

## Combining Entrepreneurship with Public Service in Nigeria: Effects on Occupational Stress, Family Relations, and Organizational Commitment

### L'ENTREPRENEURIAT NIGERIEN SE COMBINE AVEC LA FONCTION PUBLIQUE: LES EFFETS SUR LE STRESS PROFESSIONNEL, LES RELATIONS FAMILIALES ET L'ENSEIGNEMENT ORGANISATIONNEL

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#### Abstract

The study explores the effect of involvement in personal business by public servants (PS) in Nigeria on occupational stress, family relations, and organizational commitment. It compares a sample of PS who combined entrepreneurship with public service with a control group of PS without any other business(es). The study employed analysis of variance (ANOVA) on the data gathered from a sample of 880 PS in Nigeria. The results indicate that the PS with personal business demonstrate more commitment to the public service and exhibit less occupational stress compared to their counterparts without such entrepreneurial activities. The PS with personal business(es) were pulled into entrepreneurship in order to achieve better quality of life. Based on the research findings, the study proposes improved working conditions for the public servants and the need for the government to embark on good economic policy that will positively affect the lives of the PS. The study also recommends employment policy that will make it mandatory for PS interested in business(es) to register with and obtain clearance from their respective ministries and agencies.

**Key words:** Public servants; Entrepreneurship; Organizational commitment; Occupational stress; Family relations; Employment policy

#### Résumé

L'étude explore sur les effets de l'implication dans les affaires personnelles des fonctionnaires (PS) au Nigeria sur le stress professionnel, les relations familiales, et

l'engagement organisationnel. Il compare un échantillon de PS qui a combiné l'entrepreneuriat avec le service public avec un groupe de contrôle du PS, sans aucune autre entreprise (s). L'analyse des études employées de variance (Anova) sur les données recueillies à partir d'un échantillon de 880 ch au Nigeria. Les résultats indiquent que le e PS avec des affaires personnelles de démontrer plus d'engagement au service public et présentent moins de stress au travail par rapport à leurs homologues sans ces activités entrepreneuriales. Le PS avec des affaires personnelles (es) ont été retirés dans l'entrepreneuriat afin de parvenir à une meilleure qualité de vie. Basé sur les résultats des recherches, l'étude propose de meilleures conditions de travail pour les fonctionnaires et la nécessité pour le gouvernement à s'engager sur la bonne politique économique qui va influencer positivement sur la vie du PS. L'étude recommande également la politique de l'emploi qui va rendre obligatoire pour les PS intéressés par les affaires (es) à s'inscrire et à obtenir l'autorisation de leurs ministères et organismes respectifs.

**Mots-clés:** Les fonctionnaires; L'entrepreneuriat; L'engagement organisationnel; Le stress au travail; Les relations familiales; La politique d'emploi

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#### INTRODUCTION

The opportunity cost argument suggests that unemployed people should be more likely than employed people to exploit entrepreneurial opportunities. Given the opportunity cost argument, a positive relationship is expected between unemployment rates and entrepreneurial

activity across geographic locations (Shane 2003). However, Nigeria has high estimated unemployment rate of 28 percent in 1992 and 32 percent in 2000 (Encyclopedia of the nations 2011), yet the country has not experienced improved entrepreneurial activities over the years. Worse still, practical evidences have shown that even people who are in paid employment engage in self-employment, taking advantage of their education, prior experience, age, sex, income, among others. The main questions are: Why would public servants (PS) engage in their own business, which probably deteriorates tax payers' utility? Were they pulled or pushed into entrepreneurship? Do PS with personal business(es) differ in their family relationship, experience of work stress, and commitment to work compared to PS without any other business(es)? Thus, the main objective of the study is to determine the effect of combining entrepreneurship with public service on occupational stress, family relations, and organizational commitment among PS in Nigeria.

For the purpose of this study, PS are classified into three: (i) The PS who has no other business(es); (ii) The PS who engage in other business(es) but outside office hours; and (iii) The PS pursuing other business interests while at work or operating multiple companies while on his/her employer's time, or even still, using his/her employer's resources to run his/her businesses.

This study is a novelty in empirical investigation in the public servants context in Nigeria to explore the relationships between involvement in personal business by public servants in Nigeria and organizational commitment, occupational stress, and family relations. Thus, this study contributes to knowledge by exploring the benefits and costs of combining entrepreneurship with public service in Nigeria with implications on commitment to the public service, family relations, and occupational stress, and with a view to influencing policies that impact on the effectiveness of the public sector.

The paper proceeds as follows. Immediately after this introductory section, is the literature review, which contains past studies relating to the issue at hand. Section 3 describes the methodology of the study, while section 4 presents the results. The paper concludes by discussing the implications of the findings.

