LEADERSHIP STYLES AS RECIPES FOR TRANSFORMATION

[1]Dr. Ochugudu, Achoda Ipuele and [2]Dr. Ayatse Fidelis Aondoaseer

[1]Department of Business Management, Benue State University, Makurdi Benue State-Nigeria
[2]Department of Business Administration, Federal University of Agriculture, Makurdi, Benue State- Nigeria

ABSTRACT*: The success of any organization depends on the leader and the leadership style use in driving the organizational processes. This makes leadership studies or researches a recurrent exercise. This study therefore attempt to ascertain the leadership styles used by the commissioner in National Insurance Commission, Abuja-Nigeria to motivate and empowers the staff in the commission as well as explore the leadership-change behaviour exhibited by him in introducing change and managing the resistance thereof in the commission. To achieve this, the study relies solely on interview to generate the necessary information that will help in addressing the objectives since the study is a pilot personality-based research. A 15-item structured open-ended interview questions which derive its content from the objectives were used. Since only the commissioner participated in the study, his responses to the questions were taken as the findings of the study. From his responses, it was found that, he used both the transformational and transactional leadership styles in driving the transformation processes in the commission. His unique skills such as visionary, good listener, initiator, communicator, delegator, mediator and a manager was observed to be instrumental in helping him achieve effectiveness in the commission. It was also observed that, participation, delegation, conducive working environment and competitive remuneration package used by the commissioner empowers and motivate the staff in the commission. Again, strategies such as change needs identification, employee participation, communication, training of change agents and the use of palliatives aided the commissioner in successful change implementation. The associated resistance was managed through vigorous publicity of the need for change, feedback mechanism and coaching among others. The study therefore concludes that the success of any organization depends on the leader and his leadership style or styles. A Leadership-Based Transformation Model (LBTM) was propose for future leaders as a guide in causing positive transformation in their organizations.*

KEYWORDS*: Leadership, styles, Qualities, Motivation, Change, Transformation*

INTRODUCTION

Leadership and leadership effectiveness seems to be the most controversial terminology in the discourse of human utilization both in public and private organizations. Leaders are usually saddled with the responsibilities of achieving the goals and objectives of the organization but the extent to which they can achieve these goals depend on the style of leadership adopted in line with the dynamics of the time. Strong leadership is the backbone of an organization. Leaders create the vision, support the strategies, and are the catalyst for developing the individual bench strength to move the organization forward. Yet leadership can be an elusive characteristic, and

developing leaders to their full potential remains one of the greatest challenges for organizations today. This makes leadership question a serious issue for both researchers and managers alike.
 The word 'leadership' has been used in various aspects of human endeavour such as politics, businesses, academics, social works, etc. with each of the environment having it own peculiarities and requiring different leadership style. Thus, the degree to which an individual exhibits leadership traits and succeed depends not only on his characteristics and personal abilities, but also on the characteristics of the situation and environment in which he finds himself. Leadership style in an organization is one of the factors that play significant role in enhancing or retarding the interest and commitment of the individuals in the organization. It is the manner and approach of providing direction, motivating people and achieving objectives. Thus, Glantz (2002) emphasizes the need for a manager to find his leadership style.

Often, the style of leadership adopted by a leader to drive the organization towards its goal can be influence by his or her background, personal experience, inclination, ideology, culture and even orientation without necessarily being based on the dynamics of the situation. This, to a large extent has been the major factor for leadership failure. The import of leadership and organizational effectiveness is the fact that, if the leader succeeds as a result of the style adopted, the organization also succeeds and if he or she fails the organization also fails. It is against this backdrop that this study (personality-based research) is undertaken to ascertain the relationship that exist between the leadership styles adopted by the commissioner, National Insurance Commission Abuja-Nigeria and the transformation of the commission from a non-performing commission to a high impact commission as it is described by many public sector analysts today. Therefore, the study seeks to achieve the following objectives: to describe the leadership styles used by the commissioner in National Insurance Commission, Abuja-Nigeria and show how they are demonstrated; to describe the qualities, characteristics and the skills of the commissioner and explain how they contribute to the effectiveness of the commission; to describe the motivational and empowerment strategies employed by the commissioner and explain how each motivate and empowers the staff of the commission; to explain the role of the commissioner during a time of change and how he facilitated the change in National Insurance Commission; to describe the strategies used by the commissioner to address resistance to change and how effective were the strategies in driving the change process in National Insurance Commission. The findings of this study will avail other leaders the opportunity of knowing the forces that influence the choice of a particular leadership style, the strategies to be used in implementing the style and how deviations from plan can be controlled to guarantee transformation or goals achievement. By this, it will expose other leaders to the unique approach of the commissioner in transforming the commission from a non-performing organisation to a high performing organisation for emulation, thus, awakening the need for more studies to be conducted on persons that have excelled in their various areas of endeavor. On the whole, the study will bridge the research gap that exists between organisational-based research and personality-based research by providing incisive insights that will enrich the scanty empirical data that exist in this area.

