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LIBRARY INSURANCE POLICY AS A CORRELATE FOR JOB EFFECTIVENESS AMONG LIBRARIANS IN STATE-OWNED UNIVERSITY LIBRARIES IN DELTA STATE, NIGERIA

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Abstract

This study investigated library insurance policy as a correlate of job effectiveness among 77 professional librarians across four state-owned university libraries in Delta State, Nigeria. Utilising a correlational research design and a census approach, the study collected data from 74 valid respondents (a 96.1% response rate) to identify available policies, assess staff effectiveness, and examine implementation challenges. Findings revealed a high availability of insurance policies, with property (94.6%), equipment (91.9%), and collection (87.8%) insurance being the most prevalent. The results further demonstrated that professional librarians operate at a high level of job effectiveness, with an aggregate mean score of 3.27. A significantly strong positive relationship ($r = 0.682$, $p < 0.05$) was established between library insurance policy and job effectiveness, suggesting that institutional security significantly enhances professional performance. Despite these positive outcomes, the study identified critical challenges, including inadequate funding, administrative bottlenecks, and low staff awareness. Key recommendations include increasing budgetary allocations, organising regular staff sensitisation programs, and mainstreaming insurance budgets into annual university funding cycles to ensure the sustainability of these protective measures.

Keywords: Library Insurance Policy, Job Effectiveness, Professional Librarians, State-Owned University Libraries, Risk Management, Delta State, Nigeria

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Introduction

Academic libraries occupy a strategic position in institutions of higher learning by supporting teaching, learning, research, and community service through the provision of information resources and services. The effectiveness of library personnel in carrying out these responsibilities significantly influences the quality of services rendered to library users and the achievement of institutional objectives (Omotunde et al., 2024).

Library personnel perform a wide range of professional and administrative functions, including cataloguing and classification, reference services, circulation services, information dissemination, records management, digital services, and user education. The successful performance of these functions depends largely on the availability of adequate resources, organisational support, and a conducive working environment (Udem & Bassey, 2024). Consequently, academic libraries continually seek measures that will protect their resources and enhance operational effectiveness.

Job effectiveness refers to the extent to which employees successfully perform assigned responsibilities and contribute to organisational goals. In academic libraries, job effectiveness is reflected in the quality, accuracy, efficiency, and timeliness of services rendered to users (Fajonyomi, 2021). Effective library personnel demonstrate competence, commitment, productivity, and professionalism in carrying out their duties. Research has shown that organisational policies, staff welfare provisions, resource availability, and management support significantly influence employee effectiveness and productivity (Ogunbanjo, 2021; Chukwujindu et al., 2024).

Modern academic libraries operate in environments characterised by various risks and uncertainties. These risks include fire outbreaks, theft, vandalism, flooding, equipment damage, technological failures, and other unforeseen events that may disrupt library operations and result in substantial losses (Okechukwu & Osondu, 2025). Such incidents can negatively affect service delivery, employee morale, and the overall performance of the library. To minimise these risks and ensure continuity of

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services, many institutions adopt insurance policies as part of their risk-management strategies.

An insurance policy refers to a formal arrangement through which an organisation obtains financial protection against specified risks in exchange for the payment of premiums. Within academic libraries, insurance policies provide protection for buildings, collections, furniture, equipment, and other valuable assets against potential losses arising from unforeseen circumstances (Maidabino & Zainab, 2013). Effective insurance coverage not only protects institutional investments but also contributes to organisational stability and sustainability.

Several forms of insurance policies are commonly found in academic libraries. These include property insurance, which protects library buildings and facilities; collection insurance, which covers books and other information resources; equipment insurance, which protects technological infrastructure; liability insurance, which safeguards against legal claims; and fire insurance, which provides compensation for fire-related losses (American Library Association, 2021). The existence and effective implementation of these policies are essential for safeguarding library assets and ensuring uninterrupted service delivery.

