

THE INTERNATIONAL JOURNAL OF BUSINESS & MANAGEMENT

Employee Empowerment and Behaviour Modification of Selected Insurance Companies in Lagos State, Nigeria

Obianuju Mary Chiekezie

Senior Lecturer, Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

Hope Ngozi Nzewi

Associate Professor, Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

Okunribido Moses Oladimeji

Student, Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

Abstract:

The frequent turnover in the insurance companies and under-performance of the financial planners has led to inability in meeting up with company production target. The focus of this research is to determine the significant relationship between training and turnover reduction. It determined the connection between some identified empowerment variables and achievement of organisational objectives. Survey research design was utilized and 261 copies of structured questionnaire were used to collect data. Data collected were analyzed using mean and standard deviation. Correlation and Regression were used to test the hypotheses. It was discovered that there is a positive significant relationship between employee training and turnover reduction. The findings also revealed that the identified empowerment variables are powerful tools to modify employee's behaviour for organisational goals attainment. It is effective in helping employees to achieve their own personal career objectives which in turn change their view on seeing the organisation not only as a workplace but also as a learning organisation. The study concludes that the underlying principle of giving employees the freedom for constant improvement, flexibility, and power to make decisions and solve problems leaves an employee energized, capable, and determined to make the organization successful. It was therefore recommended that insurance companies should formulate policies and procedures for empowerment programmes at the workplace. Managers of these insurance companies should prioritize those empowerment factors, according to the organisation capacity and apply them so as to reduce the turnover rate and increase the performance of the sector.

Keywords: *Employee, Empowerment, Behaviour Modification, Insurance Company, Nigeria.*

1. Introduction

Insurance is one of the cornerstones of modern-day financial services sector. In addition to its traditional role of managing risk, promote long term savings and encourage the accumulation of capital, serving as a conduit pipe to channel funds from policy holders to investment opportunities, thereby mobilizing domestic savings into productive investment. The Nigerian Insurance Sector is as old as the country itself and it is full of several activities of insurance. It has witnessed a series of regulation in the last two (2) decades. There are risks of potential abuse, low level awareness, poor market penetration, low operating capital, as well as low capacity for retention and acceptance of foreign risks (Ezekiel, 2005). All of which led to massive regulation of the insurance sector of Nigeria financial system. The first major step at regulating the activities of insurance business in Nigeria was the report of Obande commission of 1961, which resulted in the establishment of department of Insurance in the Ministry of Trade and which was later transferred to the Ministry of Finance. The report also led to the enactment of Insurance Companies Act of 1961, which came into effect on 4th May, 1967. By the provisions of the Act, the office of the Registrar of Insurance was created to supervise insurance practice. Other provisions of the Act included minimum capital requirement and other conditions for registration, monitoring, and control of insurance operation generally.

The six insurance firms of focus, Cornerstone Insurance Plc, African Alliance Insurance, Mansard Insurance, Royal Exchange Insurance, Niger Insurance and Mutual Benefit Assurance underwrites both life and general business insurance policies in the country and they are all quoted on the Nigeria stock exchange. In these insurance firms, issue of labour turnover is a grave situation that the firms tend to battle with and it has already become a scourge in the Nigerian Insurance industry in general. The incessant staff turnover tremendously hurts a firm's profitability level. Some experts estimate it costs upwards of twice an employee's salary to find and train a replacement. Employees' empowerment which is an intrinsic motivational factor creates productive employees who save time and effort. The empowered employee volunteers to do more than what is expected and more successful achievement than others.

When a person works for some years he develops a thorough idea, knowledge, skill, ability over the job and gets everything into his grip.

A major problem facing the insurance organization over the last few years is finding ways of retaining and achieving business excellence through employees. Despite the effort of the insurance companies on mass recruitment exercise, the frequent turnover in insurance companies' has been a major challenge faced by several management teams of insurance companies. The Nigerian insurance industry probably has not done very well in the area of motivating its large numbers of staff who are tendering resignation letters at frequent time intervals. This has a negative effect on the performance of insurance companies. The performance of the insurance sector fall from 7% in 2014 to 4.2 % in the second quarter of 2015 (NBS 2015). This is not good for the sector and the nation's economy at large as it is negatively affecting the scorecard of the sector during benchmarking with some insurance industry in other countries and other sectors within the country.