Brief Profile of National Insurance Commission, Abuja-Nigeria
The National Insurance Commission (NAICOM) was established in 1997 with the mandate of regulating and supervising insurance business in Nigerian, and replaced the previous regulatory organ – the Nigerian Insurance Supervisory Board. Prior to 1992, the Federal Ministry of

Finance licensed and supervised insurance companies. Its functions are to: establish standards for the conduct of insurance business in Nigeria; approve rates of insurance premiums to be paid in respect of all classes of insurance business; approve rates of commissions to be paid in respect of all classes of insurance business; ensure adequate protection of strategic Government assets and other properties; regulate transactions between insurers and reinsurers in Nigeria and those outside country; act as adviser to the Federal Government on all insurance related matters; approve standards, conditions and warranties applicable to all insurance business; protect insurance policy – holders and beneficiaries and third parties to insurance contracts; publish for sale and distribution to the public, annual reports and statistics on the insurance industry; liaise with and advise Federal Ministries, extra ministerial departments, statutory bodies and other Government agencies on all matters relating to insurance contained in any technical agreements to which Nigeria is a signatory; contribute to the educational programmes of the Chartered Insurance Institute of Nigeria and the West African Insurance Institute, and carry out such other activities connected or incidental to its other functions under the 1997 Act.

Fola Daniel, a tested underwriter and administrator with experience spanning over 30 years, is the Commissioner, National Insurance Commission, Abuja-Nigeria. A fellow of the Chartered Insurance Institute of Nigeria and the Chartered Insurance Institute of London as well as the British Institute of Management, studied Insurance in Nigeria and the United Kingdom. He is a visiting lecturer and a member of the governing board of the West African Insurance Institute, Banjul, the Gambia.

Daniel was first appointed Commissioner for Insurance in August 2007 and since coming on board, he has left no one in doubt as to the direction he is taking the industry. He came at the peak of the crisis that engulfed the Nigerian Insurance Industry following the poor handling of the insurance industry recapitalization exercise. It was also at a time when NAICON was at its lowest ebb. The technical capacity was abysmally below internationally accepted regulatory indices, with core technical staff capacity of less than 20 to a proportion of 153 poorly trained auxiliary staff. This was further compounded with low staff morale owing to poor working condition/environment and poor remuneration. The internal schism amongst Management and Staff of the Commission culminated in the setting up of a Presidential Panel to review the Recapitalization Exercise and Management of the Commission as a whole. Several litigations were also instituted against the Commission by major trade arms of the Insurance Industry. Some of the suits included the NIA Recapitalization suit and the NCRIB suit to name a few. These problems, amongst others, rendered the Commission virtually incapable of discharging its regulatory oversight. This somewhat created a regulatory vacuum, pervasive poor corporate governance and management challenges in the insurance industry. This eventually culminated in a drop in the Industry's contribution to the Nation's GDP. Given the history of this organization and the various leadership challenges it had to go through to become what it is today, the researcher considered the commissioner who turn around or transform this commission and the insurance industry in Nigeria to an active and a high performing industry a rare germ that needs study for other leaders to emulate.

THEORETICAL AND CONCEPTUAL FRAMEWORK

Concept of Leadership, Leadership Styles and Leadership Effectiveness

Most organizational theorists agree that effective leadership is one of the most important contributors to overall organizational success. What leadership is and what leaders do to ensure team and organizational success is less well understood.

Leadership: A common definition of leadership is "a process of social influence by which an individual enlists the aid and support of others in the accomplishment of a task or mission" (Chemers, 1997). Lee and Chuang (2009), explains that the excellent leader not only inspires subordinates' potential to enhance efficiency but also meets their requirements in the process of achieving organizational goals. Stogdill (1957) defined leadership as the individual behaviour to guide a group to achieve the common target of such group. Fry (2003) explains leadership as, the use of leading strategy to offer inspiring motive and to enhance the staffs' potential for growth and development. Irrespective of the perspectives of scholars on leadership, some key points of agreement inherent in their definitions are thus: that the task or mission cannot be accomplished by a single person acting alone. Second, that leadership is a social and interpersonal process. Finally, that leadership acts in the service of some task or mission that is external to the group. On the whole, these definitions don't tell us much more than the fact that, leadership is about leading people and this is central in all the above definitions.

