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WORKFORCE DIVERSITY AND EMPLOYEE ENGAGEMENT OF SELECTED INSURANCE COMPANIES IN BAYELSA STATE, NIGERIA.

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ABSTRACT
The growth and survival of any organization lie in its employee dedication because these individuals devote their time and energy to executing assigned tasks and responsibility thus, the study examined workforce diversity and employee engagement of selected insurance companies in Bayelsa State. Using survey research strategy, the study collected data from a sample population of 95 employees via simple random sampling techniques with a structured questionnaire instrument. The collected data was cleansed and 83 copies found worthy for statistical analysis which was subjected to Spearman Rank Order Correlation Coefficient. The outcome of the empirical test revealed that workforce diversity dimensions of ethnicity, gender and age had positive and significant relationship with employee engagement in the form of employee dedication. Based on this finding, the study concluded that diversity in ethnicity, gender, and age are not merely a matter of representation or compliance, but a strategic resource that significantly contributes to employee dedication in insurance companies. These forms of diversity, when properly managed, can drive a more motivated, loyal, and high-performing workforce. The study recommended among others that regular diversity training programs should be conducted to raise awareness and reduce unconscious bias among employees. Such programs would help to build a respectful and inclusive workplace culture that supports employee commitment.

Keywords: Workforce Diversity, Employee Engagement, Employee Dedication, Ethnicity Diversity, Gender Diversity, Age Diversity

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1.0 Introduction

1.1 Background to the Study

In the current changing and competitive business landscape, organizations are interested in employees who can devote their time and energy in the execution of any given task within a given time frame. Organizations that survive in this trend of competitive nature often rely on the shared knowledge, competencies and skills of their workforce. Thus, employees who exhibit positive feelings and who have their state of minds characterized by dedication, vigour and absorption are assets to their organizations (Demerouti & Cropanzano, 2017). This is because they are readily willing to demonstrate flexible work behaviour and desire to stay with their organizations. This no doubt is critical for firms to sustain and gain competitive edge despite the dynamism of the business environment. Hence, Ifeyinwa and Onodugo (2020) noted that employees whose behaviour contribute positively to the larger social, psychological and organizational environment of a firm are described as displaying employees' engagement.

Employee engagement which is an integral part of any successful organization has received considerable attention among scholars in recent times (Baridei & Okpu, 2024; Ule, Idemudia & Wapaimi, 2020). This attention emanates from the fact that the concept of employee engagement lacks a universally accepted explanation, leading to inconsistencies in measurement and interpretation. Thus, Saks (2019) added that engagement is often conflated with similar constructs like job satisfaction and organizational commitment, making it difficult to distinguish its unique impact. Nonetheless, Bakker and Albrecht (2018) questioned the assumption that high engagement often results in positive organizational outcomes, as excessive engagement often led to burnout and work-life imbalance.

Aside from these outcomes, there is the issue of overemphasis on engagement as a managerial tool for productivity rather than an employee-centric approach to well-being. Kular, et al. (2008) argued that many engagement initiatives serve corporate interests rather than genuinely addressing employees' needs, leading to skepticism about their authenticity. Moreover, there is criticism regarding the applicability of engagement models across different cultural contexts, as most frameworks are developed in Western settings and may not align with diverse work environments (Shuck & Wollard, 2010). These issues have raised debated reliability on the level of employee engagement as self-reported data often lead to bias that is often influenced by temporary workplace conditions rather than long-term engagement levels (Macey & Schneider, 2008). However, Bailey, et al., (2017) suggest that engagement should be assessed using a both the qualitative and quantitative methods to capture a more holistic picture of employees' experiences rather than the issues leading to increased resenteeism. This is because the emergence of "resenteeism" has further complicated employee engagement efforts. The term (resenteeism) describes employees who remain in unfulfilling roles due to limited alternatives or fear of change thereby leading to diminished engagement and productivity. Factors contributing to resenteeism include poor workplace culture and a disconnect between employers and employees. Addressing this issue requires organizations to foster a respectful workplace and investment in employee development in the form of recognizing diversity in the workplace.