## 1. LITERATURE REVIEW

Akpan (2000) defines public servant in Nigeria as any person employed in one of the services promoted wholly or mainly with funds from the public revenue. This includes: the Civil Service, Teaching Service, Public Corporation, State owned companies, Local Government Service, Nigeria Police Force, Judiciary, University Staff, and the Armed Forces. Also, the Regulated and Other Professions (Private Practice Prohibition) Act, Cap 390 Laws of the Federation of Nigeria 1990 defines public officer or servant as any person who holds office in the

public service of the Federation or a State within the meaning of the Constitution of the Federal Republic of Nigeria. Accordingly, section 1(1-2) of the Act, states that "... no public officer shall, as from the commencement of this Act, engage in or continue to engage in private practice in or in connection with any scheduled profession, whether or not after his normal hours of work or on work free days, for money or money's worth ...". However, some categories of officers in professional callings, like the Teaching profession, were exempted from the provisions of the Act, and can now operate their profession in line with laid down rules. But, it is doubtful if the laid down procedure for sanctioning erring staff have ever been followed with regards to private practice. Meanwhile, the position of the Law in the Code of Conduct Bureau and Tribunal, Civil Servants' Handbook, which acts as a reference book and guide for all levels of personnel in the service, was that no public officer must hold more than one full time job at a time. This provision has given a lee-way to the public servants who may wish to develop his or her entrepreneurial talents and exploit the opportunities available in the environment.

Evidences from literature indicate that people engage in entrepreneurship either as a result of push or pull factors (Saruckij 2007). The push factors are generally associated with negative factors such as unemployment or dissatisfaction with previous employment, while the pull factors relate to more positive factors such as self-development or exploring market opportunity. Given that PS are already in paid employment, it means that their decision to go into entrepreneurship might be influenced by the pull factors of exploring opportunities for better living standard.

In Nigeria, most of the public servants are not motivated by their work due to: (1) poor conditions of service including poor wages and late payment of salaries, (2) the bureaucratic nature of the public service, and (3) lack of any entrepreneurial public organizations in the country. The first and third reasons above could account for why many PS engage in public work and personal business simultaneously in the country, and regarded themselves as necessity entrepreneurs or opportunity entrepreneurs (Bridge and McGowan 2007), who have been pulled into entrepreneurship in order to achieve better quality of life. Definitely, payment of minimum wage of N7,500.00 (about \$48) per month cannot be said to be sufficient, satisfactory and adequate for a household averaging five to seven in Nigeria. Although, the PS are constructively aware of the Labour Law that no individual can engage himself/herself in two full time jobs, the non implementation of the Law has led to deviant behaviour on the part of the PS. However, the PS could engage in part-time work before and after the office hours. This implies that those who are interested in entrepreneurship could do that up to 8.00AM in the morning and/or after 4.00PM in the evening. But the main issue of concern is that the

PS pursuing other business interests while at work or operating multiple companies while on his/her employer's time, or even still, using his /her employer's resources to run his/her businesses. The situation, if not properly managed, may lead to neglect behavior. Neglect behavior includes reducing work effort, decreasing organizational and work commitment, paying less attention to quality, and increasing absenteeism and lateness. The PS who combined public service with entrepreneurship are likely to be less committed, which will deteriorate tax payers' utility. Although, Tamas (1995) noted that not every PS can become an entrepreneur, and that only 10 to 15 per cent of the population has a gregarious, optimistic entrepreneurial personality, the public organization itself must now act entrepreneurially. Cohen, Eimicke, and Salazar (1999) emphasized the need for public organizations to act entrepreneurially by transforming the existing, outdated bureaucratic organizations into agile, anticipatory, problem solving entities, leading to entrepreneurial government. Meanwhile, Osborne and Geaber (1993) cautioned that the call for entrepreneurial government was not to make government bigger or smaller, but how to make it stronger better able to address the needs of the citizens and more responsive to their needs.

Conceptually, entrepreneurship has been defined by many researchers as a process that can occur at both individual and organization levels (Jones, 1999). At the individual level, entrepreneurship refers to the efforts of an individual who takes on the odds in translating a vision into a successful business enterprise. Approached from the organization's view point, it refers to the process of creating value by bringing together a unique combination of resources to exploit an opportunity. Meanwhile, Stevenson and Jarillo (1990) describe entrepreneurship as a process by which individuals - either on their own or inside organizations - pursue opportunities without regard to resources they currently control. A review of all these definitions shows that entrepreneurship is associated with opportunity recognition and taking initiative to achieve some economically beneficial activities.

However, there have been some worries on the involvement of public servants' in personal business and factors relating to organizational commitment, occupational stress, and family relations, with implications for effectiveness and productivity. Three components of organizational commitments (affective, continuance, and normative commitments) are distinguished in the literature. For instance, Meyer and Allen (1984) described affective commitment as an emotional attachment to, identification with, and involvement in the organization, while continuance commitment was defined as the perceived costs associated with leaving the organization. Allen and Meyer (1990) stated that normative commitment reflects a perceived obligation to remain in the organization. This study, however, dwells on the affective commitment of

the employees of the public service, since it shows the individual emotional attachment to the organization. Meyer, Stanley, Herscovitch, and Topolnysky (2002) suggest that managers desiring to foster employees' commitment should consider enacting policies and practices that are likely to be seen by employees as supportive.

Accordingly, employees must consider the effect of work on their family relations. Kofodimos (1993, cited in Greenhaus, Collins, and Shaw (2003), advised that, it is in the best interest of an individual to live a balanced life, which implies cutting back on work to spend more time with the family. Perez (2009) argued that the strong interdependence that exists between work and family requires attention to be paid to household as well as workplace characteristics. The interdependence accounts for the negative spillover effects (particularly in term of pressures) from work to home commonly found for working mothers (Hyman, Scholarios, and Baldry 2005 cited in Perez 2009). Kofodimos (1993) observed that work imbalance arouses high levels of stress, detracts from quality of life, and ultimately reduces individual's effectiveness at work.

