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THE EFFECT AND MEASUREMENT OF WORKPLACE ABSENTEEISM IN THE BANKING INDUSTRY IN NIGERIA

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Abstract

The cost of absenteeism to business usually expressed in terms of lost productivity is difficult to determine. While the organisations are aware of the negative consequences of absenteeism, no attempt is often made to calculate the impact. The Study is therefore, designed to examine different forms of absenteeism and the likely causes. The likely implication/effect/cost are also discussed. Both primary and secondary data are used. These are questionnaire, personal interaction and a review of related literature. Banking industry in Nigeria is used as a case Study. The findings are that absenteeism affect business operation and that banks do not often bother to calculate the effect of absenteeism on the job. Further probing shows that even if they want to do so, they seem to have no idea on which formula to use. Ways of measuring the cost of absenteeism are suggested. The paper recommends ways to reduce absenteeism in the work place some which are, promotion of a high performance work culture and emphasising the importance of the employee fitting into this culture, provision of flexible work practices that meet the needs of a business and employees, introduction of a reward system for any improvement to sick leave rates, and working with employees to develop strategies to reduce absenteeism.

Keywords: Workplace, absenteeism, measurement, banking industry.

Introduction

Absenteeism is a habitual pattern of absence from a duty or obligation. Absenteeism can be a major problem to organisations. Productivity loss due to absenteeism according to CNET (2007) is a serious and growing challenge. In the United States, the annual cost to employers for time lost due to accidents is almost \$100 billion, and other unscheduled worker absences costs. In schools, frequent unexcused absences are considered to be truancy, and may have substantial legal penalties for both the student and the parents. Frequent absence from school according to en.wikipedia.org, is associated with failing grades, poor performance, disciplinary problems and long term social difficulties. For example, in the United States, it is generally required that students between the ages of six

and sixteen attend school. Most schools have approximately 180 days of session, with a fixed number of unexcused trancies allowed. United States Students are generally expelled from school and placed in alternative schools if they are continuously absent throughout the year.

In the workplace, frequent absence may be indicative of poor morale or of sick building syndrome. It should be noted that a stable productive workforce is a necessity, not a luxury. In any business organisation, customers will only be interested in better service or produce, not the problems of the organisation. If absenteeism, thus, becomes a problem, it is better solved before it is passed onto customers.

This Study aims to identify the impact of absenteeism in organisations in broad sense while more specifically the following are objectives of the Study.

- To find out the causes of absenteeism
- To find out the impact of absenteeism in an organisation
- To find out how absenteeism can be minimised
- To suggest ways of calculating the effect of absenteeism.

Many organisations are aware of the negative consequences of absenteeism, but do not bother about the cost of absenteeism let alone calculate its cost to the organisation. That is, they have no idea as to the cost and calculation of absenteeism in their organisation. The cost of absenteeism to business usually expressed in terms of lost productivity is difficult to determine. The Study therefore, aims at encouraging business organisations particularly banks to form the habit of calculating the cost of absenteeism. It also suggests methods that could be used in the calculation.

Literature Review

Work absenteeism as retrieved from www.12manage.com is the habitual pattern and practice of failing to turn for work. That is a habitual pattern of absence from a duty or obligation. Normally, employees are contractually obliged to work during specified hours. Failure to communicate absenteeism, in a timely way, or being absent for inappropriate reason, may result in dismissal. Absenteeism is the opposite of presenters. Absenteeism, as retrieved from www.benefits.org, is referred to "as failure of employees to report for work when they are scheduled to work". Here, employees who are away from work on recognised holidays, vacations, leave of absence allowed for under the collective agreement provisions would not be included.

Absenteeism according to Griffin, O'Leary-Kelly and Collins (1998) is any failure to report for, or remain at work as scheduled, regardless of the reason. To Schappi (1988), it is the failure to report for scheduled work. Sikorki (2001) defines it as not being present or attending, missing, lacking, inattentive, and/or being preoccupied in an organization, while Yende (2005) believes that absenteeism does not include annual leave, maternity leave, and authorised absences such as public duty, compassionate leave, and in some cases long-term illness. This also refers to uncertified sick leave as well as any other unauthorised period of absences. However this is contrary to the view of Johns (1994) in Yende (2005) who sees absence to refer to the time an employee is not on the job during scheduled working hours, or granted leave of absence, or holiday vacation time. What Johns (1994) means here is that absenteeism simply refers to the period the employee is not in workplace whether authorised or not.