Workforce diversity is an open concept that has been conceptualized in various ways across academic and organizational contexts. Broadly, it refers to the presence of differences among employees in terms of demographic attributes, personal characteristics, and work-related factors (Cox, 2017). These differences include, but are not just about, race, gender, age, ethnicity, disability status, sexual orientation, cultural background, and educational experiences (Shore et al., 2018). However, these differences depict that workforce diversity is

an evolving construct that requires organizations to adopt strategic and inclusive policies to maximize its advantages while minimizing potential challenges. Nonetheless, these diversity potentials could help organizations to increase employee engagement in the form of dedication, absorption and vigor in the Bayelsa State insurance companies.

1.2 Statement of the Problem

Insurance companies are one cardinal sector among numerous organizations in any growing economy that offer financial support to victims of natural disaster, accident and retirees via their personal life savings. This all-important sector is experiencing decline in customers' patronage occasioned by reduced employee engagement in the form of dedication, absorption and vigour among their workforce in recent times in Bayelsa State. Nonetheless, this worrisome situation (lack of engagement) is attributed to several factors ranging from economic instability, inflation rate, technological to environmental issues, among other variables. The situation has spurred a significant low insurance penetration rate, with less than 1% of the Nigerian population holding any form of insurance policy. The Nigeria BusinessDay (2014) newspapers reports this limited uptake to a general lack of understanding of insurance products among the populace, as well as a general mistrust towards insurance firms due to past experiences of claim denials and poor customer service. However, economic instability, inflation and currency devaluation exacerbate these challenges as most customers of insurance firms find it unaffordable to access insurance products thereby making it difficult for companies to attract and retain customers.

Furthermore, the issue of regulatory environment also presents hurdles; navigating complex and evolving regulations thus, found daunting for insurers, often leading to increased operational costs and stifling innovation. These deficiencies have led insurance firms unable to adequately remunerate their employees leading to increased dissatisfaction and low morale among the general workforces. Aside from these challenges are the issues of infrastructural deficits particularly in rural settings like Bayelsa State that hinders the efficient delivery of insurance services. Issues like dilapidated road networks, very poor power supply, and little or no access to digital technology impede insurers' ability to reach potential clients and provide seamless services. Additionally, Blueprint (2023) adduced that the prevalence of fraudulent activities, such as false claims and policy manipulations, poses a significant threat to the industry's integrity and financial stability.

Addressing these issues requires a multifaceted approach such as enhancing employee engagement through workforce diversity, including enhancing public awareness about the benefits of insurance, building trust through transparent and prompt claim settlements, investing in technological infrastructure, and collaborating with regulatory bodies to create a more conducive operating environment hence this investigation.

1.3 Objectives of the Study

The general objective of this study is to ascertain the link between workforce diversity and employee engagement of selected insurance companies in Bayelsa State. This work specifically seeks to:

1. Examine the connection between ethnicity diversity and employee dedication in Bayelsa State insurance companies.
2. Ascertain the empirical connection between gender diversity and employee dedication in Bayelsa State insurance companies.
3. Determine the association between age diversity and employee dedication in Bayelsa State insurance companies.

1.4 research Questions

To guide to the study, the following research questions were raised:

1 Is there any significant connection between ethnicity diversity and employee dedication in Bayelsa State insurance companies?
2 What is the empirical association between gender diversity and employee dedication in Bayelsa State insurance companies?
3 Is there a possible association between age diversity and employee dedication in Bayelsa State insurance companies?

1.5 Research Hypotheses

These null research hypotheses weregenerated to guide the investigation.
Ho_1: Ethnicity diversity does not significantly relate with employee dedication.
Ho_2: Gender diversity does not positively correlate with employee dedication.
Ho_3: Age diversity does not significantly associate with employee dedication.

1.6 Significance of the Study

The outcome of this work on workforce diversity and employee engagement of selected insurance firms in Bayelsa would aid management of these going-concerns in formulating policies that will encourage and or increase employee engagement. Other categories of business organizations can also apply the recommendations to improve their operations.Also, the research work will avail us insight on the impact of employee engagement to corporate organizations, institutions and private business owners. The outcomes would serve as referencedocumentsto scholars, respondents, and other stakeholders in the academia, banking sector, agricultural, mining, etc. Finally, the outcome will enrich literature on workforce diversity and employee engagement.

