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EFFECTS OF CONTRACTORS ATTITUDE TOWARDS RISK IN CONSTRUCTION PROJECTS DELIVERY IN GOMBE TOWN, NIGERIA

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Abstract

Despite heavy infrastructural development Gombe state is witnessing by the successive administrations, the indigenous construction project contractors in the state are yet to seize this opportunity as indicated by the list of active contractors by the state's ministry of works and transport. Extant literature embodies several propositions relating to this phenomenon—some organizations see opportunity as threat; the downside of risk is what many contractors forecast, etc. Consequently, this study investigated the attitude of the construction contractors in Gombe town. The research was conducted using questionnaire survey, where 84 construction contractors participated in the study. These contractors were selected using simple random sampling technique, and the responses obtained were analyzed using SPSS packaged 21. The study found that the effect of contractor attitude towards risk in project delivery is 'avoiding risk' attitude. And with this attitude, only 22.3% of the subjects' project performance were enhanced. Furthermore, there is large negative correlation (r= -.556) between this attitude of 'avoiding risk' by the Gombe-town construction contractors and their project performance. Considering these findings, it is recommended that attitudinal change must be

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shown by the contractors from just 'avoiding risk' to at least 'exploiting' and 'sharing' attitudes. Similarly, more effort is needed by the contractors to invest in project management knowledge area to enable them to devise 'strategic approach' to each project as this will enhance their attitude.

Introduction

Risk base decision making is critical to a successful Construction project management, in which decision makers attitude towards risk plays an important role (Wang and Yuan, 2011.) During a lifecycle of construction projects, more importantly at the planning phase, the participants are confronted with enormous decision-making problem which are usually address through identifying, analyzing and responding to potential risks and ultimately optimizing solutions (Al-Bahar, 1996) cited in (Renuka, 2017). (Hillson, *and Murry* 2017). opine that Risk attitude of a contractor towards a project is critical to the overall performance of the contractor on that project. During the past decades, risk factors identification and assessment technique became a hot research topic, where many contractors developed a series of thumb of rules to analyze and assess risk. As a result, many construction projects failed to achieve their time, cost and quality objectives (Al-Bahar, 1996) cited in (Renuka *et, al.* 2017).

In Africa, an overview of the traditional construction process according to Odimabo and Oduaza. (2013) was explain in four stages—conceptual, design, construction, operation and maintenance. However, the passage from one stage to another is not all smooth sailing", but fraught with problems (John and Clement, Loy 2015).

Construction industry is one of the largest industries and contributes to about 10% of the gross domestic product (GDP) in industrialized countries (Adnan, *at, el.* (2015). Nigeria is no exception; the local construction industry among other sectors is one of the main economic engine sectors, supporting the Nigerian national economy. Nigeria's construction sector accounts for 1.4% of its GDP and is also a large employer of unskilled labor (Oyebode, 2018).

Concept of Risk

Do people like to go for a risk, and would that be a good thing, or rather not? Consulting the wisdom of proverbs in Rohrmann, (2008), provides a whole range of 'yes' or 'no' attitudes: "Nothing ventured, nothing gained", "It's better to be safe than sorry", "When fortune smile, embrace her", "Look before you leap", "who dares wins", "A bird in the hand beats two in the bush". According to him, concepts such as risk propensity, risk-seeking versus risk aversive, risk taker and so on are widely used and seen as existing by

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most laypeople and researchers. They postulated implicitly or explicitly as personal trait(s) by some authors but not yet convincingly validated as such. However, it seems that these constructs are inconsistently and sometimes illogically defined in the literature. Risk according PMBOK, (2018), is an uncertain condition or event that if it occurs will have a positive or negative effect on one or more objectives. While Rohrmann, (2008), define it as a possibility of physical or social or financial harm/detriment/loss due a hazard. This is the (dominating) negative perspective; he however defines in a neutral perspective as uncertainty about the outcomes (good and/or bad ones) of a decision.