Leadership Styles: With research evolution in different ages, many scholars presented successively different viewpoints on leadership connotation. Stogdill (1948) describes leadership style to means a kind of method and capability aimed at realizing organizational targets and further affects all organizational activities. Sharing this view point, Fiedler (1969) opines that, leadership style refers to a kind of relationship that someone uses his rights and methods to make many people work together for a common task. Leadership style in an organization is one of the factors that play significant role in enhancing or retarding the interest and commitment of the individuals in the organization (Obiwuru *et al*, 2011). There are few common leadership styles in the literature as cited in Sharifah *et al*, (2012) namely autocratic leadership, bureaucratic leadership, democratic or participative leadership, servant leadership, people or relationship oriented leadership, task oriented leadership, laissez-faire leadership, charismatic leadership, transactional leadership and transformational leadership. However to be more comprehensive, they adopted full-range of leadership styles evolved by Bass and Avolio (2004) that consist of transactional leadership, transformational leadership and passive/avoidant leadership. The three types of leadership styles evolved by Bass and Avolio (2004) according to them are extensively used by researchers in the leadership field. (see Avolio, Waldman, & Einstein, 1988; Aydogdu & Asikgil, 2011; Bass, 1985; Bass & Avolio, 1990; 1994; 2000; 2004; Covey, 2007; Davis, 2008; Dumdum, Lowe & Avolio, 2002; Erkutlu, 2008; Hater & Bass, 1988; Hay, 2006; Howell & Avolio, 1993; Ismail, 2011; Lowe, *et al* 1996; Obiwuru, et.al., 2009; Rahman, *et al* & Hassan, 2009; Waldman, & Einstein, 1987). Moreover, Bass and Avolio (2004) stated that the major leadership constructs of transformational leadership, transactional leadership, and passive/avoidant leadership form a new paradigm for understanding both the lower and higher order effects of leadership style. This paradigm builds on earlier leadership paradigms such as those of autocratic versus democratic leadership, directive versus participative leadership, and

task- versus relationship oriented leadership which have dominated selection, training, development, and research in this field for the past half century. For purposes of clarity, the three wide range types of leadership styles are discussed thus:

Transformational leaders: Transformational leaders encourage followers to do more than required (Sosik et al, 2002), are proactive and help followers to attain unexpected goals (Antonakis et al, 2003), they move followers beyond immediate self interest (Bass, 1999). The transformational leaders engage in a particular set of behaviors. They are models of integrity and fairness, set clear goals, have high expectations, provide support and recognition, stir the emotions and passions of people, and get people to look beyond their self-interest to reach for the improbable (Pierce & Newstorm, 2008; Bass, 1985). Transformational leadership focuses on social values and appears in times of distress and change (Bass, 1985). This type of leadership is an important antecedent to construct the collective confidence or strength required by groups to be successful when faced with difficult challenges (Bass et al, 2003). Transformational leaders can create significant organizational change and act as change agents, foster higher level of intrinsic motivation, and loyalty among followers, introduce a new image or view of the future and create a commitment to this image among followers (Kinicki & Kreitner, 2008; Noorshahi & Yamani Dozi Sarkhabi, 2008). Transformational leadership is comprised of five dimensions which are idealized influence (attribute and behavior), inspirational motivation, intellectual stimulation, and individualized consideration. *Idealized influence* describes the degree in which leaders are perceived as an inspiring role model (Moss & Ritossa, 2007). These leaders are admired, respected, and trusted; followers identify and pursue their leaders (Bass et al, 2003). Idealized influence consists of two forms; *idealized influence attribute* in which leaders receive trust plus respect, and *idealized influence behavior* in which leaders exhibit excellent behavior and might sacrifice their own needs to improve the objectives of their workgroup (Moss & Ritossa, 2007). *Inspirational motivation* describes the degree in which the leader states a vision that is attractive and encouraging to followers (Judge & Piccolo, 2004). Leaders strengthen followers by viewing the future by optimism (Antonakis et al, 2003), and act in ways that motivate those around them by providing meaning and challenge to their followers' work (Bass et al, 2003). *Intellectual stimulation* explains the degree in which the leaders stimulate their followers' endeavors to be innovative and creative (Limsila & Ogunlana, 2008), and consider old organizational problems with a new perspective (Moss & Ritossa, 2007). *Individualized consideration* refers to the degree in which leaders providing support, encouragement, and coaching to followers (Yukl, 2006). The leaders listen carefully to individual needs of followers and may delegate certain responsibilities to help followers grow through personal challenges (Bass & Avolio, 1994; Bass et al, 2003; Judge & Piccolo, 2004; Northouse, 2007).

Transactional leadership: Transactional leadership is the second part of transformational leadership theory. Transactional leadership concentrates on the exchanges that occur between leaders and their followers (Northouse, 2007), in which he helps his follower to fulfill their own self-interests (Bass, 1999). Transactional leaders clarify followers' responsibilities, their performance objectives, and their tasks that must be completed (Eptropaki & Martin, 2005). This type of leadership deals with maintaining the current situation and motivating people through contractual agreement (Bass, 1985; Jung et al, 2008). Transactional leaders direct followers to achieve established goals by explaining role and task requirements (Armandi et al, 2003). This