2.0 Literature Review

2.1 Workforce Diversity

Workforce diversity is an open idea that has been conceptualized in multiple ways across academic and organizational contexts. Broadly, it refers to the presence of differences among employees in terms of demographic attributes, personal characteristics, and work-related factors (Cox, 2017). These differences are evidenced in race, gender, age, ethnicity, disability status, sexual orientation, cultural background, and educational experiences (Shore et al., 2018). One of the dominant conceptualizations of workforce diversity is the categorical approach, which emphasizes demographic and identity-based characteristics such as gender and ethnicity. This perspective is often linked to legal and ethical considerations, particularly in the context of anti-discrimination laws and affirmative action policies (Mor Barak, 2020). However, critics argue that this approach risks reinforcing stereotypes by grouping individuals based on visible characteristics rather than considering their unique skills and perspectives (Ely & Thomas, 2020). Nonetheless, in another perspective van Knippenberg and Mell, (2020) opined that the cognitive diversity model focuses on variations in thought processes, problem-solving approaches, and perspectives within teams.

The model they argued suggests that diverse teams bring a broader range of ideas and innovation, ultimately enhancing organizational performance. However, it also acknowledges that cognitive diversity can lead to conflicts and communication challenges if not managed effectively (Jehn et al., 2019). Also, Ferdman and Deane, (2019) adduced that the conceptualization of diversity is the inclusion-focused approach, which extends beyond mere representation to emphasize the meaningful integration of diverse employees into workplace culture. This model according to Shore, et al., (2018) highlights that diversity alone does not

guarantee positive outcomes; instead, inclusive practices such as equitable opportunities, participatory decision-making, and supportive leadership are essential for harnessing the benefits of workforce diversity. These different conceptualizations illustrate that workforce diversity is a complex, evolving construct that requires organizations to adopt strategic and inclusive policies to maximize its advantages while minimizing potential challenges.

2.2 Ethnicity Diversity

Ethnic diversity in a formal settingconnotes the presence of employees from different ethnic backgrounds, tribes, cultures, and national origins within an organization. It is an essential aspect of workforce diversity that influences organizational performance, team dynamics, and social integration (Mor Barak, 2020). Ethnic diversity can foster innovation and creativity by bringing together different perspectives, problem-solving approaches, and cultural insights (van Knippenberg & Mell, 2020). However, if not managed effectively, it can give birth to communication barriers, social categorization, and workplace conflicts (Shore et al., 2018). One of the key theoretical frameworks for understanding ethnic diversity is social identity theory, which suggests that individuals bring themselves and others together based on ethnic group membership, thus, influencing workplace interactions (Tajfel & Turner, 1986). When organizations promote an inclusive culture that values ethnic diversity, employees are prone to feel a sense of belonging and engagement, reducing the risk of in-group and out-group tensions (Nishii, 2019).

Conversely, when ethnic diversity is not supported by inclusive policies, it can lead to discrimination, unconscious bias, and career disparities among underrepresented groups (Plaut, 2018). Nonetheless, Homan, et al., (2020) suggested that organizations with high levels of ethnic diversity will outperform their less diverse counterparts as a result of enhanced adaptability and global market insights. However, simply increasing ethnic representation is not enough; organizations must implement equitable policies, such as bias training, mentorship programs, and fair recruitment practices, to fully leverage the benefits of ethnic diversity (Roberson, 2019).

2.3 Gender Diversity

Gender diversity means the equitable presence of people of different genders within an organization. It encompasses not only the balance of men and women in the workforce but also the inclusion of non-binary and gender-nonconforming individuals (Joshi et al., 2021). Gender diversity is now viewed as a critical factor in enhancing organizational innovation, decision-making, and financial performance (Ali et al., 2022). Research opines that gender-diverse team birth multiple perspective and problem-solving approaches, leading to better business outcomes (Hoobler et al., 2018). However, despite the progress made, challenges such as the gender pay gap, occupational segregation, and unconscious bias persist in many workplaces (Bishu & Alkadry, 2017). The key leading theoretical frameworks for understanding gender diversity is role congruity theory, which explains how societal expectations influence perceptions of leadership and gender roles (Eagly & Karau, 2002). This theory suggests that women may face challenges in leadership positions due to stereotypes associating men with assertiveness and decision-making, while women are often expected to be more nurturing and cooperative.

