BUSINESS ADMINISTRATION DEPARTMENT
AHMADU BELLO UNIVERSITY
ZARIA

-

TITLE:

MILITARY INSURANCE SCHEME: A CASE STUDY OF NIGEERIAN ARMY WELFARE INSURANCE SCHEME (NAWIS)

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(MBA)

BY

JA'AFAR YUSUF ALIYU

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QUOTATIONS

THERE IS NO FUNDAMENTAL HUMAN RIGHTS

INTHE PROFESSION OF ARMS

Men who adopt the profession of arms
Submit their own free will to a law of
Perpectual Constraint of their own accord.

THEY REJECT THEIR RIGHT

To live where they choose,
To say what they think,
To dress as they like,
From the moment they become soldiers.

IT NEED BUT AN ORDER

To settle in this place,
To move them to that place,
To seperate them from their families, and
To dislocate their normal lives.

ON THE WORD OF COMMAND, They must

Rise,
March,
Endure bad weather,
Go without food,
Be isolated in some distant posts.

WORK TILL THEY DROP

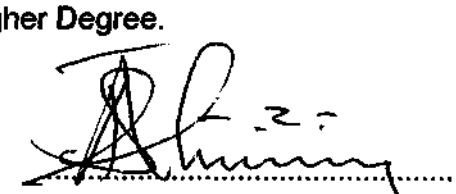
They have ceased to be Masters of their fate
If they drop in their tracks,
If their ashes are scattered to the four winds,
That is all part and parcel of their job.

General Charles De Gaulle,
Late President of France, in his
Book ***"The Edge of the Sword."***

DECLARATION

I, JY ALIYU hereby declare that this project entitle **"Military Insurance Scheme, a Case Study of Nigerian Army Welfare Insurance Scheme (NAWIS)"** is a product of my research findings.

All relevant sources of information collected for the study are clearly acknowledged by means of references. This area of endeavour (Project) has not been previously presented in any form of a Higher Degree.



JY ALIYU

CERTIFICATION

This Project report entitled **Military Insurance Scheme, a Case Study of Nigerian Army Welfare Insurance Scheme (NAWIS)**, by JY Aliyu meets the standard of the regulations governing the award of Post-Graduate Degree of Master of Business Administration (M.B.A.) of Ahmadu Bello University, Zaria. It was approved for its contribution to knowledge and literary presentation.

SUPERVISOR,
B. U. KUREL

8/8/2000
DATE:

HEAD OF DEPARTMENT,

26/7/00
DATE:

DEAN POST-GRADUATE SCHOOL,

15/06/01
DATE:

DEDICATION

This Project is dedicated to

LATE GEN. MURTALA MOHAMMED,

May his soul rest in peace, Amin.

AND

MY ENTIRE EXTENDED FAMILY

for whose love and Guidance has put me in

this present position. Glory be to GOD.

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Finally, this project report titled "Military Insurance Scheme, A Case Study of Nigerian Army Welfare Insurance Scheme (NAWIS)" is presented for academic purposes to the Department of Business Administration, Institute of Administration, Ahmadu Bello University, Zaria. It deals with Military Policy Issues until the Defence Headquarters, Ministry of Defence Lagos authorise its release for public consumption, its circulation is limited to academic community at Ahmadu Bello University Zaria. No part of this project should be cited or published without dure clearance from the Defence Headquarters, Ministry of of Defence (MOD), Lagos.

ABSTRACT

Military Insurance Scheme in Nigerian Armed Forces was established as endowment fund based on the conventional insurance principles. Insurance can simply be defined as management of pooled resources (funds) of individual or group of (their risks) so as to be able to safeguard themsleves against damage or loss or possible misfortune in the future. Therefore insurance scheme of any nature can be described as a social services device of reducing cost of (expected future) loss to individual or group arising as the result of financial trasnactions. The above principle formed the fundamental objective of any insurance scheme, military insurance schemes not exclusive.

Insurance companies performed important role in promoting rapid economic growth and development of any nation. These roles include promotion of capital accummulation (through huge savings of the insured). In modern economies capital accummulation is one of the major ingredients of rapid industrialisation and modernisation of a nation. Insurance also encourage effective utilisation of society's scarce resources. This can be achieved through promotion of loss prevention like installation of special preventive devices in insured areas (against risks like fire, theft, accidents, etc.).

Insurance industry as a whole provide active role in the financial market. This is through active participation in financial intermediation process (in stock and money markets), provision of social security schemes (to the old and unemploy citizens); provision of employment opportunities and conservation of scarce foreign exchange to nation's economy. The above mentioned roles are basic components for any rapid development of a nation.

Military Insurance Scheme as endownment fund insurance can be regarded as a basic welfare scheme. Endownment fund policy in insurance is the type of policy which provides for payment of total sum insured at the end of the agreed period of time (after retirement as in the case of military personnel); or earlier termination of insured life (as in the case of death in active service).

The main differences between the whole life insurance and endownment fund Insurance Policy is that, endownment holders benefits are paid even if the policy hold is alive till the end of the term of the policy. But whole life policy is the type of policy which continues for "life" time of the policy holder; unless special arrangements are made for payment to cease at a given age The holder of Whole Life Policy will continue to pay premiums until the end of his life. That means the sum assured (plus profit, interest and bonuses) is payable on the death of the holder only.

Based on the above explanations the merits of classifying military insurance scheme as endownment fund cannot be underestimated. This is because this scheme provide a mutual insurance cover for all active military personnel. Due to the harzadous nature of military profession this type of welfare scheme is highly needed so as to maintain high morale. The scheme provide a consolatory financial conpensation to relive or later for maintainance or rehabilitate the families of military personnel in the event of death or disability or discharge from active service.

Another major objectives of military Insurance Schemes in the Nigerian Armed Forces is to serve as "a motivational factor." It was aimed at hoosting the morale of troops, encourage or increase troops loyalty and patriotism to the nation; so that the Nigerian Armed Forces can maintain their high level of combat readiness against any foreign or internal security threat.

Military Insurance Scheme as a welfare policy was aimed at using the financial benefits (payment) towards changing the attitude of Nigerian Military Personnel's mind (perception) to a better desired conditions, for higher efficiency and productivity in the services of our beloved fatherland - Nigeria.

Nigerian Military Insurance Schemes include the Nigerian Army Welfare Insurance Scheme (NAWIS), for the Army personnel. Nigerian Air Force Welfare Insurance Scheme (NAFWIS) for Airforce personnel and Nigerian Navy Welfare Insurance Scheme (NAVWIS) for Naval personnel. The central subject matter of this project Nigerian Army Welfare Insurance Scheme (NAWIS).

Nigerian Army Welfare Insurance Scheme (NAWIS), was established on the 4th of January 1988 by the then Chief of Army Staff Lt Gen Sani Abacha, the present Head of State and Commander-in-Chief of the Nigerian Armed Forces. During its 8 years period of development NAWIS has been able to achieved a number of goals. These include payments, of beneficiaries in case of death or disability or normal retirement from active service.

These payments increase the standard of living of families of all the beneficiaries in no small measure. This also boost the morale of the young soldiers in active service so as to put their best for the Army, because the Army cares for them. Premium system of NAWIS also encourage soldiers to developed savings habits and this premium charges by NAWIS is relatively small compared to the conventional life insurance companies. Increase in the general welfare and morale of military personnel is another major achievement of this scheme.

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CHAPTER ONE

1.0 INTRODUCTION

1.1 INTRODUCTION

The emergency of professional Military Institutions metamorphosis from the formation of states and empires, since the early human civilisation. That means Military emerged from the society, what-ever problems the society faces will affect its component parts. A Soldier by the nature of his professional training is tough and discipline. He has been conditioned by training to bear hardship and luxery with equanimity of mind. The Military history of any society must be related to the management of human aspect of its personnel. This refers to the motivational factors which would keep high morale of the troops, so as to achieve the overall Military objective which is defeating the enemy's forces.

To avoid defeat, modern States formed professional Military Institutions which consist of competent and active men at all times. The main source of achieving this, is through recruitment and selection of qualified personnel, provision of good conditions of service with other social and welfare schemes incentives such as hazardous duty allowance, sea isolated duty pay supplemental benefits retirement benefits, insurance, medical and disability benefits; etc.

Military profession unlike other professions has only one source employer (of labour), that is the "State". That is why the State constitution stipulated that "the main duty of Armed Forces is to defend the territorial intergrity of the nation against any internal or external aggressions". The above argument lead to the

IBRAHIM

formation of present Nigerian Army, as Stated in the History of the Nigerian Army (1992): "The origin of the Nigerian Army can be traced to the many forces formed by the British in the second half of the nineteenth century to implement their conquest of this part of africa now called Nigeria. Records reveals that foremost of these forces to be raised was the one by Lt. John Glover of the Royal Navy in 1863 ... (HQ) organised them to form the nucle of the local force known as the `Glover Hausas' or `Hausa militia'..... This force was used to protect British trade routes around Lagos and to mount punitive expenditions in the hinter land of Lagos".[1]

In the process of its development Nigerian Army introduce many social welfare schemes, so as to reduce the suffering of its personnel and boost their morale for higher productivity. Some of these schemes include the following:

a. Benevolent Fund

b. Nigerian Army Welfare Insurance Scheme (NAWIS).

c. Improve Educational Facilities

d. Medical Facilities

e. Barracks Renovation

f. Mass Transportation Services

g. Elongated Salary Scale

h. Special Awareness and Counselling Units (Resettlement centres in preparation for Retirement)"[2].

The above schemes will be explained briefly as follows:

The Nigerian Army Benevolent Fund was established in 1983 to provide immediate short term financial assistance to the families of deceased soldiers

who died in active service. The essence of this scheme is that the Army cares not only for the soldier (in active service) but also for his family even after death. This scheme is also similar to Nigerian Army Welfare Insurance Scheme (NAWIS) which is the central issue of this research.

Inprovement of educational facilities for the children of Army Personnel include the establishment of Command Children/Primary Schools, Command Secondary Schools and other Army Schools. Nigerian Army Education Corps (NAEC) was in charge of all Army Schools and mass literacy campaign. They also organise evening classes and other extra moral classes for the soldiers and their families. All these demonstrated the Army commitment to the welfare of all soldiers and their dependants.

Medical facilities provided by Nigerian Armed Forces authorities in all Barracks and other formations, include preventive and currative health care. These involves the provision of clinics, mobile hospital (field medical centres) during operations in war or peace keepings. Military reference hospitals were built in Divisional headquarters like in Kaduna, Jos, Enugu, Ibadan and Lagos. These hospitals served as reference specialist hospitals. Nigerian Army medical Corps (NAMC) also manage the other preventive medicine like immunisation against major diseases such as cholera, polio, typhiod etc. Army authorities through medical Corps provide public health sanitary officers in the barracks and other public health campaign like monthly sanitation inspection, family planning programme, Anti Aids campaign, Anti-drug campaign, etc.

Barracks renovation and provision of social infrastructural facilities is another major welfare scheme enjoyed by Nigerian military personnel. Renovation of old blocks and mass reconstructions of new blocks in the

barracks. Good example is that of 1978-79 constructions of new blocks for families of serving personnel. These new blocks replaced the poorly built shelter of soldiers popularly called "Bashas" (see Definition of Terms). Recently the Babangida Regime around 1992 - 1993, set - up a Task Force Committee under Federal ministry of works and Housing called Interim Committee on Army Projects (ICAP). This Committee was incharge of renovating all barracks raods, soldiers and officers blocks (accomodations) and other social amenities in the Barracks.

Mass transportation services which provided Buses for in - and - outside the Barracks movements. As we are aware of the persistent transport problem in this country, Armed forces authorities supply all units with welfare Buses. These Buses convey military personnel and their relations, sometimes even civilians enjoyed this welfare Bus - services, especially when the Buses pass along the major cities like Kaduna Zaria - Kano or Lagos - Ibadan express roads. These welfare Buses charges lower transport fare than other public transport services.

Elongated salary structure is also another major welfare scheme provided by the Army Authorities. Military personnel enjoyed this scheme in "a limited scale" unlike their civilian counterparts. This is because military personnel do not have "Right" to bargain their wages with ministry of Defence (their employer). They do not complain publically, that is why average Nigerians consider Nigerian soldiers to be relatively richer than his civilian colleague in the civil services.

Nigerian Army Headquarters also established a Directorate in-charge of Resettlement of its personnel on the way to their Retirement, after long years in service. This Directorate guide and counsel the portential ex-servicemen

(serving military personnel on retirement lists), to join various trades, or vocational skills which they can use as their source of income after their retirement. This Directorate set-up resettlement centres all over the federation, so as to achieve the above mentioned objectives. A good examples of these types of Resettlement centres include those centres in Oshodi - Lagos and Kachia in Kaduna State. These centres train the military personnel various technical skills, trades and other professions which requires short time of training period of six months or less such type of trade or vocational skills include Agriculture general, Horticulture, Animal Husbandry, Plumbing, Tailoring, carpentry, Mechanical and Electrical Engineering, Short hands, Typewrittings, small scale business management, etc.

The provision of above welfare schemes by the Armed forces authorities demonstrated their commitment to the general welfare of Nigerian military personnel.

It was in this respect Nigerian Army established social insurance scheme for its personnel on 4th January 1988 by named NAWIS. Nigerian Airforce also formed a similar scheme called Nigerian Air Force Welfare Insurance Scheme (NAFWIS). Nigerian Navy also established a similar scheme called NAVWIS (that is Nigerian Navy Welfare Insurance Scheme). It is important to explain what Insurance means and its relevance to the productivity of workers (as motivational instrument). Finally how it relate to the economic growth and development of a nation as a whole.

Insurance is then a social device for reducing the cost of loss to individual or group arising as a result of financial loss. Crane (1980) simply define "Insurance as a system of combining many loss exposures which the cost of the

losses being shared by all the participants. Insurance policy is then a legal contract under the terms of which an insurance company agrees to pay for stated losses".[3]

The insurance firms make it possible the pooling together of a large number of similar risks, so that their group losses can be predicted and shared collectively. This principle is "a sine qua non" for any rapid economic development of a nation. Some of the economic and social importance of insurance industry to economic development include the following.

First and foremost is that insurance encourage effective utilisation of scarce resources in the society. This can be achieved by providing adequate information about risks and cover of an investment or any other business venture in the society. The insurance cover encourage financial institutions like banks to give out loans or advances which provide strong support to the business enterprises. Increase in investment in the economy would generate greater efficiency and productivity of the society's scarce resources.

Insurance firms promote loss prevention in many forms. For example through pricing or under writing measures. Firms also encourage the installation of special prevention equipments in factories or business areas; so as to prevent accidents or disasters like fire, chemical explosion and other industrial accidents. Prevention equipment such as fire extinguishers, accident alarm system; first aids etc, are always mandatory as the standard safety procedure for business or industrial environment.

Insurance firms also promote accummulation of capital (by raising more funds through savings of their clients). Capital accummulation still served as one of the back-bones of any economy of a nation. Another important function of

insurance industry to economic growth is that, the losses which are insured by insurance firms turned then to be "goods" in form of claims settlement. Any individual or business organisation who received compensation for losses remain economically stable. The compensation benefits can be used for further production of goods and services in the society, which ultimately benefit the individual and society in general.

Modern Insurance Industry was introduced into this part of Africa by British colonial masters in twentieth Century. As stated by Akalabu (1982) that "before the coming of British there existed the crude (traditional) form of mutual insurance schemes. These schemes include clans Union, which acted as mutual insurance societies to their members, age group and extended family system. British mercahnt established the Royal Exchange Assurance Company in 1921 as the first Insurance Company in Nigeria. By the time of independence the number of insurance company operating in this country has increased tremendously."[4]

Another significant development in the Nigerian Insurance Industry was "the promulgation of the Insurance Decree 1976 and the Enterprises Promotion Decree 1977 which resulted in the growth in the number of indigenous insurance companies to the size of 119 with 360 brokers/loss adjusters and 14,364 Insurance agents."[5] According to the above Decree Insurance Companies were expected to deposit Five hundred thousand Naira (₦500,000) for life and non-life covers.

Introduction of the structural Adjustment Programme (SAP) and other changes in our economy lead to "the promulgation of new insurance Decree in 1989 and 1991 which increase the capailization of insurance companies to₦ 5

million for either life or non-life cover. Re-Insurance Companies are expected to pay ₦100 million for Reinsurance of life and non-life business. Although Insurance Bodies and Government are still on the negotiation process to reduce the reinsurance capitalisation to ₦50 million".[6] To encourage rapid development and ensure more confidence in the industry Federal Government established "Nigerian Insurance Supervisory Board (NISB) under Decree Number 62 of 1992 called special supervision fund Decree. In this context NISB will act as the central apex (regulatory) body of all Insurance Companies in Nigeria."[7]

Insurance firms in this country are involved in various aspect of insurance businesses such as motor vehicle policy, marine and Aviation insurance, fire insurance, burglary and theft insurance, life insurance, import-export insurance, more recently National health insurance and so on. The conventional insurance companies all over the world shun away from the areas they consider to be too risky like agricultural sector and other areas like the life insurance of Military personnel. That is why Federal Government of Nigeria through Nigerian Agricultural and Co-operative Bank (NACB) set up an Insurance Company on 15th December, 1987 called Nigerian Agricultural Insurance Company (NAIC), that control the whole Insurance business in the agricultural sector.[8]

It was in the same spirit that the Nigerian Armed Forces (which consist of three armed services) formed their own Life Insurance scheme for their personnel. The Nigerian Army took the first step by introducing NAWIS. The Nigerian Air Force formed their own scheme by name Nigerian Air Force Welfare Insurance Scheme (NAFWIS) and Nigerian Navy also followed by introducing their Nigerian Navy Welfare Insurance Scheme (NAVWIS).

The Nigerian Armed Forces introduced the above social insurance scheme as a social security programme to all its serving personnel. Like the rest of the world Armies such as U.S.A. Great Britain and Sweeden have introduced a number of social welfare schemes to its serving personnel so as to boost the morale of its members.

1.2 HISTORICAL DEVELOPMENT OF NAWIS

Nigerian Army Welfare Insurance Scheme was lunched on the 4th January, 1988 by the then Chief of Army Staff (COAS) Lt General Sani Abacha at Lagos. This Scheme was similar to U.S. "Bureau of War Risk Insurance" set up in 1917 by American Treasury Department to insure all active American Military personnel. General Abacha in the keynote address stated that "NAWIS was established so as to raise the morale and efficiency of the Army personnel and most importantly to provide a 'Life Insurance' cover for all occupational harzards associated with Military duties which include riots, war risk and other hazards which are not usually covered by the conventional insurance companies."[9]

NAWIS will be funded by premiums which will be deducted from salaries of Officers and soldiers. This scheme will not operate as a conventional insurance company incorporated under the insurance Decree of 1976. But NAWIS was registered as a private Company under the Company's Act of 1968. That means NAWIS is a `Trust fund' not a conventioanl insurance company. The membership of NAWIS is restricted to serving soldiers alone; Officers cadets Recruits and Boys soldiers are not eligible to contribute. Therefore, the scheme would not cover any one, not in active Military service.

There are some categories of officers and spldiers who are not covered by NAWIS programme. These include those who are already pending retirement and soldiers whose discharges have been approved (as of the time of the introduction of the programme in January 1988). Others include soldiers who are currently attending courses at rehabilitation centres (that is Armed Forces Rehabilitation Centres at Oshodi, Kachia etc). All Soldiers involved in armed robbery or murder cases not disposed of yet and soldiers who are mentally sick whether or not they are with the programme.

Officers and soldiers who are also exempted from the benefit of NAWIS include those who commit suicide and those that suffered death due to the execution of an order by a court martial or of a competent law court'. In this case however the Next of Kin (NOK) of suc men would only be entitled to the deceased actual contributions plus the accrued interest.

Any serving personnel who retired from active service or discharged or dismissed from service will get all his contributions with accrued interest. That is, on the condition that the beneficiary has made a contribution for more than one year (from the period of 1st January 1988). Any contributor who leaves the service within one year of contribution will receive the total amount of his contribution without any interest.[10]

NAWIS take care of all hazards that sorround the Military Profession, such as war injuries sustained during active service, riots, chemical biological and many others. During the short span of NAWIS as an `Insurance trust fund' experienced many problems such as poor public image among the beneficiaries (both soldiers and officers). Difficulties in getting the benefits in time like the case of mass death of Military personnel in operations like Liberian

peace-keeping (ECOMOG) operations or the unfortunate C-13O charlie air craft accidents on Setember, 1992. Slow implementation of NAWIS programmes such as investment and utilization of funds contributed by the Military personnel. Unecessary bureaucratic procedures in the process of payments and long delay in channelling the funds to the right families, are some of the teething problems of NAWIS which was observed in the course of this survey.

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1.3 STATEMENT OF THE PROBLEM

Presently the existing welfare schemes in the Nigerian Armed Forces have not been able to meet the required objectives. The Famous French Military Commander and state-man Napolean once said "the morale of troops is to the materials as three to one (sic). Over one hundred and fifty years. General Bruce of the U.S. Army have repeated the same statement by asking the question `What constitutes the effectiveness of the Armed Forces of a country?' To him there are three factors. First is the strength of their arms, equipment, supplies and transportation. Secondly, the human factor, their morale, motivation, espirit, training, leadership, information, Command and confidence of their mission. Lastly the ability of govt to employ them wisely and effectively. To him the second factor is the most important of all".[11]

It was in recognition of the above statement that the Nigerian Armed Forces formed different welfare schemes (which was explained in the introductory part) including the recent ones of NAWIS, NAFWIS and NAVWIS for the Nigerian Army, Nigerian Airforce and NIgerian Navy respectively.

The essence of these insurance schemes was to reduce the suffering of MIlitary personnel in active service and their legal dependants even after death,

discharge etc. In effect the above programmes will serve as a morale booster or motivational tool, for all serving personnel. High morale usually lend to higher productivity and efficiency in any organisation, Military Institution not an exception.

The personnel life Insurance Schemes introduced by the Armed Forces would therefore serve as an insurance cover for all occupational harzards which associated with Military profession, which the conventional insurance companies shun away from. The study of personnel (or social) insurance scheme in the Armed Forces with the various Commanders at all level on the importance of human motivational factors in achieving the organisational overall objectives. Human management is very important in the Military profession. Soldiers welfare and morale are among the vital factors for successful victory for any Military Campaign. Therefore the essence of this survey is to analyse the relationship between social welfare insurance scheme with the morale productivity of Military personnel in the Nigerian Armed Forces with particular reference to Nigerian Army.

1.4 OBJECTIVES OF THE STUDY

The objectives of this survey are as follows:

1. The study is meant to identify and explains what makes up social insurance scheme in Nigerian Armed Forces.

2. To find out the problems, achievements and prospects of Nigerian Army Welfare Insurance Scheme.

3. To explain the relationship between welfare Schemes in the Nigerian Armed Forces with that of some selected countries (like U.S.A., UK and Sweeden).