leadership style tends to emphasize extrinsic rewards, such as monetary incentives and promotion (Jung et al, 2008). Transactional leaders prefer to avoid risk, and focus on efficiency (Levy et al, 2002). It can be concluded that transactional leaders help the followers to identify what must be done to accomplish the described results such as better quality output, more services, and reduce cost of production. Transactional leadership is comprised of three dimensions which are contingent reward, management-by-exception active, and management-by-exception passive. *Contingent reward* describes the degree in which the leader determines rewards in exchange with followers' efforts to satisfy organizational goals. It includes clarification of the work required to obtain rewards and the use of incentives to influence motivation. Leaders must clarify the expectations and present recognition when goals are accomplished (Limsila & Ogunlana, 2008; Yukl, 2006). *Management-by-exception active* explains the degree in which a leader watches followers closely for mistakes or role violations (Northouse, 2007). Active leaders check follower behavior, predict problems, and take corrective actions before the behavior makes severe difficulties (Judge & Piccolo, 2004). *Management-by-exception passive* leaders wait for deviances, mistakes, and errors to happen and then take corrective action (Judge & Piccolo, 2004; Bass & Avolio, 1994). They do not actively seek out deviations from desired performance and only take corrective action when problems occur (Pounder, 2001). This type of leader avoids describing agreements, explaining expectations and standards to be achieved by subordinates, but will intervene after particular problems become apparent. (see Amir and Zaidatol, 2012).

*Laissez-faire leadership***:** Laissez-faire leadership represents a type of behavior in which leaders display a passive indifference towards their followers (Moss & Ritossa, 2007). Laissez-faire leaders incline to move out from the leadership role and offer little direction or support to followers (Kirkbride, 2006), they avoid making decision, give up responsibilities, and are indifferent to the needs of their followers. It is believed that laissez-faire is the passive avoidant and ineffective type leadership theory. Leadership and organizational effectiveness are advantages of transformational leadership in comparison with transactional leadership. Several experts believe that transformational leadership produces greater effects than transactional leadership (Avolio & Bass, 2004; Dvir et al, 2002; Erkutlu, 2008; Northouse, 2007; Waldman et al, 2001). Although applying transactional leadership results in expected outcomes, transformational leadership results in performance that goes beyond expectation and leads organizations to triumph (Avolio & Bass, 2004; Erkutlu, 2008; Limsila & Ogunlana, 2008). Leaders who display transformational leadership behavior can direct their organization toward effectiveness and productivity. An important issue which has been discussed is the better results of applying a combination of transformational and transactional leadership. The newer paradigm adds transformational leadership to previous transactional leadership model (Avolio & Bass, 2004), a combination of both leadership styles produces greater outcomes (Yukl, 2006). Bass and Avolio during their studies have found augmenting effects of transformational leadership on transactional leadership. They believe that transformational leadership is not a substitute of transactional leadership rather it "augments transactional leadership in achieving the goals of the leaders, associate, group and organization" (Avolio & Bass, 2004, p. 21, as cited in Amir and Zaidatol, 2012).

Leadership Effectiveness:
According to Abujarad (2011) cited in Sharifah *et al* (2012), to assess leadership effectiveness, many different types of outcomes have been used, including the performance and growth of the leader's group or organization, its preparedness to deal with challenges or crises, the leaders' possession of high status in the group, the leader's advancement to higher positions of authority in the organization, follower satisfaction with the leader, follower commitment to the group objectives and the psychological well-being and development of followers. In this study, the effectiveness of leader was measured based on first four criteria mentioned above. This is because they tend to address the objective of this study.

Leadership Qualities, Characteristics and Skills
Historical theorists, such as Thomas Carlyle, have described the "Great Man" theory of leadership, which states that leaders are born, not made. Karl Marx and Georg Hegel maintained that leaders are a product of the social and economic forces of their time. Gardner (1990), combining these views of leadership, states that both historical and environmental forces create conditions that allow leaders to emerge. Leader attribute categories offered by Mumford, *et al* (1993) and Zaccaro, *et al* (2000) cited in Stephen, *et al* (2003) are: cognitive abilities, personality, motivation, social appraisal and interpersonal skills, and leader expertise and tacit. This was extended by Larry (2012) to include: listening, empathy, healing, awareness, persuasion, conceptualization, foresight, stewardship, commitment to the growth of people, and building community. By way of functional description of leadership qualities, Lisa (2013) provides thus: • A clarifier- listens, summarizes, and makes things clearer. • A coach- encourages others to develop their skills. • A facilitator- helps the group set goals, make decisions, choose directions, and evaluate progress. • A delegator- helps each group member apply her talents and interests to the group's goals. • An initiator gets things moving. • A manager- helps coordinate the parts of a project and keeps an eye on progress. • A mediator- helps resolve differences. • A networker- connects people with people and people with ideas to move the project forward. • A problem-solver- suggests solutions and ways to get things done. • A visionary- sees creative solutions, new directions, and possibilities.

