STABILITY OF TENURE AND EMPLOYEE PRODUCTIVITY: A STUDY OF MICROFINANCE BANKS IN ANAMBRA STATE

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Abstract
The Research assessed the impact of Stability of Tenure and Employee Productivity within the context of Microfinance Banks in Anambra State, Nigeria. The study identified challenges such as limited startup capital, ineffective management strategies, inadequate personnel management approaches, and insufficient technical expertise as problems that have hindered the effects of stability of tenure on Employee Productivity in Microfinance Banks. In response, this research aimed to investigate the impact of Job Security on Employee Commitment and explore the relationship between Career Progression and Employee Loyalty within Microfinance Banks in Anambra State, Nigeria. This study was grounded in the internal theory of Labour Turnover by Alan Cumming (1980). A survey research design was adopted, utilizing Taro Yamane's formula to determine the sample size from a population of 370. Pearson's Correlation was employed to test the hypotheses. The findings indicated a significant positive correlation between Job Security and Employee Commitment, as well as a significant positive correlation between Career Progression and Employee Loyalty within Microfinance Banks in Anambra State, Nigeria. In conclusion, the study underscored a strong positive link between Job Security and Employee Commitment, as well as a positive connection between Career Progression and Employee Loyalty in Microfinance Banks in Anambra State, Nigeria. The research recommended a consistent review of institutional policies to enhance job security for employees and the creation of supportive structures to encourage career advancement within Microfinance Banks in Anambra State, Nigeria.
Keyword: *Stability of Tenure, Employee Productivity, Job Security, Employee Commitment and Career Progression*

Introduction

What distinguishes a good company from a great one is its employees. Even in a world shaped by technology and market dynamics, the most prosperous companies have recognized that their most valuable resource resides within their workforce. The endurance and achievements of an organization rely on the dedication of its team members. A significant factor that impacts the level of commitment among employees is their organizational tenure. Consequently, organizations must proactively pursue stability in the tenure of their workforce (Emeaghalu, 2019). The concept of upholding tenure stability has garnered increased attention in recent times, driven by economic pressures and heightened industry competition to retain skill and enhance expertise through career progression. This growing emphasis is potentially why Adebayo and Lucky (2012) concurred that job tenure stability has ascended the ranks to become a vital consideration on employees' preference lists, sharing akin significance with remuneration and healthcare privileges.

As a result, organizations encounter a pivotal challenge that surpasses mere employee recruitment – it encompasses guaranteeing job security for employees as long as they wish. The ramifications of frequent employee turnover extend beyond indicating organizational inefficiency; they lead to unfavorable consequences. Moreover, when employees grapple with uncertainty about job security and begin seeking alternative prospects, their allegiance to the organization wanes, leading to diminished dedication and compromised performance. Ogueli (2018) underscores the principle of stability of tenure, asserting that for an organization to operate seamlessly, personnel turnover should not be frequent. This principle dictates that, within an organization, once an employee is assigned a role, the role should not undergo frequent changes.

Organizational management should ensure stability in job tenure and minimize frequent reshuffling of positions. A sense of job security inspires employees to fully channel their capabilities toward achieving organizational objectives, fostering a sense of allegiance between the employee and the organization. The stability of employee tenure significantly influences job satisfaction and productivity, explaining a notable portion of the variance (Hackman and Oldham, 2005). As organizational tenure deepens, employee output tends to rise, particularly in environments that prioritize stability (Hunter, 2008). Such environments achieve objectives efficiently, leveraging employee contributions. Conversely, violation of this principle through frequent transfers or high turnover triggers dissatisfaction and underperformance, hindering goals. Amid factors shaping productivity, job tenure stability is crucial—the duration an employee stays in a role.

Employee productivity within microfinance banks plays a vital and multifaceted role, particularly in the context of providing essential financial services to unbanked and underserved populations. The performance and efficiency of employees hold a direct and profound impact on the microfinance institution's ability to fulfill its mission and effectively serve its diverse clientele. Operating within Anambra State, Nigeria, microfinance banks navigate a dynamic landscape marked by evolving regulatory norms, technological advancements, and shifting market dynamics. In such an environment, the stability of tenure emerges as a pivotal factor that exerts significant influence over employee conduct, motivation, and dedication.

