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Job security and employee performance in Cameroon microfinance institutions (MFIs): an ambiguous relationship?

Sécurité de l'emploi et performance des employés dans les institutions de microfinance (IMF) Camerounaises : une relation ambiguë ?

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Abstract

The objective of the study is to determine the extent to which job security affects employee performance in microfinance institutions (MFIs) in Cameroon. The research is based on the philosophical underpinnings of positivism. The study adopted a hypothetico-deductive approach from which data was collected using a questionnaire from 462 respondents in the MFIs in Cameroon. Descriptive analysis was used to characterize the sample while principal component analysis was used to reduce the dimension of factors. Therefore, regression and correlation analysis were used to explore the influence and relationship between variables. The principal result shows that job security exerts a positive and significant effect on the employee performance in MFIs in Cameroon. The study thereby recommends that MFIs should ensure the existence of valid labor contracts duely signed by both parties and also a diligent respect of the terms of the labor contract by the institution.

Key Words: Job security, MFIs, labor contract, Employee Performance.
JEL Classification M12; M51
Paper type: Empirical Research

Résumé

L'objectif de l'étude est de déterminer dans quelle mesure la sécurité de l'emploi affecte les performances des employés dans les institutions de microfinance (IMF) au Cameroun. La recherche est basée sur les fondements philosophiques du positivisme. L'étude a adopté une approche hypothético-déductive à partir de laquelle les données ont été collectées à l'aide d'un questionnaire auprès de 462 personnes interrogées dans les IMF du Cameroun. L'analyse descriptive a été utilisée pour caractériser l'échantillon tandis que l'analyse en composantes principales a été utilisée pour réduire la dimension des facteurs. Par conséquent, les analyses de régression et de corrélation ont été utilisées pour explorer l'influence et la relation entre les variables. Le résultat principal montre que la sécurité de l'emploi exerce un effet positif et significatif sur la performance des employés dans les IMF au Cameroun. L'étude recommande donc aux IMF de s'assurer de l'existence de contrats de travail valides et dûment signés par les deux parties, ainsi que du respect diligent des termes du contrat de travail par l'institution.

Mots clés : Sécurité de l'emploi, IMF, contrat de travail, performance des employés.
JEL Classification M12 ; M51
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1. Introduction

Job security is the guarantee that one's job will not be terminated. This means that job security refers to the likelihood that an individual will keep his or her job; a job with a high level of job security is one in which the employee has a low danger of losing his or her job. Employee performance is heavily influenced by job security. An organization with a higher level of job security may achieve its objectives more quickly and easily. The provisions of a written contract of employment, collective bargaining agreement, or labor law that prohibits wrongful termination may provide protection for an employee's job. Employees are gravely at risk of losing their jobs in the absence of job security (Tapi, 2020). According to Ofre & Andow (2023), due to commercial economic constraints, there has been a recent surge in interest in the topic of job security among academics. According to some other experts, the reason for this could be because employment stability is becoming a crucial element for both organizations and individuals (Adebayo & Lucky, 2012). Employee performance has thus emerged as one of the most significant and vital issues for both individuals and enterprises, according to (Schappel, 2012). The majority of people desire job security in their present roles. About 75% of workers worldwide, according to (Towers, 2010), say that maintaining one's job is more essential than other things when it comes to priorities. This demonstrates that work stability is a strong predictor of employee growth, advancement, and salary. Job security has a major impact on the overall effectiveness of any organization's staff as well as the success of any business. He observed that people who work for companies with insufficient job security are more prone to experience future hopelessness, which has an impact on output. These days, there is some level of employment instability in every country, and it seems to be growing (Heydy & Toni, 2015). However, many governmental and private institutions have worked to promote job security by ensuring that there are valid labor contracts, that promotions are given, that labor contracts are set for a specific amount of time, that workers receive regular compensation, and that staff members receive training to improve their skills and avoid redundancy.

According to assertions made by Chinyelu (2018), organizations these days are very concerned with the performance of their personnel. This is true since an organization's performance is directly impacted by the performance of its employees. One of the most important factors in motivating employees to work tirelessly to come up with innovative ideas that enhance operations and customer service is incentives. An effective incentive system can boost worker motivation and enhance job performance (Lin, 2007). Motivation at work is the outcome of a variety of factors that can influence our efforts in a good or bad way. Knowing our personal motivators increases our chances of success in both personal and professional undertakings. In a similar vein, businesses that know how to motivate employees may increase productivity. The ability to boost productivity is becoming more and more important as companies compete globally.

There was a strong link between employee job security and employee performance, according to Yousef (1998). Furthermore, employees become more devoted to the business when they know their jobs will be kept, and they execute more job obligations as a result (Baker & Abu-Islam, 1993). Despite the fact that Ashford et al. (1989) found no relationship between employee job insecurity and performance, several research (Bolt, 1983; Mooney, 1984; Rosow & Zager, 1985) stated that job insecurity reduces employee performance and vice versa in the workplace. Other studies have found that employees who are satisfied with their job security contribute more to the firm through individual performance (Bolt, 1983; Mooney, 1984; Rosow & Zager, 1985). Employees who believe their employment is at jeopardy are less likely to do additional work for the company.

From previous research, it is revealed that employee job security has a significant positive influence on employee performance (Ahmed et al., 2017; Arninda, 2024; Cheng & Chan, 2008; De Cuyper & De Witte, 2006; Imam & Javed, 2019; Khan, 2015; Millward & Brewerton, 2000; Ongom & Kyokunda, 2023; Sanyal et al., 2018; Sohail et al, 2020). However, researchers (Ashford et al., 1989; Glambek et al., 2018; Probst et al., 2007; Staufenbiel & König, 2010) do not find any significant relationship between these constructs. Also, Wahyuni et al. (2020) in their study the effect of job security and organizational support for job satisfaction and its implication on employee performance in the ministry of Religion Office of Banda Aceh City found that job security had no effect on employee performance. Therefore, literature has shown inconsistency among the relationship of these constructs revealing an ongoing debate on job security and employee performance which our study aims to contribute to this debate in research. It is widely observed that if employees feel secure in workplaces they perform better as compared to adverse situations. So, previous research indicated that job performance is affected by a sense of security at the workplace.

