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Quality of Work-Life and Employee Commitment of Micro Finance Banks in Rivers State, Nigeria

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Abstract:

This study examined the relationship between Quality of Work-Life (QWL) and employee commitment of microfinance banks in Rivers state, Nigeria. Work environment and job satisfaction were considered as the dimensions of quality of work life, while employee involvement and employee loyalty were the measures of employee commitment. The cross-sectional survey was utilized in this study. A total of 291 employees from fifteen (15) selected micro-finance banks in Rivers state, Nigeria formed the population of the study. However, a sample size of 168 employees was derived. The simple random sampling technique was used because it gives equal chance to all sample items to be selected in the study. The Spearman's rank order correlation coefficient was used to test the relationship between the dimensions of quality of work life and the measure of employee commitment. The findings revealed a positive correlation between the dimensions of QWL and the measure of employee commitment. Thus, the study concluded that organizations that pay high attention towards enhancing the work environment and job satisfaction of their employees are able to drastically increase the commitment of the employees. The study recommended among others that the management of microfinance banks should ensure a conducive work environment that promotes the health and safety of the employees as such will help enhance the employee's involvement in the organization.

Keywords: Employee commitment, employee involvement, employee loyalty, job satisfaction, quality of work-life, work environment

1. Introduction

Organizations in this era of unprecedented and highly dynamic business world are paying more attention on how to improve the workforce commitment. The dare need to enhancing employees' commitment is born from the recognition of the fact that success and future prospect of any organization depend highly on the commitment of the workforce that are saddled with the responsibilities of piloting its affairs. The rapid increase in knowledge and the high competition in talent among various firms has become critical in recent years. In this era of high movement of labour in the business world, the concern of how to improve employees' commitment has become more necessary than ever before.

In any organization, employees' commitment is a bond that bind the employee with the organization they belong to the point where employee is willing to let go his/her desire in order to enhance or achieve the goal of the firm. In line with this assertion, Mowday, Porter and Steers (1982) maintained that the commitment of employee is a bond with an organization, with intentions to remain in it, and identify with its beliefs and norms with a willingness to be productive. Mugizi, Nuwatuhaire and Turyamureeba (2019) remarked that the commitment of employee is necessary because it leads to several positive outcomes that can help enhance organization's fortune. No firm in this turbulent moment can achieve superior performance and competitive edge without the employees being committed to work (Radasavljevic, Cilerdzic&Dragic, 2017).

According to Caught and Shadar (2000) organizational commitment is the state in which a staff committed to assist in the achievement of the firms' goals and it involves the worker's levels of involvement, identification and loyalty. Visanh and Xu (2018) opined that the employee commitment is a fundamental factor which help enhance the effective and efficient functioning of the organization which thus help achieve the firm's objectives. From Caught and Shadar (2000) definition the dimensions of commitment are involvement, identification and loyalty. For some years now, the measures of commitment by Meyer and Allen (1991) have been over flooded by various scholars to the extent that many do not consider other measures of commitment. Meyer and Allen (1991) identified three well known measures of organizational commitment which are affective commitment, normative commitment and continuance commitment. Thus, man is an emotional being and rational in making decision that tend to favour him. Man as an economic being, gives their commitment to what is stimulating, encouraging and attractive. Base on this fact, it is assumed that the quality of work life in the organization maybe helpful in enhancing the commitment of employee. Quality of work of life (QWL) is a department wide and comprehensive programme which is aimed at enhancing satisfaction of employees, boost work place learning and help enhance the ability to manage transition and change (Saraji&Dargahi, 2006). They further posited that

quality of work life is anything an employee or superior does that add or enhances the lives of employees. Bora and Murthy (2015) maintained that QWL can be seen as the favourable conditions and the workplace environment that support and also promote worker's satisfaction by providing them with job security, opportunity for growth and stimulating rewards.

