

**PERFORMANCE IN PUBLIC AND
PRIVATE FINANCE INSTITUTIONS:**

**(A COMPARATIVE STUDY OF NIGERIAN AGRICULTURAL AND
CO-OPERATIVE BANK AND AFRIBANK GROUPS).**

BY

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DECLARATION

I hereby declare that this work has been written by me, and it is the product of my research findings. All materials from other sources have been properly acknowledged in the footnotes and bibliography.

Any discrepancy should be attributed to me and nobody else. No material(s) should be used from this work without due acknowledgement to the researcher.


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CERTIFICATION

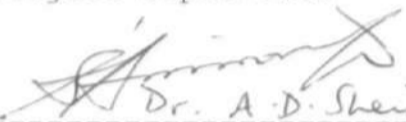
This thesis entitled "MOTIVATION AND WORK PERFORMANCE IN PUBLIC AND PRIVATE FINANCIAL INSTITUTIONS: A COMPARATIVE STUDY OF NIGERIAN AGRICULTURAL AND COOPERATIVE BANK (NACB) AND AFRIBANK GROUPS" by ORESAJO, FELIX ADESINA meets the regulations governing the award of the degree of Masters of Business Administration (M.B.A.) of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literacy presentation.



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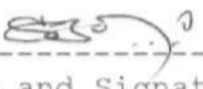


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DEDICATION

TO

MY DEVOTED WIFE, PATRICIA,
MY INSPIRING DAUGHTER, JOY ORE-OLUWA
AND
MY BELOVED PARENTS.

ACKNOWLEDGEMENT

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ABSTRACTS

This thesis is an attempt to study the relationship between motivation and work performance. Effort is made here to identify the similarities or dissimilarities of effects of motivation in public and private financial institutions.

One of the basic reasons why most Nigerian workers fail to improve their productivity is lack of motivation. Motivation in form of encouragement, a sense of belonging to a functional working environment and reward for exceptional service is generally lacking or barely recognised by employers.

The research study adopted the survey method that covers two hundred bank workers in the NACB and Afribank groups and the technique of simple percentages is used in analysing the data.

It was found that a greater proportion of Public employees tend to attach greater value to intrinsic rather than extrinsic satisfaction in work, whereas in the private employees it is vice versa.

Finally, the research study made useful recommendations to improve performance of workers through appropriate motivation.

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CHAPTER IINTRODUCTION1.1 BACKGROUND OF THE STUDY:

It is a known fact that, it is one thing to make employees perform, but another to make them want to perform. The key to making them want to work/perform is motivation by the employer. When the needs of a worker are not met by any organisation be it public or private, the organisation has a disgruntled worker who cannot devote himself fully to achieving the goals of that organisation. Because the needs of human beings differ, vary and change constantly, Management must devise a means of detecting these needs with a view to satisfying them in order to motivate workers to perform. Where an organisation fails to do this, that organisation is bound to suffer.

As stated by T.J. Amertey, "Managers who are interested in finding ways to stimulate the employees to work can usefully study some basic propositions developed by behavioral scientists. A good place to start is with observation". However, a Manager who is inaccessible to workers under him can not know their needs and therefore would not get their loyalty.

The degree of motivation may vary from organisation to organisation. Motivation factors, in a purely private organisation that makes a lot of profit may be higher than that

obtainable in a public organisation such as the civil service where emphasis is laid more on provision of goods and services for the welfare of the people rather than on profit.

An organisation, Public or Private, is a social mechanism which is established for a certain purpose - i.e. carrying out specific objectives. To achieve these objectives, the organisation has to employ people who are assigned certain responsibilities. For the effective accomplishment of the organisational objectives, there ought to be efficient employee performance in conjunction with efficient management. In this study, motivation and work performance will be studied in comparative manner in financial Institutions (Nigerian Agricultural and Cooperative Bank and Afribank Groups. The former is Public owned financial Institution, while the latter is a Privately owned financial Institution.

Within the area of human resource management, it is generally recognised that employee performance is a function of two factors, one of which is the individual's capacity to perform; this has to do with his innate characteristics, i.e. his intelligence and ways of behavior, feeling and reaction. On the other hand, performance depends on the extent to which the employee is willing to direct his energies towards the attainment of the organisational objectives i.e. the level of motivation.

1.2 STATEMENT OF THE PROBLEM:

Motivation involves why one does one thing as opposed to another. In an effort to find an explanation to this, Psychologists argue that human beings have certain needs. When a need is felt or perceived, tension is created in the individual and this tension leads to a kind of behavior intended to reduce the tension. The needs in human beings play a key role in initiating action or behaviors. Hence the motives for doing something are related to one's needs. Therefore, in this study, motivation is going to be seen as a process of stimulating people to perform to achieve desired goals or accomplish certain objectives.

It now seems to be a widely held belief that Private employees tend to have a higher level of motivation compared to their public counterparts. The latter employees are often regarded as inefficient and indolent in their work, which to a great extent is attributed to the low level of motivation on the part of these employees. As part of the problems of this study, an attempt will be made to verify the correctness, or otherwise of their belief. In this way therefore, the study will consist of an attempt to answer four basic questions:

- (1) Do highly motivated and relatively unmotivated bank clerks differ significantly in clearly identifiable socio-economic characteristics?
- (2) In what ways do the motivated and unmotivated workers differ

either in their perception of, or in their response to, the various rewards and punishments which surround their work, and how do these differences influence their work behavior?

(3) Is there any similarities or dissimilarities between both financial Institutions in terms of recruitment, promotion so also their process of training, and rewards or punishments in-appropriate, and how those policies affect the general performance of the banks workers; and

(4) What remedial measures seem likely to produce the greatest improvement in the general level of work performance within the limits of present resource?

1.3 OBJECTIVE OF THE STUDY:

The concern of this study is to examine critically the factors that motivate employees to work diligently for effective accomplishment of the organisations objectives. The study will be undertaken in a comparative perspective, among public and private employees in Government owed financial Institution - NACB Yola branch, and Privately owned Afribank groups Yola branch also a financial Institution.

In Nigeria, there appears to be a generally held notion that, to motivate an average Nigerian worker towards maximum efficiency and productivity, all that is needed is to give monetary incentives. Probably this is why Ani wrote that actual or threatened industrial action in Nigeria has often preceded

review of conditions of service. And most of the Commissions or review panels set up to look into workers conditions of service in this country have tended to lay over-weighted emphasis on the pecuniary aspects of their assignments. Where these panels stressed other factors in addition to money, the public, especially the employees, have nonetheless emphasised the monetary aspects of the recommendations. Money and other material benefits are thus regarded as the foremost need of the average Nigerian employee. It is evident however that private sector organisations offer greater monetary rewards to their employees in terms of high pay and other material benefit, compared to their counterparts in the public sector organisations.

1.4 **SIGNIFICANCE OF THE STUDY:**

It is hoped that this study is going to add to the existing literature and knowledge in the field of motivation of workers in both Public and Privately owned organisations such as Nigeria Agricultural and Cooperative Bank and Afribank groups. This study is significant in the sense that the outcome of the research will motivate other researchers on the subject of comparative study of motivation and work performance in Public and Privately owned banking industries.

It is the author's feeling that Nigeria as a nation experiences certain obstacles to speedy economic development,

more importantly in the Banking industry, where among these obstacles, is the different attitude or low aspiration of employees to work. A comparative study like this, in the area of motivation and work performance, is therefore relevant in view of the contribution it could make to the overall economic development of the nation. This is because, the presence of well-motivated employees in both public and private sectors of the economy is very crucial to the nation's economic and industrial development which is the backbone of a nation's overall development.

1.5 **STATEMENT OF HYPOTHESIS:**

In the light of what has been discussed so far, the following hypothesis will be tested:

- (1) "Private employees tend to have a higher level of motivation compared to public employees."
- (2) "Private employees are likely to attach a greater value to extrinsic satisfaction whereas public employees are likely to attach a greater value to intrinsic satisfaction."
- (3) "Public organisation are likely to provide a more conducive atmosphere for intrinsic satisfaction to employees where private organisation are likely to provide a more conducive atmosphere for extrinsic satisfaction."
- (4) "Generally the average Nigerian employee is likely to prefer the provision of non-monetary incentives in the form of fringe-benefits (social welfare) to the provision of high salary."

1.6 SCOPE AND LIMITATION OF THE STUDY:

This research work involves the comparison of the motivation and work performance in Public and Privately owned Banks. The areas covered in this study are the Nigerian Agricultural and Cooperative Bank, and Afribank groups, Yola branches; government and privately owned banks respectively.

1.7 RESEARCH METHODOLOGY:

The survey method is the one adopted for this study. Thus, the population of study is identified and a representative sample is taken whose characteristics will be used to generalise on the whole population. This method, where inadequate will be supplemented by use of existing data in reports and other records.

(a) The Population:

The population for this study consists of two hundred bank clerks. Out of this population, 80 are from government NACB and the remaining 120 are from private organisation Afribank groups.

(b) The Sample:

A sample of (40) forty respondents were drawn from the government or public owned bank, and a sample of sixty (60) from the private organisation/bank. The respondents were selected based on a random sampling method. An interview schedule was purposely designed to obtain the views of bank clerks only. The

interview schedule was carefully constructed, using short and precise questions. Majority of the questions were of multiple - choice type, but some are open-ended.

Background demographic questions were asked. These included items such as age, marital status, level of education, salary and employment history. Other questions concerned with motivation and work performance. These are mostly directed towards finding out employee needs, company policies that satisfy, deny or curtail these needs, as well as general information about employee motivation in Nigeria.

(C) Technique for Analysis:

The technique used in analysing the data gathered for this study will be simple percentages. This will be done by simple division of the frequency of each response by the total number of the frequencies and then multiplied the quotient by 100. This was taken to the first decimal place. Mathematically, this formula was used throughout the study:

$$\frac{X}{N} \times \frac{100}{1} = \%$$

Where:

X - the number of responses received for a particular question.

N - the total number of sample size i.e. those that respond by indicating their choices to the question.

1.8 DEFINITION OF CONCEPTS:

The meaning of the main conceptual terms used in this research are as follows:

1. Intrinsic satisfaction

This refers to the satisfaction an employee derives from the work itself. This form of satisfaction is determined by those factors in work, which allow the development and use of the employee's ability or initiative. It also relates to factors that allow the employee to be self-directive and responsible as well as allow him to enhance the growth of his individual personality.

2. Extrinsic satisfaction

This refers to the satisfaction that an employee derives from the work situation. This form of satisfaction is mostly determined by the material rewards which the employee obtains from his work.

3. Work

The work as constricted with play or recreation refers to the use of bodily or mental powers with a view to accomplishing something. It is what an employee does to earn a living. It is the product of intellect or physical activity; hence it is a process through which the desired goals of an organisation are achieved.

4. Public Employee

This refers to that employee who works in government owned

organisation - that is an organisation whose main goal is to offer services to the Public without much concern with making profit.

5. Private Employee

This refers to that employee who works in an organisation that is privately owned by certain individuals. The main concern or goal of the organisation is to make profit.

6. Performance

This refers to the accomplishment of an activity by the use of mental power. It is an act through which the desired goals and objectives of an organisation is attained.

7. Monetary Incentive

This refers to the reward given to employee in form of money. This is mostly seen in terms of pay and other allowances.

8. Non-monetary Incentives

This refers to the incentive given to employee that are not in cash or monetary. There are mostly social welfare services in the form of fringe benefits that are not condition on performance.

1.9 OUTLINE OF THE CHAPTERS:

This study is divided into four chapters. Chapter one which is the general introduction to the study deals with the background of the study, statement of the problem, objective of the study, the significance of the study, statement of

hypothesis, scope and limitation of the study, and research methodology which states the population, sampling, methods of data collection and the technique used in analysing the data, definition of concepts of terms and outline of the chapters.