Within the microfinance sector, the ramifications of employee productivity are far-reaching. These institutions cater to marginalized individuals and small-scale enterprises, often serving as their primary access point to financial services. Effective and efficient employee performance directly affects the delivery of essential services, financial inclusion efforts, and the overall advancement of local economies. Given the intricate and impactful role that microfinance banks hold within the communities they serve, the productivity of their employees directly contributes to the achievement of social and economic development goals (Okpala, 2020).

Anambra State's microfinance banks operate amidst a rapidly changing landscape. The evolution of regulatory frameworks, rapid technological advancements, and market shifts necessitate an adaptable and skilled workforce. Herein lies the significance of stability of tenure—a component that carries potential implications for organizational success. When employees experience a sense of job security and anticipate stable tenures, their dedication and commitment are often magnified. This heightened commitment prompts them to invest more deeply in their roles, acquire specialized skills, and align their efforts with the institution's overarching objectives. Against this backdrop, the study seeks to delve into the impact of stability of tenure on employee productivity within the microfinance banking sector in Anambra State. By exploring the relationship between job stability and various dimensions of employee productivity, such as job performance, job satisfaction, and organizational commitment, this study aims to contribute valuable insights to the field of human resource management in microfinance institutions.

Statement of the Problem

Despite the recognized significance of stable job tenure for employee satisfaction and operational smoothness, microfinance banks grapple with establishing consistent tenure for high-performing personnel. The existing problems prompting this study include factors such as limited startup capital, ineffective management strategies, inadequate personnel management practices, and insufficient technical proficiency. These factors collectively contribute to the struggle microfinance banks encounter in establishing stable job tenure for their employees. Consequently, these challenges impede career advancement, undermine job security, hinder talent retention, and result in the underutilization of valuable expertise within the microfinance sector in Anambra State.

In light of these challenges, the study aims to delve into the intricate dynamics between stability of tenure and employee productivity in microfinance banks. Through a comprehensive investigation, this research seeks to shed light on the specific ways in which addressing the stability of tenure can positively impact employee productivity and overall organizational performance within the unique context of Anambra State's microfinance banks.

Objectives of the Study

The overarching goal of this study is to assess how the Stability of Tenure affects Employee Productivity within the context of Microfinance Banks in Anambra State, Nigeria, spanning the period from 2008 to 2019. To achieve this, the study has specific objectives as follows:

i) To investigate the impact of Job Security on Employee Commitment in Microfinance Banks in Anambra State, Nigeria.
ii) To explore the relationship between Career Progression and Employee Loyalty within Microfinance Banks in Anambra State, Nigeria.

Research Questions

1) How does Job Security Influence Employee Commitment in Microfinance Banks in Anambra State, Nigeria?
2) What is the nature of the relationship between Career Progression and Employee Loyalty within Microfinance Banks in Anambra State, Nigeria?

Hypotheses of the Study

H_o: There is no significant impact of Job Security on Employee Commitment in Microfinance Banks in Anambra State, Nigeria.

H_o: There is no significant relationship between Career Progression and Employee Loyalty within Microfinance Banks in Anambra State, Nigeria.

Literature Review and Theoretical Framework

Job Security

Job security refers to the confidence an employee has in the continuity of their employment due to prevailing economic conditions (James, 2012). Adebayo and Lucky (2012) emphasize that it revolves around an individual's likelihood of retaining their job, protecting them from unemployment. Positions lacking indefinite contracts or reasonable guarantees are deemed lacking in job security.

It also implies employees' freedom from the fear of job loss or dismissal. Certain professions and job sectors offer greater job security than others. Job security assures employees that they can retain their current role for an extended period. It is the organization's assurance that employees won't be unjustly dismissed (Simon, 2011). Factors like employment contracts, labor laws, personal attributes such as education, work experience, functional role, industry, and location play a role in determining the demand for an individual's skills and thus their job security.