Over the years, there has been an unending quest by researchers to examine how the commitment of employees can be enhanced. David, Yaakob and Ghazali (2015) examined how organizational commitment of employees in academic public institution in Malaysia can be enhanced from the standpoint of quality of work life. The study observed a significant correlation among the variables. Afscar (2014) examined how QWL impact the commitment of employees in some Turkish universities. The study observed that QWL does positively correlates with both normative and affective commitment of the employees. Sahni (2019) Furthermore examined how quality of work life relates with engagement and commitment of telecom firms in Saudi Arabia, it was revealed that QWL relates significantly with commitment. Rislal and Ithrees (2018) looked at how QWL relates with organizational commitment. It was observed that QWL do affect employee commitment positively corrections. From the extent Literature, most studies that have examined the relationship between QWL and employee commitment was carried out in the developed countries. There is however a dearth of scholarly empirical work that has examined the relationship between QWL and employee commitment in micro finance banks in Rivers state, Nigeria. It is this observed gap that has informed this study.

1.1. Statement of the Problem

Commitment of employees to the organization gives the firm an edge over their competitors (Shahid&Azhar, 2013). Despite the numerous works that has been carried out in relation to commitment, observations have revealed that many firms (including the micro finance firms) are still suffering the problem of poor employee commitment. There has been a drastic movement and high attrition rate of employees in many of the micro finance banks due to low commitment rate of the employees. This low commitment rate could be very detrimental to the overall wellbeing of the establishment and the performance of the organization. Cohen (1993) submitted that one in four employees intend to leave the organization in the next few years. When a staff exit the work environment, there is a downturn in efficiency, productivity, increase in cost of recruiting new employees and decrease in morale. Furthermore, when employees with low commitment decide to remain in the organization, they are unproductive and their low commitment affect their service quality. The rate of separation of employee as a result of low commitment is becoming alarming, and such act weakens the resilience capability of firm.

Low employee commitment possesses many unbearable problems to the firm some of which manifest in the form of reduction in productivity, low morale of employees, poor industrial relations and cynical behaviour. However, the quality of work life of the employees is likely to influencing their commitment in the organization. Hence this research seeks to examine if quality of work life in terms of work environment and job satisfaction relates with employee commitment of micro finance banks in Rivers state, Nigeria.

1.2. Research Objectives

The specific objectives are to examine the relationship between;

- Work environment and employee involvement of micro finance banks in Rivers state, Nigeria.
- Work environment and employee loyalty of micro finance banks in Rivers state.
- Job satisfaction and employee involvement of micro finance banks in Rivers state, Nigeria.
- Job satisfaction and employee loyalty of micro finance banks in Rivers state.

1.3. Research Questions

The following research questions serve as guide in this work;

- What is the relationship between work environment and employee involvement of micro finance banks in Rivers state?
- What is the relationship between work environment and employee loyalty of micro finance banks in Rivers state?
- What is the relationship between job satisfaction and employee involvement of micro finance banks in Rivers state?
- What is the relationship between job satisfaction and employee loyalty of micro finance banks in Rivers state?

1.4. Research Hypotheses

The following hypothesis in null form served as tentative answer to the research questions;

- Ho1: There is no significant relationship between work environment and employee involvement of micro finance banks in Rivers state.
- Ho2: There is no significant relationship between work environment and employee loyalty of micro finance banks in Rivers state.
- Ho3: There is no significant relationship between job satisfaction and employee involvement of micro finance banks in Rivers state.
- Ho4: There is no significant relationship between job satisfaction and employee loyalty of micro finance banks in Rivers state.

2. Review of Related Literature

This work is based on theory of work adjustment; which is also known as the Person-environment correspondence theory. The closer the abilities of a person (talents, understanding, involvement etc.) match with the demands of the duty or the organization, the higher the chances of a better job performance and a greater tendency of employers' satisfaction. In the same vein, individuals are more likely to see a job as satisfying and be committed to an organization when the support (rewards) of the organization or role closely tally with the value they desire to satisfy through their work. Six main values individuals tend to satisfy were listed by the authors. They are: Achievement — this is a situation that boost success and development; Comfort — a circumstance that discourages stress; Status — that makes for prestige and recognition; Altruism — a conditions that promotes togetherness and service to others; Safety — this value establishes certainty and firmness; Autonomy — this is a condition that increases personal control and initiative. Hence, this value when in place improves the commitment of workers in workplace.