Chapter two contains the literature review relevant to the research problem. Chapter three gives a detailed analysis of the data collected and discusses some of the salient points emanating from the responses received for each question. The research findings are enumerated in line with the research questions asked in chapter one.

Finally chapter four provides the summary and conclusions drawn from the study, as well as brief recommendation for improvement on the various issues highlighted in the study.

CHAPTER 2LITERATURE REVIEW2.1 DEFINITION OF MOTIVATION:

Different authors have defined motivation as follows:

Motivation deals with how behavior gets started, is energized, sustained, directed, stopped and what kind of subjective action is present in the organization while it is going on (M.R. Jones (ed), Nebraska Symposium on Motivation, 1955).

It is a statement of the conditions under which an organization can induce its members to continue their participation and hence assure organizational survival (James G. March and Herbert A. Simon, Organizations, 1958).

It is the work a manager performs to inspire, encourage and impel required action (Michael Jucius, Personnel Management, 1959).

Motivation is a term which seldom receives conceptual designation so that explicit and implicit meanings of the term differ. Its meaning, however, would appear somewhat like this - the degree of readiness of an organism to pursue some designated goal and the nature and locus of the forces including the degree of readiness (Carl Heyel (ed), The Encyclopedia of Management, 1963).

Motivation is the process of initiating and directing behavior (Victor H. Vroom, *Work and Motivation*, 1964).

The term 'motivation' stems from the word for movement. We are familiar with motive power or an automotive (self-moving) vehicle. These are all from the same Latin stem. Motivation helps answer the fundamental question in the area of human behavior - the question 'why' or 'what' is it that makes people do things (Blair J. Kolasa, *Introduction to Behavioral Science for Business*, 1970).

One of the determinants of behavior is motivation. The term 'motivation' deals with the idea of movement and very simple, as motive is a thing that moves you to behave as you do. It is that which drives you forward and moves you towards your goal (Joseph L. Massie and John Douglas, *Managing: A Contemporary Introduction*, 1973).

In some general sense, motivation implies a wanting or volitional action by an individual. In a more traditional sense among management writers, it means a process of stimulating people to action to accomplish desired goals. It is seen as something imposed on a worker. It is viewed as a function which a manager performs in order to get subordinates to achieve job objectives (William G. Scott and Terence R. Mitchell, *Organization Theory: A Structural and Behavioral Analysis*, 1976).

2.2 IMPORTANCE OF MOTIVATION

The importance of motivation can hardly be over-emphasised. It deals with the motive force of human beings who constitute the most vital factor of production, the most valuable resource of an organization. As Robert Owen emphasized long ago in an address to the superintendents of manufacturers (1813),

"Many of you have long experienced in your manufacturing operations the advantages of substantial, well-contrived and well-executed machinery. If due care to the state of your inanimate machines can produce such beneficial results, what may not be expected if you devote equal attention to your vital machines, which are far more wonderfully constructed?"

From experience I venture to assure you that your time and money so applied (to improve your living machines), if directed by a true knowledge of the subject, would return you not five, ten or fifteen per cent for your capital - but often fifty and in many cases, a hundred per cent."

"I will pay more for the ability to deal with people", observed John D. Rockefeller, a pioneer industrialist, "than any other ability under the sun". Andrew Carnegie, while analysing *How to Win Friends and Influence People* (1936), pointed out that changes in feelings and attitudes were prerequisites to voluntary changes in overt behaviors. Chester I. Barnard, who had long experience in the inner working both of a giant corporation and a government relief organization, puts the matter as follows:

"An organization comes into being when - there are persons able to communicate with each other who are willing to contribute action to accomplish a common purpose.

While effectiveness relates to the accomplishment of the cooperation purpose, efficiency relates to the satisfaction of individual motives. The vitality of an organization lies in the willingness of individuals to contribute forces to the co-operative system" (The Functions of the Executive, 1938).

In the words of Keith Davis, "Motivation is essential to the operation of organizations. No matter how much machinery and equipment an organization has, these things cannot be put to use until they are released and guided by people who have been motivated.

Think for a moment in terms of a steam locomotive setting in a railroad station. All the rails and equipment are in order; the schedule and routes are prepared; the objective is set; tickets are sold; and the passengers are in board. No matter how well as this preliminary work has been done, the train cannot move an inch forward the next station until the steam is usually released - that is, until the motive power is supplied. Similarly in an organization motivation turns on the steam to keep the organization going."

The major benefits of motivation are indicated below:

1. Need satisfaction: Motivation satisfies the needs of individuals as well as groups. Every individual or group of

individuals joins an organization, continues to work in it and give his or its time and energy in order to fulfil certain personal needs. The motivation function of the manager serves to help such fulfillment. As Norman R. F. Maier pointed out,

"When the nature of the need and of the incentive are such that obtaining the incentive satisfies (that is, removes) the need, we speak of the situation as motivating."

According to McGregor, "In the modern view, motivation in a work is a function of the opportunities provided in work as related to the search level or saturation level of the individual. To interest the worker, the job and its setting must promise satisfactions for unsatisfied needs."

2. Job Satisfaction: Motivation promotes job satisfaction, too. When an employee's needs are satisfied, he is on the whole happy. His job satisfaction is of more direct concern. It is the key to other salient consequences. Thus a skilled mechanic, while turning a lathe, day after day may feel bored but he will be happier if he is given a more diverse job, say maintenance of machines and equipments. Managers in general are satisfied with jobs which are challenging in character and involve some creative thinking.

As Viteles puts it, "There seems no question that much can be accomplished in increasing the extent of intrinsic job satisfaction, i.e. the satisfaction that derives from the content of the job itself- by reorganizing the job itself, e.g. through

job enlargement and job relation in repetitive jobs; by emanating 'depersonalisation' through the recreation of a bonafide work community; and through other media."

3. Productivity: An individual's contribution to output may be taken to be the resultant of two variables-his capacity for work and his willingness to work. Other things being equal, if P represents performance, A ability, and M motivation, then $P = A \times M$.

Vroom and Deci emphasised, "It is now fairly clear that performance is not equal to the sum of an individuals's ability and motivation but rather to the product of these two variables. Increasing the motivation of persons high in ability will lead to a greater increase in performance than increasing the motivation of persons low in ability. In other words, where ability is high, motivation will improve performance to a great extent. It will also improve it, where ability is low, though to a moderate extent." Vroom himself had argued earlier that "One could assume that given some value of ability greater than zero, level of performance is a constantly increasing function of amount of motivation. In other words, the more motivated the worker is to perform effectively, the more effective his performance."

Since productivity is the effect of performance, it is logical to conclude that proper motivation increases productivity. Hicks and Gullett have emphasised a kind of synergetic effect of motivation:

"In a successful relationship both the industrial and the organization perceive the benefits of the association outweighing its costs. The sum of two plus two in ordinary arithmetic is always four. But in organizational setting the sum can well be a larger number. In slightly different terms, the whole (organizational inputs)."

It has also been suggested in some models of motivation that "Performance leads to rewards and satisfaction which then lead to more effort because of high perceived expectancy (that is perceived connection between performance and reward). The high effort leads to effective performance which again leads to satisfaction in a circular relationship. So it can be said that high job satisfaction indicates a predisposition to be productive, if effective leadership is provided."

A number of empirical studies also lend support to the above. Thus as early as 1953, Rensis Likert pointed out that -

"The results being obtained (at the Institute for Social Research of the University of Michigan) show that a consistent pattern of motivational principles and their application is associated with high productivity and high job satisfaction, irrespective of the particular company or industry in which the study is conducted."

M.J. Gannon and J.P. Noon in a survey in 1971 of personnel officers found that 61 per cent of them believed happier workers to be more productive workers.

4. Learning: Motivation helps the learning process. Learning involves devotion and adjustment on the part of the trainee. Of two trainees, with similar background and on approximately the same level of skill, the one who is eager to learn will understand and assimilate things more easily than one who takes little interest. Kolasa observed that "without motivation learning does not take place or at least, is not discernible. A thirsty rat will learn the path through maze to a dish of water; it is not likely to do as well or even more purposefully at all, if it is satiated. On a broader level a college student must have the need and drive to accomplish a task and reach a specific goal.

Reinforcement is a fundamental condition of learning. We can say that without reinforcement no measurable modification of behavior takes place. (Similarly) participation in a programme of learning leads the learner along more rapidly."

According to T.W. Harrell, "There must be motivation or derive before there can be learning. Motivation includes interest and the attitude of wanting to learn. If a person does not want to learn, he will not learn even though he understands clearly what is being taught and has perfect capacity to respond in the way that would show the learning. This means that the trainer or the training company needs to select trainees on the basis of motivation and needs to have policies and practices that will encourage the continuation and growth of motivation."

5. Discipline: Motivation promotes self-discipline. The idea of discipline generally carries a negative connotation. Subordinates obey a superior and maintain orderly behavior for fear of punishment. But motivation raises discipline to a positive level. The self-discipline of an individual or a group of individuals cost less and accomplishes much more than the discipline imposed by the loss from above. Committed workers discipline themselves.

2.3 PROBLEMS OF MOTIVATION:

Motivation is not an easy process. Many are its constraints and grave are its problems. It has been aptly pointed out-

"Unfortunately, this process is considerably more complicated than that with which atomic power is produced. Workers show no such uniformity as can be expected of Uranium-235. Individuals and groups differ from others in aptitudes and attitudes. They differ from time to time. Incentivation of subsistence-level, transient agricultural labour many require a formula quite different from that for petroleum scientists or engineers. Incentivation that was effective in the Great Depression of the 1930s probably won't be effective in the affluence of the 1970s."

- (i) The expression of human motives differs from culture to culture and from person to person within a culture.
- (ii) Similar motives may be manifested through unlike

behavior.

(iii) Unlike motives may be expressed through similar behavior.

(iv) Motives may appear in disguised forms.

(v) Any single act of behavior may express several motives."

1. The first and most important thing to be said about motives is that everybody has a lot of them and that no body has quite the same mixture as any one else. This means that there is no single motive that determines how all workers will react to the same job and, therefore, no single strategy that will keep morale and productivity high for everyone everywhere.

2. The second complicating feature of motives is the capacity of one to substitute for another. Symptomatic wage demands are a good illustration. There are many causes for the persistent pursuit of higher wages even after monetary needs have been well satisfied and even when they cancel themselves out by inducing price increases.

3. The third characteristic which makes motives difficult to understand is maturation. There is a normal waxing and waning of motives as the individual grows older and his attention shifts from the problems of youth to those of adulthood, then of maturity and then of old age.

2.4 MOTIVATION AND BEHAVIOR:

Motivation causes goal-directed behavior. Feeling of a body by a person causes him to behave in such a way that he tries to satisfy himself so that he does not feel the lack of that particular thing.