In contrast, essential skills and past experience required by employers, considering economic and business conditions, can also secure an individual's job (Adebayo and Lucky, 2012). Generally, certain jobs and industries are perceived to offer high job security. For example, government, education, healthcare, and law enforcement jobs are considered secure, while private sector jobs are seen to have lower job security, influenced by industry, location, occupation, and other factors (Emeaghalu, 2018). Ultimately, job security depends on individuals' employability and whether their skills are in demand.

In a rapidly evolving society, where companies adapt to technological changes and market demands, job security experiences fluctuations. During periods of economic growth, increased demand leads to more jobs and greater job security. Conversely, during economic downturns, companies downsize to cut costs, decreasing job security. Employment laws offer limited protection against unemployment; having the right skill set remains crucial. In economies like the USA, job security depends on economic and business conditions due to the capitalist system, impacting entrepreneurship and government intervention. However, in economic downturns like Nigeria's recession, companies lay off workers to reduce costs, decreasing job security.

Employee Commitment

Emeaghalu (2018) defines commitment as a form of emotional and value-based attachment to an organization's objectives. It involves internal emotional pressures that motivate individuals to act in ways aligned with their organization's interests, driven by a sense of moral obligation. While commitment's roots lie in obligation, it has become synonymous with continuous behavioral patterns (Nazari 2005). This notion revolves around an individual's role in relation to the organization's values and goals.

Employee commitment has been approached from various angles. According to Meyer and Herscovitch (2001), it represents a psychological state binding employees to an organization, curbing turnover issues. It also encompasses the mindset that drives individuals to pursue courses of action relevant to specific targets. Sharma and Bajpai (2010) define commitment as demonstrated by employees who maintain their association with an organization and invest substantial effort in achieving its goals. Elevated effort from committed employees correlates with enhanced performance and effectiveness at both individual and organizational levels.

Akintayo (2010) views employee commitment as the degree of devotion felt toward the organization. Ongori (2007) characterizes it as a comprehensive response to the entire organization, indicating the level of attachment or loyalty an employee feels towards it. Zheng (2010) simplifies employee commitment as the attitude employees hold towards the organization, encompassing various components. Newstrom and Davies (2002) consider it the extent to which an employee identifies with and actively participates in the organization, akin to a magnetic force attracting objects. This magnetic pull gauges an employee's willingness to stay with a firm in the future, rooted in belief in the firm's mission, goal-driven effort, and intentions to remain.

Yoon, Duncan, Lee, Scarloss, and Shapley (2007) suggest that plateaued employees may exhibit higher turnover due to career advancement desires. Research demonstrates that plateaued employees tend to have a strong intention to quit due to limited opportunities within their current organization (Yamamoto, 2006). Mudor and Tooksoon (2011) identify factors such as job training and pay practices as contributors to job satisfaction. Enhancing these attributes could indirectly reduce employees' intention to leave, and they recommend organizations focus on job satisfaction and implement HR practices to reduce turnover and meet organizational goals, thereby boosting employees' intent to remain in the industry.

Career Progression

Career progression is the journey of advancing through your professional life, encompassing promotion, embracing fresh challenges, exploring novel employers, uncovering opportunities, and maximizing your career's potential (Elo, 2015). A conventional dictionary defines career progression as the process of moving towards better job positions, but our interpretation extends beyond this, embracing growth within existing roles. This involves assuming greater responsibilities, deriving increased satisfaction, and achieving personal success, as defined by each individual. Career progression doesn't solely entail securing new, superior roles; it also encompasses salary increments, added accountabilities, lateral moves within a company, and even venturing into entrepreneurship.