In view of the above, the study generally seeks to ascertain how employee empowerment modifies the behaviour of employees in the organisation of study. The specific objectives of this research are to; (1) Ascertain the extent of relationship existing between employee training and turnover reduction. (2) Determine the connection between the identified empowerment variables and achievement of organisational objective.

2. Review of Related Literature

2.1. Conceptual Review

2.1.1. Employee Empowerment Concept

The term 'empowerment' has two distinct meanings, one referring to a state of the individual, group or community and the other referring to the process (or means) to attain the goals sought (Tengland, 2012). Daft, (2001) defined empowerment as offering employees the control, freedom and information to participate in decision-making and organizational affairs. The second definition of empowerment (as a process) by Conger and Kanungo (1988) is a process of enhancing feelings of self-efficacy among organizational members through the identification of conditions that foster powerlessness, and through their removal by both formal organizational practices and informal techniques of proving efficacy information. Ajit (2013) defines employee empowerment as a process of transferring power, authority with responsibility and accountability to the employees by the managers. He viewed Employee empowerment from the following perspectives: Social Perspective; people develop their social base during their formative childhood. Participation, involvement in various activities in family and society by the family members forms a different ego pattern that demands similar treatment in work settings. Organizational Perspective; this view emphasis on the necessity of empowered teams for improving organization performance. Today in the changing market environment, organizations for their own sustenance, growth and development feel the necessity to shift the authority and responsibility to the lower level employees from the managers. Growth Perspective; People cannot give their best performance even when they are exceptionally strong in the technical activities of their work. They need power, authority, and autonomy in decision making in the area of their activities for their peak performance. All this makes them move for their growth and development. Psychological Perspective; it is viewed that for satiation of psychological needs employee empowerment is made. In general, human beings desire for status, recognition, authority, responsibility, challenging job that come from elevation of position to the next cadre.

The researchers gave an overview of employee empowerment variables in-line with the perspectives above as; Mentoring, Accessibility, Networking, Training, Location and Emancipation (MANTLE). Mentoring is a personal developmental relationship in which a more experienced or more knowledgeable person helps to guide a less experienced or less knowledgeable person. The mentor may be older or younger, but have a certain area of expertise. It is a process for the transmission of knowledge, social capital, and the psychosocial support perceived by the recipient as relevant to work, career, or professional development. Accessibility is the authorization, opportunity, or colleagues about a good or service and the person at the time it is needed. Accessible means that users can identify and use the resources available at hand. Networking is the exchange of information or services among individuals, groups, or institutions; specifically: the cultivation of productive relationships for employment or business. It is a socioeconomic business activity by which groups of like-minded business people recognize, create, or act upon business opportunities. Training is teaching, or developing in oneself or others, any skills and knowledge that relate to specific useful competencies. Training has specific goals of improving one's capability, capacity, productivity and performance. According to Raja, Furqan & Muhammad (2011), training is a very important tool for an organization to compete in this challenging and changing world. Location (Placement) is a process of assigning a specific job to each of the selected candidates. It involves assigning a specific rank and responsibility to an individual. It implies matching the requirements of a job with the qualifications of the candidate. Emancipation is an approach to work that focuses on the ability of individuals to guide and control their careers and work life. The goal of professional emancipation is to bring more autonomy, self-efficacy and creativity to people's working lives, increasing both job satisfaction and productivity. A more autonomous and motivated employee can also be a driver for necessary change within the corporate culture, improving the environment for other employees and simultaneously improving the business.

2.1.2. Behaviour Modification

Behaviour modification according to Skinner (1938) is the traditional term for the use of empirically demonstrated behaviour change techniques to increase or decrease the frequency of behaviour, such as altering an individual's behaviour and reactions to stimuli through positive and negative reinforcement of adaptive behaviour and/or the reduction of behaviour through its extinction,

punishment and/or satiation. One of the most commonly used methods is positive reinforcement in which one's behaviour is strengthened or increased based on consequences. A consequence that leads to an increase in behaviour is a reinforcer. A consequence that leads to a decrease in behavior is a punisher. While some contingencies are almost universal, e.g., money as a reinforcer or pain as a punisher, we can only define reinforcers and punishers in relation to the effect they have on the behaviour of an individual on turnover behaviour (Miller & Rollnick 2002). The turnover rate is the percentage of employees in a workforce that leave during a certain period of time. Organizations and industries as a whole measure their turnover rate during a fiscal year or calendar year. There are four types of turnovers:

- Voluntary turnovers: is when an employee self- willingly makes the decision to leave the organization. Voluntary turnover could be a result of a better job offering, staff conflict, and lack of opportunities in career advancement.
- Involuntary turnover: this occurs when the employer makes the decision to discharge an employee and the employee unwillingly leaves his or her position. Involuntary turnover could be a result of poor performance or staff conflict.
- Functional turnover: occurs when a low performing employee leaves the organization. Instead of having to go through the difficulty of proving the fact that an employee is useless to the organization, the company simply respects his or her own decision to leave.
- Dysfunctional turnover; is when a high performing employee leaves the organization. Dysfunctional turnover can really cost an organization, and could be as a result of a better job offering or no opportunities in career advancement.

Every organisation wants to achieve business excellence and with this, each organisation is coming out with different strategies to win. Organisation engage in employee behaviour modification strategy because of some variables that influences the performance of the organisation and these variables are determinant of an organisation overall performance. As indentified by the researchers, the variables are; Innovation, Motivation, Productivity, Accountability, Commitment and Teamwork (IMPACT). Innovation is the process through which economic and social value is extracted from knowledge through the generation, development, and implementation of ideas to produce new or improved strategies, capabilities, products, services, or processes. Motivation is the internal and external factors that stimulate desire and energy in people to be continually interested and committed to a job, role or subject, or to make an effort to attain a goal. Motivation results from the interaction of both conscious and unconscious factors such as the intensity of desire or need, incentive or reward value of the goal, and expectations of the individual and of his or her peers. Productivity is a measure of the efficiency of a person, machine, factory, system, etc., in converting inputs into useful outputs. Productivity is computed by dividing average output per period by the total costs incurred or resources (capital, energy, material, personnel) consumed in that period. Accountability is the responsibility of employees to complete the tasks they are assigned, to perform the duties required by their job, and to be present for their proper shifts in order to fulfill or further the goals of the organization. If tasks are not completed and functions of the job are not performed properly, then that employee will also be responsible for dealing with the repercussions. Commitment is a psychological state that binds an individual to the organization. It refers to the likelihood that an individual will stick to the organization, feel psychologically attached to it, whether the job is satisfying or not (Allen & Meyer, 2000). It consists of three factors: (a) Strong desire to remain a member of the organization. (b) Strong belief in, and acceptance of, the values and goals of the organization. (c) Readiness to exert considerable effort on behalf of the organization. Teamwork is the convergence of group of people working together cohesively, towards a common goal, creating a positive working atmosphere, and supporting each other to combine individual strengths to enhance team performance.

2.1.3. Empowerment versus Behaviour Modification

Having defined what empowerment is as well as behaviour modification, it is necessary to explore the relationship that exists between both. Empowerment is said to be the independent variable in this study while behaviour modification is the dependent variable. The MANTLE (mentoring, accessibility, networking, training, location and emancipation) is an acronym for empowerment while IMPACT (innovation, motivation-intrinsic, productivity, accountability, commitment and teamwork) is the end result of behaviour modification. The mantle represents the six variables that were identified in this study as empowerment. All these factors are to be tested as they relate to their influence on the behaviour of every employee in the organisation.