Vander and Miller (1988) in Josias (2005) defined absenteeism as "an unplanned, disruptive incident and can be seen as non-attendance when an employee is scheduled for work".

Milkovich and Boudreau (1994) as reported by Josias(2005) defined absenteeism as "The frequency and/or duration of work time lost when employees do not come to work".

Cascio (2003) defines absenteeism as "any failure of an employee to report for or to remain at work as scheduled, regardless of the reason". Josias (2005) said Cascio here points out that the term "as scheduled carries significance in that it automatically excludes holidays (annual leave), court cases, and maternity leave and like". That is this definition also eliminates the problem of determining whether an absence is excusable or not for example, in the case of verified illnesses. Cascio (2003) according Josias (2005) maintain that "from a business perspective the employee is absent and is simply not available to perform his or her job, that absence will cost money".

In summarizing all the above, absenteeism simply refers to the time an employee is not on the job during scheduled working hours, granted leave of absence holiday, or vacation time.

Absenteeism could be classified into culpable absenteeism and non-culpable (innocent) absenteeism. Culpable absenteeism according to University of Western Ontario (2004) refers to lateness or absence problems for which the employee should be held responsible because the problems are within the employee's power to address and correct. This means it refers to employees who are absent without authorisation for

reasons which are within their control. For instance, an employee who feigns sickness s/he, and if it can be proven that the s/he was not sick, and then s/he is guilty of culpable absenteeism. To be culpable is to be blameworthy. In a labour relations context this means that progressive discipline can be applied. This type of a absenteeism is addressed through progressive discipline. The four key types of culpable absenteeism are:

- Lateness/leave early
- Failure to notify
- Absence without leave, and,
- Abuse of leave

Innocent absenteeism refers to absence of employees due to illness or injury or reason beyond that employee's control. This does not include absences due to injury or due to work related injury. Innocent absenteeism is not culpable which means that it is blameless. In a labour relations context this means that it cannot be remedied or treated by disciplinary measures. Innocent absenteeism is not subject to disciplinary action but is approached on the basis of identifying and understanding the medical needs of the employee and any restrictions as identified by the employee's health care practitioner. This includes modifying the work where possible to ensure the employee is able to come to work on a regular basis.

Ultimately, after significant effort in modifying work, etc, according to the University of Western Ontario (2004), yet it has been identified that the employee will not be able to attend work on a regular basis in the future, a termination for frustration of contract may be upheld. This outcome is only after a significant degree of effort by all involved is demonstrated and several criteria are met.

According to Yende (2005), it has been indicated that a surprising number of large public organisations have no idea as to the cost or cause of absenteeism in their organisations. Organisations in view of Yende (2005) may have an absenteeism rate averaging 25%, which means in a single shift as many as 50% of the workforce does not arrive for work. To Yende, this absenteeism cost remains uncalculated, although some, albeit very few, managers know that the absenteeism rate is an indicator of happiness and well-being of the labour force. Plimmer (2003) sees any absenteeism rate over 5% as indication of dissatisfaction among the workforce, poor labour relations, and a lack of management leadership.

Absenteeism has a lot of cost. These, according to www.benefits.org, include the following.

1. Decrease in Productivity

- Employees may be carrying an extra workload or supporting new or replacement staff.
- Employees may be required to train and orientate new or replace workers
- Staff morale and employee service may suffer

2. Financial Costs

- Payment of overtime may result.
- Cost of self-insured income protection plans must be borne plus the wage costs of replacement employees.
- Premium costs may rise for insured plans.

3. Administrative costs

- Staff time is required to secure replacement employees or to re-assign the remaining employees.
- Staff time is required to maintain and control absenteeism

4. Others Costs

- Any temporary help costs you might incur
- Possible lost of business or dissatisfied customers.