4. To compare the conventional life insurance policy (Trust fund) with that of NAWIS.

5. To explain the importance of the social insurance scheme in the Nigerian Armed Forces to the morale of their personnel (or social Insurance as a motivational tool of boosting morale of troops).

6. To recommend possible areas of improvement of the present MIlitary welfare (particularly Military Insurance Schemes) to Ministry of Defence (MOD).

1.5 HYPOTHESIS

This project assess the life insurance scheme in the Nigerian Armed Forces. The central hypothesis is to analyse the relationship between social welfare insurance scheme with the morale and productivity of Military personnel in the Nigerian Armed Forces with particular reference to Nigerian Army. The above hypothesis can be broken into the following sub-hypothesis:

1. Nigerian Armed Forces established different welfare schemes so as to serve as a motivational instument for raising the morale of their troops.

2. There is a direct relationship between personnel's morale and their productivity (output). That is the willingness of personnel towards achieving the overall organisational objectives.

3. All welfare schemes are considered to be equally important in all aspects. That means there is no distinction between schemes, except on the benefits payment that would be derived from such scheme.

4. Inadequate information about the Insurance welfare programmes in the Armed Forces lead to the negative perception (bad image) about these schmes by troops.

5. In effective implementation of policies and delay in payment of benefits of thes Insurance Schemes makes personnel in the Armed Forces to be indifferent about the programme.

1.6 SIGNIFICANCE OF THE STUDY

This study will be meaningful to students and academicians in the analysis of social security schemes in the Armed Forces. It will also be relevant to the professional psychologists and other social scientists who are interested in the field of motivation, morale and management of Military personnel. This study is also very important to the professionals and students in the insurance sector, who are interested in the field of social insurance schemes, life insurance, medical health insurance schemes pension and gratuity funds and all other relevant areas in finance. This survey is also important to those students and academicians in Military sociology, International Defence studies, tactics and Strategic Studies, Military Industrial complex analysis and so on.

To the policy makers this study will serve as a good reference in the area of social welfare schemes, motivation and morale of personnel. The Decision makers in the ministry of Defence can also use this study as a background survey of life insurance schemes in the Nigerian Armed Forces. The concluding part of this project will discuss problems of NAWIS; seven years after its inception. I hope this study would serve as a major step in correcting the basic problem of not only NAWIS but the whole Insurance industry of negative image in the Nigerian society.

Lastly this study was aimed at up-lifting the general welfare of all serving Military personnel in the Nigerian Armed Forces. Critical analysis of existing welfare schemes in the Nigerian Armed Forces with that of other Developed Armies like United States, United Kingdom, Sweeden and even some third world countries like Ghana, Libya and Ethiopia; would lead to a conclusion of a graet need for a complete re-structuring of welfare schemes and other benefits in the Nigerian Armed Forces. This is due to the fact that there is a direct relationship between welfare schemes and other payment incentives (as a motivational tools) and the morale of personnel in any organisation.

In essence, this study is important to both students, academicians and professional alike in Insurance Management, Finance and other Social Sciences. Policy makers in the Ministry of Defence can also use this survey especially in the process of planning policies and strategies in motivation, morale and management of Military personnel.

1.7 LIMITATIONS AND DELIMITATIONS

This project has been designed to consider the problems and prospects of implementing social insurance policy in the Nigerian Armed Forces with special reference to NAWIS. Therefore this study is not a comparison of existing personal insurance schemes in the Armed Forces namely NAWIS, NAFWIS and NAVWIS. But it is a survey of existing problems and recommendations to the insurance scheme in the Nigerian Army called NAWIS.

This study is not aimed at covering the whole social welfare schemes in the Nigerian Armed Forces. Neither should this survey be considered as a study which will compare and constrast the existing social welfare schemes in the

Nigerian Armed Forces with that of other world Armies. This is due to the in-adequacy of enough data and the time factor provided for this research.

This study would also analyse the life insurance Companies and their policies in the areas of social insurance (personal insurance) and other medical health insurance. But we should be aware that NAWIS is not a conventional insurance company but a "Trust Fund" registered under 1968 company act. Therefore NAWIS is a Welfare Insurance Fund not a privately owned Insurance organisation which aimed at maximisation of profit and surviving under competitive insurance market in Nigeria.

Lastly considering the fact that NAWIS was established seven years back the area of this survey can said to be a virgin field, not much research has been covered. Therefore the major problem which limit this project is due to the fact that the research area was on Defence policy, where some Military personnel are not ready to "open-up". Most of them believed that welfare matters in the Military is a sensative area or restricted area, which they consider as "no go area", where they should not talk about or be quoted.

1.8 RESEARCH METHODOLOGY

In this study I would use both primary and secondary data. The source of my primary data would be based on the personal interviews, discussions and questionnaires with some selected Military personnel in the Nigerian Armed Forces and other foreign Military personnel, especially those on course in Command and Staff College (CSC) Jaji, Kaduna.

The secondary data would be collected from the NAWIS hearters at Bonny Camp Lagos, NAWIS and NAFWIS head offices bot situated at the

Defence Headquarters Lagos. Other sources of informations are obtained from magazines, Newspapers, Seminar papers and other publications like Army Review Journal, Soja magazine, Defence Review, etc.

This project work would be both analytical and descriptive in its study. This survey is designed to give a critical accounts of the problems, achievement (if any) and prospects of social insurance schemes in the Nigerain Armed Forces with special attention to NAWIS.

This research project would consist of five chapters in addition to the foot notes and References that would follow each chapter as the need arise with attached references, bibliography and appendix. Chapter one contain introduction which is sub-divided into historical background of NAWIS, statement of the problem, objective of the study, significance of the study, limitations and delimitations, research methodology and Definition of terms.

Chapter two contain review of literature with sub-titles welfare and morale (performance) in management theories. Insurance in Nigeria and types of insurance. Welfare Schemes in the Nigerian Armed Forces, social Insurance Schemes in the Nigerian Armed Forces and Welfare schemes and payment incentives in some world Armed Forces.

Chapter three include the organisational development of NAWIS, the structures of the organisation, the operational guidelines of NAWIS and its problems. In conclusion of this chapter some basic assumptions were deducted so as to make theoritical foundation for the anysis of problems and prospects of NAWIS.

Chapter four contain analysis of data which include correlation between welfare schemes and morale (or performance) of troops; welfare benefits,

motivation and productivity of troops in the Armed Forces, and lastly the interpretations of other findings.

Chapter five is the final part of this survey; which consists of summary, recommendations and conclusion.

1.9 DEFINITION OF TERMS

Armed Forces - group of Military Forces of nation (or nations) which include Army, Navy and Air Force as in the case of Nigeria.

All Volunteer Force (AVF) - Military personnel who joined the Armed Forces willingly without being compelled.

Attach (personnel) - this is the placement of units or personnel in a Military organisation where by such placement is relatively temporary. The responsibility for transfer and promotion of such Soldier will normally be retained by the parent formation Unit.

Annuity - a form of insurance under which the insurer promise to pay the insured an income for a specified period or as long as the insured and perhaps a beneficiary survives.

Basha or Bacha - Temporary corrugated iron houses provided for soldiers. These blocks of Basha where constructed as a temporary accommodation for soldiers and their families, immeely after civil war around early 70's.

Benefit - Incentive payment entitled to employees in form of allownace which supplement their basic pay or salary; so as to improve their general welfare and morale.

Benevolence Fund - Nigerian Army set-up this welfare fund, so as to provide immediate (short term) financial assistance to the families of deceased soldiers who died in active service.

Boy Soldier - boy between the age of 11 - 17 years who ugo both Military and academic training (secondary school level) in Nigerian Military School Zaria.

Conscript Force - Military system based on the militia principle which consist of Military personnel that are compel by the state or constitutional law (for all-able body young men) to serve for certain period of time in the armed forces. For example Sweeden and Swiss Military system.

Corps - is a functional administrative branch or department in the Army as it is in the civil structures.

Insurance - is a risk financing tool. It is a system of combining many loss exposures which the cost of the losses being shared by all the participants. It is also an institution which device means of combining the risk of two or more insured individuals or organisations, through actual or promised contributions to a fund out of which claimants are paid.

Insurance Policy - is a legal contract under the terms of which an insurance company agrees to pay for stated losses. In this case the policies cover the stereos for the perils of theft, fire, accident or life for a period e.g one year. The price of an insurance policy is called premium.

Insurance broker - a person or organisation that `shops the market' on behalf of a prospective insured person or organisation.

Insurable risk - a loss exposure that is insurable by private or public insurance company. The term loss exposure means that the objects (insured) are subject

to loss, example in motor insurance, car or bus that is insured, in fire insurance, lives of individuals insured; etc.

Group Insurance - Cover the members of a group such as employees of a single employer. The benefits are similar to each member.

Peril - is the cause of a loss, for example fire, wind storm, water leakages, vandalism and so on.

Social Insurance - Cover a large number of individuals or general public for the prevention of unforseen poverty, resulting from zazards of personal fortune over which indididual have little or no control.

Social Security System - Govt measures designed to protect its citizens against personnel risks and poverty (or sub-standard condition)s. Social insurance is part of social security system.

Social Welfare - Provision of basic needs to employees in organisation such as health care, housing, good working conditions, clubs recreation facilities etc; so as to improve the general well-being of their personnel.

Soldier - Military personnel below the rank of Commissioned Officer. But in this project sometimes "Soldier" may be refers to as `all Military personnel' including the Commission Officers, irrespective of their rank.

Risk - Uncertainty about future loss which may be either pure or speculative. Pure risk can result only in loss or in no loss, while speculating risk can result in either loss or gain. Only ordinarily Pure risk can be insured.

Re-assurance or Re-insurance - Insurance purchased by an insurer to protect itself against losses on policies it has written that does not wish to bear entirely itself.

Veteran - ex-service man or person who retired ffrom Military service with long experience of wars and other Military adventures.

Welfare - the process of management, using material benefits towards changing the attitude of personnel's mind (perception) to a better desired conditions, for higher efficiency and productivity in service of an organisation.

1.10 FOOTNOTES

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CHAPTER TWO

2.0 REVIEW OF LITERATURE

2.1 INTRODUCTION

Since the beginning of human civilisation, man has strived to live in a peaceful, healthy, safe and clean environment. It has been the concern of various governmental institutions to improve upon the basic needs of human life for the benefit of citizens they govern. Military institution is not an eception.

Modern concept of welfare started to attract greater attention after the first and Second World War. Military authorities all over the world consider soldier's welfare with atmost concern. Mass programme of rehabilitation of veterans of the two great wars, accommodation of soldiers in active service and provision of other social welfare infrastructures in the barracks become the order of the day. Other welfare schemes were also introduced, such as, improved salaries, retirement benefits, other allowances, life insrance schemes and benevolent fund. all these schemes were established so as to boost the morale of troops and improve their productivity and efficiency (performance) in their choosen noble military profession.

2.2 WELFARE AND MORAL OF TROOPS IN MANAGEMENT

Welfare concept according to Martin (1967) "is a term worth rehabilitating. The reason being that people have at different times reacted to the term with various degree of negativism, sometimes being outright sceptical. They tended to confuse it with various idea of charity like old people's home

and philanthrophic undertakings. but the question that crops up is welfare not more than just provision of some hand outs or act of benevolence?"[1]

According to British production and Efficiency Board of Ministry of Aircraft Production, defines welfare as "fundamental attitude of mind on the part of management influencing the method by which management activities are undertaken." To Hopkins (1955), he define welfare as "not just a collection of material schemes or routines pieces of adminstration such as sick benefit payment, benevolent fund or safety regulation. These are necessary but do not represent the core of the matter, they are just an outward expression of the minds of the employers as regards to their employees."[2]

Howthrone conducted experiments (1924-32) concerning provision of welfare in industrial sector and discovered that the provision of certain facilities in working place such as better hightings, ventilation and good working environment guarantee better relations with employees or even greater productivity.[3] Dogon Yaro and others (1976) in their study titled "A Study of Personnel Administration in the Nigerian Army" supported the above statement by emphasizing on improving of general state of military welfare benefits such as allowances, accommodations, provision of medical facilities, educational facilities and other social aminities like sports and recreation facilities in the barracks, so that troops' morale and discipline can be greatly improved. They concluded by stating that:

> "It would be prodent at this state to remind ourselves of the recurrent problem of coups and counter-coups, which have dominated the scene for the last years. The detrimental effect of this instability on the morale in the Army and its general

> administration annot be over stressed. It is necessary therefore to keep soldiers interested and occupied in wothwhile tasks so as to divert his thought from politics. The declining status of military in the present day Nigeria contributes to the low standard of morale among its officers and other ranks. This has further led to a decline in the status of the Army officer who prior to 1966 was regarded as a first-class and trusted citizen. The attitude of the soldier towards his job and place in present Nigeria lacks the confidence which was noticeable up to 1966."[4]

Nawurah (1986) of the Ghanian Army supported the above statement in his study of "Morale and Man Management in Ghanian Army." He said that "Morale and man management are vital in the military profession that they command strong emphasis at all times and at all levels of command. These two factors are so part of us that we could hardly run away from them even if we wanted to. They cause headaches when we take out troops into the field for training or operations. When we stay in barracks for prolonged periods without activity the situation is even sorse."[5]

Valerie and Smith (1969) study on Workding Environment supported the earlier scholars' statement that working condition (environment) can have a considerable effect on the morale and performance of the workers. They are of the opinion that it is the responsibility of the personnel department to ensure that the highest possible standards of cleanliness, lighting, heating and ventilation are maintained and that noise levels are bearable. Accidents and absentism due to illness, are also some of the major problems facing industries today. As time

is lost through accidents and illness it is therefore necessary to take steps so as to reduce them.[6]

Valerie and Smith (1969) suggested that, the management should introduce "attendant advantage" that will be increased as the workers' productivity increase. This will make the individual worker (and other workers as a group) to work harder, so as to benefit from it. This may be due to the competitive incentives or benefits incalculated into workers' mind. Both the employers of labour and the economy as a shole would benefit greatly from the above strategies.[7]

Before going into the discussion of effect of welfare schemes on the performance or morale of troops in military institutions; it would be of a grreat importance to define morale. Morale can simply be defined "as a state of mind or condition of human mind. a man's morole is said to be high if he is willing to do more than his fair share of duty without any reward. Such a man radiates charm and enthusiasm within the group to which he belongs even in the face of danger and grave oods. A man with a low morale is perhaps the exact opposite of the one just described. High morale then is the most important single factor for achieving *esprit de corps* in any organisation."[8]

Morale or performance of troops depends on the level of motivation or welfare scheme benefits provided by the organisation; as stated by Martin (1967) that "human morale or performance can be analysed through understanding motivation.. The meaning of motivation lies in the relation between human needs, drives and goals (as explained by Uthans (1985) in a graph below:

NEEDS ----------> DRIVES ----------> GOALS

(Deprivation) (Deprivation with direction) (Reduction of drives)

Fig. 2.1 **Basic Motivation Process**

(Source: Luthans; F. Organisational Behaviour McGraw-Hill, new York, 1985, P. 184).[10]

The above graphically explain the basic motivation process. Scholars especially on human psychology classify motivation into various categroies. Since the early 1900s when various scholars started classifying motivation into different groups such as, primary, general, secondary and work motivation.

Scientific management school of psychologists are the first to developed many theories which emphasized on wage benefit incentives as the main factor that encourage workers to be more productive or effecienct in their performance. Human Relation School later emerged as the main agitators of provision of economic and security conditions of working environment as the main factors that motivates workers performance (or morale).

Abraham maslow (1954) later developed the popular theory of human "hierachy of needs." Drawing mainly on his clinical experience, he thought that a person's motivational needs can be arranged in heirachical order. In essence, he believed that once a given level of need is satisfied, it no longer serves to motivate. The next higher level of need has to be achieved in order to motivate the individual. Maslow identified five level of human needs heirarchy:

1. Physiological needs
2. Safety needs
3. Love needs
4. Esteem needs
5. Self actualization needs.[11]

Maslow analysis of human needs was not intended to be applied directly to work motivation. But MacGregor (1964) in his widely read book "The human side of Enterprise" popularized the Maslow theory in modern management literature. The human hierarchy of need had a tremendous impact on the modern management approach to motivation. The above theory was later converted into the "Content model" of work motivation. For example, if Maslow estimate are applied to an industrial organisation the lower level of personnel needs would be generally satisfied (about 85 percent of the basic needs and 70 percent of the security needs but only 50 percent of the belongingness need, 40 percent of esteem needs and merely 10 percent of self actualization needs would be met).[12]

The analysis of the above estimate percentage given by Maslow seem logical and applicable to the motivation of human beings in today's organisations. Maslow hierarchy of needs has often been uncritically accepted by many wirters in management and other professional practitioners. Unfortunately, the limited research that has been conducted leads to little emphirical support of the theory.[13]

The researches condutcted so far indicated that Maslow's hierarchy of human needs theory is not the final answer in motivation. Yet the model have made a significant contribution in terms of dicision making in management of workers's needs.

Hersenberg (1966) later extended the work of Maslow and formed a specific content theory of work motivation called "Two factor" theory of motivation. He believed that man lives at two level; the physical level and the psychological level. His original studies into the good and bad expeeirnces at

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work of 200 engineers and accountants; was designed "to test the concept that man has two sets of needs; his needs as an animal to avoid pain and his need as a human being to grow psychologically." The respondent in the study were asked to recall times when they had felt eceptionally good about their jobs and when to recall ndgative feelings they had experienced.[14]

In the interpretation of the above results Hersenberg (1966) formed two-factor theory or motivation hygience theory of motivation. he indicated several factors that led to persistent employee satisfaction; while some others led to persistent dissatisfation. The satisfiers were called "motivators" and the dissatisfiers are called the "hygience factors as explain in the table 2.1 below:

Motivators	Hygiene Factors
|. Achievement	1. Company policy and admin.
2. Recognition	2. Supervision
3. Work itself	3. Relationship with supervisor
4. Responsibility	4. Work conditions
5. Advancement	5. Salary
6. Growth	6. Relationship with peers
	7. Personal life
	8. Status
	9. Relation with subordinates
	10. Security

Table. 2.1 Factors Affecting Job Attitudes (Herzenberg) (Source, Luthans; F. (1985) Organisational Behaviour McGrow-Hill, New York, PP. 184)[15]

Herzenberg explained that motivators appeares to be closely connected to the job, whilst hygience factors were connected with the environment. Motivators appered to produce motivated behaviour . However hygine factors produced either dissatisfaction or a nil response, Campbell; *et al* (1970) criticised Herzemberg's study by claiming that in an emphirical sense, the two factors theory has been concerned more with job satisfaction or dissatisfaction than job behaviour. nevertheless, this work led to what might be called the "job enrichment movement" (adding motivators to jobs) and more recently, to the "quality of working life movement."[16]

Alderfer's (1972) theory of Existence Relatedness and Growth (ERG) was the most recent extension of the Herzerberg and Maslow content theories of work motivation. He formulated a need category model that was more in line with the existing emphirical evidence. Similar to Maslow and Herzenberg, he feels that there is value in categorising needs and that there is a basic distinction between lower-order needs and higher-order needs.

Alderfer identified three groups of core need called ERG theory (that is Existance, Relatedness and Growth). The existence needs are connected with survival (physiological well-being). The Relatedness needs stress the importance of kinterpersonal, social relationships. The Growth needs are the areas concerned with the individual's intrinstic desire for personal development. Unlike Maslow and Herzeberg, he does not contend that a lower -level need has to be fulfilled before a higher-level need is motivated or that deprivation is the only way to activate a need.[17]

Vroom's (1964) Expectancy Theory of Motivation has it's roots in the cognitive concepts of pioneering psychologists Lewin and Tolman in their choice

behaviour and utility concepts from the classical economic theory. Vroom in 1964 formulated an expectancy theory, an influential work, focused on individual behaviour in the workplace. He observed that the work behaviour of individuals with the object of explaining the processes involved. He assumed that much of the observable behaviour of individuals are motivated. That is, the result of preferences among possible outcomes and expectations concerning the consequences of actions. His principal methodology was "objective observation."[18]

This theory was based on the motivated behaviour of individuals which is the by-product of two key variables; which are:

(a) The valence of an outcome for individual

(b) The expectancy that a particular act will be followed by a predicatable outcome.

Valence is the anticipated satisfaction from an outcome. This distinguishes it from the value of the outcome which is the actual satisfaction obtained. Expectancy is a momentary belief concerning the likelyhood that a particular act will be followed a particualr outcome. The product of valence X Expectancy is FORCE. Force is used in the sense of pressure to perform an act. Thus, the basic formula designed by Vroom was that:

FORCE (Motivation) = VALENCE X EXPECTANCY

Many scholars have asreviewed Vroom's idea of expectancy theory of work motivation. Guest (1984) for example, concluded that "expectancy theory continues to provide the dominant framework for understanding motivation at work. Lawer and Porter (1961) have extended Vroom's ideas by developing a

theory called "Porter-Lawer Model: Implication, for performance and satisfaction at work.". This model address two major issues which are:

(a) what factors determine the effort a person put into his Job?

(b) What factors affect the relation between effort and performance

They selected the following variables to answer the above questions. These variables are:

(I) - Effort

(ii) - The value of rewards

(iii) - The probability that rewards depend on effort

(iv) - Performance

(v) - Abilities

(vi) - Role perceptions.

Underlying the above basic model is the assumption that people act on the basis of how they perceive situation. To them, rewards constitute a more direct cause of satisfaction that does performance, but rewards based on current performance can cause subsequent performance.

Locke (1976) formulated another theory of motivation based on goal-setting called Goal Theory. He argued that, it is the goal that an individual is aiming for which motivates him, rather than just the satisfaction of attaining it. He also stated that, what a person values or desires determines the goals he/she would sets for himself /herself. But what actually drives him (motivates him) are the goals themselves.

Locke's studies indicated that individual performance was better when peole had been set specific goals of challenging or difficult in nature. When they received feedback on their performance their behaviour would tends

towards the positive or negative results (feedback) as the case may be. The approach clearly has implications for the practicing of Management By Objectives (MBO) or target-setting which its success depends on the matual agreement of specific goals between a manager and his subordinates.[20]

Equity theory or Social Comparison theory is another recent motivation theory which suggested that people at work compare themselves with others doing similar work in similar circumstances and judge whether they are being fairly treated or not by comparison. Adams; *et al,* (1964) in their studeis found out that if employees thought that they were not being treated equitably in relation to others (comparable employees), then their efforts would declined.[21]

Schein (1970) in a leading text on the behavioural science identified a number of other models about work motivation. These include the popular historical assumption of Relational economic man which is based on Adam Smith classical economic theories which MCGregor (1964) called "Theory X." This theory considered man's rational behaviour of self interest, especially in relation to economic nees. McGregor (1964) later developed "Theory Y" which stated that human behaviour can be motivated more by self-fulfillment need than by any others. That means the self-actualising man needs challenges; responsibilities and sense of pride in his work. Recent studies indicated a good deal of support for this theory among professional and skilled grades of employees. But the situation regarding unskilled workers is somewhat less clear.[22]

Trist and Banforth (1951) view human motivation at work, as primarily motivated by their social needs. They based this theory on the assumption that man as a social being and called it socio-technical systems theory. Acceptance

of this view by managers implies a close attention of employee's social needs with less emphasis on task consideration.