Insurance policies may indirectly influence job effectiveness by creating a sense of security and organisational stability among employees. When professional librarians perceive that institutional resources are adequately protected against unforeseen risks, they are more likely to perform their duties with confidence and commitment. Effective insurance policies may also reduce operational disruptions and support the continuous provision of library services (Adekanye, 2010). The present study focuses specifically on state-owned university libraries in Delta State, Nigeria, where four institutions, Delta State University Library, Abraka; Dennis Osadebe University Library, Asaba; University of Delta Library, Agbor; and Southern Delta University Library, Ozoro constitute the primary study context.

Statement of the Problem

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Insurance policies are recognized as vital institutional mechanisms for safeguarding library assets, collections, and infrastructure against unforeseen risks. In academic libraries, librarians carry out essential administrative and operational duties that require a stable and secure working environment to achieve optimal job performance. However, while institutions adopt insurance policies to mitigate risks and protect physical resources, there is a distinct lack of empirical evidence establishing whether and to what extent the implementation of these protective measures correlates with the job effectiveness of library personnel.

The core problem necessitating this study is the empirical disconnect between institutional risk management policy and employee performance outcomes in state-owned university libraries in Delta State. Although institutional stability is assumed to foster professional productivity, it remains empirically unverified how the presence of library insurance policies influences the work effectiveness, operational confidence, and service delivery of professional librarians in this specific context.

Without concrete empirical data clarifying this relationship, library administrators and university decision-makers lack the evidence required to strategically align risk management investments with human resource productivity. Therefore, this study examines library insurance policy as a correlate of job effectiveness among professional librarians in state-owned university libraries in Delta State, Nigeria.

Research Questions

The following research questions guided the study:

1. What insurance policies are available in state-owned university libraries in Delta State?
2. What is the level of job effectiveness among professional librarians in state-owned university libraries in Delta State?
3. What challenges affect the implementation of insurance policies in state-owned university libraries in Delta State?

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4. What strategies can improve the implementation of insurance policies in state-owned university libraries in Delta State?
5. What relationship exists between library insurance policy and job effectiveness among professional librarians in state-owned university libraries in Delta State?

Hypothesis

H_0: There is no significant relationship between library insurance policy and job effectiveness among professional librarians in state-owned university libraries in Delta State.

Literature Review

Theoretical Framework

This study is anchored on two theories: Systems Theory and Maslow's Hierarchy of Needs Theory. Both theories offer complementary perspectives for understanding how library insurance policies relate to job effectiveness among professional librarians.

Systems Theory

Systems Theory, originally propounded by Ludwig von Bertalanffy (1968) in his landmark work General System Theory: Foundations, Development, Applications, conceptualises organisations as complex, interrelated systems composed of interdependent components that work together to achieve common objectives. Bertalanffy (1968) argued that a system is a set of elements standing in interrelation among themselves and with the environment, and that no part of the system can function effectively in isolation without affecting other parts. The theory posits that organisational inputs (such as resources, policies, and structures), throughputs (processes and operations), and outputs (products and services) are dynamically interconnected and that changes in one component invariably affect the entire system.

The relevance of Systems Theory to the present study lies in its emphasis on the interdependence of organisational components. In the context of state-owned university libraries in Delta State, the library system comprises several interrelated elements, including personnel, collections, infrastructure, administrative policies, and

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insurance coverage. An insurance policy, as an organisational input, directly influences the stability and security of library operations. When insurance policies are effectively implemented, they provide a protective layer around library assets, thereby reducing operational disruptions and enabling personnel to perform their functions effectively. Systems Theory thus provides a conceptual basis for understanding how institutional insurance policies, as systemic inputs, shape the conditions under which professional librarians achieve high levels of job effectiveness.

Maslow's Hierarchy of Needs Theory

Maslow's Hierarchy of Needs Theory was developed by Abraham H. Maslow (1943) in his seminal article "A Theory of Human Motivation," published in Psychological Review. Maslow (1943) proposed that human needs are arranged in a hierarchical order consisting of five levels: physiological needs, safety needs, social/belonging needs, esteem needs, and self-actualisation needs. Of particular relevance to the present study is the safety needs level, which encompasses job security, financial security, protection from environmental hazards, and a stable working environment.

