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# Global Journal

## of Management and Business Research: A

# Administration and Management



Evolution of Critical Success

Effects of Firms Characteristics

Highlights

Quality Work-Life as Predictor

Job Satisfaction in Banking Sector

**Discovering Thoughts, Inventing Future**

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Administration and Management

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# Global Journal of Management and Business Research: A
## Administration and Management

Volume 16 Issue 6 (Ver. 1.0)

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# Management of Stress at Workplace

By Smruti Rekha Sahoo

*Creative Techno College*

*Abstract-* Stress is normally unavoidable part of everyone's life living in this world. It portrays a negative notion that can have an impact on one's mental and physical well-being. This paper is aimed at helping members to understand the signs of stress and to develop strategies to deal with it, as well as building up their own personal resilience. This study provides practical advice on how to deal with work stress. This paper implies Work-related stress occurs when there is a mismatch between the demands of the job and the resources and capabilities of the individual worker to meet those demands. Subjective and self reported evaluations of stress are just as valid as 'objective' data, such as statistics on accidents or absenteeism. It is intended that employers, managers and trade union representatives use this booklet as part of an initiative to educate on the management of work stress. Discussed are the nature of stress at work, the causes and effects of stress, as well as prevention strategies. Also discussed are the roles of the organizational culture in this process and the resources to be drawn upon for managing work stress.

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# Management of Stress at Workplace

Smruti Rekha Sahoo

*Abstract-* Stress is normally unavoidable part of everyone's life living in this world. It portrays a negative notion that can have an impact on one's mental and physical well-being. This paper is aimed at helping members to understand the signs of stress and to develop strategies to deal with it, as well as building up their own personal resilience. This study provides practical advice on how to deal with work stress. This paper implies Work-related stress occurs when there is a mismatch between the demands of the job and the resources and capabilities of the individual worker to meet those demands. Subjective and self reported evaluations of stress are just as valid as 'objective' data, such as statistics on accidents or absenteeism. It is intended that employers, managers and trade union representatives use this booklet as part of an initiative to educate on the management of work stress. Discussed are the nature of stress at work, the causes and effects of stress, as well as prevention strategies. Also discussed are the roles of the organizational culture in this process and the resources to be drawn upon for managing work stress.

## I. Introduction

"Successful employers and managers provide leadership in dealing with the challenge of work stress".

Stress is a state of mind or an illness. Stress is the way human beings react both physically and mentally to changes, events, and in their lives. Another word for stress is tension or anxiety. 'Stress occurs where demands made on individuals do not match the resources available or meet the individual's needs and motivation… stress will be the result if the workload is too large for the number of workers and time available. When someone experiences stress, there are many different symptoms and repercussion. Depending on the level and frequency of stress, some of these symptoms can become serious and cause a many of problems. Stress affects people both mentally and physically. The heart rate increases, headaches can develop, and often people become irritated much more easily. Individuals who work in high stress or dangerous jobs as well as those who are employed at a place where there is a high pressure environment are often prone to experiencing stress. Work environment, coworker relations, and customer pressures can all contribute to stress at work. Understanding how to manage, minimize, and deal with stress can help people feel more relaxed and react when stressful situations as they arise. People experience stress in different ways and for different reasons. The reaction is based on your perception of an event or situation. The adverse reaction people have to excessive pressures or other types of demand placed on them. Workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Their organizations are less likely to be successful in a competitive market. Employers cannot usually protect workers from stress arising outside of work, but they can protect them from stress that arises through work. Stress at work can be a real problem to the organization as well as for its workers. While you can't avoid stress, you can learn to manage it and develop skills to cope with the events or situations you find stressful. Good management and good work organization are the best forms of stress prevention [8]. If employees are already stressed, their managers should be aware of it and know how to help.

Organizational culture is one of the key factors in determining how successful an organization will be in managing work stress. Organizational culture is reflected in the attitudes of staff, their shared beliefs about the organization, their shared value systems and common and approved ways of behaving at work [2].

Organizational culture also concerns how problems are predictable and solved. It can affect what is experienced as stressful, how that experience translates into health difficulties, how both stress and health are reported and how the organization responds to such reports.

Employers, managers and trade union representatives must therefore become aware of the culture of an organization, and explore it in relation to the management of work stress. If necessary, these parties must engage in culture change activities as an important aspect of improving the management of stress at work.

Work related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. Stress occurs in a wide range of work circumstances but is often made worse when employees feel they have little support from supervisors and colleagues and where they have little control over work or how they can cope with its demands and pressures.

## II. Difference between Pressure & Tension

Pressure it what can puts you in stress but not all the time and mostly comes from external behaviors as having overload of tasks, Manager need you for alternative tasks, someone your supports and so on.

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Stress it can be pressure converted to stress and it's what you deal with internally that effects your feelings as dis motivation, no one care about your tasks, no one support you, no time management, be nervous, someone make you mad and so on.

Pressure is being overloaded or having a time deadline accompanied with lots of work.

Stress is that negative energy that controls you and convinces you that you aren't going to achieve your work within that deadline you have.

The main causes of work related pressure and stress were

- Lack of management support
- Work related violence and harassment

## III. Model of Work Stress

The Health and Safety Executive (HSE) defines stress as an [5] [10] 'adverse reaction people have to excessive pressures or other types of demand placed on them'. Work-related stress is thus understood to occur when there is a mismatch between the demands of the job and the resources and capabilities of the individual worker to meet those demands. This definition emphasizes the relationship between individuals and their working environment, and helps to explain why a situation that one person regards as a stimulating challenge causes another to experience a damaging degree of stress. A recent report by the National Association of Mental Health confirms that the individual worker's 'personality and coping strategy' can have direct, moderating or perceptual effects on stress outcomes. For example, an extroverted person might find a socially isolating job more stressful than an introverted person, who conversely, might find a job with greater levels of social interaction more difficult and stressful. Moreover, a worker's past experience, individual characteristics and personal resources appear to influence how she or he interprets and manages the specific conditions and demands of the job. The National Association of Mental Health report also draws an major distinction between stress and pressure. Pressure is defined as a subjective feeling of tension or arousal that is triggered by a potentially stressful situation. Because it stimulates mental alertness and motivation, pressure may have a positive impact on employee performance and satisfaction. However, when this pressure becomes extreme, persistent and unrelieved, it may lead to irritability, fear, frustration, aggression and stress, and may even contribute to a variety of short or long term physical and mental illnesses. When pressure exceeds an individual's ability to cope, the result is stress.

HSE has identified six categories of potential stressors mentioned in fig-1. It should be noted that in this model a further, seventh driver of stress is identified culture which is not identified as an explicit stressor by the HSE but which Palmer et al describe as 'the culture of the organization and how it approaches and manages work-related stress when it arises'.[4]

*a) Demands*

This includes factors intrinsic to the job such as working conditions (for example noise, temperature, lighting or ventilation), shift work, long or unsociable hours, workload.

*b) Control*

How much say and autonomy a person has over the way in which he carries out his job; low levels of job control are typically linked to high levels of stress.

*c) Relationships*

Relationships with superiors, subordinates and colleagues can all play a part in an individual's stress levels; low levels of trust and support are likely to increase stress. Also, conflict, harassment and bullying in the workplace are all linked to heightened stress.

*d) Change*

The way in which change is introduced, managed and communicated to staff can impact on levels of stress, as unnecessary or badly planned change results in excess pressure on workers.

*e) Role*

Stress may be triggered when an individual does not have a clear understanding of his role within the organization, when there is conflict between roles or ambiguity with regards to position and degree of responsibility over others.

*f) Support*

The amount of support and job training available, as well as encouragement, sponsorship and resources provided by colleagues and management.



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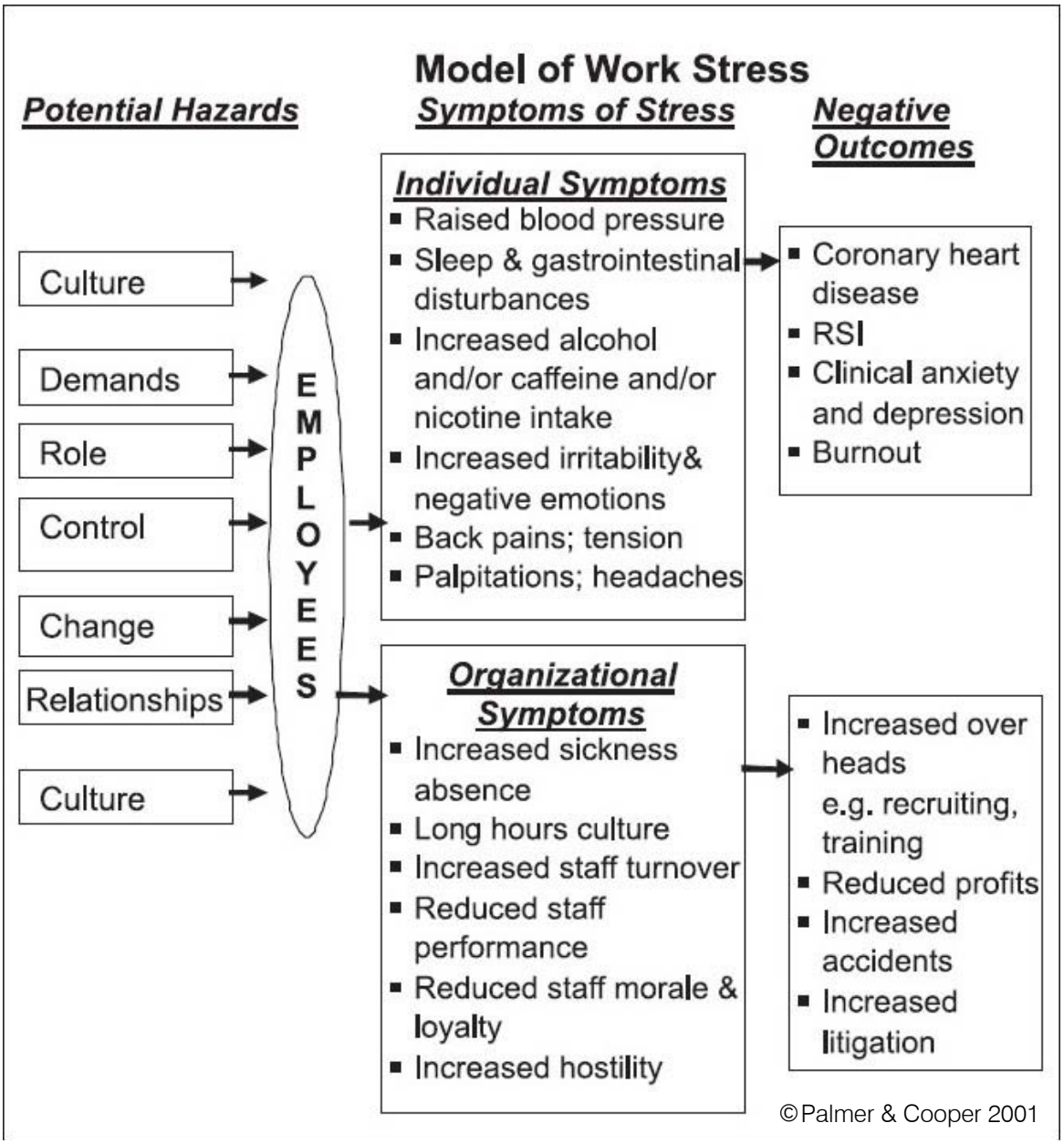



*Fig.1 :* [Model of Work Stress]

## IV. Causes of Work Stress

Excessive and otherwise uncontrollable demands and pressures can be caused by poor work design, poor management and unsatisfactory working conditions. Similarly, these things can result in workers not receiving sufficient support from others or not having enough control over their work and its pressures. Most of the causes of work stress concern the way work is designed and the way in which organizations are managed. Because these aspects of work have the potential for causing harm, they are called 'stress-related hazards' [9]. The literature on stress generally recognizes nine categories of stress-related hazards and that are listed below:

a) *Job Content*

- Tedious, under-stimulating, meaningless tasks
- Lack of variety
- Unpleasant tasks

b) *Workload and Work Place*

- Having too much or too little to do
- Working under time pressures

c) *Working Hours*

- Strict and inflexible working schedules
- Long and unsocial hours
- Unpredictable working hours



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*d) Participation and Control*

- Lack of participation in decision making
- Lack of control (for example, over work methods, work pace, working hours and the work environment)

*e) Career Development, Status and Pay*

- Job insecurity
- Lack of promotion prospects
- Under-promotion or over-promotion
- Unclear or unfair performance evaluation systems
- Being over-skilled or under-skilled for the job

*f) Role in the Organization*

- Unclear role
- Conflicting roles within the same job
- Responsibility for people
- Continuously dealing with other people and their problems

*g) Interpersonal Relationships*

- Inadequate, inconsiderate or unsupportive supervision
- Poor relationships with co-workers
- Harassment and violence
- Isolated or solitary work
- No agreed procedures for dealing with problems or complaints

*h) Organizational Culture*

- Poor communication
- Poor leadership
- Lack of clarity about organizational objectives and structure

*i) Home-Work Interface*

- Conflicting demands of work and home
- Lack of support for domestic problems at work
- Lack of support for work problems at home

## V. Effects of Work Stress on Individuals

*a) Physical*

- Sleep disturbances
- Headaches
- Gastrointestinal upset
- Raised blood pressure/cardiovascular disease

*b) Emotional*

- Anxiety and irritability
- Depression

*c) Intellectual*

- Loss of concentration
- Lack of motivation
- Difficulty with thought process
- Loss of memory
- Poor decision-making

*d) Behavioral*

- Substance (including alcohol) misuse
- Decreased libido
- Inappropriate display of behavior
- Segregation
- Unpunctuality

## VI. Effects of Work Stress on Organizations

Where the stress is not identified and dealt with promptly, it soon impacts on the organization and society. The organizational consequences of stress can have a massive negative impact on the organization, in a wide variety of areas. This post covers some of the more common organizational consequences of stress [6].

*a) High Staff Turnover & Recruitment Costs*

This is, perhaps, the most common of the organizational consequences of stress. Stressed employees do not tend to enjoy their working environment. While some may have the confidence to seek their employer's help in combating the stress, others may feel they have no option but to leave the organization and remove them from the stressful situation; sometimes as a result of medical advice. Also, employees who seek help may not receive the help they require and so choose to leave the organization. Unfortunately, many organizations make no attempt to ascertain the true reason for an employee's resignation and so never realize that their organization has an issue with stress.

*b) High Absenteeism and Presenteeism Levels*

Stressed individuals tend to experience more illness and so take more time off due to illness. Absenteeism can also be the result of staff feeling that they simply cannot cope with going into work so they attempt to escape the stressful situation by remaining in the safety of their own home. In many instances, these staff will make it into work but will be unable to contribute much. They are physically present but psychologically they are elsewhere. This is referred to as Presenteeism.

These factors are usually just attributed to poor discipline on the employee's part. Where organizations recognize absenteeism and presenteeism as organizational consequences of stress, they are able to take corrective action, to the benefit of both staff and the organization, before things escalate out of control.

*c) Reduced Productivity Levels*

As exposure to stress is prolonged and chronic fatigue kicks in, it becomes more difficult for the employee to work to an optimum level. As fatigue sets in, concentration and motivation levels drop. This leads to mistakes creeping in to their work. It also takes longer



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to complete tasks. The quantity and quality of the employee's work begins to suffer. This lowers the productivity levels of the company.

*d) Increased Health and Safety Issues*

This is more common in workplaces which are more manual in nature. Employees tend to take more risks and suffer poorer concentration when they are stressed. This combination is a recipe for increased accidents which in turn increase litigation, insurance and medical costs for the organization.

*e) Litigation*

Organizations have a legal obligation to provide a safe and healthy workplace for their employees. This can include adequate training, safe work practices, and a workplace free from favoritism and harassment. Where an employee experiences stress due to the organization failing to meet its legal obligations; the employee may seek a legal remedy. This may result in costly legal proceedings and damage to the organizations reputation. Of all the organizational consequences of stress, the one which best motivate organizations to take action is the threat of litigation.

*f) Reputational Damage*

The reputation of the organization is damaged by the culture of stress which can develop as a result of the failure to manage stress at both an organizational and individual level. It doesn't take long for a company to develop such a reputation; though it can take a long time to lose this reputation. With reduced productivity levels and the decreased performance of staff a culture of poor customer service can develop.

*g) Increased Training Costs*

As a result of higher staff turnover, more induction courses are required. The organization may also have to spend more on interpersonal skills, health and safety and stress management training.

## VII. Prevention of Work Stress

There are a number of ways by which the risk of work stress can be reduced.[1]. These include:

*a) Primary Prevention*

- Ergonomics,
- Work and environmental design,
- Organizational and management development

*b) Secondary Prevention*

- Worker education and training

*c) Tertiary Prevention*

- Developing more sensitive and responsive management systems and enhanced occupational health provision.

## VIII. How to Manage Stress

*a) Step 1 – Identify Potential Work-Related Stress Hazards*

- Participate in processes to gather information about work related stress hazards.
- Report work related stress hazards to your employer and HSR (Health & Safety representative) & encourage your colleagues to do the same [10].

*b) Step 2 – Assess The Work-Related Stress Risks*

- Indicating when, how often and over what period of time work related stress risk occur.
- Describing how work related stress could affect or harm your health.

c) *Step 3 – Control The Work-Related Stress Hazards And Risks*

- Contribute ideas on ways to control work related stress hazards & risks in workplace
- With the help of discussion about how actions to control risks can be implemented in workplace [5].

*d) Step 4 – Implement Continuous Improvement*

- Report the effectiveness of those measures to the management & HSR (Health & Safety representative)
- Contribute ideas on how to improve effectiveness.
- Report any new risk that the workplace or work changes may be generated [7].

## IX. Resources for Managing Work Stress

- Limit on-duty work hours to no more than 12 hours per day.
- Rotate work from high-stress to lower stress functions.
- Rotate work from the scene to routine assignments, as practicable.
- Use counseling assistance programs available through your agency.
- Drink plenty of water, and eat healthy snacks such as fresh fruit, whole grain breads, and other energy foods. Take frequent, brief breaks from the scene, as practicable.
- Talk about your emotions to process what you have seen and done.
- Stay in touch with your family and friends.
- Participate in memorials and rituals, and use of symbols as a way to express feelings.
- Pair up with another responder so that you may monitor one another's stress.

## X. Coping with Work Stress in Today's Uncertain Climate

For workers everywhere, the economy may feel like an emotional roller coaster. "Layoffs" and "budget cuts" are common in the workplace, and the result is



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increased fear, uncertainty, and higher levels of stress [11]. In this difficult economy, we may find it harder than ever to cope with the challenges of the job. Both the stress we take with us when we go to work and the stress that awaits us in the workplace are now on the rise – and employers, managers, and workers are all feeling the added pressure.

The ability to manage stress in the workplace can make the difference between success and failure on the job. Our emotions are contagious, and stress has an impact on the quality of our interactions with others. The better we are at managing your own stress, the more we will positively affect those around us and the less other people's stress will negatively affect us.

When people feel overwhelmed, they lose confidence and become irritable or withdrawn, making them less productive and effective and their work less rewarding as well as impacting negatively on their personal relationships [12]. If the warning signs of work stress go unattended, they can lead to bigger problems. Beyond interfering with job performance and satisfaction, chronic or intense stress can also lead to physical and emotional health problems.

When stress is interfering with our ability to work, maintain self care, or manage our personal life, it's time to take action. Start by paying attention to our physical and emotional health. When our own needs are taken care of, we become stronger and more resilient to stress [11]. The better we feel, the better equipped we will be to manage our stress, and that of others, without becoming overwhelmed.

Your emotions are infectious, and stress has an impact on the quality of your interactions with others. The better you are at managing your own stress, the more you'll positively affect those around you, and the less other people's stress will negatively affect you [3].

There are a variety of steps you can take to reduce both your overall stress levels and the stress you find on the job and in the workplace. These include:

- Taking responsibility for improving your physical and emotional well-being.
- Avoiding pitfalls by identifying knee jerk habits and negative attitudes that add to the stress you experience at work.
- Learning better communication skills to ease and improve your relationships with management and coworkers.