2.1. Research Model

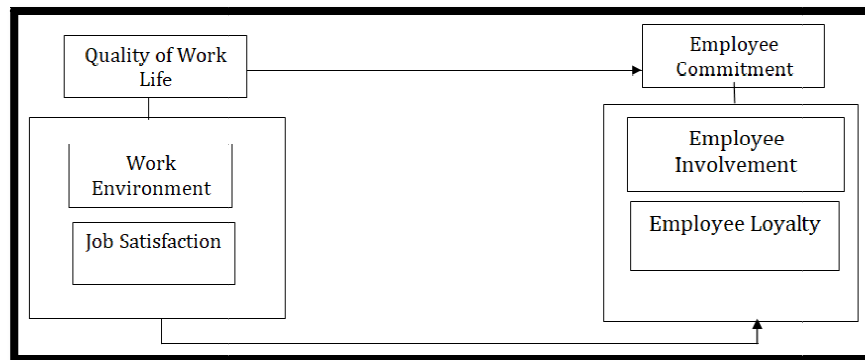


Figure 1: Conceptual Framework of the Study

Source: Gayathiri and Ramakrishnan (2013); Caught and Shadar (2000)

2.2. Concept of Quality of Work-Life

The Quality of Work Life refers to all the organizational inputs that aim at employees' satisfaction and enhancing organizational effectiveness (Walton, 1993). Quality of work life is the encouragement or discouragement people feel around their job environment; it refers to the worth of interactions between employees and the total environment in which they work. According to Harrison (1995) the concept of Quality of work life is on the basis of the postulation that a job is the centre of life of a person and not just a job. Schermerhorn's (1996) argument that the design of works that employees do influences them, and also the way they are treated, programmes should be carried out at the workplace that could ensure the positive exchange of values between the individual employee and the organization. Quality of work life is targeted at assimilating peoples' socio-psychological needs in the organization, the unique requirements of a particular technology, the structure and organizational processes, and the existing socio-cultural milieu. Through quality of work life programs organizations enrich jobs and create a working environment that is admirable for both people and economic health of the organization. Work-related life such as pays, hours of work, environment of work, service and benefits, human relations and prospects of career, which relates to the satisfaction and motivation of workers, are major aspect of quality of work life. It also relates closely to the concept of employee loyalty. Organizations create employee loyalty programs to motivate them and the best performers of company are promoted to increase their commitment (Wahlberg, Ramalho&Brochado, 2017).

2.3. Work Environment as Dimension of Quality of Work-Life

Work environment is the combination of factors that influence work (Malik, Ahmad, Gomez & Ali, 2012). Many researchers have made attempt to conceptualize the working environment. Perhaps it may be defined in its simplest form as the settings, situations, conditions and circumstances under which people work. Briner (2000) further elaborated it to be a broad category that comprises the physical setting (e.g., whether condition, tools etc.), the job characteristics (e.g., assignment, complexity of task), broader organizational features (e.g., beliefs, past events) and even aspects of the extra organizational setting (e.g., market conditions of local labour, industry sector, relationship between work and home). Therefore, work environment is the aggregate inter-relationship that is present among the employees, the employers and the employees' working environment which includes the technical, the human and the organizational environment.

