view: Without conflict, we become static and non-responsive "ENCOURAGE IT".

OPERATIONAL FRAMEWORK
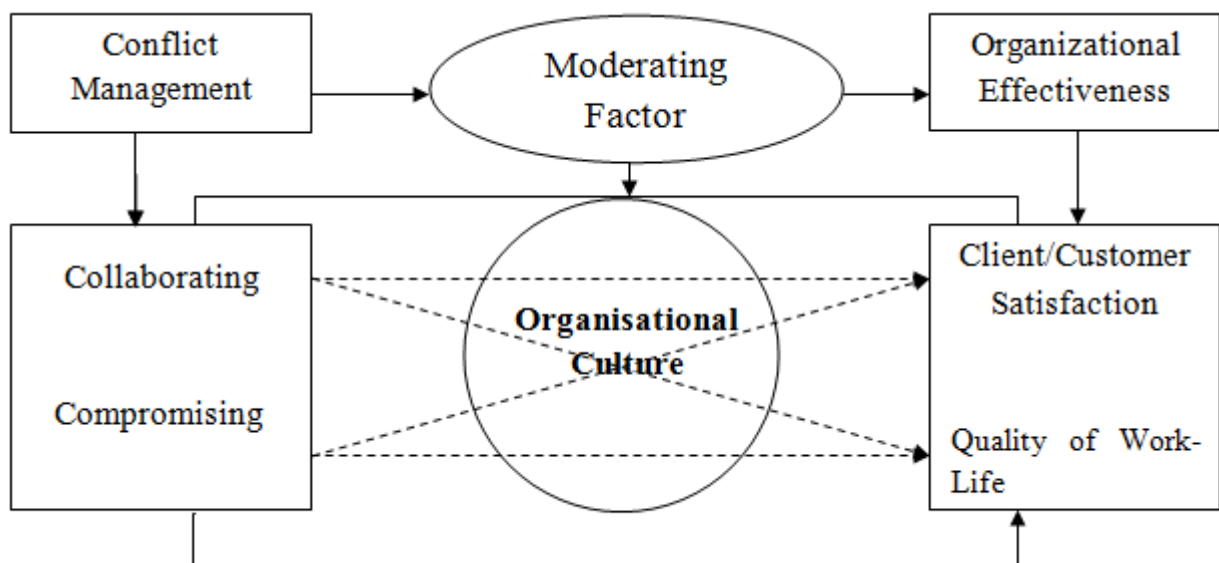
The figure above is the operational framework of this study. On the left side is the independent variable, that is Conflict Management and its dimensions as adopted from Thomas and Kilmann (1974). On the right side is the dependent variable, that is, Organisational Effectiveness and its measures adapted from (Neupane R., 2014; Cummings

and Worley, 1997). It is expected that the relationship of Conflict Management and Organisational Effectiveness could be direct or moderated by Organisational Culture.

Empirical Review

Conflict management does not really suggest shirking, lessening, or end of conflict. It includes outlining compelling large scale level techniques to limit the dysfunctions of conflict and improving the useful elements of conflict keeping in mind the end goal to upgrade learning and adequacy in an association (Rahim, 2002).

Conflict is a procedure of social collaboration and a social circumstance, where interests and exercises of members (people or gatherings) really, or clearly, defy, square and incapacitate the acknowledgment of one gathering's destinations (Jambrek & Penić, 2008).

Eisenhardt, Kahwajy, and Bourgeois (1998) proposed that conflict in top management is inescapable and it is normally significant. "Conflict at senior levels encompassing proper ways of activity what might be named 'substantive,' 'psychological,' or 'issue-situated' conflict is fundamental for viable vital decision".

In dissecting conflict circumstance in associations, McDaniel (2001) clarifies that authoritative conflicts emerge on the grounds that members in an association vary in their states of mind, values, convictions, objectives and comprehension.

Conflict Management
The Functional Organizational Conflict
Conflict constrains us to be imaginative issue solvers, to maintain a strategic distance from botches, and to figure out how to profit by our disparities, all while testing us to expand our aptitudes (Sloboda, 2010).

The Dysfunctional Organizational Conflict
Individuals who work in conditions where conflict isn't overseen successfully tend to show both low employment satisfaction and decreased efficiency. The general culture of the gathering or association has a tendency to be exceptionally negative (White, 2012).