## XI. Some Examples of Stress Management

*Managing time*- Distinguish between urgent tasks (unplanned demands) and important tasks (those that give you the best return for the investment of your time).

*Managing workload*- Plan ahead, to better manage 'peaks' and 'troughs'.

*Managing change*- Be prepared – keep up to speed with what is happening, read around the subject and ask lots of questions before the change occurs.

*Managing people & conflict*- Avoid aggressive (fight) and submissive (flight) behavior which will add to your stress. Aim for 'win/win' agreements wherever possible. Managing yourself- Don't be afraid to talk to others and seek advice.

## XII. Conclusion

Work stress is a real challenge for workers and their employing organizations. It is the intention of this report to educate on the damaging effects of workplace stress, and increase awareness of the pervasive nature of this problem. A culture of stress can soon develop with many damaging consequences for the organization. Where such a culture has developed there is no quick fix solution for the organization. The organizational consequences of stress are best avoided by adopting a stress management culture in the organization requiring the 'buy-in' of both management and staff. It is hoped that this knowledge will motivate organizations to explore the stressors that are present in their own work environments, and to take steps to reduce and/or prevent stress in the workplace, thereby working to maintain the health and wellbeing of employees. Organizational approaches coupled with individual strategies are the most effective way to address job stress.

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# Quality Work-Life as Predictor to Organisational Commitment under Contrasting Leadership Styles: I.T Responses from Pakistan's Private Software Houses

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*Abstract-* This study investigate the dimensions of organisational commitment under transformational and transactional leadership style while considering the attributes of Quality Work-life prevailing in Pakistan's private software houses. Theoretical framework is developed by considering studies commenced in last three decades on similar topic. This study considers positivist paradigm with objective epistemology, realism ontology, and hyopthetico-deductive quantitative method to explore the relationship between research variables. The sample size for study is 408 participants from 10 mega cities of Pakistan through combining probability and non-probability sampling technique. Self-administered survey questionnaire was circulated through HR department of targeted firms.

*Keywords: quality work-life; transformational leadership; transactional leadership; organisational commitment; job satisfaction.*

*GJMBR - A Classification : JEL Code : M19*




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# Quality Work-Life as Predictor to Organisational Commitment under Contrasting Leadership Styles: I.T Responses from Pakistan's Private Software Houses

Riffat Faizan [α] & Nasreen Zehra [σ]

*Abstract-* This study investigate the dimensions of organisational commitment under transformational and transactional leadership style while considering the attributes of Quality Work-life prevailing in Pakistan's private software houses. Theoretical framework is developed by considering studies commenced in last three decades on similar topic. This study considers positivist paradigm with objective epistemology, realism ontology, and hyopthetico-deductive quantitative method to explore the relationship between research variables. The sample size for study is 408 participants from 10 mega cities of Pakistan through combining probability and non-probability sampling technique. Self-administered survey questionnaire was circulated through HR department of targeted firms.

Results showed that transformational leadership has strong significant relationship with all dimensions of organisational commitment whereas transactional leadership has positive relationship with affective and continuance commitment. Employees prefer transformational leadership style and their level of commitment is driven by existing QWL programme.

This paper contributes to expansion of body of knowledge regarding QWL and organisational commitment under considered leadership styles in developed economies. This paper is unique in terms of strategic approach such as deductive quantitative approach under scientific paradigm.

*Keywords: quality work-life; transformational leadership; transactional leadership; organisational commitment; job satisfaction.*

## I. Introduction

I.T sector of Pakistan has gained dramatic boom in recent years. According to the official statistics of SMEDA Pakistan (2014) after 2008 recession, I.T sector's contribution to GDP has increased by 13% while in GNP of country, it contributes 9% and the rate is inclining at a constant rate since last five years. According to Tribune National Newspaper (2015) small software houses have been consistently contributing to the economy of Pakistan. The survey have revealed that alone in Karachi, there are over 700 unregistered software houses that are operating but contributing to the domestic economy of Pakistan. Interestingly a press report issued by Pakistan Press Foundation (2013) revealed that 63% of I.T sector's contribution comes from telephone and software firms but despite heavy contribution there are delays in launching projects such as 3G, 4G, Data base collaboration, etc. One of the reasons for delays in project is credited to organisational functioning system. There are several other factors such as political uncertainty, lack of IT universities, high rate of illiteracy, etc however this research only focuses in the dimension of organisational functioning system to investigate the relationship between organisational commitment, quality work-life and leadership styles.

The reason behind it is that these software houses offers cheap services and develop projects for local, international and interlinked MNCs. Despite high contribution there is high employee turnover evident as 21% employee turnover is shown in the report of Pakistan Press Foundation in 2013. Since this sector is contributing to the economy of Pakistan, thus it is essential to evaluate employee's satisfaction working in these private software houses. According to Nanjundeswaraswamya and Swamy (2015) the employees' individual needs must not be overlooked at the expense of technological needs when designing jobs. Thus, it is essential for the management to design a job that is aligned with the human features including; satisfying them, their work and workplace environment (Nanjundeswaraswamya & Swamy, 2015). Therefore, it is vital to construct job in a manner that it fulfils both; human as well technological needs.

The above argument emphasis that nowadays it is essential to enrich job design by moving away from traditional job designs where only organisational need was determine through effective and efficient use of technology. In other words, Quality of Work-Life (QWL) should be the focus of the organisations in modern era. The concept means developing an organisational support system that enables management to deal with their workforce as not just workers but resources to facilitate them in demonstrating high level of performance. Moreover, employee participation,

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interpersonal relationship, empowerment, autonomy etc are new interventions to concept and scope of QWL by transforming from socio-technical system to versatile programme used to improve employees' commitment and work life experiences. The quality of workers tends to increase due to these features of QWL as it tends to improve their involvement in job at workplace.

The organisational commitment include; affective, normative, and continuance commitment (Mowday et al., 1982; Allen and Meyer, 2001; Haque & Yamoah, 2014). The idea of developing organisational commitment among workers is to ensure that they work for attainment of organisational goal and remain motivated and directed to it. However, the organisational commitment is not just developed through organisational support system but there is a need of proper leadership at the organisation. Now it is vital to understand the concept of leadership before emphasising on its significance in creating organisational commitment. Leaders who are effective are individuals having the ability to influence and inspire others in certain ways to accomplish desired goals. The organisational performance and organisational commitment of employees are affected by various types of leadership styles (Nahavandi, 2006; Nanjunde-swaraswamya & Swamy, 2015). According to Yair et al., (2003), employees overall satisfaction and job related satisfaction is strongly predicted by transformational leadership style. Interestingly, Ogbonna and Harris (2002) argued that innovative and competitive culture significantly influences the organisational performances to large extent. In other words, organisational culture has an impact on the organisational performance whereas, leadership style influenced the organizational Culture and thus organisational performance is influenced by leadership style in organisational setting.

*a) Aim*

Aim of this study is to increase understanding about linkage of leadership styles with QWL and Organisational commitment of employees in the I.T sector of Pakistan. In addition, investigating the relationship between leadership styles and QWL and organisational commitment respectively. Hence, in order to examine the relationship between variables, we undertake transformational and transactional leadership style based on the findings of Haque et al., (2015) to take that research further by exploring the elements of QWL and dimensions of organisational commitment.

*b) Hypotheses*

Following are the hypotheses:

*H1:* QWL of employees is not significantly influenced by transformational leadership style.

*H1':* QWL of employees is significantly influenced by transformational leadership style.

*H2:* QWL of employees is not significantly influenced by transactional leadership style.

*H2':* QWL of employees is significantly influenced by transactional leadership style.

*H3:* Organisational commitment (affective commitment, normative commitment, and continuance commitment) of employees is not significantly affected by transformational leadership style.

*H3':* Organisational commitment (affective commitment, normative commitment, and continuance commitment) of employees is significantly affected by transformational leadership style.

*H4:* Organisational commitment (affective commitment, normative commitment, and continuance commitment) of employees is not significantly affected by transactional leadership style.

*H4':* Organisational commitment (affective commitment, normative commitment, and continuance commitment) of employees is significantly affected by transactional leadership style.

## II. Literature Review

*a) Quality of Work Life*

Hackman and Oldham (1980) described QWL as the favourable working environment that supports and promoted satisfaction by providing employees with rewards, job security and career growth opportunities. The work environment enables to fulfill employees' personal needs is considered as an important factor to provide a positive interaction effect, which will lead to an excellent QWL. Cunningham and Eberle (1990) emphasized that the personal needs are satisfied when rewards from the organization, such as compensation, promotion, recognition and development meet their expectations. The elements that are relevant to an individual's QWL include the task, the physical and social work environment within the organization, organizational system and relationship between life on and off the job. Chan and Einstein (1990) explained QWL reflects as a concern for people's experience at work, their relationship with other people, their work setting and their effectiveness on the job. European Foundation for the Improvement of Living Conditions 2002 described that the QWL is a multidimensional construct, made up of a number of interrelated factors that need careful consideration to conceptualize and measure. QWL is associated with job satisfaction, job involvement, motivation, productivity, health, safety, job security, competence development and balance between work and nonwork life. Quality of work life is a process by which an organization responds to employee needs for developing mechanisms to allow them to share fully in making the decisions that design their lives at work. Saraji and Dargahi (2006) study explained QWL as a comprehensive, department wide



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program designated to improve employee satisfaction, strengthening workplace learning and helping employees had better manage, change and transition by conducting descriptive and analytical study. QWL programs will benefit both employees and management, by mutually solving work related problems, building cooperation, improving work environments, restructuring tasks carefully and fairly managing human resource outcomes and payoffs according to the study of Rose et al. (2006).

According to Rethinam and Ismail (2007), QWL is a multi-dimensional construct, made up of a number of interrelated factors that need careful consideration to conceptualize and measure. It is associated with job satisfaction, job involvement, motivation, productivity, health, safety and well-being, job security, competence development and balance between work and non-work life and also he concluded as QWL from the perspective of IT professionals is challenging both to the individuals and organizations. However, from the literature it can be summarized that QWL may be viewed as a wide-ranging concept, which includes satisfaction towards work, participative management and improve work environment. It is evident from the available literature, there is very less research work has been undertaken in SMEs area. Based on the available literature important Nine Quality of Work Life components are considered for the present research, they are: Work environment, Organization culture and climate, Relation and cooperation, Training and development, Compensation and Rewards, Facilities, Job satisfaction and Job security, Autonomy of work, Adequacy of resources, which are more appropriate for Pakistani private software houses in I.T sector.

QWL model is undertaken in this study however it is determined under organisational support programme. This organisational support program include; Job security, work environment, T&D, Compensation and reward, Organisational culture, work related facilities and resources, interpersonal relationship, and autonomy of work.

*b) Organisational Commitment*

"In order to understand the relationship between research variables, it is vital to understand the theoretical perspective of organisational commitment's distinctive antecedents. Organisational commitment is defined by large number of researchers and scholars in behavioural sciences" (Haque & Yamoah, 2014). Organisational Commitment (OC) is demonstrated by employees at workplace through attaining the goals of organisation via exhibiting positive intent (Sheldon, 1971) whereas Buchanan (1974) argued that, OC is a psychological pact between organisations and its workforce. A decade later, Bateman and Strasser (1984) explained OC as employees' own desire to retain his association and affiliation with the same organisation by demonstrating loyalty and efforts to achieve organisational outcome. However, Porter et al., (1974) offered conclusive definition that, volunteer efforts, acceptance of norms, and willingness to remain with same organisation is regarded as organisational commitment. In addition to that, "Mowday et al., (1979) offered further explanation of OC by exploring worth of Porter et al., (1974) by giving terms to these three dimensions; affective commitment (AC), normative commitment (NC), and continuance commitment (CC) respectively" (cited from Haque & Yamoah, 2014).

*c) Affective, Normative, & Continuance Commitment*

Employees' attachment, recognition, and actual involvement are components of organisational commitment (Haque & Yamoah, 2014). The aforementioned statement are in actual three components of OC as large number of empirical studies have identified it as, "affective commitment - actual involvement, normative commitment - recognition, and continuance commitment - attachment of employees" (Allen & Meyer, 1996; Bartlett & Kang, 2004; Haque & Yamoah, 2014).

Affective commitment (AC) is a type of organisational commitment evident in employees when they perceived organisational goals as their own goals (Robbins & Culter, 2003; Haque & Yamoah, 2014). Moreover, normative commitment (NC) is type of commitment demonstrated by employees when they show strong dedication and obligation towards organisation (Robbins & Culter, 2003; Haque & Yamoah, 2014). Furthermore, continuance commitment (CC) reflects employees' keen desire to remain with the same organisation (ibid). Now that, all three antecedents of OC have been understood, there is a need to evaluate it in relations with leadership style existing in Pakistan's I.T sector. Interestingly, the previous work of Haque et al., (2015) showed that female employees are motivated to perform well under transformational leadership style however the organisational commitment and QWL is still not explored in depth to generalize results. Moreover, the large number of studies is carried out in Western part of world thus this study examines the relationship in eastern context. In other words, there is a gap in literature that the previous findings are more generalised to western style of leadership and companies whereas both QWL and OC needs to be examined in relation with leadership styles in Eastern part of the world.

*d) Leadership Styles*

Leadership is a social influence process in which the leader seeks the voluntary participation of subordinates in an effort to reach organization goals (Omolayo, 2007). Today's organizations need effective leaders who understand the complexities of the rapidly changing global environment. If the task is highly structured and the leader has good relationship with the



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employees, effectiveness will be high on the part of the employees (Smith, 1998). Smith's study further revealed that democratic leaders take great care to involve all members of the team in discussion, and can work with a small but highly motivated team. Barchiesi and La Bella (2007) measures the leadership effectiveness, leadership role and its influence on performance, leadership behaviors and attitudes. It was found that high leadership indexes are not related to past performance records, but it is associated with higher potentiality of enhanced performance and higher reputation of organization pointing in the direction of a meaningful influence of behavioral complexity and dynamics on the leadership perceived level. Voonl et al. (2011) used the factors like salaries, job autonomy, job security, workplace flexibility to investigate the relationship between leadership styles and employee job satisfaction, study revealed that transformational leadership style has a stronger relationship with job satisfaction.

Fang et al. (2009) identified that leadership style can affect organizational commitment, job satisfaction positively and job satisfaction intern can affect organizational commitment and performance. Leadership is largely culturally orientated, embracing traditional beliefs, norms and values, and a preoccupation (Prideaux & Be, 2007). According to Victor and Soutar (2005), leadership style is significantly influenced by the leader's immediate and extended family, clan, and tribe. This study finds the linkages between organizational leadership and business ethics, thereby making a contribution toward increasing the quality of organizational life which may have a positive influence on both members of the organization and the wider community. Ye et al. (2011) explained that employees' perceptions about transactional or transformational leadership style of executive, both have highly positive correlation with perceptions about executive's encouragement factors of its innovation climate. According to Podsakoff et al. (1990), leadership behavior can affect trust and satisfaction of employees to organization and organizational citizenship behavior, further enhances the relationship between leadership style and organizational commitment directly. Mc Neese-Smith D (1995) explained how leadership behavior of hospital directors significantly positively and related to productivity, work satisfaction and organizational commitment of staff. Transactional leadership is considered as the subordinates' rewards though their efforts and performance.

Wang (2008) compared the Transactional leadership, Transformational leadership theory is deemed to improve the subordinates' performance by changing the motives and values of employees. Bernard et al. (1990) divided leadership style into transformational leadership and transactional leadership. Transformational leadership has the characteristics of individual influence, spiritual encouragement and intellectual stimulation. They often take individual into consideration, establish vision and aim inside, create open culture, trust the staff to reach their goals and give full play for staff's potential. Transactional leadership is focused on staff's basic and external demand, the relationship between leaders and subordinates is based on the contract. They tend to attain organizational goal by pacific job roles and mission design, their basic purpose is to maintain a stable organization. However from the available literature it can summarize the different types of leadership styles and their effect on employee satisfaction, team work, organizational change and employee performance. From the literature review it is identified that these styles need to be evaluated with respect to the components of Quality of Work Life and organisational commitment, which are more appropriate for I.T Firms in Pakistan.

## III. Research Methodology

### a) *Research Paradigm and Philosophy*

Research paradigm indicates intent, choice, and motivation of researcher by following a pattern associated with concepts and assumption through logical sequence of attaining knowledge and interpreting it (MacKenzie & Knipe, 2006). Mack (2010) explained paradigm is resultant of three main attributes including; ontology, epistemology, and methodology respectively. In this research we followed Mack (2010) explanation of paradigm for determining present research framework. Moreover, Easterby-Smith et al., (2015) identified positivist/scientific paradigm that consider quantitative methods whereas socio-anthropological paradigm follows qualitative methods. This research comes under scientific/positivist paradigm due to quantitative nature.

The ontology for present study is "realism" as from the theoretical framework it has been confirmed that relationship between QWL, organisational commitment and style of leadership exist thus ontological stance is "*reality exist out there in business world*". Moreover, the epistemology is "objective" because the body of knowledge is extracted directly from the subjects in objective manner. Additionally, deductive approach is used to commence quantitative research in collecting and sorting data thus methodology include adoption if quantitative methods so that findings are supported through numerical significance. After careful determination of ontological, epistemological stance, and methodology we explored the axiological view by considering the criterion of inclusion of private business sector functioning in various cities of Pakistan. Additionally, the axiology also includes the notion that QWL's attribute play significant role in developing and strengthening organisational commitment. Furthermore, specific style of leadership

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determines the organisational commitment of workforce. According to Sekaran & Bougie (2012) explained research philosophy as the basic foundation to construct and follow research design and approach in commencing research. On the other hand, Saunders et al., (2012) argued that research philosophy is the first layer of research onion serving the basic construct to lay research strategy. Considering, positivist paradigm, this study follows "*positivist research philosophy*" due to nature and approach of research.

*b) Research Design and Approach*

Longitudinal study takes more than year while cross-sectional study design tends to complete within one year (Sekaran & Bougie, 2012). In this study, researchers opted for cross-sectional research design as the study completed in less than year. Additionally, deductive approach is study in which data is deduced to reach conclusion by testing hypotheses constructed at the start of research and inductive approach induce data to reach conclusion (Sekaran & Bougie, 2012). In present study, researchers used hypothetico-deductive model to commence this research. Since, the approach was deductive therefore hypotheses were established in the start of research through theoretical framework in order to investigate the relationship between research variables.

*c) Nature and Type of Research*

The nature of present study is exploratory because this study attempts to explore the nature of relationship between variables at hand. Since, this research is based on the assumption to expand the body of knowledge about research variables existing in organisational setting therefore it is "basic" type of research. Moreover, the research is causal-effect as it seeks to investigate the causes and effects among research variables.

*d) Sample size and technique*

Sample is subset of population (Sekaran & Bougie, 2012). Since, it is difficult to include entire population therefore sample set is considered to study and generalise findings to population as sample is representative of population (Bryman, 2013). Thus, it is essential to determine the appropriate sample set. To determine sample size, we used statistical formula explained by Charan and Biswas (2013).

$$n = \left[ \frac{m}{1 + \frac{m - 1}{N}} \right]$$

n=Sample size

N=Population size

$$m = \frac{Z^2 \times P \times (1 - P)}{\varepsilon^2}$$

z=1.64 for 90% confidence level

P=Preliminary estimate of percentage (90%)

E=Accuracy desired (10%)

$$\text{Sample Size} = \frac{2.6896 \times 0.90 \times (1 - 0.90)}{0.0001}$$

$$\text{Sample Size} = \frac{0.24206}{0.0001}$$

Sample Size = 242.06

Sample Size = 242

For this m value and the population size = 785 (registered software houses with SMEDA Pakistan), and the sample size "n" is determined through earlier mentioned formula.

$$n = \frac{242}{1 + \frac{242 - 1}{785}}$$

n = 184.9

n = 185 (round figure)

Therefore, the minimum sample size required for this study is 185 private software houses operating in Pakistan. Moreover, through preliminary research, it is confirmed that in each targeted city of Pakistan there are 20 on average private software houses working thus 11 were minimum number of firms targeted as it constitute 55% representation. This was done to ensure more than 50% of firms are at least targeted from all cities of Pakistan. Approximately 200 software houses were approached and 189 responded while 11 did not participated however it was ensured that on average 2 participants are included from each organisation. According to Waliman (2001) probability and non-probability are two basic types of sampling techniques. Moreover, Sekaran & Bougie (2012) explained that in probability sampling each event has equal chance of selection while in non-probability sampling technique each event's selection chances are unequal. The researchers have combined various probability and non-probability (sampling technique) to reach targeted audience. Purposive, stratified, snowball, and convenience sampling is combined to reach targeted audience.