This can be expressed in the following figure:

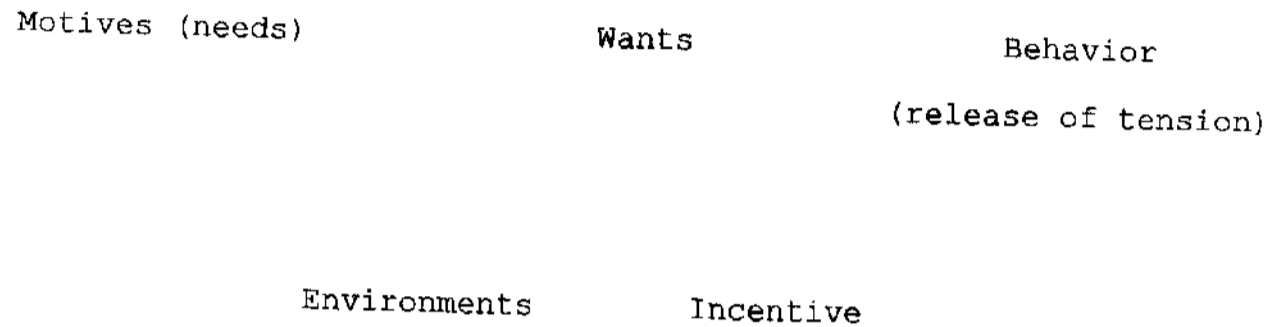


Fig. 1: **Needs cause behavior**

A need, that is, the feeling that something is required, creates tension in mind and transforms itself into want depending upon environment. This tension is released when this particular need is satisfied by certain behavior again in the environment, that is, incentives exist to satisfy the needs. Behavior ends the moment tension is released. However, satisfaction of one need leads to feeling of another either of different need or the same need after lapse of certain time. Thus this process is a continuing one. However, if the need is not satisfied because of some reasons the person may feel frustration which can be defined

here as the accumulation of tension because of non-fulfillment of needs. At this stage, the person will try to modify his behavior to eliminate factors responsible for non-fulfillment of his needs, for example, putting more force for need satisfaction. However, there may be numerous such factors and many of them may be beyond his control. As such he is not able to remove the frustration through need satisfaction. Since frustration is not an ideal position for the person, he will try to bring him back by alternative behavior. The type of behavior may not be uniform but some common forms of behavior may be presented.

Defence Mechanism:

Frustration may lead to any of the defence mechanisms used by the human organism, that is, any of the actions mentioned above.

Thus defence mechanism is the way of action for overcoming frustration because of non-fulfillment of needs so that the individual can protect his self-concept. There can be three types of defence mechanisms-aggression, withdrawal and compromise.

1. Aggression: A more common reaction to frustration is aggression - an act against someone or something. An employee being denied a promotion may become aggressive and verbally berate his superior. There are many forms of aggression, more common being displacement, negativism, and fixation.

(i) Displacement: The aggression may be either towards the

sources causing frustration (superior, etc. in the organisation), or it may be displaced to other. The displaced aggression may be either towards a person or towards inanimate object. For example, a frustrated employee, if not able to abuse his superior causing frustration, may attack his wife or son. However, if this is not possible, he may kick an inanimate object, e.g., door or so.

(ii) **Negativism:** Negativism is an act of active or passive resistance operating consciously or unconsciously. For example, the manager, who having been unsuccessful in getting out of a committee assignment, picks apart every suggestion that anyone makes in the meetings.

(iii) **Fixation:** Under fixation, frustrated individual maintains a persistent non-adjustive reaction even though all the clues indicate that the behavior will not cope with the problems. For example, following of lengthy uneconomic procedure in doing a work.

2. **Withdrawal:** Another way of overcoming frustration is to withdraw from the scene causing frustration, anxiety, or conflict, either physically or psychologically. There may be many forms of withdrawal-fantasy, regression, repression and flight.

(i) **Fantasy:** Fantasy is an act of day-dreaming or other forms of imaginative activity which provides an escape from reality and imagined satisfactions.

(ii) Regression: In regression, the individual returns to an earlier and less mature level of adjustment in the face of frustration. For example, a manager having been blocked in some administrative pursuit busies himself with activities which are more appropriate for his subordinates.

(iii) Repression: Repression is the act of completely excluding from consciousness impulses, experiences, and feelings which are psychologically disturbing because they arouse a sense of guilt or anxiety, example being a subordinate forgetting to tell his superior the circumstances of an embarrassing situation.

(iv) Flight: A more extreme form of withdrawal may be to leave physically the field causing frustration. For example, an employee may leave the job which is frustrating.

3. Compromise: When the frustration cannot be reduced by aggression or withdrawal the individual tries to compromise with the situation - a relatively satisfactory adjustment. Forms of compromise may be identification, projection, rationalisation, and reaction-formation.

(i) Identification: Identification is the process through which a person takes on the attributes of the model. Individual enhances his self-esteem by patterning his own behavior after another's; frequently internalize the values and beliefs of the other, or shares the glories or suffering in the reversals of other individuals or groups.

(ii) Projection: Individual protects himself from awareness

of his own undesirable traits or unacceptable feelings by attributing them to others.

(iii) Rationalisation: Individual tries to justify inconsistent or undesirable behavior, beliefs, statements, and motivations by providing acceptable explanations for them.

(iv) Reaction-formation: In reaction-formation, urges not acceptable to consciousness are repressed and in their stead opposite attitudes or modes of behavior are expressed with considerable force.

The theory of defence mechanism is very helpful in understanding human behavior in the organisation. This suggests that human beings cannot tolerate inconsistency for long and use some defence mechanisms to bring the elements back into the agreement. Though defence mechanisms generally imply that there is a negative impact on the individual's performance and on the organisation as a result of frustration, there may be some cases where frustration may actually result in positive impact on individual performance and organisational goals. For example, if a person has high needs for competence and achievement with the confidence that he can do the job well may put greater pressure for the achievement of the work when he feels frustrated, though his reaction to frustration may be in the traditional form. It should also be emphasised that all reactions to frustration are not bad from individual's point of view because they provide opportunity for psychological adjustment to him. Notwithstanding

this, the management's approach in this case should be to avoid those barriers because of which the people feel frustration in the organisation.

2.5 THEORIES OF MOTIVATION:

There have been various theoretical studies of work motivation. Though the motivation theorists have different approaches with which they have discussed motivation, certain aspects remain central to all of them. Almost all the theorists have talked of certain factors which they say influence the behavior of the employee and hence his level of motivation. These factors may be categorised or distinguished as intrinsic and extrinsic. The former is concerned with the work situation, i.e. it concerns experiences on the job itself, whereas the latter factor concerns experiences external to work.

To identify what motivates employees to perform effectively is not an easy task, but still it is part of the management responsibility to evolve some kind of method through which it can set its employees working towards maximum efficiency and productivity.

During the last half of the 19th century scientific methods have been brought to bear on the solution to the problem of motivation. This could be traced to the advent of Taylor (1947) and his concept of scientific Management. With this concept, Taylor sees material incentives as the only source of motivation.

He thus failed to see any other sources of motivation of people.

In Nigeria today, this theory is very popular and widely applied. In a study made on the Lagos Proletariate Adrian Peace (1975) found how cost of living in Lagos resulted in the demand for higher wages by workers. But this in turn led to further inflation which also warranted another demand for higher wages by the workers. This attitude by the workers seems to be supported by the traders and suppliers of other urban services because, as the workers get higher wages, the traders tend to inflate the prices of their items. It could thus be said that though the interests of the workers and traders were opposite in regard to inflation, they have common interests in regard to demand for wages increase. Therefore peace suggested that increase in fringe - benefits, which is a more likely solution than salary or wage increase, should be adopted.

A study by Margaret Peil (1972) on the Ghanaian factory workers also revealed that, employees at every level, and in every organisation, are particularly concerned with the pay which had not kept up with the rises in the cost of living. Many were living in badly overcrowded houses, because they could not afford anything better.

Nevertheless, since Taylor, a number of different theories and approaches to motivation have been developed with a view to providing management with strategies for motivating employees to direct greater efforts towards attainment of organisation

objectives. One popular such approach is what is often referred to as the conditional reward approach or commonly known as the "carrot and stick" approach. With its roots in the scientific management, this approach pre-supposes that an individual will be motivated to perform a desired task if a condition of reward or penalty is associated with his performance. Thus in this approach reward is conditional and attached to, and made contingent upon effective or efficient performance. This is seen by way of material incentives given to employees. This approach to motivation, rests substantially on the psychological explanation known as the principle of reinforcement - which states that if a person's action or behavior is followed immediately by a reward, the probability that the action or behavior will be repeated is increased. Conversely, if such action or behavior is ignored, or followed by some punishment, the probability that the action or behavior will be repeated is reduced. The carrot and stick approach too has found wide application in our organisations in Nigeria. It is typically illustrated by such strategies as performance based incentive schemes, merit based promotions, commendations, warnings, reprimands, dismissals etc.

The material incentives or rewards that Taylor emphasises are none-the-less very important in motivating employees. This is so because it is one of the major factors that give employees some of extrinsic satisfaction in their work which in turn can

affect their level of motivation. For examples, in a research conducted among car workers in Vauxhall in Luton, Goldthorpe (1968) and his colleagues found that the car workers there, seemed to derive little intrinsic satisfaction from their work. In performing their tasks, they experienced monotony, physical tiredness, and had to work at too fast a pace. These conditions were directly related to the minute sub-division of tasks, repetitiveness and mechanically paced work. Consequently, the workers stayed in their jobs chiefly because of the extrinsic economic rewards which were afforded them. In that study it was recorded that one-third of the car workers said that the level of pay was the only reason why they remained in their present work, while three-quarters said that it was the main reason. Work for these people was therefore primarily a means to an end outside the work situation. Thus they were prepared to put up with a generally uninteresting and stressful work situation in order to enjoy a high standard of living outside.

The Hawthorne studies conducted at the Western electric plant in Chicago, by Mayo (pugh (1971) and his colleagues, highlighted the inadequacy of the scientific management approach in treating the worker as an isolated individual and ignoring his relationship with his fellow work-mates. In a series of experiments, the physical conditions and working environment are altered and the effect on productivity was monitored. It was found that output increased even when the changes in fact made

conditions worse. The researchers concluded that the social relations at work, and in particular the influence of the immediate work group, played a greater part in determining behavior than the physical environment or the control system set up by management. In particular, they agreed that workers gain meaningful from their work through their relationship with others and derive their standard of behavior from the work group, which exerts pressure on its members to conform.

As a result these studies came what is known as the Human Relations approach to the study of organisational behavior, with their policies aimed at improving the lot of the workers. The proponents of this approach advocated the development of a supportive environment in which interpersonal relationships could develop and provide meaningful social contacts to off-set the detrimental effects of their work. Open communication and awareness of the worker's feelings as people should be encouraged among supervisors and top management, whose main task should be to encourage rather than push their subordinates. Thus as Macgregor said, "the manager should be a teacher, a colleague, and a consultant, rather than a boss".

According to Sayles the "Human relations research on motivation has generally argued that employees are more productive when satisfaction comes directly from the work itself, rather than from present or differed economic reward or fear punishment."

In a way Onyemelikwe (1973 P. 125) has similar views as the proponents of the human relations approach. In his community concept of business, Onyemelikwe suggests that the management of any organisation should make themselves "approachable" though not "over familiar." Thus top officials should have occasional informal chats, probably along the corridor, with the junior officials and, may be, on non-work matters. This according to Onyemelikwe could in turn help the management to get a kind of feed back on their policies. Onyemelikwe is thus advocating a kind of organisational structure that reflects a situation in which top officials will have frequent "personalised contacts" with the junior staff. One may not be wrong in saying that what Onyemelukwe advocated could affect the employees' level of intrinsic satisfaction, and hence their motivation.

The concept of need is central to Maslow's (1943) theory of motivation. According to him, motivation results from unsatisfied needs which were ordered according to their relative prepotency. Maslow argued that the needs which motivate an individual's behavior form a hierarchy. These needs range from basic physiological needs e.g. hunger, to higher order needs for self actualization. In between these needs are the safety needs, the love needs, and the esteem needs, i.e. needs for achievement and recognition. The self-actualization need is the highest level of need. It is the level where there is an urge to do what one is best fitted for, thus where one develops his full

potentials. According to Maslow, as one need is satisfied or partially satisfied, the higher level need gradually emerges and becomes the motivator of behavior. Anybody who satisfies his needs in a manner acceptable to both himself and the society in which he lives is termed adjusted and vice-versa. For example, an employee who frequently changes his job may be termed mal-adjusted.