The effect of work on workers physical and psychological behaviours have also been discussed in literature. Public Service Association (PSA 2003) described occupational stress as any physical, psychological, or psychiatric injury, illness, or disease, which has been substantially caused or aggravated as the result of work circumstances. According to PSA (2003), some of the factors which cause occupational stress include poor working conditions, inadequate staff levels, excessive working hours, and poor work organization. The impact of occupational stress on organization includes increased absenteeism, increased rates of illness, poor morale, decreased productivity and loss of revenue. Impact on the worker includes: hypertension, anxiety, depression, burnout and increase in negative behaviour (absenteeism, substance abuse, increased errors/accidents, and domestic discord).

Although, several literature have independently treated the issues of organizational commitment, occupational stress, and family relation, none of them had been able to link all of the three concepts with the public servants dichotomized into the public servants with and without entrepreneurial behaviours. This study, therefore, provides the foundation on which subsequent researches would be based.

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## 2. HYPOTHESES

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H1: Public servants in Nigeria who combined entrepreneurship with public service exhibited lower occupational stress than those without personal business(es).

H2: Public servants in Nigeria who combined entrepreneurship with public service have low family relation than those without personal business(es).

H3: Public servants in Nigeria who combined entrepreneurship with public service are less committed to the organization than those without personal business(es).

### 3. METHODOLOGY

#### 3.1 Sample and Data Collection

The population of the study was defined as all public servants in Nigeria who were between the ages of 20 and 60 years, and who are in marital relationships with or without children. This criterion was established to assure that all respondents had at least moderately family responsibilities. The country was stratified into three regions, representing the geographic, economic and demographic diversities in Nigeria. A city was selected from each of the three regions (Abuja in the North, Lagos in the West and Port Harcourt in the South Zones), because of its potential for economic growth, population and industrial/administrative base, apart from its strategic location. This geographic spread ensures fair participation of public servants with or without personal business(es).

The researcher identified the relevant ministries and agencies where the PS are engaged. The research instruments used was questionnaire and was pre-tested in four cities in the South-West of the Federal Republic of Nigeria (Akure, Ado-Ekiti, Ibadan, and Oshogbo), not included in the final sample, resulting in minor modifications. The stratified purposive sampling technique was employed to select 1050 respondents in the three regions through 21 trained Research Assistants. The questionnaire was divided into five sections. The first section contains the demographic characteristics of the respondents such as sex, age, place of employment, years in current employment, job position and whether they operate personal business(es) or not. The second section asked respondents who operate personal business(es) to describe the line of business undertaken, funding arrangement, and the support required from their employers and the perceived benefits of their business(es). The third section contains questions that assisted in measuring occupational stress. The fourth section relates to questions for measuring family relations, while organizational commitment was measured with questions in the fifth section. Responses were obtained from 901 participants, representing a response rate of 85.8 percent. After accounting for those questionnaires that were not validly completed, there was sample size of 880 respondents as follows: Abuja (n= 236); Lagos (n = 335); and Port-Harcourt (n = 309).

Focus group interviews were held with five participants drawn from the Master of Business Administration(MBA)

programme of AdekunleAjasin University, Nigeria, who are also directors and senior officers in the public service. This indicates that the participants are competent to comment on the topic, which is of interest to those in leadership position.

#### 3.2 VARIABLES AND MEASURES

All constructs were measured using existing and tested scales. The specific measurement items for occupational stress, family relations and organizational commitment are discussed below.

**Occupational Stress:** Occupational stress refers to the physical or psychological disorder associated with an occupational environment and manifested in symptoms such as extreme anxiety, or tension, or cramps, headaches, or digestion problem (Business Dictionary, 2010). The 22 items for measuring occupational stress was based on a six-point likert scale developed by Maslach and Jackson (1986). Examples of the items include: "I feel emotionally drained from my work" and "working directly with people puts too much stress on me". Participants responded on a six point scale where 1 = a few times a year through to 6 = everyday.

**Family Relations:**The meaning of family for this study is based on interactional features, which emphasizes repeatable processes of social interaction within families, and include concepts and variables describing what each participant is doing, how the members influence each other, and the quality of their relationships(On-line: <a href="http://family.jrank.org/pages/602/Family-Theory-Meaning-Family.html">Family Theory - Meaning Of Family</a>). Following the scale developed by Hudson (1982), respondents evaluated their family relations on a five-point likert scale, where 1 represents 'rarely or none of the time' and 5 represents 'most or all of the time'. The instrument included 25 items for respondents such as "I think my family is terrific" and "I wish I was not part of this family".

**Organizational Commitment:** The instrument to measure organizational commitment was made up of 23 items developed by Buchanan (1974), based on a seven-point likert scale. Examples of the items are: "I really feel as if this organization's problems are my problem" and "most things in life are more important than my work". All ratings are coded 1= strongly disagree through to 7= strongly agree. Where commitments are established, it means that there is a psychological dependence on that entity (Werbel and Danes, 2010).