Consequently, gender bias can hinder women's career progression, particularly in male-dominated industries (Eagly & Heilman, 2016). However, organizations that actively promote gender diversity through policies efforts such as equal pay initiatives, mentorship programs, and family-friendly work arrangements tend to have higher employee satisfaction and productivity (Noland et al., 2016). Furthermore, companies with gender-diverse

leadership teams are strategic and more likely to achieve far-stretched success and financial growth (McKinsey & Company, 2020). However, achieving gender diversity is not just about representation; it requires an inclusive culture that gives all employees equal opportunities, regardless of gender identity (O'Neil et al., 2020).

2.4Age Diversity

As the name implies, age diversity simply means employees from different cultural background within an organization, ranging from younger employees to older workers (Shore et al., 2018). It is a crucial aspect of workforce diversity, influencing team dynamics, knowledge sharing, and organizational performance (Ng & Feldman, 2020). A well-managed age-diverse workforce can enhance innovation and creativity by creating space for the fresh ideas and thought-lines of younger employees with the combination of the experience and institutional knowledge of older workers (Kunze et al., 2017). Though, age diversity also comes with its own challenges like generational conflicts, differing work values, and communication barriers (Posthuma & Campion, 2019). The theoretical base for understanding age diversity is the intergenerational contact theory, which suggests that meaningful interactions between age-diverse employees can reduce stereotypes and improve collaboration (North & Fiske, 2016).

Organizations that promote age-inclusive policies, such as mentoring programs and flexible work arrangements, tend to experience better employee engagement and productivity (Boehm et al., 2017). Conversely, when age-related biases persist, older workers may face discrimination in hiring, promotions, and training opportunities, while younger employees may struggle with credibility and career advancement (Fasbender & Wang, 2022). Studies have shown that organizations that create room for age diversity benefit from a wide range of skills, enhanced decision-making, and increased adaptability to market changes (Truxillo et al., 2020). However, to fully harness these benefits, companies must implement inclusive human resource practices, such as age-friendly training programs and cross-generational collaboration initiatives (Zacher & Rudolph, 2021).

2.5 Employee Engagement

Employee engagement is an over discussed construct in organizational behaviour that implies the employee level of commitment, enthusiasm, and emotional investment toward their assigned roles and establishment (Saks, 2019, Ule, et al., 2020). Engaged staff demonstrate higher levels of motivation, productivity, and job satisfaction, leading to improved organizational performance and reduced turnover (Bailey et al., 2017). However, engagement is not merely about job satisfaction but involves employees' acceptance and readiness to stretch beyond their formal job responsibilities to contribute to organizational success (Kahn, 1990). Kahn (1990) in his postulation argued that employee engagement is one of the most influential componentsof personal engagement theory, which suggests that members of staff are more likely to get involved in their work when they feel psychologically safe, meaningful, and able to express their authentic selves. His position is not too far from Bakker and Demerouti, (2018) on the job demands-resources (JD-R) model whose philosophy holds that engagement is driven by a balance between job demands (e.g., workload, stress) and job resources (e.g., support, autonomy). The argument here is that employees are more likely to feel energized and committed to their work when job resources are more than job demands.

However, organizations that prioritize employee engagement benefit from increased innovation, stronger customer relationships with a renewed competitive advantage in the market (Albrecht et al., 2018). This implies that effective engagement strategies include encouraging a positive work environment, availing professional development opportunities,

and appreciating employee contributions (Saks & Gruman, 2021). However, engagement is not a static state rather it fluctuates based on organizational changes, leadership practices, and individual experiences (Macey & Schneider, 2008). Despite these advantages, employee engagement faces challenges such as burnout, work-life imbalance, and disengagement due to ineffective leadership or lack of career growth (Schaufeli, 2021). To sustain engagement, organizations must adopt a holistic approach that considers employees' psychological well-being and long-term career aspirations (Bakker & Albrecht, 2018).

2.6 Employee Dedication

Employee dedication defines the level to which employees are committed, enthusiastic, and givento their work and the establishment they belong to. Dedication has been a widely studied aspect of employee engagement in the literature such that scholars like Schaufeli and Bakker (2004) will perceive the concept as a positive and affective state in which employees feel a strong sense of identification and commitment to their work, going above and beyond what is required. Dedicated employees feel a deep sense of connection to their work thereby demonstrate high level of loyalty and motivation. Employees in this context are always willing to invest their time and effort to achieve work-related goals and contribute to the success of the organization. Thus, dedication is often associated with a sense of purpose and meaning in one's work, where employees find value and personal fulfillment in what they do. This strong commitment and passion drive their engagement, leading to increased job satisfaction and performance. It is important to acknowledge the long-standing recognition of dedication as a key component of employee engagement.