Intrinsic and Extrinsic factors can also be seen in Maslow's theory. The physiological and safety needs he talked about can be viewed as Extrinsic factors in work. For example, the safety needs can be perceived in terms of common preference for a job with tenure and protection. For instance, when management alters the work situation and environment to a predictable pattern to the benefit of the employees, the latter have a sense of psychological safety. Also things like pension plans, termination and redundancy pay, all contribute to psychological safety. The same can also be perceived in terms of esteem needs. For Maslow, this is the need for self respect, accomplishment and a stable high evaluation of one self by people - hence prestige, status and dignity. This need is not regarded as having been satisfied until the achievement is recognised and appreciated by others. Satisfaction of this need tends to self-actualization need. For example, an employee who continuously fails to satisfy his needs is bound to experience frustration in his job - which may lead to withdrawal or resignation.

In an article, Professor, Tugbiyele (1981) also mentioned that at least three basic human wants appear important and all those who seek to work effectively with people in Nigeria are well advised to take note of them. The first he said is the constant desire on the part of the individual for a feeling of importance, for a sense of recognition, a feeling that he too counts for something. The second is the desire for security in one's human relationship and the third is the desire for warmth and affection. These three basic human wants fall exactly with Maslow's hierarchy of needs. According to Professor Tugbiyele, to the extent that these desires are fulfilled, experience has shown that groups consistently tend to have high morale, work effectively as a team, attain higher levels of effectiveness and productivity, as well as shown keen interest in work. This is exactly what motivation is all about. The Professor also remarked that productivity and cooperative work attitudes tend to be inhibited where management shows a lack of concern for these basic human desires.

Maslow's theory can be said to form the basis of Herzberg's (1966) theory of motivation. From a study of attitudes to work among a group of 200 Accountants and Engineers; Herzberg concluded that factors which alleviated job dissatisfaction were different from those which resulted in positive job satisfaction. In this way he identified two sets of factors which he said influence motivation. The first set of factors he identified are

achievement, responsibility, recognition, work itself, and advancement. He call these factors motivator. The other set of factors which he referred to as hygiene factors, are company policies and administration, supervision, salary, interpersonal relationship, working conditions and security. In this respect, Herzberg's motivator can be perceived as intrinsic factors. This is because they seem to describe an employee's relationship to his job content. The hygiene factors can be described the employee's relationship to his job environment. For Herzberg the motivator are related to job satisfaction. When the hygiene factors fall below an acceptable standard employees will become dissatisfied with their jobs, but increase of these factors to an acceptable level does not necessarily lead to increase in job satisfaction. In the same way also, when there is increase in the motivator, the increase leads to more job satisfaction whereas their absence will not necessarily lead to job dissatisfaction. Thus, for Herzberg, the motivator stand out as strong determinants of job satisfaction among employees, whereas the hygiene factors are the major dissatisfiers in work. It should however be noted that the central idea of Herzberg's theory was the idea that a human being has two sets of needs - the need to avoid pains and the need to grow psychologically.

In a comparative study of the industrial systems of Britain and Japan, Dore (1973) discovered differences in their incentive systems. While the British system places emphasis on monetary

incentives as a means of motivating employees, the Japanese system places much more emphasis on the non-monetary incentives like welfare schemes. The study revealed that the Japanese have higher level of commitment to works, and thus were more motivated, compared to their British counterparts. In his conclusion, Dore said that this disparity in the level of commitment to work between the British and the Japanese could be attributed to the variation in their type of incentive systems.

A study by Pascale (1978 P. 597 - 614) was aimed at finding out the differences in Personnel Practices between Japanese and American managed firms in U.S.A. and the impact of such differences in works and management attitudes and behavior, and the relationships of these factors to performance. Pascale found that there were more positive work attitudes and job satisfaction among the employees in the Japanese managed firms. These factors are very crucial in determining an employee's level of motivation. As Dore's study revealed, this study also found that the Japanese managed firms tend to invest more on non-payroll programmes.

A study among the Valco workers in Tema Ghana, is also of interest. In this study Konnings (1978 P. 69-82) found that the workers were quite stable and committed to their jobs. In fact 51 of the workers had been in the company since it started in 1967. This was however, due to a number of factors which serve as motivator. There were the relative high-pay, allowances like

housing, transport and production bonuses as well as income security. Regular training schemes were also available - which means greater chances for promotion and advancement. There were also welfare provisions for the workers and their families e.g. medical facilities, scholarships for their children etc.

Very recently, however, a new approach to motivation has become discernable in the writings of many people. This approach is seen to integrate a number of the Human relations assumptions about employee motivation as well as the leadership style that is said to have proven substantially successful in motivating employees. In this approach, material incentives are less emphasized but rather incentives for effective performance are seen within the contexts of the task or job itself, as well as in the employee's relationship with the organisational leaders. Here the emphasis is on creating conditions under which effective performance can be motivated. The approach is commonly referred to as participative management. It is a management policy in which the employees are given the opportunity to participate in the over-all management of the organisation. This may be by way of making suggestions to the management or their suggestions or opinions being sought and considered in matters affecting the overall organisational objectives, e.g. policies, decisions, staff matters, etc.

The idea behind this approach is this - employees can derive satisfaction from doing an effective job per se. They can become

ego involve in their work, emotionally committed to performing well and take pride from evidence that they are effective in furthering the objectives of the organisation. In this approach employees are given broad goals or objectives and are enabled to determine for themselves how they are to be achieved. A basic assumption behind this is that, if an individual has freedom in determining how he will do his job, then that individual will regard the job as more challenging than if he is told exactly what to do and how to do it.

Also much reliance on the utilization of work group as problem solving and decision making units is a major aspect of this approach. The supervisor does not make decisions that affect the entire unit autocratically. He meets with his subordinates and encourages them to join with him in finding solutions to problems. This opportunity to participate in the decision making process is assumed, with considerable justification, to create commitment on the part of the employees. It also enhances identification with the corporate goals of the organisation. When this is achieved, there is greater tendency for employee motivation. Likert (1961) who is one of the proponents of the participative management approach found that, in any of the organisation managed by this approach, employee motivation tend to be higher. And these organisations, according to Likert, are generally more efficient and productive.

Researches have also shown that only on very rare cases are

employees not motivated by being consulted on matters that affect them as well as by participation. Lewis Benton (1972 Pp. 8) reports that, in working with a large maintenance staff at a leading social agency in New York, the business administrator recommended to the executive a director that a series of meetings be initiated on company time with operators, elevator operators, security guards, and other maintenance personnel. It was further suggested that the meetings be held in the same room in which the board of directors usually meet. For the first time in the working lives of these people some are seemed to care about their ideas, opinions, or suggestions and obviously give them serious considerations. The result was notable - morale improved, there were better and more efficient services by the employees, turn over rates dropped, absenteeism lowered and grievances were lessened. Thus generally, motivation became higher among these groups of employees. Participative management, therefore, which inclined more to what is referred to as employee center type of leadership and which Clarke (1972) and his colleagues distinguished as task - centered participation appeals more to human motivation.

Chruden (180 Pp. 458) and his colleagues mentioned that, a belief widely held among employees is that financial incentives will serve to motivate employees to improve their performance. This belief, they say, is one of the major reasons why incentive plans are installed. But they went further to say that the

CHAPTER IIIHISTORICAL BACKGROUND OF THE ORGANISATIONS3.1 HISTORICAL DEVELOPMENT OF NACB:

NIGERIAN AGRICULTURAL AND CO-OPERATIVE BANK:

The Nigerian Agricultural Bank (NACB) was established in 1973 as a development Bank with a paid up share capital of N150 million. The Federal Government through the Federal Ministry of Finance owns 60% of the shares while the remaining 40% is owned by the Central Bank of Nigeria. In 1978, the Nigerian Agricultural Bank (NAB) was changed to the Nigerian Agricultural and Cooperative Bank (NACB) to take cognisance of the increasing role the Bank is to play in cooperative activities.

NACB, as the apex agricultural development finance institution in Nigeria has, since inception in 1972, been saddled with the onerous responsibility of providing agricultural credit to the farming population in Nigeria. The responsibility has been effectively shouldered by the Bank, inspite of the multi-faceted problems associated with rural credit administration on a heterogeneous farming population in a developing economy such as ours.

The predominant features of the farming population in Nigeria make the administration of credit an onerous task. First, out of the estimated 80% of the agricultural labour force

in Nigeria, over three-fourths have been described as the small-scale farmers and their families who produce over 90% of the total food requirements in Nigeria. Therefore, the rationale for the Bank's focus on the small-scale farmer as the centre-piece of incremental food production in Nigeria is quite understandable.

Yet this crucial target population are not only predominantly illiterate, they also cultivate fragmented, isolated and scattered plots of land located in the remotest nooks and corners of Nigeria - factors which combine to make credit administration to them highly expensive and cumbersome. Yet for true national development to occur, they must not only be reached by the Bank, but their peculiar socio-cultural and economic conditions also make the subsidization of their credit requirements quite mandatory on government.

However, with the necessity to borrow loanable funds from international agencies with the attendant burden of exchange fluctuation and Naira slide, the time has come for a major rethink and/or redefinition of the Bank's role by government. Though the answer to this poser appears to be quite obvious, there is a need for government to assist the Bank by either reaffirming its mission and mandate in order to provide the Bank with renewed impetus to forge ahead OR by redefining its objectives in order that the Bank may modify its operations in line with the realities of the Nigerian financial market place.

There is no doubt that the former option (i.e. increased

provision of agricultural credit to the crucial target population at concessionary rates) is not only more desirable in a developing economy such as ours, but it is even in accordance with contemporary development paradigm which proposes the subsidization of the agricultural sector in one form or the other.

The establishment of the Bank served as a device for ensuring a virile banking organisation free from civil service atmosphere which has always been one of the causes of the failure of similar organisations.

Most of the branch offices of the Bank under construction had been completed. Two of these branch offices located in Jos and Yola were commissioned in 1991. Following creation of new states in the country, additional branch offices were created in those new states, in line with the mandated mission of the Bank.

3.2 OPERATIONS OF NACB:

The operations of NACB are outlined as follows:

(i) Objectives - The main objectives of the NACB are two fold:

(a) To promote agricultural production and rural development.

(b) To improve the income and quality of life of the Nigerian rural population.

Thus, like other development Banks the role of the NACB is to contribute to the overall growth and development of the

Nigerian Economy.

In pursuance of the objectives the Bank engages in short, medium and long term financing of Agricultural projects for direct product and for marketing of produce.

Direct Lending: By this scheme the bank lends directly to the individual farmers without going through any intermediary.

On-lending - Based on repayment guarantees from established institutions such as State government, Cooperative Societies, River Basins and Rural Development Authorities, etc. Money is made available by Nigerian Agricultural and Cooperative Bank to such Institutions for on-lending to small scale farmers.

Small Holding Direct Loan Scheme: A maximum of N5,000.00 is loaned directly to individual small scale farmers by Nigerian Agricultural and Cooperative Bank by this arrangement. This is to enable Nigeria Agricultural and Cooperative Bank reach the grass root level of the farming population who produce the bulk of the nation's food.

(ii) Consultancy Service:

Nigerian Agricultural and Cooperative Bank offers consultancy service for preparation of feasibility studies for prospective farmers at reasonable charges.

(iii) Marketing Loans:

To reduce problems posed to the peasant farmer by poor transportation and inadequate marketing facilities, the Board of

Nigerian Agricultural and Cooperatives Bank resuscitated the granting of marketing loans to clients to enable them purchase excess crops at the beginning of the cropping seasons. It is envisaged that this will eliminate wastage and stabilize prices.

The implementation of SAP brought in its trail some adverse effects. Upward increases in the foreign exchange rate of the Naira have engendered sharp increases in prices of imported farm inputs (such as machinery, fertilizers and pesticides) as well as the cost of credit. But it is on record that NACB is more than ever before still committed to meeting the credit needs of the Nigerian farmers. Towards the fulfilment of this laudable mission, the Bank has to-date sanctioned a total loan package of over N2.5 billion for the execution of various agricultural and agro-allied ventures. Moreover, the interest rate(s) which range from 15 to 20% is still the lowest in the financial market, despite the recent deregulation of interest rates.