#### 3.3 Control Variables

Although, our focus was the effects of combining entrepreneurship on occupational stress, family relations and organizational commitment, we also identified a set of control variables that have a bearing on our findings

to include gender, age, place of employment, tenure of employment, job positions and personal business.

### 3.4 Reliability and Construct Validity

Matzler and Renzl (2006) advised that the reliability and validity of the measurement instruments/scales can be tested by looking at: (1) the reliability of individual items; and (2) the convergent validity of the measures associated with individual constructs. Table 1 shows the characteristics of the scales that were used based on the results of the analysis.

**Table 1**  
**Scales Validities**

Measurement Instrument	Number of items	Mean	Standard Deviation	Cronbach's Alpha
Occupational Stress	22	69.09	14.204	0.716
Family Relations	25	87.47	16.176	0.842
Organisational Commitment	23	101.25	16.256	0.735

From Table 1, the mean, standard deviation and Cronbach's Alpha validity statistics for occupational stress were 69.09, 14.204 and 0.716 respectively. Also, the mean, standard deviation and Cronbach's Alpha scale validity statistics for family relations were 87.47, 16.176 and 0.842 respectively. Finally, for the organizational commitment, the mean, standard deviation and Cronbach's Alpha scale validity statistics were 101.25, 16.256 and 0.735 respectively.

The results of the factor loadings of individual items (not shown here) indicate that they varied from 0.694 to 0.855, only three items for occupational stress have loading slightly less than 0.7, thus it can be concluded that individual items are reliable. All items were retained after the exploratory factor analysis. When using the combined construct validity coefficient, a scale is deemed to be viable or valid if this statistic exceeds the value of 0.7(see Arteaga-Ortiz and Fernandez-Ortiz, 2010; Ranganathan and Henley, 2008). Therefore, the viability or validity of the instruments was deemed sufficient and satisfactory since the Cronbach's Alphas exceeded the minimum acceptable levels for the occupational stress, family relations and organizational commitments (0.716  $\lambda\alpha$   $\square$  0.842).

### 3.5 Data Analysis

The study compares a sample of PS who are in simultaneously self-employment (N = 306 or 34.8%) with a control group of PS not in simultaneously self-employment (N = 574 or 65.2%). The descriptive statistics of means and standard deviation were used to analyse the effect of combining entrepreneurship with public service on organizational commitment,

occupational stress, and family relations. Univariate analysis of variance(ANOVA) was also employed, using as variables organizational commitment, family relations, and occupational stress, while the control variables are sex, age, place of employment, tenure of employment, job position, and personal business. The strengths of the organizational commitment, occupational stress, and family relations were measured on the respective likert scales. A higher mean score on a variable would indicate greater importance. The validity of the items on the likert-type scale was also tested with Cronbach's Alpha. Data were analysed using the Statistical Package for the Social Sciences (SPSS) (version 15).

### 3.6 Results

The first step in determining our results was to present the demographic characteristics of the study. Table 2 shows that there were more females (52.3 percent) than males (47.7 percent) that participated in the study. The age distribution reveals that the respondents are in their productive age (20 years and beyond, but not more than 60 years).

Fifteen percent of the respondents have been employed for less than five years, 32.5 percent had been employed between five and ten years, 31.3 percent have worked between ten and twenty years, while 21.1 percent have been engaged in the organization for twenty years and beyond. More than half (59.4 percent) of the respondents are junior staff compared to 40.6 percent who are senior staff.

Table 2 further shows that public servants with personal business account for 34.8 percent of total respondents while 65.2 percent have no other engagement outside the public service. A further analysis of those with personal business shows that 28.8 percent engaged in agriculture, 24.5 percent are in business services, 6.9 percent operate in the manufacturing sector, 4.6 percent are engaged in oil and gas, and 35.3 percent are in other business activities.

Accordingly, majority (81.3 percent) of the respondents had experience in their line of business, while 17.7 percent have no prior business experience. Respondents who have other businesses indicate that they engage in different types of business such as small business (48.0 percent), medium business (41.8 percent) and large business (9.5 percent). The funding arrangement for the respondents' businesses reveals that they relied mostly on past savings/cooperative societies (39.2 percent), followed by overdraft/loans from banks (29.1 percent), assistance from their employers/government (20.9 percent), and loans from friends/families (9.9 percent).