Irrespective of the difference in the perspective of leadership qualities as discussed above, what is clear and undisputed is that leaders have *loyal* and *committed* followers and that, leaders do not exist in isolation. This study holds the view that, leaders are products of their times, their environments, their offices, their followers, their values, their personality traits, and their conceptualizations of leadership. Therefore, leader's qualities are products of their style or styles.

Leadership Styles and Employees Motivation
Motivation refers to the initiation, direction, intensity and persistence of human behaviour. It is a way of driving someone into doing something (Watkiss, 2004). The role of leadership in motivating employees has been examined in numerous empirical studies and countless articles, essays, and books. From the early research of Lewin, *et al* (1939) and the subsequent work of Bradford and Lippitt (1945), laissez-faire leaders have been identified as demonstrating a frustrating and less effective leadership style in many leadership situations. The lack of direct interaction between leaders and workers has consistently demonstrated a negative correlation with motivation toward extra effort among employees. Additional research has focused on the

transactional leadership style with its composite behaviors of contingent reward and management-by-exception (Bass, 1985). Transactional leaders achieve greater results through the use of management-by exception whereby workers are punished or rewarded for their actions (Bass, 1985, 1990). Transactional leaders and workers often engage in a reciprocal process of contingent rewards in management (Howell & Avolio, 1993) in which each party strives to meet certain expectations or performs specific actions or behaviors in order to achieve a desired benefit or reward. Bass (1990) has provided numerous historical illustrations to describe this type of leadership behavior. Much of the research has revealed a positive correlation between contingent rewards and organizational outcomes (Blanchard and Johnson, 1985; Howell & Avolio, 1993; Lowe, *et al* 1996). Further research on leadership theory, much of which has been based upon Burns' (1978) earlier research on political leadership, has identified an even more effective leadership style typically called transformational leadership. Initially, transformational leadership was understood to include charisma, intellectual stimulation, and individualized consideration (Avolio, *et al* 1988; Bass, 1990). As a result of supplementary research, two additional components of transformational leadership were identified: inspirational motivation and idealized influence (Barbuto, 1997; Hunt, 1999). Effectiveness among transformational leaders is measured by the effect of leader behaviors on followers. Subordinates of transformational leaders verbalize feelings of admiration, respect, trust, and appreciation toward these leaders and are motivated to provide extra effort (Bass, 1985; Katz & Kahn, 1978).

Leadership Styles and Change
Research has focused on three general types of employee reactions towards change. The first type includes reactions with negative connotations about change, such as feelings of uncertainty (Ashford, 1988), loss of control (Ashford, *et al* 1989), fear of failure (Nadler, 1982), injustice (Shapiro & Kirkman, 1999), anger and frustration (Kiefer 2005), and resistance to change (Furst & Cable, 2006). Studies on these types of change-related attitudes have found that organizational justice (Greenberg, 1994), high-quality leader-member exchanges (LMX), and managerial influence tactics, including legitimization and ingratiation (Furst & Cable, 2006) are useful in avoiding and reducing such negative reactions towards organizational change. The second group of outcomes involves more favorable reactions, such as readiness to change (Caldwell, *et al* 2009; Rousseau & Tijoriwala, 1999) and openness to change (Wanberg & Banas, 2000). Research on these outcomes has found that influences are multi and cross level (Caldwell et al., 2009) and that employees' relational psychological contract (Rousseau, 1995; Rousseau & Tijoriwala, 1999), as well as high self-esteem, optimism, perceived control, and participation in the change decision process (Wanberg & Banas, 2000) are related to these positive reactions towards change. The third type of change-related response goes beyond the absence of negative feelings and attitudes associated with change acceptance to include proactive and behavioral components—the intention to exert effort on behalf of the change (Herold et al., 2008)—which is true commitment to change (Armenakis, *et al* 1993; Herscovitch & Meyer, 2002; Fedor, *et al* 2006; Herold et al., 2008). Compared to the first two groups of change reactions and more general attitudes such as job satisfaction, commitment to change has been found to be a better predictor of specific change-related behaviors (Ford, *et al* 2003; Herscovitch & Meyer, 2002; Herold et al., 2008). Given its advantages over other reactions to change, this study selected commitment to change as the outcome variable.

Several literatures have also contended that, by engaging in certain strategies and activities, change leaders can elicit positive responses and supportive behaviors from employees and these behaviors will then lead to successful change implementation. The leadership behaviors suggested by the change literature include creating a change vision, enlisting and encouraging employee participation in the change process, providing feedback regarding the change (Herold et al., 2008), communicating regarding the change (Armenakis et al., 1999), being fair (Greenberg, 1994; Caldwell, *et al* 2004), providing change-related support (Caldwell et al., 2004), and consolidating the change successes (Lewin, 1947; Kotter, 1996; Burke, 2002; Higgs & Rowland, 2005). This study will certainly find out which of these leadership behaviours have be exhited in National Insurance Commission, Abuja-Nigeria.