Building project's risk

Ogunsami, Salako and Ajayi (2011) argued that risk occurs in every dimension of human life and as such construction projects are not an exception from this as they are characterized by activities that are prone to different types of risks. This ranges from political to construction risk. In specific relation to construction, Hackett and Statham (2007) defined risk in building project as 'the possible loss or gain resulting from the difference between what was anticipated and what finally occurred'. John and Peter (1997) in (Ogunsami *et, al.* 2011) defined risk in construction as an exposure to the possibility of economic / financial loss or gain, physical damage or injury, or delay, as a consequence of the uncertainty associated with pursuing particular course of action. Still, Odeyinka (2016) described risk in construction as a variable in the construction process whose variation results in uncertainty as to the final cost, duration, and quality of the project.

Risk management is essential for construction project success, because it focuses on the proactive identification and management of uncertainties in order to minimise threats, maximise opportunity and optimise achievement of project objectives, (PMBOK 2018) guide. In practice, however, risk management often fails to meet expectations, as demonstrated by repeated projects failures (Hillson, *et, al*. 2017). According to Cooper (2015). risk management process involves the systematic application of management policies, processes and procedures to the tasks of establishing the context, identifying, analyzing, assessing, treating, monitoring and communicating risks

Research and experience both indicate that one of the reasons why risk management promises so much and often deliver so little is due to the attitudes that individuals and groups of people hold towards the perceived threats and opportunities. (David, *et al.* 2017).

Attitude of contractors towards risk in building projects

Risk attitude can be defined as a chosen response to an uncertainty that matters, influenced by perception (Hillson, et, al.2017). According to Rohrmann (2018), risk attitude is a generic orientation (as a mind-set) towards taking or avoiding a risk when deciding

how to proceed in situations with uncertain outcomes. Risk attitude is often seen as a stable personal trait, which will apply regardless of the context, the risk and consequences involved. Different people differ in the ways they resolve work related or personal decisions which involve risk and uncertainty and decision-making behaviour is often described or explained by risk attitude (Weber and Blais, 2002, Wang and Yuan, 2011), cited in (Zhang, et, al. 2013).

Both risk perception and risk attitude under uncertainty are well described determinants of risk decision-making behaviour (Pennings and Smidts, 2014; Au and Chan, 2016), both the nature and competition for construction project decision as a critical activity for contractors is associated with uncertainty and complexity (Lin and Chen, 2004). Therefore, great academic attention should be paid to the attitude of contractors towards risk in construction projects delivery. According to Baloi and Price (2003), different people attach different meanings to the concept of risk and it also varies according to viewpoint and experience. Engineers, designers and contractors view risk from the technological perspective; financial managers and developers tend to view it from the economic and financial side; health professionals, environmentalists, chemical engineers view risk from safety and environmental perspective.

Hence, an organization's risk attitude is determined partly by the risk attitude of the people involved in the organization. But largely due to specific leadership style and policy, which in turn define the organizational behavior (Gill, 2011). Since organizational disposition to specific situation can be termed as "attitude", it follows that risk response strategies are the attitudes of the contractor. These include risk avoidance, transfer, mitigate, exploit, share, enhance, and accept. The first three constitute the attitude of an organization who perceives the situation as 'threat'; whereas the remaining four describes the attitude of an organization who perceives the situation as an opportunity.

Measures of risk attitude

Risk attitude is formally modelled as the shape of a decision maker's utility profile (Weber, Blais, Betz 2002). Measures of risk attitude assess decision maker's perception of risk and/or their preferred level of risk. The three separate distension between approaches to measurement of risk attitude according to Weber, *et. al* (2002) are: -

i. Behavioral measures of risk which determine individuals' risk preferences from actual choices made in games or scenarios, both real and hypothetical.
ii. Measures of risk attitude use self-report questionnaires that directly query individuals about risky situations.
iii. Measures of personality traits related to risk assess risk attitude through individuals' self-reports of personality traits related to risk-taking and aversion.

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Closely related to risk attitude is ambiguity attitude. Ambiguity is defined as "uncertainty about uncertainty" (Lauriola, Levin, and Hart, 2017). An alternate and broader definition of ambiguity is insufficient information. Measures of ambiguity (in)tolerance are closely related to epistemic motivation measures, such as Need for (Cognitive) Closure. The table below

Effect of contractors' attitude towards risk in construction project

In risk-taking, some contractors would take relatively more or less risk than others. How contractors take risks could be considered as an identifier to describe the way they do business. According to Jin kim, (2009), competition causes additional uncertainties to competing contractors since the contractors do not know exactly who their competitors are (they may encounter new competitors) and how the competitors will bid. He further state that, the result of competitive bidding always depends on the participating bidders, especially their risk-taking attitude: how much risk the individual contractors are willing to take in the competition to obtain a job.

