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## EMPLOYEE MOTIVATION AND PUBLIC SECTOR FRAUD: EVIDENCE FROM KWARA STATE, NIGERIA.

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### ABSTRACT

*This study examines the relationship between fraud and employee motivation in the Kwara State public sector with a view to ascertain what will happen to fraud occurrence if good salary, allowances and perquisites, effective working hours, conducive environment, timely promotion are put in place. Multi-stage sampling technique was used in obtaining the primary data used from 870 respondents selected from 7 local governments in the state and were analysed using Ordinary Least Square Regression and Friedman ANOVA test but interpreted using  $R^2$ , adjusted  $R^2$ , Durbin Watson Statistics, F statistics and t statistics. The results show that employee motivational factors (salary, perquisites and regular promotion) can reduce fraud activities among the state employees; this is in consonance with theoretical expectations (Douglas McGregor's theory Y, Abraham Maslow's needs theory and Fredric Herzberg's two-factor theory). Contrarily, allowances, conducive environment and training show a positive relationship with fraud and this is at variance with a-priori expectations. The study recommends that government should improve the working conditions of its employee including the provision of improved salary structure, prompt payment of entitlements and regular promotions as well as provided adequate training to motivate employees towards efficiency, commitment and inhibit fraud inclinations. If all these are in place and erring officials are made to face the full wrath of the law without bias, the state economy in particular and Nigeria economy in general will be better for it.*

**Keywords:** Motivation, Fraud, Public Sector, Employees and Compensation

### INTRODUCTION

The issue of fraud in the public sector is very topical in Nigeria today and like any other developing economy, the country faces this major challenge due to fraud among employee within the public service and thus, impeding the effective delivery of public service in the country. As a result, huge sums of public money meant to provide services to the people have been mismanaged or diverted to personal accounts

leading to vicious circle of poverty, unemployment, impoverished facilities and worsening the hitherto poor standard of living of her citizens.

Fraud and corruption have been interchangeably used in the literature to mean the same thing but summarily means illegal acts characterized by guilt, deceit and concealment and are not dependent upon the application of physical or violence or threats

thereof (Radzinowiaz and Wolfgang, 1977). In the public sector, such illegal acts manifest in the form of alteration of figures, records and documents with the intention of depriving government of its resources.

The report given by KPMG Consulting, a global audit and financial advisory firm in 2013, reveals that Nigeria accounted for the highest number of fraud cases in the continent in the first half of 2012. The cost of fraud in the country during the period was put at N225 billion (\$1.5 billion), although the value of fraud cases decreased between 2011 and 2012. The report states further that the number of fraud cases in Nigeria has been worsened by fraud and corruption in the oil sector especially those related to oil subsidy removal. According to Caiden, (2005) in Amujiri (2003), "corruption weakens accountability. Corruption bends the wheel of administration in favour of those who "grease" the administration structure. It makes policy makers to look timid in taking bold steps to curb excesses of citizens. In fact, any government officials who receive financial benefits for a contract awarded by the government would not be bold to question the contractor if his work is not satisfactorily executed. What this translates to mean is that most workers are more interested in the spoils and patronage of office than in serving the masses which amounts to weaker accountability in the delivery of public service on the part of public servants.

### **STATEMENT OF THE PROBLEM**

Corruption has eaten deep into our society and has brought about lack or acute scarcity of infrastructure or basic amenities in the country. Worse still, due to the amount of money lost in the economy through fraud

related activities, government is incapable of providing infrastructures and other basic amenities to its citizenry. This caused agitation for revenue sharing formula by oil producing states/ and their communities (Ogoni land) as well as resistance to marginalization in resources/wealth sharing. The result has been that of communal classes spearheaded by militants as well as kidnapping experienced in various parts of the country. Unfortunately, the power of investigation and enforcement of antigraft agencies like Independence Corrupt Practices and other related offences Commission (ICPC) and Economic and Financial Crime Commission (EFCC) in curbing corruption had been constrained by court actions.

Day by day corruption abounds and justice perverted as political office holders who allegedly involved in corruption were allowed to go scot-free or pay an insulting charge not commensurate with the amount stolen. Accusations and counter accusations in the Jonathan administration suffices (mismanagement of fund in the aviation industry, bribery and corruption involving Tafa Balogun, Musliu Smith, Odea and previous speakers). The story does not differ in different ministries, parastatals and agencies as corruption spells and appears the same from cadre to cadre, from messenger to directors. The rate of fraud occurrence is alarming and has crept into the judiciary, the hope of common man; therein, corruption has led to miscarriage of justice, as justice is now sold to the highest bidder who might be guilty to the detriment of innocent poor people (Eze, 2012).