Cole (1988) viewed motivation as a more complex matter than previously conceived. He said people are more complex and variable (unpredictable in their behaviour), they respond to a variety of managerial strategies and are affected by different tasks and different work groups. Schlin (1970) sees motivation as a form of "psychological contract" based on the expectations that the respective parties have of each other and the extent of which these are fulfilled. The approach does not exclude the previously mentioned approaches; but included them in kits view point. Due to the complex nature of human behaviour, Cole (1988) summarises the motivational models as follows[23]

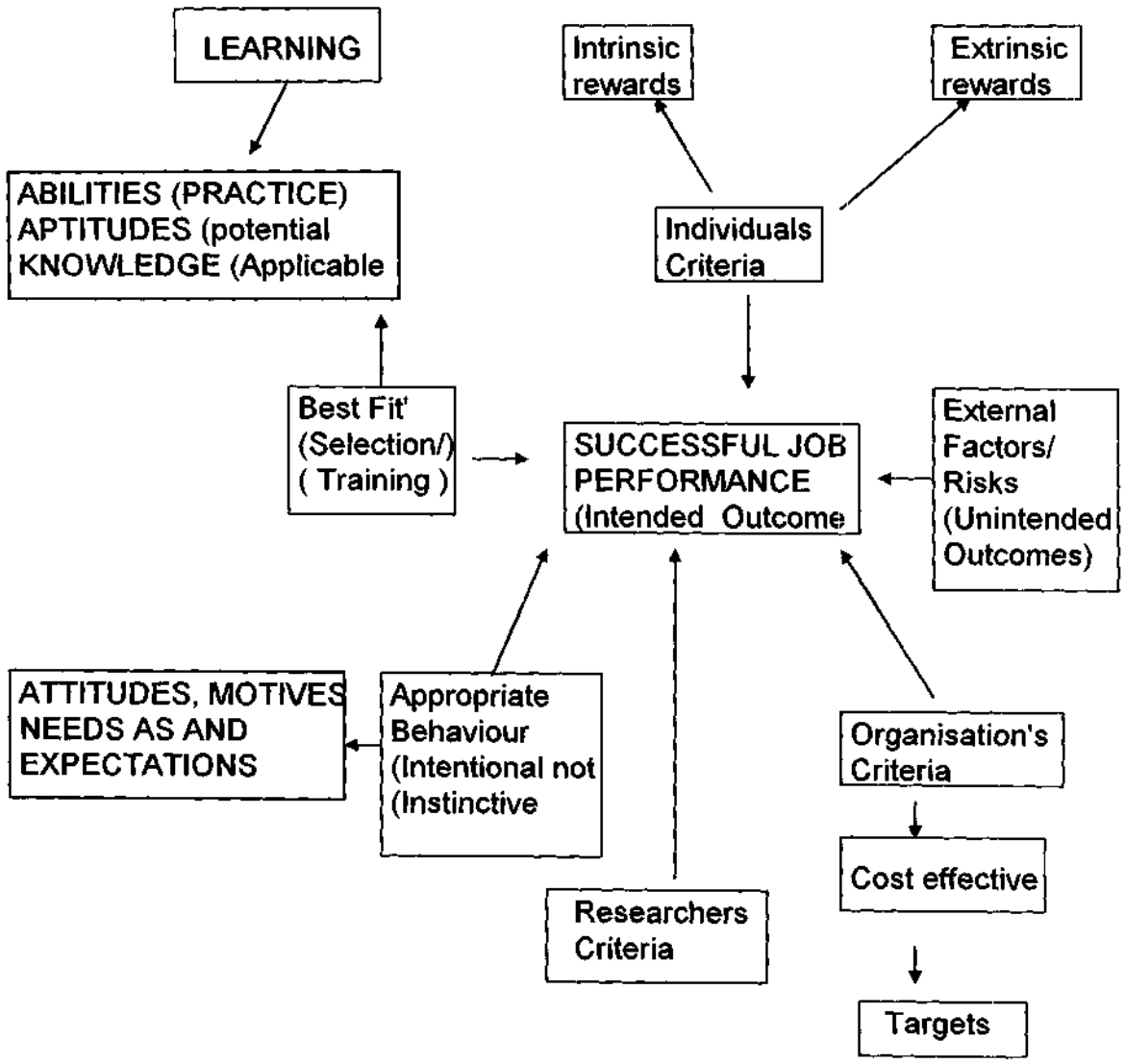


Fig. 2.3 Summary of Motivation Models
Source: Cole; G.A. (1988) Personnel Management: Theory and Practice, DP Publications Ltd., London. PP. 83.

Imohe (1981) in his studies titled "Job Satisfaction in the Nigeria Army" stated that "there exist a high relationship between workers motivation and their level of job satisfaction; He also stated that "an increase in workers benefits (as his service accumulates on the job) such as pension and other retirement benefits, would make the workers to remain on their present job, even if a higher wages are offered for a new job." [24]

On Job satisfaction, Locke (1969) stated that, it is as simple as the situation where employee's fulfilled his needs." To Agbonifor and Ineghebor (1982) stated that

> "Many organisations in Nigeria still eronously believe in financial motivation as the method to ensure productivity in their organisation. But the trends in recent years had been to complement financial motivation with other methods such as various employment benefits. When human being is well trained, well remunerated and well motivated, he will be capable of achieving higher productivity. Therefore, an increase in incentives benefit payment to employees should be seen as necessary investment, that the returns which would continue to be realised, for a longer time to come."[25]

Nti (1974) supported the above statement in his studies "Retaining and motivatiing personnel in Nigerian Army" where he stated that "one of the best nmethods for ensuring that an officer performs (his duties) to his utmost ability is to ensure that he is properly trained. Training is the process of developing skills, knowledge and attitude in an employment for the purpose of increasing his effectiveness in his present position as well as preparing him for a higher future position."[26]

Dogonyaro; *et el* (1976) on their studies of Nigerian Army Administration from 1960 to 1976, stated that the major difficulties in the Army Administration is on the welfare administration, where they cited an example that "inadequate barracks accommodation where officers live far away from their troops. This results in officers being unaware of their feelings and problems of their men."

They concluded that "if troops are not properly cared for by means accommodation, uniforms, recreation facilities and basic social amenities, are likely to be disguntled and will tend towards indicipline. It is difficult to insist that a soldier should be properly dressed, if he has no uniform, boots or headgear. Morale affects discipline and performance, so does indifference on the part of officers to the well being of their men."[27]

In summary, Blunt and Popoola (1985) and Hopkins (1955) stated that the provision of the following welfare amenities would greatly improve the morale and performance of personnel in any organisation. These welfare amenities include the physical and social welfare such as:

(a) Medical Health care facilities,

(b) Good working environment (like lighting),

(c) Control of noise and vibration in Working place,

(d) Employee Counselling,

(e) Sports and social clubs (Recreation facilities),

(f) Canteens and Catering,

(g) Service recognition,

(h) Educational facilities, etc.[28]

Other scholars include the provision of bathing and washing facilities, establishment of libraries, saving schemes for workers and their families. Others include the provision of housing/accommodation, supply of drinking water, provision of transport, provision for clothing in factory premises, visits to employees when they are sick and condolence visits when employee is bereaved. Employers could also provide other facilities at their own discretion.[29]

Welfare Schemes in different organisations still provide a majfor source of motivation for workers. According to the various studies of scholars, motivation served as a tools for greater morale and performance of personnel. Employees as individuals cannot stands on their own without the help of other individuals around them. That is why there is need for individual supports and collective team-work, so as to solve our various needs in the society.

2.3 INSURANCE IN NIGERIA

Modern insurance business was introduced into Nigeria as late as the 20th century, by the early Britsih Merchants who had established trading posts on the West Coast of Africa. The Nigerian Insurance Market is an open one and competition is free and reasonably fair. Government intervention has been more or less limited to ensuring that insurance business is conducted in accordance with sound standard insurance principles.[30]

The role of insurance companies in promoting our economic development cannot be under-estimated. This is because the sector is active in financial intermediation process, provision of social security schemes, employment opportunities and conservation of scarce foreign exchange to our economy.

Insurance industry witnessed tremendous growth in its business development brought about by the nation's rapid economic development and the oil boom of the 1970s. According to Osoka (1991), the insurance market increased "from a mere market income of₦ 123.3m in 1975 to ₦ 457.2m in 1980 an increase of over 270%. The market continued to expand to an estimated figure of₦ 1.6b in 1989. This period also witnessed developments in

other areas such as increased in number of licensed operators and establishment of re-insurance companies."[31]

Osoko (1991) believed that, the picture emerging in the 1990s points towards an industry that must go through some measure of reform, to meet the new challenges which the Structural Adjustment Programme (SAP) had created for the industry. To him, insurance practitioners must also be concerned with the changes in social and physical environment of their community. The industry in the 1990s must adjust to these changes by identifying new needs and attracting new business. If the industry is to contribute effectively to the economic and social needs of the community, the insurance companies in 1990s will have to address its problems in line with the gradual but effective economic turn around policy of the government.

What quickly comes to mind of insuring public about insurance is the refusal of the industry to honour claims payment to their numerous insured. There have been a lot of criticism against insurance companies about the way and manner in which they trat their insured, when it comes to the payment of claims.

As the result of this, public wonder whether it's actually worth taking insurance since the ultimate objective may have been defeated. Many people argued that, the main purpose of taking up insurance is to indemnify the insured in the event of any loss, damage, death or bodily injury to the insured or to his porperty. The essence is to put the insured in a position he was before the occurence of the loss or damage.[32]

Ajayi (1991) in his studies titled "the insurance industry and claims settlement" pointed out that "part of the criticism levelled against insurance

business is that they are always quick in collection premiums but when the loss arises, they tend to show an unco-operative attitude. On the other hand, insurance companies always present series of documents together with the so called policy document as a ploy to deceive the gullible customers."

He continued that "it is ironical that these criticism are daily mounted against insurance companies. The fact of the case is that the principle and practice of insurance are not clearly unbderstandable to the ordinary citizen. Even our so-called educated elite are ignorant of the ways in which insurance companies operate.[33]

Okafor (1991) supported the above argument in his paper title "Selling Insurance to a wary public"; in his book reviewed written by Irukwu (1991) titled "You and Insurance, Basic facts about Insurance." Hestated that "the root cause of negative public attitude to the insurance industry is its reputation and its notoriety as an industry which reneges on its contractual obligation to indenmify the insured against losses."[34] Truely he added that the industry has a poor public image - a fact fnow acknowldge by many insurance practitioners.

Bailey (1991) then President of Insurance Institute of Nigeria (IIN) opposed the above viewed in one of the conference organised by Nigerian Insurance Association (NIA). He stated that "there is nothing wrong with the image of insurance practitioners." To him, the shortcomings (mainly in the area of claims settlement is... fuelled by the technical nature of insurance transactions, which much of the afore-mentioned public attitude to insurance and its practitioners being borned out of ignorance or lack of understanding of the purpose of insurance.[35]

Irukwu (1991) a famous professional insurance practitioner stated that "the insurance industry has done very little collectively to educate the public on insurance matters in an organised and systematic manner".[36]

Idigo (1991), in his article " a solution to image problem in insurance" stated that " a good inquiry into the genesis of image problem is traceable to three institutions, nemely, the insurance, the media and the public." He said, considering how the insurance industry has contributed to the image problem, as at the end of August, 1991; 124 Insurance Companies have been registered to do business in the country. Less than 10 of these companies have officers or unit engaged in public relations. Even where they exist, they are not given a pride of ground because of the perception that public relations is a drain on a company and should be avoided by those who want to stay afloat in this era of commercialisation and privatisation.[37]

Akhile (1991) lecturer in University of Lagos also emphasis on the need of good public relation for the smooth growth of the insurance industry. He said "the issue of an enhanceed public image will be even more significant in thid decade (1990s). With the likely background of an unpredictable economic, social, cultural, political and legal marketing setting within which managers may be forced to take certain decisions".[38]

Irukwu (1991) in his book "You and Insurance" suggest a way forward for the industry in the on-going effort to put the sheen on its public image. First, the managers of insrance firms must ensure that the claims of the policy holders are settled promptly and equitably as soon as they are satisfied that the policy holder is entitled under the policy to be paid and that he has neither exerggerate his claims nor put in a fraudulent claims which sometimes happened.

Secondly, shareholders of insurance companies as investors who put in the cpaital with which the insurance firms was set up, should receive reasonable profit from their investment. Thirdly, the staff of an insurance company should be sufficiently rewarded for their labour. Again management must ensure that their working environment is good; that each employee is contributing effectively to the successful growth and development of insurance enterprise and that they are giving the policy holders adequate value for their money.[39]

Another solution of the poor public image of insurance, according to Idigo (1991) include increased in advertisement and general public media enlightment about the industry. In his studies titled "Solution to image problem in Insrance", he observed that the number of insurance stories published from 1st to 30th September 1991, in the following media. Daily Times, one of the largest circulating paper in this country, published only five stories on insurance. The Guardian Newspaper carried only seven stories. Business Times, one of the foremost business weeklies in this country published nine stories; while Business Concord - another major and reputable business weekly carried no story at all.

Out of more than 51 dailies and weeklies Newspapers, as well as 27 magazines in this country, but yet only one, the Daily champion has weekly column on insurance. Most of the reports published by the sampled newspapers were mainly routine in that they lacked depth and the dealt with the financial statements of companies. Idigo (1991) concluded that the media houses may be shying away from reporting insurance, because they lack

reporters that are familiar with the insrance jargons such as facultative, loss adjusters, underwiting broking agent, insured and so on.[40]

Oluyime (1993) in his article "Altering the focus of Insurance Business" stated that "Insurance industry as a service industry in Nigeria shold hold the view of Philip Kotler four concept of marketing (production, product, selling price and proper marketing concept)."[41] According to him, all these concepts centred arround the consumer. He said "no organisation can achieve greatness without a vitorous leader who is driven onward by his own pulsating will succeed. He has to have a vision of grandeur, a vision that can produce eager followers on vast numbers." In any business organisation the central nerve of that organisation is their customers. To produce these customers, the entire cooperation must be viewed as a customer-creating and customer-satisfying organisation. In short, the organisation must learn to think of itself not as pproducing goods or services only, but as buying customers. Following the above guiding principle will attract more customers, more slaes and more profit for the organisation and the industry as a whole.

2.4 CLASSIFICATION OF INSURANCE BUSINESS

In accordance to the Decree of 1976, as amended in 1990, adopts an entirely different classifation of insurance business in Nigeria. It asopts the mode of classification in insurance companies Regulations of 1968. The subdividions in the Act are:

(i) Life insurance business and,

(ii) non-life insurance business

Non-life insurance business is then further sub-divided into the following categories:

(a) fire insurance business
(b) accident "
(c) motor vehicle "
(d) workan compensation insurance business
(e) marine, avaiation and transport insurance
(f) miscellaneous insurance business not falling in any of the above specified categories.[42]

Life insurance is the type of insurance business which provide caverage against risks over properties. Premium on this type of policy vary with the kind of hazards involved. In his survey, only life insurance business will be discussed fully due to the flimited space available.

Life insurance business can be defined "as a contract by which the insurer in return for a lump-sum or periodical payment undertakes to pay to the person for whose benefit the insurance is effected or to his executors, administrators, or assigns, a certain sum of money or an indemnity on the happening of a given event or on the death of the person whose life is insured."[43]

As stipulated in the insurance Decree of 1976 that no insurance shall be made by any person unless he has an insurable interest in that person. The insurable interest must be a perculiar one. The primary function of life insurance is to insure the beneficiary under the policy against the peculiary loss which he/she is likely to suffer in the event of death of the person insured. Life insurance can be divided into two:

(a) Whole life policy
(b) Endowment policy.

(a) **Whole Life Policy** is the type of policy which continues for the life time of the policy holder as long as the agreed premiums are paid. That means the sum assured (plus bonuses on and with profit policy) is payable on the death of the policy holder whenever it may occur. Therefore premium rates are higher than they would be for term assurance. Premiums for a whole life policy are payable throughout life unless special arrangements are made for payments to cease at a given age, although this will mean that premium rates are slightly higher. The sum payable on death will form part of the assured's estate andso a whole life policy can be useful for a family man.[44]

(b) **Endowment Policy** is a contract that provides for payment of the sum insured (and bonuses if with profit) at the end of an agreed number of years or on earlier death. An endownment insurance has a large savings elements, in that it gruarantees (should the insured survive the term) to pay the benefits at the end of selected term of years. Whilst at the same time making the benefits available for his dependants should he die before the policy matures.[45]

The fifferences between whole life policy and endownment policy is that in the case of endownment contracts, benefits are paid if the policy holder survives till the end of the policy term. Endownment policies are therefore equivalent to term insurance lus a lump-sum benefits paid on survival.[46]

A constant rate premium is paid for a fixed number of years in endownment contract. This type of policy also provides a given amount of cover during an agreed period, such a policy, comprises of insuring the dependants of the insured against the poverty due to his early death. So also the insred himself is protected against poverty due to the economic and sociatal changes. This policy can also be used in anticipation of retirement.

NAWIS can be considered as an endownment policy, because of the similar characteristics of endownment contract with that of NAWIS. As it was stated that NAWIS was designed specially for the active serving soldiers in Nigerian Army. Individual soliders have access to claims in case of retirement, dismissal and discharged from service. In case the soldier dies in active service, it is the responsibility of his Next Of Kin (NOK) to receive the deceased's benefits. Insurance contracts that are related closely to life policy include joint life polices, family income benefits, child's Deferred Insurance, educational insurance, Home protection insurance group life policies, insured pension schemes, health insurance and so on. Employers' pension schemes can also be regarded as similar to NAWIS. This is because according to Falegan (1991) stated that:

> "Employers pension schemes are often insured by means of group policies, that is endownment insurances or annuities issued to the employer or to the trustees of the scheme to provide retirement pension to eligible employees. Premiums are expressed as a percentage of annual wage rool, varying from time to time depending on the employer's liability to pay pensions. Life insurance offices normally provide a record-keeping and administration service in addition to the issue of the policy."[47]

Agbosenia (1994) in his article "Pension Market Dicey; uncertainty grips Pension market as government replace National Provident Fund with another Ischeme." He stated that:

insurance policy, joint life policies, Home protection insurance child's Deferred insurance, Educational insurance, family income benefits insurance, industrial life insurance, pension schemes insurance, linked life insurance, social life insurance contracts and so on.

2.5 SOCIAL WELFARE AMENITIES IN THE NIGERIAN ARMED FORCES

Provision of social welfare amenities in the barracks is necessary in order to improve the return of professionalism in the military profession. Ministry of Defence through the Armed services provided different types of social amienities such as:

(i) Medical health facilities

(ii) Mess and canteen services

(iii) Educational facilities

(iv) Improved pay and allowances

(v) Welfare transport facilties

(vi) Housing schemes

(vii) Games and sporting facilities

(viii) Career opportunities and other Condition of services

(ix) Legal and services

(x) Religion

(xi) Ressetlement

(xii) Other social schemes like NAPEX, and NABF. [50]

According to Osokogu (1994) in his studies titled "strengthning the professional base of the Nigerian Army Through a Welfarist Approach " stated that "There is a need for the new chief of Army staff to address the welfare needs

of his officers and soldiers. This is because, welfare implies the spiritual, mental and physical well-being of every individual. This needs to be taken very seriously, because the best raw material in any industry is the man"[51]

In recognition of the need of proper provision of adequate health care for effective welfare of military personnel medical corps (or department) was established in all the tria services, with military Hospitals and other Clinics all over the formation, such as Military Reference Hospitals in Kaduna, Lagos Enugu etc. Nigeria Army Medical Corps (NAMC) can be cited as a good example of one of the specialist supporting arms in Military formations which provide curative and preventive Health care service to the Nigerian Army Personnel, their families and other dependants.

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Considering the wisemen saying All works without play make Jack doll boy; Military organisation provided mess and canteen facilities for its personnel, so that, the old regimental tradition can be maintained. Nigerian Armed Forces Military messes are Classified into two. Sergent mess is area where all non commission officers (NCO's), from the rank of sergent to warrant officers class one enjoy the facilities provided there. Officers Mess is another category of mess, where all commission officers from the rank of Second Lietenant and above enjoy the mess facilities.

Canteen or soldiers club facilities are meant for the soldiers of all ranks from Corporal to Private. The essence of these areas (mess and canteen) is to bring together all military personnel, so as to maintain high seprit-de-Corps and improvement of their social standard of living. This will boost their morale and increase their job performance (through patrotism and dedication to service).

Provision of educational facilities, in this area cover the two aspects, mainly provision of educational facilities respectively. Due to the large number illiterates and semi-literate soldiers in the Armed Forces. Education corps or department was established in all the tri-services. A good example of the Nigerian Army Education corps (NAEC) which is responsibel of conducting adult educational facilities in the barracks like Nursery, Primary and Secondary schools and other educational or vocational centres in the barracks.

Improve payment and allowance of the troops is another crusial area which military authorities consider as a major priority. The present high level of inflation merginalised the military personnel income. It is sad to note that, the present low pay structure in the military discourage large number of talented youth from joining the nobel military profession. Even those in the service are now highly attracted to other luctrative professions like banking, commerce, civil and manufaltering industies.

Welfare transport facilities within and outside the barracks is another social amennities provided by the Armed Forces Authorities. In most units (espercially those far from urban centres) Provide welfare Bus scheme which help in conveying soldiers and their dependants to various locations in the near-by urban centres at cheaper rates, than provided by private commercial transporters.

Provision of Housing loan schemes and Barracks renovation can be considered as another set of welfare amenities which Armed Forces authorities are also showing greater concerned about. In his article Ikemefuna (1988) tittled "Soldiers and the Barracks Amenities" Sated that " The Nigerian Army has deeply recognised the need for providing comfortable accomodation for his

officers and men. Towards this end the army has been fighting hard to see that the whole (sic) Soldiers are well quartered. This has neccessitated the building of many Armed barracks and provisions of some basic amenities such as communication system, good roads, primary and post-primary institutions, water and electricity in the barracks, to make life interesting for soldiers.". Due to the current policy of the present regime in the provision of houses to Nigerians through the National Housing schemes. The Nigerian Army through the Federal Mortgage bank and Federal Ministry of works and Housing are providing a financial loan package to all officers and men in the active service, which will help them to build houses for themselves in any part of this country (of their own choice).[53]

Provision of games and sporting facilities in the barracks which will help in physical and mental development of military personnel and thier families. This is very important espercially considering the nature of military duties. Also in recognision of sports as one of the factors that helps in incalcuting discipline and esprit-de- corp, the Armed Forces provided moderal facilities for playing games like football, tennis, squash, golf, badminton, volleyball, basketball and so on.