METHODOLOGY

This study is a pilot personality-based research meant to under-study the leadership approach of the commissioner, National Insurance Commission, Abuja in transforming the Nigerian insurance industry. Since the commissioner is the sole respondent in this study, the interview approach was used in sourcing the necessary information to address the research objectives. The questions derive their content from the objectives of the study. First, a letter stating the purpose of the study and also requesting audience with the commissioner was written and sent to him for approval. Following his consent to participate in the study, a 15-item structured open ended interview questions were drafted. Open ended questions were used to allow the commissioner provide adequate information that will help in addressing the research objectives. Since the questions derive their content from the research objectives, the researcher was able to keep the entire interview session within the context of the study. His opinions on the issues investigated were considered as the findings of the study since he was the sole participant in the study.

DISCUSSIONS OF RESULTS

From the responses of the commissioner during the interview session, the findings reveal that:
The commissioner was familiar with three broad base contemporary leadership styles which includes: transformational, transactional and laissez- faire leadership styles but that he relied on transformational and transactional leadership styles in transforming National Insurance Commission (NAICOM) from its former state of decay to its current high performing state. According to him, this transformation was made possible when he re-organised the processes and systems in NAICOM by setting clear goals, high expectations, provide support and recognition, stir the emotions and passions of staff, and get the staff to look beyond their self-interest to the general interest. He described the performance-based reward system introduced by him where the staff understood clearly what is expected of them and the reward associated with each level of task performance as the driver of his success story in NAICOM. Looking at the systemic processes put in place in NAICOM by the commissioner, there is no doubt that the commissioner actually combined both the transformational and transactional leadership styles in discharging his official responsibilities. The process put in place in NAICOM by the commissioner and his behaviours thereof corroborate the behavioural variables of a transformational leader revealed in a research study by (Bass, 1999) when he observed thus "The transformational leaders engage in a particular set of behaviors. They are models of integrity and fairness, set clear goals, have high

expectations, provides support and recognition, stir the emotions and passions of people, and get people to look beyond their self-interest to reach for the improbable. This result was corroborated by the results of other research findings by (Pierce & Newstorm, 2008; Bass, 1985). The performance-based reward system of the commissioner also corroborate the main behavioural quality of a transactional leader as observed in the research findings of Northouse, (2007) "transactional leadership concentrates on the exchanges that occur between leaders and their followers, in which he helps his follower to fulfill their own self-interests" Bass, (1999) "transactional leaders clarify followers' responsibilities, their performance objectives, and their tasks that must be completed for a reward" Eptropaki & Martin (2005); Bass, 1985; and Jung et al, (2008) "this type of leadership deals with maintaining the current situation and motivating people through contractual agreement". Thus, justifying that, the opinion of the commissioner that, he combines both the transformational and transactional styles of leadership in transforming NAICOM is true.

On his leadership qualities, the commissioner captured his unique leadership qualities that assisted him in the discharge of his official functions thus: "I was a '*visionary*'; I visualized where I wanted the organization to be at the end of my tenure. My vision made me a '*good listener*'. I undertook a fact finding exercise of the problems of the commission from departments and units by carefully listening to presentations of the various departmental and units' heads. The revelation made me an '*initiator*'. I initiated and introduced both process and structural changes like market development restructuring initiative, complaints handling and claims settlement, No Premium No Cover, effective and accountable supervision, new modern office premises, staff restructuring, staff training and project e-regulation among others. This phase made me a '*communicator*' where I vigorously communicated my vision to all the stakeholders. Hereafter, I became a '*delegator*' by assigning responsibilities and powers to some key staff in the commission. I later became a '*coach*' by supervising and teaching the key staff that are assigned key duties how to discharge their duties. I further became a '*mediator*' in resolving conflicts among staff and other stakeholders that arose in the course of their official duties. And finally, I became a '*manager*' by ensuring that performance conforms to plans in order to achieve the overall objectives of the commission". These qualities, according to him, was responsible for the unprecedented transformation of the commission from a non-performing outfit to a commission that drives the insurance industry to currently generate a premium of N250 billion and total assets of N564 billion with the income growing at about 18% a year. These qualities agree with the research findings of Mumford, *et al* and Reiter-Palmon (1993) and by Mumford, *et al* (2000) and Lisa (2013) on leadership qualities as discussed earlier in 2.2.
On the Motivational and empowerment strategies of the commissioner, it was discovered that the commissioner used delegation, participation, improved working conditions, competitive employee remuneration package, training and retention of quality staff. To him, participation and delegation of authority exposes most staff to new work challenges. This consequently provoked their innovative and initiative abilities that help them accomplish routine task thus, creating a feeling of relevance and self esteem for task accomplishment. Again, he strongly holds that, improved working conditions, competitive employee remuneration package, training and retention of quality staff have similar effects on employees. Through these variables according to him, employees' commitment was stimulated; sense of pride and belonging was heighten, and the drive to accomplish task became high. This assumption of the commissioner confirms the

research findings of Blanchard and Johnson (1985); Howell & Avolio, (1993); Lowe, *et al* (1996) "there is a positive correlation between contingent rewards and organizational outcomes". Bass, (1985); Katz & Kahn, (1978) "subordinates of transformational leaders verbalize feelings of admiration, respect, trust, and appreciation toward these leaders and are motivated to provide extra effort"