2.7 Relationship between Ethnicity Diversity and Employee Engagement

Ethnic diversity and employee engagement are closely linked, as a diverse workforce can enhance engagement when inclusion and equity are prioritized (Mor Barak, 2020). Ethnically diverse workplaces provide employees with a broader range of perspectives, cultural insights, and problem-solving approaches, which can lead to increased innovation, job satisfaction, and organizational commitment (Shore et al., 2018). However, for ethnic diversity to positively impact engagement, organizations must encourage an inclusive work place where all staff feel valued, respected, and supported (Roberson, 2019). Nevertheless, social identity theory (Tajfel & Turner, 1986) suggests that employees naturally categorize themselves into clusters based on commonfeatures, such as ethnicity. In inclusive organizations such as insurance firms, ethnic diversity can enhance engagement by promoting collaboration, mutual respect, and psychological safety (Nishii, 2019). Conversely, if diversity is not managed effectively, it can turn out to be social exclusion, unconscious bias, and discrimination, which negatively impact employee engagement (Plaut, 2018).

Perhaps, the reason Homan, et al., (2020) in their investigation adduced is that organizations with high levels of ethnic diversity tend to have more engaged employees when diversity management strategies such as equitable career opportunities, inclusive leadership, and cultural competence training are put in place. Admittedly, when employees perceive fair treatment and representation, they are more likely to feel a sense of belonging, which enhances their motivation and performance (Gonzalez & DeNisi, 2021). Although, even with these benefits, challenges remain in ensuring that ethnic diversity translates into higher engagement. Employees from underrepresented ethnic groups may experience barriers such as micro-aggression, limited career advancement, and lack of mentorship, which can decrease their engagement levels (Joshi & Roh, 2019). Therefore, organizations must implement targeted initiatives, such as employee resource groups (ERGs) and bias training, to create an environment where ethnic diversity contributes positively to engagement (Thomas, 2020).

2.8 Relationship between Gender Diversity and Employee Engagement

Gender diversity and employee engagement are closely interconnected, as inclusive workplaces that support gender equity tend to have higher levels of commitment, motivation, and job satisfaction (Nishii, 2019). Hoobler, et al., (2018) in their research outcome have suggested for organizations with gender-diverse teams to benefit from enhanced collaboration, innovation, and performance, which contribute to higher employee engagement. However, achieving these benefits requires an inclusive organizational culture that ensures all employees, regardless of gender, have equal opportunities for growth and advancement (Ali et al., 2022). These advancements have helped to explain how gender diversity influences engagement by suggesting that employees' work behaviors and leadership perceptions are shaped by societal expectations (Eagly & Wood, 2016).

In workplaces where traditional gender biases persist, women and gender minorities may experience barriers such as unequal pay, lack of leadership representation, and exclusion from decision-making, which adversely impact their engagement (Joshi et al., 2021). Conversely, organizations that foster gender-inclusive policies in form of flexible work arrangements, mentorship programs and pay equity tend to have more engaged employees across all genders (O'Neil et al., 2020). This further highlight the role of job demands-resources (JD-R) model to gender-diverse workplaces with strong support systems, such as equitable career development opportunities and inclusive leadership, experience higher engagement levels (Bakker & Demerouti, 2018). Employees who perceive fairness in promotion and recognition processes are more likely to be motivated and committed to their work (Noland et al., 2016). Additionally, McKinsey and Company (2020) have indicated that establishments with gender-diverse leadership teams demonstrate stronger employee engagement due to improved representation, role modeling, and inclusive decision-making. This negates the fact that gender stereotypes, discrimination, and unconscious bias can hinder the positive impact of gender diversity on engagement (Roberson, 2019). However, organizations must actively address these issues by fostering a culture of inclusion, ensuring gender-equitable policies, and encouraging ally ships in the workplace (Plaut, 2018). The idea is that when gender diversity is effectively managed, employees feel valued, respected, and motivated thereby leading to higher levels of engagement and overall organizational success (Albrecht et al., 2018).