Good career opportunities and other condition of servicecan be regarded as one of the important factor which helps in retention of military personnel into the profession. This is because a full military career cover major part of Soldier's life. According to Dogon Yaro, etel (1976) stated that "Good condition of service and career opportunities in the Armed Forces would rise the soldier's morale, his future hope, ambitions and achievements. The major aspects of condition of service which military authorities and Ministry of Defence should be concern with the states of soldiers in the society, staff advancement, promotions,

renumeration and benefits, his education in the service, staff work and training, command opportunities and appointments, preparation for second career (after retirement), children and their education, health and housing" [54]

Directorate of Nigerian Army Legal service was established recenlty to provide legal aid to troops who are in need. The department also promote legal services and improvement in the administration of military justice in the Nigerian Army, (like court mortial and other military special courts). Law officers have been posted down to the various formation headquaters (HQs) and efforts are now being made to provide the Brigades (Bdes) and if possible, lower units with services of military lawyers. Recently the ministry of Defence in conjection with the ministry of justice are planning to allowd military lawyers to appear in courts on behalf military authorities or any military personnel. For the mean time the services of two law firms have been secured on trainer ship for the entire Army.[55]

Religion in the Nigerian Armed Forces is considered to be as one of the top issue concerning the general welfare of military personnel. This is because the value of religion in the life of any adherent cannot be over-emphasized. It encompasses his entire life, fashions out his world view, influences his response to life experiences and hold his future and final destiny. Therefore religion is an indispensable factor in any organisational development.

The Nigerian Army recognised three religions bodies in the barracks; these are Islam, Protestant Church and Catholic Church. The Army authorities built all the three places of worhsip in the barracks. Imams, Reverents and other Chaplain personnel are employed to look after these places of workship. They also provide the spiritual needs of soldiers and their dependants. The

military authorities established these religions bodies, so as to look after the religions and moral welfare needs of their personnel and their families.

Resettlement scheme in the Nigerian Armed Forces can be considered as the baby of the Nigerian civil war. The problem posed by the wounded and disable soldiers of the civil war and large number of dishcarged soldiers after the civil war led to the establishment of Resettlement Centres at Oshodi (Lagos) and other divisional Rehabilitation Centres at Iseyin, Lakush and Kachia. All these Centres are under a body called Nigerian Armed Forces Resettlement Centres (NAFRC).

General Haladu (1988) in his article titled "Focus on Directorate of Recruitment, Rehabilitation and Resettlement of Nigerian Army" stated that "The individual scholar studies of some problems of the military personnel, really motivated the establishment of the above Directorate, This Directorate will assist the ex-service personnel to resettle into a comparatively respectable living condition after discharge from service. This programme influence the readiness of fresh recruits to join the Nigerian Armed Forcus and of course the preparation of our discharged personnel to respond to the service in the Reserve Force."[56]

Other Social Welfare Schemes in the Nigerian Armed Forces ehich the military personnel enjoyed once in the blue moon, include car, motor cycle and Bicycle loans or allowlance. What will quickly comes into mind is the recent controversial vehicle loan or gift which is called "IBB Spirit." That is shere some officers from the rank of Captains to Lieutenant Colonels were given cars and other ranks from the rank of private to warrant officers were given bicycle and motor cycles. Osokogu (1994) in his article "Strengthening the professional

Base of the Nigerian Army Through Welfarist Approach" pointed out that "there is no single welfare scheme ever introduce in my over 18 years of service, which has had a sporadic upliftment on the soldiers morale like the `IBB Spirit' given out to officers and soldiers in 1991 and 1992. Once again like every laudable programme of the Nigerian polity, it was shoddily implemented. Only about 60% of the officers and about 30% of the soldiers benefited."[57]

Other social schemes also include the Army sponsorship of personnel education (in-service) in military and civil institutions; in and outside the country. Other schemes such as Nigerian Army Post Exchange (NAPEX) was also established so as to provide the daily provisions of soldiers and their families at a cheaper prices lower than the present market prices; just like commissary in the U.S Army.

The formation of veteran Affairs Department (VAD) in the Ministry of Defence in the early part of 80's is another mile-stone in the provision of welfare schemes in the Nigerian Armed Forces. According to Fakunle (1988) the department handle the following responsibilities:

(I) "Matters relating to the Nigerian Legion

(ii) Military pension

(iii) Armed Forces Rehabilitation/Resettlement."[58]

Analysing the above responsibilities, the VAD therefore takes care of the general welfare of the retired military personnel in the following areas; sound career process selection (after retirement), receiving pension and other retirement benefits, rehabilitation of disable soldiers and finally motivating and retation of the Reserve forces for the Nigerian Armed Forces, if the needs arise.

In order to conclude this section of the project it is profer to use General Ajayi (1988) then (Adjutant General of Nigerian Army) statement where he stressed the importance of welfare Administration in the Nigerian Army as: "the greese that makes the wheel to roll smookthly in the Nigerian Army. It does these bearing in mind that effective welfare scheme begets high morale and that high morale and that high morale itself is intangible to soldiering both in war and peace time"[59]

2.6 WELFARE INSURANCE SCHEMES IN THE NIGERIAN ARMED FORCES

There have been many calls for the setting up of the above type of schemes for the military personnel, by many scholars within and outside the military institutions. Uche (1985) was among those who called for this type of scheme in 1985 as he started in his article called "The Need for a personal insurance in the Nigerian Armed Forces" He expressed that presently what exists in the Nigerian Armed Forces is a Benevolent fund or Dependent fund. Benevolent fund allied to both Nigerian Army and Nigerian Airforce, while Dependent fund obtain in the Nigerian Navy. Unfortunately these funds only cover death

..... A lot of Nigerian Armed Forces personned had to take a life policy after on their own; only to abandon the idea after some years, because the premiums demands by insurance companies are far more than they can afford and thus they leave themselves to fate [60]

In responding to the calls by different individual such as above, the tri-service set up schemes to insured all members of its personnel. The first among

the services to set up the loudable scheme was the Nigerian Navy which named it "Nigerian Navy Welfare Insurance Scheme" which was formed August 7th, 1987. Then followed by the Nigerian Army Welfare Insurance Schemes (NAWIS) formed on January 4th, 1988. Then lastly, the Nigerian Airforce Authorities formed their schemes called "Nigerian Airforce Welfare Insurance schemes" (NAFWIS) established on July, 1989. NAWIS would not be discuss in this part because it formed the central nervous system of this project. The other two shemes would be discussed as follows:

2.6 NIGERIAN NAVY INSURANCE SCHEMES

This programme provide insurance cover for all Navy personnel, who will get the benefits after retirement or their dependants in the event of death or disability. The programme will be insured by National Insurance Corporation of Nigeria (NICON) and other first class Insurance companies. The aim of this programme is to provide financial assistance to :

(a) Families of personnel who die in active service

(b) Officers and men who are permanently disabled and are discharge from service confulsary to all Navy personnel. Monthly contribution of the scheme would be deducted from the members' salary.

Nigerian Navy personnel will benefit from following circumstances.

a. Death: On the death of a member of this programme the sum payable to his/her legal representative shall depends on the group rank the deceased member belongs (see Table 2.6. Contribution and benefits).

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b. Disability: Where a member of the scheme is permanently and totally disabled resulting in his being discharged from the service. The sum payable to his member family or his/her legal representative will also depend on the group and rank he/she belongs.

c. Discharge / Retirement: Whenever an officer or rating leaves the service by either discharge or retirement he/she collect back all his premium (contribution) paid during his service year.

The advantages of the above schemes to the serving personnel and their dependants can said to be enormous; but one can summarised them as follows:

(a) The sufering of the dependant are minimised.

(b) The benefits payable are in addition to the normal benefits payable by the Nigerian Navy for the pensions and gratuity.

(c) This programme will improve the morale of officers and ratings.

(d) The benefits of this scheme are payable directly to the family or the legal personnel representative of the member (or Next of kin).

(e) Normally in other conventional insurance schemes occupational risk of war are not covered for those in the military service; however arrangement have been made to cover the Nigerian Navy personnel on this scheme for this occupational risk of war.

(f) Younger officers and Ratings would dedicate themselves to service knowing fully that their families are being taking care for (in case of unforeseen).

(g) Finally, this programme is another device of personal savings, that is, it is a saving Schemes for those who eventually retire from service.

The monthly contribution (premium) and benefits that each member would benefit from the Scheme is as follows:

Table 2.6 Premium/Benefit Analysis of

Nigerian Navy Welfare Insurance Scheme

RANK	MONTHLY PREMIUM(₦)	BENEFITS DEATH(₦)	BENEFITS DISABILITY(₦)[3]
(a)	(b)	(c)	(d)
Able Seaman and Leading Seaman	10.00	10,000.00	10,000.00
Petty officer and Chief Petty officer	15.00	15,000.00	15,000.00
Warrant Chief Petty Offr	25.00	25,000.00	25,000.00
Mid Shipman & Sub Lt	30.00	30,000.00	30,000.00
Lieutenant	40.00	40,000.00	40,000.00
Lt Cdr & Cdr	50.00	50,000.00	50,000.00
Navy Captian	60.00	60,000.00	60,000.00
Cdr & Rear-Admiral	80.00	80,000.00	80,000.00
Vice Admiral	100.00	100,000.00	100,000.00

2.6.2 THE NIGERIAN AIR FORCE WELFARE INSURANCE SCHEME (NAFWIS)[62]

The need for the above Scheme was stated in the NAFWIS operational Guideline Booklet that:

"The Nigerian Air Force has continued to be conscious of the high degree of risk usually taken by her personnel in the course of performing their duties. The families of most deceased officers and men have, in the past, faced untold financial hardship after the death of their Bread-winners such hardship related from the inability of those Deceased personnel to have enough savings or a life

insurance policy while alive. Where such policies existed, many conventional insurance companies either delayed payment action or found loopholes for not paying such claims. The alternative have always been the Benevolent fund, Death gratuity and pension which are not enough to sustain any family as at today. It is in realisation of these welfare problems, that the NAF has introduced a self sustaining welfare insurance scheme for all the NAF personnel. The scheme is to be operated side by side with the already existing Benevolent Fund and pilot insurance Scheme."

The objectives of this programme include

(a) To provide a mutual insurance cover for all NAF personnel in Case of risks danger or hazard associated with the performance of their duties to the nation.

(b) Provide a consolatory financial compensation to relieve, cater for, maintain or rehabilitate and alleviate the distress of the families of officers and men of the NAF in the event of death, voluntary or involuntary discharge from service.

(c) To support other (various) welfare amenities on NAF Bases for the benefit of all NAF personnel.

The scope of this Scheme will be limited to "life only". It does not cover any partial or permanent disability resulting from any type of accident. Benefits can only be paid to Beneficiaries of contributors in the event of Death or to the contributor himself in the case of normal seperation from the servive. It does not cover fire, vehicle or other properties.

Membership of this Scheme is obligatory for all serving officers and men of the NAF with exception of the following categories:

(a) Officers and men pending Retirement

(b) Officers and men awaiting trial for Armed Robery or murder cases.

(c) Those already in Rehabilitation Centres.

(d) Officer Cadets, Recruits, Junior Airmen or women of Airforce military Scholl in Jos.

The administration of this Scheme rests with the Directorate of welfare service which is also responsible to a Board of Trustees. The money which will accummulate after the payment of various benefits would be invested in many ways such as fixed Deposits, call deposits, Banker's acceptance, Shares, Stocks, Debentures, Commercial papers, Treasury Bills, Portfolio management and fixed assets.

Investment choice shall be determined by the market forces and interest rate ontainable. These services would be rendered by stock brokers who have the experience or are vast in Business Forecast. The dividents that shall accrue would be used to pay benefits and provide a highly subsidised welfare Amenities in all NAF Bases. For example:

(a) Payment of interest on contributor's capital when retiring.

(b) Construction and operation of cinema Houses

(c) Gift and Toy's shop

(d) commissary of shops to sell Raw food items and provisions

(e) NAF Bookshop

(f) Drug Store

(g) Sport shop

(h) Petrol service station

(i) Establishment of NAF Bank.

The monthly contributions to the Scheme (as a premium) to be deducted from the officers and men's salary are as follows:

(a)	A C M	-	₦1O
(b)	L/Cpl and Cpl	-	₦15
(c)	SGT and F/SGT	-	₦2O
(d)	WOs and MWOs	-	₦25
(e)	PLT OFFR and FG OFFR	-	₦35
(f)	FLT LT and SQN LDR	-	₦5O
(g)	WG CDRE and GP CAPT	-	₦7O
(h)	AIR CDRE and above	-	₦1OO

Death Benefits. The following benefits shall accrue to the Beneficiaries of contribution in the event of death.

(a)	A C M	-	₦1O,000
(b)	L/Cpl and Cpl	-	₦12,000
(c)	SGT and F/SGT	-	₦15,000
(d)	WOs and MWOs	-	₦18,000
(e)	PLT OFFR and FG OFFR	-	₦25,000
(f)	FLT LT and SQN LDR	-	₦4O,000
(g)	WG CDRE and GP CAPT	-	₦5O,000
(h)	AIR CDRE and above	-	₦8O,O00

Benefit on separation from service, where contributor is to retire from service voluntarily or involuntarily, he shall be entitled to all the contribution, so far made towards the scheme together with interest, provided the reason for leaving the service is not criminal or fraudulent.[63]

2.7 WELFARE SCHEMES IN SOME WORLD ARMED FORCES

In this section different welfare insurance Schemes and other similar schemes (or payment incentives) in the three selected world Armed Forces. These are the Armed Forces of the following countries:

(a) United States of America

(b) United Kingdom

(c) Sweeden

In this project, the researcher would have liked to include more countries especially the third world (or some African) countries in particular. Unfortunately due to the time factor of this project and difficulties involved in collection of material concerning military policies of most countries; which are highly classified into different categories of security tags.

Welfare Insurance Schemes for American Armed Forces under the Bureau of War Risk Insurance; the military pay structure in U.S.A; the U.K's Army Benevolent Fund and Sweeden Armed Forces model of welfarism and social security Schemes would all be discuss in this part of the project. In the analysis we should be aware of that, there are two important factors affecting the (supply or retention) of armed forces as work force. These factors are;

(a) Patriotism (personal ssacrifice, interest or motivation of military personnel).

(b) Economic conditions (or market forces in relation to civil pay structures).

The Armed Forces in these three nations (and indeed the other countries) constitute one of the largest single employer of labour with large active, reserve and retire military personnel including the large number civilian workers. The

Armed Forces of U.S and U.K are under "All - volunteer Force System unlike that of Sweeden Armed Forces which is under the Consript Force System. Traditionally military pay was structured to reinforce the social distance between officer and enlisted men (other ranks). Other ranks was regarded as paternal part of military institution which fed, housed and closed its men with little cash (or salary).

2.7.1 U.S MILITARY PAY STRUCTURE

Regular military compensation in the United States of America includes four elements:

(i) Basic pay

(ii) Basic allowance for quarters

(iii) Basic allowance for subsistence and

(iv) Tax advantages.".

Military personnel are not required to pay taxes on food and housing allowances, even when they receive payments in cash. In addition all military personnel receive free medical care for themselves and dependents. U.S Government also provide Group life Insurance policies to all its military personnel (which will be discussed in the next part of this chapter). Current rates of American military pay structure reflect historical trends towards a cash salary system narrowing pay diffencial among the ranks and making military salaries competitive with the private Sector pay scales. Total annual regular military compensation in 1976 including the cash allowance ranged from $6,464 for a recruit to $45,894 for a general with 26 years of services.[65]

Regular military compensation include the Basic pay which constituted about 37.9% as of 1976. Quarters allowances in cash (for those not in government houses) and Quarters in kinds (for those who are priviledged to be provided with government houses) in short Quarters allowance carry 1O.5% (that is 4.4% and 6.2% for Quarters allowance in cash and in kind respectively). Subsistance allowance in U.S Armed Forces carry 4% and 2.7% for tax advantages to other rank (note that officers pay tax).

The second part of Regular military compensation include special pay and premium pay which is 2.1% this include the special and continuation pay, payment for sea duty (or duty in isolated places) like Alaska or Polar region, incentive payment, enlistment and re-enlistment bonus and proficiency payment allowance.

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Third part of the cost of military pay structure in U.S is the Non-compensation personnel costs which include military Uniform and clothes allowance, Oversea station allowance, Family separation allowance, Burial costs allowance and Dislocation allowance.

Supplemental benefits is the fourth part of American military pay costs. This include Retired payment, Medical care, social security, seperation payment, commissary and exchange shops and death gratuity.

Non-Defence Department benefits is the last part of the American military pay structure. These benefits include veterans education unemployment compensation, mortgage insurance premiums and Group life Insurance policies.[66]

It is interesting to note here that, the American military compensation continue to change with the current market forces of demand and supply for

labour in the country. That is the military compensation changes continously so as to reflect American labour market. These changes in the American economy forced the Defence Department to keep-on adjusting the military compensation, as in the case of 1940, 1947, 1949, 1965, 1966, 1972, 1974 and 1976. These adjustments can be attributed to

" the past payment practices, entry level payment remained unattractively low. The vietnam war undermined acceptance of the draft and basic pay rates for recruits averaging one-third, the average earnings of production workers, added to the unpopularity and resentment of consription system of the then American Government."[68]

2.7.2 U.S BUREAU OF WAR RISK INSURANCE

Around the end of the First world war, the U.S Government formulated a law called "Soldiers and Sailors Insurance Law" on 6th October 1977. The essence of this insurance law was to provide a life insurance for the soldiers sailors and their families in case of total disability or injury or death during their active service.

It was in the same year the U.S Treasury Department set up a Bureau of war Risk Insurance so as to act as the under writing institution. This organisation automatically insured all military personnel in active service after April 6th, 1917 for $4,500 against death or total disability at government expensive. This programme was automatic free insurance provision for all military personnel.[70]

Later in the same year military personnel were allowed to apply for permanent insurance policies without medical examination, provided that the

application was made within 120 days after 6th October 1917 or later date of enlistment or prior to discharge or resignation from service. The insurance was available in multiples of $5,000 to $10,000 for total and permanent disability respectively.

Stalson (1969) believed that the government war risk insurance programme had beneficial effect upon regular life companies. This is because these firms were relieved of carrying war-risk Insurance and they benefited from the educational effect of having more than 4 million men and their families thinking in terms of $10,000 of insurance per life.

According to him, the Bureau of war Risk Insurance performed another service for the enlisted men which acknowledge the government approval of private life insurance companies. It was impossible for most military personnel to pay premium on their regular life policies, while in active service (this may be due to high cost of life insurance premium, by conventional insurance companies). To ease this situation the Bureau arranged to advance premium on enlisted men up to $5,000 of insurance, providing for re-payment to the government within a year of discharge from service. The amount of insuarnce premium on life policy inforce on Americans was almost doubled. But thanked to the Bureau which takes care of all serving personnel in American Armed Forces like NAWIS in Nigerian Army.

Binkin (1975) stated that the U.S Government still provided major social security insurance Schemes such as unemployment insurance, educational benefits, income support programme for disabled veterans and their dependant, and special life insurance for veterans who are poor, commercial insurance risks due to service connected disabilities. Although these programmes are not part

of defence Department budget, it is reasonable to argue that part of the cost involved should be counted as part of the military compensation.[72]

In conclusion U.S military personnel on retirement also enjoy Government social security allowance, where for example as of 1976 the minimum amount a veterant collects is $160 monthly, without making contributions to the social security system.. Also in 1976 the monthly pension of a retire ranged from $186 to $3,293 per month. According to Alderman (1977) in his book "worrior at work" stated that "currently the potential value of military pensions (Compared with other profession) is highest, if an individual retires after twenty years of service. Although total retirement keep on increasing up to thirty years of services."[74]

2.7.3 U.K ARMY BENEVOLENT FUND

The conservative nature of the British Army as stated by Barker (1983) that "The British Army is seldom written about. It is even more rarely written about as a body of men living in the same sort of national society as any body else". Due to lack of enough materials as stated above, I considered the Army Benevolent fund as a social welfare Schemes in the British Army which tends to insure the active members of military personnel in case of death, accident or total disability as the case may be.

The British Armed Forces was based on All-volunteer Force principle, which relies upon voluntary exchange wage rates; which is competitive with that of civil organisation, rather than the slavery type of conscript force of the olden days. In the analysis of British military expenditure Hartley (1992) confirms that "the expenditure per service man in Great Britain shows that the Navy is the

most expensive and capital intensive force, then followed by the Royal Air force with other Army combat units being relatively cheap".[75]

In recent years, the percentage of Armed Forces personnel continue to decline compared to the total working population. It has been predicted that this trend will continue due to the decline in the military pay structure compared to the civil wage structure. From 1969 - 7O U.K government reviews the Armed Forces pay with abolition of many traditional allowances and benefits in kinds. For example food, accommodation, and batmen. This reflected the net disadvantages of service life in Great Britain".[76]

In view of the above discontent of the military life style especially after service the U.K Government and other philanthropists organisations established different welfare organisations which served as a charity organisations to cater for ex-service men and their families. A good example of such charity organisation was the British Army Benevolent Fund.

British Army Benevolent Fund was established on 15th August 1944 under the patronage of His Majesty King George VI. This Scheme was formed so as to provide financial assistance to the needy soldiers or service women and their dependants. In short this programme was to help the needy military personnel and their families back to their feet again in civil life after retirement due to accident or total disability or death.[77] Following the above function of British Army Benevolent Fund can said to be similar to NAWIS is the Nigerian Army, which is the central subject matter of this project.

Major General GMG Swindell the Chief Controller of the British Army Benevolent fund summarised the Goals and objectives of the Scheme by stating that:

> "The Army Benevolent Fund is the Army Central Charity. It Provides the help to serving soldier and ex-soldiers and their families, when they are in real need. Financial help is given to individuals through their Corps or Regimental Associations, Supplemented where necessary by grants from the fund. Our aim is to bring help to many cases where state assistance is either in applicable, inadequate or unable to meet the immediate need at the time it is required".[78]

The British Army council provided the initial take-off funds, which is organised as a Trust Fund. The fund is an independent organisation which gets its funds from other sources like corps or Regimental Associations and other philanthropists organisations. The fund also organise major fund raising activities (in and outside the barracks); such as films, previews, concerts, tattoos and theatrical performances. In major cities like London, the Fund organise show Business personalities who use to donate generously to the fund.[79]

Military personnel in active service are always eager to welcome a charity organisation such as the above fund. The Fund is an independent charity organisation, as in 1988, it raised £3.2 million and spend over 90% of this fund on assistance to the needy service personnel and other veterans in Great Britain.[80]

Swindells (1989) narrated some practical examples of cases where the fund help the needy soldier or ex-serviceman. Below is a good example of how the fund help the military personnel and their families:

> "A non-commission officer (NCO) was involved in a road traffic accident while travelling on duty in Cyprus in 1986. She suffered spinal injuries which left her paralysed from the waist down.... The Army Benevolent Fund initially gave her a grant of £9,OOO to help in the development of her house".[81]

In conclusion this type of charity organisation is needed in a third world country like Nigeria where the government efforts on the provision of social and medical facilities are declining every day. This type of charity organisation can help the unfortunate or the disable soldier, exservice men and their families especially in the area of provision of medical health care. As we are all aware that our government hospitals have gone beyond the mere consultancy clinics but "dangerous deadly" zone where Doctors and Nurses are always on strikes. To an average soldier the above type of fund can serve as a morale booster, because it will serve as the last resort for a needy or helpless soldiers.