Through effective management of the harsh economic environment in which the Bank operated in 1991 it posted a net operating profit of N22.98m. The total operating income of the Bank amounted to N240.22m in 1991 as against N223.14m in 1990, thereby representing a modest increase of 7.6%. Interest on loans which was N216.73 million (or about 97.1% of the total income) continued to be the most dependable source of income. Others were interest on short-term deposit and other miscellaneous sources, totalling about N23.48 million or 2.9% of the total

operating income. Total operating expenses which rose from N202.19 million in 1990 to N217.24 million in 1991 was a resultant by-product of inflationary pressure on the national economy. The Bank's total assets stood at N1.4 billion as at 31 December, 1991 as against N1.36 billion recorded the previous year, thereby showing a modest rise of 2.94%.

Regarding lending operations, the Bank continued to implement her lending programmes relentlessly inspite of the harsh economic environment witnessed in recent times. However, total approvals dropped from N515.7 million in 1990 to N303.01 million in 1991 and then from 30,727 to 20,775 projects in 1990 and 1991, respectively. The immense difficulties encountered by management in sourcing soft loans in 1991 was partly accountable for the observed drop in the number of projects funded. However, considering the dire circumstances under which the Bank operated, the result may be adjudged as fair, especially when viewed against the background of our unflinching commitment to the development of small-holder agriculture in Nigeria.

Thus, sanctions to the small-holder loan beneficiaries alone totalled 17,154, amounting N53.67 million and accounting for 82.6% and 16.3% of the total amount and avlue of loans in 1991, respectively. The increased attention being paid to small-holder agriculture is a clear testimony of the high importance attached by your Bank to the improvement of the welfare and livelihood of our small-scale farmers and their families.

Total disbursement made in 1991 was N165.89 million. It is note-worthy that the loan repayment position continued to improve considerably inspite of the afore-mentioned odds. The total loan repayment recorded for 1991 was N197.41 million, as against N137.5 million in 1990. This represented an increase about 43.6% over that of 1990.

In respect of funding, NACB made efforts to secure funds to boost her operation in 1991. Some success was achieved in this regard, with the Bank obtaining N220.03 million from the International Capital market, as against N1.358 billion secured in 1990. The African Development Bank (ADB) alone contributed N137.87 million or about 62.7% of the total amount. The Bank is still negotiating for funds from both domestic and external capital markets at concessionary rates to enable it meet its ever increasing demands for agricultural credit from its clientele.

It is also remarkable to mention that the number of agro-allied companies in which the Bank has equity investment increased again by two in 1991. These are Nigerian Beverages Production Company Limited (MBPC), where NACB acquired 17.5% of the equity, valued at N1,445,750.00. The second one is Landa Nigeria Limited where NACB invested N928,450.00, representing 25% of the equity of the company.

3.3 HISTORICAL DEVELOPMENT OF AFRIBANK:

AFRIBANK GROUP:

The origin of Afribank Group dates back to 1893, when it was first established in West Africa as Banque du Senegal. As a bank, it grew to service most parts of Francophone West Africa, and at point, it was in-charge of issuing currency rates (a Central Bank prerogative), within the region.

It was first known as Banque Pour L'Afrique Occidentale (BAO) and the word Internationale was later added to make it BIAO, when other international banks bought into the parent body based in France.

The Group began business in Nigeria in 1960 as a Commercial bank. The first branch was located in Kano although within two years of that, two more branches were set up in Apapa and Broad Street, Lagos, respectively with the latter still serving as the group's headquarters today.

In 1969, in compliance with the Company Decree, BIAO was incorporated in Nigeria as a Nigerian Company. It subsequently changed its name to International Bank for West Africa (IBWA).

Initially, the Bank had been set up with the primary objective of boosting the country's non-oil export sector. With the growth in the petroleum sector, the bank expanded its business, servicing the oil Companies and the areas in which they operate.

In 1976, as a result of the indigenisation decree which sought to give Nigerians more control of enterprises registered in Nigeria, the Federal Military Government took over 60 per cent (majority) equity stock in the Bank. BIAO kept the remaining 40%. In 1980, government equity stake was reduced to 50% while staff of the Bank acquired the remaining 10%. The same year, the Bank's share capital was raised from N3.6m to N6m, and for the first time, the Bank got a Nigerian Chairman of the Board Alhaji T. Galadima. In 1984, Abubakar A. Dalil, was appointed Managing Director and Chief Executive of the Bank.

The Bank's branch development efforts resulted in the opening of five new branches in the Lagos Area, located at Ketu, Ikorodu, Iganmu, Alaba and Oke-Arin. Already, these branches have made reasonable contributions to the overall performance of the bank. Branch Expansion is a continuous exercise with intension to subsequently show operational presence in other locations in the country in due course. However, new branches will increasingly be expected to pass a stiff profitability test.

There was an intensification of training, greater motivation as a result of enhanced remuneration and better work ethics. The Bank is also witnessing remarkable industrial peace, between the two unions and Management, which resulted in enhanced productivity. This industrial peace is partly responsible for the good operating performance recorded.

3.4 OPERATIONS OF AFRIBANK:

The Afribank group has currently diversified into key financial sectors in order to keep meeting the needs of its customers and also staying ahead of competition. Afribank Nigeria Ltd. is the commercial banking arm and the flagship of the Group. The IBWA holding company B.U. Netherlands, oversees the Bank's Investment interests outside Nigeria. The IBWA Finance Limited Dublin is involved in off-shore banking activities.

Afribank Insurance Brokers was set up in 1988 to offer insurance advice to customers of the bank. It has its head office at 119, Broad Street, Lagos but its outlets are located in the 100 branches of Afribank/IBWA throughout the country. Altogether these bodies make up the Afribank group.

The Afribank groups offers its customers a full range of financial services both within and outside Nigeria. Apart from having an excellent correspondent Banking Network world wide, there is the IBWA financial limited, Dublin, a wholly owned subsidiary of the group for the provision of specific International banking services. The Group is continually diversifying to ensure that its customers will be provided with all their financial needs under one roof. Yola branch was formally commissioned in 1982. The banks services to customers includes:

(i) Saving; Current and Deposit Accounts: There are Afribanks

traditional services with its facilities and network spread, Afribank offers these services to its customers conveniently and cost effectively.

(ii) Export: it has export financing scheme which is meant to intervene at each of the exporters activities.

(iii) Agriculture: it has a special cooperative agricultural financing scheme which lends up to N5,000.00 to small scale farmers without any insistence on collateral.

(iv) Insurance: it has a full fledged insurance brokerage meant to offer advice to its customers with the group and ensure that they receive the best services from insurance companies of their choice.

(v) Specialised deposits: There are special deposit facilities for customers. The certificate of deposit facilities for customers. The certificate of deposit (CD) is available for customers who want anonymity and confidentiality.

(vi) Corporate finance Services: A special Unit has been established to offer corporate finance services. It also handles the administration of loans under the flowing scheme:

(a) World Bank Scheme: This is on-lent to the federal government by the world bank for the development of small and medium scale enterprises.

(b) African Development Bank: Export stimulation loan, this encourages the utilization of local materials and for boosting export. It also has provision for equipment leasing.

(c) International Finance Corporation: This is a co-financing arrangement between the IFC, the participating banks and the sponsors.

(d) Exim Bank: It is meant to specifically to encourage trade between Nigeria and the USA. The loan is therefore restricted to imports or business venture involving such as goods and services; and

(e) National Economic Reconstruction Fund: It is to help bridge the gap in long term financing to small and medium scale manufacturing and agro - allied, wholly indigenous enterprises, and also has facilities for equipment leasing

Despite the lull in business activities, occasioned by harsh operating environment in 1995, the group's performance has been fairly good.

The Group's consolidated gross earnings showed an increase of 48.05% from N3.04 billion in 1994 to N4.56 billion in 1995, while the bank's gross income was N3.94 billion in 1995, as against N2.56 billion in 1994, an appreciable increase of 53.91%. Given the impact of the pegged interest rate policy pursued by the government during the year on interest margin, the above increase is commendable.

The Group's aggressiveness at deposit mobilization was particular evident in 1995. This led to an increase in its total deposits from N10.98 billion in 1994 to N18.09 billion in 1995, a significant increase of 64.75%. The deposit picture for the bank

for the same period rose from N9.30 billion in 1994 to N13.57 billion in 1995 or an increase of 45.91%. Equally, the group's asset base has been on the upward swing. Its Total Assets were N26.04 billion in 1995, as against N16.41 billion in 1994, resulting in an increase of 58.68%. On the other hand, the bank's total assets rose by 41.68% from N14.13 billion in 1994 to N20.02 billion in 1995.

The Profit Before Tax (PBT) for the Group more than doubled from N378.84 million in 1994 to N837.81 million in 1995. This represents a huge increase of 121.15%. The bank's share of this feat also followed the same trend, from N254.47 million in 1994 to N634.08 million in 1995, representing an increase of 149.18%. Similarly, Profit After Tax for the group showed an impressive increase of 143.80% increase over the 1994 figure, while the bank posted an equally good result that resulted in an increase of 140.60%. This was partly possible because operating expenses were closely monitored, and expenditures kept within budgetary limits.

Despite the fairly high inflation rate that prevailed in the economy, the group's operating expenses increased by just 56.10% from N1.64 billion in 1994 to N2.56 billion in 1995. The bank as the holding company also kept its overheads within limits, from N1.48 billion in 1994 to N2.24 billion in 1995, a manageable increase of 51.35%.

This impressive performance informed the board's decision to

propose a dividend of 25k per 50k ordinary share of the group for the 1995 financial year. This compares favourably with the 17 kobo per share declared for the 1994 operating year.

In 1995, the Bank went to the capital market to source for funds by way of public issue to enable it complete the construction of its Head Office building and also to upgrade its existing Information Technology. The issue of 100 million shares sold at N5.50 per share, which translates to N550 million, was well received by the investing public, as results showed that the public offer was over subscribed.

The Bank was also very visible in product development. All new products developed were promptly computerised (before launching). Thus, automation has already been concluded on two new products recently developed by its marketing unit. These are Afribank Distributors Exclusive Payment Transfer (ADEPT) and Afribank Cash Evacuation Scheme (ACES). Also the marketing unit was responsible for making Afribank the sole outlet for JAMB Forms in 1995. This was undoubtedly a first within the banking industry.

Moreover, the Bank's Debt Recovery and Securities Department established in 1991 was fairly aggressive in debt recovery, despite the harsh environment that most business operated within. A total of N166.441 million was recovered from already provisioned accounts and suspended interest as against N194.03 million for 1994, showing a decrease over previous year's figure.

There is now an intensification of the debt recovery drive and hopefully more recoveries would be realised in the coming years.

With the current wave of distress in the financial sector of the economy, fraud, forgeries and insider abuses have been identified as major contributing factors to bank failures. Consequently, measures were put in place to tighten AFRIBANK's internal control system. Internal control units were set up in all branches and Head Office Departments. More powers were given to these units to enable them function more efficiently. In particular, internal control was given a greater focus as new guidelines for strict adherence were issued to stem the incidence of malpractices.

CHAPTER IVDATA PRESENTATION, ANALYSIS & RESEARCH FINDINGS4.1 SAMPLING DESIGN:

The study attempt to compare employees in Government and Privately owned banks, Nigerian Agricultural and Cooperative Bank and Afribank/IBWA branches respectively in Yola, Gongola State. Gongola State has been chosen as the area for the field-work because of its convenience, i.e. in terms of the two managements relationship with the researcher. Lack of adequate resources like time and money made it impossible to cover the main headquarters of the two Banks.