The most potent incentive, according to Wiley (1997), is something that people value but lack. The lack of this component impacts job security in MFIs in Cameroon. The issues of job security and employee performance are key concerns in Cameroon's microfinance business.

Enterprises have several obstacles as they grow and change in this unstable environment, one of which is rising occupational stress as well as hiring and winning the loyalty of the performant workers (Douanla & Mathurin, 2021). This is particularly evident in the Cameroonian setting, where the National Institute of Statistics (INS, 2011) reports that only 7,5% of employees want to stay with their current employer. This problem of the development of personal loyalty to Cameroonian companies in general is made worse in MFIs for various reasons: their low level of resources; job insecurity, high workload, poor working conditions, the violation of article 80 of the labor code limiting the number of working hours per week to 40 hours; the very competitive environment because of the presence of about 411 MFIs and many banks according to the report of the Ministry of Finance in 2021; the relatively low rate of labor contracts estimated at 20,3% (INS, 2011). This situation predisposes the employees of Cameroonian MFIs to be exposed to enormous job insecurities at their job sites.

This research work focuses only on categories one and two. These categories of MFIs are chosen based on the fact that they're highly affected by the microfinance closure epidemic in Cameroon and also noted that there are only three MFIs of category 3 in Cameroon as of now. Cameroon is chosen given that the microfinance activity is highly pronouncing in it and also its strategic role in the CEMAC region. To the best of our knowledge, there is a scarcity of studies in Cameroon about job security and employee performance. Therefore, this research work aims to contribute in advancing research by bridging this gap in literature.

Regarding all the arguments above, we can then pose the main question of our study as follows: what is the influence of job security on employee performance in the MFIs in Cameroon? This main research question can be split into two specific research questions. The specific research questions of this study are

- *What is the effect of the existence of labor contract on employee performance in the MFIs in Cameroon?*
- *What is the effect of the duration of labor contract on employee performance in the MFIs in Cameroon?*

In addition to generating empirical data that might guide and support initiatives for developing a dynamic workforce in Cameroonian MFIs, our goal in answering this research question is to add to the body of knowledge already available on job security and employee performance. The results of this study will not only advance scholarly research but also have applications for managers and decision-makers in Cameroonian MFIs sector looking to improve employee performance through job security programs. The results of the study can, however, be generalized in other similar economies.

Therefore, the main objective of our study is to establish the relationship that exist between job security and employee performance in the MFIs in Cameroon. Precisely, we want to present the effect of labor contracts and duration of labor contracts on employee performance in MFIs in Cameroon. This article recounts, following the introduction, the literature review that discloses the hypotheses, the conceptual model, the results, the discussions of the results, and the conclusion with some policy recommendations presented in order to address the aforementioned research question.

2. Job Security and Employee Performance: what view of literature?

The theoretical implication of job security has been widely investigated in different parts of the world and empirical findings used to enrich theoretical frameworks. However, the extension of empirical studies to enrich theory with African perspective has been sketchy, more so, for Cameroon and the MFIs sector.

2.1. Job Security

Ofre & Andow (2023) define work security as the assurance that one's employment will continue without the threat of termination. One's work may be protected by the terms of an employment contract, collective bargaining agreement, or labor law that forbids arbitrary termination. The guarantee that a worker will keep their job due to the nation's overall economic situation is known as job security. It includes the potential for people to continue working in order to avoid losing their jobs. According to some scholars, job security is defined as a legally binding employment contract that ensures an employee's continued employment with an employer (Greenhalgh & Rosenblatt, 1984; Romzek, 1985). According to Adebayo & Lucky (2012), a firm's or organization's assurance that its workers will work for them for a reasonable amount of time without being fired or dismissed in violation of the law is equally significant. Increased motivation, professional stability, a respectable resume, and considerations are all impacted by job security.

The perception of having a decent job, the assurance that it will last into the future and the absence of risk factors is what is referred to as work security. For example, the person "A" has job security if they believe they will work to the end of their employment and that person "B" won't put them under pressure to complete their duties and commitments. Contrarily, job insecurity refers to the belief held by employees that their employment will not change day to day, month to month, or year to year. According to Mohammad & Shehadeh (2014), job insecurity refers to the potential for job loss and employment instabilities. It is the sense of helplessness in maintaining desired continuity in a challenging employment environment. It is an employee's assessment of any possible hazards to the current task. Included are worries about losing desired job attributes including pay, benefits, room for advancement, and status. The two identified affective job insecurity (the fear of losing one's job) and cognitive job insecurity (the likelihood of losing one's job) as the two main aspects of work uncertainty. Additionally, according to Muhammad & Shehadeh (2014), work security considerations include the fear of losing one's job, unequal pay, engagement, relationships with supervisors, and opportunities for growth and promotion. The security of employment refers to the way a worker feels about the future stability of their position with the company. It is influenced by the work environment's practices and rules, which either increase or decrease the worker's sense of security (Javed & Siddiqui, 2012). Therefore, there are two primary perspectives from which to examine job security: the existence and duration of a labor contract.

A labor contract, sometimes referred to as an employment contract, lays out the rights and obligations of both the employer and the employee in a legal relationship. Employees have more job security because of this legal instrument's existence. This is due to the fact that in order to terminate an employee's employment, the employer must adhere to certain legal procedures. Events that may impede the labor contract's regular execution include suspensions and modifications, as well as changes to the employer's legal standing.

2.2 Employee Performance

Awadh & Wan Ismail (2012) defines employee performance as the contribution of employees toward the accomplishment of corporate objectives. Job's performance is one of the most significant dependent variables and has been studied for more than ten years. One of the most significant connections between organizational goals that most businesses must take into account is employee work performance. How successfully a person executes the duties assigned to him and how much he contributes to the organization are what define employee performance (Rizal et al., 2014; Aisyah et al. 2021). According to Muchhal (2014), job performance refers to an individual's capacity to carry out tasks that support the technical core of the business. For production workers, this contribution can be made directly; for non-production workers, such as managers or staff members, it can be made indirectly.