There are many causes of absenteeism, as retrieved from www.benefits.org. These include

serious accidents and illness, low morale, poor working conditions, boredom on the job, lack of job satisfaction, inadequate leadership and poor supervision, personal problems (financial, marital, substance abuse, child care etc.), poor physical fitness, inadequate nutrition, Transportation problems, the existence of income protection plans (collective agreement), provisions which continue income during periods of illness or accident, stress, workload and Employee discontent with a collective bargaining process and/or its results.

Most organisations monitor absenteeism closely for a number of reasons. Some of these include:

Identifying employees who are in contract breach, looking for indications of poor morale and Identifying work-related diseases (sick building syndrome).

Here, as retrieved from www.12manage.com, a distinction should be made between absences for appropriate reasons (illness, medical reasons) and absence for inappropriate reasons (being drunk, being absent without any reason at all). Intermediate cases include severe personal or family problems, stress, and inability to cope with work, overload.

Methodology

The data used in this Study are obtained from both primary and secondary sources. The primary source, include questionnaire survey of selected Banks in Nigeria. The secondary source is a review of related literature. In the selection of the banks for this Study, stratified sampling technique an applied random sampling method was applied. The 25 Commercial Banks in Nigeria as at the end of 2007 were stratified into two- Old Generation Banks and New Generation Banks. In all, four (4) banks were selected, that is, two (2) from each of the stratum. The questionnaire was designed to solicit information on the cost and measurement of absenteeism in the selected banks. One hundred and Fifty (150) questionnaires were sent out and one hundred and twenty (120) were however completed and returned. A personal interaction was also used as back-up.

The relative index of the responses in the two (2) categories was given. The relative qualification (RQi) index is determined using the following formula:

$$\text{Relative Qualification Index} = \frac{\text{Attained Summation of } P_i U_i}{\text{Attained Summation}} \\ = \frac{\sum_{i=1}^n P_i U_i}{n \times (4 + 3 + 2 + 1 + 0)}$$

Where

P = Subjective importance of the variable

U = Number of respondents

N = Number of relevant cadres

The research questions are:

- Are you aware of the negative impact of absenteeism?
- Does your bank calculate the effect of absenteeism?

The analytical technique also include the use of chi-square. The following research hypothesis is then tested:

The Bank does not calculate the effect of absenteeism.

The chi-square test statistics is given by the formulae (Spiegel, 1972)

$$\chi^2 = \frac{\sum n (O - E)^2}{E}$$

Where O=Observed Frequency

E=Expected Frequency

N=Number of Samples

The decision rule says: accept H_0 if the computed Chi-square value is less than the table value, otherwise reject it.

Results and Discussion

Towards making recommendations that will solve problem of absenteeism in a workplace, a questionnaire was prepared and administered. An analysis of the response presents a clear picture of the issues under discussion.

Table 1: Identification and Assessment of Responses Placed on the Effects of Absenteeism in the Workplace

S/N	Position (Rank)	Old Generation Bank					New Generation Bank				
		4	3	2	1	0	4	3	2	1	0
1	Top Level Management	24	0	0	0	0	24	0	0	0	0
2	Middle Level Management	12	0	0	0	0	12	0	0	0	0
3	Supervisory Level	5	7	0	0	0	12	0	0	0	0
4	Others	2	10	0	0	0	12	0	0	0	0

Source: Author's Field Survey 2008

That is absenteeism affect your business operation.

Extent of Premium

4 = Very strongly agreed 3 = strongly agreed

2 = averagely agreed 1 = rarely agreed

0 = Disagreed

Table 2: Relative Index of Premium Placed on the Effects of Absenteeism in the Workplace

S/N	Position (Rank)	Old Generation Bank	New Generation Bank	All Banks
1	Top Level Management	2.40	2.40	2.40
2	Middle Level Management	1.20	1.20	1.20
3	Supervisory Level	1.03	1.20	1.12
4	Others	0.95	1.20	1.08

Source: Author's Computations, 2008

The results in Table 2 show that all the four categories of staff agreed that absenteeism affect the job.

