

# EMPLOYEE WELFARE AND PRODUCTIVITY OF BANKERS IN KABALE MUNICIPALITY, KABALE DISTRICT: A CASE STUDY OF EQUITY BANK

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**ABSTRACT:** *The study assessed the effect of employee welfare on productivity of bankers in Equity Bank, Kabale Branch. The study was guided by objectives which were to identify the various employee welfare practices adopted at Equity Bank-Kabale Branch, to investigate how employee welfare benefits are offered to employees at Equity Bank-Kabale Branch and to examine the benefits of employee welfare on employee productivity at Equity Bank-Kabale Branch. The study used a case study design. A sample size of 133 was used in the study. Purposive and simple random sampling techniques were used in selecting respondents. Data collection was done using questionnaires and interview guide. Data was analysed using frequencies and percentages generated using Microsoft excel program of a computer. The study established that the Equity Bank-Kabale Branch used many different employee welfare practices to motivate its employees. These include; provision of fringe benefits, paying bonuses to workers who put in extra effort, giving a sense of responsibility, promotion of consistently hardworking employees and treating the workers equally. Findings from the study revealed that the biggest number of the respondents were able to say that motivation plays a role in helping employees in organizations to perform their work. The respondents were also able report that the forms of motivation provided to employees help them to perform well by maintaining employees to employers relationship, help in encouraging performance of work efficiently and effectively, help in solving employees personal problems in their homes, encourage team work as well as improving morale of employees at their work places to perform better for improved profitability. The study recommended that employees should be paid well and given different allowances in order to motivate them. Also banks should charge low interest rates to their customers so as to make them attracted. This can make the workers motivated to work hard thus leading to their success in terms of development. Financial institutions involvement should take part in recommending the provision of motivational needs through adjusting in the labour laws.*

**Keywords:** Employee Welfare, Productivity, Bankers

## INTRODUCTION

The effectiveness of an organization depends on the performance of its people in the age of globalization, market economies, hyper competition, and rapidly changing environments. If a business is to continue its efforts toward the accomplishment of predesigned goals, employee performance is a crucial prerequisite (Mahmood, Basharat & Bashir, 2016).

Concerns about employee welfare have impacted all different kinds of workers in all different professions. Employee welfare programs were initially started on a voluntary basis, but the effects of the First World War (1914–1918), the subsequent Great Depression, and the work of the International Labour Organization (ILO) sparked a strong interest in labor welfare programs and services among employers, governments, industrialists, trade unions, and academics. Employee welfare became a top priority due to the ILO's moral pressure campaign and the period's industrial unrest (Souza, 2015).

Any organization's potential to succeed rests on its managers' capacity to ensure the welfare of its workforce (Storey, 2015). Employees who are motivated are more effective, happier, and remain with the company longer. De-motivation does occur in organizations occasionally, and this has an effect on staff productivity.

Employee morale toward their jobs declines as a result of subpar evaluation processes and a lack of appreciation, which has an impact on employee productivity. Several employees believe that they could be more content if the management gave serious thought to some important concerns, such as appreciating their efforts and setting smart goals, in order to boost the organization's overall performance. The relationship between employee well-being and productivity has already been established by a number of prior research, and the majority of firms concur with the findings (Maleba & Jacques 2016).

According to Equity Bank Kabale Branch, staff are mostly unhappy with the internal operating environment, which has a negative impact on the bank's performance and slows down the growth of the bank as a whole. However, banks pay their staff less and don't invest in educating them to improve their skills in providing financial services (Human Resource Report, 2017, 2018, 2019). By

examining the impact of employee welfare on the productivity of bankers in the Kabale district with reference to Equity Bank, the study sought to fill this information vacuum.

### Statement of the problem

The management of Equity Bank, Kabale Branch has made the working environment a bit conducive by providing employee welfare benefits such as allowances, prompt salaries, recognitions and promotions. Despite this effort, the productivity of employees has remained low. For instance in 2017 three staff of Equity bank resigned, two staff left in 2018, while in 2019 two staff left (Human Resource Report, 2017, 2018, 2019). Furthermore, there is poor time management where some staff came to work when they were late and left work early, others absent themselves and there was also labour turnover. The issue of welfare and its effect on employee productivity is a pertinent issue and if not treated the seriousness it deserves through scientific research in order to inform policy, then the desire to have quality service delivery may become foreclosed. This study was therefore conducted to assess the effect of employee welfare on productivity of bankers in Uganda with reference to Equity Bank, Kabale Branch.