Library insurance policies that protect library buildings, collections, equipment, and personnel against unforeseen risks directly address the safety needs of professional librarians by assuring them that institutional assets and their working environment are adequately protected (Maslow, 1943). When personnel perceive that their workplace is secure and that the institution has taken deliberate steps to mitigate risks through insurance coverage, they are more likely to experience psychological safety, demonstrate organisational commitment, and exhibit higher levels of job effectiveness.

Empirical Review

Insurance Policies Available in Academic Libraries

Empirical studies have consistently demonstrated the existence of various forms of insurance policies in academic libraries as instruments of institutional risk management. Maidabino and Zainab (2013) conducted a study on library collection

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security management in Malaysian academic libraries and reported that collection insurance was among the key protective mechanisms employed by libraries to safeguard their holdings against theft, vandalism, and natural disasters. The study underscored the importance of maintaining comprehensive insurance coverage as a component of a broader risk-management framework.

Using a systematic review, Chigwada and Ngulube (2024) found that academic libraries are facing a wide range of threat/ risks. The researchers recommended property and fire insurance as viable strategies for mitigating threats to the library or outright loss of the library's property/ facilities. McGinty (2008) argued that the development of risk management programmes and the adoption of blanket insurance policies are two viable strategies for managing risks in academic libraries.

Adekanye's (2010) study revealed that more than 80% of the libraries examined in the study had no insurance policy to prevent outright loss of property, collections, and facilities. This goes a long way to show the level of preparedness of some of the academic libraries in Nigeria in terms of risk management.

Level of Job Effectiveness Among Library Personnel

The assessment of job effectiveness among library personnel has been the focus of several empirical investigations. Nwokike and Unegbu (2019) evaluated the job performance of librarians in South-Eastern universities. The study found that the level of job performance of librarians in universities in South-East Nigeria was high (Mean= 3.03, SD=0.67). In another study, Omotunde and Alegbeleye (2021) assessed talent management practices and job performance of librarians in university libraries in Nigeria. The findings showed that librarians' level of job performance was moderate (63.1%), and the researchers recommended strategies for improving the job effectiveness of librarians.

Oyeniran (2023) assessed the effect of job stressors on the job effectiveness of librarians in a few public universities. The findings revealed that there is a high level of

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job stress experienced among librarians in the university libraries in South West, Nigeria, which negatively affects their job effectiveness.

Udem and Bassey (2024) reported that library personnel in university libraries in South-East, Nigeria, demonstrated high levels of commitment and accuracy in job performance, with mean scores consistently above the acceptable threshold for effectiveness. These findings are consistent with Ayodeji et al. (2022), who examined motivation and job performance among library personnel in Landmark University, Kwara State, and found that the level of job performance of the respondents is high and that appreciation, promotion, and financial incentives, among others, are the major motivational factors that influence the job performance of the respondents. Moyosore et al. (2022) investigated motivation and job performance among librarians in academic libraries in Ogun State, Nigeria. The findings revealed descriptively that librarians' job performance was moderate at an overall mean score of 2.80 on a five-point Likert scale, with quantity of work output being the lowest score of 2.69.

Challenges Affecting Insurance Policy Implementation in Academic Libraries

Several empirical studies have identified key challenges that impede the effective implementation of insurance policies in academic libraries. Maidabino and Zainab (2013) identified inadequate funding as the most significant barrier to insurance policy implementation in university libraries, noting that many institutions lack the financial resources required to procure and sustain comprehensive insurance coverage.

The study by Dada et al. (2025) indicates that library risk management initiatives are often hindered by systemic underfunding, a lack of specialised staff training, and the complexities of securing digital assets. These challenges make it difficult to protect historical collections, manage physical facilities, maintain consistent user access, and adopt novel strategies like insurance coverage. Dickson and Yates (20230 cited insurance scheme cost, administrative burden associated with accessing insurance, and uneven impact of insurance schemes on different groups as the major

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drawbacks in implementing insurance coverage among the participants with disabilities.

Similarly, Alegbeleye (1993), in a foundational work on collection security in Nigerian university libraries, identified systemic underfunding and poor policy frameworks as enduring constraints, a finding that remains relevant to contemporary library management contexts. Similarly, Sikhupelo and Amoah (2025) identified inadequate communication, insufficient supervision, funding issues, management attitude, and documentation challenges, among others, as the challenges affecting risk management initiatives.