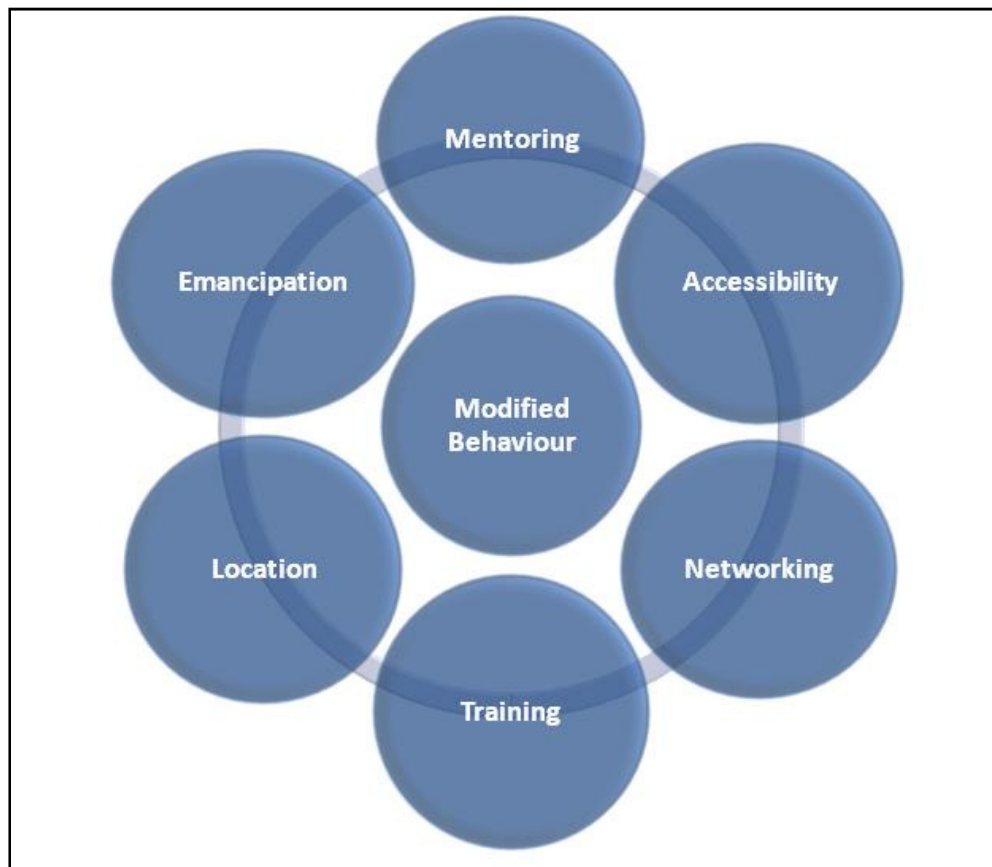


Figure 1: Mantle for Impact Model

Source: Researcher, 2015

The radial cycle (mantle for impact model) shows the relationship to a central idea. It emphasises both information in the center circle and how information in the outer ring contributes to the central idea.

2.2. Theoretical Review

Psychologists believe that there is a motive behind every behaviour of man, this motive could relate to the person's needs and or the consequences that results from the act. This work is anchored on Kanter's (1977) Structural Theory of Organizational Empowerment and Skinner (1938) Organisational Behaviour Modification Theory. Kanter's theory of structural empowerment is a good framework to explain concepts related to negative workplace behaviors, such as turnover. He asserted that the structure of the work environment is an important correlate of employee attitude and behaviour in organizations and that perceived access to power and opportunity structures relate to the behaviour and attitudes of employees in organizations. Kanter suggested that individuals display different behaviour depending on whether certain structural supports (power and opportunity) were in place. Opportunity, refers to growth, mobility, and the chance to increase knowledge and skills. Structure of power refers to the ability to access and mobilize resources, information, and support from one's position in the organization to get the job done successfully. Access to resources refers to the ability to acquire necessary materials, supplies, money, and personnel needed to meet organizational goals. Information relates to the data, technical knowledge, and expertise required to perform one's job. Support refers to guidance and feedback received from subordinates, peers, and supervisors to enhance effectiveness.

The Organisational behaviour modification theory which is also known as the Reinforcement theory is primarily based on the following two principles: (1) A behaviour that leads to a positive consequence (reward) tends to be repeated, while a behaviour that leads to a negative consequence (punishment) tends not to be repeated. (2) Managers can influence and change an employee's behaviour through properly scheduled rewards or punishment.

According to these theories, behaviour is a function of its consequences. Frequent employee turnover in these insurance companies is a dysfunctional behaviour that negatively impacts organizational performance. Moreover, the potential cost of staff turnover in these industry is recognized to be high, and includes knowledge lost within the organisation, the training required for new employees, loss of established connections with customers, and ultimately, lowered service quality and customer satisfaction.

2.3. Empirical Review

Raza, Mahmood, Owais, & Raza (2015) did a study on Impact of Employee Empowerment on Job Satisfaction of Employees in Corporate Banking Sector Employees. The study population was banking sector employees of Pakistan. A convenience sampling techniques was used to select the sample size for the study. Survey questionnaires were rotated in different branches of different banks

of Pakistan to get the response on the study constructs by the banking employees. Data was analyzed with the SPSS by using techniques of Descriptive analysis, Reliability analysis, Correlation analysis and Regression analysis. The study revealed that there is a significant positive impact of psychological empowerment on job satisfaction of employees in banking sector of Pakistan.

