

Organizational climate and employee engagement of micro-finance banks in South-East, Nigeria

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Abstract

Purpose: The purpose of this study is to examine the relationship that exists between organizational climate and employee engagement in Microfinance Banks in South-East Nigeria.

Research Methodology: The study adopted a Survey Research Design and the target population consisted of 3875 employees of all the Microfinance Banks in South-East Nigeria while the sample size was six hundred and eighty-seven (687) employees of the 31 selected banks. A simple random sampling technique was adopted by the study and a structured questionnaire was used in data collection and was analyzed by using Simple Regression Analysis at a 5% level of significance.

Results: The findings indicated that there is a significant relationship existing between Career Development Climate and Employee Commitment in Microfinance Banks in South-East Nigeria ($r = .961$; $R\text{-Square} = .923$; $p\text{-value} < .05$) and that there is a significant relationship existing between Teamwork Climate and Absorption in Microfinance Banks in South-East Nigeria ($r = .989$; $R\text{-Square} = .979$; $p\text{-value} < .05$).

Limitations: Most of the banks used in the study are state-based banks, thereby, limiting how the work would be generalized if it had used national-based microfinance banks.

Contribution: this work contributed to the already existing body of knowledge in the area of organizational climate and employee engagement, but brought in empirical findings to back up the relationship between the variables in microfinance banks in Nigeria.

Keywords: Absorption, Career Development, Employee Commitment, Employee Engagement, Organizational climate, Teamwork climate

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1. Introduction

Every organization requires human beings to help in the actualization of its goals and objectives. Humans are the most significant resource to all organizations, as they control all facets of organizational life (Agbasi, Arachie, & Onyekwelu, 2021). They are responsible for responding to the dynamics associated with business environments, as all forms of business operate in a changing business environment. Capturing the changing business operational environment, Emejulu, Agbasi, and Nosike (2020) opine that the business environment is associated with enormous changes, hence, a relevant phenomenon today becomes obsolete the next day. Similarly, Monyei, Okeke, and Nwosu (2021) state that the 21st century has witnessed substantial discontinuities and dynamism in all angles of business operations. Hence, the importance of people that could help navigate through these various forms of turbulent environment. These people are either employers or employees. The interest of this study

however is on the employees and how they help the organization in achieving its mission. The most important resource at the disposal of organizations is Human Resources (HR). [Ghanbari and Eskandari \(2015\)](#) opine that the importance of HR in organizations can not be overemphasized.

Workers play significant roles in establishments, and organizations can outcome others through their performance levels ([Ajila, 2012](#)). Employees are seen to be the most critical part of any organization, this is even more evident in service organizations like Microfinance Banks, which is the focus of this study. This is because these organizations do not produce physical goods, but rely on the provision of banking services to customers, which require regular interaction with customers who are central to the sustainability of the banks.

The performance and engagement of employees are crucial for the sustainability of any firm, and one of the determining factors of employees engagement is the climate within which employees operate, which is captioned “Organizational Climate (OC)”. This is possibly the reason the study of OC has occupied an enviable position in organizational behavioral studies. [Ghanbari and Eskandari \(2015\)](#) state that has a long history in organizational psychology and behavior, and it's also a hot topic in organizational development research.

Because of its evident effects on employee actions, OC is considered very significant in the lives of businesses. It's an important concept with far-reaching ramifications for comprehending human behavior in businesses. ([Allen, 2003](#); [Glission& James, 2002](#)). The significance of OC may be attributable in part to its theorized association with other organizational phenomena such as job satisfaction, employee engagement, job performance, leadership behaviors, staff retention, productivity, profitability, and workgroup interaction quality. ([Oribabor, 2007](#); [James & Tetrick, 2006](#); [Gonzaliz-Roma, Peiro&Tordera, 2008](#)).

OC climate has to do with the ways employees perceive how things are done in the organization. It is the ways the employees view the work environment and the way such environmental dynamics affect them. [Oladipo \(2013\)](#) defines OC as a set of observable work environment variables that workers see as affecting and inspiring their work behavior. [Phina, Ogechukwu, and Shallom \(2021\)](#) opine that OC is the feeling employees have about an organization. It is the consensus of member perceptions about how a particular organization and/or its subsystems deal with its members and its external environment ([Ajila, 2012](#)). The recurring decimal in these definitions is that OC has to do with perceptions held by employees about certain organizational practices and the way they interact to influence their activities.

A good OC has the potential of sky-rocketing the performance of the organization by influencing positively the work attitude of employees. Employees will be more engaged, better committed, and work with positive vibes under a positive OC. [Purohit and Wadhwa \(2012\)](#) believe that OC has significant effects on job satisfaction, individual job performance, and organizational performance at the individual, group, and organizational levels. Studies have also demonstrated that OC has an impact on a company's growth and performance when employees have a good impression of the company's structure and rules ([Patterson, Warr & West, 2004](#); [Potosky&Ramahrishna, 2001](#)).