Strategies for Improving Insurance Policy Implementation in Academic Libraries

Empirical literature has identified several strategies that can enhance insurance policy implementation in academic libraries.

Regular staff sensitisation and capacity-building programmes have been consistently recommended across studies. In a study, Kimeu and Wanjira (2022) indicated that resource allocation, staff training, organisational communication, and organisational culture are all strategies that could improve insurance policy implementation in academic libraries. Shahroodi et al. (2024) identified price as a major determinant for the implementation of insurance policy; when the price of the insurance package is low or moderate, implementation tends to increase among subscribers.

From the library perspective in Kenya, Harrison et al. (2022) recommended that management consider allocating adequate budget and also recruiting sufficient and qualified staff, stakeholder involvement, conducting regular training of staff as sensitisation of staff, regular monitoring and evaluation, among others, as strategies for improving policy implementation in the university libraries examined. Similarly, Emmanuel and Okojie (2022) stressed creating awareness of the policy as the most viable strategy for enhancing the implementation of an idea among librarians. Dada et

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al. (2025) recommended the importance of proactive policy development, continuous capacity building, and the adoption of technology-driven solutions to enhance disaster resilience in libraries.

Relationship Between Insurance Policy and Job Effectiveness

Empirical evidence on the relationship between institutional insurance policies and employee job effectiveness, though limited, points to a significant and positive association. Udem and Bassey (2024) further established that employee perceptions of institutional stability and security were positively associated with job performance outcomes.

Adeniran (2011) similarly demonstrated that working conditions and organisational security were among the strongest determinants of job satisfaction and effectiveness among Nigerian academic librarians. These findings collectively support the premise that effective insurance policies, by enhancing organisational security and stability, contribute to improved job effectiveness among professional librarians.

Methodology

This study adopted a correlational research design to examine the relationship between library insurance policy and job effectiveness among professional librarians in state-owned university libraries in Delta State. A correlational design was considered appropriate because the study sought to determine the extent to which library insurance policies are related to job effectiveness without manipulating any variable (Creswell & Creswell, 2018). This design is particularly suited to studies that seek to establish the direction and magnitude of relationships between two or more variables in their natural setting.

The target population comprised all professional librarians employed in the four Delta State-owned universities: Delta State University Library, Abraka (48); Dennis

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Osadebe University Library, Asaba (16); University of Delta Library, Agbor (5); and Southern Delta University Library, Ozoro (8). The total population of the study was 77 professional librarians, as presented in Table 1.

Table 1: Population Distribution of Professional Librarians in State-Owned University Libraries in Delta State

University Libraries	Population	Percentage (%)
Delta State University Library, Abraka	48	62.3
Dennis Osadebe University Library, Asaba	16	20.8
University of Delta Library, Agbor	5	6.5
Southern Delta University Library, Ozoro	8	10.4
Total	**77**	**100%**

Source: Field Survey, 2026.

Given the relatively small and manageable size of the population, a census approach (total enumeration) was adopted. Consequently, all 77 professional librarians were included in the study without recourse to sampling. The use of total enumeration is widely applied in library and information science studies involving manageable populations because it enhances representativeness, eliminates sampling error, and ensures that findings are not distorted by the exclusion of any segment of the target population (Nwana, 2005; Asika, 2016).

Data were collected using a structured questionnaire titled the Library Insurance Policy and Job Effectiveness Questionnaire (LIPJEQ). Section B items were structured on a four-point Likert scale: Strongly Agree (SA) = 4, Agree (A) = 3, Disagree (D) = 2, and Strongly Disagree (SD) = 1. A four-point scale was adopted to avoid the ambiguity associated with a midpoint option, thereby compelling respondents to take a definitive position on each item.

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The instrument was subjected to face and content validation by two experts in Library and Information Science and one expert in Measurement and Evaluation, all drawn from Nigerian universities. To establish reliability, the questionnaire was pilot-tested among 15 library personnel in Ambrose Alli University Library, Ekpoma. Cronbach's Alpha reliability analysis yielded a coefficient of 0.82, confirming the instrument's internal consistency (Nunnally, 1978).