A sample of bank clerks was drawn from the two banks that operate in Yola. The respondents were drawn from the main branch of each of the Banks in Yola. A sample of sixty (60) respondents was aimed at in the privately owned bank, but fifty-eight (58) were interviewed. Also a sample of forty (40) respondents from government owned bank was aimed at but thirty-six (36) were interviewed.

All together, a total of six (6) response failures were recorded two (2) and four (4) respondents in private and government owned bank respectively.

Thus the response failure were about 4% - a negligible amount. The reasons for these failure were either sickness or

annual leave at the time of interview.

Random sampling was used in selecting the respondents. Each member of the population was represented by a number on a folded piece of paper, all the folded pieces of papers forming the totality of the population were packed in a bag and a small girl was asked to shake the bag and thereafter, a sample of the desired size was drawn in the private owned bank and similar method was used in the government owned bank to sample the required size too.

4.2 INTERVIEW SCHEDULE CONSTRUCTION:

Structured formal interview was used to obtain data for this study. Before the interview, a pilot survey was conducted. During the pilot survey I conducted an informal unstructured interview with either the branch or operation manager in each of the banks. The purpose of this interview was to enable me to gather general information on the employees, i.e. with regards to their problems from the management point of view, their relationship with the management, as well as obtaining a general idea about the type of motivational plan that is found in each organisation. It was on the basis of the information gathered from this survey that I formulated the questions for the formal structured interview.

The interview schedule was designed to obtain the view of a particular category of employees in the two banks - the bank clerks. I am convinced that this category of employees has a

very important function in the two banks, but yet their positions in the hierarchy of the bank employees is higher only to that of the laborers, messengers etc, who have the most junior positions.

Moreover, I limited the study to this category of employees because it was the most convenient category that could easily be identified and distinguished.

I decided to use the interview method rather than the questionnaire because from a face-to-face interview the interviewer is able to obtain supplementary information from the interviewee, because they see each other. This I consider an advantage. Moreover, I feel this method is more suitable than the questionnaire method, because with the interview method the problem of non-return, which is usually experienced with the questionnaire method, can be minimized.

To minimize the chances of respondents getting bored and anxious, which could lead to bias on their part, the interview schedule was carefully constructed, using short and precise questions. The majority of the questions are of multiple-choice type, but some are open-ended. Background demographic questions were first asked. These included items such as age, marital status, level of education, salary, and employment history.

Other questions were concerned with work motivation. These were mostly directed towards finding out employee needs, company policies that satisfy, deny, or curtail these needs, as well as general information about employee motivation in Nigeria.

4.3 INTERVIEW PROCESS

I personally conducted all the interviews. I have already had contact with either the branch or operations managers during my pilot survey. During that time, I seized the opportunity to inform them that I shall come back after sometime to conduct the formal interview with some of their clerks who may fall within my sample. Most of the managers cooperated instantly. What I did first was to request for the list of all the employees in the clerical grade in each of the two banks and drew my required number by lottery method on the assistance of a small boy as earlier described. Then I arranged for the time to interview them. Very often this time was appointed by the Management. In few cases, however, it depended on the individual interviewee. In the privately owned bank, they gave me a time during which they have closed for customers, while some told me to come during week-ends. This was because the interviewees were usually much less busy during these times. As earlier mentioned, in a far cases the management left the interviewees to decide when they would want me to interview them.

In fact I had to trace some of their houses before I was able to interview them. Nearly all the interviews were conducted at the work place. They took place mostly in the manager's reception room. These rooms were usually silent and people did not frequent them, especially when the banks were closed for customers.

Nonetheless, a few interviews took place at the interviewees' tables inside the banks. In each case what I did first was to tell each respondent how he was selected. This was because some came wondering how I knew their names. On a few occasions I had to tell some that the Management considered them honest, competent, and most reliable for that kind of exercise, and that was why they had been selected. This idea really worked, as they mostly felt confident and willing to answer my question. I also had to explain the purpose of the interview and the research in general, so also I had to promise them anonymity and confidentiality with regards to the answers they gave. On average it took me twenty minutes to interview a respondent.

The introductory letter from the department which appealed for cooperation helped me greatly in no unmistakable terms in addition to my close relationship with the two organisations to gain access to the Managers, through whom I gained access to the respondents. Nevertheless, with all that I encountered some uncooperative attitude from one of the supervisors in one of the banks, for he almost succeeded in refusing me to interview those working directly under his close supervision. Of course, he took me for somebody looking for information about their organisation, which I would later use to blackmail them or tarnish the image of the organisation. So, very often, I had to spend a lot of time trying to convince him that my motive was far from what he was expecting, before he cooperated, and of course, with the aid of

the Operations Manager.

Another problem I encountered had to do with the bureaucratic tendencies in the two banks. Very often I had to follow a long queue before I could see the Manager. On several occasions I waited for nearly the whole day before I could see the manager of one of the banks. In almost all cases too, I had to fill a form after which the Manager would indicate whether he was willing to see me. On two occasions I filled these forms but with no response. This meant I should call back either another day or another time.

As for the interviewees, there was not much problem except for the few that I had to trail home before I could interview them. The majority of them willingly responded to my interview questions.

POPULATION SIZE, SAMPLE SIZE, RESPONSE FAILURE AND SAMPLING PROPORTION:

| | N.A.C.B PUBLIC OWNED BANK | AFRIBANK/IBWA PRIVATELY OWNED BANK |
|---------------------|------------------------------|---------------------------------------|
| Population size | 80 | 120 |
| Sample size | 40 | 60 |
| Response failure | 4 | 2 |
| Sampling proportion | 1/2 | 1/2 |

4.4 DESCRIPTION OF THE SAMPLE

Below is a general description of the sample with respect to demographic characteristics. Table one represents age distribution of respondents in the sample:

Table 3.1: Age Distribution

| Age | NACB PUBLIC OWNED BANK | | AFRIBANK PRIVATE OWNED BANK | |
|----------------|------------------------|-----|-----------------------------|-----|
| | No. of Respondent | % | No. of Respondent | % |
| 15 - 20 years | 7 | 18 | 9 | 16 |
| 21 - 25 years | 10 | 26 | 18 | 31 |
| 26 - 30 years | 18 | 47 | 21 | 36 |
| Above 30 years | 3 | 9 | 10 | 17 |
| TOTAL | 38 | 100 | 58 | 100 |

The majority of the respondents in both types of organisation are young. As can be seen 73% and 63% Public and Privately owned Banks, respectively, were between the ages of 21 and 30.

Table 3.2: Marital Status

| MARITAL STATUS | NACB PUBLIC OWNED BANK | | AFRIBANK PRIVATE OWNED BANK | |
|----------------|------------------------|-----|-----------------------------|-----|
| | No of Respondents | % | No. of Respondents | % |
| Married | 27 | 71 | 13 | 27 |
| Single | 11 | 29 | 45 | 78 |
| TOTAL | 38 | 100 | 58 | 100 |

Above three quarters (71%) of the respondents from the Public owned bank (NACB) were married, while the majority (78%) of their counterparts from Privately owned bank (Afribank) were not.

Table 3.3: Level of Education

| LEVEL of EDUCATION | NACB PUBLIC OWNED BANK | | AFRIBANK PRIVATE OWNED BANK | |
|----------------------------|------------------------|-----|-----------------------------|-----|
| | No of Respondents | % | No. of Respondents | % |
| Primary Not completed | 1 | 2 | 0 | 0 |
| Sec. School Completed | 2 | 5 | 3 | 5 |
| Sec. School Post Secondary | 28 | 74 | 45 | 78 |
| Sch. Others | 4 | 11 | 10 | 17 |
| | 3 | 8 | 0 | 0 |
| TOTAL | 38 | 100 | 58 | 100 |

The bulk of the respondents (74%) from Public owned and (78%) from Privately owned bank respectively have completed secondary education, while a few (10%) from both types of organisations did not complete secondary education, 11% and 17% from public and privately owned banks, respectively, hold a post secondary qualification which is either an ordinary diploma or advanced level GCE.

The income distribution of respondents in the sample is as follows:

Table 3.4: Monthly Income

| Monthly Income | NACB PUBLIC OWNED BANK | | AFRIBANK PRIVATELY OWNED BANK | |
|-----------------|---------------------------|----|-------------------------------------|----|
| | NO OF RESPONDENTS | % | NO. OF RES- PONDENTS | % |
| N2,000 - N4,000 | 5 | 13 | 6 | 10 |
| N4,001 - N6,000 | 10 | 26 | 28 | 48 |
| N6,001 - N8,000 | 20 | 53 | 20 | 35 |
| Above N8,000 | 3 | 8 | 4 | 7 |

Contrary to what might have been expected, the data in table 3.04 indicate that employees in the Private organisation earn less than what employees in the Public organisation earn. As can be seen, while only 42% of the Private employees earn N6,000.00 and above, 61% of their Public counterparts are in the same income bracket. However, this difference might have been as a result of the years spend in the service by the individual respondents.

4.5 INTERPRETATION OF DATA IN RELATION TO HYPOTHESIS

Having presented a general description of the sample with respect to demographic characteristics, in this section an attempt will be made to interpret the data in relation to the research hypothesis.

In Nigeria, it is commonly assumed that employees in Private organisations tend to have higher level of work motivation compared to employees in Public Organisations. In an attempt to

verify this assumption or otherwise and for the purpose of analysis, certain factors were used to serve as indicators of level of motivation. They are:

- * tendency to stay longer at work than usual, or go to work on work-free-day without expectation of any additional pay for it.
- * commitment to organisational goals and
- * amount of effort put into work.

It is reasonable to assume that an employee's level of work motivation could be reflected in these factors. With this in mind some questions were framed in this regard and the following responses were recorded: Do you stay longer at work than usual, or go to work on a work-free-day even when you do not expect to receive any additional pay for it? (Question 27 in the appendix) and Table 3.5.

It may reasonably be assumed that the extent to which an employee does this, knowing fully well that he will get no kobo from doing so, indicates the employee's level of motivation.

Table 3.5: Tendency to stay longer at work than usual or go to work on work-free-day

| | NACB PUBLIC OWNED BANK NO. OF RESPONDENTS | % | AFRIBANK PRIVATELY OWNED BANK NO. OF RESPONDENTS |
|-----------|---|----|--|
| Often | 18 | 47 | 17 |
| Sometimes | 10 | 26 | 25 |
| Rarely | 7 | 18 | 10 |
| Never | 3 | 8 | 5 |
| TOTAL | 38 | 99 | 58 |

About half of the respondents in both types of organisation mentioned that they "often or sometimes" stay longer at work than usual or go to work on work-free-day. An interesting point about the table 3.05 is that while a greater proportion (47%) of the respondents in Public owned institution mentioned "often" as their response to the question, a smaller proportion (29%) of the respondents in the Privately owned financial ;institution responded in the same way. This is in fact contrary to what was expected in the hypothesis.

Respondents were asked about the amount of effort they usually put into their work as well as how committed they felt they were towards seeing that their organisation achieve its goals. (See question 33 (a) and (b) in the appendix, and Tables 3.6 and 3.7 show the pattern of response to these questions):

Table 3.6: Commitment to Organisational Goals.

| | NACB PUBLIC OWNED INSTITU- TION NO. OF RESPONDENTS | | AFRIBANK PRIVATE OWNED INSTITUTION NO. OF RESPON- DENTS | |
|------------------|---|-----|---|-----|
| | | % | | % |
| Highly Committed | 27 | 71 | 48 | 83 |
| Quite Committed | 11 | 29 | 10 | 17 |
| Not Very " | 0 | 0 | 0 | 0 |
| Not at all " | 0 | 0 | 0 | 0 |
| TOTAL | 38 | 100 | 58 | 100 |

Table 3.7: Amount of efforts put into work

| | NACB PUBLIC OWNED INSTITU- TION NO. OF RESPONDENTS | % | AFRIBANK PRIVATE OWNED INSTITUTION NO. OF RESPON- DENTS | % |
|--------------------------------|---|-----|---|-----|
| A large amount of effort | 23 | 66 | 46 | 80 |
| A moderate amount of effort | 13 | 34 | 12 | 20 |
| A small amount of effort | | | | |
| TOTAL | 38 | 100 | 58 | 100 |

Table 3.6 and 3.7 show that all the respondents in both types of organisation assessed themselves to be at least "Quite Committed" which implies that they put in at least a 'moderate amount of effort' to see that their organisations achieve their goals. However, while 83% and 80% of the respondents in the Private owned institution said that they were 'highly committed to, and put in impliedly 'a large amount of effort' into their work, their counterparts in government owned institution showed only 71% and 66% of the respondents in the public owned institution answered in the same pattern of response indicated by these two tables point in a different direction. This indicated of same relationship, though not very strong, between private

employment and level of commitments and opposite to the relationships with the tendency to stay after work.