Numerous factors contribute to effective career progression, some beyond our control and unpredictable. However, there are key determinants that significantly influence successful career advancement, promotions, and upward mobility:

a) **Networking:** Networking takes the lead in fostering career progression. Establishing connections, becoming visible, and forging professional relationships are pivotal components of advancement. Numerous avenues exist for networking, including receptions, seminars, conferences, trade shows, and internal interactions within larger organizations.

b) **Mentoring & Coaching:** Beyond networking, mentoring and coaching are catalysts for career growth. A mentor guides you through the complexities of the professional realm, offering advice on interview strategies, industry insights, managerial challenges, and other pertinent aspects of your career journey.

c) **Training & Development:** Upskilling is a cornerstone of career progression. "Training and development" encompasses a diverse range of activities, primarily focused on courses that enhance your skills and expertise. This includes upskilling and mastering new areas of competence.

In essence, career progression involves a dynamic interplay of factors, some within your sphere of influence and others contingent on external circumstances. It's not solely about switching to better roles but also about embracing opportunities, building relationships, learning from mentors, and continuously enhancing your skills and knowledge.

Employee Loyalty

Loyalty is a multifaceted concept with various interpretations. Individuals can harbor loyalty towards different entities, either singularly or simultaneously. Loyalty implies a sense of commitment to a particular entity or a devoted attachment to someone (Arvidson & Axelsson, 2014). It can reflect an identification with an organization or societal group or even encompass a willingness to make sacrifices for someone or something (Elegido, 2013). Within the realm of employment, loyalty may manifest as allegiance to an employer, colleagues, or a leader, significantly influencing a company's performance.

Among the early theorists exploring loyalty, Hirschman (1970) defined it as a "special attachment to an organization." His theory evolved to encompass individuals who exhibited caring for their organization, displaying unwavering dedication before contemplating leaving (Hirschman, 1970). Nurturing loyal employees is pivotal for organizations, preventing those with heightened quality awareness from being the first to exit.

The notion of loyalty entails a range of definitions and behaviors within the context of employee-organization dynamics. A broad perspective of loyalty, as articulated by philosopher Schrag (2001), underscores it as a wholehearted devotion to an object. This "object" can encompass a person, group, organization, cause, or even a nation. Applied to employees, loyalty can be directed toward diverse "objects" within the organization, and an employee may concurrently hold loyalty toward multiple entities. The essence of loyalty doesn't necessarily hinge on specific attributes of the object but revolves around a relational bond (Schrag, 2001). However, Coughlan (2005) counters that loyalty doesn't equate to forming a relationship; rather, it is an outcome that crystallizes after the relationship has been established.

Theoretical Framework

This study is grounded in the internal theory of labor turnover formulated by Alan Cumming in 1980. The internal theory, also known as structural factors, pertains to the personnel framework established within an organization, encompassing personnel policies and practices. These factors not only directly impact employee attitudes, productivity, morale, and performance but also shape employee behavior patterns, loyalty, and commitment within the organization.

Effective personnel management, orchestrated by the management of the workforce, entails the formulation and implementation of comprehensive policies that address various aspects of personnel administration. This approach aims to ensure employee satisfaction while also fostering organizational stability, thereby promoting talent retention. Cumming (1980), a key advocate of this theory, suggests that the optimal approach to retaining skilled personnel is not solely centered around providing excellent care but involves establishing stable job positions with extended tenures, thus encouraging their sustained engagement within the organization.

The researcher posits that mishandling aspects related to employee stability of tenure, be it in terms of appropriateness, adequacy, fairness, or effectiveness, can lead to internal imbalances. Such imbalances could manifest as employee disillusionment, evident through diminished morale, decreased output, and potentially, eventual departure from the employment (Anthonia, 2000).

In essence, examining the issue of organizational stability of tenure within Microfinance Banks in Anambra State should extend beyond individual satisfaction, emphasizing the crucial role of stable and extended employment tenures. Thus, investigating organizational stability of tenure involves delving into the internal theory, as it holds direct implications for staff stability and retention within the institution.

Consequently, this research adheres to both the internal theory and the dynamics it entails. The study framework considers the impact of the internal theory on data interpretation and research execution. The intertwining of these perspectives underscores the significance of organizational tenure in influencing employee productivity. For instance, the case of stagnated promotion exercises in Microfinance Banks in Anambra State a few years ago led to staff frustration and subsequent departures, underlining the critical role of tenure stability.