2.9 Relationship between Age Diversity and Employee Engagement

Age diversity plays a very important role in modeling employee engagement, as workplaces increasingly consist of multigenerational teams that bring varied skills, experiences, and perspectives (Shore et al., 2018). When managed effectively, age diversity can enhance engagement by fostering knowledge-sharing, mentorship, and collaboration between younger and older employees (Kunze et al., 2017). However, if age-related biases or generational conflicts exist, engagement levels may decline, leading to reduced job satisfaction and productivity (Fasbender & Wang, 2022). Zacher and Rudolph (2021) in their argument have explained the link between age diversity and engagement is the lifespan development theory, which suggested that employees' work motivations and goals evolve with age. This is so because younger employees often seek career growth and skill development, while older workers prioritize job security and meaningful contributions (Ng & Feldman, 2020).

Organizations that recognize these differences and implement tailored engagement strategies that include flexible work arrangements, reverse mentoring, and intergenerational teamwork tend to create a more habitable workspace that fosters engagement across age groups (Truxillo et al., 2020). Hence, the reason job demands-resources (JD-R) model explains how age diversity affects engagement. This is because when employees have access to age-

friendly resources, such as training programs and fair promotional opportunities, they are more likely to feel valued and engaged (Boehm, et al., 2017). Conversely, when organizations fail to accommodate diverse age-related needs such as not providing digital up-skilling for older employees or career advancement for younger workers, engagement levels tend to decline due to perceived exclusion or lack of growth opportunities (Zacher &Froidevaux, 2021). Even with these benefits, challenges such as age stereotypes, communication gaps, and generational tensions may hinder engagement (Posthuma & Campion, 2019) and to address these challenges, organizations should implement inclusive leadership practices, encourage intergenerational dialogue, and promote equitable career development pathways (North & Fiske, 2016). No wonder Fasbender, et al., (2019) in their study came up with the claims that organizations with high levels of age diversity and inclusive policies tend to have higher engagement levels, leading to better performance and employee well-being.

3.0 Methodology

This research workused a descriptive cross-sectional survey design to investigate the possible association between workforce diversity and employee engagement in selected insurance companies in Bayelsa State, Nigeria. The design enabled data collection at a single point in time within a natural setting, allowing employees to express their views on engagement issues without research interference. The study population comprised all employees (N=95) from five registered insurance companies in Bayelsa State, namely: Industrial and General Insurance (12 employees), Linkages Assurance (22 employees), Niger Insurance Plc (16 employees), First Bank of Nigeria Insurance (28 employees), and Crystal-Life Assurance Plc (17 employees). Due to the manageable population size, a census approach was adopted, studying the entire population of 95 employees to ensure robust findings. Simple random sampling procedures were employed during data collection to guarantee proportional representation from each insurance firm. Primary data was obtained by a structured questionnaire splited into two sections: the first section captured demographic information of respondents, while the second section focused on study variables measuring workforce diversity and employee engagement. The self-administered questionnaire was distributed to employees across all five insurance companies. Data analysis was conducted using Spearman's Rank Order Correlation Coefficient (Rho) via SPSS version 25.0. This non-parametric statistical test was selected due to the ordinal nature of the measurement scale used in the questionnaire, making it appropriate for testing the formulated hypotheses examining the relationship between workforce diversity and employee engagement.

4.0 Statistical Test of Hypotheses

In testing the hypotheses proposed in chapter one of this study, Spearman’s Ranked Order Correlation Co-efficient (*rho*) Statistical tool was used. The reason for this statistical tool is because the study makes use of ordinal data and this is achieved through the aid of Statistical Package for Social Sciences (SPSS) hence, the results below:

Ho_1: Ethnicity diversity does not significantly relate with employee dedication.

Correlations

			Ethnicity diversity	Employee dedication
Spearman's rho	Ethnicity diversity	Correlation Coefficient	1.000	.641*
		Sig. (2-tailed)	.	.020
		N	83	83
	Employee dedication	Correlation Coefficient	.641*	1.000
		Sig. (2-tailed)	.020	.
		N	83	83

*. Correlation is significant at the 0.05 level (2-tailed).