2.4. Job Satisfaction as Dimension of Quality of Work-Life

Job satisfaction reflects the general attitude of employees towards the work, whether they are happy with their profession or their work. It has been shown by research of organizational behaviour that employees who involves highly in their job and shows high satisfaction in same are more likely to be productive, and less likely to resign than their counterpart (Qasim&Sayeed, 2012). Locke, (1989) views job satisfaction as assessment of job or job experience that results in a positive or pleasant emotional state. Aziri (2011) defined job satisfaction as the combination of encouraging or discouraging feelings that workers have towards their work. Job satisfaction is the combination of advancement opportunities, work nature, work conditions and work group. Vidal, Valle and Aragon (2007) supported that job

satisfaction is an intricate occurrence with multi-facets which factors such as wages, communication, working condition can influence.

2.5. Concept of Employee Commitment

Employees are in continuous search of greener pasture which thus increases turnover within the organization. Employees' commitment to the organization reduces turnover. When a talented employee leaves the workplace, it reduces productivity, reduces moral and increase cost of recruitment and training (Ampomah&Cudjor, 2015). Hersovitch and Meyer (2002) opined that commitment serve as a force which bind employee to a sequence of action of importance to a specific or more targets. They postulated that the binding is the maintenance of the link or association with the commitment objective and is seen as the most essential outcome of commitment. Employees who are committed stay long or spend long period of time with a firm as compared to those or not committed to their establishment. Employees stays more in the firm when there is lack of alternative opportunity and when the cost of withdrawing from the organization is higher than the cost of staying. Dixit and Bhati (2012) identify the cost connected with leaving to include, time wasting, energy spends acquiring, attractive benefits and disruption of personal relationship.

2.6. Employee Involvement as a Measure of Employee Commitment

In Marchington and Parker (1990) definition, employee involvement comprises those acts primarily initiated by management, and planned to upsurge the knowledge of employee and their commitment to the organization. Involvement of employees in making decisions in matter that concerns them and the organization when allowed by management, will bring about higher employees' commitment. This, will also increases job satisfaction, employees will become motivated to work hard and it will also foster good attitude towards work. According to Siami and Gorji (2011) Employee involvement is a practice of participation and empowerment of employees so as to use their input towards achieving higher organizational and individual performance. To effectively reduce hierarchy in organization and increase the involvement of employees, teamwork plays a major important role (Sofijanov&Zabijakin, 2013).

2.7. Employee Loyalty as a Measure of Employee Commitment

With the tight labour market, employers therefore need a strategy to retain their main professionals and vital skilled workers. The notion suggests that when employees are satisfied, they are less likely to seek greener pastures (Dailey & Kirk, 2010). Thus, when necessary HR management policies are implemented, it will ensue a better effect on the loyalty of employee. Employee loyalty advances into a universal emotional behaviour towards the organization. Nonetheless, organizations are frequently challenged that the loyalty of employee is fundamentally complex in its recent definition. The traditional belief of employee loyalty is no longer suitable in recent marketplace of dismissals, mergers and ability wars. In other words, staying longer in an organization is not a necessary and sufficient indication that employee's loyalty to the organization is high (Buchko, 1993). The major factor that influences employee loyalty as reported by the Walker (2005) are equality; maintenance and care of employees; day to day satisfaction with activities; trust in employees; work and organizational reputation and job resources.

2.8. Empirical Review

Jolly, (2018) made a research which aimed at exploring the quality of work life in telecom industry in Saudi Arabia and examine its association with engagement of employee and organizational commitment. 312 employee of Telecom company were randomly collected as sample and was analyzed using descriptive statistics and Structural Equation Modelling (SEM). Results shows a significant relationship of quality of work life and organizational commitment, however, a weak link of quality of work life with engagement of employee exist. Therefore, to increase commitment and engagement among employees, organizations must enhance the quality of work life by providing stress free, supportive, satisfying workplace in addition to growth opportunities and cohesive interpersonal relationship.

Mohammadhu and Atham (2018) studied with the aim of analyzing the impact of quality of work life on organizational commitment. 140 work supervisors were selected as the sample. Correlation and simple liner regression of SPSS were used in testing the conceptual framework and hypothesis. The study reveals that organizational success is majorly influenced by organizational commitment. A high organizational commitment will aid the proper achievement of organizational objectives. Employee's commitment is also affected by the quality of work life.