### Purpose

The purpose of the study was to assess effect of employee welfare on productivity of bankers in Uganda with reference to Equity Bank, Kabale Branch

### Objectives

- i. To identify the various employee welfare practices adopted at Equity Bank-Kabale Branch.
- ii. To investigate how employee welfare benefits are offered to employees at Equity Bank-Kabale Branch.
- iii. To examine the benefits of employee welfare and employee productivity at Equity Bank-Kabale Branch.

## METHODOLOGY

### Research Design

The study used a case study design because it allowed the collection of multiple source of evidence using a range of quantitative (questionnaires) and more commonly qualitative techniques such as interview, focus group and observation.

### Study Population

A population is the complete set of all items in which an investigator is interested. A population is the set of outcomes from a system or a process that is to be studied (Carton, 2017). The study used a population of 200 comprising of cashiers, tellers, loans officers, auditor, customer care officers, human resource officers, supervisors, ICT officer and customers.

### Sample Size Determination

The study used a sample size of 133 respondents who were staff and customers of Equity Bank-Kabale Branch. The sample size was determined using Glenn (2012) formula  $n = \frac{N}{1 + N(e^2)}$  where N is the target population, n is the sample size, e is the level of precision (0.05)

$$n = \frac{200}{1 + 200(0.05^2)} = \quad n = \frac{200}{1 + 200(0.0025)} \quad n = \frac{200}{1.5} = 133$$

### Sampling Techniques

The researcher employed simple random sampling technique in selecting 108 customers. The customers who were selected were called on phone to turn up for interviews with the help of the researcher. Simple random sampling was used because it reduces bias when selecting a sample. The study also involved the use of purposive sampling where by 25 staff selected to take part in the study. This helped to ensure interviewing of people with relevant information about the study. Bank staff were selected because they were key informants who had in-depth knowledge about the variables that were under study.

### Data Collection Instruments

The main data collection instruments in this study were interview guide, structured questionnaires and documentary checklist. The instruments were used to provide a wealth of data that meets the objectives of the study and also enhances the extent to which the study findings can be trusted and generalizations made from them.

### Questionnaire

A questionnaire is a carefully designed form consisting of interrelated questions or statements prepared by the researcher about the research problem under investigation, based on the objectives of the study (Koul, 2016). It is research tool that gathers data over a large sample of respondents. Questionnaires were used because they cater for confidentiality, collection of a lot of data in a short time with a large number of respondents who were geographically apart. Questionnaires were also used because they were not call for close supervision; they were cheap and allowed respondents to fill them at a time convenient to them. Questionnaires were administered to customers and other staff excluding the manager who will be interviewed.

### Interview Guide

An interview guide is a set of questions that a researcher asks when interviewing respondents in order to obtain data required to meet the objectives of the study. It helped the researcher to understand the perceptions of the respondents better because it is a social encounter which caters for respondents who are more willing to talk than write as they prefer to remain anonymous (Orodho, 2016). This instrument was used to collect data from the manager of Equity Bank, Kabale Branch.

### Documentary Checklist

A documentary review is a systematic process in which a researcher analyses the available literature in form of reports and files for the purposes of retrieving the necessary information relating to the subject matter. Secondary data was collected through documentary review and analysis. Documentary analysis method was used to obtain an insight into the topic of study. These documents included bank's promotion plan, bank statements among others.

### Data Analysis

Analysis is the application of reasoning to understand and interpret the collected data, (Kothari, 2004). Both quantitative and qualitative data was presented and analyzed reflecting the research objectives and research questions. The analysis of qualitative data was done by developing themes that were obtained from the interview as well as field documents. Also, quantitative data was analysed using descriptive statistics such as frequencies and percentages and presented in tables drawn using computer programs (Microsoft excel) to give clear presentation of results.

## RESULTS AND DISCUSSION

### Response Rate

The researcher targeted a total of 133 respondents and only 95 participated in the study constituting 71.4% response rate.

**Table 4.1: Response Rate**

Category of respondents	Targeted sample (N)	Actual sample (N)	Response Rate (%)
Branch manager	1	1	100
Operations manager	1	1	100
Tellers	6	6	100
ICT officers	5	5	100
Customer care officers	6	6	100
Marketiers	6	1	17
Customers	108	75	69.4
<b>Total</b>	<b>133</b>	<b>95</b>	<b>71.4</b>

Table 4.1 indicates that a total of 95 respondents participated in the study constituting 71.4% response rate. This was considered sufficient for the study.