Contractors' attitude towards risk and their project delivery success

Stake (2018) argued that the way contractor perceives a situation as an opportunity or threat affects their project delivery. Thus, when considering risk mitigation strategy/methodology, it is important equally to recognize the impacts of the decision on outcome (Han & Diekmann, 2015). This shows that there is link between the risk attitude and the outcome (i.e. performance) of the project. The impact of responding to risk may make sense in the short term (e.g. saves cost, allow meeting schedule). Avoiding risk takes two forms: removing the cause of the risk, changing construction method. Both options affect project outcome in terms of performance. He and Huang (2007) noted that avoiding risk through removing the cause may be time consuming since identification and study of the risk factors must take precedence before making decision, in which case affects time schedule. Similarly, the impact of just a few unknown conditions which may necessitate changing construction method may increase cash flow. And where it is not readily available arrangement and options needs to be evaluated; all of which affects time schedule (Au & Chan, 2005). It is important to recognize how much of an impact there would be in planning (Chen, 2000).

METHODOLOGY

This study is conducted using quantitative methods. The specific study design is causal design. Causal studies may be either correlational or experimental (McNabb, 2010). However, correlational study is ideal for this study given that the key research questions

has been answered by correlating contractors' risk attitude with their construction project delivery. McNabb (2010) implied that correlation is used in identifying how the independent variables are related to the dependent variable. The research was conducted on construction contractors in Gombe town, Nigeria. The element of analysis (also sample units) for the study is any contractor whether active or inactive. Thus, the study population refers to all contractors in the town.Official sample frame showed 120 contractors registered with Gombe State Government. Thus, study therefore pick a sample size of 92 elements/ units of analysis (see Krejcie & Morgan, 1970). Creswell (2014) posit that where unit of analysis are homogeneous with respect to variable of interest even small size sample can be enough to infer the study findings on the population of the study. Therefore, stratified random sampling is used as the sampling technique in the study. According to Argyrous and Kumar, (2011) and (2014) respectively, stratified sampling is based on the ability of the researcher to divide the population into groups (strata) on the basis of identifiable characteristics that has correlation with the variable being explored and then select element from each srata using simple random sampling (SRS). Thus, sample elements (construction works Contractors) were stratified based on class of registration with Gombe state government (i.e., A, B, & C). Contractors' classification is in accordance with the value of projects to be undertaken. The retrieved questionnaires from the respondents were organized as to be ready for keying in into the data analysis software—SPSS—selected for data analysis in the study. In line with the objectives of the study, the following statistical procedures was used. All data analysis for this study begins with finding the *sample statistics* using appropriate descriptive statistics which was used to infer/conclude on the study population. To investigate the relationship between contractor's risk attitude and building construction project delivery. This objective will be achieved by **spearman correlation analysis** in which the two variables—'attitude of the contractors' and their 'project delivery' will be correlated to investigate whether there is negative or positive relationship among the variables.

Demographic Information of Respondents

Table 1 shows the number of participants in each of the categories of the study respondents—architects, Q.S, Builders, Engineers—in the study. It can be seen from the table that 30 are architects, 14 are Quantity surveyors, 27 are Builders, and 13 are Engineers. This brings the total number of the study participants to 84 responses in the study.

Table 1: Demographic Information of respondents

		Frequency	%	Valid %	Cum. %
positions in organization	Architect	30	35.7	35.7	35.7
	Quantity surveyor	14	16.7	16.7	52.4
	Builder	27	32.1	32.1	84.5
	Engineer	13	15.5	15.5	100.0
	Total	**84**	**100.0**	**100.0**	
Academic qualification	HND	42	50.0	50.0	50
	B.Tech/B.Sc	26	31.0	31.0	81
	M.Tech/Msc	16	19.0	19.0	100
	Total	**84**	**100.0**	**100.0**	
Job site experience	1 to 5 years	25	29.8	29.8	29.8
	6 to 10 years	32	38.1	38.1	67.9
	Above 10 years	27	32.1	32.1	100
	Total	**84**	**100.0**	**100.0**	

Source: Author's field work (2020)

Table 1 above provides the data for the academic qualification of the respondents. It shows that participants with HND qualification are 42 in number, whereas those with B.Tech/B.Sc are 26 and M.Tech/M.Sc are 16. These brings the total number to 84. Table also shows the field experience in years that participant stay in the construction work. This gives them the required knowledge and competency to answer the questionnaire with optimal accuracy. Category '1-5 years' has the highest participants with 25; while category '6-10 years' has 32 cases, while 'above 10 years' has 27 respondents, making the total number of participants to equal the above numbers—84.