Empirical Review

Emeaghalu (2018) investigated the impact of job stability on employee productivity in commercial banks in Lagos. A mixed-methods approach was used, including surveys and interviews. The study collected data from employees and managers of microfinance banks in Lagos State. The study found that employees with stable job tenure exhibited higher levels of productivity. Job stability was positively correlated with employee motivation, job satisfaction, and commitment to the organization. The study concluded that maintaining stable job tenure is crucial for enhancing employee productivity in microfinance banks and recommended that microfinance banks should focus on implementing strategies that ensure job stability for their employees.

Johnson (2019) explored the relationship between career progression and employee loyalty in Federal Polytechnic, Nekede. The study used a quantitative approach, collecting data through structured questionnaires administered to employees of Federal Polytechnic, Nekede, Imo State. The study revealed a significant positive correlation between career progression and employee loyalty. Employees who perceived opportunities for career advancement within the organization displayed higher levels of loyalty. The study concluded that fostering career progression paths can contribute to increased employee loyalty and recommended that Federal Polytechnic, Nekede should establish transparent career development frameworks to enhance employee loyalty and commitment.

Okpala (2020) examined the role of stability of tenure in influencing employee productivity and organizational performance in Insurance Companies in Lagos State. The study employed a longitudinal research design, collecting data over a span of three years from multiple insurance companies in Lagos State. It combined quantitative measures of stability of tenure and employee productivity with qualitative interviews. The study found that organizations with higher levels of stability of tenure experienced improved employee productivity and reduced turnover rates. Stable job tenure contributed to a sense of security and commitment among employees and concluded that stability of tenure plays a vital role in enhancing both employee productivity and overall organizational performance in insurance companies in Lagos State. It recommended that insurance companies in Lagos State invest in strategies to ensure job security and communicate career advancement opportunities effectively.

Gap in Knowledge

Existing studies focused on the stability of tenure and employee productivity factors on different industries. As such, there is a gap in the literature regarding the direct and localized investigation of how stability of tenure influences employee productivity within the unique operational and cultural context of microfinance banks in Anambra State.

In other words, while the importance of stability of tenure is acknowledged, there is a need for research that delves deeper into the nuances and dynamics of this relationship within the microfinance banking sector of Anambra State. This gap in knowledge presents an opportunity for the study to contribute valuable insights that are specific to the microfinance banks in the region, potentially identifying factors that are distinct from other industries and regions.

Methodology

Research Design

The study adopted the survey research design. Survey design is one in which a group of people or items is studied by collecting and analyzing data from only a few people or items considered to be representative of the entire group. It specifies how data was collected and analyzed. This method was chosen for data collection, because it enables the researcher to solicit for information that might not be available on the pages of the text book.

Population of the Study

A cross section of the staff of Microfinance Banks in Anambra State, Nigeria comprising of 370 members drawn from every rank and cadre will be sampled.

Sample and Sampling Technique

The researcher used Taro Yamanne's formula with 95% confidence level to the 192 population to determine the sample size from the population.

Method of Data Collection

Data for the study collected from primary and secondary source. The primary data was generated through the use of structured questionnaire to elicit required information. Copies of structured questionnaire was administered and the participants will be placed on objective response for each statement on a likert scale. A 5 point Likert scaled questionnaire was used in collecting relevant data for the study; it was arranged ranging from Strongly Agree (5), Agree (4), Undecided (3), Disagree (2) and Strongly Disagree (1).

Method of Data Analysis

The data gathered from the survey was analyzed using Statistical Package for Social Science (SPSS) version 29.0. Descriptive statistics was used for mean and correlation coefficient analysis was used to test the hypotheses. This was in a bid to establish the nature of relationship that exists between the dependent and independent variables. The level of significance used was 5 percent interval reliability. The test of hypothesis will be addressed through the application of Pearson Product – Moment Correlation analysis. A 5-point Likert scale assigned numerical values of Strongly Agree (5), Agree (4), Undecided (3), Disagree (2) and Strongly Disagree (1) was used.

$$\text{Mean } [\chi] = \frac{5+4+3+2+1}{5} = 3.0$$

Test of Hypotheses

The formulated hypotheses were tested with Pearson's Product- Moment Correlation as shown below.