### General Information of Staff

Among the crucial demographic characteristics considered in the research study included the age differences, sex distribution, education levels of the respondents as well as their occupation.

All these helped to provide a crucial data about challenges of the financial institutions in delivering out loans. This demographic data of the respondents which is in the research study is presented as below.

### Gender of respondents

**Table 4.2: Distribution of the Staff by Gender**

Respondents sex	Frequency (f)	Percentage (%)
Female	8	40
Male	12	60
<b>Total</b>	<b>20</b>	<b>100</b>

Source: Primary Data, 2021

A substantial percentage of respondents 60% were males and 40% were females. An explanation of this was that males were many in Equity Bank-Kabale Branch than females and they were performing different tasks like conducting field among others.

### Age of the respondents

From Equity Bank-Kabale Branch, data was collected from 20 respondents and were obtained equally from centenary Bank showing age difference as below:-

**Table 4.3: Showing Distribution of respondents by Age**

Age of the respondents (years}	Frequency(f)	Percentage %
20-30 years	5	25
31-40 years	10	50
41-50 years	3	15
51-60	2	10
<b>Total</b>	<b>20</b>	<b>100</b>

Source: Primary Data, 2021

From the study findings 5(25%) of the respondents were between 20-30 years, 10(50%) were between 31-40 years, 3(15%) of the respondents were between 41-50 years and 2(10%) of the respondents were 51 years and above. Equity Bank-Kabale Branch employees people had different ages.

### Education level

Respondents were also asked to identify their educational levels and below are the responses and below are the responses.

**Table 4.4: Education Levels of Staff Respondents**

Education levels	Frequency (f)	Percentage (%)
Certificate	0	0
Diploma	0	0

Degree	16	80
Masters Degree	4	20
PHD	0	0
<b>Total</b>	<b>20</b>	<b>100</b>

Source: Primary Data, 2021

From the study findings, 16(80%) respondents had Degree level of education, 04(20%) of the respondents had master's degree of education. All the respondents irrespective of their level of education noted that motivation among employees is very important thus leading to improved productivity.

### Designation of Staff respondents

The table shows findings on designation of staff respondents;

**Table 4.5: Designation of Staff respondents**

Category	Frequency	Percentages
Branch manager	1	5
Operations manager	1	5
Tellers	6	30
ICT officers	5	25
Customer care officers	6	30
Marketiers	6	30
<b>Total</b>	<b>20</b>	<b>100</b>

Source: Primary Data 2021

From the study findings, 1(10%) of the respondents were the managers, 1(operational manager), 6(30%) were the teller workers, 5(25%) were from sales ICT officers while 6(30%) were customer officers while 6(30%) were marketiers. These respondents irrespective of their titles noted that welfare should really be considered highly thus leading to increased productivity of employees.

### Employee Welfare Practices in Equity Bank-Kabale Branch

#### Wages and salaries

Respondents were asked whether the wages and salaries paid to employees motivate them. Below were the responses;

**Table 4.6: Wages and salaries**

Responses	Frequency (f)	Percentage (%)
Wages and salaries	1	05
Timely Payments	3	15
Work load & payment	4	20
Fringe benefits	7	35
Allowances	5	25
Staff promotion		

<b>Total</b>	<b>20</b>	<b>100</b>
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**Source: Primary Data, 2021**

Table 4.6 above shows that 5 percent of the respondents strongly agreed and 15 percent agreed that the current salary motivate them. When this is compared to those who say that the current salary does not motivate them (60 percent combined), it is clear that the majority disagree with the statement. This implies that the salaries given to staff members have an impact on the levels of performance though Equity Bank-Kabale Branch does not consider salaries and wages as its motivation tool. Management should consider wages and salaries as a motivation tool for better results. Payment should be done in time and worth the employees' effort.

**Payment in time**

Respondents were asked whether they are always paid in time and the following information was obtained

**Table 4.7: Timely Payments**

<b>Timely Payments</b>	<b>Frequency (f)</b>	<b>Percentage (%)</b>
Strongly agree	1	05
Agree	2	10
Not sure	4	20
Disagree	8	40
Strongly disagree	5	25
<b>Total</b>	<b>20</b>	<b>100</b>

**Source: Primary Data, 2021**

From table 4.7 above, 15 percent of the respondents in total agreement that they are paid in time while most of the respondents, 43 percent disagreed with the statement. This means that the Equity Bank-Kabale Branch does not use this tool as a motivator for its employees. Management should revise its payment schedules and endeavor always to pay in time. This will help employees in meeting their demands and ensuring proper budgeting of their funds.