Ghodratollah, Hassan, Faezeh (2011) did a study on the relationship between empowerment and organisational citizenship behaviour of Qom province pedagogical organisation employee in Iran. 99 statistical samples were selected from the population through stratified sampling. By using t-test, it was revealed that the situation of empowerment and organisational citizenship behaviour were relatively desirable. But the result of Spearman's correlation coefficient and partial correlation coefficient showed that there was no relationship between empowerment and organisational citizenship behaviour of employees ($p > 0.05$). However, the relation of communicative and behaviour skills to organisational citizenship behaviour was significant.

Sergio, & Sun, (2013) carried out a study on Employee Empowerment and Reduced Turnover. In their study, a causal model of how employee empowerment impacts turnover in the U.S. federal bureaucracy is developed. The model is tested using structural equation modeling (SEM) techniques and different sources of data across multiple points in time. The empirical results support the hypothesized causal model. Employee empowerment impacts turnover intention indirectly through its influence on job satisfaction. Turnover intention, in turn, impacts turnover behaviour.

Zarei (2009) did a study on the empowerment model along with organizational citizenship behaviour concept. The empowerment was predictor and organizational citizenship behaviour was the criterion variable. By using t-test, it was revealed that employee empowerment can have a positive impact on organisational culture and productivity. In lure of this, he concluded that employees are at their best when they are empowered as they contribute immensely to the growth and development of the organisation.

Sut & Chad (2011) carried out a study on Employee empowerment, job satisfaction and organizational commitment. To test hypotheses about the relationships between the variables, survey data were collected by a self-administered questionnaire from frontline service workers at six four- and five-star hotels in the Macau Special Administrative Region of China. The final sample of 290 participants rated empowerment practices in their workplace, as well as their job attitudes, service effort and turnover intention. Structural equation modeling was used to examine the hypotheses. The Findings showed that statistically significant results were obtained for a full mediating effect of job attitudes on the relationship between empowerment practices and turnover intention.

Yilmaz (2015) conducted a study to examine the probable effect of perceived empowerment on job performance and the sample of research consisted of 230 participants working in the tourism sector as front-line employees. The outcomes of this study indicated that psychological empowerment was positively correlated with employee job performance and employees' job performance were mostly effected from self-determination and impact dimensions of empowerment.

Wagner & Harter (2006) confirmed this notion in their study on empowerment and job satisfaction, citing empowered employees with higher levels of satisfaction than organizations with more structured, hierarchical, and less flexible work environments. In these environments where employees were empowered, employees were granted the power to identify problems, provide solutions, and make important decisions. Increased responsibility, flexible work schedules, a fun work culture, and public recognition for success stories all contributed to the employees' sense of feeling empowered. In return, employees rated their satisfaction levels as high compared to other organizations with cultures that prohibited employee empowerment.

Onashile (2012) did a study on the frequent labour turnover in insurance companies in Nigeria. The essence of the work is to ascertain the causes, effects and solutions to the frequent labour turnover in the Nigerian insurance companies. The research methodology adopted is the qualitative method which involves the use of telephone interview. Transcribe(s) of the interviews were equally given to help with the data analysis on the premise which conclusion was drawn. The outcome of the research's findings shows that virtually many of the respondents that represent the population of the departed Nigerian insurance staff or professionals actually progressed in their career by going to somewhere better or engaged in something more rewarding. The finding also shows that low patronage of insurance policies in Nigeria has affected the revenue base of many insurance companies. It shows that professionals are being poorly remunerated or paid and that has been the major cause of them leaving in their high numbers.

Herman & Kurt (2009) did a study on the benefits of training for organizations. These benefits include improved organizational performance (e.g., profitability, effectiveness, productivity, operating revenue per employee) as well as other outcomes that relate directly (e.g., reduced costs, improved quality and quantity) or indirectly (e.g., employee turnover, organization's reputation, social capital) to performance. It was shown that a strong and significant relationship exist between the variables using pearson moment correlation.

Hosseini, Saleh, Iman & Jaafar (2012) analysed the empowerment level of employees and its relation to organisational factors. Using descriptive method, their findings revealed that there is a meaningful and straight relationship between the empowerment level of employees and organisational factors such as having clear goals, reward system, availability of resources, performance evaluation system and professional development.

Shadi & Maziar (2013) studied the relationship between effectiveness and empowerment of the employees in health organizations. They tested an Empowerment model, including serving; mentoring, monitoring and coaching others and it also show that behaviour modification is a function of empowerment.