To identify the attitude of contractors towards risk in construction project delivery

The table 2 below shows the concurrence (extent of agreement) among the respondents in the study. It can be seen there, that down the column 'sig' six of the risk attitudes are found not significant among the respondents, and by extension among the contractors. Precisely, transferring attitude has a significance level of .03, whereas mitigating attitude has .01. furthermore, exploiting attitude has a significance level of .00 while sharing risk attitude has .04. others are enhancing attitude with .03 level of significance and 'accepting' with .02. all these, except for 'avoiding', has been found not significant

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difference among the group of respondents, and hence indicates that the only class of attitude that they did not differ upon is the 'avoiding risk'. The individual group's mean (x) and the total groups' mean ($T\bar{X}$) are calculated as shown in the table above. These are not the fundamental statistic to achieve that objective, since the objective does not aim at raking the mean scores (Fied, 2016).

Table 2: Responses on contractors' risk attitudes

Respondents Mean Scores										
	Risk attitudes	Arc.	Bldr.	Q.S	Engr	$T\bar{X}$	SD	F	Sig	LS
1	Avoiding	4.04	4.23	4.42	4.35	4.15	0.83	0.98	0.08	NS
2	Transferring	3.66	4.07	4.42	3.85	3.92	0.94	1.27	0.03	S
3	Mitigating	3.95	4.46	4.07	4.05	4.12	0.91	0.76	0.01	S
4	Exploiting	3.33	3.92	4.14	3.85	3.73	0.93	1.83	0.00	S
5	Sharing	3.47	3.61	4.20	4.0	4.60	29.1	0.49	0.04	S
6	Enhancing	3.80	4.1	4.42	3.70	3.81	0.97	0.59	0.03	S
7	Accepting	3.90	3.92	4.28	3.80	4.00	0.90	0.68	0.02	S

$T\bar{x}$ =mean score; SD= standard deviation; F= variance; Sig.= significance; LS= level of significance

To assess the effect of the contractors' risk attitude in building construction projects delivery

This objective is achieved by regression analysis. The analysis starts by observing the descriptive statistics in table 9. It is interesting to note that the standard deviation here measures how far the sample score (i.e. sample mean) is from the center of the data. And it can be seen, for the two variables (contractors' attitude and project performance) all is less than 1.

Table3: Descriptive statistics for the regression model

Descriptive Statistics			
	Mean	Std. Deviation	N
ATT	2.9436	.62339	84
PP	2.8386	.82493	84

ATT= risk attitude; PD= Project Delivery

Table 4 shows not only that the variable that requested was used in the model, but the specific method of the regression—standard regression analysis (see Pallant, 2011). What

is important is that all the cases are included in the analysis. That said the regression analysis used data from the retrieved questionnaire.

Table 4: variable entered the model

Variables Entered/Removed			
Model	**Variables Entered**	**Variables Removed**	**Method**
1	ATT[b]		Enter
a. Dependent Variable: PD			
b. All requested variables entered.			

The next vital information preparatory to the regression model is the ANOVA generated for the model. It is important to look at the significance value (p= .000) of the residual error term in the model. This, as shown in table 12, means that the model is reliable in terms of the information provided.

Table 5: Analysis of Variance of the model

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	30.823	1	30.823	102.096	.000[b]
	Residual	105.969	83	.302		
	Total	136.792	84			

a. Dependent Variable: PD

b. Predictors: (Constant), ATT

Table 5 provides the model information for the regression analysis conducted. The two-important information are 'R-Square' and 'Adjusted R-Square'. R^2 shows that attitude of the contractors towards risk explained.225 of their project performance. This mean that the attitude of the contractors enhances only 22.5% of their project performance.