Job performance can also be defined as the extent to which an employee meets the requirements of the job description. An employee's ability to do their job is what determines whether they get a raise, bonus, additional responsibilities, or even be fired. A person may experience frustration and a sense of personal failure when they perform poorly or fail to fulfill their goals (Muchhal, 2014). Employers achieve this by examining data such as the quantity of sales generated by a worker, the quantity of errors made, or the quantity of customer complaints or compliments on the worker's performance. The job performance will be assessed based on three factors: characteristics, actions, and outcomes. Traits are the individual characteristics that result in good employees work performance (Ghani et al., 2016). Task and contextual performance are the two categories into which employee job performance is divided in the Borman & Motowidlo (1993) paradigm. Task and contextual performance are the two viewpoints from which employee performance is evaluated here.

The term "task performance" refers to actions that are either directly or indirectly related to work duties and that may help an organization achieve its goals (Borman & Motowidlo, 1993; Welbourne et al., 1998; Bing et al., 2011; Schat & Frone 2011). It is the extent to which a person carries out the duties set forth in their job description (Williams & Anderson, 1991; Werner 2000), i.e., an employee merely carrying out the duties for which they were "hired to do" (van Knippenberg, 2000). According to (Koopmans et al., 2011), task performance varies greatly amongst jobs, which means task performances differ within the context of each work because each job has a distinct set of job descriptions. Planning and preparing accounting documents, prospecting, receiving clients, guiding customers in filling out either cash or cash out forms, providing vital information to customers and potential customers, and following up and recovering loans are examples of task performance for an employee in the MFI sector.

Contextual performance is also known as organizational citizenship behavior (Viswesvaran & Ones 2000), organizational spontaneity, extra role performance, or prosocial organizational conduct according to Brief & Motowidlo (1986). There are a few different terms and labels that have been used in the literature to refer to this construct, but they all share a similar definition, which can be summed up as an employee who voluntarily performs tasks that are not explicitly part of their job description but are known to be advantageous to their organization. It is also regarded as the area of an employee's performance that includes actions that don't directly or formally relate to job duties but instead strengthen the social and psychological foundation of a business (Borman & Motowidlo, 1993; Bowling, 2010; Li et al., 2012). An employee that works beyond hours, makes good suggestions to better one's organization, interacts with people courteously, and offers support to colleagues when needed are examples of this. Organizational citizenship behavior is defined by (Lin & Peng, 2010; Uçanok & Karabati, 2013; Chinomona & Moloi, 2014; Van Scotter, 2018) as roles carried out at the employee's option or free will. However, despite their positive effects on the organizations, these efforts do not result in any kind of compensation or are not "recognized by the reward system" Chahal & Mehta (2010). They are primarily voluntary behaviors that an employee takes, and if they stop doing them in the short or long term, they won't face consequences Chahal & Mehta (2010). However, helping behavior, sportsmanship, organizational loyalty, organizational compliance, individual initiative, civic virtue, and self-development were identified as the major variables of this construct by Podsakoff et al. (2000).

2.3 Job Security and Employee Performance: what is the relationship?

The concept of job security and how it can significantly influence employee outcomes and behaviors has received a lot of empirical research. A beneficial association between job security and job performance has also been demonstrated in research investigations. Job security, according to (Wise, 1975), is a critical organizational component that highlights the significant imparity toward work results. Job security, according to a meta-analysis report by Rhoades & Eisenberger (2002), is a mature organizational support feature that unquestionably improves job performance. Job security, according to (Probst et al. 2007), reduces the impact of unproductive actions, hence improving job performance. Similar findings were found in the work of (Loi et al. 2011), who found that job stability influenced full-time employee performance positively.

The outcomes of the aforementioned empirical investigations support the premise that when employees perceive that their employer provides job security, they are more willing to perform better on-the-job. The data also show that job security is a critical organizational support aspect, emphasizing its importance and focus in the eyes of senior management. More recent research (Bakker & Demerouti, 2018; Gallie et al., 2017; Lu et al., 2017; Shoss, 2017) confirms this. On the contrary, empirical research shows that job security has a negligible impact on job performance. For example, an empirical study by Staufenbiel & König (2010) found that job security had a negligible impact on 136 German employees. Similar results were obtained by (Ashford et al., 1989; Hellgren & Sverke 2003) on the association between the two variables. This contradiction in empirical research calls for more research in a variety of work settings.

In addition, it's worth noting that several organizational scientists have proposed explanations for the discrepancies in the data. For example (Jex, 1998) indicates that one reason for the disparities in results could be due to a broader understanding of performance words and their correlations with a variety of performance kinds. Finally, it may be concluded that job security has a significant role in employee outcomes, including work performance. However, more research is needed to see how effective the factor of job stability might be in improving it. Furthermore (Ashford et al., 1989; Jex, 1998; Loi et al., 2011; Probst et al., 2007; Rhoades & Eisenberger, 2002; Staufenbiel & König, 2010) have empirically advocated that this association is given more empirical attention.

A framework for comprehending employee behavior is developed using the duration and nature of the employment contract. Therefore, an employee's behavior regarding their evaluation of their experience and degree of contentment or unhappiness with the duration and nature of their employment contracts is reflected in their work satisfaction.

According to Okoye & Aderibigbe (2014), there has been a global increase in the number of businesses that hire people on a temporary basis within the last forty years. Economic uncertainty and volatility have been blamed for this (Jackson et al. 2014). Furthermore, the necessity to reduce operating expenses and the growing worldwide competitiveness are to blame for the current state of affairs. Since long-term contracts appear to be dwindling across various industries, employment on short-term contracts has been a significant component in the last forty years and is thought to be the outcome of ongoing changes in working structures worldwide (Okoye & Aderibigbe, 2014). Because there are a number of related aspects that could influence the results, the effects and impact of the duration of the labor contract on employees' performance have not yet been thoroughly determined.

In terms of employment contract types, the labor market has been going through a transitional phase, moving from long-term contracts to unconventional short-term contract arrangements. According to research by Wandera (2011), companies primarily employ contract workers for three reasons: personnel flexibility, cost savings, and ease of termination. For much of the past century, long-term contract agreements have been the norm in developed countries, and they served as the foundation for the creation of labor laws (Cappelli & Keller, 2013). The introduction of non-standard short-term contracts, however, resulted from the 1970s globalization of trade, which increased pressure on corporate organizations to boost profits and forced them to find ways to offer job flexibility (Cappelli & Keller, 2013). In order to reduce the expenses and perks offered to long-term workers (permanent employees), several organizations switched from long-term contract employment to short-term contracts, according to Pedulla (2013). Some companies provide long-term contracts to wanted persons and utilize short-term contracts as a probationary period to screen candidates who meet or don't satisfy the organization's performance standards.