Out of 77 questionnaires administered, 74 were retrieved and found valid for analysis, representing a response rate of 96.1%, as shown in Table 2. Data were analysed using frequency counts, percentages, mean scores, and standard deviations for descriptive research questions, with a criterion mean of 2.50 adopted for decision-making on Likert-scaled items. Pearson Product-Moment Correlation (PPMC) was used to test the hypothesis at a 0.05 level of significance.

Decision Rule

The study adopted the decision rule set by Evans (1996), which interprets the strength of relationships using the Pearson Product-Moment Correlation Coefficient (r) as follows:

0.00 – 0.19 → Very Weak Relationship

0.20 – 0.39 → Weak Relationship

0.40 – 0.59 → Moderate Relationship

0.60 – 0.79 → Strong Relationship

0.80 – 1.00 → Very Strong Relationship

Note: When the p-value is equal to or less than the level of significance ($p \leq 0.05$), it indicates a statistically significant relationship; the null hypothesis is rejected. When the p-value is higher than the alpha level ($p \geq 0.05$), the null hypothesis is accepted.

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Table 2: Distribution of Questionnaires and Response Rate by Institution

University Library	Distributed	Retrieved	Response Rate (%)
Delta State University Library, Abraka	48	46	95.8
Dennis Osadebe University Library, Asaba	16	15	93.8
University of Delta Library, Agbor	5	5	100.0
Southern Delta University Library, Ozoro	8	8	100.0
Total	77	74	96.1

Source: Field Survey, 2026.

Results and Discussion

Research Question One: What insurance policies are available in state-owned university libraries in Delta State?

Data for Research Question One were analysed using frequency counts and percentages. The results are presented in Table 3.

Table 3: Available Insurance Policies in State-Owned University Libraries in Delta State

Insurance Policy	Frequency	Percentage (%)
Property Insurance	70	94.6
Collection/Material Insurance	65	87.8
Equipment Insurance	68	91.9
Fire Insurance	62	83.8
Liability Insurance	55	74.3

Source: Field Survey, 2026.

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The findings indicate that property insurance (94.6%), equipment insurance (91.9%), collection/material insurance (87.8%), fire insurance (83.8%), and liability insurance (74.3%) are available in state-owned university libraries in Delta State. Property insurance recorded the highest level of availability, while liability insurance recorded the lowest. The study's identification of high availability for property, equipment, collection, and fire insurance policies within state-owned university libraries in Delta State marks a significant finding in the context of institutional risk management. This high level of availability resonates with the research of Maidabino and Zainab (2013), who characterised collection insurance as a fundamental protective mechanism against theft, vandalism, and natural disasters. It also aligns with the strategic recommendations of McGinty (2008), who advocated for blanket insurance policies as a viable means of managing risks in academic libraries. However, these findings present a notable contrast to earlier work by Adekanye (2010), which revealed that over 80% of Nigerian academic libraries examined at that time lacked any insurance policy to prevent the loss of property and collections.

Research Question Two: What is the level of job effectiveness among professional librarians in state-owned university libraries in Delta State?

Table 4: Job Effectiveness Among Professional Librarians in State-Owned University Libraries in Delta State

Items	Response Options				Mean	SD	Decision
	SA	A	D	SD			
1. I deliver library services to users in a timely and efficient manner	38	26	7	3	3.34	0.81	Agree
2. I demonstrate accuracy and thoroughness in performing assigned duties	35	29	7	3	3.3	0.80	Agree
3. I show strong commitment and dedication to my professional responsibilities	40	24	7	3	3.36	0.81	Agree
4. Users express satisfaction with the library services I render	33	30	8	3	3.26	0.81	Agree
5. I utilise available library resources efficiently and	32	31	8	3	3.24	0.80	Agree