2.7.4 SWEEDEN MODEL OF WELFARISM AND CITIZENS AT ARMS

The Swedish military system rest upon the militia principle, within a framework called the "total defence". The objective of this principle is to present any aggressor with the prospect of having confront a whole nation in arms, equipped in modern domestically produced arms, trained to operate in extreme climate. The Swedish Armed Forces are also trained to protect the whole nation from indiscriminate attach of its two powerful neighbours, the Germans and Russian Forces. They also provide essential services by a network of deep shelters and strong fortification. To a great extent the Swedish Government are

determined to show that they are prepared to make extensive economic and social scrifices to defend their neutrality.[82]

Swedish national defensive determination is the policy of universal compulsory service in the Armed Forces. Every physically fit citizens between the ages of 19 and 47 is required to serve in the Armed forces. After a period of 10 months, training most of the consripts are place on indefinite leave. Thus while theoretically full-fledged members of the Armed Forces, they are virtually reservists who required to undergo periodic refresher training on elaborate Schedule. Administration is on a local decentralized basis.[83]

2.7.5 SOCIAL WELFARE INSURANCE IN SWEDISH ARMED FORCES

There exist different types of insurance Schemes in Sweeden. These Scheme formed the basis for the social welfare system of the country (a welfarist state). These social welfare system include national retirement pension, the compulsory health insurance (in which maturity grant is included), insurance against industrial injury and the voluntary unemployment insurance. In addition to these, there are a number of family welfare benefits viz a general family allowance for every child under 16 years of age. There are free health supervision of children up to school age, free school meals, free school books and free holidays alloawnce for housewives (with at least two children).[84] All these are national social welfare programmes which are the bedrock of welfarist state of modern Sweeden.

The consript system of Swedish Armed Forces offers a different model in the world. Swedish defence budget represent one of the largest per capita expenditure, but with the total absence of standing Army Units in peace time.

During peace time military personnel in Sweeden is just to study the relationship between "teacher" and "student". This is in fact the only confrontation between military and civilian attitudes. The military attitudes are represented by professional officers serving as instructors, while the recruits (students) under going basic military training (which reflect the civilian attitudes).

The Armed Forces social welfare benefits can hardly said to be entirely different from the civic or national welfare Schemes (due to the nature of the state being a welfarist state, as well as the conscript system in military). But still the Swedish Armed Forces enjoy some welfare benefits, so that enough regular military personnel can be retain as officers or instructors in the system. The Armed Forces social welfare benefit include the following:

a. Pocket money

b. Accommodation

c. Family allowance

d. Hazardous allowance

c. Personal life Insurance

d. Social health Insurance etc.[85]

As the result of the fast rise in Swedish standards of living young people (recruits) are provided with a higher accomodation and full standards. Gradually recruits are less accustomed to crowded quarters. This too has made adjustment more difficult to lod styled military conditions.

The only disadvantage of these improved welfare is that the recruits are less used to the manual labour and physical exertion. This is due to the fact that unlike the early 5O's when very few recruits have cars, whereas today more than 50% of them have. Many recruits cannot endure the basic conditions for physical

fitness training and less are used to enduring cold, snow rain and darkness. Large number of the conscripts are discahrged during the basic training for reason of defects in hearing, bad legs, back defects, allergies and so many used to report sick at manoeuvres especially during cold or rainy season.[86]

In conclusion, the compulsory military service and the government welfarist programmes in Sweeden, can said to be one of the interesting model for a third world country like Nigeria. The states responsibilities of compulsory National Health Care Insurance Schemes, Insurance against industrial injury, voluntary unemployment insurance and other social welfare Schemes in Sweeden should be consider as the basic foundation for any meaningful development of a state. This is because of the wisemen saying that the greatest wealth for any country depends on its human resources because health is wealth.

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CHAPTER THREE

3.O MANAGEMENT STRUCTURE OF NIGERIAN ARMY WELFARE INSURANCE SCHEME (NAWIS)

3.1 NAWIS ORGANISATIONAL STRUCTURE

The Directorate of NAWIS administrative structure is headed by the Board of Trustee which serve as Board of Director (or Top management board) as in any other conventional insurance companies. Immediately under the Board of Trustees is headed by a Director with the rank of colonel in the Nigerian Army. The Director is assisted by a Deputy Director which also serves as an Investment Analyst with the rank of lieutenant colonel. Others are staff officers finance, cashier and administrative officer (AO). There are two departments which are the Finance/Accounts department and Internal Audit department. The above department are headed by officers who helped the Director in running the day to day activities of the scheme.

The Deputy Director, staff officer finance (S.O finance) and the Administrative officer (A.O) work hand in hand with the Director for the running of administrative matters of the Directorate. These officers also assisted the Board of Trustees in the implementation of policies of the scheme. The board of Trustees under the chairman of the Adjutant General of Nigerian Army is responsible of general policy and administration of the scheme. Below is the organisational chart of NAWIS.[1]

NAWIS ORGANISATIONAL CHART

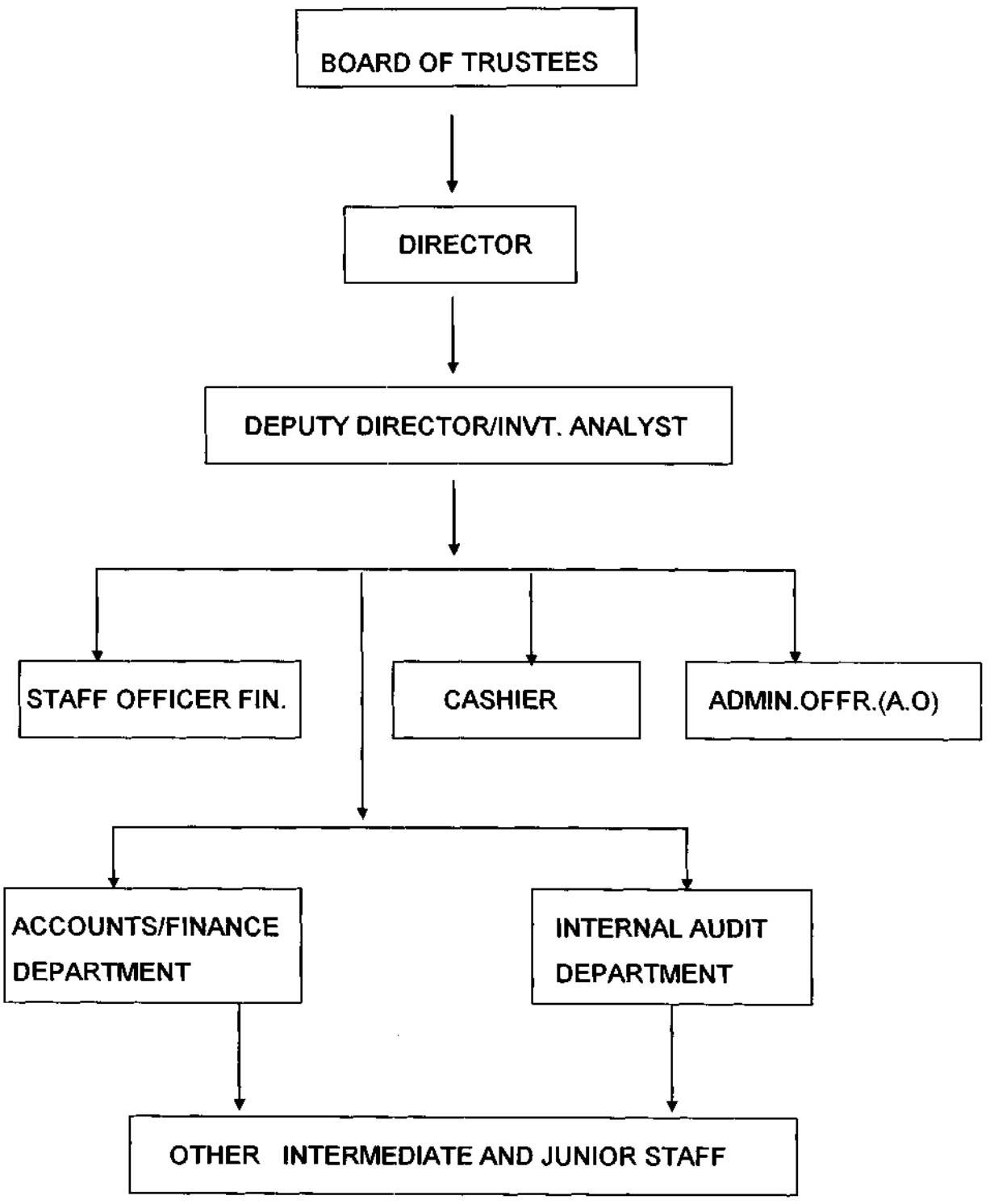


FIG 3.1 NAWIS ORGANISATIONAL CHART.

3.1.1 BOARD OF TRUSTEES

NAWIS is administered by a Board of Trustees which composed the following:

(a) Adjutant General of Nigerian Army

(b) Director of Army Finance and Accounts

(c) Director of Medical Corp

(d) Director of NAWIS

(e) Director of personnel services

(f) General Officer Commanding 1 mechanised Division

(g) General Officer Commanding 2 mechanised Division

(h) Director of Army legal services.

This Board is under the chairmanship of Adjutant General. The Board meets quarterly and any 5 members including the chairman can form a quorum. Decisions of the Board is based on simple majority.[2]

3.1.2 POWERS OF TRUSTEES

The Trustees have full and of varying management portfolio in all respect. They can also invest any money formimg part of the fund in or upon the security of such stocks or other investment. The Board can also retain or place the premiums of NAWIS on deposit or current account, with any Bank or corporation of good standing for such periods of time they think is appropriate. The Board also have the following powers to exercise:

"(a) To delegate (by the power of Attorney or otherwise) to any persons or fluctuating body of persons all or any powers, duties and discretions

vested in them and any such delegation may be on such items and conditions as the trustees think fit;

(b) To lease, mortgage, exchange, sell or otherwise deal with any interesting in land, forming part of the fund in like manners as if they were absolutely and beneficially entitled thereto.

(c) To enter into any transaction affecting all on any part of the fund with the Nigerian Army.

(d) To settle, compromise or submit to arbitration any claim, matters or things relating in any manner to the fund or relating to any right of the members.

(e) To commence, carry on or defend proceedings relating in any way to the fund or relating to the determination of any rights of the members and others therein;

(f) To raise or borrow any sum or sums of money and to secure the repayment thereof in such manner and upon such terms as the trustees may think fit and to charge the sums so raised or borrowed or any part thereof on all or any part of the fund."[3]

3.1.3 RESPONSIBILITY OF BOARD OF TRUSTEES

The NAWIS Board of Trustees is responsible for:

(a) Formulating general policy guidelines of the scheme.

(b) Approval of major investment proposals

(c) Approval of NAWIS budgets

(d) Receiving and submission of annual report of NAWIS to Chief of Army Staff.

(e) Appointment and removal of external auditors

(f) Appointment and removal of investment consultant or stock brokers.

(g) Any other matter delegated to the Board by Chief of Army staff.[4]

3.1.4 **RESPONSIBILITY OF DIRECTOR OF NAWIS**

Apart from being responsible for the day to day administration of the scheme, the following duties are also performed by him:-

(a) Implementation of the policies of the Board of Trustees. It is the responsibility of the Board of Trustees, to formulate general policy guidelines of the scheme. It should be noted that the trustees don't normally execute these policies. The Director is to execute all directives of Board of Trustees in order to maintain the smooth running of the Directorate.

(b) He is responsible for the maintenance of accounting records and books. This is done by keeping a complete record of all matters essentail for the working of the NAWIS. He also keeps accounts to show the position of any dealings with the fund, and the amount contributed by the soldiers. In addition, statement of accounts of fund must be prepared at least once in every year by the Director.

(c) It is the duty of Director of NAWIS to recommend investment proposal to the Board of trustees for approval, the Trustees can underwrite the investment or securities proposed by the Director.

(d) The Director is charged with the responsibility of taking investment decision, with the permission the chairman Board of Trustees and subject

to the approval of the Board of Trustees. This investment decisions include Treasury bills; Debenture stock, fixed deposit accounts and other assets of the same kind.

(e) The Director is also assigned to perform any other function as directed by the Board of Trustees. The Board of Trustees can delegate any of the powers, duties or responsibilities vested in them.[5]

3.1.5 RESPONSIBILITY OF DEPUTY DIRECTOR

The Deputy Director also served as Investment Analyst. His responsibilities include assisting the Director in the administrative matters and other duties, powers or responsibilities which the Director delegate on him.

Also as investment Analyst together with Director of NAWIS is responsible for the portfolio management of the scheme. Final approval management of the scheme. Final approval must be obtained from the board of Trustees in the case of major investment decisions exceeding₦ 100,000. In order to ensure analysis of their performances, the Investment Analyst will maintain separate accounts for each class of investment. In addition to this, he will prepare periodic statements of investment yields.

3.1.6 RESPONSIBILITY OF CASHIER

The functions of NAWIS cashier include the following:

(a) To be a signatory to all cheque payments by NAWIS.

(b) To maintain adequate and variable records of all receipts and payments.

(c) To prepare monthly Bank reconciliations between the accounts of NAWIS and Division Finance Offices.

(d) To provide useful advice to Director about the liquidity position of NAWIS.

(e) To carry out such other functions as the Director may assign to him.[5]

There are two Department in the Directorate which are assigned with the following responsibilities.

3.1.7 **ACCOUNT DEPARTMENT**

Account or finance department is responsible for the preparation and final presentation of all NAWIS accounts from all units and formations in the Nigerian Army. This department is also responsible for the final preparation of end of the year financial accounts of the directorate. The final accounts is then presented to the Board of Trustees through the Director of NAWIS.

The senior Accountant is responsible for the establishment of the necessary machinery for collecting and collarating of data for the preparation of the financial statements of the Directorate. These financial statements include the final accounts, profit and loss Accounts, Balance sheets and statement of accounts, sources and application of funds accounts. Each of the above statement of accounts would be audited by the Auditors who have access to all relevant documents like records, vouchers, books, papers and other accounts.

3.1.8 INTERNAL AUDIT DEPARTMENT

The functions of the internal Audit Department are as follows:

(a) To ensure that all payment vochers have been thoroughly scrutinised prior to payment and raising necessary observasions.

(b) To carry out periodic and surprise checks on the activities of the various department of NAWIS as may be instructed by the Director.

(c) To furnish the Director of NAWIS with interim reports to enhance decision making.

(d) To assist the external auditors in such areas as may be assisgned to him by the external Auditor.

(e) To under take periodic visits of NAWIS offices at Divisional Headquarters and snmaller Units for the purpose of investigations and checks as may be directed.

(f) To carry out such other functions as the Director of NAWIS may assign from time to time.[6]

3.2 NAWIS OPERATIONAL POLICIES

NAWIS is not an insurance company, but a welfare scheme for the personnel of the Nigerin Army and their dependants. It is registered as a Trust Investment fund which operations is guided under 1962 Act of the Trust Investment. The fund accrued from the members of this scheme can be invested in to assests which are easily convertable into cash. These assets include:

(a) Fixed deposit account
(b) Treasury Bills
(c) Money on call
(d) Debenture stock

(e) Floating rate certificate of deposit

(f) Share of blue chip companies (ie High performance companies).[7]

The Directorate maintain some part of the fund in the reputable Banks. These amount of money (liquidity) is to enable the scheme meets some of its obligations to its beneficiaries in case of death, disability or retirement. The amount of money held in these Banks are called the Contingency Reserve. The reserve must be in cash and should not be less than 25% of the total monthly premium of NAWIS. In its operational guidelines NAWIS is operated as a private Commercial business organisation.

3.2.1 MEMBERSHIP

The membership of NAWIS is mandatory for soldiers of the Nigerian Army who are still in active service. It is not open to outside contributors, Cadets and Recruits are not eligible and can neither contribute nor benefit once a soldier retires, dies or dismissed from service, his/her membership is terminated automatically.

3.2.2 CONTRIBUTIONS AND BENEFITS

Soldiers contribution to the scheme is different categories. The contribution is on monthly bases, which is deducted from the soldiers monthly salary. The rate of contribution from January 1988 to August 1993 is as follows:

(a)	Private to Corporal	-	₦10.00
(b)	Sergeant to Staff Sergeant	-	₦15.00
(c)	Warrant Officers II to WO I	-	₦20.00
(d)	Second Lieutenant to Captain	-	₦30.00

(e) Major to Colonel - ₦50.00

(f) Brigadier Gen. to General - ₦80.00

Benefits of contributors to the scheme in case of death are:-

(a) Private to Corporal - ₦10,000.00

(b) Sergeant to Staff Sergeant - ₦15,000.00

(c) Warrant Officers II to WO I - ₦20,000.00

(d) Second Lieutenant to Captain - ₦30,000.00

(e) Major to Colonel - ₦50,000.00

(f) Brigadier Gen. to General - ₦80,000.00

The above contributions and benefits was increased on August 1993. The new rate of contributions and benefits was increase as follows:

(a) Private to Corporal - ₦30.00

(b) Sergeant to Staff Sergeant - ₦45.00

(c) Warrant Officers II to WO I - ₦60.00

(d) Second Lieutenant to Captain - ₦90.00

(e) Major to Colonel - ₦150.00

(f) Brigadier Gen. to General - ₦240.00

Benefits of the above monthly contributions to the scheme in case of death are as follows:

(a) Private to Corporal - ₦30,000.00

(b) Sergeant to Staff Sergeant - ₦45,000.00

(c) Warrant Officers II to WO I - ₦60,000.00

(d) Second Lieutenant to Captain - ₦90,000.00

(e) Major to Colonel - ₦150,000.00

(f) Brigadier Gen. to General - ₦240,000.00

It should be noted that the above benefits would only be payable to the dependants of military personnel who died in active service. The payment benefits would be made to the next-of-kin (NOK) or his/her legal representative of the deceased military personnel.

3.2.3 DENIAL OF BENEFITS

No contributor to the scheme can be denied benefits under it; irrespective of the circumstances of his exit. Thus any retired, discharged or dismissed soldier who has contributed to the scheme for more than one year is entitled to all his/her contributions with accrued interest. Where the contributor retires or is being discharged or dismissed within one year of the commencement of his/her contribution, he/she will only be entitled to his contribution without interest.

However, this rule does not apply if a contributor is found guilty by a court of competent jurisdiction for involvement in fraud or loss of fund. In respect of death benefits, payments shall be made only to the next-of-kin. It should be noted that any contributor that commits suicide or being sentenced to death by an order of a competent court automatically lose the death benefit. In this case his/her next-of-kin or legal dependants can only collect his actual contribution plus accrued interest.[10]

3.3 NAWIS ACCOUNTING PROCEDURES

NAWIS Accounting system is related to the existing machinery for the payment of officers and soldiers salaries. Soldiers contributions were deducted from Divisional finance offfice. Whereas commissioned and warrant officers

monthly contributions were deducted from their salaries through NAPPO (that is Nigerian Army Personnel Pay office).

There is also accounts section for the staff sergeants and below in which their various units deducted their monthly contribution (premiums). Their units will later remit the premiums to the NAWIS headquarters Lagos. There is also a Bills and Debit section in the account department. This department process all the relevant documents relating to the payment of benefits and other miscellaneous expenses in the directorate.

In NAPPO the accounts of commissioned officers and warrant officers is recorded in accordance with the names of their banks. In the same way the soldiers premiums are deducted from their salaries before they are paid in various Units or formations like Divisional finance office; which sent to NAWIS headquarters.

On receipt of premiums from the various military formations by NAWIS headquarters, the following procedures are taken:

(a) Original copies of supporting documents with cheques are sent to NAWIS cashier and the cashier will debit cash book with the premium received.

(b) Duplicating copies of supporting documents will be sent to soldiers' account scetion.

(c) Individual accounts of the soldiers will be credited with their premium contribution.

(d) Personal records held by the record section will be updated to reflect postings, promotions and probably withdrawal from the scheme.[11]

3.4 NAWIS PROCEDURES OF PAYMENT BENEFITS

There are two types of payments of NAWIS benefits. The first is the full payment of benefits in the event of the death of a soldier in active service. This full payment would be paid to the deceased next-of-kin or any other legal dependants. The second type of NAWIS payments is the payment of full sodiers' premium (which he contributed during his active years of service) plus the interest rate of five percent (of the total contribution to the Scheme). This second payment of NAWIS benefit is to be paid to the soldiers (or their next-of-kin) in case of their retirement, dismissal from service or any form of retirement due to certain circumstances like disability, health etc.

The normal procedure of payment of NAWIS benefits to the soldiers or their next-of-kin would be paid into the beneficiaries Units or formations. This is done in order to reduce the long bureaucratic procedures. When these benefits are to be paid to the soldiers or their next of kin, the soldier's Unit will send the information to Divisional offces. As we are aware Nigerian Army is divided into the following Divisions, one Division with headquarters at Kaduna. Two mechanised Division with headquarters at Ibadan. Amoured Division with headquarters at Jos. 82 Division with headquarters at Enugu. and Lagos Garrison Command (LGC), each of the above Division Finance office have their NAWIS Section in which the finance office will send the following forms to NAWIS headquarters for the payment of the deceased soldier's next-of-kin or their legal dependant or the retiring personnel, himself or herself. These forms are:

(a) NAWIS Form F3 - Summary of occurences

(b) NAWIS Form F4 - withdrawal form from the Scheme for the retiring, dismissed or discahrge from service.

(c) NAWIS Form F5 - Death Claim.

The soldier's personal accounts are debited with the value of their benefits as computed by the soldiers account sections. After the computation, personal files are sent to Bills and Debits section for the preparation of payment vouchers. The above Section then send the payment vouchers to internal Audit department for final checks. Then the audited payment vouchers are sent to the cashier for payment.

The cashier then finally, will credit the cash book after preparing a schedule to be paid to the beneficiary or the next-of-kin or the legal dependants. The schedules which accompanying cheques with the individual payment vouchers are then send to the Divisional Finance offices. The Divisional office will then issue the individual cheques to the beneficiaries or the next-of-kins (if the beneficiaries are at divisional level) if the beneficiaries are at small Units or formation level; then the Divisional finance office will then send the individual cheques to the finance office of the various formation or Unit of the beneficiaries.[12]

3.5 NAWIS PROCESS OF DOCUMENTATION

Documentation in any organisation is very essential in the smooth management of various units of the organisation; so as to achieve the overall organisational objectives. Documentation will also helped the management in up-dating all necessary information which is required for day to day activities of

the organisation. The data collected in the process of the NAWIS Documentation would help in the smooth running of the organisation. The soldiers and their dependants (who are beneficiaries of the Scheme) will also collect the NAWIS Payment benefits within a short period of time.