The pattern of response presented in table 3.8 below was used as a basis for testing hypothesis two. The table presents the response pattern in respect of the question. (Question 13) "Which one of these alternatives does best described how you look upon your present work."

Table 3.8: Respondents views of their work

| | NACB PUBLIC OWNED INSTITU- TION NO. OF RESPONDENTS | | AFRIBANK PRIVATE OWNED INSTITUTION NO. OF RESPON- DENTS | |
|--|---|-----|---|-----|
| | | % | | % |
| Is more of some- thing I enjoy doing for its own sake. | 26 | 68 | 19 | 33 |
| Is more of some- thing I am personally involved with. | 4 | 11 | 7 | 12 |
| Is more of some- thing I do to earn money and other material things. | 8 | 21 | 32 | 55 |
| TOTAL | 38 | 100 | 58 | 100 |

This first category in the table above clearly indicates intrinsic motivation, whereas the third clearly indicates extrinsic motivation. For the purpose of analysis, the second

category is also regarded as indicating a type of intrinsic motivation. 79% of the respondents in Public owned institution said they look upon their job either as something they enjoy doing for its own sake or as something they are personally involved with. 45% of the respondents in the Privately owned institution also perceived their job in the same manner. While 55% of the Private employees see their job more as something they do to earn money and other material things, 21% of their public counterparts perceived it in that way too.

It can be concluded that the responses presented in table 3.08 reflect the type of value the respondents attach to their work. In this respect, therefore, it could be said that a greater proportion of public employees tend to attach greater value to intrinsic than to extrinsic satisfaction from their work, while a greater proportion of their counterparts in Private employment tend to attach greater value to extrinsic rather than intrinsic satisfaction.

In the following an attempt was made to measure job satisfaction. It is assumed that the variable could influence employee's level of motivation. Job satisfaction is often perceived of in two forms - Intrinsic and Extrinsic satisfaction to be gained from any job depend on a constellation of factors - many of them attributes of the work situation. Certain aspects of the work situation can reasonably be assumed as influence the degree and the type of job satisfaction that employees desire in

their work. With regard to the intrinsic aspects the following factors may serve as indicators: (a) Control over the pace of work process; (b) Freedom in work, the extent to which employees are allowed or given the chance and encouragement to use their own initiative and ideas at work, amount of variety in work, advancement opportunities, and (c) the nature of the work itself - i.e. how interesting it is. The factors are assumed to have influence on intrinsic job satisfaction because they seem to describe the employee's relationship to his job content.

As for the extrinsic aspects, the following factors may serve as indicators: (a) Salary, (b) Job security, (c) Relationship with work-mates, and (d) Supervision. These factors are similar to Herzberg's (1966) hygiene factors. They are assumed to have influence on extrinsic job satisfaction because they seem to describe the employee's relationship to his job environment.

With the above assumption in mind respondents were asked certain questions. The questions were formulated with a view to serve as indicators of which type of job satisfaction - intrinsic or extrinsic - was more important. It should be noted that the indicators used are related to the factors that we assumed to have influence on either of the two types of satisfaction. The questions indicating the intrinsic dimension will first be analysed.

Respondents were asked the following questions: "Do you

feel your work is too simple to bring out your best abilities" (Question 9(a) at appendix). 72% of the respondents in Public owned Institution and 65% of their counterparts in the Privately owned Institution said their work was either 'often' or 'sometimes' too simple to bring out their best abilities.

They were further asked, "Does your work really give you chance to try out new ideas of your own" (Question 9(b) in the appendix. A greater proportion (8%) of the respondents in the Private Institution said their work 'often' or 'sometimes' give them chance to try out new ideas of their own.

About 65% of their counterparts in the Public Institution also responded in the same pattern. The response to both these questions give the impression that in Public financial institution work is more often too simple to bring out employee's best abilities than in private institution. so also there were more chances for private employees to try out new ideas of their own than there were for the public employees. Thus the response pattern is opposite to what was expected in the hypothesis.

The majority of the respondents in both types of organisations told their author that they had in one way or the other used their own initiative to help their organisation and in most cases the management encouraged it. However, in a few cases the management remained indifferent to such moves. With respect to this, however, no difference was noticed between the two types of organisation.

Further training is often assumed to provide the chance to undergo further training sponsored by their present employer. Nonetheless, the majority of the respondents, irrespective of the type of organisation, informed this author that they were given orientation training. Training in both types of organisation was in most cases on the job.

Table 3.9 dealt with training and the respondents views as it relates to question 18(a).

Table 3.9: In Service Training

| | NACB PUBLIC OWNED INSTITU- TION NO. OF RESPONDENTS | % | AFRIBANK PRIVATE OWNED INSTITUTION NO. OF RESPON- DENTS | % |
|-------------------|---|----|---|----|
| Formal Training | 4 | 11 | 8 | 14 |
| Informal Training | 34 | 89 | 50 | 86 |
| No Training | 0 | 0 | 0 | 0 |

Here then as could be seen above, there was no much difference with regards to training policy between the two types of organisation.

In an attempt to know the amount of freedom the respondents have in their work, they were asked whether or not they have enough freedom in their work (Question 10 at the appendix) - Table 3.10 below presents the pattern of response to the question.

Table 3.10: Freedom in work:

| | NACB PUBLIC OWNED INSTITU- TION NO. OF RESPONDENTS | % | AFRIBANK PRIVATE OWNED INSTITUTION NO. OF RESPON- DENTS | % |
|-----------|---|-----|---|-----|
| Yes | 12 | 31 | 11 | 19 |
| Partially | 20 | 53 | 38 | 66 |
| No | 6 | 16 | 9 | 15 |
| TOTAL | 38 | 100 | 58 | 100 |

While only 16% of respondents in government (Public Institution) and 15% in Privately owned institution said they did not have enough freedom in their work, 31% of the respondents in Public owned institution claimed to have enough freedom in their work, whereas only 19% of their counterparts in the Privately owned institution claimed the same. This gives the impression that the Public employees have more freedom in their work than the Private employees. This was in accordance with the expectation in the third hypothesis.

When the respondents were asked about the amount of variety they had in their work (Question 15 in the appendix), the response pattern was almost identical in both types of organisations. The same can be said about the response to the question about how interesting they find their work. (Question 12 in the appendix).

With regard to the indicators of extrinsic satisfaction used in this study, the data contained in Table 3.05 show that private employees earn less than the public employees in terms of salary, contrary to what was expected in the third hypothesis, particularly its reference to the indicators of extrinsic satisfaction.

Job security was another factor in extrinsic consideration. In this respect employees perception about security was obtained as follows:

Table 3.11: Perception about job security

| | NACB PUBLIC OWNED INSTITU- TION NO. OF RESPONDENTS | % | AFRIBANK PRIVATE OWNED INSTITUTION NO. OF RESPON- DENTS | % |
|-------------------|---|-----|---|-----|
| Completely secure | 20 | 53 | 20 | 34 |
| Relatively secure | 18 | 47 | 38 | 66 |
| No secure | 0 | 0 | 0 | 0 |
| TOTAL | 38 | 100 | 58 | 100 |

While 53% of the respondents in the Public owned institution described their job as 'completely secure' only 34% of their counterparts in the Privately owned institution gave the same answer. This response pattern indicates, contrary to what the third hypothesis assumes, that the employees in Private

organisation experience less job security than the employees in Public organisations.

When the respondents were asked about how they would described their relationship with their work-mates, (Question 24 in the appendix), 53% and 62% in the Public and Private owned organisations, respectively described it as either 'very cordial' or 'Quite cordial' or Cordial. In-as much-as we take cordial relationship with work-mates to be a source of extrinsic satisfaction, the higher proportion reporting cordial relationship in the Private owned institution is an indication, in support of the forth hypothesis. Similarly, respondents were asked the question "How can you describe the way your supervisor treat you at work?" (Question 19 in the appendix), 53% of the respondents in the Public organisation said the treatment was 'fair', 64% of the respondents in Private organisation also gave the same answer.

Table 3.12: Supervisor's Treatment at work.

| RESPONSE | NACB PUBLIC OWNED INSTITUTION NO. OF RESPONDENTS | | AFRIBANK PRIVATE OWNED INSTITUTION NO. OF RESPONDENTS | |
|----------|--|-----|---|-----|
| | | % | | % |
| Fair | 20 | 53 | 38 | 64 |
| Unfair | 18 | 47 | 20 | 36 |
| TOTAL | 38 | 100 | 58 | 100 |

Here too, the small difference between the two types of organisations was in the expected direction. When respondents were asked whether or not the Management care to ask them of their problem, the majority in both types of organisations said they were asked of their problems. However, it was only about problems related to their work. This gives the impression that the management in both types of organisation may be unaware their employees value a humane approach to the employment relationship. The result of this analysis was somewhat inconclusive - for two indicators.

There were some support for the hypothesis while for one indicator, the tendency was opposite to what was expected in the hypothesis. With respect to the factors used to indicate sources of intrinsic satisfaction, the data revealed that a quarter proportion of employees in Public organisation had enough freedom in their work than employees in Private organisation. This was expected in the hypothesis.

In an attempt to test the last hypothesis, respondents were asked which of the two they would prefer - the provision of fringe benefits, or higher salary. (Question 22 in the appendix). Table 3.13 shows the pattern of responses to the question.

Table 3.13: Preference for more fringe benefits or higher salary.

| RESPONSE | NACB PUBLIC OWNED INSTITU- TION NO. OF RESPONDENTS | % | AFRIBANK PRIVATE OWNED INSTITUTION NO. OF RESPON- DENTS | % |
|--|---|-----|---|-----|
| More fringe benefits less salary | 17 | 45 | 38 | 66 |
| Higher salary less fringe benefits | 21 | 55 | 20 | 34 |
| TOTAL | 38 | 100 | 58 | 100 |

In none of the two types of organisations did a substantial majority prefer more fringe benefits to higher salary. In the Private institution there is a slight majority in favor of fringe benefits while in the public institution the same proportion were contrary to the hypothesis, rather in favor of high salary. Thus the hypothesis did not find support in our data.

4.6 DISCUSSION OF FINDINGS:

To find out if workers preferred a firm that is more humane in its approach but offered less salary to the one that pays more but cater less to personal needs of the workers, the respondents were asked some questions as follows:

"I am going to describe two different firms, if you had to choose between them which you prefer? One that paid very well but did

not look after you when you were sick, or in similar circumstances or one which is more humane in its approach but paid lower wages?"

Table 3.14 shows the pattern of responses to the question. This is stated alongside the findings of a similar study of British and Japanese Industrial systems conducted by Dore (1973).