Employee engagement (EE) has been observed to be one of the outcomes of a good OC. EE has to do with the level of effort an employee is willing to put into the work he or she does in an organization. It deals with the level of dedication to duty, loyalty to the organization, involvement in the organization, and effort or energy (vigor) exerted to discharge the duties in the organization. [Taipale, Selander, Anttila&Natti \(2011\)](#) maintain that EE is a positive, satisfying work-related state of mind marked by energy, devotion, and absorption EE has been linked to positive psychology's focus on workplace well-being and has been defined as a good and gratifying work-related frame of mind characterized by an energetic and effective connection to work tasks ([Schaufeli, Bakker & Salanova, 2006](#)). This study is therefore geared towards examining the nexus between organizational climate and employee engagement in Microfinance Banks in South-East Nigeria. however, the study specifically seeks to:

- a) Ascertain the nature of the relationship that exists between Career Development Climate and Employee Commitment in Microfinance Banks in South-East Nigeria.

- b) Explore the nature of the relationship that exists between Teamwork Climate and Employee Absorption in Microfinance Banks in South-East Nigeria.

2. Literature review

Conceptual review

Organizational Climate (OC)

The study of organizational climate (OC) started as an analysis of how individual employees perceive the way the organization is being managed and handled. This was the way the analysis of OC was done until it now became somewhat an aggregate perception of the way employees see how organizations are managed and how it related to their activities in the firm. Amplifying this position, [Tordera, Gonza'lez-Roma, and Peiro \(2008\)](#) posit that OC study started with an individual investigation, focusing on what is known as psychological work climate. Individual coworkers are asked to describe the climate at their company using this method. Later on, the concept of OC arose, which is shared by all participants of the work or organizational unit. As a result, what is today known as OC refers to the collective or shared opinion of employees regarding the company. Buttressing this point also, [Dormeyer \(2003\)](#) states that, though people observe, analyze, and interpret information in different ways, the climate in the organization presents an overall vision of the organization.

The concept of OC is a perceptual concept. That is, it is imagined and unseen and it is dynamic and subject to individual interpretation. [Long \(2000\)](#) states that OC is defined as the shared perceptions of organizational members concerning common practices, procedures, and value systems. It's a shared understanding of how the company operates in terms of practices, policies, processes, routines, and rewards ([Bowen & Ostroff, 2004](#)). [Brown and Brooks \(2002\)](#) describe OC as the "feeling in the air" and the "atmosphere that employees perceive is created in their organizations due to practices, procedures and rewards" (p.330).

It is pertinent to note that what is perceived is the internal environment of the organization because organizations have both internal and external environments. Hence, OC looks at the internal environment which is under the purview of and controllable by forces within the organization. [Al-Muasher \(2001\)](#) states, that OC is the internal environment of a specific organization with certain traits and qualities as seen by employees. It refers to the features of its internal environment that are consciously observed by its members ([Armstrong, 2003](#)). It is defined by [Ismail \(2005\)](#) as to how individuals perceive the internal environment of an organization. It is how individuals of an organization view and characterize their internal environment ([Kao, 2015](#)).

Several things are used to measure the climate in an organization which could be called the dimensions of OC. It could be structural, managerial, reward-oriented or capacity development related. Individual autonomy, system restructure, incentive system, and trust are among the others. [Oladipo \(2013\)](#) opines that it comprises management or leadership styles, employee engagement in decision-making, providing demanding positions, reducing boredom and dissatisfaction, providing benefits, personnel policies, and providing decent working conditions and a proper career ladder, among other things.

Society participation

The word participation comes from the English word "participation" which means taking part, participation ([Echols & Shadily, 1990](#)). According to [Sumaryadi \(2010\)](#) Participation means the participation of a citizen or community in the growth process by giving insight into proposals, energies, time, skills, money, and materials or taking advantage of and enjoying the outcomes of development. In the development process, a person is participating in the development process. The definition of participation was put forward by [Djalal and Supriadi \(2001\)](#) where participation can also mean that the decision-maker suggests that the group or society participate in the form of ideas and thoughts, items, expertise, materials, and services. Participation may also contribute to community awareness of their own problems, analysis of their choices, decision-making, and problem-solving.

Mikkelsen in [Isbandi \(2007\)](#) divides participation into 6 definitions stated in the participatory planning book based on society assets, namely: (1) Participation is a voluntary contribution from the society to

the project without participating in decision making; (2) Participation is “Sensitising” (sensitizing) the society to increase the willingness to accept and the ability to respond to development projects; (3) Participation is voluntary involvement by the society in changes that it determines itself; (4) Participation is an active process, which means that the person or group involved, takes the initiative and uses their freedom to do so; (5) Participation is the strengthening of dialogue between local communities and staff who carry out project preparation, implementation, and monitoring in order to obtain information on the local context and social impacts; and (6) Participation is society involvement in the development of themselves, their lives and their environment.

Career development climate

The importance of career development to both employees and employers can hardly be overemphasized and it is a major determinant of an organization's climate. [Armstrong \(2001\)](#) states that career development is critical for both the individual employee and the organization, according to the author. This is because it makes the employees see their future with the organization and makes the organization possess highly skilled employees who are capable of taking up any position without having to resort to outside help or recruitment thereby saving cost. On the contrary, however, many firms see career development programs as expenses to the organization that should be avoided. But the evidence available shows that career development is an investment in the future and not a necessary evil or expense. [Pareek and Rao \(2012\)](#) opine that the career development of employees should be seen as an investment, not a cost.