**Table 2**  
**Sample Characteristics**

	Frequency	Percent
<b>Public Servants Characteristics(n = 880)</b>		
Gender		
Male	420	47.7
Female	460	52.3
Age		
20-25 years	59	6.7
26 – 30 years	176	20.0
31 – 40 years	313	35.6
Above 40 years	332	37.7
Place of employment		
Abuja	236	26.8
Lagos	335	38.1
Port-Harcourt	309	35.1
Number of Years in Employment		
Less than 5 years	133	15.1
Between 5 to 10 years	282	32.0
Between 10 to 20 years	275	31.3
Above 20 years	186	21.1
Job Positions		
Junior staff	523	59.4
Senior staff	357	40.6
Personal Business		
Public servants that have personal business	306	34.8
Public servants that have no personal business	574	65.2
<b>Business Characteristics(n = 306)</b>		
Line of Business		
Agriculture	88	28.8
Business Service	75	24.5
Manufacturing	21	6.9
Oil and Gas	14	4.6
Others	108	35.3
Experience in the Line of Business		
Have prior experience	249	81.3
Have no prior experience	54	17.7
Types of Business		
Small Scale	147	48.0
Medium Scale	128	41.8
Large Scale	29	9.5
Funding Arrangement		
Banks	89	29.1
Employer/Government	64	20.9
Friends/Family	30	9.9
Cooperative societies/Past savings	120	39.2
Support required from the Employers		
Coaching for business success	62	20.3
Business plan seminar	69	22.6
Get-together with other entrepreneurs	68	22.2
Financial assistance	104	34.0
Benefits of combining work with entrepreneurship		
Alternative source of income	133	43.5
More income to meet family /friends financial obligations	50	16.3
More employment opportunities for others	123	40.1

Not all respondents answered all questions correctly; and hence, percentages may not total to 100 percent. Four respondents did not correctly answer the question relating to number of years in employment, two respondents did not correctly answer the question relating to experience, one respondent did not correctly answer the question relating to types of business, one respondent did not correctly answer the question relating to funding arrangement. Percentages are based on the total

number of respondents (respondents for public servants characteristics = 880, and for business characteristics = 306).

While reflecting on their contributions to self and the society, the PS in simultaneous self-employment claim that self-employment provides them alternative source of income (43.5 percent), especially when payment of salaries are delayed, 40.1 percent were of the opinion that it assists in creating more employment opportunities for the people, with its multiplier effects on the economic growth, while the remaining 16.1% were of the opinion that it generates more income to meet family /friends financial obligations. Meanwhile, the respondents require some forms of assistance from their employers to help boost their personal businesses. For instance, 34.0 percent would want their organizations to support their business(es) with financial assistance, 22.6 percent need seminar on preparing business plan, 22.2 percent want to be provided with opportunities to attend get-together and discussions with other young entrepreneurs and 20.3 percent want coaching for ensuring business success.

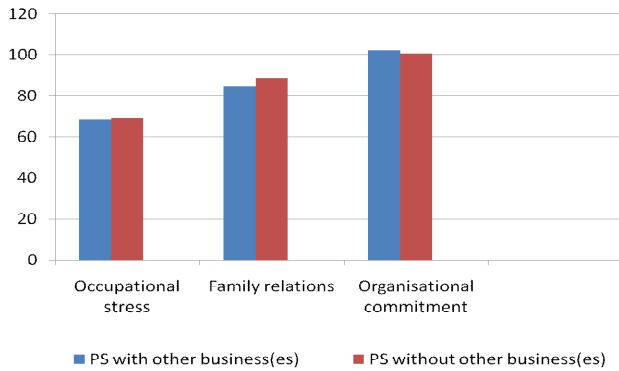
The next step was to evaluate whether the PS with and without personal business(es) are significantly different from each other with regards to occupational stress, family relations and organizational commitment. We conducted an analysis of variance(ANOVA) test to identify differences in the means of the PS with and without engagement in other business(es) as stated in hypotheses 1-3.

**Table 3**  
**ANOVA Test for Differences in Means Across Public Servants**

Dependent Variables	Personal business	N	Mean (M)	S.D	t	df	Sig.
Occupational stress	Yes	305	68.39	15.11	-1.070	874	.285
	No	571	69.47	13.69			
Family relations	Yes	305	84.80	15.89	-3.589	876	.000*
	No	571	88.89	16.15			
Organisational commitment	Yes	305	102.18	16.50	-1.240	872	.215
	No	571	100.75	16.11			

\* Significant at the 0.05 level

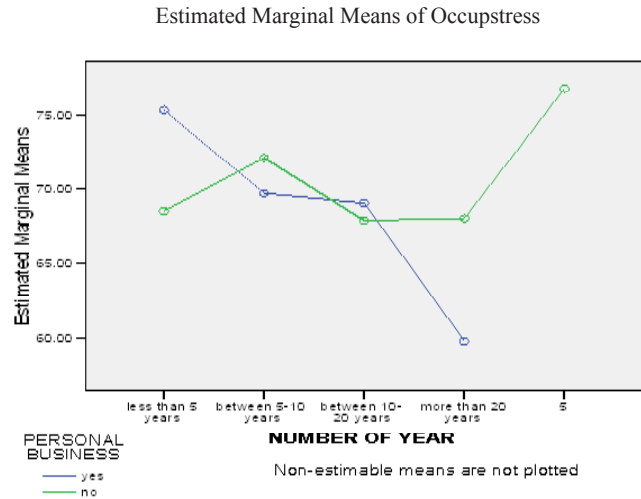
The ANOVA results from Table 3 indicated that there were no significant differences between the means of the two groups with regards to occupational stress and organizational commitment. However, a significant difference was observed between the means of the two groups with respect to family relations. The means of the PS with and without engagement in other business(es) are illustrated in Figure 1.