Presently NAWIS headquarters used the following forms in its operation. These forms are:

(a) NAWIS Form F1 - personal data form

(b) NAWIS Form F2 - Posting information form

(c) NAWIS Form F3 - Summary of occurance form

(d) NAWIS Form F4 - Withdrawal from the Scheme form

(e) NAWIS Form F5 - Death Claim Form.[13]

NAWIS Form F1 is the personal data form consist of full name of the soldier, his rank, Regiment number, data of enlistment to the Scheme, contributor's next-of-kin and the passport photograph of the contributor. This form must be filled and signed by the contributor. It is shown on Appendix1 and is kept at NAWIS and contributor's Unit.

NAWIS Form F2 is the posting information form which is endorsed by the Commanding Officer of the contributor's Unit. When the contributor is posted out, this form must be sent to contributor's new Unit as well as new Unit headquarter. This form is shown in Appendix II.

NAWIS Form F3 is the form which contain the summary of occurances. Relevant information such as nature of occurance of death of the contributor in case of death and remarks are filled by the formation headquarters. This form is on Appendix III.

FOOT NOTES

1. NAWIS, Operational Guide lines Memo /27/A Feb.1988.
2. Ibid
3. Ibid
4. Ibid
6. Ibid7. NAWIS, Article of Association February, 1988.
8. NAWIS, Preliminary Interpretation memo/27/A February 1988.
9. NAWIS Increase in monthly Contributions memo NA/416/A 16th August 1993.
10. Ibid No. 8
11. Ibid No. 1
12. Ibid No. 8
13. Ibid No. 1

CHAPTER FOUR

4.0 PRESENTATION AND ANALYSIS OF DATA

4.1 INTRODUCTION

The purpose of this research is to analyse the welfare Insurance Scheme of the Nigerian Armed Firces with particular reference to NAWIS. It will also assess the effects of some welfare schemes on the morale of troops. It will also assess their performance (or their willingness to perform military duties effectively) in short, the combat readiness of the personnel of Nigerian Armed Forces. This project will therefore analyse the troops preparation during peace and war time, (so as to guard the territorial intergrety of this country).

In order to assess the effects of these welfare insurance schemes on the morale of troops. Both primary and secondary data are collected in this research project. The primary data include questionnaire, personal interviews and informal observations and comments from colleagues both in the Army and other services. I have included the other arms of services (that is the Navy and Air Force), because of the new trends in the modern warfare, where the emphasis of Joint Service Operations is consider as a vital link (or way) of winning the total war in the present day situation. A good example, is the recently concluded Gulf war titled "Operation desert storm", where all the Allied Forces combined their Ground, Air and Sea power to defeat the Iraqis soldiers in Kuwait.

The informal discussions and interviews with soldiers and other senior officers was conducted in most of the military formations in Zaria - Kaduna axis

and lagos area. It was in this process that I discovered that there was a strong relationship between motivation, morale and performance of troops in any theatre of war. It was also in this discussions, we analyse the relationship between the soldiers in one hand and their commanders on the other. In the analysis of their role of formulating and execution of military commands at various levels. Both the military commanders and their troops emphasis on the importance of welfare of the personnel in the smooth running of the whole organisation. Especially in the process of achieving the overall organisation objectives.

Two hundred and Fifteen (215) questionnaires were distributed randomly to military personnel. Two hundred questionnaires were retrieved from the respondents. This constitute about 93.02% of the total number of questionnaires distributed in all military formations located in Zaria, Kaduna and Lagos area.

The questionnaire was structured into four sections. The first part was personal data or demographical information about the respondents. Section two analyse the role of welfare schemes in motivating the morale of troops of the Nigerian Armed Forces. Section three was on the effects of welfare Insurance Schemes in the performance of the military personnel in Nigeria. The last section requested the respondents to identify the problems and suggests solutions to (such problems) that faced the NAWIS or Welfare Insurance Schemes in the other services of the Nigerian Armed Forces.

4.2 DEMOGRAPHICAL DATA

This is the personal information section of the questionnaire which include sex, age and marital status. These covers the first three questions. A knowledge of the sex of respondents can be used as a yardstick to assess the different needs or factors that effects the job satisfaction of the different groups of sex. As we are aware, the Nigerian Armed Forces personnel are mainly dominated by male. This may be due to the societal believe that "a soldier must possess a muscular male behaviour". The above believe is still one of the controversial issues sorrounding the recruitment of female in military profession especially in combat arms.

During the process of the above analysis, it was discovered that differences in sex had no direct bearing on the views of respondents on any issue asked in the questionnaire. But still there is a need for the analysis of the sex of the respondents in this types of topical issues. Table 4.2a shows the summary of the analysis, as follows:

Table 4.2a

Population Distribution by sex

Respondent sex	Number of Responses	Percentage of Total Respondents
a. Male	184	92%
b. Female	16	O8%
Total	2OO	1OO%

Source : Research Sample

As revealed in table 4.2a out of the total respondents, 184 are males which represented 92%, while the female respondents formed only O8 % of the total respondents.

Age distribution of the respondents formed the second question in the questionnaire. There is a need to know the age group of the respondents, so that it will serve as a guide line; why the respondents prepare certain type of welfare scheme thatn the other. For example according to the findings of this project in the Nigerian Armed Forces, large number of personnel with age group between 41 years and above, prepare the retirement benefits scheme (see 4.3 and analysis of Table 4.7 .f.); than educational or recreational or mess facilities as prepared by the young military personnel.

The analysis of age distribution of respondents was classified into seven different age groups as follows:-

Table 4.2b

Age Distribution of Respondents

Age group	Number of Responses	Percentage of Total Respondents
a. 2Oyrs &below	O	O%
b. 21 - 25yrs	26	13%
c. 26 - 3Oyrs	66	33%
d. 31 - 35 yrs	48	24%
e. 36 - 4O yrs	25	12.5%
f. 41 - 45 yrs	22	11%
g. 46 and above	13	6.5%
Total	2OO	1OO%

Source: Research Sample

According to the analysis of the above Table 4.2b which indicates that the youth constituted the highest percentage; If we consider the period of 20 - 40 years. This formed the highest percentage of 82.5% of the total respondents. This results proved the fact that "a strong and reliable Armed Forces of any nation must maintained the large number of young able body personnel". The other respondents in the age group of 41 and above years formed only 17.5% of the total respondents.

The implication of the above findings is that, the Armed Forces authorities should consider each age group and identify their needs. Then, the authorities should also plan and forecast the future needs of the other age group yet to be recruited into the service and those who may likely retire from the service.

As indicated above the youth formed the highest percentage of the present strength of the Nigerian Armed Forces. Therefore the authorities should provide the young military personnel with the welfare amenities they prefer most (see 4.7).

Still in this section, marital status formed the third question. In the process of analysis, the need to know the marital status of respondents will help in identifying the various welfare schemes a married or non-married military personnel may prefer. But according to this research, there is no clear distinct differences between the responses of married and non-married military personnel on major issues of this project. The analysis of marital status can be summarised in the table 4.2c below:

Table 4.2c

Respondents marital Status

Marital Status	Number of Responses	Percentage of Total Respondents
a. Single	78	39%
b. Married	122	61%
Total	200	100%

Source: Research sample

According to Table 4.2c, the highest percentage of respondents are married personnel with 122 responses which formed 61% of the total respondents. The single military personnel of the respondents formed 39%. The above results clearly indicated that the married respondents formed the highest percentage in the Nigerian Armed Forces.

The above results implied that in order to provide adequate welfare schemes for the married personnel, then the authorities (management). should take care of the welfare of the whole family (that is his wife, children and other dependents). This is due to our traditional African culture of extended family. In the analysis of the above factor, it was discovered that the Nigerian Armed Forces authorities only consider soldier and his familiy (in most case one wife and few children). That is why the present welfare schemes was considered to be inadequate by most of the respondents (see 4.9).

4.3 DISTRIBUTION BY RANK

There is always differences between the types of benefits enjoyed by the senior and junior personnel in any organisation. These differences emerged due to number of factors such as market Forces of demand and supply skills, academic background, experiences and so on. All these factors contributed in no small measure in the quality of job input of a staff in any organisation. Consequently this quality of job will place the staff in a little high position above the rest of the staff. This led to differences in rank of staff and differences in wages, welfare benefits and so on. The major contributing factor is the emphasis of division of labour and specialisation in our modern day capitalist society.

Distribution of rank in a military organisation can generally be classified as other rank and commission officers. For other ranks they are group into two; that is junior ranks (which include the private, last corporal and corporal as in the case Army. The second group consist of non-commission officers (NCOs) which include the rank of sergeant, staff sergeant and warrant officer class two and one,.(see Appendix VII for equivalent in Air Force and Navy).

For the commission officers they are classified into two groups; junior officers and senior officers. For junior officers their rank started from the rank of second Lieutenant, Lieutenant and Captain. For senior officers, their rank started from the rank of major and above.

There exist distinct differences in term of all ranks in the armed Forces. That is why sociologists consider military institution as one of the highly strtified organisations in the world. Differences exist not only in salaries, welfare benefits etc, but also in the entire life style and other social regimental activities, between Officers and other ranks.

Apart from all these differences a space was provided for the respondents to indicate their rank. It is important to point out at this juncture that all ranks are important because military duties are always carried out as a "team work" or collective action which is necessary for achieving the overall organisational objectives. That is why it is essentail for military commanders to be aware of their troops needs morale and other factors that can raise their subordinates job performances.

It is important for adequate analysis of welfare, morale and motivation to know the level of rank of our respondents. Question four requested the respondents to indicate their present rank. The analysis would be as follows:

Table 4.3

Distribution By Rank

Rank	Number of Responses	Percentage of Total Respondents
a. Pte - Cpl	82	41%
b. Sgt - WoI	46	23%
c. 2/Lt - Capt	54	27%
d. Major and above	18	09%
Total	200	100%

Source: Research Sample

As revealed by Table 4.3 a highest percentage of the respondents which number 82, formed 41% of the total respondents. The second highest percentage of the respondents constituted 27% of the total sample; the group of rank is that of the second lieutenant to captain. Then followed by the senior

Non-commission officers which formed 23% of the total respondents. Then lastly followed by the senior officers from the rank of major to field marshall or five star general (as in the case may be); which formed the 9% of the total sample.

Large number of respondents from the rank of private to corporal in most of the military formations was due to the nature of military duties. Most of the Units general duties (GD) were mostly performed by these rank of military personnel. Whereas the NCOs and officers act mostly as supervisors or field Commanders any time the need arise.

A knowledge of the diffrent ranks in organisation will help us to assess differences in their welfare needs of each category of personnel. This will then assess their level of satisfaction or dissatisfaction within the whole organisation. According to the findings of this research most of the commission officers and senior NCOs are more concerned about their promotions or attaining higher level in their career. The other junior rank are more concerned about their basic necessities of life; so that they can take care of their families and other dependants during their active service period or when they retire (see 4.7).

As stated earlier that no military commander can win war without highly motivated troops (their needs should be satisfied in order to expect high level of job performance). Therefore there is a need to restructure the existing differences in the provision of welfare amenities to all level of military personnel (as in 4.9).

While it is understandable that military qualifications, skills and their experience or the nature of work performed (by military officers and their subordinates) may be used to determine wages and other benefits differences.

But this should not be allowed to create a great disperity between the types of welfare schemes enjoyed by different categories of military personnel.

4.4 DISTRIBUTION ACCORDING TO THE LENGTH OF SERVICE

The knowledge of the respondents length of service in the Nigerian Armed Forces is also very important. This is because it will help in assessing the level of respondents job satisfaction, morale and their ability to perform their job effectively.

The above information is required in order to establish the reliability of the information gathered from each respondents. Through logical deduction, one can say that the longer an employee stays with an organisation, the more he / she should be able to know or assess the policies of such an organisation. As such it is expected that he / she should be able to offer relevant and reliable information.

Length of service analysis was based on question 5 in the questionnaire. Table 4.3 show the distribution of respondents according to the number of years in service. The analysis can be summarised as follows:

Table 4.4

Distribution According to the Length of Service

Lenght of Service	Number of Responses	Percentage of Total Respondents
a. 1 - 10 yrs	95	47%
b. 11 - 20 yrs	54	27%
c. 21 - 30 yrs	43	26.5%
d. 31 and above	08	0.49%
Total	200	100%

Source: Research Sample

In Table 4.4 above, indicated that the highest percentage (47.5%) of the respondents have served in the Armed Forces for the period between one to ten years. While the lowest percentage (4%) have served the organisation for the range of 11 - 20 years constituted 27% of the total respondents. While the range of 21 - 30 years of service formed the 26.5% of the total respondents.

According to the analysis of the above results; those who have served for the longest period of service seems to be more tolerant of the welfare system in the institution. Those who served the range of 1 - 10 years (Short period) have indicated a stronger feeling of dis-content with the entire social welfare system in the military organisation (see 4.9 and table 4.9a and 4.9b).

It should be noted, however all sets of military personnel irrespective of their rank or length of service have indicated one form of dissatisfaction or the other concerning the general welfare system or job satisfaction in the institution. This dissatisfaction in the institution. This dissatisfaction varied due to the differences in their rank, length of service and their attitudes towards job performance which will invariably affect their productivity.

4.5 RESPONDENTS EDUCATIONAL QUALIFICATION

The analysis of personnel educational qualification in any organisation is very important in order to determine the level of organisational state of technological know-how and its needs on manpower so as to improve upon its overall organisation objective. Military institution is not an exception. The modern scientific and technological development lead to the rapid improvement of modern military arms and armaments. This require a personnel with high level of scientific and technological skills to manned these equipment. That is why

there was a changed in recruitment of military personnel from those with minimum of primary school certificate to those with a higher secondary or tertiary level certificate; who can easily adopt to the new changing needs of scientific and technological arms and armamations.

In this project, respondents with minimum secondary school certificate and above constituted more than 94% of the total respondents. The break down analysis of the rest of the respondents educational qualification is as follows in table 4.5 below:

Table 4.5

Educational Qualification

Qualification	Number of Responses	Percentage of Total Respondents
a. Primary Cert	12	6%
b. Secondary Sch Cert	83	41.5%
c. Diploma	34	27%
d. University Degree	62	31%
e. Any other	09	4.5%
Total	200	100%

Source: Research Sample

According to the Table 4.5 above which indicates that the highest percentage of respondents educational qualification, with 83 responses with secondary school certificate formed 41.5% of the total respondents. Then followed by those respondents with University education (degree) constituted 31% of the total respondents. Those with diploma or A level certificate formed

27% of the total research respondents. Then followed by those with primary school certificate constituted only 6% of the total respondent. The last not the least in the educational qualification goes to those with any other higher educational certificate above the ones mentioned above. These formed only 4.5% of the total respondents.

The above results indicated that there is now a high level of literacy in the present sets of Nigerian Armed Forces personnel. Unlike the pre-Independence period and the armies of late 6O's of Nigerian Civil war, where by large number of the personnel were iliterates. Mass literacy campaign in the Armed Forces and late `7O's policy of recruitment of personnel with minimum of atleast 5 Credits of secondary School Certificates, contributed in no small measure in changing the level of literacy among the military personnel. The new set of Army personnel popularly called the 79NA's 90nas gradually replaces the old brigades of the eraly 6O's called the 63NA's who are mostly illiterates.

4.6 EMPLOYER'S ATTITUDE TOWARDS SOLDIERS' WELFARE

The above issue was raised in questions nine and ten. Question nine required the respondents to state if they have attended any in-service course or not. This is an indirect question to know the level of relationship between the respondents and his/her employer. If the worker enjoyed in-service in the organisation, then it was assummed that the relationship between the worker and the management will be cordial. But if the worker did not enjoy in-service course then the opposite is the case.

The above analysis with the assumption of that relationship between the worker and his management was applied to the above question. Then the following results were deducted as in table 4.6 (a) below:

Table 4.6a

Analysis of Respondents with Inservice Course

Respondents with Inservice course or None	Number of Responses	Percentage of Total Respondents
a. Yes	109	54.5%
b. No	91	45.5%
Total	200	100%

Source: Research Sample

In table 4.5 a above indicated that those military personnel who attended in-service course (s) during their active service years constituted the highest percentage with 109 responses, that is 54.5% of the total percentage of respondents. Wheras those who did not attended the in-service courses formed only 45.5% of the total respondents.

In this research research source hypothesis have been formulated. One of these hypothesis is that "the higher the welfare benefits enjoyed by the troops the higher their morale". The above hypothesis can said to be proved as true beyond reasonable doubts. This is beacuse, those who attended inservice course(s) 54.5% and others who feel that they may likely enjoy this welfare indicated that "the Armed Forces authorities are concern with their welfare as indicated in table 4.6b.

In table 4.5b soldiers were asked to responses with positive or negative answers, if they believed that their employer are concern with their welfare and the result was stated below

Table 4.6b

Analysis of Respondents with Inservice Course

Is your Employer concern about your welfare	Number of Responses	Percentage of Total Respondents
a. Yes	127	63.5%
b. No	73	36.5%
Total	200	100%

Source: Research Sample

According to the analysis of the above table 4.6b, those respondents who believed that the Armed Forces authorities are concern with their welfare have the highest percentage of 63.5% out of the total respondents. The rest of the respondents believed thst the Armed Forces authorities are not concern with their welfare. This formed 36.5% of the total respondents.

In the assesment of the above result one can say that, the above respones of question ten was highly influenced by the way the respondents answer question nine (on inservice). Therefore if the respondents enjoyed in-service course or believed that they may likely enjoy in-service course(s), their answer to question ten will be positive. This proved the above stated hypothesis and this may also be due to the expectation (which he/she believed will soon enjoy in the system). As explained in the expectancy theory of motivation in chapter two of this project section 2.1.

In the same analysis, one can deduct that there is a great contradiction on the part of the respondents, when they answered question 12 and 13. These questions inquire about the employer's effort in the provision of welfare amenities. But their responses in the two questions were all negative (see 4.8). Their answers is that those respondents who believed that the Armed Forces authorities effort in provision of welfare amenities is not impresive or not satisfactory formed 75% and 79% respectively. (see table 4.8a and b).

4.7 TYPES OF WELFARE SCHEMES IN THE NIGERIAN ARMED FORCES

This part of questionnaire was on question eleven which asked the respondents to choose the welfare scheme they enjoy most in their present state of service. As we are aware, the subject matter of this research centres around the welfare Insurance Schemes which is part of the retirement benefits as indicated in question 11 f. These welfare schemes acted in general as morale booster to the military personnel and their family, as stated in chapter two.

In table 4.7 below, a compilation of the responses of the workers to the inquiry about the types of welfare schemes the enjoy (or prefer) most is represented. The table also shows the number of people who responded in the each type of welfare schemes. It also carries the percentage of total respondents and other information as follows:

Table 4.7

Types of welfare Schemes in the Army

Type of welfare scheme enjoy most	Number of Responses	Percentage of Total Respondents
a. Medical Health Care	43	22.5%
b. Educational Facilities	31	16.5%
c. Housing and Transport	59	29.5%
d. Catering/mess Facilities	07	00.5%
e. Recreational Facilities	16	08%
f. Retirement benefits	41	20.5%
g. Others (if any)	03	01.5%
Total	200	100%

Source: Research Sample

According to the table 4.7, the highest percentage of welfare scheme enjoyed most by the respondents is the Housing and Transport services, with 59 responses, which formed the 29.5% of the total respondents. The second highest percentage of welfare enjoyed by the military personnel is the provision of medical health care, which responses number 43, which is 22.5% of the total respondents. The third position of the type of welfare scheme enjoy most by the research sample is the retirement benefits which constituted 20.5% of the total respondent. Educational facilities followed with 16.5%, Recreational facilities 8%, catering/mess facilities formed 3.5% while the other welfare scheme which consider to be less important formed only 1.5% out of the total respondents.

The importance of the above findings cannot be under estimated. Therefore the Armed Forces authorities should consider the provision of the

different types of welfare schemes to their personnel, so as to boost their morale (as in hypothesis no.1 Chapter noe section 1.5).

The Armed Forces authorities should consider the provision of the above different types of welfare schemes in the following order of priority (according to the results of this research). That is provision of housing and Transport loan schemes (like the last IBB Spirit, car and other vehicle loans). Then provision of medical facilities, retirement benefits, educational facilities, recreational facilities, mess/catering facilities, and so on.

4.8 PRESENT STATE OF WELFARE SCHEMES IN NIGERIAN ARMED FORCES

As discussed in chapter two section 2.4 the Armed forces authorities provided different types of welfare schemes, so as to inprove the social living condition of its personnel (morale). Question twelve and thirtheen assess the present state of welfare schemes not only in the Nigerian Army but in the Nigerian Armed forces as a whole.

Question twelve inquire about the respondent opinion on the present state of welfare schemes in the Nigerian Armed forces. In table 4.8a below represents the responses of the military personnel under this survey. The table shows the number of people who responded as follows:

Table 4.8a

Present state of welfare schemes in Armed Forces

What is your opinion about present welfare schemes in Armed Forces	Number of Responses	Percentage of Total Respondents
a. Satisfactory	49	24.5%
b. Not Satisfactory Facilities	151	75.5%
Total	200	100%

Source: Research Sample

In table 4.8a, shows the present state of welfare schemes in the Nigerian Armed Forces among its personnel. The respondents stated their own opinion about the present condition of welfare schemes in the Armed Forces. The satisfactory responses constituted only 24.5% while the other part of the opinion which assess "not satisfactory" formed the highest percentage. The number of responses is 151 which formed 75.5% of the total respondents.

The implication of the above findings is that, the above results proved the research assumption that inadequacy in the welfare schemes in any organisation may lead to how level of job satisfaction or low morale. As stated in Chapter two by Dogon-yar, et'el (1978) that "if troops are not properly cared for... by providing them with social amenities ... etc they are likely to be disguntled and become more indiscipline." The result of the above type of situation in any organisation is low level productivity (performance).

Question thirteen is also similar to question twelve, which assess the respondents opinion on how they rate their employer's effort in the provision of welfare services. The alternative provided is that of very impressive or not

impressive. The analysis of the above responses can be described in the following table 4.8b as:

Table 4.8b

Efforts of Employer in Provision of Welfare services

How would rate your employer effort in provision of welfare services?	Number of Responses	Percentage of Total Respondents
a. Very Impressive	41	20.5%
b. Not Impressive	159	79.5%
Total	200	100%

Source: Research Sample

According to the above table 4.8b which indicated that most of the respondents are not impressive about the effort of the Nigerian Armed Forces authorities in their effort of providing enough social welfare amenities or services. The highest respondents which constitutrd 79.5% of the total respondents indicated that they are not impressive about the present effort of provision of welfare. Only 20.5% among the respondents indicated the positive attitude (they are impressed about the employers effort in the provision of welfare services to their personnel).