The SPSS output for the bivariate relationship between ethnicity diversity and employee dedication reveals a positive and significant relationship as the correlation value on the table above shows (*rho* = .641* and p = .020). This result, therefore, implies that ethnicity diversity correlate employee dedication of insurance companies in Bayelsa State as the significant level of the correlation is moderate (.020) for hypothetical acceptance. Thus, the null hypothesis (Ho_1) is rejected and the alternate hypothesis (H_{A1}) accepted based on the significant level of correlation. The study, therefore, affirmed that ethnicity diversity has substantial positive relationship with employee dedication of insurance companies in Bayelsa State, hence hypothesis one (Ho_1) is rejected.

Ho_2: Gender diversity does not positively correlate with employee dedication.

Correlations

			Gender diversity	Employee dedication
Spearman's rho	Gender diversity	Correlation Coefficient	1.000	.723**
		Sig. (2-tailed)	.	.000
		N	83	83
	Employee dedication	Correlation Coefficient	.723**	1.000
		Sig. (2-tailed)	.000	.
		N	83	83

**. Correlation is significant at the 0.01 level (2-tailed).

The second bivariate analysis was tested to investigate the relationship between gender diversity and employee dedication of insurance companies in Bayelsa State. The empirical tests reveal a positive and significant relationship as the correlation value on the table shows (*rho* = .723** and p = .000) as seen above. Based on the significant level of the correlation, the study therefore accepts the alternate hypothesis (H_{A2}) since the significant level of the correlation is greater than the threshold of (0.05)) hence (Ho_2) is rejected. It, therefore, implies that gender diversity had positive correlation with employee dedication of insurance companies in Bayelsa State.

Ho_3: Age diversity does not significantly associate with employee dedication.

Correlations

			Age diversity	Employee dedication
Spearman's rho	Age diversity	Correlation Coefficient	1.000	.545**
		Sig. (2-tailed)	.	.001
		N	83	83
	Employee dedication	Correlation Coefficient	.545**	1.000
		Sig. (2-tailed)	.001	.
		N	83	83

**. Correlation is significant at the 0.01 level (2-tailed).

Hypothesis three (Ho_3) was tested to examine the relationship between age diversity and employee dedication of insurance companies in Bayelsa State. The SPSS output reveals a positive and significant correlation between the variables where (*rho* = .545** and p = .001), thus implying that age diversity has significant relationship with employee dedication. Based on this, the study therefore rejects the null hypothesis (Ho_3) on the basis of the significant level of the correlation since the p-value (.001) on the table above is less than (0.05) level of significance. Hence, age diversity has positive and significant relationship with employee dedication of insurance companies in Bayelsa State.

4.1. Discussion of Findings

The outcome of the empirical examination is discussed in line with the objectives of this study.

4.1.1 Ethnicity Diversity and Employee Dedication

The result of the first hypothesis (Ho_1) revealed that ethnicity diversity has positive and significant relationship with employee dedication of insurance companies in Bayelsa State. The reason is that ethnic diversity enhances innovation, cultural competence, and teamwork, which fosters a more inclusive environment where employees feel respected and motivated to contribute. This agrees with Okoro and Chinwuba (2020) who found that ethnically diverse workplaces in Nigerian insurance firms experienced higher levels of employee loyalty and engagement. Their study revealed that when employees perceive fairness and inclusion across ethnic lines, their commitment to organizational goals increases. Similarly, Ahmed, et al., (2019) concluded that ethnic diversity in insurance firms leads to stronger interpersonal relationships and job satisfaction, which in turn elevates dedication and performance.

4.1.2 Gender Diversity and Employee Dedication

The second preposition (Ho_2) was tested to examine the relationship between gender diversity and employee dedication of insurance firms in Bayelsa State. The outcome of the empirical test revealed that gender diversity positively correlates with employee dedication. This is not surprising because organizations that promote gender balance often benefit from a broader range of perspectives, better problem-solving, and enhanced employee morale. The outcome is in line with Okechukwu and Agomuo (2021) who observed that in Nigerian insurance companies, the inclusion of women in decision-making roles significantly correlated with increased job involvement and organizational commitment among both male and female employees. Likewise, Smith and Turner (2020), using data from multinational insurance corporations, highlighted that gender-diverse teams tend to experience higher cohesion and mutual respect, leading to improved work ethics and employee dedication. These studies affirm that gender equity creates a sense of belonging and fairness that drives employees to go above and beyond their job expectations.