On the role of the commissioner during a time of change, the commissioner agreed to have introduced series of changes upon assumption of office in 2007. These changes and their rationale include market development restructuring initiative (meant to improve the commission's responsiveness to it stakeholders), complaints handling and claims settlement (meant to urgently treat customers' complaints and ensure prompt payment of claims), No Premium No Cover (meant to check fraud and abate instances of insurance cover without premium), effective and accountable supervision (meant to strengthen the governance architecture), staff restructuring (meant to purge the system of non-professionals and to reduce overhead cost), staff training (meant to develop world class work force) and project e-regulation (meant to keep pace with trends in the industry and to compete globally). He stated clearly that, these changes were necessary in order to reposition the commission for effective oversight function of regulating the insurance industry and charting a new future and direction for an industry that hitherto had a bad reputation of failing in every aspect of its statutory obligations. According to him, he was able to execute the change by first visualizing the need for the changes, undertake an assessment of the various challenges of the commission with the participation of various departmental and unit heads to establish the need for change, communicated the need for change through internal memos, newsletters and general meetings with staff and stakeholders of the commission. Training of the key staff who will drive the change process was also undertaken and immediate palliative in the form of gratuity for retrenched staff was immediately paid to the affected staff. Coaching and feedback on task performance was regularly provided through quarterly assessment reports by heads of department and unit. This consequently created a conducive atmosphere for the change implementation with minimal resistance. His strategies was in line with the research results of Herold et al., (2008) "…create a change vision, enlisting and encouraging employee participation in the change process, providing feedback regarding the change, communicating regarding the change"; Armenakis et al., (1999) "being fair"; Greenberg, (1994); Caldwell, *et al* (2004) "providing change-related support and consolidating the change successes".

On resistance to the changes, the commissioner confirmed that staff enlisted for retrenchment and others who had their departments crapped protested. Gossips and rumour about threats to staff career became common. This tensed up the working environment in the commission and the general opinion of Nigerians. Continuous communication about the reasons and positive effects of the change was vigorously undertaken by the commission through daily newsletters, road shows, weekly enlightenment programmes on television, radio and print media and the printing and distribution of factsheet and leaflets to both staff and the general public to educate them on the rationale and benefits of the change. Again, the participation of the various departmental and unit heads in the change process built confidence in the process and re-assures staff of the sincerity of the commissioner in moving the commission forward. These strategies according to the commissioner helped in no small measure to clarify the gray areas of misunderstanding about
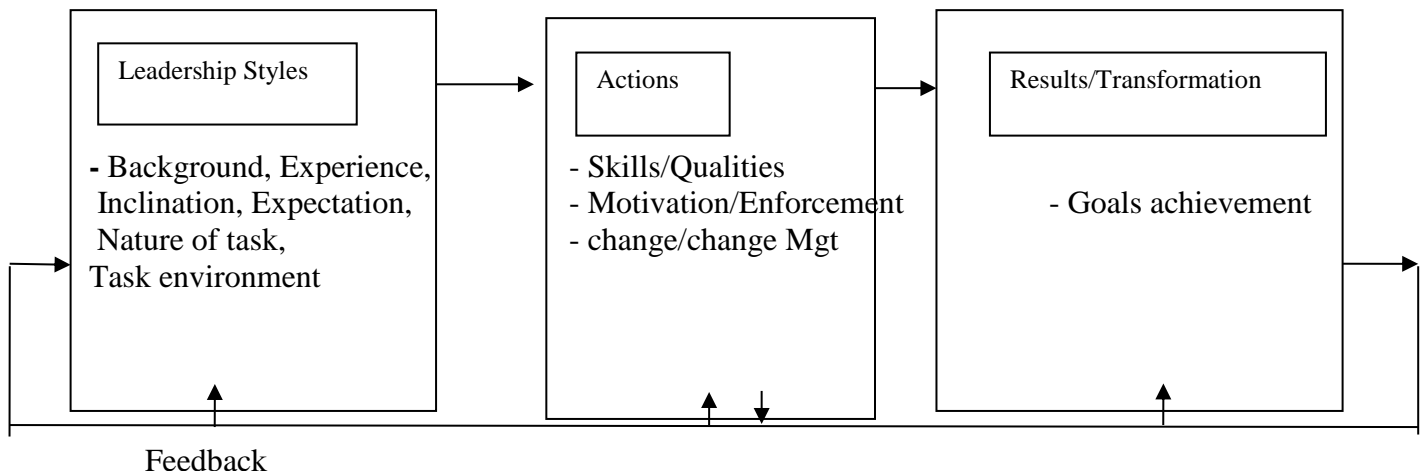
the change and adequately educate both the staff and other stakeholders of the need for the change that consequently facilitated a successful implementation. Previous research results also found these strategies to be successful in change implementation. Studies on negative change-related attitudes have found that, reactions with negative connotations about change, such as "feelings of uncertainty" (Ashford, 1988), "loss of control" (Ashford, *et al* 1989), "fear of failure" (Nadler, 1982), "injustice" (Shapiro & Kirkman, 1999), "anger and frustration" (Kiefer 2005), and "resistance to change" (Furst & Cable, 2006) are bound to be present when change take place. Therefore, "organizational justice" (Greenberg, 1994), "high-quality leader-member exchanges (LMX)", and "managerial influence tactics, including legitimization and ingratiation" (Furst & Cable, 2006) are useful in avoiding and reducing such negative reactions towards organizational change.