What encourages workers to commit fraud remain unanswered till today. For instance, Alata (1990) was of the view that the problem of fraud is trans-systemic involving both

feudalism, capitalism, communism and socialism. He said it affects all strata of society, all State organizations, monarchies and republics; all situations in war and peace; all age groups; both sexes and times; ancient, medieval and modern. However, Coner (1977) opined that motivation or human disposition to fraud is due to "E" and N factors. The "E" factors he said is characterized by impulsive behavior, lack of concern for others and strong needs for stimulation while the "N" factors is characterized by emotional instability, inconsistency and unpredictability of emotional responses absence has been argued to be a crucial factor in fraud existence. Noteworthy is that be it E or N factors, the bedrock is motivation which of course brings satisfaction, the pillar of faithfulness and fraud resistor of no peer. The question is: are you motivated to do what your official functions are?. Employee motivation is an important concept which provides enthusiasm towards the service delivery of an employee with little or no mistake. Every employee is motivated by something in life and motivating employee on work done or yet to be done is a combination of his/her fulfillment towards needs and expectation from work cum work place; thus, reducing to the barest minimum the possibility of fraudulent acts.

Employee indulges in various dishonest and illegal activities in the name of selfish struggle for wealth acquisition. Theoretically, it is believed that motivation will positively affect the performance of employee and to a large extent the general public. This alarming rate of fraud cases gave this study the academic impetus required. The nature of the problem highlighted here poses the following research questions:

- i. why do public office holders get involved in fraudulent practices?
- ii What is the relationship between employee motivation and fraud/corruption in the public sector?.

The following hypotheses were tested in this study:

- H<sub>01</sub> : Public office holders are involved in fraud due to irregular salaries, promotion, perquisites and conducive working environment
- H<sub>02</sub> : Employee motivation does not act as preventive measure for fraud/corruption

An attempt to address these research questions and the hypotheses formulated informs the need to assess the relationship between employee motivation and public sector fraud with a view to establish why employees get involved in fraudulent practices as well as the nature of such corrupt practices.

## CONCEPTUAL AND THEORETICAL FRAMEWORK

Fraud, according to Singleton (2006), is a word that can be viewed in various ways. When viewed as a crime, it entails the various means by which human ingenuity can be used to devise means that enables one individual to gain advantage over the other by false representations. As a tort, the US Supreme Court (1887) defines Fraud as a situation whereby the defendant has made a representation in regard to a material fact and that such representation is false.

Furthermore, such misrepresentation was made with the intent that it should be acted upon and can be believed on reasonable grounds to be true. In addition, the claimant, in so acting on it, was ignorant of its falsity

and reasonably believed to be true (Bologna and Lindquist, 1995) and they identified fraud in the public sector to include payment of ghost workers, payment for work not executed, inflation of contract sum, among others.

Motivations according Chaudhary and Sharma (2012) are an employee's intrinsic enthusiasm about and drive to accomplish activities related to work. They went further by saying motivation is that interior drive that causes a person to decide to take action.

On the other hand, Motivation is defined by Saraswathi (2011) as the willingness to exert high levels of effort, toward organizational goals, conditioned by the effort's ability to satisfy some individual need.

Jamil and Raja (2011) evaluated the impact of compensation, performance evaluation and promotion practices on government employee's performance versus private employees performance and concludes that promotion is insignificantly associated with performance in the public and private sector while compensation is significantly positively associated with performance.

According to Terence (1982), motivations are those psychological processes that cause the arousal, direction and persistence of voluntary actions that are goal oriented. Since the success or otherwise of any organization depends largely on the attitude of employee towards work, lack of effective motivation, job dissatisfaction and non conducive and progressive working condition will play a significant role in pushing employees towards fraud.

The rational theory connecting fraud and motivation posits that workers can recog-

nize rewards and will behave in other to get these rewards. Thus, a rational employee will be willing to abstain from fraud if he recognizes that the reward for such will be a good compensation plan, promotion and job security.

Herzberg Two-Factor theory (1959), stated that people cannot be motivated but an enabling environment wherein people can motivate themselves can be created. It was however deduced that this enabling environment not present in Nigerian governmental jobs is one of the key variables responsible for the high prevalence of fraud/corruption.