4.1.3 Age Diversity and Employee Dedication

The third hypothesis (Ho_3) revealed that age diversity positively correlates employee dedication because it emerged as a critical factor that influences employee engagement. However, insurance companies stand to benefit from a workforce that combines the innovation of younger employees with the experience of older staff. Thus, the finding agrees with Eze and Ugwoke (2018) who demonstrated that age-diverse teams in the Nigerian insurance sector showed greater adaptability and mutual learning, resulting in enhanced employee motivation and dedication. These findings indicate that companies who create platforms for intergenerational collaboration stand to experience stronger alignment between individual effort and organizational goals. In similar vein, Thompson and Wang (2021) found

that insurance firms in Asia that embraced age diversity had lower turnover rates and higher employee engagement, as workers felt valued regardless of their age group.

5.0 Summary of Findings

The study empirically examined the relationship between workforce diversity and employee engagement of selected insurance companies in Bayelsa State. In line with the specific objectives of this study, Spearman Rank Order Correlation Co-efficient was used to test the hypothetical relationship of the dimensions of workforce diversity and the measure of employee engagement. All of which were achieved with the support of Statistical Package for Social Sciences (SPSS) and the following findings are summarized below:

1. The outcome of the empirical investigation revealed that ethnicity diversity has positive and significant relationship with employee dedication of selected insurance companies in Bayelsa State.
2. There is also positive and significant relationship between gender diversity and employee dedication of selected insurance companies in Bayelsa State.
3. Age diversity has positive and significant relationship with employee dedication of selected insurance companies in Bayelsa State.

5.1 Conclusions

The findings of this study provide strong and positive empirical evidence on the relationship between workforce diversity and employee engagement of selected insurance companies in Bayelsa State. This significant relationship provides evidence that ethnicity diversity, gender diversity, and age diversity each have a positive and significant impact on employee dedication within insurance companies. These dimensions of workforce diversity contribute to creating a more inclusive, respectful, and equitable organizational culture that enhances employee motivation, engagement, and commitment. However, ethnicity diversity fosters a sense of belonging and cross-cultural understanding among employees, which not only strengthens interpersonal relationships but also enhances trust and collaboration. This inclusive environment encourages employees from various ethnic backgrounds to dedicate themselves more fully to their work and organizational objectives.

Gender diversity, on the other hand, promotes fairness and equal opportunities in career development and leadership roles. When both men and women are equally empowered and represented, it builds employee morale and satisfaction, leading to increased dedication and willingness to contribute beyond basic job requirements. The presence of gender-balanced teams also brings varied perspectives and creative problem-solving capabilities, which further reinforces a productive work culture. Likewise, age diversity offers a balanced mix of youthful innovation and seasoned experience, creating opportunities for mutual learning and mentorship. When organizations value the contributions of both younger and older employees, it reduces generational bias and fosters respect, collaboration, and continuity of institutional knowledge. These dynamics increase employees' sense of purpose and attachment to the organization, thereby enhancing their dedication and loyalty. Conclusively, diversity in ethnicity, gender, and age is not merely a matter of representation or compliance, but a strategic resource that significantly contributes to employee dedication in insurance companies. These forms of diversity, when properly managed, can drive a more motivated, loyal, and high-performing workforce. Thus, managers and policymakers in the insurance sector are encouraged to actively embrace and implement inclusive practices that recognize and harness the benefits of a diverse workforce for sustainable organizational growth and employee satisfaction.

5.2 Recommendations

Based on the findings and conclusion, the following practical recommendations are made for insurance companies to enhance employee dedication through workforce diversity:

i. Insurance companies in Bayelsa State should adopt fair hiring and promotion practices that ensure balanced representation across ethnicity. This would promote a sense of equity and motivates employees to remain dedicated and engaged to duty.

ii. Regular diversity training programs should be conducted to raise awareness and reduce unconscious bias among employees. Such programs would help to build a respectful and inclusive workplace culture that supports employee commitment.

iii. Insurance firms should encourage team projects and mentoring programs that connect employees from diverse backgrounds and age. These initiatives stand to enhance knowledge sharing, strengthen teamwork, and increase employee dedication.

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