**Figure 1**  
**Differences in Means for the Three Measurement variables**

Accordingly, Table 3 also presents the mean difference between the two groups (those with personal business and those without personal business) with regards to organizational commitment, family relations and occupational stress. Although, Table 3 reveals that the occupational stress mean score (69.47) for the public servants who did not engage in entrepreneurial activities was higher than the mean score (68.39) for the public servants in simultaneous self-employment, there was no significant difference between the means of the two groups in terms of occupational stress. The inference from the result, however, is that public servants without additional business engagement experience more stress than their counterparts with personal businesses. The analyses showed that operating personal business may not lead to stressful situation, although it might interact with other factors, such as gender, full-time/part-time employment. The reasons for the stressful situation for the public servants who have no other personal businesses could be their inability to financially sustain themselves, arising from delay in payment of salaries or inability to adequately provide for daily needs based on poor salary structures in Nigeria or frustration from the neglect behaviour of those with other personal businesses (which includes reducing work effort, paying less attention to quality, and increasing absenteeism and lateness).

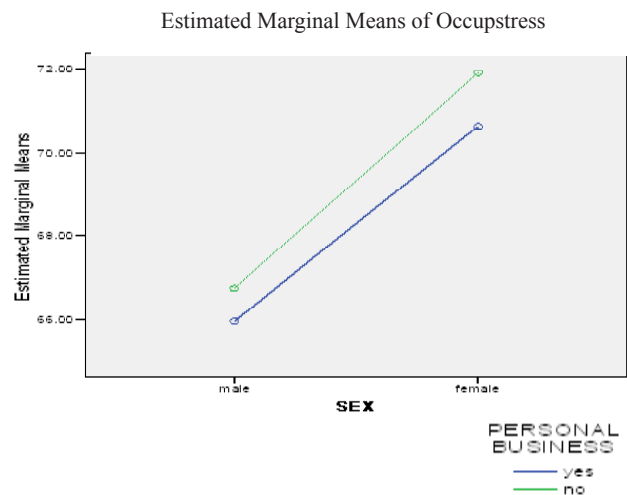
The study further determined, whether PS who has personal business with certain years of working experience are equally exposed to occupational stress when compared to their counterparts with no personal business, but with the same working experience.



**Figure 2**  
**Interaction Between Personal Business and Tenure of Employment with Regards to occupational Stress**

Results from Figure 2 reveals that PS who have no personal business and with more than 20 years of working experience reported higher level of occupational stress compared to PS who have personal business with more than 20 years of working experience. The PS who have no personal business and with more than 20 years of working experience reported higher level of occupational stress compared to PS who have no personal business but with less than 5 years of working experience. However, PS who have personal business and with less than 5 years of working experience reported higher level of occupational stress compared to PS who have no personal business but with less than 5 years of working experience.

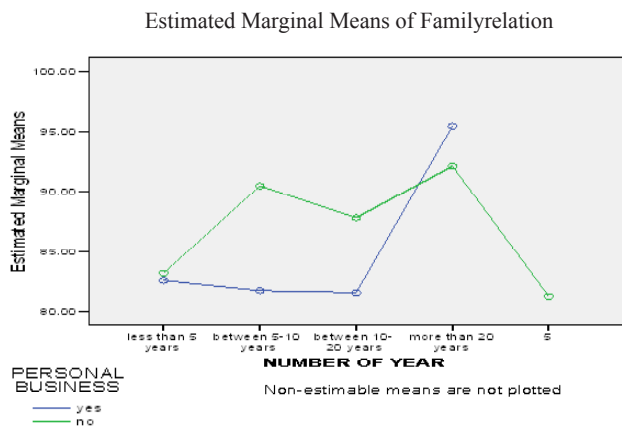
The study further tests for the interactions between the gender of the respondents and their decisions on whether to operate personal business(es) or not, and the effects on their stress levels (Figure 3).



**Figure 3**  
**Interaction Between Personal Business and Gender with Regards to Occupational Stress**

Figure 3 shows that the relationship between gender and decisions on whether to operate personal business(es) or not differ as a function of occupational stress. The results indicated that females without personal business scored higher on occupational stress compared to males with personal business. Females with personal business also reported higher level of occupational stress compared to males with and without personal business.

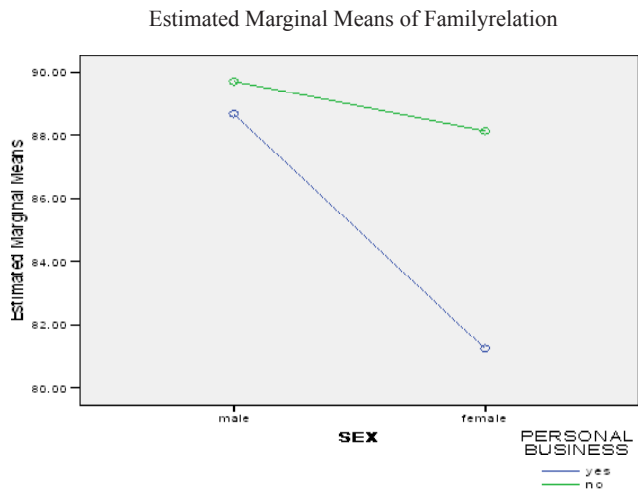
Another interesting result from Table 3 above is that there was a significant difference between the means of the two groups with regards to family relations, and that the PS without other business(es) has higher mean score (88.89) compared to that of the PS with other personal businesses (84.80). The result implies that PS who has no other personal businesses has more influence on members of their family with quality of relationship, and hence exhibited lower family relationship problems, compared to their counterparts who have other businesses. This is reasonable because the group who has other businesses will have to spend most of the times outside the household attending to and monitoring the performance of those businesses. Figure 4 presents the results of the link between the tenure of employment and personal business in relation to family relation. The interactions between the variables indicate that PS who have spent some years in the public service are significantly committed to the family relations regardless of whether they operate personal business(es) or not.