Career development is a planned process and procedure culminating in employees gaining the required skill and knowledge needed to assume certain higher positions in the organization. It involves training and skill acquisition programs that will enable such an employee to take up more advanced positions in the firm. [Agba, Nkpyen, and Ushie \(2010\)](#) aver that It entails a determined effort to assess workers' potentials, identify plausible career routes for that individual, and develop and implement various forms of training and experience to prepare the employee for a more advanced role. It is, according to [Armstrong \(2006\)](#), the utilization of organized instruction activities to increase learning. According to [Peterson and Tracey \(2009\)](#), it is the continuous acquisition or refinement of skills and information, as well as work mastery and professional growth, as well as career planning activities.

The end product or purpose of every career development activity or program is for those employees to move higher in their career ladder. It serves as a form of assurance that they can advance in their careers within the firm. Aligning with this point of view, [Graham and Bennett \(2005\)](#) opine that career development involves higher status and responsibilities which attainable in a particular firm or through shuffling between establishments or a mixture of both. Employees can develop their career via persistent attainment of managerial or professional skills and experience which could metamorphose into a rewards situation through promotion and advancements in a career ([Oduma & Were, 2014](#)). As a result, the goal of career development is to align an employee's professional goals with the possibilities and challenges that exist inside the company ([Aplin & Gerster, 2008](#)).

Teamwork climate

There cannot be teamwork without the existence of a team. Therefore, teamwork is an offshoot of a team. A team within the context of this study has to do with two or more persons working together to achieve a common purpose. [Robbins \(2010\)](#) states that teams are groupings whose members use their positive synergy, individual and mutual accountability, and complementary abilities to work passionately on specified, common goals. It is a group of individuals who are interdependent and share responsibility for certain organizational results ([Thompson, 2013](#)). Thus, what makes a group of people a team is their ability to work together for a common purpose. If they do this, then teamwork has been achieved. Hence, the process of these people working cooperatively is teamwork. [Fauziah, Safiah, Syakirarohan, and Shukriah \(2010\)](#) posit that teamwork is a process of working collaboratively with a group of people, to achieve a goal.

Teamwork measures the level of cooperation in a team. Accentuating this point, [Mba \(2015\)](#) opines that teamwork is an umbrella term that depicts the degree of cooperation that exists in teams or between

teams. Collectivism is the hallmark of team existence. [Daft \(2012\)](#) states that teamwork is a type of communal work that may or may not include individual duties, but almost always includes some kind of collective activity in which each member contributes to a jointly authored document that is supposed to reflect the group's collective wisdom. [Fajana \(2002\)](#) opines that teamwork is an integration of resources and inputs that work together to achieve organizational goals, with tasks assigned to each organization member, challenges handled equally, and incremental improvements sought on a regular basis.

A common goal makes a team what it is. Therefore, any team that does not work for a common goal is not worthy of being called a team because they work at cross purpose. [Ooko \(2013\)](#) believes that teamwork is a group of people working together to attain a common goal. When the employees work to achieve a common goal, then the employees will be absorbed in their jobs and bent on making sure that this goal is achieved.

Employee engagement (EE)

As far as Employee Engagement (EE) is concerned within the academic spheres, it was first conceptualized by [Khan in 1990](#). Akin to this, [Ferrer \(2005\)](#) states that the many and varied definitions of EE are largely derived from Khan's work. Thus, EE is not an entirely new concept in management. However, just like many concepts in behavioral sciences, there is no single well-accepted definition of the term. The definitions given by authors and researchers vary with time, scope and place. However, the converging point of all the definitions is that it portends a good omen for organizations that have engaged employees.

EE has to do with the willingness of employees to exert themselves discretionally to their duties to see that the organization succeeds in its endeavors. Amplifying this position, [Little and Little \(2006\)](#) posits that EE is employee willingness and ability to help their company succeed, largely by providing discretionary effort on a sustainable basis. [Macey and Schneider \(2008\)](#) describe it as discretionary willingness. [Agu \(2015\)](#) opines that EE can be defined as a higher level of employee ownership in which each employee wants to accomplish everything they can for the benefit of their internal and external customers, as well as the company's overall success. It is defined by [Robinson, Perryman, and Hayday \(2004\)](#) as an employee's positive attitude about the organization and its worth.

Organizations today do not just want to attract and retain quality employees; they are also concerned and focused on making sure that such employees are engaged in their duties. This is because an engaged employee does all that is required to better the performance of an organization. Succinctly capturing this, [Aninkan and Oyewole \(2014\)](#) state that the challenge today is not just attracting and retaining talented people, but fully engaging them, capturing their minds and hearts at each stage of their work life. Employees who are engaged do nothing that hurts the firm rather they seek ways to ensure that the organization is moved forward and that the organization's survival is assured in the foreseeable future. They are fully involved in, and enthusiastic about the job. Aligning to this, [Seijts & Crim \(2006\)](#) explicates that employees who really are engaged care about the company's future and are willing to put in extra work. Employees that are engaged contribute to a company's bottom line, and their engagement is reflected in the services they provide to clients and consumers ([Aninkan & Oyewole, 2014](#)).