Cingöz & Kaplan (2015) study investigates the mediating role of job satisfaction on the relationship between psychological empowerment and innovative behaviour. Data were collected from employees working in 4 and 5 star tourism certificated hotel businesses in Nevsehir, Turkey. The regression analysis was used to test the hypotheses. The findings of the research showed that there was a significant and positive relationship among psychological empowerment, job satisfaction and innovative behaviour. Besides, job satisfaction partially mediated the relationship between psychological empowerment and innovative behaviour.

A study was done by Ahmad & Oranye (2010) on the relationship between empowerment (training) and job satisfaction and job commitment. The study looked at nurses working in England and nurses working in Malaysia. The hypothesis was analysed using correlation. The study took cultural context into consideration and the study still showed a positive correlation between empowerment (training) and job satisfaction/commitment among the staff

3. Research Methodology

The study employed the use of survey research design so as to collect information from sampled respondents through questionnaire instrument. The sample size consists of a total number of 261 financial planners which was assessed from population of 756 using the Taro Yamane formular ($n = \frac{N}{1 + N(e^2)}$, where n =Sample size, N =Population, e =error margin at 0.05). The sampling technique for the participant selection was non-probability convenience sampling. Bowley population allocation formular ($n_h = \frac{Nn}{N_h}$, where n =Sample size, N_h = Population of each organisation, N =Total Population) was used to determine the number of participant to be drawn from each organisation. Cornerstone Insurance Plc- 41, African Alliance Insurance - 34, Mansard Insurance - 57, Royal Exchange Insurance- 42, Niger Insurance – 37 and Mutual Benefit Assurance Plc – 50. Data were collected from primary and secondary sources. The primary data were gathered from respondents through questionnaire instrument, while the secondary data were elicited through textbooks and journals articles. The hypotheses were analyzed using Pearson moment correlation and Regression analysis on SPSS ver. 20.

4. Test of Hypotheses

- Hypothesis 1 analyses using Pearson Moment Correlation.
 - H_0 – There is no positive relationship between employee training and turnover reduction.
 - H_A – There is a positive relationship between employee training and turnover reduction.

		TRAINING	COMMITMENT
TRAINING	Pearson Correlation	1	.876**
	Sig. (2-tailed)		.000
	N	261	261
COMMITMENT	Pearson Correlation	.876**	1
	Sig. (2-tailed)	.000	
	N	261	261

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

Table 1: Correlations
Source: SPSS Anaysis, 2015

Decision Rule: Correlation analysis reports the interdependence of the study variables. statistical correlation is significant if coefficient is more than 0.5. Moreover, if p-value is low (under 0.01), it means that the correlation actually exists. In case p-value is high, it cannot be determined that the correlation actually exists. Table 3 shows the p-value (0.000) is less than 0.01 (at a 2-tailed test) meaning that employee training and turnover reduction are highly positively correlated with each other with the correlation coefficient of 0.876. This means that with the increase of training, turnover reduction also increases. Findings shows that the research hypothesis is accepted, which states that “there is a strong positive significant relationship between employee training and turnover reduction”.

- Hypothesis 2 analyses using Regression.
 - H_0 – The identified empowerment variables does not contribute to the achievement of organizational objectives.
 - H_A – The identified empowerment variables contribute to the achievement of organizational objectives

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872 ^a	.760	.759	.48849

a. Predictors: (Constant), MANTLE
Table 2:Regression Model Summary
Source: SPSS Anaysis, 2015

Decision: Regression analysis was used to test the connection of the independent variable on dependent variable. The R (0.872) explains the extent to which the independent variable affects the dependent variable. The Table above shows model summary, in which adjusted R2 is found to be 0.759. This adjusted R2 means that “how much variability is explained by the independent variable, employee empowerment on the dependent variable, achievement of organization objectives”. We accept the alternate hypothesis which states that the identified empowerment variables are connected to the achievement of organizational objectives. Adopting the empowerment model will contribute to the achievement of the organization objectives in the insurance firms.