This implied that the military personnel are not satisfied with the general state of welfare schemes in the organisation. It was observed that, the military personnel are aware of the beautiful blue-prints of different types of welfare policies in the past. But alas, they can hardly see the impact of these policies in the real life conditions.

The results of the above findings especially the last part provided a prove to one of the basic assumption in this research which stated that "ineffective implementation of welfare policies (like housing transport and other welfare benefit schemes) lead to the military personnel's negative attitude towards the management efforts of improving the general welfare schemes in the military institutions." (see Chapter one, section 1.5).

4.9 EVALUATION OF PERSONAL JOB SATISFACTION AMONG THE TROOPS

The analysis of personnel job satisfaction among military personnel would help us in assessing one of the assumption/hypothesis stated in (Chapter one section 1.5) which stated that, there is a direct relationship between workers' morale (performance) and their level of productivity (that is their willingness towards achieving the overall organisational objectives.

As discussed in chapter two section 2.1 on morale, motivation and job satisfaction; especially the Herzenberg two factor theory of motivation. It was stated in this theory that, "there are two main factors that effect job satisfaction. These factors are the motivators (that is factors that led to workers' satisfaction) and Hygiene factors (or factors that led to dissatisfaction).". Table 4.9a below shows the analysis of question 15 which require the respondents to state if their needs (or reasons why the join) Armed Forces are satisfied or not.

Table 4.9a

Personal Job Satisfaction among Troops

State if your needs for joining the military proefession are satisfied	Number of Responses	Percentage of Total Respondents
a. Satisfied	51	25.5%
b. Not satisfied	149	74.5%
Total	200	100%

Source: Research Sample

The above table 4.9a shows that, those who believed that their needs are satisfied formed 25.5% of the total respondents with 51 responses. Wheras the highest percentage of respondents stated that their need are not satisfied in the military profession. That means personal job satisfaction among the personnel is negative with 149 number of responses, which constituted 74.5% of the total respondents.

Most of the respondents who expressed their dissatisfaction in the profession, complaints of (according to question 16 which require those who are not satisfied to state why); rigid colonial military policies and procedure of administration, general working conditions, poor salary, lack of job security (due to involvement of military into politics), lack of promotion, personal progress and other factors like social relationship between their colleques and superior officers. The above factors are what Herzenberg called "the Hygine factors" in his two factor theory of motivation.

Questions 17 and 18 can be analyse in a similar way, because these questions analyse factors that motivate military personnel to remain on their job (retention process). Question 17 require the respondents to state whether the

prefer their present job or similar job in civil organisation. The analysis of the above results, is as follows:

Table 4.9b

Evaluation of present job satisfaction

Would you remain at your job if you had similar offer in civil organisation	Number of Responses	Percentage of Total Respondents
a. Yes	109	54.5%
b. No	91	45.5%
Total	200	100%

Source: Research Sample

In accordance to the table 4.9b, the highest percentage of respondents are those who are ready to stay in their present profession. The number of responses is 109 which formed 54.5% of the total respondents. Those who are ready to join other civil organisations formed the 45.5% of the total respondents. Reasons for the above action (joining other organisation) may be due to prostration or dissatisfaction as explained in table 4.9a analysis.

Any respondents who would like to remain in their present military profession was asked why in question 18 some factors were identify as some of the reasons why the respondents still like to retain their present job position. These factors are analyse in table 4.9c as job satisfiers or motivators. The analysis of the above results is as follows:

Table 4.9c

Military Job Motivators

Military Job satisfiers	Number of Responses	Percentage of Total Respondents
a. Job security	59	29.5%
b. Long period of svc	31	15.5%
c. Welfare benefits	94	47.0%
d. Other factors	16	08%
Total	200	100%

Source: Research Sample

According to table 4.9c the military job motivators with the highest percentage of respondents is the welfare benefits. This attracted 94 responses, which formed 47% of the total respondents. Job security folloed as the second highest percentage with 29.5% of the total number of research sample. Long period of service constituted 15.5% of the total respondents. While other factors which are not stated in the questionnaire due to lack of space, formed only 8% of the total respondents.

The implication of the above result is that military personnel are now aware that there is no much diffrences (if any) between their total take-home salaries with that of their civilian counterparts. In some organisations like Banking Engineering and manufacturing sectors, their workers allowances cannot even be compared with the basic salaries of military personnel. In this case the only way out for the personnel is to demand for more welfare and other allowances (as in the analysis of table 4.10).

4.10 ANALYSIS OF MORE WELFARE VERSUS BASIC SALARIES

This section would analyse the merits and demerits of having more welfare benefits than basic salaries or vice versal. The above arguement started after the second world war among the American Industrial Relation Scholars and other Economists. Their arguement is on the basis that the more you increase the workers basic salaries then the less they will really benefits from this increase.[4]

Why? This may be due to the fact that increase in basic salaries will lead to increase in the percentage of tax, the worker will pay. As we are aware of the pay as you earn tax system (PAYE). To them, this will reduce the workers purchasing power and increase government revenue, which will triger more public expenditure (more government spending). This would lead to inflation which will swallow the remaining portion of worker's income. Therefore in the final analysis, the workers would be left without real increase in his purchasing power (or increase in his disposable income).[5]

Then the second argument is that to increase workers purchasing power is not to increase his basic salaries but reduce his basic needs; or daily problems through provision of welfare amenities, benefits and increase in his allowances. This is because, the above measures will make the worker to be satisfied psychologically (by reducing tension and personal problems). This will also increase the workers purchasing power (because of the increase in some welfare allowances, which is not part of his taxable income).[6]

Based on the above analysis, question 19 was structured in such a way that respondents will assess the present level of military pay structure. That is "do they have more welfare benefits than their basic salaries?" The analysis of

the above question and other discussion will be followed, after the analysis of table 4.1Oa below:

Table 4.10a

Welfare benefits versus basic salaries

Are your welfare benefits higher than your basic salaries	Number of Responses	Percentage of Total Respondents
a. Yes	81	40.5%
b. No	119	59.5%
Total	2OO	1OO%

Source: Research Sample

In the analysis of the above table 4.1Oa where respondents answer the above question on which benefits is higher welfare or basic salaries of workers? Those who answer yes formed 4O.5% of the total respondents. Wheras those who disagree with above question formed 59.5% of the total respondents. They believed that their basic salaries is higher than the welfare benefits they received. That means their basic salaries is higher than other allowances which will be combined to them as total take home. Unlike in the American military pay structure where by the basic salaries of American soldier formed only 34.7% of his total take-home payment; according to 1976 payment structure (see chapter two section 2.6.1 for detail analysis). That means American soldier get more from his welfare allowances than basic salaries (which will attract tax).[7]

It was in the same way question 2O was structured like this "Do you prefer more welfare benefits to higher salaries?" The analysis of the results above question can be deducted from the table 4.10b below:-

Table 4.10b

More welfare than salaries

Do you prefer more welfare than salaries?	Number of Responses	Percentage of Total Respondents
a. Yes	133	66.5%
b. No	67	33.5%
Total	200	100%

Source: Research Sample

In table 4.10b the highest percentage of respondents are those who prefer more welfare benefits to higher salaries with 133 number of responses. This constituted 66.5% of the total respondents. The negative (or No) respondents formed 33.5% of the total number of respondents.

Question twenty-one require the respondents to state why they prefer Yes or No. Most of the respondents who prefer the positive answer base their choice on the arguement that increase in basic salaries of workers led to high level of inflation, as experienced during the mid 70's and 80's increase in workers salaries.

Other respondents believed that increase in welfare benefits or allowances will not attract additional tax or inflation, it will improve their living standards and boost their morale. But those who ticked for negative side of the question believed on the conservative idea that increase in basic salary will motivate workers to work harder (salary as incentive to increase in productivity). They also argued that all citizens must contribute their quotas towards development of their nation. Therefore there is nothing wrong for workers to pay more tax; which revenue can be used in provision of social infrastructure. They

also believed that increase in government revenue will attract more government spending which will also help in reducing high level of unemployment. Al these will have positive effect to the rapid development of the whole economy.[8]

4.11 WELFARE BENEFITS AS MOTIVATIONAL FACTOR

Base on the analysis of morale and motivation of workers (in chapter two) it was believed that workers must be motivated before achieving the desired result. Therefore modern managers (including military commanders) most motivated their subordinates in order to achieve the overall organisational objectives. To achieve that, the manager must employ all factors that can motivate his workers to perform the desire results. Welfare benefits (is one of the motivational factor) which help in no small measure in motivating workers in any organisation.

In question twenty-two respondents were asked to state their own opinion about the following statement. That is whether they believe the statement is true or false. The statement is "the more welfare benefits for troops (personnel) the higher their morale (performance). The analysis of the above results is as follows:

Table 4.11

Welfare benefits as morale Booster

The more welfare the higher the morale	Number of Responses	Percentage of Total Respondents
a. True	183	91.5%
b. Not True	17	8.5%
Total	200	100%

Source: Research Sample

In table 4.12a the results indicated that 76.5% of the total respondents are aware of life insurance policy of military personnel. The rest 23.5% shows that they are not aware of the programme. The above results implied that the fourth hypothesis stated in chapter one section 1.5 did not hold in this case. This is because the hypothesis stated that "inadequate information dissamination about the social welfare insurance scheme led to the poor image, about the programme by the beneficiaries."

Question twenty-four requested the respondents to indiactes which welfare insurance scheme they belong to. The analysis of the above results is as follows:

Table 4.12b

Welfare Insurance Scheme in the Armed Forces

Which welfare Insurance Scheme	Number of Responses	Percentage of Total Respondents
a. Nigerian Army welfare Insurance Scheme	117	58.5%
b. Nigerian Airforce welfare Insurance Scheme	37	18.5%
c. Nigerian Navy Welfare Insurance Scheme	21	10.5%
d. No responses	25	12.5%
Total	200	100%

Source: Research Sample

According to the result of table 4.12b, the Nigerian Army personnel pay their premium to NAWIS. They formed the highest percentage of respondents with 117 number of responses which is 58.5% of the total respondents. The personnel of Nigerian Airforce constituted 18.5% of the total respondents. They

pay their premium to Nigerian Airforce welfare Insurance Scheme. The personnel of Nigerian Navy who pay their premium to Nigerian Navy welfare Insurance Scheme formed 10.5% of the total respondents did not indicate which welfare Insurance Scheme they belong to.

Question twenty-five inquire the opinion of the respondents that "had it been the welfare Insurance Scheme is optional would they have join it? "The results of the above analysis, can be summarise in table 4.12c as follows:

Table 4.12c

Should Military Insurance be optional

Had it been that Insurance is optional would you have join it?	Number of Responses	Percentage of Total Respondents
a. Yes	93	46.5%
b. No	107	53.5%
Total	200	100%

Source: Research Sample

Assessing above table 4.12c, the respondents who believed that they would join the welfare insurance scheme even if it is optional formed only 46.5% of the total respondents. Wheras those who would have opted out of the scheme (had it been is optional) constituted 53.5% which is the highest percentage of the total respondents.

The above results indicated that although most of the respondents are aware of the programme (as in table 4.12a analysis). But majority of the respondents would not have join the scheme had it been is option (as in the above table 4.12c results). This poor or negative attitude of the scheme is due to the general believe by average military personnel that he/she would not benefit

much from the scheme. The above negative attitude about welfare Insurance Scheme proved the fifth hypothesis of this project in chapter one section 1.5 as explained in table 4.12b analysis.

Question twenty-seven is the extension of the last qusetion (25) where the respondents with `No' answer will answer question 27 but those with `yes' answer will answer question 26 (which require the respondents to state reasons why they would like to continue with the present welfare Insurance Schemes. Question twenty- seven stated that "if you will not join the present welfare Insurance Scheme then would you prefer to join `a life policy' with a conventional Insurance Company?" The analysis of the above responses is as follows:

Table 4.12d

Preference of life policy in conventional insurance company

Would you prefer life policy in a conventional insurance company?	Number of Responses	Percentage of Total Respondents
a. Yes	109	54.5%
b. No	38	19.0%
c. No Responses	53	26.5%
Total	200	100%

Source: Research Sample

In Table 4.12d, the highest percentage of respondents who will prefer to join a life policy in a conventional Insurance Company, with positive answer, yes constituted 54.5% with about 109 number of responses. Those who will not join the conventional insurance company formed only 19% of the total respondents. Whereas the non-respondents of the above question constituted about 26.5% of the total respondents. The results of the above question still justified the

statements on question twenty-five (see table 4.12c).with highest percentage are those who believed that the benefits of the insurance schemes is not enough formed 86% of the total respondent. Those who believed that the present amount of benefits of welfare insurance scheme is enough constituted only 14% of the total respondents.

The above result indicated that large number of military personnel believed that, the welfare insurance scheme benefits is not enough (to all ranks) to cater for retiring or deceased soldier or his family. Considering the high level of risk in the profession, for example a soldier with the rank of private to corporal (in event of death) will get only₦ 30,000 whereas a General will only get₦ 240,000. The above amount is not only the problem but in the process of collecting the benefit (see 4.13). It would be worst for a soldier who is retire after few years in service. For example a soldier between the rank of private to corporal who spend Nine years in service will retire will get only₦ 1,080.00 with 5% interest of₦ 54. The total insurance benefits for the above soldier after retirement would be only₦ 1,134 after Nine years of service. The above example was based on old rate before the new increase in insurance premium of NAWIS (see chapter three) on 13th August 1993.[10]

4.13 COLLECTION PROCESS OF WELFARE INSURANCE BENEFITS

This section would assess the present and past processes of collecting Insurance benefits, especially the past experiences of this research respondents. This is because those who collected this benefits are no more in service or their next-of-kin are no more around the barracks formation. That is why the questions in this section centre around the serving personnel in our units.

Question twenty-nine requested the respondents to state whether they can still remember any retire soldier or his Next-of-kin (of a deceased soldier) who had collected insurance benefits. The results of the above question was analyse in table 4.13a as follows:

Table 4.13a

Can you Remember any one who Collected Insurance Benefits

Can You Remember any one who Collected Insurance Benefit	Number of Respondents	Percentage of Total Respondents
a. Yes	149	74.5%
b. No	51	25.5%
Total	200	100%

Source: Research Sample

In table 4.13a above stated that the respondents with the highest percentage was formed by those with past experience of the process of insurance benefit collections. That is those with 'yes' formed 74.5% of the total respondents, whereas those with negative answer formed the lowest percentage of 25.5% of the total respondents.

The next important question is that of the period of collection. Question thirty stated that "how long does it take... to collect insurance benefits?" The result of the above analysis is as follows:

Table 4.13b

Analysis of Period of Collection

Period of Time	Number of Responses	Percentage of Total Respondents
a. Less than 6 months	16	8.0%
b. Less than 1 year	25	12.5%
c. More than 1 year	108	54.0%
d. No Responses	51	25.5%
Total	200	100%

Source: Research Sample

Table 4.13c

Analysis of Beneficiaries period of Collection Process

Do you Consider the Collection Process of Insurance Benefits to Long?	Number of Responses	Percentage of Total Respondents
a. Yes	183	91.5%
b. No	17	8.5%
Total	200	100%

Source: Research Sample

According to the table 4.13b and 4.13c, their results is too glaring. According to table 4.13b, the highest percentage of respondents (about 54% who collected their insurance benefits after one year (process of collection). While those respondents with less than 1 year formed only 12.5% and those with less than 6 months constituted only 8% of the total respondents. The non responcents formed 25.5%.

In order to confirm or check the results of question 3O; question 31 was followed with a clear statement that "Do your consider the process of collection of benefits too long?" The space for the answer is `yes' or `no'. The highest percentage of respondents (see table 4.13c are those who indicated `yes' with more than 91% of the total respondents. The lowest percentage of those who answer `No' formed only O8.5%.

The above results of the two tables (4.13b and 4.13c) strongly proved the fifth or last hypothesis (stated in chapter one, section 1.5) which stated that "ineffective implementation of welfare policies (like NAWIS) and delay in payment of benefits of such schemes forced the Nigerian Armed Forces personnel to be indifferent about this type of schemes."

4.14 WELFARE INSURANCE SCHEME BOOST THE MORALE OF TROOPS

This section would conclude the analysis of data. Question 33 was the last question because of the following reasons. First is the importance of welfare insurance scheme in boosting the morale of military personnel. Secondly this issue formed the Central subject matter of this project. Lastly the above question is similar to question twenty-two. The main differences between question 22 and 33 is that question twenty - two is concern with the general welfare benefits of soldiers as morale booster. Whereas question 33 is more specific on the welfare Insurance scheme (in particular) as a motivating factor that can boost the morale of troops.

In the process of assessing question 33, table 4.14 was constructed below with the following statement which the respondents will answer yes or no. "Do

you believe that the introduction of welfare Insurance Scheme help in boosting your morale?" The analysis of the above result is as follows:

Table 4.14

Welfare Insurance Scheme Boost Morale of Troops

Do you believe that welfare insurance Scheme help in boosting your morale?	Number of Responses	Percentage of Total Respondents
a. Yes	149	74.5%
b. No	51	25.5%
Total	200	100%

Source: Research Sample

Base on the above table 4.14 the number of responses with positive answer to the above question is 149 which constituted 74.5% of the total respondents. This formed the highest percentage of the responses. The lowest percentage of respondents is 25.5% of the total respondents.

In conclusion question 14,32,34 and 35 formed the non-restricted part of questionnaire which will be discuss in detail in the next chapter. This is due to the fact that these questions requested for the personal opinion of the respondents on the present problems of welfare schemes in the Armed Forces and possible solutions to some of these problems.

FOOTNOTES

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CHAPTER FIVE

5.O SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 SUMMARY

In this chapter, a brief summary of chapter one , two and three are outlined. This chapter also summarise the researcher's findings in chapter four along with derivable recommendations and conclusion. All these are largely based on the data analysis and interpretation as analysed in chapter four.

Chapter one introduce the subject matter of the research from the historical point of view. Military profession was described as a unique profession which was developed as the result of human development, so as to protect and defend himself, family, properties and entire territorial intergrity of the state. Nigerian Army was the first armed service to be established by the British colonial rulers; so as to serve the above purpose. It is also in this chapter brief historical development of NAWIS, statement of problem with significance and the objective of the study were fully discussed. Hypothesis of the central subject matter, limitations and delimitations of the research project were also discussed in this chapter.

Chapter two contains review of related life nature. These include the assessment of insurance business in Nigeria, its contribution towards National Economic Development. Types of life Insurance and other related issues. Concepts of welfare, morale, motivation and job satisfaction were also discussed. This chapter also analyse similar military welfare Insurance schemes

in the Nigerian AirForce and Navy (which is similar to NAWIS). In the same way, other welfare Insurance Schemes in some world Armies were discussed. These include the U.S Bureau of War Risk Insurance, U.K Army Benevolent Fund and Swedish model of welfarism where general social insurance and other welfare schemes were analysed.

Chapter three formed the Organisational Structure, other functions of NAWIS and its organs. These include management structure of NAWIS, organisational chart, roles and functions of NAWIS Board of Trustees, functions and responsibilities of NAWIS Director, his deputy and other senior staff. Other Arms of NAWIS, like departments of Accounts (finance) and internal Audit were also discussed. This chapter also include the operational policies of NAWIS including the membership of the programme, process of payment (in case of death or retirement from service). Other areas also analysed include NAWIS accounting procedures process of documentation and other conditions for beneficiaries of NAWIS.

In chapter four the researcher concentrate on data presentation and analysis. This assessment covered the entire respondents of the research questionnaire. This analysis include the personal data of the respondents, their views on the role of welfare schemes in motivating Nigerian military personnel. It also assess the level of personnel morale and how welfare Insurance Scheme affect their job performance, job satisfaction and other possible problems (and their solutions) of military Insurance Schemes in Nigeria.

The analysis of the findings of chapter four can be classified into three parts. First part assess the researcher's hypothesis their second part discuss the problems of military Insurance Scheme in general and NAWIS in particular

part three discussed the possible suggestions which can serve as some of the solutions (of the above part two problems). Five hypothesis were stated in chapter one section 1.5. The first hypothesis as analysed in chapter four section 4.10; stated that "military authorities established welfare schemes as motivational tool for raising the morale of its personnel. Respondents who believed that welfare benefits boost soldiers' morale constituted 91.5% and this results proved the above hypothesis to be true.

The second hypothesis is that "there is a direct reltion between workers' morale (performance) and their productivity. That is, their willingness to achieve the overall organisational objectives." In evaluation of the above hypothesis through personal job satisfaction among military personnel, the research findings shows that more than 74% of the total respondents were not satisfied. But contrary to the expectation of the project assumption more than 54% of the respondents still prefer to remain in the military profession despite their low level of job satisfaction.

Third assumption stated that "all welfare schemes in the Nigerian Armed Forces are consider to be equally important. No distinction between these schemes; no matter the amount of benefits that would be derived from the scheme." In the questionnaire, question eleven tested the above hypothesis which disproved the above statement as false. According to the findings of this research respondents prefer certain schemes than others. For example most respondents prefer housing and transport welfare scheme than others, because about 29.5% of respondents sellected the above scheme which is the highest percentage. Then followed by medical health care with 22.5% and retirement benefits with 20.5% and so on.

The fourth hypothesis is concerned with "inadequate information dissamination about welfare schemes which led to poor (negative) attitude towards the programme". According to the results of Question twenty-three and twenty-nine and other informal discussions indicated that military personnel are aware of different types of welfare schemes in the Armed Forces. This is because respondents are aware of military welfare insurance schemes. Again more than 74% of the respondents are aware of the long process of premium (benefits) collection. That is why more than 91% of the respondents believed that the process of premium remittance (benefits) is too long. This is due to two main factors. First factor is the long bureaucratic procedure of premium remittance (see question thirty analysis). According to the results of the above findings, most of the beneficiaries spend more than one year before they collect their benefits (see table 4.12c). Second factor is the small amount of premium (benefits) of the insurance scheme. According to question twenty eight about 86% of the respondents believed that the present amount of insurance benefits is not enough (or is too small) due to high level of inflation and other factors discussed in section 4.12. Therefore the above analysis proved the fourth hypothesis to be true.

The fifth hypothesis stated that "ineffective implementation of policies and delay in payment benefits of NAWIS forces the military personnel to be indifferent about this type of scheme." The analysis of fourth assumption (as stated above) explained the fact that the above assumption is true. For example long delay in payment of benefits and ineffective investment policy (as explained above) proved the above assumption to be true.

The second part of chapter four assess the problems facing military Insurance Schemes. These problems include long delay in collection of premium (benefits), lack of adequate information about the schemes, lack of skilled or qualified manpower, nature of military posting (transfer) and poor investment policy.