Some contract workers believe that this type of agreement is advantageous to them (Waaijer et al., 2017). In addition to providing them with time to progress or move up the academic ladder, the contract duration offers them the chance to acquire new skills, move into newer organizations, or take on more challenging jobs. Another problem is not becoming overly committed to a certain organization, which may demand their allegiance and dedication at the price of their own objectives. Some people view contract employment as a means of moving from unemployment to temporary work while they look for a better job opportunity. The aforementioned analysis demonstrates that depending on their reasons for signing the contract, contract employees may exhibit varying tendencies in behavior.

Usually referred to as permanent employment, long-term contracts are completed within the company with the employer not anticipating that the contract will expire anytime soon. Ntisa et al. (2016). According to Kalejaiye (2014), if an employment contract does not specify a specific date of termination, it is considered long-term and can only be terminated in accordance with the provisions governing employment and termination of employment, such as age restrictions, poor performance, or serious violations of the terms of the contract. Long-term work contracts are linked to statutory benefits such as minimum pay, paid leave, insurance, education and training, and protection from wrongful termination, in contrast to short-term employment contracts (Tinuke, 2012). According to Landsbergis et al. (2014), these rewards are well-liked by workers and are known to affect their performance on the job. According to early research, long-term employees perform better and are more satisfied with their jobs than temporary ones (Ajani & Adisa, 2013).

A short-term contract has a set duration that ends on a certain date or when the project at hand is finished. It can be either temporary or fixed. A short-term contract can be ended with the agreement of both the employer and the employee, or if one of the parties is found to have seriously broken the terms of the agreement. Each country has a different contract job period. South Africa sets the duration of a short-term contract at five years, but Germany prohibits contracts longer than two years (Ntisa et al., 2016). The Nigerian Labour Act does not specify a maximum amount of time that can be spent on short-term contracts; instead, it leaves the decision up to the parties' agreement. Godfrey (2018). Although it does not specify a time limit, the Ghana Labour Act 2003 (Act 651) essentially supports contract work as a legitimate form

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of employment. Contract work is beneficial to most organizations since they see it as a way to cut costs (Wandera, 2011).

Short-term contracts are frequently viewed as a trap that encourages market inequality and leads to subpar employment relationships where employers exploit workers by circumventing retrenchment laws and by ending contracts when an employee's services are no longer required. Short-term contract workers are frequently viewed as peripheral, and employers are rarely willing to make the kind of training and development investments that are usually made to improve worker performance and job satisfaction (Landsbergis et al., 2014). According to Landsbergis et al. (2014), workers under such arrangements have been found to be less productive due to low job satisfaction levels impacted by employment volatility related to the terms of their contract. According to Ajani and Adisa (2013), employee performance and short-term contracts are strongly correlated negatively.

Parker., (2002) evaluated the impact of contractual employment on workers' performance. The study was carried out in the automotive industry in the United Kingdom. According to the study's findings, transitory status is linked to both positive and bad outcomes. The results indicated that employees' job uncertainty is exacerbated by contractual employment arrangements, which has a negative impact on their morale. The impact of a rise in the use of temporary workers in most businesses was examined in Spain by Ortega & Marchante (2010), who found that productivity growth was reduced. The widespread usage of temporary workers was the cause of this slowness.

Damiani & Pompei (2020) state that earlier research on the effects of temporary employment on productivity in European nations produced contradictory results. To be more precise, labor laws that safeguarded fixed-term contracts may have negated the negative effects due to the rise in temporary workers, even while the findings had a negative effect on fixed-term employment. The study clearly shows that temporary work has a favorable effect on performance.

Hirsh & Mueller (2012) observed a U-shaped connection between performance and temporary agency work. Lucidi & Kleinknecht (2010) conducted a study in Italy that examined how worker productivity and performance were affected by short-term employment contracts. The results demonstrated that a high degree of flexible workers, high turnover, and lower labor costs are all substantially correlated with labor productivity and growth.

Wandera (2011) conducted a study in Kenya to examine the relationship between employees' performance and short-term employment contracts. Short-term employment contracts were found to have a negative impact on staff turnover, productivity, and morale. According to the study's findings, short-term employment leads to emotions of job insecurity, particularly for those who are involuntary temporary workers hoping to transition into permanent positions when their temporary employment ends. Based on the above analysis, we therefore generate the first hypothesis as follows:

Hypothesis 1: Duration of labor contract has no significant effect on the employee performance in microfinance institutions in Cameroon

The labor contract, sometimes referred to as an employment contract, lays out the rights and responsibilities of both the employer and the employee as well as their legal relationship. Accordingly, legal agreements that specify the terms of employment between employers and employees are known as employment contracts. These agreements fulfill a number of crucial purposes, chief among them being the elucidation of the duties, obligations, and expectations of each party. By establishing a legal framework that regulates the interaction between employers and employees, they help to avoid any potential miscommunications or conflicts. All things considered, the existence of a labor contract gives workers job security and protects both parties. There are various forms of employment contracts, each tailored to meet specific work arrangements and employment needs.

Contracts are in charge of establishing social units (such as alliances, associations, and joint ventures), controlling interdependence between individuals, communities, and organizations, defining anticipated future exchanges, and mitigating ambiguity (such as identifying positions, deciding future courses of action). However, the contract's terms, components, and structure are all susceptible to change (Ramadani et al., 2019). Employment contracts come in two varieties. The first is the Standard (permanent) employment contract, which has an indefinite life and is completed without a termination date specified. As a result, neither the employer nor the workers may end it without a good reason. The employer's ability to remove it is also limited by the law's requirements. Both parties may end a work contract that has an endless duration as long as they give written notice to the other party before doing so. This contract cannot be terminated by the employer unless the worker makes a serious error or is shown to be incompetent. The court, which has the authority to enforce the dismissal penalty, is the only way for the dismissal to occur in any situation Juma & Ongera (2023).