Employees of Equity Bank-Kabale Branch were asked whether Equity Bank-Kabale Branch pays its workers according to work done and below were the responses.

**Table 4.8: Work load & payment**

<b>Work load &amp; payment</b>	<b>Frequency (f)</b>	<b>Percentage (%)</b>
Strongly agree	2	10
Agree	3	15
Not sure	6	30
Disagree	6	30
Strongly disagree	3	15
<b>Total</b>	<b>20</b>	<b>100</b>

**Source: Primary Data 2021**

From table 4.8, 45 percent of the respondents in total disagreement with the statement while only 25 percent of them agreed with the statement and 30 percent are not sure. Going with the majority, the Equity Bank-Kabale Branch does not have a performance related pay scheme to motivate its employees. It's important that management should consider paying its workers according to work done for better results; this will motivate employees to work harder in order to earn more.

### Employee Fringe benefits

Respondents were asked whether the council provides fringe benefits to all the employees and the following was obtained.

**Table 4.9: Fringe benefits**

Fringe benefits	Frequency (f)	Percentage (%)
Strongly agree	8	40
Agree	5	25
Not sure	1	05
Disagree	4	20
Strongly disagree	2	10
<b>Total</b>	<b>20</b>	<b>100</b>

Source: Primary Data, 2021

Table 4.9 above shows that 65 percent of the respondents in total agreement that the Equity Bank-Kabale Branch provides fringe benefits against the 30 percent who disagreed and 5 percent are not sure. Management should continue to provide more of the fringe benefits such as medical allowances, housing allowance and transport allowance to its employees.

### Allowances

Respondents were asked whether when they meet the set targets, they are paid a allowances and the following were obtained.

**Table 4.10: Allowances**

Bonus Payment	Frequency (f)	Percentage (%)
Strongly agree	8	40
Agree	6	30
Not sure	3	15
Disagree	2	10
Strongly disagree	1	05
<b>Total</b>	<b>20</b>	<b>100</b>

Source: Primary Data, 2021

Table 4.10 shows that 70 percent of the respondents in total agree with the statement that when employees meet the set targets, they are paid a bonus and only 15 percent of the respondents disagree with the statement while 15 percent are not sure. It is an indication that the Equity Bank-Kabale Branch uses bonuses to motivate its employees. Management should consistently revise its bonus payment practice in order to maintain the present employee satisfaction.

### Employee promotion

Respondents were asked whether when an employee performs well consistently, he/she is promoted and below are the findings.

**Table 4.11: Staff Promotions**

Staff Promotions	Frequency (f)	Percentage (%)
Strongly agree	6	30
Agree	4	20
Not sure	5	25
Disagree	4	20
Strongly disagree	1	05
Total	20	<b>100</b>

Source: Primary 2021

From table 4.11 above, it can be noted that 50 percent of the respondents in total agree that when someone performs well consistently they are promoted, 25 percent are not sure while only 25 percent disagree with the statement. This therefore, means that the Centaury Rural Development Bank uses promotions as its tool to motivate its employees a practice that management should maintain.

#### Benefits of Employee Welfare on Employee Productivity

One of the research objectives was set to assess the role of employee welfare towards productivity. With regard to the above objective, respondents were able to provide differing views as follows.

**Table 4.12: Employee welfare plays a role in helping employees in organizations to perform their work**

Responses	Frequency	Percentage
Yes	18	90
No	02	10
<b>Total</b>	<b>20</b>	<b>100</b>

Source: Primary Data, 2021

According to the study findings as in table 4.12, the biggest number of the respondents 18(90%) were able to say that employee motivation plays a role in helping employees in organizations to perform their work. However, only 02(10%) of the respondents said that employee motivation does not play a role in helping employees in organizations to perform their work. These same respondents indicated that motivation sometimes demoralizes employees at their work places as they could not explain why they provided such reasoning.

The above findings, basing on the majority of the study respondents it can be concluded that employee welfare plays a significant towards profitability since it helps employees in organizations to perform their work as was indicated by 18(90%) of the covered respondents during the process of data collection.