5. Discussion of Findings

The findings from this work revealed that there is a strong positive relationship between training and turnover reduction. The findings also revealed that the identified empowerment variables also contribute to the achievement of organizational objectives. For an employee to be innovative, motivated (intrinsic), productive, accountability, committed and promote teamwork in the organisation, they must first of all be empowered (mentoring them, granting them access to the necessary information needed, networking (respect their social life), adequate job training, correct placement (location) and be given job autonomy (emancipation). There is positive significant relationship between empowerment and turnover reduction is in line with the view of Sergio et al. (2013), Hossein et al. (2012), Liu et al. (2007), Shadi & et al. (2013), Herman et al.(2009), Zarei (2009), Watt et al.(2003).The findings of this study emphasis that for any employee to key into the vision of the organization and pledge his loyalty, there must be a MANTLE (empowerment) for IMPACT (behaviour modification).

6. Management Implication

This study will help highlight those areas where there are problems among the employees. It result will help to further highlight how training and other empowerment variables can be use to solve the problem of high turnover rate and also guide the behaviour of the employee so as to position the organisation towards its goal attainment. This study has unravelled empowerment as a major factor of behaviour modification in the insurance industry and the findings shows that there is a strong positive relationship between the employee empowerment and behaviour modification. All the identified variables that constitute employees' empowerment (mentoring, accessibility, networking, training, location and emancipation) have great influence on the behaviour modification (innovativeness, motivated (intrinsic), productive, accountability, committed and promote teamwork) of the employee.

7. Conclusion and Recommendation

This study concludes that employee empowerment philosophy is associated with real benefits for an organization. Its underlying principle of giving employees the freedom for constant improvement, flexibility, and power to make decisions and solve problems leaves an employee feeling energized, capable, and determined to make the organization successful. It is the expectation of most human beings that they should have power, authority, recognition, status, and responsibility. When they get all these, they exert drives to utilize their full potential, abilities and competences in an attempt to achieve individual goals, team goals and organizational goals. On the basis of the findings and conclusion drawn from the study, the following recommendations are proffered.

- The organisation should devise some policies and procedures for empowerment programmes at the workplace.
- The managers of these insurance companies should prioritize those empowerment factors according to the organisation capacity and apply them so as to reduce turnover rate and increase the performance of the sector.

The hope is that when these management practices are adopted, quality of work increases, employee satisfaction increases, collaboration increases, employee productivity rises, and organizational costs such as employee turnover costs, operational costs, and employee retention costs decrease.

8. References

- i. Aji, K. (2013). "Employee empowerment: A strategic tool to obtain sustainable competitive advantage" International Journal of Management Vol. 30 No. 3 Part 1 Sept 2013
- ii. Ahmad, N. & Oranye, N.(2010). "Empowerment, job satisfaction and organizational commitment: A comparative analysis of nurses working in Malaysia and England". Journal of Nursing Management 18 (5): 582-91. doi : 10.1111/j.1365-2834.2010.01093.x . PMID 20636507 .
- iii. Allen, N. & Meyer, J. (2000), "Construct validation in organizational behavior research: the case of organizational commitment", in Goffin, R.D. and Helmes, E. (Eds), Problems and Solutions in Human Assessment: Honoring Douglas N. Jackson at Seventy, Kluwer, Norwell, MA, pp. 285-314.
- iv. Amagoh, F. (2009). Leadership Development and Leadership Effectiveness. Management Decision. 47 (6), Retrieved from <http://google.com.lldr./juiopg.mgtdecisearch.wyut.html>
- v. Cingöz, A. & Kaplan, A. (2015). "An examination of the mediating role of job satisfaction on the relationship between psychological empowerment and innovative behaviour". International Review of Social Sciences, Vol. 3 Issue.2 ISSN 2309-0081
- vi. Conger, J. & Kanungo, R. (1988). "The empowerment process: Integration theory and practice", Academy of Management Journal, 13(3): 471-482.
- vii. Daft, R. (2001). Organizational theory and design. Cincinnati: South-Western College Publishing.
- viii. Ezekiel, O. (2005). "The Nigerian Insurance Market In The Context Of the Insurance Act 2003". Issues In Merger and Acquisition for the Insurance Industry. pp. 61-78 (ED) Ezekiel. O.C. Being Proceeding of the 2003 NIA Workshop on Insurance ACT 2003. Nigeria Insurance Association.
- ix. Ghodrattollah, B., Hassan, Z., & Faezeh, A. (2011). "The relationship between empowerment and organisational citizenship behaviour of Qom province pedagogical organisation employee in Iran", Iranian Journal of Management Studies (IJMS) Vol. 4, No.2, September 2011 pp: 53-62
- x. Herman, A. and Kurt, K. (2009). "Benefits of Training and Development for Individuals and Teams, Organizations, and Society". Annual Review of Psychology. 60.