Pitaloka and Sofia (2014) analyzed how the work environment as precursor lead to job satisfaction and organizational commitment of internal auditors, and how commitment of organization, job satisfaction impact on internal auditors' citizenship behaviour in organization. About 162 copies of survey questionnaire were distributed by using in person and email. The data were processed using Path Analysis. Work environment was shown to antecedent the internal auditors' commitment and job satisfaction in organization.

Madjid and Kamaluddin (2018) studied the power of influence between organisational learning and work environment on organisational commitment and the performance of employee. The study used quantitative approach design and the survey method in cross section using the instrument in the form of questionnaire was used to collect data. The stratified proportional random sampling using formula solving to achieve 60 people as sample. Partial Least Square (PLS) path modelling approached was used. The study result shows that work environment positively and significantly influences organisational learning thereby enhancing the performance of employee and commitment of organisation. Structural model evaluation result shows that environment (H_1 : $N=0.241$, $t=2.241$ and $p=0.029<0.05$) has a significant positive effect on organisational commitment as was hypothesised (H_1 : $N=0.161$, $t=1.250$ and $p=0.216>0.05$) had no significant direct effect on the performance of employee (H_2 rejected).

Bindu, (2015) made a research with the aim of analyzing the commitment of employee and how it is impacted by job satisfaction. Relationship between HR practices and performance of organization was evaluated using correlation. It was revealed that high employee satisfaction levels lead to higher commitment of employee.

Janes (2018) did a work with the objective of studying to ascertain the level of satisfaction that solar energy companies' employees enjoy doing their work and how organizational commitment and performance is supported by this satisfaction. A sample of 250 was used in this study and the research design adopted was the cross-sectional survey. Self-administered questionnaire forms were used to collect data while descriptive and inferential statistics was used for analysis, results were presented tables. Findings of the study indicated a significant relationship exist between the job satisfaction of employees and the degree of commitment and performance

3. Methodology

The cross-sectional survey was utilized in this research and a population size of two hundred and ninety-one (291) workers from fifteen (15) microfinance banks was covered. The Yamane (1968) formula was used to arrive at a sample size of 168 and the simple random sampling technique was utilized. The independent variable (quality of work-life) was measured in terms of work environment and job satisfaction as given in Gayathiri and Ramakrishnan (2013). 5 items were used in measuring work environment and 5 items were used in measuring job satisfaction. Conversely, employee commitment was measured using employee involvement and employee loyalty as given in Caught and Shadar (2000). 5 items were used in measuring employee involvement (e.g., my overall involvement in the work is encouraging) while 5 items were used in measuring employee loyalty (e.g., I would turn down another job for more pay in order to stay with this organization). Copies of questionnaires were utilized to gather data from respondents. Items were rated on a 4-point Likert scale ranging from 1-strongly disagreed, 2-disagree, 3-agree and 4-strongly agreed. The spearman rank order correlation coefficient statistical analysis was used in analyzing the hypotheses.

4. Result

From 168 copies of questionnaires that were given out to respondent, 118 (70%) copies were returned and utilized in the study. The hypotheses test was undertaken at 95% confidence interval implying a significant level of 0.05. The decision rule is set at a critical region of $p > 0.05$ null hypothesis to be accepted and $p < 0.05$ for the null hypotheses to be rejected.

			Work Environment	Employee Involvement	Employee Loyalty
Spearman's rho	Work Environment	Correlation Coefficient	1.000	.140	.311
		Sig. (2-tailed)	.	.001	.001
		N	118	118	118
	Employee Involvement	Correlation Coefficient	.140	1.000	.240
		Sig. (2-tailed)	.001	.	.009
		N	118	118	118
		Sig. (2-tailed)	.001	.028	.001
		N	118	118	118
	Employee Loyalty	Correlation Coefficient	.311	.240	1.000
		Sig. (2-tailed)	.001	.009	.
		N	118	118	118

Table 1: Work Environment and Measures of Employee Commitment

- H_{01} : There is no significant relationship between Work Environment and Employee Involvement of Microfinance Bank in Rivers state.