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responsibly							
6. I meet set targets and performance standards in my job	34	28	9	3	3.26	0.82	Agree
7. I maintain professionalism and ethical conduct in service delivery	36	28	7	3	3.31	0.80	Agree
8. I collaborate effectively with colleagues to achieve library objectives	31	33	7	3	3.24	0.79	Agree
9. I adapt quickly to changing demands and emerging library service needs	29	34	8	3	3.2	0.79	Agree
10. I receive positive feedback from supervisors regarding my job performance	30	32	9	3	3.2	0.81	Agree
Aggregate Mean					**3.27**	**0.80**	**Agree**

Criterion Mean = 2.50; SA = Strongly Agree (4), A = Agree (3), D = Disagree (2), SD = Strongly Disagree (1). **Source: Field Survey, 2026.**

The results in Table 4 reveal that professional librarians demonstrated a high level of job effectiveness across all 10 indicators. Commitment to assigned duties (item 3) and timely delivery of services (item 1) recorded the highest mean scores, while adapting to changing demands (item 9) and receiving positive supervisory feedback (item 10) recorded comparatively lower but still affirmative scores. All items exceeded the criterion mean of 2.50, and the aggregate mean of 3.27 confirms that respondents perceived themselves as highly effective in carrying out their professional responsibilities. The high level of job effectiveness reported among professional librarians in this study, characterised by commitment, accuracy, and timely service delivery, is consistent with several regional studies. For instance, Nwokike and Unegbu (2019) and Udem and Bassey (2024) both reported high performance levels among librarians in South-East Nigeria. While this study's results are more positive than those of Omotunde and Alegbeleye (2021) or Moyosore et al. (2022), who found performance to be moderate, the collective evidence suggests a generally strong professional output among Nigerian librarians despite environmental stressors.

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The reported high level of job effectiveness among professional librarians serves as a primary output within the Systems Theory model. This output is the logical result of a system where the various components, personnel, infrastructure, and protective policies work in harmony.

Research Question Three: What challenges affect the implementation of insurance policies in state-owned university libraries in Delta State?

Table 5: Challenges Affecting Insurance Policy Implementation in State-Owned University Libraries in Delta State (N = 74)

Items	Response Options				Mean	SD	Decision
	SA	A	D	SD			
1. Inadequate funding hampers the procurement of comprehensive insurance coverage	42	22	7	3	3.39	0.82	Agree
2. Low awareness among library staff limits effective insurance utilisation	35	27	9	3	3.27	0.83	Agree
3. Administrative bottlenecks delay insurance policy implementation	33	28	9	4	3.22	0.86	Agree
4. Poor policy documentation undermines systematic insurance administration	30	29	11	4	3.15	0.86	Agree
5. Limited management commitment reduces the priority given to insurance policies	32	27	11	4	3.18	0.88	Agree
6. Lack of dedicated insurance officers creates implementation gaps	31	28	11	4	3.16	0.87	Agree
7. Inadequate training on insurance claims procedures affects utilisation	29	30	11	4	3.14	0.86	Agree
8. Delays in releasing funds for insurance premiums disrupt coverage continuity	38	24	8	4	3.30	0.87	Agree

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Items	Response Options				Mean	SD	Decision
	SA	A	D	SD			
9. Bureaucratic approval processes impede timely policy renewal	34	26	10	4	3.22	0.87	Agree
10. Limited collaboration with insurance providers reduces policy effectiveness	28	31	11	4	3.12	0.85	Agree
Aggregate Mean					**3.21**	**0.86**	**Agree**

Criterion Mean = 2.50; SA = Strongly Agree (4), A = Agree (3), D = Disagree (2), SD = Strongly Disagree (1). **Source: Field Survey, 2026.**

The findings in Table 5 indicate that all 10 identified challenges are significant, as all item mean scores exceed the criterion mean of 2.50. Inadequate funding (item 1) and delays in releasing funds for insurance premiums (item 8) recorded the highest mean scores, indicating that financial constraints constitute the most critical barriers to insurance policy implementation. Administrative bottlenecks (item 3) and bureaucratic approval processes (item 9) also recorded high means, reflecting the systemic nature of governance challenges in state-owned university libraries. The aggregate mean of 3.21 confirms that all listed challenges are agreed upon by respondents as significant impediments. Despite these positive performance indicators, the study found that insurance policy implementation is significantly hindered by inadequate funding and administrative bottlenecks. These findings mirror the work of Maidabino and Zainab (2013), who identified funding as the most critical barrier to sustaining comprehensive insurance coverage. Furthermore, the results echo Dada et al. (2025), who noted that library risk management is often compromised by systemic underfunding and complex administrative requirements. These challenges appear to be enduring, as foundational research by Alegbeleye (1993) previously identified systemic underfunding and poor policy frameworks as persistent constraints in the Nigerian university library system.