It has been suggested that temporary workers have worse well-being and less positive attitudes and behaviours since employment uncertainty is continuously higher among them than among permanent employees (De Witte & Naswall, 2003; Ramadani et al., 2019). Numerous outcomes, such as psychological well-being (Aronsson et al., 2002; Paoli & Merllié, 2001), work satisfaction (De Witte & Naswall, 2003), organizational engagement (De Jong et al., 2019), and self-rated performance (Van Breukelen & Allegro, 2000), are correlated with the type of contract. This state of literature leads us to formulate the following second hypothesis:

Hypothesis 2: The existence of labor contract has no significant impact on employee performance in microfinance institutions in Cameroon

3. Theoretical framework of Job Security and Employee Performance

The expectancy theory developed by Victor Vroom in 1964 serves as the theoretical basis for this investigation. According to Ambrose and Kulik (1999), this is the most widely used theory in the private sector and one of the most well-known key process theories. Expectancy theory states that if workers are given incentives they value, they will work hard to meet company objectives. According to this hypothesis, desirable benefits are linked to good performance and hard labor. This is consistent with the idea of hedonism and the desire for pleasure, which in this instance stems from cherished benefits. According to expectation theory, people are capable of logical thought and decision-making. As a result, they work to achieve rewards that they find meaningful (Mitchell, 1973). When the accomplishment of organizational goals directly or indirectly advance personal aspirations, people are willing to take ownership of those goals (Simon, 1993). In even more straightforward terms, Jurkiewicz et al. (1998) explain expectation theory. They contend that individuals enter organizations with preconceived notions and expectations. They work hard to accomplish organizational goals and are expected to stay with the company for extended periods of time if their expectations and values are fulfilled.

This means that according to the theory put forth by Victor Vroom, individuals are impacted by the outcomes of their activities. In a way, our actions are determined by our perception of the benefits they will provide. Vroom's model identifies three variables. Effort Performance Expectancy which is the idea that a specific amount of work will result in a specific degree of performance known as performance expectation. Secondly, Expectation for Performance Outcomes (Instrumentality) which is the hope that doing the work successfully will result in the intended outcome. Thirdly, Valence which is the worth or significance that an employee attaches to a potential result or incentive. The emotional orientation people have towards things like money, promotions, vacation time, and benefits are referred to as valence.

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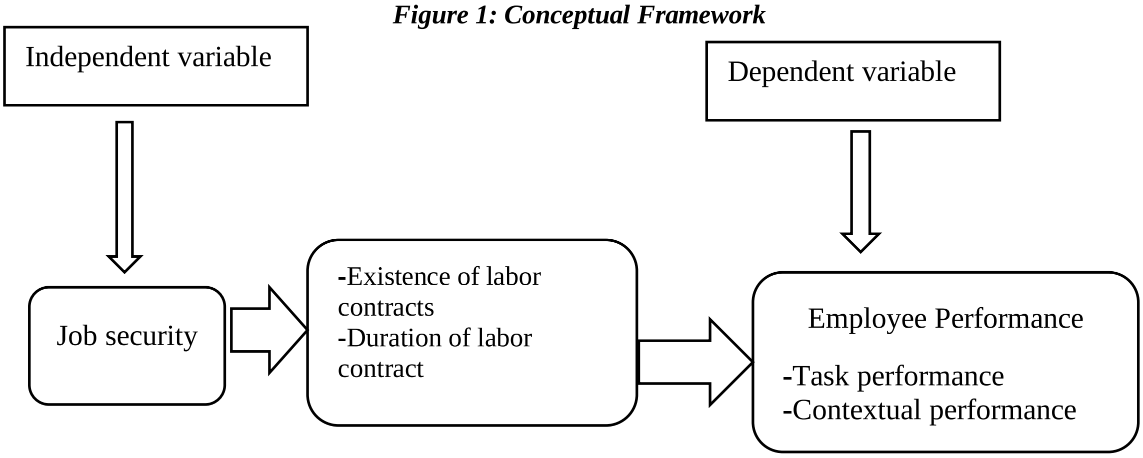
However, if there is a significant discrepancy between what employees desire and what they receive from their positions, they become unmotivated, which leads to high employee turnover or staff members looking for alternative ways to meet their expectations.

4. Methodology

This research work is based on the philosophical underpinnings of positivism, epistemology and objectivism ontology. The study used a hypothetico-deductive methodology from which data was collected using a semi-structured questionnaire from 462 respondents in the MFIs in Cameroon. Firstly, the descriptive analysis was used to characterize the sample while principal component analysis was used to reduce the dimension of factors. Secondly, the pairwise correlation analysis and the linear regression (OLS) was cumulatively used to explore the relationship of influence between the dependent variable and the other independent variables. The independent variable of this study is job security measured by the duration of labor contract and existence of labor contract. Meanwhile, the dependent variable is Employee performance captured by task performance (Planning and preparing accounting documents, prospecting, following up and recovering loans, guiding customers in filling out either cash in or cash out forms, and receiving clients) and contextual performance (Volunteering, helping behavior, Organizational loyalty, organizational compliance, Individual Initiative, Self-Development) as opined in the model of Borman & Motowidlo (1993).
The hypothetico-deductive methodology was chosen due to the abundance of literature in this field of study which permitted us to fix the hypothesis and to deduce it empirically. The research instrument used in collecting data (Primary data) is a well-structured questionnaire which permits the researchers to ensure a wide coverage reaching out to many correspondents and also permitting the respondents to freely give their opinions. It should be noted, however, that it allows researchers to adequately appreciate and acknowledge the human perspective of their participants. The analytical framework which shows a contextualized conceptual framework for this study is given below:

Figure 1: Conceptual Framework



Source: Authors

The description of the sample is made with respect to category one and category two MFIs. The study recoded 18% and 25% of male respondents in category one and category two respectively meanwhile the female respondents were 20% and 33% in category one and category two respectively. Looking at the marital status, category one provided 31% of singles and 23% of married respondents with a category two giving 21% of singles and 24% of married respondents. The level of education was also an important characteristic and consideration. The analysis of a category one respondent revealed that 3.3% had pronator, 7.2% had advanced level certificate, 22.1% were with Higher National Diploma (HND), 4.8% had Bachelor's

Degree and 0.2% with Master's Degree. The analysis of category two indicates that 0.4% of respondents had Ordinary Level Certificate, 6.9% had pronator, 6.1% with Advanced Level Certificate, 29.5% are holders of HND and 17.8% are Bachelor Degree holders.