Table 3: Identification and Assessment of Response on the calculation/Measurement of Cost of Absenteeism in the Workplace

S/N	Position (Rank)	Old Generation Bank					New Generation Bank				
		4	3	2	1	0	4	3	2	1	0
1	Top Level Management	0	0	0	0	24	0	0	0	0	24
2	Middle Level Management	0	0	0	0	12	0	0	0	0	12
3	Supervisory Level	0	0	0	0	12	0	0	0	0	12
4	Others	0	0	0	0	12	0	0	0	0	12

Source: Author's Field Survey, 2008

On the question as to whether the banks calculate or measure the cost of absenteeism, they all answered no, that is, they all disagreed.

Table 4: Relative Index of Premium Placed on the Calculation/Measurement of Cost of Absenteeism in the Workplace

S/N	Position (Rank)	Old Generation Bank	New Generation Bank	All Banks
1	Top Level Management	0.00	0.00	0.00
2	Middle Level Management	0.00	0.00	0.00
3	Supervisory Level	0.00	0.00	0.00
4	Others	0.00	0.00	0.00

Source: Author's Computations, 2008

Table 5: Your Bank calculates the effect of Absenteeism

No.	Respondents	Yes	No	Total
1	Top Level Management	(a)48	(b)0	48
2	Middle Level Management	(c)24	(d)0	24
3	Supervisory Level	(e)24	(f)0	24
4	Others	(g)24	(h)0	24
	Total	120	0	124

Source: Author's Survey, 2008.

$$\text{CHI-SQUARE} = \chi^2 = \frac{(Fo - Fe)^2}{Fe}$$

Where Fo = Obtained Frequency

Fe = Expected Frequency

The degree of freedom (d.f.) = (r-1) (c-1) = (4-1) (2-1) = 3×1=3

Level of Significance is 0.05.

The table value of at 0.05 level of significance and 3 degree of freedom =7.81

Expected values E (represented by a,b,c,d,e,f,g, and h) are calculated from the observed values using the following formula:

$$\text{Expected Frequency (Fe)} = \frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}$$

Expected Values:

$$\text{For Cell (a), } E = \frac{48 \times 120}{120} = 48$$

$$\text{For Cell (g), } E = \frac{24 \times 120}{120} = 24$$

$$\text{For Cell (b), } E = \frac{48 \times 0}{120} = 0$$

$$\text{For Cell (h), } E = \frac{24 \times 0}{120} = 0$$

$$\text{For Cell (c), } E = \frac{24 \times 120}{120} = 24$$

$$\text{For Cell (d), } E = \frac{24 \times 0}{120} = 0$$

$$\text{For Cell (e), } E = \frac{24 \times 120}{120} = 24$$

$$\text{For Cell (f), } E = \frac{24 \times 0}{120} = 0$$

Chi-square

Fo	Fe	Fo-Fe	(Fo-Fe) ²	$\frac{(Fo-Fe)^2}{Fe}$
48	48	0	0	0
0	0	0	0	0
24	24	0	0	0
0	0	0	0	0
24	24	0	0	0
0	0	0	0	0
24	24	0	0	0
0	0	0	0	0
24	24	0	0	0
0	0	0	0	0
			Calculated Value	0

The table value of $\chi^2 \frac{(Fo - Fe)^2}{Fe}$

At 0.05 level of significance and 3 degree of freedom = 7.81 while the computed value is 0.00. Since the computed chi-square value is less than the table value (0.00 < 7.81), the null hypothesis is accepted. this means that banks do not calculate the effect of absenteeism. Having been convinced that all categories of the respondents agreed that absenteeism has effect in the workplace, the questionnaire sought to find out if banks actually cost/measure the effect of absenteeism despite their knowledge of the effect. The response here is that no single bank bothers to calculate the effect of absenteeism on the job. Further probing show that even if they want to do so, they have no idea on which formula to use. This then lead us to the following guides in determining absenteeism rate.