Research Question Four: What strategies can improve the implementation of insurance policies in state-owned university libraries in Delta State?

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Table 6: Strategies for Improving Insurance Policy Implementation in State-Owned University Libraries in Delta State (N = 74)

Items	Response Options				Mean	SD	Decision
	SA	A	D	SD			
1. Increasing budgetary allocation for insurance coverage across all libraries	43	22	6	3	3.42	0.81	Agree
2. Organising regular staff sensitisation on available insurance policies	37	25	9	3	3.30	0.83	Agree
3. Strengthening management commitment and support for insurance implementation	38	25	8	3	3.32	0.82	Agree
4. Conducting periodic reviews to ensure insurance policies remain current and adequate	35	26	9	4	3.24	0.87	Agree
5. Establishing effective monitoring and evaluation mechanisms for insurance policy compliance	34	27	9	4	3.23	0.86	Agree
6. Employing dedicated insurance officers to coordinate policy administration	32	28	10	4	3.19	0.86	Agree
7. Partnering with reputable insurance companies to obtain suitable coverage packages	36	25	9	4	3.26	0.87	Agree
8. Providing capacity-building training for staff on insurance claims procedures	33	28	9	4	3.22	0.86	Agree
9. Mainstreaming insurance budgets into the annual university funding cycle	35	27	8	4	3.26	0.86	Agree
10. Enforcing strict policy documentation and record-	30	31	9	4	3.18	0.84	Agree

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Items	Response Options				Mean	SD	Decision
	SA	A	D	SD			
keeping for all insurance arrangements							
Aggregate Mean					**3.26**	**0.85**	**Agree**

Criterion Mean = 2.50; SA = Strongly Agree (4), A = Agree (3), D = Disagree (2), SD = Strongly Disagree (1). Source: Field Survey, 2026.

Table 6 reveals that all 10 proposed strategies for improving insurance policy implementation are agreed upon by respondents, with all item means exceeding the criterion mean of 2.50. Increasing budgetary allocation (item 1) recorded the highest mean, consistent with findings that inadequate funding is the foremost challenge. Organising regular staff sensitisation (item 2) and strengthening management commitment (item 3) also received high endorsement. The aggregate mean of 3.26 confirms that respondents collectively view the proposed strategies as viable and necessary for enhancing insurance policy implementation in state-owned university libraries.

To overcome the aforementioned barriers, the study proposes strategies such as increasing budgetary allocations and organising regular staff sensitisation. These recommendations find strong support in the literature, such as Kimeu and Wanjira (2022), who linked resource allocation and staff training directly to the success of insurance policy implementation. Additionally, the focus on awareness as a driver for change is supported by Emmanuel and Okojie (2022), who argued that sensitisation is a strategic tool for enhancing the implementation of any new organisational policy among librarians.

Research Question Five and Hypothesis: Relationship Between Library Insurance Policy and Job Effectiveness

Table 7: Pearson Correlation Between Library Insurance Policy and Job Effectiveness (N = 74)

SN	Variables	IT Literacy	Readiness to

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				Apply AI for Library Operations
1	**IT Literacy**	Pearson Correlation	1	.682**
		Sig. (2-tailed)		.001
		N	74	74
2	**Readiness to Apply AI for Library Operations**	Pearson Correlation	.682**	1
		Sig. (2-tailed)	.001	
		N	74	74

***. Correlation is significant at the 0.05 level (2-tailed).**
Source: Field Survey, 2026.

Table 7 shows that the Pearson correlation between library insurance policy and job effectiveness produced an r-value of 0.682 with a p-value of 0.001. Since the p-value (0.001) is less than the 0.05 level of significance, the null hypothesis is rejected. This indicates a statistically significant positive relationship between library insurance policy and job effectiveness among professional librarians in state-owned university libraries in Delta State. The r-value of 0.682 reflects a strong positive correlation, suggesting that as the effectiveness of insurance policy implementation improves, job effectiveness among professional librarians also increases.