5. Results

5.1. Descriptive analysis: correlation matrix analysis

Here we mainly analyze the correlation matrix in order to identify possible multicollinearity problems in our model to be estimated. Table 2 below presents the results of the correlation matrix between the dependent variable employee performance and the independent variables. We first confirm that most of our independent variables are statistically correlated at the 1 and 5% thresholds to our dependent variable. This implies that our independent variables are likely to better predict the dependent variable which is the performance index of employees within two categories of Cameroonian MFIs. This avoids, in a preliminary way, the situation of a spurious multiple regression due to the apparent non-correlation between the dependent variable and the independent variables of an equation to be estimated.

Table 1: Pearson's correlation between work-life balance and employee performance

	Age	Level of education	Marital status	Longevity in service	Leave policy	welfare policy	Family responsibilities	Labor contracts	contract duration	Employee performance
Age	1,00									
Level of education	0,252**	1,00								
Marital status	0,511**	0,123**	1,00							
Longevity in service	0,631**	0,168**	0,528**	1,00						
Leave policy	0,042	0,127**	0,063	0,047	1,00					
welfare policy	-0,038	-0,174**	0,017	-0,084	0,084	1,00				
Family responsibilities	-0,028	0,042	-0,012	-0,037	0,101*	-0,113*	1,00			
Labor contracts	0,161**	0,168**	0,131**	0,137**	0,340**	0,011	0,005	1,00		
Contract duration	0,116*	0,064	0,143**	0,094*	0,143**	0,144**	-0,061	0,497**	1,00	
employee performance	0,188**	0,070	0,116*	0,059	0,299**	-0,100*	0,103*	0,311**	0,290**	1,00
N	***462***	***461***	***462***	***462***	***461***	***462***	***462***	***462***	***460***	***462***

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

Source: Authors

However, the sign taken by the correlation coefficients in a correlation matrix does not adequately explain the reality of covariation, all other things being equal, as in the explanatory model that we will see in the next section. In addition, apart from the significant correlations between the dependent and independent variables, our matrix shows some statistically established links between the independent variables, at the usual levels (1% and 5%), which may tend to a situation of collinearity between the latter and may affect the results of our estimates. Generally, all of these variables have correlation coefficients below 0.65, which is low. Thus, when the correlation coefficients appear low, even if they are significant, they do not pose a problem of multicollinearity.

5.2. Presentations of estimation results

In this subsection, we present the results of our estimations for each of the two categories of microfinance in which we conducted our survey, as well as the overall estimation of the employee performance equation as a function of the variable of interest, job security, and other control variables. But before proceeding to the interpretations, we summarize the estimation procedure undertaken in the following paragraph.
Thus, the calculated probabilities (***Sig***) associated with the Fisher test are all well below the usual statistical threshold of first kind (1%), and we therefore reject the null hypothesis associated with the test and stipulating that all the coefficients of the explanatory variables are not different from zero against the alternative hypothesis stipulating that, in general, the coefficients of the explanatory variables are different from zero. Then, reading the R^2 statistic associated with each estimated model leads to confirm that our three estimated models are good. The three models have an R^2 which is of the order of 0.82, 0.86 and 0.84 respectively; this means that the set of independent variables of our three estimated equations (1, 2 and global model), explains of the order of 82%, 86% and 84% respectively, the dependent variable. We therefore conclude, on the basis of these two statistical tests, that our three estimated equations are globally good; this gives us the right to pursue the statistical interpretations of the bivariate correlation coefficients in the following paragraph.

Table 2: Estimations results of influence of job security on employee performance of IMFs in Cameroon

Catégory MFIs	**1**		**2**		**All**	
Models	Standardized Coefficients Beta	t	Standardized Coefficients Beta	t	Standardized Coefficients Beta	t
(Constant)		0,59	**-0,300**	0,76	**-,086**	0,93
Level of education	**-0,050***	-0,67	**-1,46***	0,15	**-1,403**	0,16
Age	**-0,014**	-0,14	**4,35**	0,00	**3,999*****	0,00
Sex/Gender	**-0,011***	-0,15	**1,04****	0,30	**,821**	0,41
Marital status	**0,096****	1,178	**-,487****	0,63	**,382**	0,70
Longevity in service	**-0,052**	-0,54	**-1,76**	0,08	**-2,389****	0,02
Leave policy	**0,122**	1,65	**4,574*****	0,00	**5,218**	0,00
welfare policy	**-0,166**	-2,29	**-3,006**	0,00	**-3,535*****	0,00
Family responsibilities	**0,134****	1,87	**0,910***	0,36	**1,633**	0,10
Contract duration	**0,094**	1,10	**3,919**	0,00	**4,362*****	0,00
Labor contracts	**0,336****	3,78	**0,777**	0,44	**2,363****	0,02
Adjusted R Square	***0.82***		***0.86***		***0.84***	
Sig	***0.000***		***0.000***		***0.000***	
N	***231***		***231***		***462***	

Source: Authors

5.3. Interpretation of the individual coefficients of the variables of the estimated models

Given the econometric package effectuated using our sample size of 462 respondents, it reveals the results of the linear regression analysis, including standardized coefficients (Beta), t-values, adjusted R square, and significance levels. Dependent Variable: Employee performance and Independent Variable: Job Security
From the results; constant (Intercept) of t-value: 0.59 for category 1 and Beta: -0.300, t-value: 0.76 for category 2 MFIs. For the combined model; Beta: -0.086 and t-value: 0.93.

Analyzing category 1 MFIs

- Duration of Labor Contract of Beta: 0.094, t-value: 1.10
- Existence of Labor Contract: Beta: 0.336, t-value: 3.78, Sig: 0.05

Analyzing category 2 MFIs

- Duration of Labor Contract of Beta: 3.919, t-value: 0.00
- Existence of Labor Contract: Beta: 0.777, t-value: 0.44

Analyzing the combined model of both categories of MFIs

- Duration of Labor Contract of Beta: 4.362, t-value: 0.00, Sig: 0.01
- Existence of Labor Contract: Beta: 2.363, t-value: 0.02, Sig: 0.05

Interpretation:

- The constant (intercept) is not significantly different from zero (p = -0.300 for category 1 and -0.086 for category 2).
- Based on the combined model of both MFIs, the Duration of Labour Contract has a positive and significant effect on Employee Performance.
- Given the combined equally model of both MFIs, the Existence of Labour Contract also has a significant positive effect on Employee Performance.