Employee commitment

Commitment has been one of the most studied organizational behavioral outcomes. It has engaged and captured the attention of researchers in organizational behavioral fields. [Adebayo \(2006\)](#) states that workers' commitment has developed as a potential field of research and has become one of the most popular work attitudes of interest to practitioners and researchers. It is an attitude that reflects an employee's commitment to the organization, as well as a continuous process by which employees of the organization express their concern for the organization's success and well-being. It is multidimensional and the result of a person's assessment of his or her workplace ([Normala, 2010](#)).

Organizations have been observed by interested researchers that they cannot achieve much without the effort of committed workers. Hence, commitment from workers is very important to the very survival of firms. Laying credence to this, [Dixit and Bhati \(2012\)](#) aver that it has been stated that organizations cannot achieve their full potential unless their employees are fully devoted to the organization's aims and objectives. According to [Akintayo \(2010\)](#), organizations rely on engaged people to achieve excellent performance and develop and retain competitive advantage. Organizations have been observed by interested researchers that they cannot achieve much without the effort of committed workers. Hence, commitment from workers is very important to the very survival of firms. Laying credence to this, [Dixit and Bhati \(2012\)](#) aver that it has been stated that organizations cannot achieve their full potential unless their employees are fully devoted to the organization's aims and objectives. According to [Akintayo \(2010\)](#), organizations rely on engaged people to achieve excellent performance and develop and retain competitive advantage.

Commitment is one of the determinant or measurement constructs of employee engagement. [Dex and Smith \(2001\)](#) point out that one determinant of workers' engagement and performance is the extent to which they are committed to the organization. These sets of employees who are committed to the course of an organization are regarded as very important assets to the organization. Aligning with this, [Uzundu, Aloh, and Okafor \(2014\)](#) posit that committed employees who are strongly motivated to give their time and energy to the achievement of organizational goals are increasingly recognized as an organization's most valuable asset. They give the human capital that has become many organizations' most valuable asset ([Hunjra, Ali, Chani, Khan, & Rehman, 2010](#)).

Committed employees have patterns of behavior as [Uzundu \(2010\)](#) asserts. The researcher identified three observable behavioral patterns of committed employees which are:

- a) Identification with the organizational goals or mission manifested in pride and the defense of the organization.
- b) Long-term membership in the organization and intention to remain with the organization are often termed loyalty.
- c) High levels of extra-role behaviors.

Absorption

Absorption is one of the major variables of employee engagement. Employee engagement, according to [Schaufeli, Bakker, & Salanova \(2006\)](#), is defined as "being fully concentrated and happily engrossed in one's work, where time passes quickly and one has difficulty detaching oneself from work," as well as "abstraction," which is defined as "being fully concentrated and happily engrossed in one's work, where time passes quickly and one has difficulty detaching oneself from work." With absorption, employees rarely care about time as a result of being fully concentrated on the job and detest distraction. It is important to note here that absorption at work has to be voluntary and pleasurable to the employee as a result of the job being personally rewarding.

Employees who are absorbed in work hardly take notice of what is happening around them. Buttressing this point, [Ariani \(2013\)](#) avers that an absorbed employee forgets everything else around while he or she is working. It is an immersion and complete engulfment of an employee in the job he/she does. It happens when this is pleasant to the employee. It is a pleasant state of being immersed in one's work experiencing time passing quickly and being unable to detach from the job ([Ariani, 2013](#)).

Empirical review

[Abun, Menor, Catabagan, Magallanes, and Ranay \(2021\)](#) determined the nexus existing between organizational climate and work engagement of the employees in the Ilocos region. A descriptive correlational research design was used in this study. Questionnaires were employed to collect data. The study's participants were all academics and workers from the Ilocos region's colleges. The average mean of distinct organizational climate dimensions and different dimensions of work engagement was determined using the weighted mean, while the connection between the organizational climate and employee work engagement was determined using Pearson r Correlation. The results indicated that there is a significant correlation between organizational climate and the work engagement of employees.

[Goh, Jayaraman, Mostafiz, and Leow \(2020\)](#) examined the effect of organizational climate on employees' creativity performance through knowledge sharing behavior in Malaysian. The study featured a main survey including 20 multinational corporations (MNCs) and 155 respondents from the manufacturing and service sectors. The studies demonstrated that both donating and acquiring information have a significant and favorable impact on creative performance. Surprisingly, information collecting modulates the association between an innovative climate and creative performance, but knowledge donating has been proven to have a strong and beneficial influence on MNCs creative performance.

[Okoseimiema and Eketu \(2019\)](#) examined the link between organizational climate and employee engagement in Nigerian banks. The study used a cross-sectional survey, with 384 employees from 21 different deposit money institutions making up the study's population. The association between the components of organizational climate and the measure of employee engagement was tested using Spearman's rank-order correlation coefficient. The findings revealed that the dimensions of the organizational environment and the measure of employee engagement have a favorable relationship. Furthermore, the link between the dependent and independent variables was strongly affected by organizational culture.