*e) Data Collection*

Data collection include primary source of extraction directly from respondents at first hand. Self-administered survey questionnaire developed through TYPEFORM was used to collect information. Through HR department of each targeted firm was contacted through email by informing them about the purpose of research. With the consent of HR department, survey was circulated. The data collection process was from February 2016 to May 2016. Highest rate of response



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came from Karachi, Lahore, and Islamabad due to high private software houses operating in these business-hub cities.

*f) Data Analysis Tool*

Since, this is quantitative research thus researchers used SPSS 23.0 for analysis of data. Data were coded and entered to SPSS (23.0) software to generate and quantify findings. The reason for opting to SPSS is because it is cost-effective in quantitative research. According to Prabhakar (2008) in social science researches, SPSS is cost-effective and user-friendly software package. Through 5 point Likert scale, responses related to QWL and organisational commitment under transactional and transformational leadership was examined. Through correlation and regression, the significance of relationship is measured and model summary, co-efficient standardised beta along with ANOVA containing $R^2$, β, and F to reflect the variation, strength, and acceptance of results.

*g) Ethics, Reliability, Validity, and Credibility*

According to Guillemin & Gillan (2004), ethical concerns and dilemmas are often faced by researchers during research phase. Since, this study involved humans therefore ethical considerations were made because any study involving human must maintain ethical standards to avoid long-term consequences. Since, HR department of targeted firms were informed about the purpose of research and each participant was prior to participation in research. Furthermore, participants were ensured that information shared by them will be kept confidential and information will only be used for academic purpose. Additionally, Mizayaki & Taylor (2008) stated that when researcher comes in direct contact with participants there are chances of biased responses. In order to avoid it, researchers used HR department so that no direct involvement creating biased responses emerge.

For the purpose of validity, researchers opted for '*content validity*' by using the content of an instrument's appropriateness during and prior to research process. Adequate measures were considered by researchers to measure questions and flow of the question's structure is appropriately maintained. Moreover, in order to ensure credibility aspect is maintained, researchers considered all similar type of organisations and out of selected organisation, opted for organisations that were linked with the nature of the study. Furthermore, objective of study, research instruments' copies along with cover letter explaining research purpose were sent to targeted organisations. Once permission was granted, HR department was approached to administer research instrument on behalf of researchers.

However, researchers could have used the Cornbach's alpha to measure the reliability of items in a questionnaire but since researchers adapted the scales used by early researchers such as Allen & Meyer, (1991); Bass and Avolio (1994) Full Range MLQ Model and WMS; Haque and Yamoah (2014) OSP model self-reported questionnaire for organisational commitment, transformational and transactional leadership, and QWL by considering 27-item reflecting that researchers used '*test-retest reliability*' approach by measuring the consistency of items measured and evaluated over time again.

## IV. Findings and Discussions

To explore the relationship between QWL among the employees of I.T software houses in Pakistan, the QWL mean score of employees for every single organisation was determined. In addition, the organisation's QWL was categorised through total grand mean score formed by all organisations. Thus, through comparison approach, mean score of each software house in every considered city of Pakistan was compared against grand mean and based on that two groups were formed, "*satisfied group*" and "*not satisfied group*" respectively based on QWL score. To further explain the comparative approach, QWL mean score was taken as par value and software houses scoring overall mean more than QWL mean score were categorised as satisfied group while software houses scoring overall mean lower than QWL mean score were put into not satisfied group. Additionally, both groups were ranged on (1-to-5) point scale on two intervals to determine the level of Quality Work-Life.

In each city of Pakistan, the total frequency of respondents' choice is summarised below in Table 1, reflecting the mean score for each city by classifying them under either group QWL satisfied or QWL not satisfied.

*Table 1 :* Total frequency cases and percentages

Case Processing Summary

| | Cases | | | | | |
|---|---|---|---|---|---|---|
| | Valid | | Missing | | Total | |
| City * QWL | N | Percent | N | Percent | N | Percent |
| | 408 | 100.0% | 0 | 0.0% | 408 | 100.0% |



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*Table 2 :* Frequency of employees in cities indicating level of satisfaction related to QWL

**Frequency of level of satisfaction in cities of Pakistan**

| | | City * QWL in Software houses | | |
|---|---|---|---|---|
| | | Satisfied | not satisfied | Total |
| City | Faisalabad | 12 | 6 | 18 |
| | Gujranwala | 15 | 2 | 17 |
| | Hyderabad | 16 | 4 | 20 |
| | Islamabad | 44 | 12 | 56 |
| | Karachi | 98 | 36 | 134 |
| | Lahore | 69 | 29 | 98 |
| | Multan | 15 | 2 | 17 |
| | Peshawar | 15 | 3 | 18 |
| | Rawalpindi | 11 | 6 | 17 |
| | Sialkot | 11 | 2 | 13 |
| Total | | 306 | 102 | 408 |

*Table 3 :* Percentage frequency of overall software houses level of satisfaction regarding QWL

**The overall Quality Work-Life in Software houses in Pakistan**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Satisfied | 306 | 75.0 | 75.0 | 75.0 |
| | not satisfied | 102 | 25.0 | 25.0 | 100.0 |
| | Total | 408 | 100.0 | 100.0 | |

The above analysis showed that 306 employees working in private software houses (75%) are satisfied with QWL whereas remaining 106 employees (25%) are not satisfied with existing QWL in this survey. Moreover, in terms of cities of Pakistan, software houses in Karachi have highest frequency (134), followed by Lahore (98), and Islamabad (56).

*a) Leadership styles in Software houses*

Two basic styles of leadership in this study include; transformational and transactional leadership respectively. The only two styles of leadership was based on preliminary research showing that transformational and transactional leadership styles are most widely evident in the software houses of Pakistan. Thus, employees' perspective was explored by asking them in survey 4 each set of questions related to both styles of leadership in order to attain their opinion regarding existing style of leadership in their respective organisations. The type of leadership style was determined through mean scores attained through testing set of interlinked variables based on 5 point LIKERT scale.

*Table 4 :* Employees preferred leadership style in different cities of Pakistan

**City wise employees' preferred leadership style**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Faisalabad | 18 | 4.4 | 4.4 | 4.4 |
| | Gujranwala | 17 | 4.2 | 4.2 | 8.6 |
| | Hyderabad | 20 | 4.9 | 4.9 | 13.5 |
| | Islamabad | 56 | 13.7 | 13.7 | 27.2 |
| | Karachi | 134 | 32.8 | 32.8 | 60.0 |
| | Lahore | 98 | 24.0 | 24.0 | 84.1 |
| | Multan | 17 | 4.2 | 4.2 | 88.2 |
| | Peshawar | 18 | 4.4 | 4.4 | 92.6 |
| | Rawalpindi | 17 | 4.2 | 4.2 | 96.8 |
| | Sialkot | 13 | 3.2 | 3.2 | 100.0 |
| | Total | 408 | 100.0 | 100.0 | |



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*Table 5 :* Preferred leadership style in Pakistan's software houses

**Type of Leadership style preferred by employees in Pakistan's private software houses.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Transactional | 174 | 42.6 | 42.6 | 42.6 |
| | Transformational | 234 | 57.4 | 57.4 | 100.0 |
| | Total | 408 | 100.0 | 100.0 | |

From Table 4 it is evident that in sequential order Karachi, Lahore, and Islamabad have high frequency. Interestingly, in all three cities transformational leadership is more preferred style of leadership among workforce. Moreover, the preferred leadership style in Pakistan's software houses in this study "*transformational leadership*" is more preferred with 57.4% whereas "*transactional leadership*" has been considered by 42.6% (Table 5).

*b) Leadership styles and Type of Organisational Commitment*

*Table 6 :* Descriptive statistic is reflecting mean value and standard deviation for antecedents of organisational commitment

**Descriptive Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Transactional Leader. | 2.08 | 1.180 | 408 |
| AC | 11.4167 | 2.35288 | 408 |
| NC | 11.6422 | 2.35736 | 408 |
| CC | 10.8676 | 2.42049 | 408 |

The descriptive statistic showed that Mean value of all three attributes of organisational commitment (AC, NC, & CC) is approximately close to each other and interestingly all three attributes standard deviations are close in numeric expression confirming that all items are consistent on scale.

*Table 7 :* Correlation between transactional leadership style and types of organisational commitment

**Correlations**

| | | Transactional Leader. | AC | NC | CC |
|---|---|---|---|---|---|
| Transactional Leader. | Pearson Correlation | 1 | .247** | -.163** | .775** |
| | Sig. (2-tailed) | | .000 | .125 | .000 |
| | N | 408 | 408 | 408 | 408 |
| AC | Pearson Correlation | .247** | 1 | .742** | .589** |
| | Sig. (2-tailed) | .000 | | .000 | .000 |
| | N | 408 | 408 | 408 | 408 |
| NC | Pearson Correlation | -.163** | .742** | 1 | .563** |
| | Sig. (2-tailed) | .125 | .000 | | .000 |
| | N | 408 | 408 | 408 | 408 |
| CC | Pearson Correlation | .775** | .589** | .563** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 408 | 408 | 408 | 408 |

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

Transactional leadership style has positive correlation with affective commitment as sig value is lesser than alpha value at 90% confidence level ($P=0.000 < 0.01$). Thus, null hypothesis is rejected that employees' affective commitment is not significantly affected by transactional leadership style. However, the relationship established above is positive but this is weak as r=.247 is derived value indicating that it is below moderate par value (0.5). Moreover, there is weak negative relationship between transactional leadership style and normative commitment of employees in the I.T sectors of Pakistan. Moreover, the correlation is negative as sig value is greater than alpha value at 90% confidence level ($P=0.125 > 0.01$). Since, P value is greater than alpha value therefore we do not reject null hypothesis that normative commitment of employees are not significantly affected by transactional leadership style. Interestingly, the statistical test showed that there



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is strong positive correlation between transactional leadership style and continuance commitment of employees in I.T sector of Pakistan as r=0.775 which is moderately strong and positive. The P value is 0.000 which is lesser than alpha value 0.01 indicating that null hypothesis is rejected (P=0.000 < 0.01). In other words, the continuance commitment of employees is significantly affected by transactional leadership.

Thus, it can be concluded from the analysis that, transactional leadership has positive correlation with affective commitment and continuance commitment whereas it has weak correlation with normative commitment in this study. Moreover, in this study, normative commitment is not significantly affected by transactional leadership style whereas both; affective commitment and normative commitment are significantly affected by transactional leadership style. Interestingly, despite correlation is established it is evident that only continuance commitment has strong relationship with transactional leadership style. Affective commitment has positive but weak while normative commitment has negative weak relationship with transactional leadership.

*Table 8 :* Model Summary reflecting R and $R^2$ value for variation

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .607[a] | .368 | .363 | .942 | .368 | 78.388 | 3 | 404 | .000 |

a. Predictors: (Constant), CC, NC, AC

*Table 9 :* ANOVA model reflecting F value for acceptability purpose

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 208.674 | 3 | 69.558 | 78.388 | .000[b] |
| | Residual | 358.492 | 404 | .887 | | |
| | Total | 567.167 | 407 | | | |

a. Dependent Variable: Transactional Leader.

b. Predictors: (Constant), CC, NC, AC

The model summary above showed that $R^2$ is approximately 0.368 indicating that 36.8% variation in transactional leadership behaviour is due to variation in affective, normative, and continuance commitment of employees working under them. Furthermore, ANOVA model reflected that F=78.388 means that explanatory power is 78% thus making it highly acceptable.

*Table 10 :* Coefficients of Items.

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | 95.0% Confidence Interval for B | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound |
| 1 | (Constant) | .298 | .251 | | 1.185 | .237 | -.196 | .792 |
| | AC | .005 | .031 | .011 | .173 | .000 | -.056 | .067 |
| | NC | -.121 | .030 | -.241 | -3.978 | .125 | -.181 | -.061 |
| | CC | .317 | .023 | .704 | 13.991 | .000 | .273 | .362 |

a. Dependent Variable: Transactional Leader.

Three items are considered in coefficient table and in the above table standardized coefficient Beta Values are undertaken to measure the affect of variables on transactional leadership style. The regression analysis revealed that affective commitment affects leadership 0.11 positively when there is 1 standard deviation increase in affective commitment. Additionally, sig value is 0.000 lesser than alpha value (P=0.000 < $\alpha$=0.01) thus confirming that there is sufficient evidence against the null hypothesis that transactional leadership is not affected by affective commitment. Moving further, it is evident that normative commitment influenced transactional leadership 0.241 negatively due to increase in standard deviation by 1. Moreover, P=0.125 is greater than $\alpha$ = 0.01 indicating that there is no strong evidence against null hypothesis stating normative commitment affects transactional leadership. In other words, we reject null hypothesis that transactional



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leadership is affected by normative commitment of employees. Lastly, regression table confirmed that, transactional leadership is affected by 0.704 positively due to variation in continuance commitment. In addition to that, the transactional leadership is affected 0.704 when 1 standard deviation increased is evident in continuance commitment of employees. Furthermore, P=0.000 is less than $\alpha = 0.01$ therefore there is strong evidence against the null hypothesis that transactional leadership is not significantly linked with continuance commitment of employees.

*Table 11 :* Descriptive statistic demonstrating antecedents of organisational commitment linked with transformational leadership

**Descriptive Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Transformational Leadership | 2.137 | 1.1415 | 408 |
| AC | 11.4167 | 2.35288 | 408 |
| NC | 11.6422 | 2.35736 | 408 |
| CC | 10.8676 | 2.42049 | 408 |

Interestingly, transformational leadership's mean value is higher in comparison to transactional leadership. Moreover, standard deviation is slightly higher than transactional leadership. Additionally, the mean and standard deviation for dimensions of organisational commitment is same.

*Table 12 :* Correlation between transformational leadership and organisational commitment

**Correlations**

| | | Transformational Leadership | AC | NC | CC |
|---|---|---|---|---|---|
| Transformational Leadership | Pearson Correlation | 1 | .618** | .479** | .878** |
| | Sig. (2-tailed) | | .000 | .000 | .000 |
| | N | 408 | 408 | 408 | 408 |
| AC | Pearson Correlation | .618** | 1 | .742** | .589** |
| | Sig. (2-tailed) | .000 | | .000 | .000 |
| | N | 408 | 408 | 408 | 408 |
| NC | Pearson Correlation | .479** | .742** | 1 | .563** |
| | Sig. (2-tailed) | .000 | .000 | | .000 |
| | N | 408 | 408 | 408 | 408 |
| CC | Pearson Correlation | .878** | .589** | .563** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 408 | 408 | 408 | 408 |

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

Considering 90% confidence level, the correlation between transformational leadership and organisational commitment's antecedents is evaluated and results showed that, transformational leadership has positive relationship with all three attributes of organisational commitment; affective commitment, normative commitment, and continuance commitment respectively. Transformational leadership is positively associated with affective commitment as r=.618 reflecting that there is moderate positive relationship. Moreover, the P value=0.000 lesser than $\alpha$=0.01 therefore in present study strong evidence is available to reject null hypothesis that employees' affective commitment is not significantly affected by transformational leadership. As (P=0.000 < $\alpha$=0.01) is evident thus this study confirms that affective commitment of employees is linked with transformational leadership in Pakistan's I.T sector.

Furthermore, transformational leadership has moderate positive relationship with normative commitment as confirmed by r=0.489 value driven from statistical test. In addition to that, P value=0.000 is greater than $\alpha$=0.01 (P=0.000 < $\alpha$=0.01) thus we reject null hypothesis. In other words, there is strong evidence against null hypothesis that normative commitment of employees is not affected by transformational leadership. Moreover, for linkage between transformational leadership and continuance commitment at 90% confidence interval the derived value r=.878 indicating there is strong positive correlation between them. Furthermore, the P value is lesser than $\alpha$ value (P=0.000 < $\alpha$=0.01) reflecting that we reject null hypothesis. In other words, there is strong evidence against null hypothesis stating that continuance commitment of employees is not



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significantly affected by transformational leadership in this study.

From the above test results, it is confirmed that transformational leadership has positive relationship with all antecedents of organisational commitment; affective commitment, normative commitment, and continuance commitment. Additionally, there is strong evidence from statistical test confirming that transformational leadership is significantly associated with affective, normative, and continuance commitment of employees. Moreover, the results showed that in comparison to transactional leadership, transformational leadership is more strongly associated with the organisational commitment of employees.

*Table 13 :* Model summary for transformational leadership and organisational commitment predicting $R^2$

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .491[a] | .241 | .235 | .9982 | .241 | 42.754 | 3 | 404 | .000 |

a. Predictors: (Constant), CC, NC, AC

*Table 14 :* ANOVA table reflecting F value for high acceptability

ANOVA[a]

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 127.792 | 3 | 42.597 | 82.754 | .000[b] |
| | Residual | 402.521 | 404 | .996 | | |
| | Total | 530.314 | 407 | | | |

a. Dependent Variable: Transformational Leadership

b. Predictors: (Constant), CC, NC, AC

The above two tables reflect the variation and explanatory power related to items in this study. Since, $R^2$ is 0.241 reflecting that 24.1% variation in transformational leadership is due to change in organisational commitment; affective commitment, normative commitment, and continuance commitment in this study. Interestingly, transformational leadership has low $R^2$ in comparison to transactional leadership despite having strong positive correlation with antecedents of organisational commitment. This is a significant development in this study that though $R^2$ (variation) in transformational leadership is low comparing to transactional leader but the correlation is strong and positive among antecedents of organisational commitment with transformational leadership. Moreover, ANOVA model reflected F=82.754 indicating that 82.75% is explanatory power therefore the variation of items and correlation is highly acceptable.

*Table 15 :* Coefficient of items and Beta Value explaining variation in research variables

Coefficients[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound |
| 1 | (Constant) | .524 | .266 | | 1.969 | .050 | .001 | 1.048 |
| | AC | -.008 | .033 | -.016 | -.231 | .000 | -.072 | .057 |
| | NC | -.060 | .032 | -.123 | -1.854 | .000 | -.123 | .004 |
| | CC | .243 | .024 | .557 | 10.099 | .000 | .195 | .290 |

a. Dependent Variable: Transformational Leadership

The above table reflects standardized coefficient Beta indicating the impact of transformational leadership on affective commitment, normative commitment, and continuance commitment. Interestingly, regression analysis showed that transformational leadership is affected 0.16 negatively by 1 standard deviation in affective commitment of employees. Furthermore, sig value is lower than alpha value (P=0.000 < α=0.01). Hence, there is strong evidence that against null hypothesis; affective commitment of employees is not significantly affected by transformational leadership.

Moreover, 0.123 negatively variation is evident in transformational leadership when there is 1 standard deviation increase in the normative commitment of employees. Additionally, sig value is less than alpha



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value (P=0.000 < α=0.01) therefore we reject null hypothesis of normative commitment is not significantly affected by transformational leadership style in Pakistan's I.T sector. Lastly, standardized coefficient showed that transformational leadership is affected by continuance commitment of employees by 0.557 positively when there is 1 standard deviation increase in the level of continuance commitment. Since, sig value=0.000 is lesser than alpha value=0.01 confirming (P=0.000 < α=0.01) therefore we reject null hypothesis that continuance commitment of employees are not significantly affected by transformational leadership style.