This analysis reveals that both the Duration of Labour Contract and Existence of Labour Contract are significant predictors of Employee Performance. This therefore implies that Job Security positively and significantly influences Employee Performance given that all the variables capturing Job Security exert a significant and positive effect on the dependent variable. This indicates that when MFIs provide job security to their workers, they will be committed and highly engaged in the organization leading to an increase in employee performance.

We first look at the coefficient linking our variable of interest to the dependent variable before proceeding to interpret all the other coefficients that appeared statistically significant. The coefficient on the labor contracts variable is significant at the 5% level for the performance of employees in the first category and in the joint MFI model, but not in the second category MFI model. A one-unit increase in the value of labor contracts positively increases, all other things being equal, the performance level of employees in the first category of MFIs by 0.336 and the performance level of all first and second category MFIs by 2.363.

Generally speaking, the results of these first estimations allow us to confirm, for all microfinance institutions (categories 1 and 2) that job security positively influences the performance of microfinance employees in Cameroon. However, the sign obtained (positive) during our estimations is not the one expected (negative) in our first and second hypothesis, according to which the influence relationship is negative. This can be justified by the fact that the occupational safety situation in all Cameroonian enterprises, and specifically in microfinance, is currently low and therefore a substantial increase in this level of safety would increase the performance of employees who would feel safer.

6. Discussions of findings

This study underscores a positive and significant impact of job security on employee performance, this can be justified by many factors; Job insecurity has been recognized as a stress factor (Van Vuuren, 1990), with negative consequences for employee performance (De Witte 2005), which we can explain by Vroom's (1964) expectancy theory. According to this theory, an employee is motivated to engage in a behaviour when he/she believes that the effort he/she puts in leads to the result he/she expects. Following this logic, an employee is motivated to perform better in order to secure his or her position in the company. Indeed, the job meets the material and psychological needs of an employee (Jahoda, 1984), such as salary, status and social network (Jahoda, 1984). Therefore, an employee wants to obtain continuity of employment in the organization. It is to ensure this continuity, among other things, that the employee seeks to improve his or her performance.

In addition to the effects of performance gain expectations on the relationship between job insecurity and innovative behavior of employees, we develop below the impact of a second intermediate variable, image management, which is a set of behaviours of an individual to improve or protect his or her image. We believe that for employees in a situation of job insecurity, offensive image management becomes a secondary goal. Indeed, the purpose of image management is to control the situation within the organization. Job insecurity does not allow an employee to control his or her situation (Greenhalgh & Rosenblatt, 1984). This feeling of lack of control makes an employee less motivated to use offensive image management.

Among previous works on this subject, the closest to the present article is probably chapter 5 of the 1997 edition of the OECD Employment Outlook. That chapter attempts, as is done here, to correlate an indicator of job insecurity with several "institutional" indicators that seek to summarize, in particular, the stringency of employment protection, the generosity of unemployment insurance systems, the weight of trade unions and the more or less centralised nature of wage bargaining. The results are a negative (non-significant) correlation between the feeling of job insecurity and the degree of job protection, and a positive and significant correlation between this feeling and the other three institutional measures mentioned above. These results therefore differ quite markedly from those presented here.

These findings also align with countries registering high employee performance with higher levels of job security. Against the credo of flexibility, the intrinsic stability of employment found in Europe certainly comes as a surprise, although it has been and is recognized by many national and international studies. We do not dispute the fact that there is a need and a benefit to flexibility, but the debate on this topic has led us to believe that flexibility and immediate adjustment between jobs and companies is the exclusive answer. However, there are also possibilities for adjustment within jobs or companies, while the employment relationship is maintained. Moreover, we see that adjustment is facilitated by labor market policies. That is why today we need to look for the right balance between flexibility, stability and security, so as to combine structural change with the worker's need for security.

Stable employment relationships can help an economy by ensuring continued and increasing purchasing power and by stimulating consumer demand. However, long-term employment relationships are not necessarily associated with a sense of job security. Japan is a good example of this, as long as average tenure is coupled with a strong sense of job insecurity. There are many causes for this paradox: the economic crisis, downsizing, rising unemployment and media reports - all of which affect the perceptions of workers, even those on long-term contracts.

In the United States, a household-level analysis of the effect of unemployment insurance on consumption showed that in the absence of unemployment insurance, becoming unemployed will be associated with a 22 per cent drop in the level of consumption, compared to a 6.8 per cent drop for unemployment insurance recipients.

Our analysis is a challenge to the traditional positions of the social partners. Employers should not only be interested in flexible labor relations, but also in stable ones; trade unions should not fear more flexible labor markets if they are embedded in a framework of "protected mobility" that offers lifelong learning for "employability" and income protection to workers. Indeed, in terms of employment and productivity, employers and trade unions have more in common than is generally believed. This is a good starting point for launching social dialogue on decent and productive employment.

This study contracts job security based on two key variables that captures many dimensions of job security. Also, the perception of job security in Cameroon is used for appropriate conceptualization of the study. The variable “duration of contract” is used because within the Cameroonian society, people often define job security by duration of contract, when it’s an undefined duration contract, employees feel more jobs secured contrary to term contracts. Also apart from duration of contracts, other factors affect job security of employees especially in the private sector. Aspects such as the existence of labor contracts emerged from the literature and exploratory testing of the research as key aspects. These two variables are the key indicators of job security in this thesis, employee performance also depend on other factors such as leave policy, welfare policy and other demographic characteristics of the employee.

6.1 Policy implications and recommendations

This research work recommends MFIs to ensure the job security of their workers by making available valid labor contracts.