The influence of organizational climate dimensions on affective commitment was ascertained by [Riad, Labib, and Nawar \(2016\)](#) at the college of management and technology in the private educational sector, Egypt. A Structured questionnaire was used to obtain data on employees' perceptions of organizational climate and their impact on organizational climate aspects. A total of 70 employees from various departments within the college were included in the sample. Male and female respondents were included in the sample. A systematic survey was used to collect data, which was delivered on-site at the college. For numerous analyses in this study, regression, Cronbach alpha, and descriptive statistics were used. Organizational Climate variables are major determinants of affective commitment, according to the study's findings. It was suggested that college staff managers concentrate on the college's creativity, responsibility, standards, awards, and clarity levels because this sends a favorable message to the employees, displaying their devotion and attachment to the organization.

[Nurharani, Nur, and Nur \(2013\)](#) examined the influence of organizational climate on teachers' job performance in Malaysia. The study included 37 secondary school teachers from Malaysia's Klang area. They were chosen using a basic random sampling method. The survey method was used to collect data, which was then analyzed using descriptive and inferential statistics. The findings revealed that secondary school teachers were unable to do their jobs, and the school's organizational atmosphere was unhealthy, based on the data collected. The study also discovered that organizational atmosphere is a crucial component that can influence teacher performance. One feature of the principal's leadership behavior and teachers' behavior: push and hindrance were shown to be critical factors in increasing teachers' job performance in terms of organizational climate dimensions.

3. Research methodology

The study adopted a Survey Research Design. A survey research design is such that allows for the collection of data from a sampled respondent about variables using a questionnaire, interview or observation. The study area is South East which is one of the six geopolitical zones in Nigeria. The target population of the study consists of three thousand eight hundred and seventy-five (3,875) employees of all the microfinance banks in South-East Nigeria. The sample size of the study is six hundred and eighty-seven (687) employees of thirty-one (31) microfinance banks arrived at, by choosing 20% of microfinance banks in each of the five South Eastern states in Nigeria. The calculation used to arrive at the numbers chosen from each state is given in the table below:

Table 1. Proportion chosen from each state

States	No. of Microfinance Banks	No. Selected
Abia	12 (20%)	2
Anambra	75 (20%)	15
Ebonyi	9 (20%)	2
Enugu	25 (20%)	5
Imo	34 (20%)	7
Total	155 (20%)	31

Source: Field Survey, 2021

Table 1 shows the number of banks selected from each state based on the total number of microfinance banks in each of the states. The major sources of data for this study are both primary and secondary. The primary source of data is a structured questionnaire, and the secondary source includes data from the [Central Bank of Nigeria \(2018\)](#) detailing the number of Microfinance Banks in South East, Nigeria and the employee strength of the banks from the Human Resource Department of the Microfinance Banks. The questionnaire is a Likert structured questionnaire with Strongly Agree (SA), Agree, (A), Undecided (UD), Disagree (D), and Strongly Disagree (SD) having 5, 4, 3, 2, and 1 scales respectively. To make sure the instrument is clear, unambiguous, straight to the point, concise, and complete, the instrument was put to scrutiny through the application of the Factor Analysis technique to reduce the questionnaire items and to aggregate like items together in the appropriate section with respect to the variable they best measure. After reducing the items and placing them in the right sections and adjusting the language used, it was then adjudged to be valid. The Sampling Adequacy table at 5% level of significance and 95% confidence level as applied in the Factor Analysis is shown below:

Table 2. Sampling adequacy

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.857
Approx. Chi-Square		1271.711
Bartlett's Test of Sphericity	Df	678
	Sig.	.000

Source: Field Survey, 2021 Computation: SPSS ver. 20

To ensure the instrument is consistent enough to use for the study, the instrument was subjected to an internal consistency test through the use of Cronbach Alpha reliability technique. The result obtained signifies that the instrument is .87 (87%) consistent and hence adjudged to be good for the study. Both descriptive and inferential statistics were applied in analyzing the data collected for the study. The descriptive statistics utilized were simple percentages and mean. The inferential statistics utilized is Simple Regression Analysis (Ordinary Least Square Method) at a 5% significance level.

4. Results and discussion

Research question one

What is the nature of the relationship existing between Career Development Climate and Employee Commitment in Microfinance Banks in South-East Nigeria?

Table 3. Distribution of responses for career development and employee commitment

S/N	Questionnaire Items	SA (5)	A (4)	UD (3)	D (2)	SD (1)	Mean \bar{X}	Decision
Independent Variables (Organizational Climate)								
Career Development Climate								
1	My bank trains us to be better employees.	34	121	45	178	96	2.62	Reject

2	The bank I work for makes sure we get the necessary knowledge to carry out our banking jobs.	79	198	-	88	109	3.09	Accept
3	We are usually prepared to take up higher positions in my bank.	90	111	-	205	68	2.89	Reject
4	My bank does not care much about improving my knowledge.	176	108	-	120	70	3.42	Accept
5	Training programs are absent in my bank.	88	133	21	77	155	2.84	Reject
6	I have not improved my knowledge since coming into my bank.	198	75	8	117	76	3.43	Accept
Grand Mean							18.29	
Dependent Variables (Employee Engagement)								
Employee Commitment								
31	Getting training from my bank will make me more devoted to them.	176	178	39	2	79	3.78	Accept
32	I love it when I can learn new things that make me progress in my career.	232	111	-	131	-	3.66	Accept
33	I will give my best to the bank if I am assured that I will progress in ranking in my firm.	145	217	-	112	-	3.83	Accept
34	My bank will witness my best if they engage us in promotional courses.	96	198	61	74	45	3.48	Accept
35	My commitment is not tied to the training I get from my bank.	78	103	32	180	81	2.82	Reject
36	I do not care about my bank's program of career development and it does not affect my commitment.	79	97	56	116	126	2.76	Reject
Grand Mean							20.33	