*c) Quality of Work-Life and style of Leadership*

*Table 16 :* Level of satisfaction for QWL under Leadership style

QWL level of Satisfaction under Leadership styles

| | | Transactional Leadership | Percent | Transformational Leadership | Percent |
|---|---|---|---|---|---|
| Valid | Satisfied | 173 | 42.4 | 235 | 57.6 |
| | not satisfied | 235 | 57.6 | 173 | 42.4 |
| | Total | 408 | 100.0 | 408 | 100.0 |

Earlier, it was evident that level of satisfaction regarding Quality of Work-Life was established. Now, moving forward under two considered styles of leadership; transactional and transformational leadership respectively the level of satisfaction is explored. Test showed that QWL by employees under transformational leadership is high (57.4%) in comparison to transactional leadership style (42.6%). Thus, this survey found that employees' QWL is more satisfied under transformational leadership in Pakistan's private software houses.

*Table 17 :* Individual attributes' satisfaction percentage for QWL under Leadership style

Attributes of QWL and Satisfaction percentage under Leadership styles

| Model | Transactional Leadership | | | Transformational Leadership | | |
|---|---|---|---|---|---|---|
| | Satisfied | Not Satisfied | Satisfaction percentage | Satisfied | Not Satisfied | Satisfaction percentage |
| Work Environment | 44 | 61 | 25.4 | 61 | 44 | 25.9 |
| Organization Culture & Climate | 17 | 37 | 9.8 | 37 | 17 | 15.7 |
| Relation & Cooperation | 15 | 41 | 8.6 | 41 | 15 | 17.4 |
| T&D | 21 | 23 | 12.1 | 23 | 21 | 9.7 |
| Compensation & Rewards | 31 | 13 | 17.9 | 13 | 31 | 5.5 |
| Facilities | 11 | 17 | 6.3 | 17 | 11 | 7.2 |
| Job Satisfaction | 9 | 28 | 5.2 | 28 | 9 | 11.9 |
| Job Security | 25 | 15 | 14.4 | 15 | 25 | 6.8 |

173 employees were satisfied under transactional leadership style whereas 235 employees under transformational leadership style. Based on the findings, through filter programming each attribute of QWL considered in this study was measured in terms of frequency and percentage. The above table is constructed to explain highest frequency and percentage of each attribute reflecting satisfaction percentage under considered leadership style. Interestingly, under transactional leadership highest frequency is formed by work environment (QWL Attribute) indicating 25.4%, followed by Compensation and Rewards (17.9%), Job Security (14.4%0, and T&D (12.1%) whereas all other attributes scored below 10%.

On the other hand, under transformational leadership style highest frequency is again constituted by Work environment (25.9%), followed by Relation and Cooperation (17.4%), Organization culture and climate (15.7%) and Job Satisfaction (11.9%). All other variables of QWL scored below 10%. Interestingly, there is variation in variables as some of attributes have been evident to be more effective under certain type of leadership. For instance, organization culture and climate has been preferred by employees working under transformational leadership whereas compensation and reward is not preferred under transformational leadership. Moreover, job satisfaction is evident high among employees under transformational leadership whereas job security is high under transactional leadership style. However, it can be concluded that overall existing QWL of employees is good under transformational leadership in contrast to transactional leadership style.

The findings revealed that QWL is strong predictor in creating organisational commitment among the employees in the private software houses operating



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in Pakistan. Interestingly, the study also evident that both transactional leadership as well transformational leadership plays visible role in developing organisational commitment of employees however there exist variation in both; QWL and organisational commitment under the considered leadership styles. Additionally, transformational leadership is more preferred style in contrast to transactional leadership as it is more positively linked with all three attributes of organisational commitment; AC, NC, and CC respectively. Transactional leadership style has positive correlation with AC and CC whereas negative relationship with NC. Moreover, affective and normative commitment of employees is significantly affected by transactional leader whereas normative commitment is not influenced by transactional leadership style. Furthermore, continuance commitment of employees is most strongly influenced under transactional leadership style. Interestingly, continuance commitment is also strongly evident under transformational leadership style.

The elements of QWL considered in this study is also are evident to be creating a satisfaction among the workforce under transformational leaders (57.4%) in contrast to transactional leaders (42.4%). However, there has been a variation in some of the attributes in terms of percentages but to large extent employees are more satisfied with the existing QWL under transformational leadership. Thus, it is confirmed that most preferred and practiced style of leadership in private sectors is "transformational leadership".

The present study support partially the work of Hackman and Oldham (1980) regarding QWL creating the pleasant environment for employees however further findings oppose the work of Hackman and Oldham (1980) that QWL helps in promotion and career growth. Particularly, considering specific style of leadership it can be state that QWL's support for employees relies upon the style of leadership. Additionally, under transformational leadership, QWL is more effective in creating organisational commitment of employees.

This study strongly support the findings of Saraji and Dargahi (2006) stating that study commitment and satisfaction increases due to QWL however interestingly, this study oppose the work of Nanjundeswaraswamy and Swamy (2014) in terms of QWL under style of leadership as this study evident contrasting findings as QWL under transformational leadership is more effective in comparison to transactional leadership which is vice-versa to work of Nanjundeswaraswamy and Swamy (2014). Interestingly, the work of Rose et al., (2006) and Rethinam and Ismail (2007) is confirmed to some extent as some of the constructs such as; working condition, job security, compensation and reward, organization culture and climate but only to small level.

Furthermore, the work of Haque and Yamoah (2014) is confirmed that organisational support program is vital in creating and enhancing organisational commitment. Interestingly, all three dimensions of organisational commitment identified in the work of (Allen & Meyer, 1996; Robin & Culter, 2003; Bartlett & Kang, 2004; Haque & Yamoah, 2014) namely affective commitment (AC), normative commitment (NC), and continuance commitment (CC) have been established in this study. However, in relation to style of leadership, this study support previous work of Haque et al., (2015) that all antecedents of organisational commitment (OC) are differently linked with transactional and transformational leadership. Moreover, present study findings also support the notion of Haque et al., (2015) study that transformational leadership is more effective in comparison to transactional leadership in motivating employees by shaping positively their organisational commitment. Additionally, the notion such as "leaders' role in creating organisational culture and climate (Smith, 1998; Prideaux & Beg, 2007); relation and cooperation (Omolayo, 2007; Barchiesi & La Bella, 2007); job security (Voonl et al., 2011); and job satisfaction and organisational commitment (Fang et al., 2009) have been confirmed in this study.

## V. Conclusion

This study concludes that in Pakistan's private software houses both transformational and transactional leadership style exists however, under transformational leadership style employees organisational commitment is more evident and positively linked. Interestingly, all three dimensions of organisational commitment has been confirmed in this study to be significantly positively associated with transformational leadership whereas normative commitment is only dimension that is negatively linked with transactional leadership. Moreover, QWL is more effective for employees when working under transformational leadership style but under transactional leadership style also the considered elements of QWL are confirmed to be effective however the impact is fractionally low in contrast to transformational leadership. Lastly, under transformational leadership there is high employee job satisfaction leading to strengthen their organisational commitment in contrast to transactional leadership style where high level of dissatisfaction prevailed.

Despite various measure were taken but there are certain limitations to present study such as time constraint, research design, sample size, and research approach. Due to time constraint, each respondent could not be studied in two different intervals of time. Moreover, sample size was small by only having 408 employees working in this sector due to shortage of time and unwillingness of private software houses' management. Additionally, only survey questionnaire was used following deductive approach. The future researchers should consider the longitudinal panel study to investigate in more depth. Furthermore, researchers should also consider in-depth interviews



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with the management as well employees to gain qualitative perspective related to research problem. Moreover, the sample size should be expanded by visiting personally software houses to seek more respondents. Additionally, through professional networking sites, the experts on the subject along with the participants from the targeted sector should also be interviewed to include their perspective.

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# Evolution of Critical Success Factors in the Clothing and Textile Industry in Mauritius

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A mixed method methodology was used using quantitative and qualitative methods. The findings shows the evolution of the Critical Success Factors in the order of importance with Cost effectiveness and Human and physical resources preceding Supportive environment and Capital investment after more than 40 years of existence.

*Keywords: critical success factors, clothing and textile industry, mauritius, competitive factors.*

*GJMBR - A Classification : JEL Code : L67*




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# Evolution of Critical Success Factors in the Clothing and Textile Industry in Mauritius

Chan Sun C.A [α], Chittoo H. [σ] & Sukon K.S. [ρ]

*Abstract-* Critical Success Factors was the key to success for the Clothing and Textile industry in the Export Processing Zones (EPZ) in Mauritius in 1971. Many articles have demonstrated that it was mainly due to conducive environment for investment, exogenous factors and preferential trade arrangements. However, with changing business environment, these factors have evolved with great importance in order to keep the industry competitive.

A mixed method methodology was used using quantitative and qualitative methods. The findings shows the evolution of the Critical Success Factors in the order of importance with Cost effectiveness and Human and physical resources preceding Supportive environment and Capital investment after more than 40 years of existence.

As no research work has been conducted on the subject, the study provides an understanding and the need to focus on the right strategy to maintain competitive advantage as a world class player in the Clothing and Textile industry worldwide.

*Keywords: critical success factors, clothing and textile industry, mauritius, competitive factors.*

## I. Introduction

In the 1960's, the government of Mauritius decided to embark into diversifying its mono-crop economy into a larger export oriented namely the Clothing and Textile industry (C&T) in view of creating employment in the country. This diversification was achieved in 1970 with the enactment of the Export Processing Zone (EPZ) Act and the creation of the first Export Processing Zone in 1971. The act has as main objectives to provide incentives and concessions to enterprises exporting their products while at the same time attract foreign capital and know-how, and which generally specialise in the production of labour intensive consumer goods, mostly clothing as explained by Cling et al. (2007). Furthermore, Zafar (2011) explains how firms within EPZs also benefited from the availability of relatively cheap labor, drawn from unemployed workers and women who were outside the labor force at the time. Mauritius had a high employment rate and a pool of available labour at cheap rate. Joomun (2006) added that Mauritius had a pool of unskilled but yet educated labour which provided an adaptable workforce for the textile and clothing sector in the 1970s. This is in accordance with Lim Fat (2010) who explains that this attracted the Hong Kong textile industry people to come to Mauritius as our labor preferred the factory work over working outside on the sugar plantations.

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*a) Determining success factors for the EPZ*

The success of the Clothing and Textile industry in Mauritius as explained by Joomun (2006) relied on three fundamental aspects at the time of its creation. These were mainly the conducive environment for investment, exogenous factors and preferential trade arrangements which facilitated the transition. With the EPZ Act in force, the government has provided a conductive environment by taking a policy decisions at that time to sustain export growth through, five successive stand-by arrangements and two structural adjustment programs between 1980 and 1986: the establishment of key support institutions like the Mauritius Export Development and Investment Authority for promoting export and devaluating the rupee to make exports more competitive internationally. Besides, Robecka, Rosuneeb and Pattisonc, (2012) explain how EPZ in Mauritius was based on manufacturing for exports only and how the conditions offered were determinant for its success. These factors were the non-payment of taxes for the first 10 years and then 15% on dividends, no custom duties, duty free imports of raw materials and equipment, no customs controls and access to infrastructure such as factories and buildings built by the Mauritius government and developed by the Bank of Mauritius against rent only. Subramanian & Roy (2001) also explained how foreign firms were encouraged to set up in the EPZ to take advantage of various benefits such as cheap, well-educated Mauritian labour among others including the provision of state owned infrastructure. These physical infrastructure according to Aggarwal (2005) are important for EPZ worldwide as one of the basic elements critical for any export activity which include transport system such as port, airport, water, electricity and communication facilities. Milberg (2007) also put forward the benefits of the EPZ as being free profit repatriation, streamlined administrative services, especially to facilitate import and export, and provide free enhanced physical infrastructure for production, transport and logistics. This is also confirmed by Stein (2008) who describes the infrastructure of the EPZs as being well developed and often subsidized in his strategic paper on the importance of industrial policy related interventions in the management of developmentally successful industrial zones.

Joomun (2006) explained that the success of the Clothing and Textile sector in Mauritius is also



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attributed to exogenous factors which have greatly contributed to the success of the EPZ sector during that period. Three factors have contributed positively to the Mauritian economy, in particular the Clothing and Textile sector. These are the Multi-Fibre Agreement signed in 1982 which provided duty free and quota free access to many countries in the European market and attracted Hong Kong investors to set up their firms in Mauritius, a combination of lower and falling oil prices together with a lower debt servicing arising due to the depreciation of the overvalued US dollar in 1984 and a fall in Taiwanese competitiveness affected global competitiveness and provided the EPZ in Mauritius a competitive edge on the world market. However, Robecka, Rosunee and Pattisonc (2012) also explained that the future of the Mauritian textile and apparel industry is dependent on a number of factors namely labor and productivity, marketing strategies, trade agreements, and agility.

After 1984, prevailing monetary factors such as the appreciation of the European currencies in relation to the Mauritian rupee resulted into making Mauritian export products more competitive. Also, during the 1990s, political uncertainty over the future of Hong Kong's reintegration into China encouraged many investors to relocate to Mauritius bringing capital, marketing networks and technological know-how (Lim Fat, 2010). Furthermore, Preferential Trade Arrangements placed Mauritius to be a preferred investment destination for clothing and textile business due to the favourable terms of trade combined with ready markets. Both domestic and foreign investors exploited preferential market access through preferential trade agreements mainly in the EU under the Lomé Convention and in the US through the GSP (now under AGOA) for redistribution and investment in human and physical capital (Subramanian, 2009).

*b) Challenges facing the Mauritian EPZ*

The Clothing and Textile industry in Mauritius experienced a rapid growth in the 1980s up to the year 2000. An analysis of the statistics over the past decade shows that the industry started to face difficulties and start to show downfall trends. All economic indicators with respect to employment, enterprise creation, contribution to the national wealth, growth of the industry and foreign direct investment showed negative trends. The Clothing and Textile sector has created a lot of employment since its creation in the 1970s for the simple reason that unemployment was high and that the country had a pool of unskilled but yet educated labour provided an adaptable workforce for Clothing and Textile sector. However, over the years, this workforce has gradually become more expensive and with further diversification of other sectors of the economy, the Clothing and Textile sector started to suffer from shortages of labour while being at its peak in 1999. Romer (1992) explained as wage costs have raised in Mauritius, firms have economized on their use of inputs and improved their efficiency in order to sustain growth. Cypher & Dietz (1997) and Hogendorn (1996) explained how growth theorists emphasized on the role of international trade as an ''engine of growth''. Ancharaz (2009) finds that access to finance is a problem for most firms but even more among smaller firms which are locally owned and relatively young. It was found that this category of firms faces greater difficulty in obtaining loans for investment purposes or for working capital. According to her, access to credit is therefore essential for the development and growth of firms in Mauritius.

Besides, Bellone, Musso, Nesta, and Schiavo (2010) argued thatfina ncial constraints can also act as a barrier for companies to export as in so doing they can enjoy from a better financial health are thus most likely to become exporters. This was confirmed by Kasseeah, Ancharaz & Tandrayen (2013) who conducted a study among 20 firms showing that finance was viewed as the main constraint in doing business most specifically access to finance matters which is required for the financing of working capital. In fact, Lall and Wignaraja (1998) already highlighted several major obstacles that enterprises started to face during that period. Many factors identified such as high interest rates; heavy bureaucratic procedures resulting in delays in obtaining foreign investment approvals; difficulty getting loans approved by the Development Bank of Mauritius, delays in receiving refunds on import duties; difficulty obtaining work permits for foreign technical staff; lack of access to finance for small enterprises; and high sea freight costs were stumbling blocks for further development of the sector.

The University of Cape Town (2001) also highlighted that one of the limitations of Mauritius was due to the few shipping lines serving exports and infrequent sailings as Mauritius does not lie on the main sea routes and maritime transport costs are higher than for countries competing in similar markets. Similarly, MEXA (2013) stressed on the importance of our logistic system and announced during its annual report 2013 that various initiatives were undertaken by the Port authorities to ensure that our port remains the most competitive one of the region as our competitiveness relies on it. The organisation also added that together with Enterprise Mauritius they are already in negotiation with at least 2 companies which may offer us this direct service which will reduce the lead time from 40 to 14 days. As a result this will not only help the export manufacturing sector but also hopefully boost the Freeport activities and regional trade. It was further mentioned that the Mauritian government has taken a bold initiative by providing a 25% subsidy on the freight cost on containers exporting directly to the East African ports.



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The above challenges have also caused many factories started to relocate themselves to Madagascar, where labour is cheaper, others started to have recourse to foreign workers from China, India and other Far East Asian countries as they were considered to be more productive and more available as they worked longer hours and were paid the same as local workers. Almost unique in the world, Mauritius reach full employment and the EPZ faced labor shortage. The University of Cape Town (2001) in its paper of restructuring of the Mauritius Clothing Industry in light of New Trade Agreements also refer to the shortage of labour and explain how it will became a binding constraint on future industrial growth. They also pointed out that faced with this shortage of labour, some companies were already importing labour. Lincoln (2009) relates how the first expatriate workers arriving in Mauritius to work in the EPZ were primarily from Asian countries mainly from China and India. This is a very similar case to the Thai Clothing industry outlined by Kohpaiboon (2009) where he refers to this as the "Lewisian turning point" where excess supply of labour runs out in a country.

In 2004, it was estimated that around 15,000 foreign workers were working in the Clothing and Textile factories of Mauritius. The Clothing and Textile sector has always represented an important proportion of the manufacturing industry in the EPZ sector in Mauritius. The EPZ sector represented almost 50% of the contribution of the manufacturing industry to the national GDP in 1990, 1995 and 2000. In 2004 this contribution has fallen to 41% whilst the overall contribution of the manufacturing industry to the GDP increased consistently. This showed the importance of the Clothing and Textile sector while at the same time demonstrated that the sector was slowly losing ground to other sectors of the economy (David and Petri, 2003). Rosunee (2005) explains how with trade liberalisation, the clothing and textile industry in Mauritius was faced with a number of short and medium-term challenges, both on the local and external fronts. He points out that these challenges relates to the elimination of trade preferences, exchange rate fluctuations, relatively slow pace of restructuration and diversification, increased competition from low-cost manufacturers, rising costs of air and sea freight, and low penetration of new markets.Tang (2011) and Wong (2011) both explain that the Mauritian textile industry intends to be fully immersed in the EU and the US markets, via existing trade agreements such as AGOA, COMESA, COTONOU, SADC and other Economic Partnership Agreements as these tools provide preferential access to large global markets. The same is being developed with South Africa, Madagascar and India. This is confirmed by Zafar (2011) who pointed out that Mauritius has maintained its competitiveness throughout the years because the country has demonstrated a capacity to capitalize on good international relationships

Zhang (2008) pointed out how the sectors have evolved from lower to intermediary and higher market segment and concluded in his research that quota removal is a most important factor influencing strategic decisions and larger companies have also to undergo a process of restructuring through vertical integration. Peerally and Cantwell (2011)cited Mauritius as an example as a developing sub-Saharan African country and a source of innovative technological capabilities to domestic and foreign subsidiaries which has gone through a their learning strategy as a consequence of their need to continue, thrive and expand after preferential trade agreements. They further added that Mauritian companies are sustaining competitiveness through state of the art technology and vertical integration.