Result in Table 1 shows a significant level $p < 0.05$ ($0.001 < 0.05$), $\rho = 0.140$ between Work Environment and Employee Involvement. This shows that a significant relationship between Work Environment and Employee Involvement exist. The null hypothesis is rejected, and we restate that *there is a significant relationship between Work Environment and Employee Involvement*.

- H_{02} : There is no significant relationship between Work Environment and Employee Loyalty of Microfinance Bank in Rivers state.

The result of the analysis in Table 1 shows a significant relationship with $p < 0.05$ ($0.001 < 0.05$); $\rho = 0.311$ between Work Environment and Employee Loyalty. This means that there is a significant relationship between Work Environment and Employee Loyalty. We reject the null hypothesis, and restate that *there is a significant relationship between Work Environment and Employee Loyalty*.

Spearman's rho	Job Satisfaction	Correlation Coefficient	Job Satisfaction	Employee Involvement	Employee Loyalty
		Sig. (2-tailed)	1.000	.182	.195
		N	.	.008	.005
	Employee Involvement	Correlation Coefficient	118	118	118
		Sig. (2-tailed)	.182	1.000	.240
		N	.008	.	.009
		Sig. (2-tailed)	118	118	118
		N	.002	.028	.001
	Employee Loyalty	Correlation Coefficient	118	118	118
		Sig. (2-tailed)	.195	.240	1.000
		N	.005	.009	.
		N	118	118	118

Table 2: Job Satisfaction and Measures of Employee Commitment

- Ho₃: There is no significant relationship between Job Satisfaction and Employee Involvement of Microfinance Bank in Rivers state.

The result of the analysis in Table 2 shows a significant relationship with $p < 0.05$ ($0.008 < 0.05$); $\rho = 0.182$ between Job Satisfaction and Employee Involvement. This means that there is a significant relationship between Job Satisfaction and Employee Involvement. The null hypothesis is rejected, and we restate that *there is a significant relationship between Job Satisfaction and Employee Involvement*.

- Ho₄: There is no significant relationship between Job Satisfaction and Employee Loyalty of Microfinance Bank in Rivers state.

The result of the analysis in Table 2 shows a significant level $p < 0.05$ ($0.005 < 0.05$), $\rho = 0.195$ between Job Satisfaction and Employee Loyalty. This means that there is a significant relationship between Job Satisfaction and Employee Loyalty. The null hypothesis is rejected, and we restate that *there is a significant relationship between Job Satisfaction and Employee Loyalty*.

5. Discussion of Findings

The finding of this study is that quality of work-life has a significant linear relationship with employee commitment of microfinance banks in River's state, Nigeria. Based on the above findings, the detailed discussion is given as follows;

- Ho₁ There is no significant relationship between Work Environment and Employee Involvement of Microfinance Banks in Rivers State-Nigeria.

The analysis of hypothesis one showed a significant relationship between Work Environment and Employee Involvement. The bivariate hypotheses between Work Environment and Employee Involvement reveal a noteworthy relationship between the two variables. The Spearman correlation coefficient showed that the p-value of 0.001 was less than 0.05 ($p = 0.001 < 0.05$) which implies that Work Environment has a significant relationship with Employee Involvement. The result of the correlation coefficient (r) is 0.140. this thus reveal that there is a significant relationship between Work Environment and Employee Involvement. Thus, enhancing Work Environment will help enhance Employee Involvement. Thus, the first objectives of the study which seek to examine if Work Environment relates with Employee Involvement was achieved. This finding agrees with that of Madjid and Kamaluddin (2018) that there is a significant relationship Work Environment and Employee Involvement.