Source: Field Survey, 2021

Table 3 gives details of the distribution of responses for career development climate and employee commitment. The analysis here is based on the mean of the individual questionnaire items with the acceptance threshold or benchmark being 3. This means that any questionnaire item with a mean of 3 and above should be accepted as being true or applying in the organizations while any with a mean of less than 3 should be rejected as not being true or applying in the organizations cumulatively. With regards to career development climate, when the respondents were asked if their bank trains them to be better employees, a mean of 2.62 shows that cumulatively, that the banks do not. However, when they were asked if the bank they work for make sure they get the necessary knowledge to carry out their banking jobs, their response was in the affirmative with a mean of 3.09. A mean of 2.89 shows that the respondents rejected that they are usually prepared to take up higher positions in their bank while a mean of 3.42 signifies their acceptance that their bank does not care much about improving their knowledge. When they were asked if training programs are absent in their bank, they said no with a mean of 2.84. They also agreed that they have not improved their knowledge since coming into their bank with a mean of 3.43.

For employee commitment which is the dependent variable, the respondents agreed that getting training from their bank will make them more devoted to the bank with a mean of 3.78. The respondents also agreed with a mean of 3.66 that they love it when they can learn new things that make them progress in their career. They also agreed that they will give their best to the bank if they are assured that they will progress in ranking in the firm with a mean of 3.83. Similarly, when they were asked if their bank will witness their best if they engage them in promotional courses, their responses were cumulatively in the affirmative with a mean of 3.48. However, a mean of 2.82 and 2.76 shows that the respondent rejected

that their commitment is not tied to the training they get from their bank and that they do not care about their bank's program of career development and it does not affect their commitment respectively.

Hypotheses one

H₀₁: there is no significant relationship existing between Career Development Climate and Employee Commitment in Microfinance Banks in South-East Nigeria.

Table 4. Regression result for hypothesis one

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.961 ^a	.923	.922	2.174	2.025

a. Predictors: (Constant), CDC

b. Dependent Variable: EMPCOM

Source: Field Survey, 2021

Where:

CDC: Career Development Climate

EMPCOM: Employee Commitment

Table 4 shows the regression analysis result for hypothesis one. From the table, it is seen that a positive relationship exists between the variables (Career Development Climate and Employee Commitment) as indicated by the correlation coefficient ($R = .961$). It is also shown from the coefficient of determination ($R\text{-Square} = .923$) that a 92% change in the dependent variable (Employee Commitment) is explained by changes in the independent variables (Career Development Climate) in Microfinance Banks in South-East Nigeria.

Table 5. ANOVA out for hypothesis one

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26590.216	1	26590.216	5625.244	.000 ^b
	Residual	2231.118	472	4.727		
	Total	28821.333	473			

a. Dependent Variable: EMPCOM

b. Predictors: (Constant), CDC

Source: Field Survey, 2021

Table 5 gives the ANOVA result as produced in the regression analysis process for hypothesis one. From the result, it is seen that F statistics is [5625.244] and the sig (p-value) [.000]. This indicates that the relationship observed between Career Development Climate and Employee Commitment in Microfinance Banks in South-East Nigeria is statistically significant as the p-value is lesser than the level of significance used ($p\text{-value} < .05$).

Implication: Accept the alternate hypothesis. This means that there is a statistically significant relationship between Career Development Climate and Employee Commitment in Microfinance Banks in South-East Nigeria.

Table 6. Distribution of responses for teamwork climate and employee absorption

S/N	Questionnaire Items	SA (5)	A (4)	UD (3)	D (2)	SD (1)	Mean \bar{X}	Decision
Independent Variables (Organizational Climate)								
Teamwork Climate								
7	We work as a team in my bank.	121	78	45	190	40	2.89	Reject
8	We always try to help each other in my bank.	90	117	19	167	81	2.93	Reject
9	The employees in my bank are always in competition with one another.	179	156	48	91	-	3.89	Accept
10	My bank encourages us to work as a team.	98	190	16	100	70	2.68	Reject
11	Team spirit is absent in my bank.	89	201	70	114	-	3.56	Accept
12	We are united in making sure that the bank's goals are realized.	101	142	50	72	109	3.11	Accept
Grand Mean							19.06	
Dependent Variables (Employee Engagement)								
Employee Absorption								
37	When I am at work, I give it all my attention.	157	102	-	119	96	3.22	Accept
38	I am always happy to be preoccupied with my duties in my bank.	122	112	-	90	150	2.93	Reject
39	The work I carry out with my team makes me very devoted to them.	78	131	-	178	87	2.86	Reject
40	I do not get distracted when doing my job at work.	49	165	-	137	123	2.75	Reject
41	My job carries away all my attention.	91	128	-	112	143	2.81	Reject
42	I am carried away by other things while doing my job at work.	100	87	-	130	157	2.67	Reject
Grand Mean							17.24	