However, the Clothing and Textile sector has also faced many challenges in terms of labour where the HRDC (2006) in its sectoral committee report clearly pointed out how the image of the industry and morale of workers were affected by job insecurity, abrupt closure of factories and workers deprived of any form of compensation in many cases of closures. They further explained that there was a time factor-disparity of working hours between EPZ and non-EPZ which led to high rate of absenteeism, poor social conditions due to disparity in working hours thus limiting participation in social activities. According to the report, the sector is very competitive and this requires a constant need to reduce costs, to improve productivity and to enhance quality require upgrading the level of skills and other characteristics of workers. As a result, local workers have a tendency to join the informal sector where it is easier to earn an income in less stringent work conditions. Moreover long working hours and overtime do not motivate people to join the Manufacturing industries. Abella, Park and Bohning (1996) explained similar situation in Korea and make reference to this situation as "scissors movement" between the volume of national workers willing to fill undesired jobs and the volume of such jobs put on the market by employers. They added that in the case of Korea in the future, the bottom blade of the scissors will point even more downwards than suggested by the heavy trend line. The HRDC (2006) further explained that with the closure of many companies during that period, retrenched workers in this sector did not get the appropriate financial support after job losses moreover, they were either not willing to attend training programmes or were unable to participate in similar empowerment programmes. The HRDC added that age factor was also critical factor especially when we know that this sector always needs to train employees to satisfy the demand of the customers (HRDC, 2006)

Zafar (2011) who pointed out that Mauritius EPZ success relies on the fact that Mauritius pursued a very liberal investment regime and used incentives to attract



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foreign direct investment. Since the 1970's, Mauritius has benefited from a series of positive conditions, which have helped to create a solid Clothing and Textile and industry with significant foreign and local investment. Madani (1999) outlined the goals of the EPZ and explain that one of them is to attract foreign direct investment (FDI) and engender technological transfer, knowledge spill-over and demonstration effects that would act as catalysts for domestic entrepreneurs to engage in production of non-traditional products. The University of Cape Town (2001) explained that Mauritius has not only been able to attract foreign investment but substantial amount of investment came from local entrepreneurs themselves. According to them, this is quite unusual as by contrast to most EPZs around the world, EPZ rely heavily on foreign investment. They further added that this also created opportunities for a large number of joint ventures between local and foreigners. They argued that although foreign investment was extremely important for the initial take-off of the clothing industry yet the measure of success achieved would not have been the possible without the involvement of the local business community. The University of Cape Town also highlights the benefits developed from FDI as real linkages between the activities of foreigners and Mauritians which has been crucial for the acquisition of know-how. This has led to many large Mauritian own companies become industrialists of international caliber (UCT, 2001).

However, with the dismantling of the Multi-Fibre Agreement, the Clothing and Textile sector finds itself in difficulty and many factories were closing down. With no special support for restructuring its sector and under the most disruptive conditions, many workers were laid off. Kildduff and Chi, (2006) explained that the elimination of preferences compelled enterprises to modernize by adopting new technology and to upgrade to higher value added products in order to move into the upper segments of the market to remain competitive. With no more preferential tariffs, buyers from our traditional market in the EU market turned to low cost producers, based in countries such as Bangladesh, India and Pakistan, thus narrowing down market opportunities for Mauritian producers of textile products. Redundancies due to the closing down of factories became recurrent and those laid off did not obtain the sort of support and benefits which enabled their counterparts in the sugar industry to survive their transition to other activities.

In 2007, the government of Mauritius in the collaboration of the UNDP (2007) conducted a study to assess the impact of the Multi-Fibre Agreement on the employment in the textile industry with special reference to strategies for coping with retrenchment. The report made a number of recommendations which paved the way to the repositioning of the industry and the retraining of workers affected by redundancy in order to equip them with the right skills needed to cope with different factory operations. Despite the implementation of a policy to cushion the disruption caused to the industry, redundancies took place on a massive scale. A survey conducted by the Human Resources Development Council (HRDC 2006) on Manpower Planning revealed the difficulty that exists in the EPZ sector namely in some areas like machine operators, machinists and quality controllers, where it is difficult to recruit employees in the EPZ sector. The survey reported that since many years the Export Oriented Enterprises (EOE) sector has been employing foreign labour because domestic job seekers consider EOE employment unattractive, on account of its low pay and high insecurity. The Clothing and Textile sector was at its peak in 1999 employing 80,960 workers and consisted of 285 enterprises. Following the phasing out of the preferences, the number of enterprises and employment declined sharply in 2006 where the sector counted only 226 companies employing 53,583 workers. This has further declined to 149 companies employing 40,161 workers only as at July 2013. (CSO, 2013).

The sector remains one of the main providers of employment still contributing to 4.9% to the GDP. With the dismantling of the Multi-Fibre Agreement (MFA) and the Agreement of Textile and Clothing (ATC) on the 1st of January 2005, Mauritius had to face new challenges and compete with other countries on the world market. Tang (2011) and Wong (2011) both relate how Mauritius immediately felt the impact with the dissolution of the MFA in 2005 and pointed out that with a decrease of 49% in the US exports from 2004 to 2007 companies were becoming involved in alternative strategies such as eco friendliness, carbon foot printing, and increasing equipment and system technologies.

Many enterprises have to adopt new strategies by repositioning themselves producing value-added products to suit niche markets. However, this will not have been possible without heavy investments in technology which increased in the early stage of the crisis. Lim Fat (2010) explain that the world recession of 2008 impacted on Mauritius and the EPZ was boosted with a one billion Mauritian rupees grant and successive reduction of interest rates prompting stabilization. Domun (2011) explains that companies in the Clothing and textile sector are producing high end quality products for niche markets. They are competing on the basis of non- price factors such as creativity in design and ability to meet tight lead time. High quality products and creativity implies R&D abilities, where companies have to be on the outlook for new trends, new materials, new production processes and material testing. Furthermore, Kildduff (2006) pointed out that the sector has evolved from lower to intermediary and higher market segments thus forcing many companies to adopt good governance, eco- friendly production processes, fair trade and social compliance The sector also had to facilitate the reskilling of workers towards



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new technologies and production systems, as manufacturers moved up the value chain and upgraded their products (CSO, 2013). This in line with the recommendations of the HRDC (2012) for the need to develop workforce with new skills in line with the change in technology and other requirements of the sector to sustain its growth.

The economic success of Mauritius and the transition of its economy over the past years have resulted into a working population attaining higher income and a new generation of the population with higher education who are not interested to work in manufacturing industries to take up low-paid and labour intensive jobs. Wong (2011) explained how Mauritius reached full employment and faced labour shortage in the peak of 1999 while many factory labourers shifted to the newly formed tourism industry preferring the work of cleaning and waiting in relaxed and enjoyable accommodations and garnering generous tips and led to the importation of foreign labour. This was confirmed by the CSO who demonstrated that this situation has encouraged companies to turn to the recruitment of foreign workers which started in the early 1990's and has since then been on an increasing trend attaining 18,592 workers as at July 2013 (CSO, 2013).

## II. Methodology

A combination of methodologies using a mixed method approach was used in the studyto show how inferences from mixed methods may be greater than the single method components (Tashakkori & Teddlie, 2003). The research was conducted by adopting an exploratory approach among stakeholders of the industry followed by both quantitative and qualitative methods using primary and secondary data. All data relevant to the case have been gathered and organized to provide intensive analysis of many specific details often overlooked by other methods.

*a) Research Design*

The purpose of this two-phase, mixed methods purpose study explores the participant's views who are experts in the field. This information was developed and tested with a sample from the Clothing and Textile industry. The data collected provided allows us to perform an in-depth assessment of the companies and their contributions in the context. The first phase was conducted through a qualitative exploration in the form of a stakeholder's meeting to find out "*What are the existing critical success factors of the Clothing and Textile industry*?" by collecting data from participants (experts) already working in the sector. The second phase consisted of quantitative research questions which will measure the relationship between the independent and dependent variables that have been identified in our literature review with respect to Clothing and Textile companies.

The purpose of this concurrent mixed method approach helped to better understand the research problem by converging both qualitative data in terms of detailed views from experts in the field and quantitative data in terms of broad numeric trends data. In the study, a questionnaire with open-ended questions was also used as main instrument for interviews and observations gathering the views of experts in the field. At the same time, quantitative instruments were used to measure the relationship between independent variables and dependent variables within the companies.

*b) Questionnaire Design*

The questionnaire was designed to be as simple and comprehensive as possible, covering widely the different aspects related to the assessment of critical success factors for the Clothing and Textile industry. The questionnaire was designed to reflect the various identified critical success factors as covered both in the literature review and from the exploratory exercise. This was listed under a specific section which led for quality of information. A pilot test was run among 4 companies and feedback obtained allowed us to make constructive changes for the final questionnaire.

## III. Analysis of Results

The sample was drawn from a list comprising of 85 Export Oriented Companies (EOE) obtained from the Ministry of Industry in the Clothing and Textile industry. After the survey was carried out, it was found that 5 of them closed down during the year 2014 and these companies have therefore been excluded from the list. Besides, 4 of the respondents have informed us that they will not participate in the study for confidentiality reasons.In order to have a representative sample, care has been taken to include among the respondents organizations from various sizes in the Clothing and Textile industry. The sample includes 39 organizations grouped under various sizes with respect to their turnover which is in accordance with the Ministry of Industry in Mauritius. As company size is defined by the Ministry of Industry by turnover, we have therefore taken care that in the sample respondents, all participants are from the three mentioned categories. These are classified as small, medium and large companies with turnover of less than Rs.10 million, Rs.10 - 50 million and over Rs.50 million respectively.

The respondents were asked to what extent they agree that the below are critical factors to the Clothing and Textile industry as per table 1.0 below:



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*Table 1.0 :* Critical success factors for the Clothing &Textile Industry

| | | Strongly Agree | Agree | Neither | Disagree | Strongly Disagree | Total |
|---|---|---|---|---|---|---|---|
| I | Availability of local labour (both skilled and unskilled). | 34% | 47.5% | 10.5% | 8% | | 100% |
| II | Employment of foreign labour. | 34% | 53% | 5% | 8% | | 100% |
| III | Training and reskilling of workers for new technology and production systems. | 26.5% | 66% | 2.5% | 5% | | 100% |
| IV | Marketing support for new and emerging markets. | 45% | 52.5% | 2.5% | | | 100% |
| V | Development of new trade agreements (e.g. AGOA, SADC, etc.) | 42.5% | 50% | 5% | | 2.5% | 100% |
| VI | Research and Development (e.g. new fabric /material and process technology). | 42% | 50% | 8% | | | 100% |
| VII | Fiscal incentives for investment from the government. | 50% | 34.5% | 13% | 2.5% | | 100% |
| VIII | Access to finance. | 42% | 37% | 18.5% | 2.5% | | 100% |
| IX | Lower bank charges and interest rates. | 52.5% | 42.5% | | 5% | | 100% |
| X | More frequent air and sea connectivity. | 31.5% | 52.5% | 11% | 5% | | 100% |
| XI | Better road infrastructure. | 18.5% | 39.5% | 37% | 2.5% | 2.5% | 100% |
| XII | Better communication networks. | 31.5% | 47.5% | 10.5% | 8% | 2.5% | 100% |
| XIII | Competitive utility costs (CWA, WWA, CEB, etc.). | 40% | 50% | 5% | 5% | | 100% |
| XIV | The adoption of new technology for competitive edge. | 42% | 47.5% | 8% | 2.5% | | 100% |

*a) Factor Analysis*

A normality test using Shapiro-Wilk (Sample < 50) was carried out test to verify whether the data follows a normal distribution and results revealed that the data does not follow a normal distribution with all *P*-values < 0.05.Prior to the extraction of the factors Kaiser-Meyer-Olkin (KMO) was conducted to measure the Sampling Adequacy and Bartlett's Test of Sphericity. The KMO index ranges from 0 to 1, with 0.50 considered suitable for factor analysis (Hair et al., 1995). The Bartlett's Test of Sphericity should be significant ($p < .05$) for factor analysis to be suitable (Barlett, 1954). If any pair of variables has a value less than 0.5 we will consider dropping one of them from the analysis. As our sample size is below 50, we will refer to Kaisen (1974) who recommends 0.5 as minimum (barely accepted), values between 0.7 - 0.8 as acceptable and values above 0.9 are superb. In our case, KMO measure is 0.643 with a p-value of 0.00 < 0.05 also indicating that the Bartlett's test of Sphericity is significant indicating that the correlation matrix is not an identity matrix

*b) Total Variance Explained*

The fourteen Critical success factors associated with the Clothing and Textile Industry labour were subjected to principal components analysis (PCA) using SPSS version 21. Prior to performing the PCA, the suitability of data for factor analysis was assessed. Inspection of the correlation matrix revealed the presence of many coefficients of 0.5 and above. The Kaiser-Meyer-Olkin value of 0.643, exceeding the recommended value of 0.5 (Kaiser, 1970, 1974) and Bartlett's Test of Sphericity (Barlett, 1954) reached statistical significance, supporting the factorability of the correlation matrix. Principal components analysis revealed the presence of four components with Eigenvalues(>1) of 6.032, 1.872, 1.375 and 1.115 explaining 43%, 13.4%, 9.8% and 8% of the variance respectively. An inspection of the scree plot revealed a clear break after the fifth component. The four component solution explained a total of 74.2% of the variance, with component 1 contributing to 24.3%, component 2 contributing to 20.1%, component 3



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contributing to 16.2% and component 4 contributing to 13.6%. To aid in the interpretation of the four components, Varimax rotation technique was performed and the simpler orthogonal rotation yielded meaningful item groupings and strong, unambiguous loadings. By referring to the content of those items, one can discern the nature of the latent variable that each factor represents.

Rotated Component Matrix[a]

| | Component | | | |
|---|---|---|---|---|
| | 1 | 2 | 3 | 4 |
| Competitive utility cost is a CSF for the C&T industry | .886 | | | |
| Lower bank charges and Interest rate is a CSF for the C&T industry | .850 | | | |
| More frequent air and sea access is a CSF for the C&T industry | .840 | | | |
| Research and development is a CSF for the C&T industry | .533 | | .426 | |
| Adoption of New technology for competitive edge is a CSF for the C&T industry | .496 | .480 | | |
| Better communication networks is a CSF for the C&T industry | | .780 | | |
| Training and reskilling of workers for new technology is a CSF for C&T industry | | .742 | | |
| Better road infrastructure is a CSF for the C&T industry | | .739 | | .412 |
| Marketing support for new and emerging market is a CSF for the C&T industry | | .706 | | |
| Availability of local labour is a critical success factor for the C&T industry | | | .814 | |
| Development of new trade agreements is a CSF for the C&T industry | | | .801 | |
| Fiscal incentives for investment from government is a CSF for the C&T industry | .517 | | .624 | .504 |
| Employment of Foreign labour is a critical success factor for the C&T industry | | | | .817 |
| Access to finance is a CSF for the C&T industry | .535 | | | .717 |

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

*c) The Four Topic Factors*

The four component solution emerged from the factor analysis conducted on the Critical success factors for the Clothing and Textile industry. The four components explain 74.2% of the total variance, with component 1 contributing to 24.3%, component 2 contributing to 20.1%, component 3 contributing to 16.2% and component 4 contributing to 13.6%.The four component solution are labelled *Cost effectiveness as a critical success factor in the C&T industry*, *Human and physical resources as a critical success factor in the C&T industry*, *Supportive environment as a critical success factor to the C&T industry* and *Capital investment is a critical success factor for the C&T industry.*

i. *Component One – Cost competitiveness as a critical success factor*

This component groups the factors which is considered to be critical success factors associated with cost competitiveness in the Clothing and Textile industry. Five items were identified in the first component as competitive utility cost, lower bank charges and interest rate, more frequent air and sea access, research and development and adoption of new technology for competitive edge. This component is labelled "Cost effectiveness as a critical success factor". The first three items loaded onto component one have high factor loading of 0.886, 0.850, and 0.840 while the other two factors are loaded at 0.533 and 0.496 respectively.

90% of the respondents agree that competitive utility cost is a critical success factor for the Clothing and Textile industry while 95% believe that lower bank charges and interest rates is equally important. 84% also found that more frequent air and sea access is critical as the Clothing and Textile industry is dependent on efficient logistic tools for the competitiveness of the business. However, Research and Development (R&D) and the adoption of technology are found to be two important factors for the development of the sector. 92% of the respondents believe that Research and Development will contribute for moving upmarket and help to upgrade the industry while 89.5% also agree that the adoption of new technology is equally important for this more efficiency and progress.

ii. *Component Two –Human and physical resources as a critical success factor*

This component has listed four items related to the resources required for a continuing growth in the Clothing and Textile industry. These items are better communication networks, training and reskilling of

79% of the respondents agree that a better communication network is essential to do business



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whereas 92.5% of the respondents agree that training and reskilling of workers is important to cope with new technology 84% agreed on the need to have better road infrastructure while 97.5% agree on the need to have better marketing support for new and emerging market. This component is labelled "Human and physical resources as a critical success factor" and has factor loadings of 0.780, 0.742, 0.739 and 0.706 respectively.

iii. *Component Three –Supportive environment as a critical success factor*

In this component four items were identified as critical success factors related to the working environment for C&T industry to perform. These items are: availability of local labour, the development of new trade agreements and fiscal incentives for investment from government. 81.5% of the respondents agree that availability of labour is a critical factor for the C&T industry and 92.5% agree about the importance of the development of new trade agreements. 84.5% of the respondents agree that fiscal incentives for investment from government are equally important to support the C&T industry. This component is labelled "Supportive Environment as a critical success factor" and has factor loadings of 0.814, 0.801, and 0.624 respectively.

iv. *Component Four – Capital inputs as a critical success factor*

This component is loaded with two items as critical success factors related to the employment of foreign labour and access to finance. 87% of the respondents agree that employment of foreign labour is important and 79% of them also emphasise on the need to have access to finance. This component is labelled "Capital inputs as a critical success factor" and has factor loadings of 0.817 and 0.717 respectively.

## IV. Conclusion and Recommendations

The results from the factor analysis allowed the identification of critical success patterns through fourteen factors based on data gathered from both exploratory research and data collected from the survey questionnaire. The results from factor analysis demonstrate how critical success factors have evolved over the years as compared to 1975 when the EPZ was created. The literature highlighted critical success factors that determined the success of the EPZ in Mauritius and today the study shows that the four main critical success factors can be categorized as: *Cost effectiveness, Human and physical resources, Supportive environment and Capital investment as critical success factors for the C&T industry.*

However, the above identified factors have not yet been measured in terms of their impact and contribution to the EPZ. Thus, we will recommend that further studies be conducted to assess the impact of the identified critical success factors on the EPZ and to what extent they are contributing to further success of the EPZ in Mauritius.

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# The Effects of Firms' Characteristics on the Growth of Medium and Small Business in Developing Country (Case Study Ethiopia)

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*Abstract-* The effects of firms' characteristics on the growth of medium and small business in developing country. This study is important to both academic research and policy development because of the significant contribution these businesses could make to economic development, the growth of employment and the generation of new innovations. For research design; cross-sectional, descriptive and inferential designs study were used in the study. The study used both primary and secondary data. Pertaining to data analysis the researchers used quantitative data analysis techniques mainly descriptive analysis using percentages, tables and mean were employed. While for inferential statistics like, chi-square and ANOVA were used to test the statistically significant difference (independency) of variables, and statistically significant mean difference among different business sectors. Hence, as per result of this study majority of small and medium enterprise were far from raw materials. The farness of the firms from raw material may negatively affect their growth of small and medium business Majority of the small and medium businesses in Ethiopia are either owned by a single individual or are family businesses.

*GJMBR - A Classification : JEL Code : WL340*




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# The Effects of Firms' Characteristics on the Growth of Medium and Small Business in Developing Country (Case Study Ethiopia)

Chalchissa Amentie [α], Emnet Negash [σ] & Lalise Kumera [ρ]

*Abstract-* The effects of firms' characteristics on the growth of medium and small business in developing country. This study is important to both academic research and policy development because of the significant contribution these businesses could make to economic development, the growth of employment and the generation of new innovations. For research design; cross-sectional, descriptive and inferential designs study were used in the study. The study used both primary and secondary data. Pertaining to data analysis the researchers used quantitative data analysis techniques mainly descriptive analysis using percentages, tables and mean were employed. While for inferential statistics like, chi-square and ANOVA were used to test the statistically significant difference (independency) of variables, and statistically significant mean difference among different business sectors. Hence, as per result of this study majority of small and medium enterprise were far from raw materials. The farness of the firms from raw material may negatively affect their growth of small and medium business Majority of the small and medium businesses in Ethiopia are either owned by a single individual or are family businesses. This may have negative effects on the growth of the business because the lack of team work and skill sharing. As per the one –way ANOVA test made ($F=0.046$, $DF=1$, $N=315$, $p>0.05$), there is no statistically significant mean difference of firm growth based on type of sectors of business they involved. This shows the sector in which the enterprise operates is can be not the determinants of enterprise growth. The ability to success of small and medium enterprises and their years of operations have no strong association ($X^2 = 60.83$, $DF=10$, $p=0.000$, $V=0.3110$,). In short, ability to growth of one firm does not strongly depend on its years of operations.