Table 3.14: Preference for High Pay or Human Treatment

| | British | Japanese | Nigeria Public Inst. | Nigeria Private Inst. |
|--|---------|----------|----------------------------|-----------------------------|
| One that paid very well but didn't look after you when sick or similar circumstances | 34% | 3% | 27% | 15% |
| One which is more humane in its approach but paid lower wages. | 59% | 9% | 73% | 85% |

We can see that, generally, the respondents in my sample irrespective of the type of organisation, prefer a firm that gives more humane treatment to its employees but gives lower pay, than the one which gives high pay but has less consideration for humane treatment. An interesting thing about the data as presented in Table 3.14 is that it shows that Public employees were more interested in high pay, whereas the private employees were more interested in humane treatment. However, this is

contrary to what might have been expected, though it corresponds to the finding that public employees were better paid than the Private employees.

When the respondents were asked whether or not the Management care to ask them of their problem, the majority in both types of organisation said that the Management never cared to do that. The few that said they were asked of their problems said it was only about problems related to work. This gives the impression that the Management in both types of organisation may be unaware of the extent to which their employees value a humane approach to the employment relationship.

CHAPTER VSUMMARY, CONCLUSION & RECOMMENDATIONS5.1 SUMMARY:

In this study an attempt has been made to study work motivation among Public and Private employees in Financial Institution with particular reference to Nigeria Agricultural and Cooperative Bank and African Bank Group/International Bank for West Africa. This was with a view to verify the correctness or otherwise of the commonly held belief in Nigeria, that Private employees in Financial Institutions have higher level of motivation compared to their counter-parts in Public Financial Institutions. Though the particular formulation of the questions used to measure level of motivation could be debated, as could any other formulation, still they have provided us with a basis for analysis. The result of this analysis was some what inconclusive - for two indicators there were some support for the hypothesis while for one indicator the tendency was opposite to what was expected in the hypothesis. Even so, none of the relationships were found to be significant.

5.2 CONCLUSION:

It was found that a greater proportion of Public employees tend to attach a greater value to intrinsic rather than extrinsic

satisfaction in work, whereas in the case of private employees it is vice versa. The relationship was found to be significant at the 5% level and in line with what was expected in the second hypothesis. We have also found that among the factors used to indicate sources of either intrinsic or extrinsic satisfaction in hypothesis three, some have supported the hypothesis while some have not. With respect to the factors used to indicate sources of intrinsic satisfaction, the data revealed that a greater proportion of employees in Public Financial Institution had enough freedom in their work than employees in Private owned Financial Institution. This was expected in the hypothesis. However, the data also revealed that work was more often too simple to bring out employee's abilities in Public owned banks than in privately owned banks. Similarly, there were more chances for employees in private banks to try out new ideas of their own than there were in public banks. Thus these findings were not in line with what was expected in the hypothesis.

With regard to the indicators of extrinsic satisfaction, it was found that employees in Private Institutions earn less than what employees in Public Institution do. So also, it was found that Private employees experience less job security compared to Public employees. Also these findings are contrary to what was assumed in the hypothesis. As such we can say these results do not support the hypothesis.

Cordial relationship with work mates was also taken to be a source of extrinsic satisfaction, and our data on this factor show some weak support for the hypothesis. The same was also found with respect to the type of supervision.

Hypothesis four states that:- "Generally the average Nigerian employee is likely to prefer the provision of non-monetary incentive in the form of fringe benefits (social welfare) to the provision of high salary". This hypothesis did not find support in our data.

5.3 **RECOMMENDATIONS:**

The motivation of any employee could be said to be influenced by the extent to which the employees needs are satisfied. Therefore, for the effectiveness and success of any motivational plan, this author suggest that the management should as much as possible try to find the actual needs of the employees before setting out any plan to motive them. Through this, I believe the management could be able to know and at the same time offer means to satisfy the needs already in existence among its employees.

It is also my suggestion that the management of any organisation should evolve the type of motivation particularly suitable to its organisation. It should also examine its methods from time to time in the light of production and efficiency, to effect necessary changes and modifications. There should also

exist a forum of discussion and communication feedback to intimate all concerned of regular results of its motivation programmes. In this study, it was found that private employees attach a greater value to the extrinsic satisfaction, they gained from work whereas public employees attach a greater value to intrinsic satisfaction.

Therefore, it is advisable that management consider such findings before deciding on any policy for the motivation of employees. Humane treatment of employees could also be said to influence the employee's level of motivation. From the study it was found out that over 70% of the respondents from both private and public organisation/banks preferred a firm which was more humane in its approach even if it offered lower wages. The management in both types of organisation might have been unaware of the extent to which employees value a humane approach to the employment relationship. This is probably why they did not care to ask their employees about their personal problems. But I feel it is an integral part of motivation of employees if their private welfare is considered as important as their organisational welfare. Hence we suggest that the management should to appreciate extent concern itself with its employee's personal and domestic affairs, e.g. by sharing their joys and sorrows.

We will also like to appeal to the management in our organisations in Nigeria to try to establish conditions conducive

to the maximum involvement of employees in their jobs and at the same time give them maximum freedom or discretion in planning as well as executing their job. This the author believe could pave the way to better and effective performance on the part of the employees. And thereby enhance their level of motivation.

In conclusion, though the financial institution have various methods of motivating their employees at their disposal such as provision of accommodation etc, to its staff, there are however, more means of motivating workers. At this point, we have to re-emphasise the basic concepts of motivation for clarity.

In order to motivate some one, we have to identify the motivator. Honestly, it has proven difficult to determine what can motivate a worker without knowing what he requires and perceives as a human-being. Individuals have different perceptions to things and often what motivates one employee may not be a motivator for another employee. However, a careful attitude survey can help in determining what employee may value at one time (what he value now) may be same at another time.

It is not necessary only increase in salary, giving housing and car loans are the only motivator, but also the morale of employee may be raised if he is given a task or job which he knows that he will at successful completion be considered and valued. This will give him the feeling of being part of the organisation and help in achieving the objectives of the organisation.

Based on the above, both public and privately owned financial institutions should only promote the deserving employees based on merit, innovation, security and conduct so as to encourage commitment to the financial institution's objectives by the employees, like-wise, where good behavior is rewarded, bad ones should be punished.

It is further suggested that those staff that have been performing effectively and efficiently over a period of time on the same job be given higher responsibilities, because it will be a challenge to them and they would not relent any challenge within their competence. This provides an organisation with the method of identifying the higher growth need and lower growth need employees in its work-force.

Finally, involvement of employees (subordinates) in policy decision which could be through co-option of workers representative in the meetings of the employers, when decisions and policies are made and especially where such policies and decisions affect the employees cannot be over emphasised. So also this may be through seeking the employees views or suggestions before policies and decisions are made. This will no doubt bring about efficient and competitive work performance, and enhance the workers level of motivation.

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APPENDIXINTERVIEW SCHEDULE

1. How old are you?
 1. 15 - 20 years
 2. 21 - 25 years
 3. 26 - 30 years
 4. Above 30 years.
2. Marital Status:
 1. Married
 2. Single
3. Level of Education attained:
 1. Primary
 2. not completed Secondary
 3. Completed Secondary
 4. Post- Secondary
 5. Other (Please specify).
4. Monthly Income:
 1. N2,000 - N4,000
 2. N4,001 - N6,000
 3. N6,001 - N8,000
 4. Above N8,000
5. (a) Is this your first place of employment?
 1. Yes
 2. No.

(b) If No, why did you leave your former employment?

6. Why did you choose to work in this Bank?
7. For how long have you been working in this Bank?
 1. Less than a year
 2. 1 - 2 years
 3. 2 - 3 years
 4. 3 - 4 years
 5. Over 4 years.
8. (a) For how long do you wish to continue working in this Bank?
 1. Less than a year
 2. Few years
 3. Until retirement
 4. Undecided.(b) Give reasons for your answer.
9. Do you feel your work is too simple to bring out your best abilities?
 1. Often
 2. Sometimes
 3. Rarely
 4. Never(b) Does your work really give you chance to try-out new ideas of your own?
 1. Often
 2. Sometimes

3. Rarely
 4. Never
10. Do you have enough freedom in your work?
1. Yes
 2. Partially
 3. No.
11. (a) Have you ever tried in your own ways to help this Bank achieve its goals?
1. Yes
 2. No
- (b) If Yes, what could you say was the reaction of the management towards your action?
1. Encouraging
 2. Indifference
 3. Discouraging
12. Which of these alternatives some closest to describing how you feel about your present work?
1. Very interesting
 2. Quite interesting
 3. Not very interesting
 4. Not at all interesting
13. Which one of these alternatives does best describe how you look upon your present work?
1. Is more of something I enjoy doing for its own sake

2. Is more of something I am personally involved with
 3. Is more of something I do to earn money and other material things
14. How satisfied then are you with the work?
1. Satisfied
 2. Partially satisfied
 3. Dissatisfied
15. How much variety is there in your work?
1. Very much
 2. A great deal
 3. Not very much
 4. Not at all
16. (a) Suppose the management of this bank request for your views on whether or not to introduce the idea of job rotation within the various departments in this organisation, how will you respond?
1. I will support the idea
 2. I will remain indifferent
 3. I will not support the idea.
- (b) Give reasons for your answer.
17. Just considering your own personal impression, which of these things do you believe gives a person the best chances for promotion to higher position?
1. Performance
 2. Hard-work

3. How well he gets on personally with his immediate supervisor
 4. Long years of service
 5. Other (Please specify).
18. (a) Did you receive any formal or informal training since you joined this bank?
1. Yes
 2. No.
- (b) If Yes, what kind of training?
19. How can you describe the way your supervisor treat you at work?
1. Very fair
 2. Fair
 3. Not very fair
 4. Not at all fair.
20. Does your supervisor insist on how you should go about your work?
1. Often
 2. Sometimes
 3. Rarely
 4. Never
21. Do you have to inform your supervisor on any action you have taken with regards to your work?
1. Often
 2. Sometimes
 3. Rarely.

22. Which of these would you prefer?
1. Increased salary, less fringe benefits
 2. More fringe benefits, less salary.
23. Have you made new friends through your work?
1. Many
 2. Few
 3. Never
24. How would you describe your relationship with your work-mates?
1. Very cordial
 2. Quite cordial
 3. Not so cordial
 4. Not at all cordial
25. (a) What in the form of fringe benefit do you get from this bank? (You may mention more than one)
1. Free medical care for self and family
 2. housing
 3. Retirement benefits
 4. Loans
 5. I can buy shares in the bank
 6. End of the year bonus
 7. Others (Please specify).
- (b) Which of these are most important to you? (Mention code numbers)

26. (a) Have you ever thought of leaving your present work for another?
1. Often
 2. Sometimes
 3. Rarely
 4. Never
- (b) Give reasons for your answer
27. Do you stay longer at work than usual or go to work on a work-free-day, even when you do not expect to receive any additional pay for it?
1. Often
 2. Sometimes
 3. Rarely
 4. Never.
28. I am going to describe two different firms. If you had to choose between them, which would you prefer?
1. One that paid very well but didn't look after you, when you were sick or, in similar circumstances
 2. One which is more humane in its approach but paid lower wages.
29. (a) Has the management of this bank ever care to ask you of your problems?
1. Yes
 2. No
- (b) If Yes, which of these problems?

1. Problems related to work
 2. Personal problems
 3. Others (Please specify).
30. (a) Is there anything in your work that gives you a feeling of accomplishment or achievement?
1. Yes
 2. No
- (b) What is that?
31. (a) How secure would you say your present job is?
1. Completely secure
 2. Relatively secure
 3. Not secure
- (b) How important to you, is job security?
1. Very important
 2. Quite important
 3. Not so important.
32. As an employee, what do you feel would best motivate you towards better performance in your work?
33. (a) As an employee, how committed would you say you are, towards seeing that this Bank achieve its goals?
1. Highly committed
 2. Quite committed
 3. Not very committed
 4. Not at all committed.
- (b) How much effort, then, do you usually put into your

work?

1. A large amount of effort
 2. A moderate amount of effort
 3. A small amount of effort
34. What factors could you think of that will ensure higher motivation among employees in Nigeria?