Also, the management of MFIs are called upon to put in place facilities and policies to achieve a desired work-life balance of their employees. Workers who are able to strike a reasonable balance between their work and family life are most committed and performant in the enterprise. Ensuring harmony between work and private life does not only depend on the choices made at the company level itself. It is also up to the manager to intervene on a daily basis to develop a corporate culture that promotes this harmony and increases involvement. During our research we found that there is no such thing as a 'one-size-fits-all' reconciliation policy. It is essential to develop "tailor-made" instruments that will meet the specific needs of the workers and the company. The latter should think about motivating their staff, getting them on board with the organization's objectives and listening to their problems in order to reduce them. The principle of equality between men and women is of great importance and requires compensating for the disadvantage of women in terms of access to and participation in the labor market and the disadvantage of men in terms of participation in family life, which are the result of social practices that still do unpaid work done in the interest of the family a primary responsibility of women and paid work in the economic sphere a primary responsibility of men. Finding the right balance for both men and women is essential for the reconciliation of work and family/private life, as progress will only be possible if both sexes benefit. This study could, however, be used to review and develop family policies that are consistent with the government's mission to promote more flexible work roles so that it is easier for women to pursue a productive and challenging career and for men to contribute more to family life.

The management should carry out a proper assessment on their employees before assigning roles to them. This permits to know to a given degree of certainty the competences and capacity of the workers with respect to the job roles. This avoids situations of work overload as well underload with their corresponding consequences. Though, this research study does not see a significant impact of workload on employee performance in both category of MFIs. In most MFIs, there is a critical role played by middle managers to motivate employees and meet objectives irrespective of workload. In all cases, we see the importance of the role of middle management. Between the standards set by management and their local application in concrete work situations, middle management plays an essential role. First of all, it is they who can participate in the (more or less negotiated) establishment of performance standards and the number of staff required to achieve them. In none of the three companies studied did we see a precise and automatic calculation of the workforce. Assessments are made, staffing requests are made: a complex process takes place, integrating quantitative and qualitative factors. It is the middle management that then manages the contingencies, taking into account possible under or overloads (technical incidents, absenteeism, peaks in activity, etc.).

6.2 Limitation of research

This research study provides several new insights into the influence that job security has on employee performance in the microfinance sector in Cameroon. Although the researcher strived for high quality in this investigation, some limitations need to be acknowledged.

The first limit relates to the sampling frame and also to the specificity of our study. The object of this study is only microfinance institutions in category one and two not all enterprises in the financial sector in Cameroon. In effect, the study is based on MFIs in the financial sector in

Cameroon, making it difficult for the results to be generalized or applied to other financial institutions like banks in Cameroon.

Secondly, given that this research was done using the hypothetico-deductive methodology, it limited us from having a deep understanding on the causality existing between the different job security variables and employee performance, the use of induction would have given us a clearer and more implicit view on the causality between the two concepts.

Finally, we limited our study only in five regions due to financial constraints to reach all the ten (10) regions of Cameroon. This implies that the research study limits uniquely to five (05) regions in Cameroon namely Center, Littoral, West, North West, and South West regions due to financial and time constraints.

All these limitations will to some extent constrain generalizations of findings. However, these limits cannot reduce the scientific richness of this research. Notwithstanding, it is hoped that the study would find applications in the Cameroonian microfinance sector and in other similar economies, and provide the foundation for a deeper and more elaborate research in the future.

6.3 Suggestion for future research

Since this research is amongst the first empirical research to integrate the multidimensional relationships between job security and employee performance in a single study in Cameroon, it is a starting point for future research. Potential areas for further research include the following; Firstly, given that this research study was done in a sectorial manner (based only on the microfinance sector), it may be necessary to carry out this kind of research while integrating the other sectors in the financial domain like domestic and foreign banks so as to have a more generalizable result; Secondly, it might equally be necessary to carry out a similar research using the inductive methodology so as to get a deeper understanding of the causality between job security and its influence on employee performance. Thirdly, a similar study can be carried out only in category one MFI or category two MFI. Moreso, our research opens a field to be explored in the future with larger samples and more robust methodologies, focusing on the impact of job security on organizational performance in other enterprises. This will permit the management to better understand the influence of job security on their performance so as to develop effective and efficient strategies.

7. Conclusion

The objective of the study was to determine the extent to which job security affects employee performance in microfinance institutions (MFIs) in Cameroon in 462 respondents as a sample of the study. The study was carried in categories one and two microfinance institutions in Cameroon covering five regions of the country. The principal result shows that job security exerts a positive and significant effect on the employee performance in MFIs in Cameroon. Thus, our results effectively confirm that in the case of MFIs (both categories 1 & 2) there is a significant influence of job security on employee performance.

The study suggests therefore that microfinance institutions should ensure job security for their employees by providing them with valid employment contracts and by putting in place facilities and policies that guarantee job security of their workers. This dynamic work environment permits the enterprise to adapt even in turbulent economic situations like during the COVID-19 pandemic.

The relationship between job security and employee performance in MFIs was investigated in this study. It investigated the contribution of job security to employee performance. Economic pressure has been found to have elevated job security to the top of employees' priority lists, making it a substantial and important aspect of employees to take into account when choosing the company they wish to work for. Despite the contradictory findings of earlier research, it is argued here that job security significantly affects both organizational performance generally and employee performance specifically. We also made the case that a worker is more likely to carry out his duties efficiently if he has a high level of job security, which is reflected in the organization's overall performance. Every practitioner worldwide is primarily concerned with the organization's sustainability in the highly competitive business climate. Business executives are therefore considering a number of factors that have a significant impact on employee performance. Because they are not concerned about losing their jobs suddenly, employees who have job security are more focused on their work. The study reveals that employees who continue their jobs without interruption perform at a high level and effectively. Employees that have high job security put more time and commitment to their organizations. Conversely, workers cannot be expected to apply their skills and expertise to their jobs when job security is minimal. Regarding MFIs, job security can be seen as a reliable indicator of raising employees' performance levels and increasing their engagement at work. Therefore, in order to ensure good employee performance and engagement levels in the financial sector, notably in MFIs, practitioners and policy-makers are urged to take into account the issue of job security at work. As a result, the majority of microfinance institutions are currently working to implement policies that guarantee workers' job security through the establishment of valid labor contracts. Since it creates channels for communication and discussion, the idea of a labor contract is essential to maintaining job security in the work relationship. It is intended that MFIs managers, practitioners, enterprises, and researchers will greatly benefit from the points made in this research study.

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