## I. Back Ground of the Study and Statement Problem

Medium and small businesses are strategically important for entrepreneurship development because they curb the monopolistic power of large enterprises and increase the competitiveness of the market. They also act as the seed beds for entrepreneurial skill development (UN-ECE, 1997). The contribution of these businesses to innovation, economic growth, and job creation in most parts of the world is well documented. Thus, providing support to small businesses is a prudent approach to create new employment opportunities.

Despite the mentioned fact above, the growth of SMEs faces a number of constraints that hinders its rapid growth and development, which ultimately reduce the weight of its potential contribution to the national economy. Such factors are entrepreneurial characteristics, absence of BDS, social linkages, marketing problems, and absences of proper business plan due to knowledge or other reasons (Gurmeet & Rakesh, 2008: 120-136; Beyene, 2007: 25-27; Linda & Robert, 1998: 10-12). In addition, Werotew (2010: 226-237) also noted that 'environmental factors such as social, economic, cultural, political, legal and technologies along with, internal (personal) factors like individual attitudes, training and technical know-how are all the constraints that are challenging the success of Ethiopian SMEs. Entrepreneurship, which is recognized to be a change agent and the fourth factor of production that brings together land, labor and capital, makes a significant contribution to the pace of nation's economic development. However, this important factor of production is not being utilized properly in Ethiopia (ILO, 2003).

The challenges of youth entrepreneurs globally are remarkably similar; and this necessitates investigation into the financial and non-financial support required to enable their success. Schoof (2006) argues that there exist five key constraints and barriers to entrepreneurship development in general: social and cultural attitude towards entrepreneurship, entrepreneurship education, access to finance/start-up financing, administrative and regulatory framework, and business assistance and support. Llisterri et al (2006; 5) also note that lack of experience and resources causes early failure of business. Similarly, Ethiopian entrepreneurs have largely the same combination of difficulties, in the main access to capital for starting or scaling up projects, lack of business and technical skills, unavailability of operational space, non-existence of mentors and limited access to markets (Beyene, 2007). Prior research documented that SMEs play a significant role in the economy of a country. Consequently, the performance of the SME sector is closely associated with the performance of the nation. There has been more written about small business growth in recent

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years than any other aspect of management. One of the main reasons is the contribution of expanding enterprises to economic development and unemployment reduction, which generally has attracted the attention of researchers and policy makers in many countries (Bernice & Meredith, 1997: 37-64). However, access to finance and managerial skill are problem becomes a challenge to small and medium enterprises in developing country (ILO, 2003).

But as finding of Beyene (2007), internal attributers (personal and business related) and external attributers (governmental, access to market, infrastructure) factors were affected the success of the small and medium enterprises. In addition, SMEs in Ethiopia are constrained and failed to succeed by a number of factors (Washiun & Paul, 2011: 233-246; Gurmeet & Rakesh, 2008: 120-136) such as unfavorable legal and regulation condition, lack of access to market, poor access to quality business infrastructure, problems of raw materials and lack of working capital are among many factors

Even though scholars note that, the safe way is to have comprehensive measures of success than relying on a single indicator in dealing with the growth of small and medium enterprises, studies (Gebreeyesus, 2009: 46; Solomon, 2004: 51) conducted so far in line with this issue give more emphasis to *single measurement criteria of growth as methodology*. And even special focus is given to the determinants of performance of manufacturing enterprise, but such assessment do not guarantee to conclude about determinant factors of growth /success of SMEs in whole sector. In addition, though there are some studies which directly or indirectly assessed the growth determinants of SMEs, they have reached to different conclusions for similar research issue for example concerning the effect of education of the business owner (Garoma, 2012: 177; Tiruneh, 2011: 12) which is necessitated to have further study. It implies that the studies conducted in other specific area do not guarantee to conclude about the picture of the rest parts of the world, especially at country level.

## II. Literature Review

*a) A Perspective on Entrepreneurship*

Entrepreneurship is more than the mere creation of business. The characteristics of seeking opportunities, taking risks beyond security, and having the tenacity to push an idea through a reality combine into a perspective that permeates entrepreneurs. An entrepreneurial perspective can be developed in individuals. This perspective can be exhibited inside or outside an organization, in profit or not-for-profit enterprises, and in business or non-business activities for the purpose of bringing forth creative ideas. Thus, entrepreneurship is an integrated concept that permeates an individual's business in an innovative manner. It is this perspective that has revolutionized the way business is conducted at every level and in every country (Kuratiko & Hodgetts, 2004:3). The symbol of business tenacity and achievement is entrepreneurship. Entrepreneurs were the pioneers of today's business successes. Their sense of opportunity, their drive to innovate, and their capacity for accomplishment have become the standard by which free enterprise is now measured. The standard has been held throughout the entire world.

Entrepreneurs will continue to be critical contributors to economic growth through their leadership, management, innovation, research and development effectiveness, job creation, competitiveness, productivity, and the formation of new industries (Kuratiko & Hodgetts, 2004:3; Sexton & Kasarda, 1992:48, 53-54 cited in Stanislous, 2008)

*b) Characteristics of firms of Small and Medium Businesses*

It is widely acknowledged that small and medium businesses are different from large businesses. The nature of small and medium businesses affects the way they operate (Carson & Cromie, 1989). Compared to large businesses, small and medium businesses are non-bureaucratic and more flexible (Carson, Cromie, McGowan, & Hill, 1995; Dobbs & Hamilton, 2007; Eirich, 2004 cited in Kodicara 2008). Small businesses gather information mostly through secondary data using the owner-manager's formal and informal contacts (Gibb and Davies, 1993).

In the absence of functional specialists, small businesses perform their business activities with less expertise than large businesses (Freel, 2000). Past research has also found that only a few small businesses have the potential to grow (Hall, 1995).Small businesses cannot offer the challenging careers and the attractive remuneration packages offered by large companies (Koppar, 2003). Nor can they offer the same opportunities for training and skill development (Koppar, 2003, Webster, Walker, & Barrett, 2005 cited in Kodicara 2008). Despite these distinct disadvantages, employees in small and medium businesses claim more personal satisfaction from the freedom, flexibility and the more congenial work environment that is found in such businesses (Shuster, 2000).

Gopalan (2003), highlighted the critical importance of selecting the right location when starting a business, as it significantly influences success and failure. Past studies that examined the influence of urban and rural locations on small business performance have agreed that resources required for growth such as specialist production factors, specialist managers, or sub-contractors are easier to find in urban areas than in rural areas (Dahlquist et al., 1999; Kean et al., 1998; O'Farrell & Hitchens, 1988 cite in Kodicara, 2008). The

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higher population density in urban areas also provides a relatively larger market potential as compared to rural areas. Thus it is expected that small businesses located in urban areas would have a greater opportunity to grow. However, some studies have found small and medium businesses in rural locations generate higher employment growth rates (Heinonen, Nummela, & Pukkinen, 2004). The other drawbacks of location areas are the distance to buyers, suppliers, services and the lack of training providers (Wickham, 2004).

## III. Research Methodology

*a) Research Design*

The cross-sectional was used in the study. Furthermore, to achieve the objective, the study manipulated both descriptive and inferential statistics were employed.

*b) Sampling Method and Sampling size*

To select the sample of respondents, the combination of non-probability (convenience) and probability (stratified) sampling methods was employed one after the other. Five industrial zones (towns) were selected as samples of population by convenience sampling method. The sample selected zones were: Mojo, Sebata, Gelan, Adama and Dire Dawa are taken.

Then after, researchers had taken stratified random sampling technique. The criterion for creation of strata was type of sectors respondents. Three strata namely workers in manufacturing, service and trade sectors in selected area in Ethiopia was used as respondents. All respondents from all stratums were chosen using simple random sampling method.

Sample Size Determination Formula:

$$n = \frac{z^2 pq}{E^2} = \frac{(1.96)^2 (.50)(.50)}{(.05)^2} = 386$$

Description:

N = required sample size

z = confidence level at 95% (standard value of 1.96)
E = margin of error (maximum error tolerable) to within .05

p =population proportion at which the sample size is maximum (at p=0.5 and q=0.5, p*q=0.25) Where q=1-p

Hence, to identify the necessary information, more than or equal 386 samples of respondents must be selected. Since, 386 samples were selected by simple random from all selected sample of enterprises. A well-structured questionnaire for survey was used as tools of data collections from selected respondents.

## IV. Result and Discussion

To identify the how firms' characteristics affect small and medium enterprise in Ethiopia, the open-ended question was used and finding was analyzed as follow

*a) Descriptive Analysis*

Under this topic, provincial location and firms' ownership are discussed in table1 and table2 respectively.

*Table-1 :* Firms' location

| | | Near to raw material | | Near to market (customers) | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Frequency | Percent |
| Valid | yes | 77 | 23.9 | 245 | 76.1 |
| | no | 238 | 73.9 | 70 | 21.7 |
| Missing | System | 7 | 2.2 | 7 | 2.2 |
| Total | | 322 | 100.0 | 322 | 100 |

As table-1 shows percentage of the 73.9 % of firms were not near to raw material while 23.9% were near to raw material. And 76.1% of firms were near to market while 21.7% were not near to market. From this it possible to conclude that farness of the firms from raw material may negatively affect their growth of small and medium business.

*Table 2 :* Types of ownership

| Types of ownership | Frequency | Percent |
|---|---|---|
| Sole Proprietor | 273 | 84.8 |
| Private Limited Liability Company | 7 | 2.2 |
| Public company | 14 | 4.3 |
| Partnership | 28 | 8.7 |
| Total | 322 | 100.0 |



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As per table 2 above the majority of businesses were sole proprietorships (84.8%). The remainders were fairly evenly divided among partnership (8.7%), public quoted firms (4.3%), and private limited liability enterprises (2.2%). Where there were partnerships, in most cases, the partners were members of the same family (93.5%). This indicates that an overwhelming majority of the small and medium businesses in Ethiopia are either owned by a single individual or are family businesses. This may have negative effects on the growth of the business because the lack of team work and skill sharing. In addition, Westhead, (1995) the findings of a number of studies show a positive association between diverse or diluted ownership and levels of employment growth (Birley & Westhead, 1990; Westhead & Birley, 1995). Small and medium businesses owned by several people are more inclined to grow than the businesses owned by a single person (Shuster, 2000). This difference in growth, Heinonen, Nummela, & Pukkinen, (2004) explained, is due to the greater variety, balance and synergy of skills provided by the team of owner-managers.

*b) Inferential Statistics Analysis*

In inferential statistics chi-square and one –way ANOVA were used. Chi-square was used to test for independence or association of some variables. While ANOVA used to test the mean difference (variation) of among different sectors of enterprises.

*The following hypotheses were tested as follows.*

*HO (1):* There is no significant mean difference on SMEs growth in relation to the difference in sector type.

*HO (2):* There is no strong significant relationship between the ability success of SMEs and firms years of operations.

*Table 3 :* One way ANOVA Test: Variation in mean difference of SMSs growth based on type of sectors of business

| ANOVA | | | | | |
|---|---|---|---|---|---|
| Types of sectors | | | | | |
| | Sum of Squares | df | Mean Square | F | Sig. |
| Among Groups | .030 | 1 | .030 | .045 | .831 |
| Within Groups | 209.919 | 313 | .671 | | |
| Total | 209.949 | 314 | | | |

As per the one –way ANOVA test made ($F=0.045$, $DF=1$, $N=315$, $p>0.05$), there is no statistically significant mean difference of firm growth based on type of sectors of business they involved.

The hypothesis (1): There is no significant mean difference on MSEs growth in relation to the difference in sector type. **Was accepted**.

This shows the sector in which the enterprise operates is can be not the determinants of enterprise growth. But this finding contradict with Cabal (1995) stated, services sector enterprises were growing less rapidly and manufacturing were growing more rapidly than trading.

*Table 4 :* Chi-Square Test: independency of ability to success and firms' years of operations

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 60.826[a] | 10 | .000 |
| Likelihood Ratio | 58.933 | 10 | .000 |
| Linear-by-Linear Association | 24.696 | 1 | .000 |
| N of Valid Cases | 315 | | |

a. 2 cells (15.6%) have expected count less than 5. The minimum expected count is .16.

*Table 5 :* Symmetric Measures strength of association desire success and firms' years of operations

| | | Value | Approx. Sig. |
|---|---|---|---|
| Nominal by Nominal | Phi | .439 | .000 |
| | Cramer's V | .311 | .000 |
| N of Valid Cases | | 315 | |

As a result of table 4 show, chi-square test made ($X^2 = 60.83$, $DF=10$, $p=0.000$), there is statistically significant difference between ability to growth and firms' years of operations. In addition, as Cramer's V test in table 5 indicates ($V=0.3110$) the strength of association between two variables is low. Event though, there is statistically significant difference between ability to success and firms' years of operations the association between two variables is not strong.



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*Here, hypothesis2.* There is no strong significant relationship between the ability success of MSEs and firms years of operations is *accepted.*

Therefore, the ability to success of small and medium enterprises and their years of operations have no strong association. In short, ability to success of one firm does not strongly depend on its years of operations.

## V. Conclusion

The main objective of this study was to determine how firms' characteristics affects the growth of medium and small business in developing country. Hence, as per result of this study majority of small and medium enterprise were far from raw materials. The farness of the firms from raw material may negatively affect their growth of small and medium business Majority of the small and medium businesses in Ethiopia are either owned by a single individual or are family businesses. This may have negative effects on the growth of the business because the lack of team work and skill sharing. As per the one –way ANOVA test made ($F=0.046$, $DF=1$, $N=315$, $p>0.05$), there is no statistically significant mean difference of firm growth based on type of sectors of business they involved. This shows the sector in which the enterprise operates is can be not the determinants of enterprise growth. The ability to success of small and medium enterprises and their years of operations have no strong association ($X^2 = 60.83$, $DF=10$, $p=0.000$, $V=0.3110$,). In short, ability to growth of one firm does not strongly depend on its years of operations.

## VI. Limitations and Further Research Recommendation

Several limitations were considered when interpreting the results of this research project. Accordingly, some firms' characteristics affects small and medium business growth are multidimensional. The influence of some of these factors on small and medium business growth could be either independent or interdependent. For further study it is possible to study the correlation of different variables but this study did not test the correlation variables.

The data was collected from different sites as well as from different types of business sectors. This is difficult to specifically determine the internal factors affect the growth of each sectors and one site. Further studies should specifically study variable affects the growth of each sectors. Due to resource constraints, the cross-sectional study conducted did not examine the variables that impact the growth small and medium businesses as they move from one stage to another. To see change growth or live cycle of the small and medium business longitudinal studies is needed.

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# Organizational Justice and Job Satisfaction in Banking Sector of Pakistan (A Study of Faisalabad)

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*Abstract-* This study had been aimed to find out the prevalence of organizational justice and job satisfaction as perceived by employees in banking sector of Pakistan. Further this study examined the relationship between organizational justice encompassed by three components: (distributive justice, procedural justice and interactional justice) and job satisfaction, it also investigated the relationship between employees perception of organizational justice and their personal traits age, gender, marital status, qualification, salary/income and banking experience.

The study investigated the relationship of these justice measures in the Banking Sector of Pakistan where this study was limited to city Faisalabad and only 5 banks named Meezan Bank Limited, Bank Alfalah Limited, Habib Bank Limited, Allied Bank Limited and NIB Bank Limited were included in this study. A sample of 291 was determined out of 1,124 employees working in 124 branches of these five banks in Faisalabad.

*Keywords: organizational justice (JS), distributive justice (DJ), procedural justice (PJ), interactional justice (IJ) and job satisfaction (JS).*

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# Organizational Justice and Job Satisfaction in Banking Sector of Pakistan (A Study of Faisalabad)

Muhammad Kashif [α], Dr. Babak Mahmood [σ] & Saira Aijaz [ρ]

*Abstract-* This study had been aimed to find out the prevalence of organizational justice and job satisfaction as perceived by employees in banking sector of Pakistan. Further this study examined the relationship between organizational justice encompassed by three components: (distributive justice, procedural justice and interactional justice) and job satisfaction, it also investigated the relationship between employees perception of organizational justice and their personal traits age, gender, marital status, qualification, salary/income and banking experience.

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The study findings revealed that most of the employees in banking sector of Pakistan in City Faisalabad have positive attitude towards component of organizational justice through its three dimension distributive justice, procedural justice and interactional justice. The majority of employees were also found satisfied with their jobs. The study findings also confirmed existence of a positive relationship with all dimensions of organizational justice with job satisfaction. Perception of organizational justice had also been found positively correlated with employees personal traits age, marital status, qualification, income and experience except gender which could not be found significantly correlated with organizational justice. It is evident that employee's job satisfaction depends upon the organizational justice exercised by manager in banks.

Finally, it is anticipated that this study be made on a broader scale by replicating this study in different cities and contexts. It could be very helpful to developing new model of organizational justice with new implementation techniques.

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## I. Introduction & Background

Banking industry is growing very rapidly in Pakistan. Role of banks and banking industry in any country plays a very crucial part in its growth and assists to improve the economic welfare of the entire economy and country itself. Banks are established entities that deals with cash transactions and other instruments used in financial transactions. Normally facilities offered by banks include borrowing, lending, allocation and utilization of capital and finance. The services of banks in Pakistan are equally significant in provision of these financial services and facilities to the clients enabling them to make their business transactions and induce savings. Entire economy and financial transactions are relying on services of these financial institutions. The development of globalization has altered the shape of activities worldwide; all business transactions from across the globe are being made through different channels of these banks. These financial activities include not only within country but also cross border financial dealings. Financial services are not only becoming demanding but also a very tough competition had taken place in the market of financial sector. The sector has transformed into one of the inevitable necessity of economy (Ahmad, Tariq & Hussain 2015).

The State Bank of Pakistan (S.B.P) had reported in its quarterly performance review of the banking sector in December, 2015 that the banking sector of Pakistan has executed increasingly while Dec-15. Profit after tax for the year 2015 had touched to PKR 199 billion in comparison to PKR 163 billion preceding period (year). Increased loaning to private sector (both cyclic and permanent investment) and investments made by banks in government papers had produced 4.6 percent increase in asset basis in the entire banking setup. The basis of deposits had also been found on a cyclical higher side that had abridged the reliance of banks in non-core liabilities up to some level. Improvement in private sector loaning and improved capital utilization had been witnessed by a slight drop in (CAR) Capital



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Adequacy Ratio (CAR) to 17.3 percent that had remained higher of the local benchmark of 10.25 percent and international benchmark of 8.63 percent. It had also been observed that resulted from remarkable recoveries on one side and increased cover for provisions had resulted in superior assets quality and a better capital impairment ratio (S.B.P 2015).

According to the latest records from Pakistan's central bank about 38 banks are functional in Pakistan with a total network of 10,984 branches. These banks are further categorized into Pakistani Banks and Foreign Banks; these Pakistani Banks constitute 31 in number with a network of 10,437 branches while foreign banks are 7 in number with a network of 547 branches. Pakistani banks further categorized into public sector and domestic private banks. Number of public sector is nine with a network of 2,569 branches; public sector banks are again divided as commercial banks which are five with a network of 2,022 branches while specialized banks are 4 in number with a network of 547 branches. The domestic private banks working in Pakistan are 22 with a network of 8,388 branches (Abdul et al 2014).

Organizational justice has become a very crucial element and a symbol of success for institutions. The organizations receives a far better response from their employees in terms of attitudes, loyalty and output that became successful in implementation of justice in their processes, rules, actions and allocation mechanism. Workers in an institution show constructive behavior and result when their perception is positive about prevalence of organizational justice in matters of processes, regulations, and communications and allocation systems. Emphasis on increase in prevalence of organizational justice returns in the shape of quality output from workforce. Decision makers of an institution must make necessary actions and adopt appropriate systems to improve job contentment in employees that reduces switching plans of employees. Managers of organizations should take appropriate measures and actions to ameliorate employee's perception of partiality and justice by implementing justice in distributions and procedures (Elanain, 2009). The employee with the perception of impartiality and feeling about fair and just rewards in response to their original participation towards institution tends to be more contented from job. These rewards include number of incentives and allowances in addition to monetary amounts. Work force having greater satisfaction from their work shows better degree of output, determination, dedication and intends to stay for a longer time with the organization. Hence existence of organizational justice in organizations, firms and institution is inevitable (Al-Zu'bi, 2010).