Types of conflict
- Intra-individual conflict: this conflict happens inside a person who comes about because of conflict between a person's objectives and the qualities expected of him.
- Inter-individual conflict: Chandan (2005:115) states that this kind of conflict occurs between at least two people or more in the association.
- Personal-gather conflict: Osborne (2001:211) characterizes a gathering as at least two individuals acting autonomously however in bound together way towards accomplishing a shared objective and in the process they share basic concern, qualities or belief systems.

- Inter-gather conflict: This sort of conflict happens when there is contradiction between gatherings, offices, segments or units in an association over built up standards and qualities.
- Inter-authoritative conflict: These sorts of conflicts can be found among associations.

Causes of conflicts: A few elements have been recognized as reasons for conflicts in associations.

- Poor correspondence:
- Organizational strategies and targets
- Individual objectives and targets
- Management styles
- Reward framework

Collaborating (Cooperation): Abdullah (2015) expressed Cooperation utilizing a communitarian style mean to fulfill the requirements and worries of the two gatherings. This is the most suitable instrument for overseeing hierarchical conflict if don't experience the ill effects of time weights. Collaboration implies recognizing that there is a conflict; distinguishing and recognizing each other's needs, concerns and objectives; distinguishing elective resolutions and their outcomes for every individual; choosing the option that addresses the issues and concerns and fulfills the objectives of each gathering; and executing the option chose and assessing the outcomes (Abu Jasser & Muasher, 2005).

Bankovskaya (2012) said it has elevated amounts of self-assuredness and helpfulness; it is regularly depicted as the "win-win" situation. The two sides imaginatively cooperate to accomplish the objectives and wanted results profiting every single included gathering. These individuals can be exceptionally decisive; they coordinate adequately and recognize that everybody is imperative.

This style is helpful when one needs to unite an assortment of perspectives to get the best arrangement; when there have been past conflicts in the gathering; or when the circumstance is excessively imperative for a basic exchange off (Reuben & Sifiso, 2016).

Compromising
Compromising is middle in both confidence and helpfulness. While compromising, an individual has the target of finding a convenient, commonly worthy arrangement that somewhat fulfills the two gatherings. Compromising may mean part the distinction, trading concessions, or looking for a brisk center ground position (Thomas and Kilmann, 1974). Spaho (2013) proposed "compromising requires accomplishing of harmony amongst individual and regular interests".

Rahim (2002) said compromising style includes give-and-take whereby the two gatherings of the conflict enthusiastically surrender and comment a commonly adequate choice. For this situation there is no champ or failure.

ORGANIZATIONAL EFFECTIVENESS

Hierarchical effectiveness is the degree or degree which the association achieves its proposed objectives (Vigoda, 2003; Sowa et al., 2004). Effectiveness is measured as far as achievement of results (Etzioni 1960). Additionally, authoritative effectiveness can be characterized as a state in which the association: (1) achieves its missions, (2) secures the capital it requires, (3) works under anxiety assuaged conditions, (4) keeps up its customers glad and, (5) tries to keep the representatives satisfied (Marquardt, 2002; Swanson and Holton, 2009). "Effectiveness" implies diverse things to various associations, yet we can concur that it implies survival and a focused edge in the 21st Century (Mihaicz, 2012). According to Richard et al. (2009), authoritative effectiveness catches hierarchical execution in addition to the bunch interior execution results ordinarily connected with more productive or powerful operations and other outside measures that identify with contemplations that are more extensive than those essentially connected with financial valuation, for example, corporate social duty.

Client/Customer Satisfaction

According to Neupane (2014), Customers/clients are the principal part for the achievement of any business. In this way, estimation of customer satisfaction is getting to be noticeably essential for the long haul effectiveness of any association. Wilson (2002) contends that client satisfaction is equivocal and complex in nature, and it frequently comprises of different parts that are measured with various strategies under various conditions.

Customer/Client satisfaction is a component of the administration quality that is esteemed by customers. Client satisfaction is the discernment or judgment made by customers for administrations got (Ariani, 2015). Customer satisfaction is an element of the administration quality that is seen and esteemed by customers. Customer satisfaction is the recognition or judgment made by customers for administrations it gets. Satisfaction can likewise be a man's sentiments of delight or disillusionment that outcomes from contrasting an item's apparent execution or result with their desires (Kotler& Keller, 2009, p. 789).