- xi. Hossein, R.D., Saleh,P.A, Iman, A.M & Jaafar, A. (2012). "An analysis of the empowerment level of employees and its relation to organisational factors" *International Journal of Business and Social Science* 3(15).
- xii. Laschinger, H., Finegan, J., & Shamian, J. (2001). "The impact of workplace empowerment and organizational trust on staff nurses work satisfaction and organizational commitment". *Health Care Management Review*. 26, 7-23.
- xiii. Lee, M. & Koh, J. (2001). "Is empowerment really a new concept? *International Journal of Human Resource Management* vol-12, No 4, 684-95.
- xiv. Liu, A. & Chiu, W. (2007). "Enhancing commitment through work empowerment" *Engineering Construction and Architecture Management Journal*. 14(6) 568-580
- xv. Miller, W. & Rollnick, S. (2002). *Motivational interviewing: Preparing people to change addictive behavior*, 2nd Ed. New York: Guilford. Naicom, <http://Naicom.Gov.Ng/>
- xvi. National Bureau of Statistics (2015). Retrieved from <http://www.nigerianstat.gov.ng/>
- xvii. Onashile, A. (2012) *The Frequent Labour Turnover In Insurance Companies In Nigeria* retrived from <http://www.mindtools.com/pages/article/human-motivation-theory.htm>: Ref: 25October,2012
- xxviii. Raja, A.G., K., Furqan, A. K. & Muhammad, A. K. (2011). "Impact of Training and Development on Organizational Performance". *Global Journal of Management and Business Research*. 11(7).
- xix. Raza, H., Mahmood, J., Owais, M., & Raza, A. (2015). "Impact of employee empowerment on job satisfaction of employees in corporate banking sector employees of Pakistan", *Journal of Applied Environmental and Biological Sciences* 5(2)1-7, 2015
- xx. Seibert, S., Silver, S. & Randolph, W. (2004). *Taking Empowerment to the Next Level: A Multiple-Level Model of Empowerment, Performance, and Satisfaction*.
- xxi. Sekaran, U. (2003). *Research methods for business: A skill building approach*. (4th ed). New York: John Wiley and Sons.
- xxii. Sergio, F. & Sun, Y. (2013). *Can Employee Empowerment Reduce Turnover?* Paper presented at the Public Management Research Conference, hosted by the Public Management Research Association and the University Of Wisconsin Robert M. La Follette School of Public Affairs, in Madison, Wisconsin, June 20-22, 2013.
- xxiii. Shadi, E. (2013). "Relationship between employee empowerment and employee effectiveness service" *Science and Management Research (SSMR)* Volume 2 Issue 4, December 2013
- xxiv. Skinner, B. (1938) "Operant Behaviour," *American Psychologist*, Vol. 18, No. 8, 1938, pp. 503-515. <http://dx.doi.org/10.1037/h0045185>
- xxv. Steinhardt, C., Gottlieb, N., c Mcalister, K. (2003). "The relationship between hardiness, supervisor support, group cohesion, and job stress as predictors of job satisfaction". *Health Promot*. 17 (6), 382-389.
- xxvi. Sut, I. & Chad, P. (2011). "Employee empowerment, job satisfaction and organizational commitment; An in-depth empirical investigation". *Chinese management studies* vol. 5 no. 3, 2011 pp. 325-344 www.emeraldinsight.com/1750-614x.htm
- xxvii. Tengland, P. (2012). *Behaviour Change or Empowerment: On the Ethics of Health-Promotion Strategies*, *Public Health Ethics*, 5, 140-153, is available online at: <http://dx.doi.org/10.1093/phe/phs022>
- xxviii. Wagner, R. & Harter, J. (2006). *The Elements of Great Management*, New York: Gallup Press.
- xxix. Watson, J. (1924). *Psychology from the Standpoint of a Behaviorist* (2nd ed.) Philadelphia: Princeton.
- xxx. Watt, D. & Shaffer, M. (2003). *Equity and relationship quality influences on organisational citizenship behaviour*. *Personal Review*, 34(4).
- xxxi. Yilmaz, O. (2015). "Revisiting the impact of perceived empowerment on job performance: Results from front-line employees". *Turizam Journal* Volume 19, Issue 1 34-46
- xxxii. Zarei, M.(2009). *Advanced Organisational Behaviour Management*. Tehran: Agah publications.