Decision Rule: Reject H_o if the p-value is less than 0.05 (level of significance) and accept the alternate.

H_oi P = 0

H_a P ≠ 0

H_o: There is no significant impact of Job Security on Employee Commitment in Microfinance Banks in Anambra State, Nigeria.

Table 4.3.1: Correlation Analysis of Job Security and Employee Commitment

		JOB SECURITY	EMPLOYEE COMMITMENT
JOB SECURITY	Pearson Correlation	1	.858**
	Sig. (2-tailed)		.000
	N	192	192
EMP COM	Pearson Correlation	.858**	1
	Sig. (2-tailed)	.000	
	N	192	192

****. Correlation is significant at the 0.01 level (2-tailed). Source: SPSS Ver. 29.0**

Decision: the computed r (0.858) is greater than the critical (0.832) value for two - tailed test at 0.05 level of significance, the null hypothesis is rejected and alternate hypothesis is accepted which implies that there is a significant impact of Job Security on Employee Commitment in Microfinance Banks in Anambra State, Nigeria.

Hypothesis 2

H_o: There is no significant relationship between Career Progression and Employee Loyalty in Microfinance Banks in Anambra State, Nigeria

Table 4.3.1: Correlation Analysis of Career Progression and Employee I

		CAREER PROGRESSION	EMPLOYEE LOYALTY
CAREER PROGRESSION	Pearson Correlation	1	.926**
	Sig. (2-tailed)		.000
	N	304	304
EMPLOYEE LOYALTY	Pearson Correlation	.926**	1
	Sig. (2-tailed)	.000	
	N	304	304

****. Correlation is significant at the 0.01 level (2-tailed). Source: SPSS Ver. 29.0**

Decision: the computed r (0.926) is greater than the critical (0.902) value for two-tailed test at 0.05 level of significance. Null hypothesis is rejected and alternate hypothesis is accepted which implies that there is a significant positive relationship between Career Progression and Employee Loyalty in Microfinance Banks in Anambra State, Nigeria.

Summary of Findings

The following findings were drawn from the test of hypotheses carried out in the add

a) A statistically significant positive correlation was evident between Job Security and Employee Commitment in Microfinance Banks within Anambra State, Nigeria. ($r = 0.852$, $p < 0.05$, with r_critical = 0.832)

b) The study found that there is a significant and robust positive relationship between career progression and employee loyalty in Microfinance Banks operating within Anambra State, Nigeria.

($r = 0.926$, $p < 0.05$, with $r_{critical} = 0.902$)

Conclusion

This study delved into the intricate dynamics of stability of tenure and its influence on employee productivity within Microfinance Banks in Anambra State, Nigeria. The findings shed light on significant positive relationships among key variables, highlighting the pivotal role of job security, career progression, and talent retention in shaping employee commitment, loyalty, and morale.

The correlations observed between Job Security and Employee Commitment, as well as between Career Progression and Employee Loyalty, underscore the essentiality of fostering an environment that nurtures job security and enables career advancement. These correlations not only validate the theoretical framework but also provide empirical evidence of the interconnectedness between stability of tenure and employee productivity.

Recommendations

Based on the research findings, several actionable recommendations emerge to enhance employee productivity in Microfinance Banks within Anambra State, Nigeria:

a) Microfinance Banks should implement comprehensive strategies to ensure job security for employees. Regular policy reviews and transparent communication can help mitigate job insecurity concerns, fostering higher levels of commitment and dedication.
b) Microfinance Banks should establish clear pathways for career growth and progression. Offering training, development opportunities, and a well-defined career roadmap will motivate employees to remain committed and loyal, resulting in improved productivity.

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