### **EMPIRICAL STUDIES**

Several studies including Bello (2001), Nauji (2011), Eze, (2012) Iwanolue and Iwuoha (2012) among other have been conducted towards finding the motivating factors in fraud cases. Bello (2001) examines fraud prevention and control in Nigerian public service and concludes that the type of fraud committed is related to the type of public sector in which the act was perpetrated. Each sector tends to have specific fraudulent practices which are not only rampant in it but also flourish well in it. Adefila and Adeoti (2006) evaluates the essence of accountability in fraud prevention and control in Borno Ministry of Finance and concludes that accountability which is lacking forms an important part of the overall action for fraud control.

Nanji (2011) discusses innovative governance and workers motivation in Nigeria's public sector and concludes that nonperformance of sectors of the Nigerian economy revolve around corruption. He therefore advocated stiff penalties as deterrent tool to minimize fraud in Nigeria. He gave an example of china where public officials

found guilty were sentenced to death penalty.

Mohammed and Abdullahi (2011) evaluate staff motivation, dissatisfaction and job performance in academic setting and conclude that working environment is a good determinant of work motivation in academic environment.

Eze (2012) evaluated the relationship between corruption and public service delivery in Ebonyi State Ministry of Education and concludes that greed for accumulation of wealth by the public servants is the prevalent motivating factor; payment of low salary to public servants and strict adherence to the quota system principles remains the major causes of corruption in Nigeria.

Nwanolue and Iwuoha (2012) examines the Nigerian civil service and promotion of sustainable human development and discovered that sustaining human development within the system is a fundamental mirage since the civil service is characterized by unequivocal sense of contradictory systemic malfunctions and profound character of administrative ineptitude, bureaucratic inertia and personality decay.

Chaudhary and Sharma (2012) examines the impact of employee Motivation on Performance (productivity) in private organization and reported a positive impact between employee motivation and performance. They conclude that organizations can live and grow well by taking care of their employees. By inference therefore, if employees are satisfied the propensity to commit fraud will be drastically reduced.

Conclusively, motivation is an important tool in achieving employees' loyalty and en-

hanced employees' performance. Thus, to achieve these, it was recommended that organizations should work towards promoting employees' motivation and ensuring transparency as well as accountability in governance.

## METHODOLOGY

This study made use of primary data (on employee's perception of the relationship between motivation and fraud/ corruption) derived from questionnaire administered to employees of selected local government areas in Kwara state.

The study used multiple sampling techniques after stratifying the population based on geopolitical zones into Kwara Central which comprised Asa, Ilorin East, Ilorin south, and Ilorin West LGAs, Kwara North which comprised Baruten, Edu, Kaiama, Moro and Patigi LGAs while Kwara South comprise of Ekiti, Ifelodun, Irepodun, Isin, Offa, Oke-Ero and Oyun LGAs. A systematic sampling was then carried out in each zone by arranging them in alphabetical order and selecting the first and last on the list except for Kwara South which has the largest number of LGA (7) from which the middle, last and Ifelodun LG was selected because it has the largest population of employees in the state.

The population for this study comprised one thousand, nine hundred (1900) employees of the treasury and administrative departments out of which nine hundred and fifty (950) employees were selected, representing a sample fraction of fifty percent. Out of these 950 copies administered, only 870 copies were properly filled and returned. The data obtained was analyzed using Least Square Regression technique with SPSS 20.0 version.

**MODEL SPECIFICATION**

The relationship between the variables was modeled such that the dependent variable was fraud and the independent variable was employee motivation as follows:

$$\text{Fraud} = f(\text{motivation}) \dots\dots\dots (i)$$

But Motivation = (Compensation, Job satisfaction) .

Thus, Fraud = f (compensation, Job Satisfaction).....(ii)

When specified, the equation became:

$$\text{Frd} = \beta_0 + \beta_1S + \beta_2\text{All} + \beta_3\text{WHs} + \beta_4\text{CE} + \beta_5\text{Per} + \beta_6\text{Pr} + \beta_7\text{T} + \beta_8\text{PoS} + \text{U} \dots\dots\dots (iii)$$

Where  $\beta_0$  is the intercept of the model,

$\beta_1 - \beta_8$  = coefficients

S = Salary

All = Allowances

WHs = Low Working Hours

CE = Conducive Environment

Per = Perquisites

Pr = Promotion

T = Training

PoS = Policy Statement on Fraud.

U = The stochastic error term

Compensation was subdivided into Salary (S) and Allowances (All) while Job Satisfaction was subdivided into Working hours (WHs), Conducive Environment (CE), Perquisites (Per), Training (T), promotion (P) and policy statement on fraud (PoS).