Table 6: Regression model

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.475[a]	.225	.223	.54946	.225	102.096	1	351	.000	1.963

a. Predictors: (Constant), ATT

b. Dependent Variable: PD

However, the generalizability of the regression model on the cases of analysis in the study area is provided under the heading 'Adjusted R^2'. Here it shows that only 22.3% of the performance of the contractors in project delivery is enhanced by their attitude towards risk in the construction projects.

To investigate the relationship between the contractors' risk attitude and building construction project delivery

According to Pallant (2013), this analysis begins by ensuring that there no lots of missing data. This can be seen according to the 'N' (i.e., number of cases) from which the data is obtained. It can be seen in table 6 that all the 84 cases are used in the analysis.

The second thing is the direction of the relationship between the variables. Field (2018) suggests that negative sign in front the correlation coefficient shows that there is negative relationship between the variables. For this study, there is negative relationship (-.556).

Table 7: correlation output for contractors' Risk attitude and Project delivery

		Risk_ATT	Pjct DELV
Spearman's rho	Risk _ATT Correlation Coefficient	1.000	-.556**
	Sig. (2-tailed)	.	
	N	84	.000
			84
	Pjct_ DELV Correlation Coefficient	-.556**	1.000
	Sig. (2-tailed)		
	N	.000	.
		84	84

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

Risk_ ATT = Risk Attitude; Prjct_ Delv = Project Delivery

This means that the more construction contractors in Gombe stick to the attitude of 'avoiding risk' in construction project, the more their project delivery, is affected. In other words, the more they feel to avoid risk without approaching it strategically, the *less* their project delivery success will be. The strength of the correlation between the attitude of the contractors and their project delivery can also be deduced from the table 13, above. It can be seen, according to Cohen (1988) cited in Pallant (2013) that a correlation of zero indicates not relationship at all; whereas correlation of 1 indicates perfect positive relationship and -1 indicates perfect negative correlation. And correlations (*r*=.10 to .29 is small; *r*= .30 to .49 is medium; *r*= .5 to 1.0 is large. For this study, therefore, there is large correlation, with *r*= .556, *between* the two variables.

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Conclusion

The attitudes of contractors towards risk in construction project delivery in Gombe town is risk 'aversion' i.e attitude towards avoiding risk. The contractors, as the result suggest, perceive an opportunity as threat rather than opportunity to be in organizational learning process. There are other risk attitudes such as transferring, mitigating, exploiting, sharing, and enhancing. Each of these can be better than the identified risk attitude of the contractors (i.e. avoiding) given the opportunity that now exist in Gombe as the state witness the unprecedented developmental projects.

Regrettably, this attitude of 'avoiding risk' whatsoever, enhances on 22.3% of the project performance of the contractors; leaving the rest,77.7% as underperformance. According to Caltrans, (2012), the downside of risk is posing a threat to the realization of the project objectives. This is, probably, the side that construction contractors in Gombe town are always perceiving. Hence, they turn away, as the state's list of capable contractors showed, from such challenging, but valuable construction works. In such a case, their attitude—identified as 'avoiding'—obviously deters them from understanding that risk response strategies, which also determine one's risk attitude, are often seen as the opposite of one another.

Similarly, it is concluded, based on the result shown, that there is negative correlation between the attitude of Gombe town contractors and their project performance. That said the more construction contractors in Gombe stick to the attitude of 'avoiding risk' in a project delivery, the more their project performance can be affected. In other words, the more they feel to avoid risk without approaching it strategically, the *less* their project performance will be. And regrettably, this further indicates that their attitude of 'avoiding risk' in a project, not approaching it strategically, undermines their performance in a project.

Recommendations

Policy making it is recommended that construction contractors in Gombe town, within their rights, should evacuate from their current state of risk attitude of feeling to avoid risk. And to strive to approach each project strategically to understand each project's pitfalls, risky areas/aspects in order to exploit the opportunity there in the project.

This, however, suggest attitudinal change from just 'avoiding risk' to other viable class of attitudes particularly exploiting and sharing. But overall, there is also need for training and expansion of knowledge, on the side of the contractors, especially project management area of knowledge. This seems to be the tool that will further enhance the 'strategic approach' that is needed to study each project critically thereby exploiting or sharing the risk in the form of opportunity.

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