**Table 4.13: Role of Employee Welfare towards Productivity**

Responses	Frequency	Percentage
Solve personal problems	04	20
Encouraging performance of work efficiently and effectively	05	25
Encourage team work	03	15
Maintain employees to employers relationship	06	30
Improve on workers' morale	02	10
<b>Total</b>	<b>20</b>	<b>100</b>

**Source: Primary Data, 2021**

According to the study findings as in table 4.13, most of the respondents 06(30%) cited that the roles of employee motivation provided to employees help them to perform well by maintaining employees to employers relationship, then 05(25%) revealed encouraging performance of work efficiently and effectively among the ways how employee welfare help employees to perform well and this was followed by 04(20%) of the respondents who indicated solving of personal problems in their homes as 03(15%) reported encouraging team work while the remaining 02(10%) reported that at least when workers are motivated improves on their morale at their work places to perform better for improved productivity.

#### **Findings of Clients on Employee Productivity at Equity Bank**

The researcher sought to find out whether clients were being served well and the table below shows the findings;

**Table 4.14 showing how Clients were being served at Equity Bank**

Responses	Frequency	Percentage
Fairly well	20	26.7
Moderately	30	40.0
Average	10	13.3
Poorly	15	20.0
<b>Total</b>	<b>75</b>	<b>100.0</b>

**Source: Primary Data, 2021**

From Table 4.14, it is indicated that majority of the respondents 30(40%) of the respondents revealed that they were moderately served, 20(26.7%) of the clients indicated that they were fairly well served, 15 (20.0%) revealed that they were poorly served while 10(13.3%) showed that they were averagely served. Since majority of the clients reported that they were moderately served, it implies that there were still gaps in employee productivity. Also, most of the clients were not very satisfied with the way how staff served them. This could be attributed to low salaries and late coming of some of the staff. One staff noted that employees provided services but these services were not up to the expectations of the people/service seekers.

#### **Suggestions of Clients about how staff can provide Quality Services**

The study sought the possible suggestions of clients about how staff could provide quality services to the citizens;

**Table 4.15: Suggestions of Clients about how staff can provide Quality Services**

Responses	Frequency	Percentage
Being present at work when needed	13	17.3
Late coming should be checked	9	12.0
Increased number of workers	20	26.7
Increasing salaries	33	44.0
<b>Total</b>	<b>75</b>	<b>100.0</b>

**Source: Primary Data, 2021**

Regarding clients suggestions, 33(44%) of the respondents suggested increased salaries, 20(26.7%) respondents suggested increased number of workers, 13(17.3%) of respondents suggested being present at work when needed whereas 9(12.0%) of respondents suggested that late coming should be checked. Lack of motivation in terms of increased salaries was the major factors for poor productivity among staff.

### CONCLUSIONS

Employee welfare and employee productivity are major problems in organizations today and have affected employees in some specific areas than others for instance bank employees are at great risk of suffering from stress as a result of low motivation and organizational commitment given the competition in the field where all firms struggle to provide better services to win over customers hearts.

The study established that the Equity Bank-Kabale Branch used many different employee welfare practices to motivate its employees. These include; provision of fringe benefits, paying bonuses to workers who put in extra effort, giving a sense of responsibility, promotion of consistently hardworking employees and treating the workers equally. However, the study also found out that Promotion is evidence of recognition of employee performance. Someone who is promoted would be considered to have a good motivation for performance on the job. Promotions are very important for the bank, because the promotion means the stability of the company and employee morale would be more assured. Promotion can affect employees' productivity.

Findings from the study revealed that the biggest number of the respondents were able to say that motivation plays a role in helping employees in organizations to perform their work. The respondents were also able report that the forms of motivation provided to employees help them to perform well by maintaining employees to employers relationship, help in encouraging performance of work efficiently and effectively, help in solving employees personal problems in their homes, encourage team work as well as improving morale of employees at their work places to perform better for improved profitability.

### RECOMMENDATIONS

Employees should be paid well and given different allowances in order to motivate them.

Also banks should charge low interest rates to their customers so as to make them attracted. This can make the workers motivated to work hard thus leading to their success in terms of development.

Financial institutions involvement should take part in recommending the provision of motivational needs through adjusting in the labour laws. This will ensure that all organizations provide basic requirements to their employees and eventually enable them to work hard for improved performance.

It is also recommended that there should a greater balance between employees' needs and organizational needs. It is the duty of all stake holders to ensure that this is achieved. This will reduce employees' selfishness.

The Financial institutions managers should take an initiative to visit other managers in sister organizations so as to copy some of the measures used to motivate employees to perform better. This can also go a long way in motivating more employees to work hard to improve their profitability.

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