Employee's output and contentment from their job had achieved the values of vital factors that influence the goal of institutions. Extreme global competition forces institutions to attempt for recognition of factors that impact the output and contentment from duty for their workforce. Organizational Justice had been recognized as one of the elements that demonstrate the workforce's understanding of impartiality in dealings exercised by the institutions and reciprocal reactions to these understandings by workforce (Fernandes and Awamleh, 2006). People in work force of an institution found comparatively contented if they finds that organization is rewarding them on the basis of justice for their efforts and output produced by creating a sense that such incentives had been granted for actual legitimate participation in the favor of institution and are in accordance to policies set for incentives by the organization. These incentives may be in shape of number of beneficial arrangements and facilities going beyond the financial benefits. People having superior job contentment remains essential as these are the persons who assumed that their institution must have a fabulous career in extended times and worry on the subject of excellence in effort. In this way such people transformed into more faithful and committed towards their organization. Such people besides maintaining greater stay with organization also found in seek of greater efficiency and production. (Fatt, Khin and Heng, 2010).

Fairness in organization is a prime factor associated with the accomplishment of any institution. If an institution wants to make its employees contented, dedicated and faithful, such institution is required to be neutral in its dealings of distributions, procedures and interactions with employees. Tendency of employee's positive attitudes had been observed where feelings of fair treatment had been witnessed in all spheres and one of such attitude is satisfaction from job. Special focus is desired and required while assigning financial benefits, recruitment of employees in institution, procedures development and practical application of such designed procedures that directly influence management and its employees must have been given due adherence in reference to neutrality and impartiality. (Colquitt, Greenberg & Zapata-Phelan, 2005).

*a) Rationale of the Study*

This particular research had been targeted to go to numerous unanswered inquiries concerning fairness and impartiality within financial field. This study had looked into the actual organization as well as common impact associated with organizational justice and it is 3 measurements along with work fulfillment. This particular research exposed the actual solutions associated with followings:

- To look at the actual dominance of organizational justice that prevails within banking institutions
- To look at the level of work fulfillment within banking institutions
- To investigate the association in demographic characteristics of employee's and their perception of organizational justice



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- To investigate correlation in institutional justice and job contentment.

*b) Problem Statement*

1. Below given points described problem of subject study:
2. What is the degree of prevalence of institutional justice in banking sector?
3. How much job contentment prevails amongst employees in banking sector?
4. What is association between employees' understanding institutional fairness and individual characteristics in them?
5. If some sort of association available between institutional fairness and job contentment?
6. Is there any differentiation in perception with the facet of institutional fairness amongst human resource employed in banking sector?

*c) Objectives of the study*

Subject study had strived to accomplish below set of objectives:

- To discover the degree of institutional fairness as per understanding of employees in Banking Sector of Pakistan.
- To discover the degree of job contentment as professed by employees in Banking Sector of Pakistan.
- To discover association between employees understanding towards institutional justice and job contentment.
- To inspect the extent of association that existed between demographic variable such as gender, marital status, age, qualification, salary and banking experience on institutional justice perception.
- To make suitable and rationale recommendations in the light of outcomes of subject study that could assist decision makers.

*d) Research Hypotheses*

*H1:* Distributive justice (DJ) and Job Satisfaction (JS) are significantly associated to each other.

*H2:* Procedural Justice (PJ) and Job Satisfaction (JS) are significantly associated to each other.

*H3:* Interactional justice (IJ) and Job Satisfaction (JS) are significantly associated to each other.

*H4:* (OJ) Organizational Justice (3 Dimensions combined) and Job Satisfaction (JS) are significantly associated to each other.

*H5:* Demographic personal traits of Bankers and Job Satisfaction are significantly associated to each other.

## II. Review of Literature

*a) Organizational Justice (O.J)*

The idea of organizational justice stems from equity theory which speculates that judgments of equity and inequity are derived from comparisons between one's self and others based on inputs and their outcomes. According to Adams (1963) the inputs refer to what a person perceives to contribute (e.g., knowledge and effort) while outcomes are what an individual perceives to get out of an exchange relationship (e.g., pay and recognition). Comparison points against which these inputs and outcomes are judged may be internal (one's self at an earlier time) or external (other individuals) (Adams, 1963, 1965). The phrase institutional fairness (organizational justice) was firstly coined through Greenberg (1987) that represented individual's understanding and reactions to even-handedness towards the institute. Impartiality (Fairness) refers to an act or verdict that was right on grounds of morality and ethics. Impartiality might be allied to, faith, moral principles, significance, and bylaw. Impartiality (Justice) or fairness in institution can consist of issues linked with understanding for fairness in remuneration, same eligibility for promotion and workers preferred processes (Tabibnia, Satpute, & Lieberman 2008).

Organizational justice is a vital element and predictor of organizations that have succeeded. Organization which is just and neutral in its processes, regulations, dealings and reward systems, people of that institution offer better results in return to the institute (in sense of their positive and right gestures, behaviors and output). Increase in equality in institutions results in better output from human resource. Managers must take essential measures to ameliorate employee's work contentment and loyalty with the organizational in order to reduce employees' turnover intention by getting the help of both facets, distributive and procedural fairness/impartiality (Elanain, 2009).

In an article assessing the past, current, and future states of explore on organizational justice (Greenberg, 1990) recommended that organizational justice research would probably potentially explain many organizational habit outcome variables. Organizational justice could be the term used to describe the role of fairness while it is directly related to that workplace. Specifically, organizational justice is concerned with the ways employees determine if they have been completely treated fairly in their jobs and the ways that those determinations influence other work-related rules (Moorman, 1991).

Institutional Impartiality or fairness makes sure that professionals, employees and members of the institution are treated on the basis of neutrality and justice within the organization (Greenberg, 1987). Organizational justice research had enlarged significantly over the last ten years (Colquitt et al., 2005). Increase in understanding of just and fair treatment is strongly connected with employee constructive behavior (Conlon et al., 2013). Justice scholars astonishingly dedicated a little attention towards task performance whereas had a great focus towards linkage between



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fairness and institutional citizenship behaviors, rule, collaboration and respect of authority (Moorman and Byrne, 2005). Organizational justice can be helpful in explaining why employees strike back against unfair outcomes and inordinate, inappropriate processes and dealings (Alsalem and Alhaiani, 2007).

*b) Dimensions of Organizational Justice*

Organizational Fairness (OJ) had been conceptualized as an assortment of different elements. The three major aspects of institutional impartiality are fairness in distributions (distributive justice), fairness in procedures (procedural justice), and fairness in interactional (interactional justice). Interactional fair dealing is added interpersonal and informational impartiality (Adams, 1965; Bies & Moag, 1986). Organizational Justice was thought within the existence of literature based at three (3) facets fairness in distributions (distributive justice), fairness in procedures (procedural justice) and fairness in interactions (interactional justice) (Nadiri and Tanova, 2010).

*c) Distributive Justice (D.J)*

Institutional justice (Organizational justice) earlier concentrated on the justice of outcomes sometimes referred to as Distributive Justice (Fairness in Distributions) holds its conjectural establishment belongs to theories of balance in 1950s alongside 1960s. D.J. in conjecture is illustrated given that the impartiality with reference to submission of incentives as well as verdicts that influence. The incentives & output may be touchable or untouchable like compensate or appreciation and praise (Adams, 1965). Nearly entire of research on this dimension involving organizational justice was perceived through the contributions of Adams in 1965. He suggested that fairness principles could establish neutrality of any consequence. This theory (equity) could be employed to elaborate such kind of employee's attitudes resulted from understanding of inequality (Adams, 1963, 1965).

The very first justice element is distributive seemed to be defined by Greenberg (1990) like one's understanding or perception in relation to equality in allocation of incentives which could have been based upon produced yield of that worker with comparison to projected inputs. Establishment of this characterization (definition) was on basis about Adam's (1965) possibility of equity. He anticipated that folks reach at an understanding of institutional equality or inequality over the association of proportion inputs (positive factors) and outputs (gains) with comparison to other workforce in an institution. In reference to institutions developing an understanding of equality inside a work environment than work force will feel more contented. This theory (Equity Theory) proposed at those employee that have feelings that the percentage of inputs needed to be reduced relation to rewards experienced would start feeling at fault. On the other side people that have feelings that the percentage of inputs needed to be greater than the returns received would start feeling heated (Thorn, 2010).

A new meta-analysis established that DJ (distributive justice) was significant interpreter of work contentment (Colquitt et al., 2001). Distributive justice is an apparent equality of outcome allocations, and is usually evaluated with regards to the impartiality of those effect distributions (Adams 1965). Distributive justice is the word for the professed equality of the outcome that a person receives by institute. Rewards may be disseminated on the basis of impartiality, requirement involvement, in addition to an individual's established fairness about allocation throughout evaluation with number of other employees (Alsalem and Alhaiani, 2007). Perceiving of equal allocation of assignment incentives have nothing to do with work inputs but produces stress just as being and the individual is provoked to eliminate the tension (Adams, 1963).

*d) Prcedural justice (PJ)*

After a decade (ten years) of Adams' (1965) research, Thibaut and Walker (1975) discovered another fresh facet of institutional fairness (organizational justice OJ), particularly procedural justice (PJ) Fairness in Procedures. PJ focuses on those processes and procedures which are used to look into the output, outcome and results. PJ understandings usually are across the world acknowledged this day, but Thibaut and Walker (1975) both remained the first one who study influences of PJ. According to both of them if workforce had been given the opportunity to contribute into the procedures that had been used to achieve final outcomes then workforce might observe results fair & impartial. These findings formulated solution to a new facet of institutional fairness (OJ). OJ established its direction from contemporary distribution vision to broader procedural visions (Bernerth, Feild, Giles, Cole, 2006).

Procedural Justice (PJ), the second element, is acknowledged as individual's awareness of equality more than institute's rules, procedures and regulations whereby such policies are made realistic (Greenberg, Colquitt and Zapata-Phelan, 2005).

Procedural justice signals to participants' understanding about impartiality within the rules and process that governs an activity (Nabatchi, et al., 2007). Employees usually have specific viewpoints and attitudes regarding the manner managers decide and employ decisions. When the understanding of how decisions had been concluded and how these had been made in reality are contradicting, the employees might suffer from cognitive disparities and they started suffer from discomfort, resultantly discontented (Nadiri and Tanova, 2010).

Research confirmed anytime individuals believed that processes have been just, they were found



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further content with the rewards they already obtained even the outcome was unwanted (Lind and Tyler 1992). PJ as a neutral stance of the procedure, management within the participators (Bies & Moag, 1986), and also credibility of the decision creating power are significant in expanding perceptions of procedural justice. Typically, research reveals that if organizational rules and laws are allowed to be fair, then the audience are often more contented, more willingly accept the declaration of their practice, and more probable to make enthusiastic attitude about the start (Tyler and Lind, 1992).

*e) Interactional Justice (I.J)*

Within 1986 another justice component had been introduced by Bies & Moag inside OJ literature named interactional justice (IJ). IJ is understood to be the professed neutrality of people who have institutional interpersonal communications and correspondence (Greenbarg & Colquett & Zapata-Phelan, 2005). Bies transformed idea for this 3rd component regarding organizational justice, interactional justice together with his self made personal interactions with employee. He acquired that a person's attention for interpersonal management remained treatment focused, whereas genuine communication had not been an official course of action. Biees & Moaag (1986) spelled out that interactional dealing was theoretically not same as the scheming the procedures, and hence can be segregated as characterized part of OJ (Thorn, 2010). Both sub facets of IJ, informational and interpersonal justice exceeded considerably; yet, research stresses these must suppose of separately, as all these subcategories influences understanding of justice in a way (Colquitt, 2001; Colquitt et al., 2001).

IJ is usually further classified into two sides (interpersonal and informational justice). Emotions for deference, honesty, pride conduct and / or while taking finalizing decision are included in Interpersonal justice however the adequacy of explanations furnished in expressions with their specificity, appropriateness, and reliability moves under informational justice (Colquiitt, 2001). Interactional Justice (IJ) describes professed neutrality of interpersonal contracts (Nadiri and Tanova, 2010). Organizational Justice (OJ) researchers transformed the impression with IJ, defined as all eminence of interpersonal dealings through enactment of institutional processes (Bies and Moaag, 1986). Normally, IJ shows distress concerning equality of non-officially guided portions of communications; however, the study had known two sub facets of IJ informational and interpersonal justice (Folger and Cropanazano, 1998).

*f) Job Satisfaction (J.S)*

The idea of employment contentment has been developed often by many different researchers as well as practitioners. One of the most in-demand definitions in organizational research is definitely that of Locke, who defined employment contentment as "a pleasurable or positive emotional state caused by the appraisal of one's project or job experiences"(Locke 1976). In general overall job contentment had been thought as a purpose of proclaimed association between what an employee needs and desires from his duty and what exactly he or she obtains from it actually (Locke, 1969).

The term JS signals to the way and thoughts people have on the subject of their work. Constructive and encouraging attitudes for the work signify job satisfaction. Destructing and discouraging attitudes for the work signify job dissatisfaction (Kerschen, Armstrong, & Hillman, 2006).

Hoppock defined employment fulfillment as any mixture of psychological, physiological & ecological state of affairs that result in an individual candidly to say I'm fulfilled with my work (Hoppoack, 1935). Blum and Naylor defined it for a general attitude formed due to specific job factors, individual properties, and relationship outside the work (Blum and Naylor 1968).

JS is closely associated with person's manners at work place. It is the assortment connected with sentiments and values that workers holds in connection to their present occupation. The amount of employement fulfillment varies from extreme satisfaction towards extreme dissatisfaction. Workforce has thoughts about numerous facets of their jobs like one's own assignment, their peers, seniors and also lower staff and the pay scale. The substance of work fulfillment specially becomes known to surface whenever many pessimistic consequences of employment frustration spring to psyche such a unfaithfulness, increased non-attendance, reduced efficiency, turnover and increased amount of accidents etc (Aziri, 2011).

Therefore to become competitive in this globalized business atmosphere companies must recognize elements that have an effect on work satisfaction and spirits of the workforce (Al-Zubi, 2010). JS is intoxicated by a sequence of reasons like the nature of task, remuneration, development prospects, supervision, work groups as well as functioning conditions etc (Aziri, 2011).

*g) Organizational Justice (OJ) and Job Satisfaction (JS)*

The affiliation between institutional fairness and JS is well established and a variety of studies have been conducted for this topic. Following studies are discussed in below lines when it comes to reference. In a non-western framework, Al-Zubi (2010) examined the association between OJ and JS in Jordanian electric industrial organizations. He found a considerable correlation involving employee's happiness in addition to all dimensions of OJ (i. e., DJ, PJ and IJ). He predicted that JS cannot be predicted without existence of OJ.



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The influence connected with different dimensions of organizational Justice (procedural, distributive, interactional) on job satisfaction is actually a widely researched topic and hence explains the value of organizational justice in a company numerous study in organizational and also industrial psychology has observed OJ and its related effects. The influence of OJ on JS is actually an extensively studied subject matter because it truly is an employee's mind-set towards his company (Cohen Charash and Spector, 2001; Coloquitt et., 2001).

Bakshi et 's. (2010) found OJ has solid connection with OJ and JS. This study had looked at such kind of relationship on working employees in a medical college. They had used different instruments to gather. The results signify that DJ was much more related to JS as opposed to PJ was found to become further related to organizational loyalty. Furthermore Fat et al. determined that DJ and PJ are strong predictors for workers JS, commitment with institution, enthusiasm and even more also turnover objectives. The sample was extracted from managerial and non-managerial staff and also data is collected through study. The outcomes have presented that both DJ and PJ have significant relationship on an employee's JS, organizational investment, stimulation and turnover decisions (Kumar, Bakshi and Rani, 2009).

In a recent study made in Indian Public Sector DJ had remained the resilient predictor of OJ opinion, work agreement, and Psychological Capital. It is further elaborated that people and work force if employees observe favorable DJ it will also consequent a favorable OJ understandings, work contentment, and Psychological Capital which ultimately leads to favorable outcomes for the organization. It was also established that facets OJ (Distributive DJ, Procedural Justice PJ and Interactional Justice IJ) are significant predictors of JS however DJ was found out to be the strongest predictor of Job Satisfaction (Kaur, 2016). In 2015 pharmaceutical industry in Bangladesh had been studied and results depicted that DJ and IJ are significant and strong predictors of JS whereas procedural justice could not be proved as a significant predictor of JS (Rahman et al 2015).

Two more studies had witnessed the relationship and association between OJ and JS in Furniture Manufacturing Company and in Ministry of Sports & Youth in Iran in 2012 and 2013 respectively. Both these studies found the relationship between OJ & JS and it had been revealed from results that all three dimensions of OJ (DJ, PJ & IJ) are positively and significantly correlated with JS in addition to these overall prevalence of OJ is also holds a positive and strong relationship with JS (Yoghoubi et al 2012; Karimi et al 2013).

One more study was carried out by Rabea Aslam et al (2011) with endeavor to discover the relationship between OJ and work associated behavior i-e employment satisfaction. Their conclusions exposed that there seems to be momentous and constructive affiliation connected with OJ with overall work satisfaction, so OJ is actually a predictor of JS.

*h) Organizational Justice (OJ) and Demographic Traits*

In addition to relationship between OJ and JS few studies had stepped further and interrogated insight relationship between demographic traits of employee/workers/staff and their perception of organizational justice. A strong correlation had been sought between organizational justice perception and age of the employees in Electronics industry of Jordan whereas a strong relationship could not be found between demographic variables of Gender and Qualification of respondents (Al-Zubi 2010). Another study had strived to look into the same direction of relationship between demographic variables and their relationship with perception of OJ. This study had been conducted in Furniture Manufacturing Companies of Iran and had obtained the same results as previously mentioned. A strong correlation had been sought between organizational justice perception and age of the employees in Furniture Manufacturing Companies of Iran where a strong relationship could not be found between demographic variables of Gender and Qualification of employees working in this indsutry (Yoghoubi et al 2012).

Further studies available that had studies demographic variables in analyzing relationship between OJ and JS. Age, gender marital status, qualification and in addition current job experience had been studied and presented in study made at faculty member of University of the Punjab, Pakistan (Rabia et al 2011). Age, gender, marital status, experience, qualification and job nature had been studied and presented in study made at employees in Ministry of Health Hospital in Oman (Diab 2013) Age, gender, salary/income, experience and qualification/ education had been studied and presented in study made at banks in Karachi, Pakistan (Usmani & Jamal, 2013) Age, gender, experience and experience with current employer had been studied and presented in study made at employees of pharmaceutical companies in Bangladesh (Rahman et al 2015) Age, gender and experience had been studied and presented in study made in Indian public sector undertaking (Kaur, 2016).

## III. Research Methodology

The research design for this study is descriptive and inferential in nature as this study provided description of the extent of relationship between two variables. This study dealt with perception of fairness in institution and job contentment. It examined the association and linkage between both variables. Simultaneously primary and secondary data have been

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used but the results are described by focusing on primary data. Pertaining to primary data collection, a structured and well framed questionnaire has been used. The questionnaire is bought in nature.

## IV. Population

For the completion and with regard to this study data had been collected from the population of employees working in different branches of five banks (NIB Bank Ltd, Meezan Bank Ltd, Bank Alfalah Limited, Habib Bank Ltd and Allied Bank Ltd) in Faisalabad. There are a total of 124 branches of these banks consisting 1,124 employees (4 branches of NIB Bank Ltd with 40 employees, 21 branches of Meezan Bank Ltd with 310 employees, 25 branches of Bank Alfalah Limited with 330 employees, 42 branches of Habib Bank Ltd with 294 employees and 32 branches of Allied Bank Ltd with 212 employees).

## V. Sampling Technique & Sample

Convenience type of sampling had been used in this study. Convenience Sampling is a type of non-probability sampling that involves the sample being drawn from that part of the population that easily and discretionally accessible and is close to hand. This sample population is selected because it is readily available and convenient where researchers have relationships or networks to which they have easy access.