The core finding of a significant positive relationship between library insurance policies and job effectiveness provides empirical weight to the theoretical frameworks of the study. This relationship aligns with Maslow's Hierarchy of Needs, specifically the safety needs level, which suggests that when an institution protects its assets and environment, employees experience the psychological safety necessary for high performance. Empirically, this finding is supported by Udem and Bassey (2024) and Adeniran (2011), who both established that organisational security and stable working conditions are primary determinants of job effectiveness and satisfaction among academic librarians.

This finding confirms the Systems Theory premise that changes in one component (the input of insurance) significantly affect the performance of the whole system (the output of effectiveness).

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Recommendations

Based on the findings of the study, the following recommendations are provided to enhance the library system and librarian performance in Delta State:

1. From the findings, property and equipment insurance are widely available; institutions should prioritise the adoption of more comprehensive coverage, specifically addressing the lower availability of liability insurance to ensure all facets of the library are protected.
2. University management should continue to provide the organisational support and stable environment that currently enables the high level of job effectiveness among professional librarians.
3. To overcome significant implementation challenges, the government and university authorities must eliminate delays in releasing funds for premiums and simplify the bureaucratic approval processes that currently impede timely policy renewals.
4. Libraries should mainstream insurance budgets into the annual university funding cycle and organise regular staff sensitisation programs to increase awareness and utilisation of available policies.
5. Given the strong positive relationship between insurance and effectiveness, management should view insurance not just as an asset protection measure, but as a strategic investment in the psychological safety and productivity of their staff.

Conclusion

The study showed that library insurance policies serve as a fundamental pillar for both institutional risk management and professional productivity within state-owned university libraries in Delta State. Regarding the availability of insurance policies, the study concludes that state-owned university libraries in Delta State have established a robust framework of protective measures, with property and equipment

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insurance being the most widely adopted. The high prevalence of these policies, alongside collection and fire insurance, indicates that these institutions have moved beyond theoretical risk management to implement tangible safeguards for their physical and intellectual assets. This availability is a critical institutional achievement, providing a necessary foundation for operational continuity. In terms of job effectiveness, the conclusion is that professional librarians in these universities are performing at an exceptionally high standard. Their high aggregate mean score (3.27) reflects a workforce that is deeply committed to timely service delivery, accuracy, and professional ethics.

However, the findings concerning challenges lead to the conclusion that the effective implementation of insurance is significantly constrained by systemic factors. Financial limitations, specifically inadequate funding and delays in releasing premiums, are the primary hurdles that threaten the continuity of coverage. Furthermore, the study concludes that administrative bottlenecks and bureaucratic processes act as major impediments, suggesting that policy existence does not always translate into seamless protection without better governance structures. To mitigate these issues, the study concludes that proactive institutional strategies are essential. There is a clear consensus that increasing budgetary allocations and mainstreaming insurance into annual funding cycles are the most vital steps for long-term sustainability. Additionally, the conclusion emphasises that regular staff sensitisation and strengthened management commitment are necessary to bridge the gap between policy procurement and staff awareness, ensuring that the benefits of insurance are fully realised at all levels of the organisation.

The finding of a strong positive correlation ($r = 0.682$) between these policies and job effectiveness demonstrates that institutional security transcends mere physical protection; it creates a framework of organisational stability that directly empowers librarians to perform their duties with greater commitment and efficiency. From a theoretical perspective, the findings validate the premise that insurance acts as a critical

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systemic input that stabilises the library environment. By addressing the safety needs of professional librarians, these policies foster the psychological security necessary for high-level performance, such as timely service delivery and professional dedication. However, the study further concludes that the sustainability of these benefits is currently undermined by systemic constraints, particularly inadequate funding and administrative bottlenecks that disrupt the continuity of coverage. Ultimately, the research asserts that while professional librarians in Delta State are currently highly effective, this effectiveness is intrinsically linked to the perceived security of their working environment.

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