As indicated by Cochran (2003), benefits and incomes are just the consequences of satisfying customers' desires and needs. As indicated by Chen (2004), comprehension of customer satisfaction level may help an organization to upgrade their customer administrations. The higher customer satisfaction prompts more elevated amount of repurchase goal, customer support and maintenance of customers. Also, devotion and higher satisfaction prompts increment income, money streams and benefit of the firm (Reichheld, 1996).

Quality of work-life (QWL)

Cummings and Worley (1997) said quality work life is a "Nonexclusive idea that covers a man's emotions about each measurement of work, and a mindset about individuals, work and

association that includes a worry for representative prosperity and authoritative effectiveness". Feldman (1993) characterized Quality Work Life as the nature of connection amongst representatives and the aggregate workplace. Quality work-life is an exhaustive way to deal with an organization to make employees work more than others and give more prominent employment satisfaction (Balc, 1995; Travis, 1995).

Sirgy et al. (2001) characterized quality work life as "not exclusively representatives' feelings, mentalities and assumptions about their activity yet in addition translation of all conditions and satisfaction of workers needs by the representatives and also their view of this satisfaction and conditions".

Organizational culture

Schein (1985) characterized hierarchical culture as "the example of essential suspicions that a given gathering has concocted, found or created . . . , and which have functioned admirably enough to be viewed as legitimate . . . to be educated to new individuals as the right approach to see, think and feel" (p. 385). Culture thus gives associations a feeling of personality and impacts what is done in the association. It envelops what the association has been great at and it is generally clung to without cross examination by long-serving individuals from an association (O'Donnell and Boyle, 2008). As per Smit (2001), "authoritative cultures are broadly perceived for their extensive effect on the prosperity of modern and in addition non-mechanical undertakings and their representatives" (p. 165).

Lewis (2002) even contends that authoritative culture has ended up being a persevering idea in predicting the effectiveness of an association. Cultures are implanted in each conflict since conflicts emerge in human connections (LeBaron, 2003). Alvesson (2002) considers culture "to be a casing of reference of convictions, expressive images and qualities, by methods for which people characterize their condition, express their emotions and make judgments". Culture is "the long haul convictions and joint behaveouristic desires in an association" (Cooke & Szumal, 1993).

Research Methodology

The purpose of this research was to explain the relationship between managing organizational conflict and organizational effectiveness within micro-finance banks in Port Harcourt, Rivers State. The preliminary part of this section will detail on the research design, population, source and data collection procedures, and questionnaire design.

Research Design

The cross-sectional research design will be used in this study. This research design relies on quantitative method, which entails collecting of data from subjects in form of numbers through questionnaire and statistically representing them and analyzing them (Babbie, 2010).

Population of the Study

The target population comprises the 16 registered micro-finance banks in Port Harcourt, Rivers State as given by Central Bank of Nigeria as at January 2017. The population will be all the 16 micro-finance banks which have related staff strength through Purposive Sampling. The entire accessible population of 98 made up of Managers and HOD's will be covered in this study since it is relatively small and within the control of the researcher. Hence, there's no need for sample size determination.

Sources of Data

The sources of data used in this study will be primary sources. Primary data will be obtained directly from those concerned with the study or those to whom the study relates. Thus, in this study the primary sources of data are those who were selected into the sample for the purpose of completing the questionnaire and they are management staffs of the 16 micro-finance banks.

Methods of Data Collection/Instrumentation

In this study, the data will be obtained from the primary source. The primary data will be collected from the questionnaires which were issued to the respondents.

Bivariate Data Analyses

The Spearman's Rank Correlation is used to test the correlations and strength of relations in the Dimensions (collaborating and compromising) and the Measures (client/customer satisfaction and quality of work-life). All four hypotheses were tested in the null form. The decision rule is to accept the null-hypothesis where $p>0.05$ substantial level and reject the null-hypothesis where $p<0.05$ substantial level.