- Ho₂ There is no significant relationship between Work Environment and Employee Loyalty of Microfinance Banks in Rivers State-Nigeria.

The analysis of hypothesis two showed a significant relationship between Work Environment and Employee Loyalty. Considering the result of the bivariate analysis relating to hypothesis three, it can be observed that the significance value of 0.001 was less than 0.05 significance level ($p = 0.001 < 0.05$). This implies that there is a significant relationship between Work Environment and Employee Loyalty. However, the result of the correlation from the Spearman correlation (r) show that Work Environment have 0.311 correlation with Employee Loyalty. This means that a positive significant relationship exists between Work Environment and Employee Loyalty. This implies that Work Environment have a strong positive and significant relationship with Employee Loyalty. This finding concurs with that of Mohammadhu and Atham (2018) which observed that the quality of work life also affects the commitment of the employees.

- Ho₃ There is no significant relationship between Job Satisfaction and Employee Involvement of Microfinance Banks in Rivers State-Nigeria.

The analysis of hypothesis three showed a significant relationship between Job Satisfaction and Employee Involvement. The bivariate analysis of hypothesis seven shows that Job Satisfaction relates significantly with resources utilization. The p-value of 0.008 which is less than the significant level of 0.05 ($p = 0.008 < 0.05$) indicate that there is a significant relationship between Job Satisfaction and Employee Involvement. The correlational (r) value of 0.182 implies that there is a moderate positive correlation between Job Satisfaction and Employee Involvement. This implies that a unit change in Job Satisfaction will have a significant impact on resources utilization. Thus, this finding has helped achieve the objective seven of the study which examined whether Job Satisfaction relates with Employee Involvement. This finding is

in alignment with that of Janes (2018) that there is a significant relationship between employees' job satisfaction and Employee Involvement.

- Ho₄ There is no significant relationship between Job Satisfaction and Employee Loyalty of Microfinance Banks in Rivers State-Nigeria.

The analysis of hypothesis four showed a significant relationship between Job Satisfaction and Employee Loyalty. The analysis of the hypothesis nine show that there is a significant relationship between Job Satisfaction and Employee Loyalty. This is based on the evidence that the significance value was less than 5% level of significance (i.e., $p=0.005 < 0.05$). Thus, the null hypothesis was rejected and the alternate hypothesis was accepted. The correlation (r) value of .195 was derived from the result of the analysis. This shows that Job Satisfaction has a weak positive correlation with Employee Loyalty. This finding agrees with the findings of Bindu, (2015) that there is a significant relationship between employees' job satisfaction and Employee commitment.

6. Conclusion and Recommendation

The commitment of employees plays a vital role in enhancing the overall effectiveness of the organization. commitment of employee serves as a glue that help bind the employees with the organization. From the analysis, work environment was positively correlated with employee identification and employee loyalty. This implies that a conducive work environment influences the degree of employee commitment in the organization. Enhancing the work environment by making it a more conducive place for the employees will help to improve employees' commitment and their willingness in putting in their best in order to boost the firms' total wellbeing. The extent of the conduciveness of the work environment has a direct bearing with the employee's commitment. Again, job satisfaction is relevant in influencing the employees' psychological wellbeing. The higher the satisfaction of the employees in the organization, the higher their commitment in the workplace. Conclusively, organizations that pay high attention towards enhancing the work environment and job satisfaction of their employees are able to drastically increase the employees' commitment. From the findings and conclusion of this study, the following recommendations are proffered.

- The management of microfinance banks should ensure a conducive work environment that promotes the health and safety of the employees as such will help enhance the employee's involvement in the organization.
- Microfinance banks management should ensure that the workers' pay is commensurable with their input in the organization, as this will help boost their satisfaction and increase their loyalty to the organization.
- The management of microfinance banks should ensure that employee's personal interest is given optimal concern as such will help enhance their psychological being and thus enhance their commitment in the organization.
- The management of microfinance banks should render support to their employees when facing challenges as such will enhance the employee's commitment.

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