**Figure 4**  
Interaction Between Personal Business and Tenure of Employment with Regards to Family Relations

Figure 5 presents the analysis of the relationship between PS desire to operate personal business and their gender and the effect on family relations. The results from Figure 5 show that males without personal business

reported higher level of family relations compared to females with personal business. Females without personal business reported higher level of family relations compared to females with personal business. Lastly, males with personal business reported higher level of family relations compared to females with personal business.

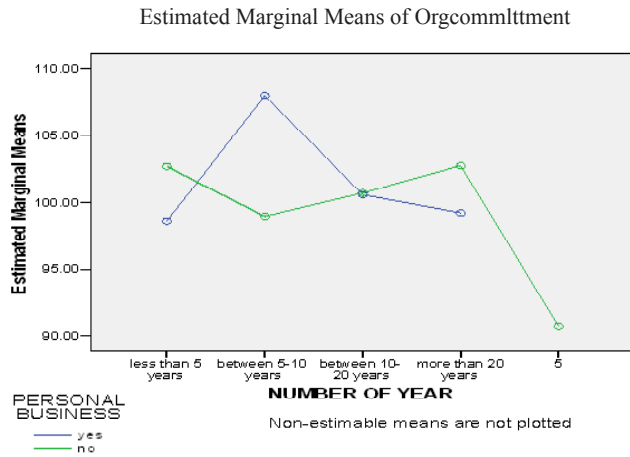


**Figure 5**  
Interaction Between Personal Business and Gender with Regards to Family Relations

On the issue of organizational commitment, the results from Table 3 above indicates that there is no significant difference between the means of the PS with personal business and those without such business, although those with personal businesses reported higher commitment to the organization (mean score = 102.1770) than the public servants who have no other personal businesses (mean score = 100.7469). This result is acceptable in Nigeria because the public servants who have no other personal businesses may lack financial support which the organization may not be in the position to assist to elicit the commitment of such employees. As Meyer et al. (2002) suggest, managers desiring to foster employees' commitment should consider enacting policies and practices that are likely to be seen by employees as supportive.

An in-depth assessment of the results revealed that the PS with personal businesses and who have spent between five and twenty years have higher mean score indicating higher organizational commitment (Figure 6). This implies that staff in these categories believed that the future of the organization lies with them and hence shows more commitment in order to grow with the organization.

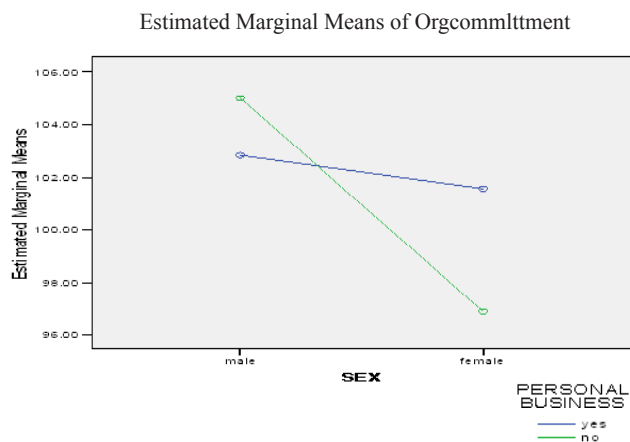




**Figure 6**  
**Interaction Between Personal Business and Tenure of Employment with Regards to Organizational Commitment**

Figure 6 further shows that for the public servants who have no other businesses, those who have spent less than five years and those between 10 to 20 years and above show more commitment to the organization. For the public servants without business and who have spent between 5 to 10 years, commitment to the organization was reduced, due to the fact that members of this group are still vibrant and may be looking for alternate jobs, and considering the meager salaries paid by public service.

Organizational commitment was assessed with gender and personal business for the PS in Nigeria. Figure 7 shows that male public servants with personal businesses displays more commitment to the organization (mean score = 102.8231) than their female counterparts (mean score = 101.5759). The analysis also confirmed our earlier results that the public servants with personal business demonstrate more commitment to the public sector organization than their counterparts without personal business.



**Figure 7**  
**Interaction Between Personal Business and Gender with Regards to Organizational Commitment**

Figure 7 demonstrates that there exist significant interactions between gender and the decision to operate personal business by the PS with regards to organizational commitment. This means that male PS exhibited higher level of commitment to the organization than their female counterparts, regardless of whether they operate personal business(es) or not.