Lack of qualified or skilled personnel to manage the military Insurance Schemes such as NAWIS; is one of the major problem which hinder effective administration of military life Insurance Schemes. In most cases military welfare Insurance Schemes are under the control of the finance Corps or department of Nigerian Armed Forces. For example all finance Corps personnel can be posted to NAWIS, whether they are skilled (with professional insurance qualification) or not. These unqualified and incompetent officials tend to cause delay in the NAWIS working procedures. This situation is worsened when few qualified personnel were posted out to other areas in the military institution (due to the military policy of posting its personnel to various fields or areas, so as to be versed in all the fields).

Another contributing factor to the delay in remittance of NAWIS Benefits include lack of on-the -job (or in-service) training of the personnel attached to NAWIS. By training these unskilled personnel will not only improve their professional skills, but it would also improve the operational performance of the whole organisation.

Nature of military posting (or transfer) is another problem facing military insurance scheme. The first part of this problem is on the side NAWIS staff who are qualified (may be due to their daily experience and on-the-job training). These staff may work with NAWIS for some few years. They may be posted to

different units to perform different military duties apart from their (well train area of insurance). This is due to the military tradition that military personnel can be posted to any formation. A good example is that of an Insurance clerk in NAWIS headquarters may be posted to another unit to work as finance clerk. The above type of situation can greatly effect the efficiency and productivity of NAWIS. The newly posted NAWIS personnel (in the other hand) will now spend sometimes before they are aquanted with the normal daily procedures of NAWIS.

Another negative effect of the transfer of military personnel (who are members of the scheme) is the military posting procedures which also required the soldier's documents to be transfer from his last unit to the new Unit. That is the soldier's personal data forms of NAWIS and other documents that should be in his new Unit. In the process of the above type of tranfer, some forms may get loss or damage. All these problems may led to delay in the official entries into the soldier's file. In case of sudden death or disability or any unfortunate situation, there will be delay in the remittance of the soldier's premium (or benefits) which is one of the common problem of NAWIS.

Inadequate information concerning the importance and functions of life policy of NAWIS to the military personnel is another major problem of this scheme. According to the findings of this research (see chapter 4 section 4.11); large number of respondents are ignorant of the role or functions of life insurance to their families or dependents. In the same manner most of the respondents are not aware of the economic importance of their contributions to the scheme, as a way of saving. (see Analysis of section 4.12). According to the economic theories no nation can develop without Investment (or Capital

accumulation; see Development theories). In the same way, there would be no Investments without savings.

According to the research findings some respondents cannot differenciate between life policy, welfare schemes, group insurance or endownment life policy. This problem is due to the general problem of ignorance of average Nigerian on insurance industry as a whole not only life insurance business (see chapter two, section 2.2). The above problem is also applicable to military insurance schemes. Investment policy of NAWIS is another problem area facing the smoth management of the organisation. As we are aware that all premium contributed by the members of this scheme will be transfered to the NAWIS headquarters in Lagos. These funds acrued would then be placed in a fixed deposits bank accounts, so as to generate more revenue to the organisation. Although this investment is profitable and more safe; according to the principles of investment and portfolio management of funds. NAWIS headquarters ignores the other highly profitable investment ventures such as channelling of funds to money market, stocks, bonds, treasury bills, treasury certificates and other real assets. These investment yield more profit than the bank fixed deposits accounts. (Although it is more safe, considering the risk involved in the other types of investments). As in the principles of investment management, that the higher the profit expected from an investment, the higher the risk involved in that investment.

Inadequate benefit payment (premiums) is another major problem which greatly effect the image of NAWIS. Due to the high level of inflation in our economy, military personnel are no longer considering the NAWIS benefits as anything (to start up with),. that will help them insetting up new life after

retirement (or to cater for the families of the deceased soldier). Apart from long process of collection of benefits, other problems may still arise like long distances between NAWIS Headquarters in Lagos and other Units in the hinterland. High cost of living and improper knowledge and other problems may force the beneficiary or his family (or next-of-kin) to forget about the whole benefits. For example (as in chapter three section 3.2.2) where a soldier between the rank of private to corporal who spend five years in service (from 1988 to 1993) that retires. His monthly contributions is ₦1O per month (as of old rate). If he retires successfully, he will get only ₦6OO as his total NAWIS contributions, with 5% interest which is only ₦3O. Therefore his total NAWIS benefits is ₦63O only. This amount is too small due to high level of inflation. This amount cannot even provide the soldier transport money from his Unit to his village, if he is far aware from his home-town

Then for the family of deceased soldier who died in active service will collect only ₦1O,OOO as per old rate or ₦3O,OOO in the new rate, as his insurance cover. The above amount cannot take any average Nigerian family to settle down in any rural area not to talk of Urban areas like Lagos, Kano, Enugu or Portharcourt. The above amount is not up to annual rent of 2 bed-room flat. That is why most of the respondents of this research consider the benefits to be too small due to the present inflationary condition.

Delay in collection of premium is another problem encountered by most beneficiaries of the schemes. Most of the respondents (91.5%) indicated that the process of remittance of premium is too long. According to the NAWIS operational guidlines, remittance of premium of beneficiaries should be processed and paid to him or next-of-kin, within one month period. But alas, in

practice according to the respondents (about 54%) indicated that from their past experience the period of collection of NAWIS premium can extend to a year or more, before collecting the benefits (see chapter four analysis of table 4.12c). This is the sad and unfortunate situation because the main objectives of this scheme is to provide relief or financial assistance to the soldier and his family. Long bureaucratic delay in the process of remittance of premium is damaging the image of this noble welfare scheme. That is why most of the military personnel are complaining silently about the long process of premium remittance.

Another major part of chapter four findings is the personal suggestions of the research respondents. These suggestions include the various ways in which the present military insurance schemes can be improve; so as to achieve organisational objectives effectively. Generally these suggestions can be summarised as follows: Increase in military Insurance premium payment to meet the present inflationary trend; improvement of NAWIS investment policy; decentralisation of NAWIS, by introducing local NAWIS Unit office to run a small loan scheme and prompt payment of premium to the beneficiaries. All these suggestions would be fully discussed in the recommendations section of this chapter.

5.2 RECOMMENDATIONS

Establishment of military insurance schemes in the late '80s can be described as a highly deserved idea to boost the morale of soldiers. Never-the-less, for any organisation to survive in our society, it must be dynamic with the current changes in the society. It is in the same manner that the following

recommendations were made. According to the findings of this research, six recommendations was discussed below. Possible justification (prons and cons) of these suggestions was analysed in detail as the possible solution to the problems of military Insurance Scheme in Nigeria.

Government should take over the responsibility of all military Insurance Schemes without soldiers contributing any kobo from their salaries. This is due to the nature of risks associated with military profession. We are aware that soldiers sacrifice their lives not because of their interest in the noble profession but due to their patriotism and dedication to their father land. One of the major objectives of military Insurance Schemes is to reduce the sufferings of soldiers and their legal dependants in event of death, retirement, permanent disability or dismissal from service. Therefore in order to achieve this objectives the higher military authority should be aware that in any risky occupation in our present society the employers of labour provide free life insurance cover to their workers so as to encourage them to be more dedicated and efficient to their service. If a civil organisation can provide such a cover, then why not Federal Government of Nigeria under the care of Ministry of Defence. In summary; Government should provide free life Insurance Cover to all military personnel so as to boost their morale.

Prompt payment of Insurance benefits is another suggestion as stated by more than 90% of the respondents of this research (see table 4.12) in chapter four. This recommendations cannot be ignored because of the fact that one of the main objectives of military insurance schemes is to provide immediate (or short term) financial assistance to the soldier who becomes permanently disabled in active service or retiring soldier or to the families and dependants of

a deceased soldier who dies in active service. According to the operational guidelines of NAWIS, the beneficiaries of the scheme will get his benefit processed before one month (see chapter three). That is the period of collection process should be remitted before 30 days. Alas, this is not so, in real life situation. Soldiers spend more than one year or so before collecting their benefits (see chapter four analysis).

Therefore NAWIS and other military Insurance Schemes should decentralised its operation. NAWIS offices should be provided in each Units; so as to cater for the serving soldier around that Unit. This Unit NAWIS offices can serve just like the Unit finance offices (where salaries of Unit soldiers are control). As to facilitate quick payment of NAWIS benefits, Unit commanders and finance officers should forward all NAWIS documents in time, so as to ease the payment process.

There should be increase in Insurance benefits according to the respondents of this project argued that NAWIS benefits is too small, considering present inflationary conditions of our economy. According to the new rate, families of a deceased soldier (from the rank of private to corporal) will get ₦ 30,000 as benefits. Considering the inflationary trends the above amount of money will not take the family to cater for the burial ceremony expenses, rent a house, pay children school fees and provide other social amenities. For a retiring soldier or disable personnel after 6 years of his contribution from 1988 to 1994, will get only ₦1,008; only; what will this amount buy in the present Nigerian market? That is why there is a need for government to take over the scheme and increase the military Insurance benefits.

Military Insurance Schemes likeNAWIS should serve as "Mini - bank" in our barracks. That means the schemes should use it's funds to provide "a short term" loans to the beneficiaries (soldiers and their families). This is due to the untold hardship our soldiers and their families under-go before they get loan from conventional banks and other financial institutions. Most of us are aware of stories of soldiers on the pay day going back home without a kobo in their pockets. The poor soldier (who face the above type of problems) pay back most of his debts to money lenders in Mami market, so as to continue with his social life. His family will be left at the mercy of God, to feed themeselves that month. This type of story is sympathetic, therefore military authorities should provide an organisation which can give soldiers soft loans, which can be deducted from their salaries. NAWIS Unit offices can serve above purpose, efficiently and effectively.

Professional Investment Consultants should be employed to guide (Board of Trustees of Military Insurance Schemes) on profitable areas in which to invest their funds. As we are aware our barracks cannot boast of any standard supermarkets, Bookshops, Drug store (pharmaceutical store) commissary shops (which can sell raw food and essential commodities at a cheaper price) and so on. It is therefore recommend that military Insurance Schemes should be involved in the provision of the above types of social amenities, so as to restrict the movement of our soldiers and boost their morale (as in the developed Armies of U.S, Sweden UK etc).

5.3 CONCLUSION

Military Insurance Schemes were established with main purpose of motivating soldiers (so as to rise their morale). Another aim of these scheme is to reduce the suffering of families or dependents of soldiers who died in active service. This project highlights the historical development of military Insurance Schemes in Nigeria; different types of welfare schemes in the Nigerian Armed Forces were discussed. These formed the bed-rock of welfare schemes in the Nigerian Armed Forces.

This research assesed the impact of military insurance schemes in improving the general standard of living of troops; their perception and conception of these schemes. Their ability to criticise and analyse the loop-holes of these scheme. The soldiers (respondents) also provided useful suggestions which will serve as remedies to the present problems of military Insurance Scheme in general and NAWIS in particular.

The findings of this research project include the following: First, welfare schemes can be used to boost the morale of workers in an organisation. The second important point is that there is direct relationship between workers productivity and their level of morale. That is, if the morale of workers is high, their performance or productivity will be high. Unlike workers with low level of morale (or job dissatisfaction); this proved the Herzenberg's two-factor theory of motivation.

Another findings of this research is that military personnel (workers) prefer certain welfare scheme than others. This proved the popular economic theory of "scale of preference" which stated that human wants are classified (grouped) according to their priority of the individuals. Therefore military authorities in

planning social welfare amenities should consider which welfare scheme troops prefer most, before others, (due to their level of importance or scale of preference).

According to the findings of this project the major problems crippling the progress of military insurance schemes in the Nigerian Armed Forces. These includes long delays in the collection of insurance benefits, lack of enough information about the roles and functions of the schemes to the military personnel and their families, lack of skilled personnel (to manage military Insurance Schemes), due to the nature of military postings; poor investment policies, which yield low level of interest.

In this research project the following suggestion were discussed as the possible solutions to the above mentioned problems. These include the following: Complete government take-over of military Insurance Schemes due to the harzadous nature of military profession. The management Board of these Schemes should increase Insurance payment benefits. This is due to the high level of inflation in the country. Military Insurance Schemes should use their units or formation offices to operate as a "mini-bank". This office can be used to provide soft loans and encourage savings among the military Insurance Schemes from Lagos headquarters and divisional offices to the Lowest Unit level. Improvement of accountability and investment policies of these schemes were among the possible recommendations stated as way out of their problems.

Proper analysis and implementations of the above findings and recommendations will help in achieving the overall objectives of military Insurance Schemes. Some of these objectives include the provision of short term financial assistance to alleviate the suffering of the families and their legal

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dependants of officers and men of Nigerian Armed Forces in event of death, voluntary or involuntary discharge from service or permanent disability of soldier in the course of performing his military duties. Proper review of the above scheme will also help in boosting the morale or troops. It will also improve their job satisfaction and general output; that is their productivity and efficiency.

I would like to conclude this project by quoting the famous writer in management and Professor of marketing Peter Drucker in his book "The Frontiers of management" where he said that the application of modern management in United States of America can be traced to the US Armed Forces under the then Secretary of War Elibu Root in the early 1900s. He continued to say that even in the present time management is still largely applicable in the US Army than other institutions. That is :-

"Today surely there is as much management outside business as there is in business, may be more. The most management conscious of our present institutions are probably the Military, followed closely by hospitals. Forty years ago the then management Consultants considered only business enterprises as potential Clients. Today more than half of the Clients of a typical management consulting firm are non business, governmental agencies, military, schools and Universities, hospitals musuems, professional associations and community agencies like the Boy Scouts and the Red Cross."

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NIGERIAN ARMY WELFARE INSURANCE SCHEME
PERSONAL DATA FORM

NAWIS F1 (Revised)

Passport Photo of Contributor

Passport Photo of NOK

1. Name of Contributor .....
(Name in Full, Surname 1st)

2. Rank ..... 3. Regt No. .....

4a. Unit .....

4b. Formation .....

5a. Date of Enlistment/Commission Day ..... Month ..... 19 .....

5b. Date of Discharge to Commission Day ..... Month ..... 19 .....

5c. Date Service period as a Soldier from ..... Day ..... Month ..... 19 .....

to day ..... Month ..... 19 .....

6. Permanent Home Address .....

.....

7. Local Government Area ..... 8. State ..... Month ..... 19 .....

9. Date of Commencement of NAWIS Contribution Day .....

10. Rank on Commencement of NAWIS Contribution .....

11. Promotion history between 01 Jan. 88 and 31 Aug. 93

a. Rank..... Date Day..... Month ..... 19..... Authority.....

b. Rank..... Date Day..... Month ..... 19..... Authority.....

c. Rank..... Date Day..... Month ..... 19..... Authority.....

d. Rank..... Date Day..... Month ..... 19..... Authority.....

12a. Name of First Next of Kin .....

12b. Address of First Next of Kin .....

.....

12c. Relationship with NOK .....

13a. Name of Second Next of Kin .....

13b. Address of Second Next of Kin .....

.....

13c. Relationship with NOK .....

DECLARATION BY CONTRIBUTOR

14. I ..... hereby declare that the information disclosed above are correct and should form part of my records at HQ NAWIS. I shall promptly inform HQ NAWIS of any changes in my records.

Signature ..... Date: .....

DECLARATION OF UNIT OFFICER IN CHARGE OF NAWIS AFFAIRS

15. I ..... hereby declare that I have certified all the information disclosed above and certify that they are correct.

Rank ..... Name ..... P/No. .....

Unit ..... Appointment .....

Signature: ..... Date: .....

Appendix C

NIGERIAN ARMY WELFARE INSURANCE SCHEME

POSTING INFORMATION FORM

(NAWIS F2)

PART A

1. Personal Number ..... 2. Rank:.....
3. Name:.....
4. Former Unit: .... 5. Bde:.....
6. Div/Corps:.....
7. Posting Authority .....
8. Present Unit:..... 9. Bde:.....
10. Div/Corps .....
11. Date TOS:..... 12. Part 2/3 Orders:.....
.....

NOTE: Two copies are to be completed by a contributor. One copy is to be forwarded to HQ NAWIS and the other copy to be retained in the contributor's file in his unit.

PART B

CERTIFICATION BY NEW UNIT'S NAWIS OFFICER

I,.....(P/NO .....) hereby certify that all the information disclosed above have been checked and confirmed correct.

.....
Signature and Unit Stamp

.....
Date

NIGERIAN ARMY WELFARE INSURANCE SCHEME

PROMOTION INFORMATION FORM

PART A (NAWIS F3)

1. Personal Number: ..... 2. Rank .....

3. Name .....

4. Date of Promotion to new Rank: .....

5. Promotion Authority:..... Date :.....

6. Date of first contribution to NAWIS on new rank:.....

.....

(Please confirm from the finance office)

7. ..... 8. Bde:.....

9. DIV/Corps: .....

....

Signature of Co. Officer Date

PART B

CERTIFICATION BY UNIT NAWIS OFFICER

I ..... (P/NO:.....) hereby certify that all the information disclosed above have been checked and confirmed correct

....

Signature and Unit stamp Date

NIGERIAN ARMY WELFARE INSURANCE SCHEME

WITHDRAWAL FROM SCHEME FORM

(NAWIS F4)

1. Name _____

2. P/NO. _____

3. Last Unit _____

4. Fam _____

5. Reasons for withdrawal _____
(Retirement, Dismissal, Death, Disability)

6. Authority for (5) above _____

7. Effective Date of Withdrawal _____

8. Date of Joining the Scheme _____

_____
Signature of Contributor/NOK and Date

9. Unit NAWIS Officer _____
Signature and stamp

Date _____

NIGERIAN ARMY WELFARE INSURANCE SCHEME

DEATH CLAIM FORM

(NAWIT F5)

PART A

(To be completed by Next-of-Kin)

Passport
of
NOK

1. Name of Deceased:..... 2. Rank .....

3. Army Number:.....

4. Last Unit:.....

5. Formation:.....

6. Full Name of NOK:.....

7. Address of NOK:.....
(Post Office Box not to be used)

8. Relationship with the Deceased:.....

9. I..... declare that the information contained above are to the best of my knowledge correct and that I am the bonafide beneficiary as willed by the deceased.

.....
Signature and Date

PART B

(To be completed by Unit Officer in charge of NAWIS Affairs)

10. I, ... Rank ..... P/NO.....

of ..... hereby certify that the information shown in part A above is correct.

.....
Signature Date and Unit Stamp.

MILITARY INSURANCE-SCHEME IN THE NIGERIAN ARMED FORCES A CASE STUDY OF NAWIS"

QUESTIONNAIRE

INSTRUCTIONS:

1. Please answer all the questions.
2. For Multiple Choice question tick [_/] where necessary.

PART ONE

1. Sex
   (a) Male [ ]
   (b) Female [ ]

2. Age
   (a) 20 below [ ]
   (b) 21-25 years [ ]
   (c) 26-30 years [ ]
   (d) 31-35 years [ ]
   (e) 36-40 years [ ]
   (f) 41-45 years [ ]
   (g) Above 45 years [ ]

3. Marital Status
   (a) Single [ ]
   (b) Married [ ]

4. (Army Rank or Equivalent Rank)
   (a) Private - Cpl [ ]
   (b) SGT - WOI [ ]
   (c) 2/LT. - Capt [ ]
   (d) Major and above [ ]

5. Number of years in services.
   (a) 1 - 10 years [ ]
   (b) 11 - 20 years [ ]
   (c) 21 - 30 years [ ]
   (d) 30 and above years [ ]

6. Corp (or Department: . . . . . .

7. Present Unit: . . . . . .

8. Qualifications:
   (a) Primary Certificate [ ] (b) Secondary [ ]
   (c) Diploma or A/Level [ ]
   (d) University Degree [ ] (e) Any other [ ]

9. Did you attend any in-service course?
   (a) Yes [ ]
   (b) No [ ]

PART TWO

10. Do you think your employer is concerned about your welfare?
    (a) Yes [ ]
    (b) No [ ]

11. Which of the following Welfare Schemes do you enjoy most?
    (a) Medical Health care [ ]
    (b) Educational Facilities [ ]
    (c) Housing and Transport service [ ]
    (d) Catering/Mess Facilities [ ]
    (e) Recreational facilities [ ]
    (f) Retirement benefits [ ]
    (g) Others (if any) . . . . . .

12. What is your opinion about the present Welfare Schemes in the Armed Forces?
    (a) Satisfactory [ ]
    (b) Not Satisfactory [ ]

13. How would you rate your employer's effort in the provision of Welfare services?
    (a) Very impressive [ ]
    (b) Not impressive [ ]

14. Suggest ways in improving upon the present state of Welfare Services?
    . . . . . .
    . . . . . .

15. I assumed you had certain needs which you wanted to satisfy by joining the Military profession. How would you regard those needs?
    (a) Satisfied [ ]
    (b) Not Satisfied [ ]

16. If your needs have not been adequately satisfied, please specify (Why).
    . . . . . .
    . . . . . .

17. Would you remain at your present job, if you had a similar offer of appointment in any civil organization.
    (a) Yes [ ]
    (b) No [ ]

18. If no, what are the factors that would make you remain in your present job?
    (a) Job Security [ ]
    (b) Long period of service [ ]
    (c) Welfare benefits [ ]
    (d) Others (Specify . . . . . .
    . . . . . .

19. Are welfare benefits more attractive than your salaries?
    (a) Yes [ ]
    (b) No [ ]

20. Do you prefer more Welfare benefits to higher salaries?
    (a) Yes [ ]
    (b) No [ ]

21. If Yes (or No) can you state why?
    . . . . . .
    . . . . . .

22. What is your view about the following statements "the more Welfare benefits for troops (personnel), the higher their morale (performance)".
    (a) True [ ]
    (b) Not True [ ]

23. Are you aware of life insurance scheme in your organization?
    (a) Yes [ ]
    (b) No [ ]

24. If yes which scheme do you belong to?
    (a) Nigerian Army Welfare Insurance Scheme [ ]
    (b) Nigerian Airforce Welfare Insurance Scheme [ ]
    (c) Nigerian Navy Insurance Programme [ ]

25. Had it been this scheme is optional, would you have join it?
    (a) Yes [ ]
    (b) No [ ]

26. If yes why? . . . . . .
    . . . . . .

27. If No would you prefer "Life Policy" in other conventional Insurance Companies?
    (a) Yes [ ]
    (b) No [ ]

28. How would you measure the payment benefits of your Insurance Scheme?
    (a) Enough [ ]
    (b) Not enough [ ]

29. From your past experience, can you remember any one who collected his Insurance benefits?
    (a) Yes [ ]
    (b) No [ ]

30. If yes, how long does it take him to get his benefits?
    (a) Less than six months [ ]
    (b) Less than one year [ ]
    (c) More than One year [ ]

31. Do you consider the process of collecting insurance benefits in your organization is too long?
(a) Yes [ ]
(b) No [ ]

32. If yes, can you suggest ways in which of the process of collection can be minimize?
. . . . . .
. . . . . .

33. Do you believe that "the introduction of this welfare scheme help in bossing your morale?
(a) Yes [ ]
(b) No [ ]

34. If your Answer is Yes or No, can you explain why?
. . . . . .
. . . . . .

35. Please can you suggest ways in which this scheme can be improved?
. . . . . .
. . . . . .
. . . . . .