Source: Field Survey, 2021

Table 6 shows the distribution of responses for teamwork climate and employee absorption with the former being the independent variable while the latter being the dependent variable. The analysis will be based on the mean of the individual questionnaire items with the acceptance benchmark being 3 and above while the rejection region is below 3. Starting from the independent variable, when the respondents were asked if they work as a team in their banks, a mean of 2.89 shows that they do not because it falls below the acceptance region of 3. Similarly, when they were asked if they always try to help each other in their banks, their responses were in negative with a mean of 2.93. However, when it was enquired if the employees in their banks are always in competition with each other, they said yes with a mean of 3.89. A mean of 2.68 shows that the respondents disagreed that their banks encourage them to work as a team. This could have led to their acceptance that team spirit is absent in their banks with a mean of 3.56. However, they opined that they are united in making sure that the bank's goals are realized with a mean of 3.11.

Discussion

Arnstein, through his typology known as the Eight Rungs on The Ladder of Citizen Participation (in [Muluk, 2007: 13](#)), explains the role of society, which is based on the power of society to determine an end product. According to [Arnstein \(1969\)](#), society participation can be divided into several levels. According to Sherry [Arnstein \(1969\)](#), the level of participation starts from the lowest to the highest.

Manipulation can be interpreted as no communication, let alone dialogue between the government and society; Therapy (therapy) means that there is communication but is still limited, the initiative comes from the government and is only one way; Information (information) communication has started to occur a lot but is still one-way; Consultation (consultation) has taken place and two-way communication; Placation (penentraman) communication has been going well and there have been negotiations between the society and the government; partnership (partnership) is a condition in which the government and society are equal partners; Delegated Power (delegation of authority) means that the government gives authority to the society to take care of some of his own needs; and Citizen Control (citizen supervision) at this level the society controls public policy starting from the formulation, implementation, evaluation and control (supervision). Arnstein also divides the eight levels of social participation into 3 (three) categories including: (1) Non-Participation Level (no participation) consisting of the first and second ladder (Therapy and Manipulation) whose objectives are to educate and treat the society; (2) Level of Tokenism (Degree of participation mark) which consists of the third ladder (Information), fourth (Consultation), fifth (Placation), and sixth (Partnership), namely the level of participation where the public is heard and has an opinion but does not have the ability to get guarantees that decision-makers will consider their views. At this level, public participation is unlikely to bring about change in society; and (3) the degree of Citizen Power, society influences the decision-making process by carrying out partnerships, a delegation of power, and society supervision. The level of society's power includes the seventh ladder (Delegated Power) and the eighth ladder (Citizen Control). On the seventh and eighth steps, the society has full power invoicing and in the decision-making process.

Society participation in the Kletek village in the village fund program illustrates that there are still many problems caused. This is if it is related to the level of participation according to Sherry Arnstein (1969), the society participation that occurs in the Kletek village is at the sixth level (Partnership), namely the level of participation where the society is heard and has an opinion but cannot have the assurance that decision-makers will consider their views. At this level society, participation has very little chance of bringing about change in society.

For distribution of responses on the dependent variable, the respondents accepted that when they are at work, that they give it their all attention with a mean of 3.22. They however rejected the notion that they are always happy to be preoccupied with their duties in their banks with a mean of 2.93. The same line of response followed when they were asked if the work they carry out with their team makes them very devoted to them with a mean of 2.86. A mean of 2.75 also shows that the respondents disagreed that they do not get distracted when doing their job at work. They also disagreed that their job carries away all their attention and that they are carried away by other things while doing their job at work with a mean of 2.81 and 2.67 respectively.

Hypotheses two

H₀₂: there is no significant relationship existing between Teamwork Climate and Absorption in Microfinance Banks in South-East Nigeria.

Table 7. Regression Result for hypothesis two

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.989 ^a	.979	.979	1.315	2.080

a. Predictors: (Constant), TWORKC

b. Dependent Variable: EMPABS

Source: Field Survey, 2021

Where: TWORKC: Teamwork Climate

EMPABS: Employee Absorption

Table 7 gives details of the regression analysis result for hypothesis two. From the table, it is seen that a positive relationship exists between the variables (Teamwork Climate and Absorption) as indicated by the correlation coefficient ($R = .989$). It is also shown from the coefficient of determination ($R\text{-Square} = .979$) that a 98% change in the dependent variable (Absorption) is explained by changes in the independent variables (Teamwork Climate) in Microfinance Banks in South-East Nigeria.

Table 8. ANOVA output for hypothesis two

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	37304.099	1	37304.099	21563.965	.000 ^b
Residual	816.526	472	1.730		
Total	38120.624	473			

a. Dependent Variable: EMPABS

b. Predictors: (Constant), TWORKC

Source: Field Survey, 2021

Table 8 shows the ANOVA result as produced in the regression analysis process for hypothesis two. It is observed from the result that the F statistics is [21563.967] and the sig (p-value) [.000]. This implies that the nexus observed between Teamwork Climate and Absorption in Microfinance Banks in South-East Nigeria is statistically significant as the p-value is lesser than the level of significance used ($p\text{-value} < .05$).