#### 4. THE MOTIVATION, BENEFITS AND COSTS OF COMBINING ENTREPRENEURSHIP WITH PUBLIC SERVICE

The motivation for PS in combining entrepreneurship with public service in Nigeria can be traced to various pronouncements by government and the harsh economic situations in Nigeria. Extracts from the interviews with the focus group participants are presented below. For instance, it was clear from the focus group (FG) interview that government directly or indirectly provides the motivating factors for participation in business(es):

... the idea of public servants engaging in other business(es) started in Nigeria in 1985 with the deregulation of salary structure by the Federal Government of Nigeria, making each sector of the economy to negotiate with their workers on salary payable to them ... the Governor of one of the States in Nigeria during salary negotiation advised that government could not pay enough money to workers, and that workers should engage in small trading to supplement their salaries(FG1)

Similarly, the interview with the focus group was more emphatic on government pronouncements when it was stated that:

... doing other business(es) was probably based on government advice. For instance, the Governor of Ondo State, while distributing vehicle loans to teachers in the state, advised that the loans should be used for business(es)(FG2).

Apart from the motivating statements by government, there was also a significant evidence of leaning from the experiences of both private and public sectors. The following response from the focus group gives an insight into the learning process:

... doing other business(es) serves as a learning or training process for the public servants, so that after retirement, they would have gotten enough experience to succeed in their chosen business(es). This ensures that retirement benefits, when received will not be wasted (FG3).

More importantly, the poor economic situation in the country was considered to be a vital force for PS participation in business(es). The overall attitudes of the public servants were that government had not made the working conditions attractive to elicit much commitment from the workers. The focus group participants, while reflecting on the poor standard of living of PS in Nigeria, argued that:

The poor working conditions such as the ridiculously low pay package and the delay in payment of salaries made many PS to be pulled into entrepreneurship in order to enjoy better quality of life - necessity entrepreneurs or opportunity entrepreneurs (FG4).

However, the focus group explained that combining entrepreneurship with public service occurs in ministries and agencies that were over-staffed. This is because employment in public service sector is sometimes based on political patronage rather than the necessity of the work. The focus group opined thus:

... those engaging in other business(es) are those public servants who are under-employed in their offices and therefore not working to full potential(FG5).

The above comments of the focus group provided evidences for the motives and benefits of combining entrepreneurship with personal business(es). However, there are some costs associated with such practices. The focus group agreed that the costs are monumental and can affect the effectiveness of the PS and the public service. These costs include low level of concentration, conflict of interest/loyalty – locus of focus and health problems for the PS, while the public service will experience workers' irregularity at work, low productivity, divulging of information(inside abuse), targets/goals not achieved, unproductive relationship between the boss and the subordinates, and discouragement of hard work through imitation.

## SUMMARY AND CONCLUSION

The study explores the relationship between involvement in personal businesses by public servants in Nigeria and the commitments to the public service, as well as determining whether operating personal businesses leads to stressful situation and family relation problems.

The study employed both narrative and quantitative approaches on questionnaires administered on public servants in Nigeria, dichotomized into those that engage in simultaneous entrepreneurship and those without such entrepreneurial activities.

Findings of the study demonstrated that organisational commitment, for public servants (PS) in Nigeria, is generally low. The results also indicate that the means of the PS without personal business is significantly higher than that of the PS with any other personal business(es) for family relations. There are no significant differences between the means of PS with personal business(es) and their counterparts without any other business(es) for organization commitment and occupational stress. However, PS without personal engagement exhibited lower level of commitment and experience more stress compared with their counterparts with personal businesses. The PS with personal business(es) were motivated by the necessity to develop coping strategy -exploiting the theory

of needs versus opportunities recognition Based on the findings of the study, our recommendations are directed to the government, managers of public service and the public servants.

The government must take urgent steps to improve the working conditions of the public servants through payment of fair, reasonable and prompt salaries and the provision of conducive and social environment. Government must embark on good economic policy that will positively affect the lives of the PS. This is because managers desiring to foster employees' commitment should consider enacting policies and practices that are likely to be seen by employees as supportive (Meyer, et al. 2002). As a matter of urgency, there is the need for Employment Policy on PS participation in business(es). The policy should make it mandatory for all PS participating in business(es) or who wish to participate in business(es) to register their intentions with their employers and obtain clearance, if the employers are of the opinions that such business(es) will not affect the performance of such employees on the job. Consequently, employees who fails to obtain clearance or who secretly operate other business(es) should be blacklisted and disciplined accordingly.

The Managers of Public Service are advised to put in place control mechanism to check unethical behaviours and resuscitate the rewards and punishment systems. There should be orientation and induction training to workers on public ethics.

Finally, Public Servants must concentrate on their work to reciprocate the huge resources expended on the public service. The following warnings by Peter Strong cited in Hammond (2011, on-line) are sacrosanct for PS:

Either gives up your job and pursues the business full-time or cut back. If you don't want to loose security of your job, you have to either sell the business or make a decision to limit the number of customers you have got.

The other option is to take someone on (to manage the business on a day-to-day basis) but make sure you are not managing that person from your work

### • Implications of the study

The low family relation of the PS engaging in personal business may precipitate stress, which in the long run leads to lower organizational commitment. The study points out to the government that those operating personal business(es) are doing so because of the unfavorable economic environment, unattractive working conditions and the policies of the public sector in Nigeria, all of which must be addressed, before the commitment of the public servants to the public service can be achieved. Since this study is concerned mainly with the commitment of the PS, there is need to undertake research on the effectiveness of PS with and without other business(es) in the future.

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