IMPLICATION TO RESEARCH AND PRACTICE

The findings of the study establishes that, there is a positive relationship between a leader's leadership styles and staff empowerment/motivation, change introduction and management of resistance to change which consequently helps the leader in transforming the organization from a low to a high performing organization. Specifically, a combination of transactional and transformational leadership styles spices such transformation by bring to bear, a models of integrity and fairness, set clear goals, have high expectations, provides support and recognition, stir the emotions and passions of people, and get people to look beyond their self-interest to reach the goals of the organisation. This result was corroborated by the results of other research findings by Pierce & Newstorm, (2008) and Bass, (1985). This implies that, practicing managers or leaders must learn to choose the right leadership style that matches the requirement of their objectives and suits the prevailing situations on ground if they must achieve the goals and objectives of the organizations.

CONTRIBUTION TO KNOWLEDGE

Based on the findings of this study, we propose a Leadership-Based Transformation Model (LBTM) to be used by leaders to cause positive transformation in their organizations as done by the commission under study.

Leadership Styles	Actions	Results/Transformation
- Background, Experience, Inclination, Expectation, Nature of task, Task environment	- Skills/Qualities - Motivation/Enforcement - change/change Mgt	- Goals achievement

Feedback

Fig. 1: Leadership-Based Transformation Model (LBTM)

LBTM shows that, the choice of which leadership style to use is often influenced by certain forces in the leader such as the leader's background, experience over time, inclination in terms of his ideology and philosophy, nature of the task (in terms of program or non-program task, difficult or easy task, and/or flexible or rigid task); and the task environment in terms of industrial practice or what is perceived to be the standard in the industry. Once the choice of a particular leadership style is made, the leader takes ACTION in terms of exhibiting a compatible *skills or qualities* to convert the plan into action. The skills/qualities help the leader to alter the structure, attitude and work processes (change) in line with the intended transformation in the organization. The change process is supported with certain *benefits or empowerment* to minimize resistance and guarantee successful implementation that leads to positive transformation or the achievement of the desired goals. Occasional review is carried out at all stages especially at the action and result stages as indicated by the arrows to get feedback on plan performance. Accordingly, adjustments are made were necessary either by adjusting the goals or skills or empowerment strategies and/or changing the leadership style as a way of controlling deviations to ensure the actualization of the transformation objective. This model can be applied in wide range of transformational processes but leaders are advised to tailor its application to suit their peculiar needs.

CONCLUSION

The leadership styles adopted by a leader have a great influence on employee motivation, staff empowerment and the success of any change introduction. Leaders at all levels are therefore advised to reconcile their leadership styles with both the prevailing circumstances and the requirements of their assignments if they must achieve positive results or achieve the goals/objectives of their organizations.

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APPENDIX

Interview Schedule Questions
1. Which of these broad bases leadership styles are you familiar with?
a). Transformational leadership style
b). Transactional leadership style
c). Laissez-faire leadership style
2. Which leadership style or styles would you say you have used in the discharge of your official responsibilities?
3. How were you able to achieve the objectives of the commission through your leadership style or styles?
4. What unique quality or qualities assisted you in the discharge of your official functions?
5. Would you say that your leadership qualities truly helped you in transforming the commission?
6. How did these qualities enhance your effectiveness?
7. Were you staff well motivated and empowered in helping you transform the commission?
8. How were they empowered and which motivational variable did you use?
9. Would you say each of your empowerment strategies and motivational variables actually triggered the commitment of your staff? How?
10. What changes did you introduce in the commission in order to reposition it for effective performance?
11. What informed these changes in the commission?
12. Was there any form of resistance to the changes introduced by you in the commission?
13. How were you able to manage the resistance in order to implement the change?

14. Would you say the change strategies employed by you helped in seeing to the implementation of the change?

15. Could you explain briefly how effective these strategies were in the change implementation process?