Out of 1,124 employees of 5 banks, a sample size of 291 was determined by using convenience sampling method. Questionnaires from each bank collected as proportionate to their number of employees to total number of employees of these five banks NIB Bank Ltd, Meezan Bank Ltd, Bank Alfalah Limited, Habib Bank Ltd and Allied Bank Ltd. This constituted 10 questionnaires from NIB Bank Ltd, 76 questionnaires from Meezan Bank Ltd, 81 questionnaires from Bank Alfalah Ltd, 72 questionnaires from Habib Bank Ltd and 52 questionnaires from Allied Bank Limited using convenient sampling. It really is pertinent to mention that each instrument was personally handed over to bankers and guidelines furnished to everyone before completing the instrument which avoided wastage and incorrect completion of instruments/questionnaires.

Operationalization of variables

| Variable | Dimensions | Items |
|---|---|---|
| Organizational Justice | Distributive Justice | 5-item scale put together by Neihoff as well as Moorman (1993) |
| | Procedural Justice | 6-item scale put together by Neihoff as well as Moorman (1993) |
| | Interactional Justice | 9-item scale together by Neihoff as well as Moorman (1993) |
| Job satisfaction | | 7-items scale put together by Fernand as well as Awamleh (2006) |

Cronbach's Alpha Reliability Coefficient

| Variable | Cronbach's alpha Reliability coefficient |
|---|---|
| Distributive justice (DJ) | 0.88 |
| Procedural justice (PJ) | 0.76 |
| Interactional justice (IJ) | 0.95 |
| Job satisfaction (JS) | 0.88 |

## VI. Findings & Interpretations

Demographic Analysis

| Demographic Variable | | Frequency | Percent |
|---|---|---|---|
| Gender | Male | 221 | 75.9 % |
| | Female | 70 | 24.1 % |
| Marital Status | Single | 143 | 49.1 % |
| | Married | 148 | 50.9 % |
| Age Group | 21-25 | 64 | 22 % |
| | 26-30 | 115 | 39.5 % |
| | 31-35 | 79 | 27.1 % |
| | 36-40 | 22 | 7.6 % |
| | 41- and above | 11 | 3.8 % |



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| | | | |
|---|---|---|---|
| Qualification | Intermediate | 11 | 3.8 % |
| | Bachelors | 66 | 22.7 % |
| | Masters | 212 | 72.9 % |
| | M.Phil | 2 | 0.7 % |
| Income Group | Below 25,000 | 77 | 26.5 % |
| | 25,001-50,000 | 136 | 46.7 % |
| | 50,001-75,000 | 49 | 16.8 % |
| | 75,001-100,000 | 13 | 4.5 % |
| | Above 100,000 | 16 | 5.5 % |
| Banking Experience | 1-5 years | 126 | 43.3 % |
| | 6-10 years | 118 | 40.5 % |
| | 11-15 years | 34 | 11.7 % |
| | 16-20 years | 12 | 4.1 % |
| | 21 and above | 1 | 0.3 % |

Prevalence of Distributive Justice

| Statement | Mean | Std Dev | Rank |
|---|---|---|---|
| Statement DJ-1 deals with fairness of work schedule. | 3.01 | 1.169 | 3.07 |
| Statement DJ-2 deals with fairness of pay level. | 2.8 | 1.289 | 2.81 |
| Statement DJ-3 deals with fairness of work load. | 2.79 | 1.198 | 2.79 |
| Statement DJ-4 deals with fairness of overall rewards. | 3.04 | 1.233 | 3.1 |
| Statement DJ-5 deals with fairness of responsibilities assigned at job. | 3.13 | 1.234 | 3.24 |

Prevalence of Procedural Justice

| Statement | Mean | Std Dev | Rank |
|---|---|---|---|
| Statement PJ-1 deals with fairness in job decision made by management. | 3.2 | 1.139 | 3.3 |
| Statement PJ-2 deals with fairness in listening of employees concerns before making of job decisions. | 3.38 | 1.001 | 3.58 |
| Statement PJ-3 deals with fairness in collection of correct and accurate information required for decision making by managers. | 3.41 | 1.099 | 3.72 |
| Statement PJ-4 deals with fairness in provision of information and clarifications by managers when requested by employees. | 3.56 | 1.104 | 3.93 |
| Statement PJ-5 deals with fairness in application of decision to all affected employees. | 3.27 | 1.091 | 3.45 |
| Statement PJ-6 deals with fairness in appeal by employees against job decisions made by their managers. | 3.06 | 1.198 | 3.02 |

Prevalence of Interactional Justice

| Statement | Mean | Std Dev | Rank |
|---|---|---|---|
| Statement IJ-1 deals with fairness in treatment by managers while decision making. | 3.53 | 1.038 | 5.06 |
| Statement IJ-2 deals with fairness in treatment of managers to employees with respect and dignity. | 3.66 | 1.037 | 5.48 |
| Statement IJ-3 deals with fairness exercised by managers towards needs of employees while making decisions. | 3.48 | 1.134 | 4.98 |
| Statement IJ-4 deals with fairness in truthfulness by managers while dealing employees and making job decisions. | 3.61 | 1.129 | 5.36 |
| Statement IJ-5 deals with fairness in recognition of rights as employee by managers while making job decisions. | 3.52 | 1.13 | 5.11 |
| Statement IJ-6 deals with fairness in discussion and implications of job decision by managers. | 3.55 | 1.083 | 5.19 |



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| Statement | Mean | Std Dev | Rank |
|---|---|---|---|
| Statement IJ-7 deals with fairness in provision of adequate justification while decision making about job. | 3.39 | 1.094 | 4.66 |
| Statement IJ-8 deals with fairness in offering of explanations by managers while making job decisions. | 3.3 | 1.113 | 4.38 |
| Statement IJ-9 deals with fairness in explanations by managers about job decision to employees. | 3.46 | 1.139 | 4.78 |

Prevalence of Job Satisfaction

| Statement | Mean | Std Dev | Rank |
|---|---|---|---|
| Statement JS-1 deals with job contentment in general. | 3.11 | 1.093 | 3.64 |
| Statement JS-2 deals with respect to opinions at workplace. | 3.32 | 1.082 | 3.99 |
| Statement JS-3 deals with the measure of job satisfaction by others on same job. | 3.03 | 1.204 | 3.53 |
| Statement JS-4 deals with satisfaction of recognition received against accomplishments. | 3.3 | 1.261 | 4.07 |
| Statement JS-5 deals with comparing of similar jobs in other organizations. | 3.16 | 1.156 | 3.73 |
| Statement JS-6 deals with the overall relations of boss with his/her subordinates. | 3.48 | 1.201 | 4.44 |
| Statement JS-7 deals with the handling of employees by their boss/ manager. | 3.59 | 1.227 | 4.6 |

*Hypothesis 1*

The outcomes of Pearson's correlation analyze

| Dependent Variable | Independent Variable | Correlation | Sig. |
|---|---|---|---|
| Job Satisfaction | Distributive Justice | 0.503 | 0.000 |

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 4.15 implies that the value achieved importance level is R= 0. 00 that is also significant at degree of P = 0. 01. Therefore, it can say with 99% confidence that there's a significant and good relationship between distributive fairness as well as job satisfaction hence 1st hypothesis has been accepted. The worth of correlation coefficient is actually 0.503 which shows a powerful positive association between the predictor and study adjustable. Findings of this study are duly in line with previous studies made on this subject where DJ is positively and significantly associated/ correlated with JS (Kumar, Bakshi and Rani, 2009; Fatt, Khin and Heng, 2010; Yoghoubi et al 2012; Diab 2013; Usmani & Jamal, 2013; Karimi et al 2013; Altahayneh, Khasawneh & Abedalhafiz 2014; Rahman et al2015; Akram et al 2015; Kaur, 2016).

*Hypothesis 2*

The outcomes of Pearson's correlation analyze

| Dependent Variable | Independent Variable | Correlation | Sig. |
|---|---|---|---|
| Job Satisfaction | Procedural Justice | 0.649 | 0.000 |

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 4.16 shows that the achieve value of significance level is R= 0.00 which is less than this level of significance which is 0.01. The results give us indication of positive relationship between job satisfaction & procedural justice 2nd hypothesis has been accepted. It is said with 99% confidence that there exists a significant and positive, favorable association between the variables of procedural fairness and job contentment. . Findings of this study are duly in line with previous studies made on this subject where PJ is



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positively and significantly associated/ correlated with JS (Fatt, Khin and Heng, 2010; Yoghoubi et al 2012; Diab 2013; Usmani & Jamal, 2013; Karimi et al 2013; Altahayneh, Khasawneh & Abedalhafiz 2014) whereas these findings are also deviant from past studies where PJ was found insignificantly correlated/associated with JS (Rahman et al2015). DJ had also been significantly and negatively associated/ correlated with JS (Akram et al 2015).

*Hypothesis 3*

The outcomes of Pearson's correlation analyze

| Dependent Variable | Independent Variable | Correlation | Sig. |
|---|---|---|---|
| Job Satisfaction | Interactional Justice | 0.584 | 0.000 |

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 4.17 depicts that the value of correlation coefficient is 0.584 which has achieved significance level R= 0.00. So this p-value is below than the level of significance which is 0.01. Hence, it can say with 99% confidence that there is a considerable and favorable relationship between the variables of IJ and JS hence 3rd hypothesis has been accepted. Findings of this study are duly in line with previous studies made on this subject where IJ is positively and significantly associated/ correlated with JS (Yoghoubi et al 2012; Karimi et al 2013; Rahman et al2015; Kaur, 2016; Altahayneh, Khasawneh & Abedalhafiz 2014) however these results are also deviant from the results of previous one where insignificant relationship/ correlation had been found between IJ and JS (Usmani & Jamal, 2013).

*Hypothesis 4*

The outcomes of Pearson's correlation analyze

| Dependent Variable | Independent Variable | Correlation | Sig. |
|---|---|---|---|
| Job Satisfaction | Organizational Justice | 0.604 | 0.000 |

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

To have this final objective that is to check the cumulative impact of OJ upon JS, zero-order correlation had been used. It presents us using the evidence of correlation in between three dimensions of OJ and JS. The worthiness of correlation coefficient is actually 0.604 which is substantial at 1 percent degree of significance. It confirms that the facets of organizational justice will also be positively & strongly related to this study variable. The outcomes also prove the reliance of JS about the three facets of OJ that are DJ, PJ and IJ hence 4th hypothesis has been accepted. Findings of this study are duly in line with previous studies made on this subject where OJ (3 dimensions combined) found positively and significantly associated/ correlated with JS (Rabia et al 2011; Sethi, Iqbal & Rauf 2014; Al-Zu'bi 2010; Yoghoubi et al 2012; Diab 2013; Karimi et al 2013; Kaur, 2016; Altahayneh, Khasawneh & Abedalhafiz 2014)

*Hypothesis 5*

The results of One-way ANOVA between Organizational Justice and Employees' Personal Traits

| Personal Traits | Sum of Squares | Mean Squares | (F) Value | Sig. |
|---|---|---|---|---|
| Gender | 4.994 | 0.25 | 1.4 | 0.121 |
| Marital Status | 9.63 | 0.481 | 2.06 | 0.006 |
| Age | 45.913 | 2.296 | 2.431 | 0.001 |
| Qualification | 10.63 | 0.532 | 1.889 | 0.013 |
| Salary | 37.26 | 1.863 | 1.813 | 0.019 |
| Banking Experience | 43.471 | 2.174 | 3.691 | 0.000 |

To prove the final hypothesis of the study, data about employees' background traits have been collected in table 4.20 and applied one-way ANOVA. Demographic variables like gender, relationship status, age, qualification, income and banking encounter are investigated to see when there is any association between these variables and also the perception of organizational Justice (OJ). Using prescribed test, in between organizational justice and bankers' individual traits, the findings proved that the close association



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exists in between perception of Organizational Justice (OJ) personal traits of bankers except gender hence 5th and final hypothesis has been accepted. Findings of this study are duly in line with previous studies and at the same time contrary to previous studies as well. In this study gender does not hold any correlation/ association with perception of organizational justice (OJ) perception and same had been confirmed from past studies and association of age with understanding of (OJ) has also been confirmed whereas qualification/ education level had also been found correlated/ associated with (OJ) perception of employees contrary to past studies where it was not correlated/ associated (Al-Zu'bi 2010; Yoghoubi et al 2012). Correlation/ association of three (3) additional variables had been analyzed in this study that had been used in different past studies and these variables had shown correlation / association between (OJ) perception and demographic personal traits of employees (Marital Status, Salary/ Income and Banking/ Professional Experience. These additional variables include Marital Status, Salary/ Income and Banking/ Professional Experience of employees working in banking sector of Pakistan in city Faisalabad (Rabia et al 2011; Diab 2013; Kaur, 2016 & Usmani & Jamal, 2013).

## VII. Results & Discussion

*a) Results*

The following results had been obtained from this study:

- Response rate remained 100% for entire 291 respondents. The sample was taken from 1,124 employees working in 124 branches of 5 banks in City Faisalabad.
- Male respondents were 221 (75.9%) whereas female respondents were 70 (24.1%).
- 143 (49.1%) respondents were single and remaining 148 (50.9%) were married.
- Most of the respondents 115 (39.5%) remained from the age group of 26-30 Years and least respondents 11 (3.8%) were form age group 41 and above. Remaining respondents stood 24 (22%) from age group 21-25, 79 (27.1%) from age group 31-55 and 22(7.6%) remained from age group of 36-40 respectively.
- Most of the respondents 212 (72.9%) were holder of master's degree and least respondents 2 (0.7%) were holder of M Phil qualification. Out of remaining respondents 11 (3.8%) had qualification of intermediate, 66 (22.7%) had bachelors qualification.
- Out of 291 total respondents, majority 136 (46.7%) were earning 25,001-50,000 per month whereas lowest respondents were 13 (4.5%) which were earning 75,001-100,000 per month. Out of remaining respondents, 77 (26.5%) were earning below 25,000/-, 49 (16.7%) were earning 50,001-75,000 only 16 (5.5%) were earning above 100,000/- Pakistani rupees per month in terms of remuneration.
- Largest number of respondents had banking experience of 1-5 years with 126 employees (43.3%), followed by 118 (40.5%) had banking experience of 6-10 years. Out of remaining respondents 34 (11.7%) had 11-15 years, 12 (4.1%) had 16-20 years and only 1 respondent (0.3%) had above 21 years of banking experience.
- Bankers had negative attitudes towards their pay level and workload while they've expressed positively about their time-table, rewards and job duties with reference to perception of Distributive Justice (DJ) as depicted by means and standard deviations.
- Bankers had positive gestures towards all the elements of Procedural Justice (PJ) as depicted by means and standard deviations. They had been found with the sentiments that they were listened and treated fairly by managers while decision making and application of decisions. Employees also felt that their managers collected appropriate information before decision making and offered clarifications. Besides these employees had also been given rights to appeal against job decision made by managers.
- Bankers had positive attitude towards all the components of interactional justice likewise in procedural justice. According to the employees' responses, supervisors were treating them with due respect, tended to be responsive towards their work requirements, and they cope with them in a sincere manner. Before finalizing and implementing any job relevant decisions, managers discussed the implications of every decision with employees.
- Bankers were found satisfied with their jobs. The employees had positive attitudes towards all components of job satisfaction. In general employees felt satisfied with their jobs. They had been contented in terms of respect of opinions, recognition, relations with seniors and treatment by boss. They had also been found contented while comparison with other people on similar jobs in other institutions.
- 1st hypothesis of this study had been accepted. The value of correlation coefficient is 0.503 which has achieved significance level R= 0.00. The results of correlation coefficient remained positive and significant with P<0.01. Positive & significant value of correlation coefficient had confirmed dependence between Distributive Justice (DJ) and Job Satisfaction (JS).
- 2nd hypothesis of this study had been accepted. The value of correlation coefficient is 0.649 which has achieved significance level R= 0.00. The results of correlation coefficient remained positive and significant with P<0.01. Positive & significant value



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of correlation coefficient had confirmed dependence between Procedural Justice (PJ) and Job Satisfaction (JS).

- 3rd hypothesis of this study had been accepted. The value of correlation coefficient is 0.584 which has achieved significance level R= 0.00. The results of correlation coefficient remained positive and significant with P<0.01. Positive & significant value of correlation coefficient had confirmed dependence between Interactional Justice (IJ) and Job Satisfaction (JS).
- 4th hypothesis of this study had been accepted. The value of correlation coefficient is 0.604 which has achieved significance level R= 0.00. The results of correlation coefficient remained positive and significant with P<0.01. Positive & significant value of correlation coefficient had confirmed dependence between Organizational Justice (including its three dimensions DJ, PJ and IJ) and Job Satisfaction (JS).
- 5th hypothesis of this study had been accepted. The findings proved that close association existed between perception of Organizational Justice (OJ) and personal traits of bankers except gender. The valued of age, marital status, qualification, salary and experience remained 0.001, 0.006, 0.013, 0.019 and 0.000 respectively. Hence these values depicts close dependence between Organizational Justice perception and demographic traits of employees with P<0.05.Value of gender 0.121 could not achieve significant valued P>0.05 hence close association of this variable could not be determined.

*b) Discussion*

This study examined banker's perceptions toward OJ (Organizational Justice) in the terms of DJ (Distributive Justice), PJ (Procedural Justice) and IJ (Interactional Justice) as well as how these dimensions of organizational justice are correlated with employees' personal traits and JS (Job Satisfaction). The overall result of this research indicates that there is a positive attitude of employees regarding their understanding of institutional fairness, its three facets (distributive fairness, procedural impartiality and interactional justice) and work contentment. It is also evident from the results that most of the employees are contented with their jobs and they feel that a state of organizational justice is prevailing in banking sector of Pakistan (City Faisalabad). Most of the respondents inclined towards agree with the individual component of this all variables.

The results of this study have revealed that OJ (dimensions combined) and its all dimension are positively correlated with JS and employees personal traits age, marital status, income, qualification and experience except gender are also positively correlated with perception of OJ. Findings individuals study are in line with the previous studies made on the subject. (Al-Zubi 2010) in his study, made on electronics companies in Jordan have found a strong existence of association between the age of respondents and their perceptions of OJ. The results also proposed that there was a positive relationship between three dimension of OJ and JS.

## VIII. Recommendations

The study has presented some valuable managerial implications. First, the findings have revealed that a positive & significant correlation exists between three dimensions of organizational justice and perception of employees' job satisfaction in banking sector of Pakistan in city Faisalabad. These outcomes recommend that banks ought to give careful consideration to the significance of organizational justice at workplace, and they should place it into practice in order to enhance the job satisfaction of their workers. Banks ought to be reasonable in the application of standards at banks and in dissemination of work, rewards & promotions (Fatt et al., 2010). Second, the results of this study provide supporting evidence for the uniqueness of interactional justice component. Thus, banks ought to be giving considerable importance to several aspects such as politeness, honesty, friendliness, and respect as it is related to employees' satisfaction & commitment at work. Finally, the results may have some valuable implications for cross-cultural research that will open new & novel areas of further research. It would be intriguing to investigate whether the connections among organizational justice, satisfaction and other organizational variables would remain the same in the banking sector of other countries also.

## IX. Limitations

Like any other research, the current study is also having some limitations.

The first limitation is that the data has been collected by the researcher himself, so there are the chances of biased ness.

Second, while assessing employees' response towards procedural, distributive & interactional justice, the fairness of all the items towards a certain employee has been checked. The aspect of fairness towards other employees has been ignored in data collection.

Third, behavioral intentions rather than actual behaviors are measured. The intentions are not actual and reliable sthisce to judge behaviors. The results may be entirely different if actual behavior is judged.

## X. Future Directions

The research has been conducted only in the Faisalabad region & in the banking industry of Pakistan. In future, the similar research may be conducted in other cities and different industries of Pakistan. That would



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further help the researchers to find new and novel findings. It is also suggested that some new variables like organizational commitment, citizenship behavior may be checked for its association with organizational justice. Therefore, the recommendation is for further researches is to apply the similar model to other regions and in other private sector organizations in Pakistan, so that the findings can be generalized across the whole population of the country.

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"

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Content

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