**DATA ANALYSIS TECHNIQUE**

In the first analysis, a normality test was conducted to determine how significantly different the data were from normal distribution and the result as shown in Table 4.1 which revealed that the significant level was less than 0.05 implying that the data set did differ significantly from the normal distribution and therefore the violation of the normality assumption. (Normality was assumed if the significance level is greater than 0.05). This condition called for alternate nonparametric statistical mean Friedman ANOVA test, an equivalent non parametric test for the One Way Repeated Measure ANOVA (GLM 4) test was used to determine whether there was significant difference at the 5% level. The result was shown in Table 4.2.

**Table 4.1:** Normality Test Result for Motivational Factors

	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Compensation alone	.229	870	.000	.869	870	.000
Job satisfaction alone	.287	870	.000	.860	870	.000
Combination of Both	.271	870	.000	.841	870	.000

a. Lilliefors Significance Correction

**Table 4.2:** Friedman Test Results

	N	Mean	Std. Deviation	Friedman Test Mean Ranks	Percentiles		
					25th	50th (Median)	75th
Compensation alone	870	2.4371	1.2286	1.76 1.83	1.000	2.0000	3.500
Job satisfaction alone	870	2.5430	1.1739	2.47	2.000	2.0000	3.000
Combination of Both	870	3.6972	1.3215		3.000	4.0000	5.000

Table 4.2 showed the basic descriptive statistics for the four levels of the independent variable where the Friedman mean ranks revealed that on average, the perceived fraud level in the public sector was at the highest level (2.47) with the combination of both compensation and job satisfaction but showed a low mean level (1.76 and 1.83 respectively) for compensation and job satisfaction differently. These mean values were useful complementary interpretation of post hoc test since a significance difference existed among the variables.

Similarly, the median rank of perceived fraud levels for compensation, job satisfaction both were 2.0(1 to 3.5), 2.0 (2 to 3) and 4.0 (3 to 5), respectively.

### Presentation of Results

Analysis of respondents' characteristics as shown in Table 4.3 revealed that 59% of them were males while 41 were females, 55% of which work in the Treasury department while the remaining 45% were from Administrative department. Further analysis showed that 20% of the respondents were top level management while the remaining 80% were in the middle level management cadre. This showed that the responses were derived from employees who had knowl-

edge of the relationship between fraud and motivation in government establishments. Furthermore, the respondents were literate enough to contribute meaningfully to the subject matter being discussed as 75% of them were University graduates or masters' degree holders.

### Analysis of Variables Relating to Compensation System

With respect to compensation, it was observed that government did not pay salary promptly with 80% of the respondents confirming that fact. In addition to this delay, 58% of the respondents reported irregular payment of bonus.

Additionally, 58.4 % of the employees complained of not receiving their allowances regularly while 41.6% received their allowances as and when due. Furthermore, there were cases of salaries being deducted without refund as pointed out by 45% of the respondents. Nevertheless, this percentage is still significantly higher, given the negative impact it had on employees' motivation and loyalty.

Although, employees were mostly due for promotion within two years and up to a maximum of four years, promotion were not given as at when due in public service as 54% of the respondents claimed that they

were not promoted as and when due. Analysis showed that only 8% of the respondents have access to government properties by virtue of the position they hold while the rest do not. In addition, only 12.4 percent benefits from the National Health Insurance Scheme giving them access to adequate health services while the rest are either not aware or do not have such access. Employees also complained that necessary tools needed to safely and effectively carry out their duties are not provided with only 40.2% of the respondents claiming they have access to such tools. However, gov-

ernment provided efficient and adequate training for its employee with 79.3% of the respondents having received such training. Respondents also claim that they remain in government employ only because they have no alternative.

From these analyses, it is evident that government is lacking in fulfilling its duties to its employees and provides motivation and enabling conditions for fraud perpetuation. Furthermore, employees remain in government service only because of lack of a viable alternative despite their dissatisfaction with their

**Table 4.3: Descriptive Statistics for Motivational Factors**

	Number of Outcome	Minimum	Maximum	Mean	Std. Deviation
Conducive work environment	870	4	9	0.12	0.329
Working Hours	870	4	9	7.98	1.108
Salary	870	N 10,000	N110,000	N38,600	N22,894.043

Table 4.3 above shows a mean of 0.12 and standard deviation of 0.329 from 870 respondents on the basis of conducive work environment in the Nigerian public sector. The working hours of respondents on the minimum are 4hours and 9hours maximum thereby giving an average of 7.98 while its standard deviation is 1.108.