Test for Hypothesis 1–4

Correlations

		Collaborating (cooperation)	Compromising	Client/Customer Satisfaction	Quality of Work Life
Spearman's rho — Collaborating (cooperation)	Correlation Coefficient	1.000	.443**	.348**	.723**
	Sig. (2-tailed)	.	.000	.002	.000
	N	80	80	80	80
Compromising	Correlation Coefficient	.443**	1.000	.100	.680**
	Sig. (2-tailed)	.000	.	.037	.000
	N	80	80	80	80
Client/Customer Satisfaction	Correlation Coefficient	.348**	.100	1.000	.237*
	Sig. (2-tailed)	.002	.037	.	.034
	N	80	80	80	80
Quality of Work Life	Correlation Coefficient	.723**	.680**	.237*	1.000
	Sig. (2-tailed)	.000	.000	.034	.
	N	80	80	80	80

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Hypothesis One–Collaborating (Cooperation) and Client/Customer Satisfaction

The result of the analysis shows a substantial level $p<0.05$ (0.002<0.05), rho=0.348. This means that there is a substantial positive link in collaborating (cooperation) and client/customer satisfaction. The null-hypothesis is rejected.

Hypothesis Two–Collaborating (Cooperation) and Quality of work-life

The result of the analysis shows a substantial level $p<0.05$ (0.000<0.05), rho=0.723. This means that there is a substantial positive link in collaborating (cooperation) and quality of work-life. The null-hypothesis is rejected.

Hypothesis Three–Compromising and Client/Customer Satisfaction

The result of the analysis shows a substantial level $p<0.05$ (0.037<0.05), rho=0.100. This means that there is a substantial positive link in compromising and client/customer satisfaction. The null-hypothesis is rejected.

Hypothesis Four–Compromising and Quality of work-life

The result of the analysis shows a substantial level $p<0.05$ (0.000<0.05), rho=0.680. This means that there is a substantial positive link in compromising and quality of work-life. The null-hypothesis is rejected.

Multivariate Data Analyses

Partial correlation is used to examine the influence of Organizational culture on the link in Conflict Management and Organisational Effectiveness. The decision rule is to accept the null-hypothesis where $p>0.05$ substantial level and reject the null-hypothesis where $p<0.05$ substantial level.

Test for Hypothesis 5

Control Variables				Conflict Management	Organisational Effectiveness
-none-[a]	Conflict Management	Correlation		1.000	.586
		Significance (2-tailed)		.	.000
		df		0	78
	Organisational Effectiveness	Correlation		.586	1.000
		Significance (2-tailed)		.000	.
		df		78	0
Organizational culture	Conflict Management	Correlation		1.000	.520
		Significance (2-tailed)		.	.000
		df		0	77
	Organisational Effectiveness	Correlation		.520	1.000
		Significance (2-tailed)		.000	.
		df		77	0

a. Cells contain zero-order (Pearson) correlations.

Table 4.10 shows the link in the independent and the dependent variable bringing in a moderating variable (Organizational Culture), the significance is at $p=0.000$, at rho=0.520. It shows that Organizational Culture substantially moderates the linkage in the two variables. Therefore, the fifth null-hypothesis is rejected.

Conclusion

This research work looked at the connection in the dimensions of conflict management (collaborating and compromising); and the measures of organizational effectiveness (customer/client satisfaction and work-life) in the microfinance firms in Port Harcourt. From the discoveries, the measurements of conflict management significantly impact the measure of authoritative effectiveness. Viable conflict management will improve legitimate realizing which thus impact authoritative effectiveness. Conflict is a consistent element in corporate

associations which emerges at whatever point there is contradiction in individual or gathering of people and management. Different systems are embraced in dealing with the conflicts; however, the procedure received in each occurrence relies upon the idea of the conflict and the individual included. Workers are focused on the firm if the common convictions and standards to the association fit in with their qualities.

Recommendations

Going with the findings and conclusions derived, the researcher puts forward these recommendations:

- The researcher recommend that collaborating technique should be used in all bank's conflict because when the organization and the customer work together, a beneficial goal is achieved.
- The researcher recommends that management should ensure that there is effective communication in the management team, subordinates and clients. This will ensure that all are aware of management policies and actions as well as contributory to decision-making in the organization. This will eliminate communication gap.
- Individual employee should ensure that their selfish interests do not conflict with organizational goals. Others wise, personal interests should be re-align with organizational interests.
- Finally, employees must be informed and given adequate orientation on the shared beliefs, practices, norms, values as well as ways of doing things within the organization, as this would get them more committed to the organization.

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