Measuring the Effects of Absenteeism

Absenteeism figures as retrieved from www.callcentres.net, are often bandied around, yet many employers do not know how to calculate accurately an absenteeism rate. Normally, absenteeism is calculated by dividing the number of working days lost through absence in any given

period, by the total number of available working days in that same period, as follows:

$$\text{Absenteeism Rate} = \frac{\text{Number of Lost Working Days due to Absence}}{(\text{Number of Employees}) \times (\text{Number of Workdays})} \times 100$$

For Example:

- Average number of employees in work force 100
- Number of available workdays during period 20
- Total number of available workdays (a x b) 2,000
- Total number lost days due to absences in the period 93
- Absenteeism percent: $(d[\text{divided by}]c) \times 100 = 4.65\%$

At this juncture we may ask the question, what is the most effective way of measuring the effects of absenteeism? Just as one can do workplace safety audits, according to CNET Editorial (2007) one can measure the number of days lost due to absences per department or individual. One can also trace the type of absence, whether it was caused by injury, illness, or something else. Such analyses have their uses but are fairly blunt instruments. A different type of measure is the Bradford Factor. This focuses on the fact that persistent short spells of absence are, in fact, much more costly and disruptive than occasional longer absences. It measures irregularity of attendance using the formula:

$$\text{Bradford Factor} = S \times S \times D$$

Where S is the number of spells of absence over the last year and D is the number of days absent in the same period. For example, if an employee is absent for one period of 15 days (such as missing three continuous work weeks) the score is $1 \times 1 \times 15 = 15$ points. In contrast, if s/he was absent for 15 days on 15 separate occasions spread out over the course of the year, the same person's score would be $15 \times 15 \times 15 = 3,375$ points.

Our main concern here is that any of the two could be adopted. We should start from somewhere as far as calculating of the cost of absenteeism is concern.

Conclusion and Recommendations

Absenteeism is a recurring situation in many companies that must be continuously monitored and managed. Keeping absenteeism low helps reduce costs, improve productivity, and establish a healthy corporate culture. Absenteeism in organisations globally according to Yende (2005) is a costly problem which is being neglected by management. In the USA alone according to Yende (2005) absenteeism costs the country \$40 billion

per year and the UK is also affected by huge financial losses due to absenteeism.

In developing countries, Nigeria inclusive, the cost of absenteeism is not known or calculated making its cost effect undetermined. This is the more reason why this research tries to encourage organisations to calculate the effect of absenteeism. Methods to use are also suggested and how to carry out the calculation. It must be noted that the cost of absenteeism is greater than the direct payment of wages and benefits paid during the absence. Organisations must also consider the indirect cost of staffing, scheduling, retraining, lost productivity, diminished moral, turnover, opportunity cost. The indirect costs often exceed the direct cost of absenteeism. It is essential when addressing different types of culpable absenteeism that, there are clear, express and reasonable rules to be observed by all employees and consistently applied by the employer. It is important to build in some flexibility in consideration of the facts of individual cases and to determine if the employee has acted reasonably in all the circumstances. Leaders/managers should take into account the following factors in determining whether or not progressive discipline is warranted:

- Are there clear guidelines/procedures relating to culpable absenteeism (e.g. lateness)?,
- Have these guidelines/procedures been communicated clearly to all employees?
- Have they been consistently and uniformly applied in the past?,
- How serious is the incident in question?
- What is the impact of the absence on the employer's business?
- Are there any relevant personal factors?.
- What is the nature of the employee's past disciplinary record?

Arising from all of the above, there are many strategies that one can initiate that will help one to reduce absenteeism in ones business. Some of these strategies are:

- Promotion of high performance work culture and emphasise on the importance of the employee fitting into this culture.
- Provision of flexible work practices that meet the needs of business and employees.
- Introduction of reward system for any improvement to sick leave rates.
- Elimination of or decrease in "boring" or repetitive jobs.
- Widening of job responsibilities
- Increase in promotional opportunities.
- Recognition and reward of employee's contribution.
- Provision of training and development.

- Work with employees to develop strategies to reduce absenteeism
- Implementation of preventative occupational health and safety strategies
- Monitoring of annual leave and long service leave data to ensure employees adequate recreational breaks.
- Recognition of problem development and early intervention early before escalation.
- Talking to employees who abuse leave and see if their behaviour stem from a personal problem. Help them where possible.
- Learn to say do not let employees get away with abuse leave of policies. Politely decline ricolous request to misuse of leave.

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