Implication: Accept the alternate hypothesis. This implies that there is a statistically significant relationship between Teamwork Climate and Absorption in Microfinance Banks in South-East Nigeria.

Discussion of findings

The two hypotheses formulated were tested using regression analysis at 5% level of significance. This was to enable the researcher to ascertain the nature of relationships existing between the variables and also to determine the percentage changes in the dependent variables that were accounted for by changes in the independent variable. The first hypothesis states that there is no significant relationship existing between Career Development Climate and Employee Commitment in Microfinance Banks in South East Nigeria. From the regression analysis carried out, it was seen that there is a statistically significant relationship between Career Development Climate and Employee Commitment in Microfinance Banks in South East Nigeria. This relationship observed is a positive relationship because the correlation coefficient obtained is positive (.961). Similarly, a 92% change in the dependent variable (Employee Commitment) is explained by changes in the independent variables (Career Development Climate) in Microfinance Banks in South East Nigeria. This result implies career development climate positively correlates with employee commitment. The more the banks enrich the career development packages of the banks, the better committed the employees will be to the organization. That is, as career development increases in the banks so also will the commitment of the employees' increase. This result aligns with the findings of earlier studies. For instance, the study of [Ogaboh, Nkpoyen, and Ushie \(2010\)](#) who examined the relationship between career development and employee commitment in industrial organizations, in Calabar, Cross River State, Nigeria found that career advancement, career counseling, and career opportunities significantly influence workers commitment.

Similarly, [Abdulkadir \(2012\)](#) who investigated the impact of strategic HRM practices on organizational performance of insurance companies in Nigeria indicated that strategic HRM alignment, line management training, career planning system, and job definition are the key strategic HR practices that influence organizational performance in the Nigerian insurance industry. The results also indicated that the relationship between strategic HRM practices and organizational performance in the Nigerian insurance industry is moderately influenced by organizational climate. Also aligning with the findings

of this study is the study of [Yazdi and Yakhdani \(2015\)](#) that examined the relationship between organizational climate and job commitment with regard to the role of job consciousness in the employees of Islamic Azad University of Yazd and found that in the relationship between organizational climate and job commitment, job consciousness has a mediating role. The result also showed that there was a significant relationship between the variables of organizational climate and job consciousness with a job commitment.

The second hypothesis states that there is no significant relationship existing between Teamwork Climate and Absorption in Microfinance Banks in South East Nigeria. The findings from the regression analysis carried out at 5% level of significance led to the acceptance of the alternate hypothesis that there is a significant relationship existing between Teamwork Climate and Absorption in Microfinance Banks in South East Nigeria. This is as a result of the correlation coefficient seen in the form of $r (.989)$ which is positive as well. Also seen in the result is that a 98% change in the dependent variable (absorption) is explained by changes in the independent variables (Teamwork Climate) in Microfinance Banks in South East Nigeria. Going by this result, it signifies that an increase in the spirit of teamwork in the microfinance banks studied will lead to an increase in absorption as the relationship observed was a direct relationship. That is, the more the organization tries to build a climate that will support the spirit of teamwork among the employees in the organization, the more the employees will be absorbed in their duties and in the organization will signify an increased engagement to the organization by the employees. This result is corroborated by the findings of earlier studies such as that of [Omolayo and Ajila \(2012\)](#) that investigated leadership style and organizational climate as determinants of job involvement and job satisfaction of workers in tertiary institutions in Ekiti State, Nigeria. The study found that leadership styles and organizational climate have a significant influence on job satisfaction. Also, the significant influence of leadership styles and organizational climate was found on job involvement. When the leadership style is such that encourages teamwork, employees will be involved in their duties and which will lead to increased absorption of employees to their duties. Also aligning with the findings of the present study is that [Yee and Ananthalakshmi \(2017\)](#) analyzed the impact of organizational climate on employee performance in a Malaysian consultancy firm. The study found that all the selected organizational climate dimensions used in the research which include teamwork climate had a positive and significant impact on employee performance and by extension, employee absorption. The study of [Oladipo \(2013\)](#) examined organizational climate and job motivation as predictors of work attitude among public secondary school teachers in a South-Western State of Nigeria corroborated that of this study. Their study showed that perceived organizational climate had a significant positive relationship with teachers' work attitudes.

5. Conclusion

The relationship existing between organizational climate and employee engagement in Microfinance Banks in South-East Nigeria formed the foundation of this work. Haven collected data from the banks selected and empirically analyzed the data through appropriate research tools, the study concludes that a significant relationship exists between the variables of the study. This is because the five decomposed variables of both the major independent variable (organizational climate) and dependent variable (employee engagement) all showed statistically significant (positive) relationships with each other.

Recommendations

Haven established the nature of relationships existing between the various variables of the studies in Microfinance banks in the Southeast, the researcher makes the following recommendations:

- a) Microfinance banks need to build in career development programs such as constant training, seminars and workshop, and courses on the job, to give the employees the opportunity to progress as this will go a long way in making them more committed to the organization.
- b) In as much as targets are set for employees individually, there needs to be an avenue of collaboration to encourage the spirit of teamwork among the employees as this will make the employees more absorbed in banks.

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