On the salary scale, the casual staffs receive a minimum pay of N10,000 and a maximum pay of N110,000 with an average salary pay of N38,600 and standard deviation of approximately N22,900. Having a minimum wage rate of N10,000 is not good enough as

this amounts to gross violation of government minimum wage policy of N18,000 in the country.

#### 4.6 Interpretation of Results

Table 4.4 shows that the independent variables (means of motivating employee) were significant at 0.05 level of significance as reflected by F-statistic which is less than zero. This implied that the entire model was significant, hence, significant relationships exist between variables contained in the model and its coefficients are stable. It was also seen that at 95% confidence level, the alternative hypotheses are accepted. This

means that:

- i. Employee motivation acts as a preventive measure of fraud and;
- ii That employee motivation is independent of the type of fraud committed.

The coefficient of determination ( $r^2$ ) is 0.920 implying that 92% of the dependent variable (fraud) is explained by the independent variables (motivation) while the remaining 8% is explained by other factors that may include but not limited to greed, poverty and others not included in the model.

Durbin Watson which is 0.347 is far from 2 and closer to 0, explains that there is the presence of first order serial correlation among the disturbances (error term) i.e. the possible error term of each variable are related while the standard error of estimate is 0.427 which implies that the possible error in the estimate is approximately 43%. Hence, 57% of the estimate is correct and accurate.

The standard beta coefficient of salary is -0.008 which means that there is a negative weak relationship between salary and fraud i.e. if there is an increase in the salary of

staff, there is going to be a little reduction in fraud occurrence.

The standard beta coefficient for allowance is 0.269 which implies that there is a minute positive relationship between allowance and fraud. This translate to mean that increment in allowance to employees will not eradicate fraud but lead to a fair increase in fraud occurrence.

The standard coefficient of beta for working hours is 0.041 which implies that there is a weak positive relationship between working hours and fraud i.e. if there is an increase in the working hours, there will be a little increase in the occurrence of fraud. But, beta coefficient of 0.153 for health care facilities indicates that provision of more health care facilities will have little or no impact on fraud occurrence in Nigeria public sector.

Enhancement of Perquisites and regular staff promotion as shown in Table 4.5 will reduce fraud occurrence to the barest minimum as their beta factors are -0.003 and -0.586 respectively. The same interpretation goes for efficient staff training as well as a well a pronounced policy statement on fraud and its consequences and associated punishments.

#### 4.5 Analysis and Interpretation of Regression Result

**Table 4.4(a) Model Summary**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Standard error of estimate	Durbin Watson Statistics	F Change	F statistic
1	0.959	0.920	0.918	0.427	0.347	316.641	0.000

**Table 4.4(b) Coefficients <sup>a</sup> of Motivational Factors**

Model	Unstandardized coefficient		Standardized coefficient	T	Sig
1	B	Standard error	Beta		
(constant)	1.947	0.247		7.871	0.000
Salary	1.741E-6	0.000	-0.008	-0.393	0.695
Allowance	0.810	0.095	0.269	8.547	0.000
Working hours	0.054	0.027	0.041	2.016	0.045
Conducive environment					
Perquisite	0.690	0.169	0.153	4.074	0.000
Promotion	-0.015	0.169	-0.003	-0.087	0.931
Training	-1.743	0.098	-0.586	-17.817	0.000
Policy statement on fraud	-0.514	0.115	-0.140	-4.458	0.000
	0.207	0.061	0.090	4.426	0.000

Source: Author's computation (2014)

## CONCLUSION AND RECOMMENDATIONS

The study found an existence of a significant relationship between employee motivation and fraud generally. Specifically, it was revealed that there is a negative relationship between fraud and means of motivation such as salary, perquisite, promotion and training. This is in line with the predicted relationship based on the Douglas McGregor's theory Y, Abraham Maslow's needs theory and Fredric Herzberg's two-factor theory. Although, allowance, conducive environment, policy statement on fraud and working hours shows a positive relationship with fraud which are not in line with the a-priori expectations. This may be because fraud instincts are tied to personnel selfishness and not to any specific factor in Nigeria. Employees are still fraudulent no matter how conducive their working condition might be.

Based on these findings, the study recommends that government should endeavour

to improve the working conditions of its employee including the provision of improved salary structure, prompt payment of entitlements and regular promotions. Furthermore, adequate training should be provided for employee to make them efficient in their duties while regular and impromptu audit of government establishments should be carried out and officials found culpable should be made to face the full wrath of the law without bias. There should also be adequate protection for whistleblowers and channels of communicating fraud activities/attempts to the proper agencies.

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