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Discovering Thoughts, Inventing Future

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The Labour Market: A Mismatch in the Clothing and Textile Industry in Mauritius

By Chan Sun C.A., Dr. Chittoo H. & Dr. Sukon KS.

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Abstract- The economic transformation of Mauritius has impacted on its labour market with the implementation of the Export Processing Zones in the 1970's whereby the primary objectives were to reduce unemployment. A shift in the skills was noted from low-skilled jobs to cope with the expansion of the EPZ to high-skilled job sover time. This resulted into the rise of unemployment among low-wage workers in the 1990's with the closure and delocalisation of many enterprises in the Clothing and Textile Industry (C&T) to cheaper countries. Many articles have demonstrated that the local workers have been snubbing jobs in the C&T industry at the expense of newly developed sectors such as the Tourism, ICT and Services sectors. Our study reveals the reasons for the unwillingness of local workers to join this industry and provides an insight of the current labour market situation that will be useful for policy decisions.

Keywords: labour market, clothing and textile industry, mauritius, unemployment, EPZ, apparel industry, labour force, mismatch, labour shortage.

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The Labour Market: A Mismatch in the Clothing and Textile Industry in Mauritius

Chan Sun C.A. [α], Dr. Chittoo H. [σ] & Dr. Sukon KS. [ρ]

Abstract- The economic transformation of Mauritius has impacted on its labour market with the implementation of the Export Processing Zones in the 1970's whereby the primary objectives were to reduce unemployment. A shift in the skills was noted from low-skilled jobs to cope with the expansion of the EPZ to high-skilled job sover time. This resulted into the rise of unemployment among low-wage workers in the 1990's with the closure and delocalisation of many enterprises in the Clothing and Textile Industry (C&T) to cheaper countries. Many articles have demonstrated that the local workers have been snubbing jobs in the C&T industry at the expense of newly developed sectors such as the Tourism, ICT and Services sectors. Our study reveals the reasons for the unwillingness of local workers to join this industry and provides an insight of the current labour market situation that will be useful for policy decisions.

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I. Introduction

Mauritius as any country in the world has faced the challenges of the industrialization process and over the years, growing concerns have emerged concerning the labour market and its evolution during the island's economic transition and growth. This article provides the historical background and an insight of the mismatch of labour in Mauritius which is qualified as a "Paradox" by the Central Statistical Office (CSO) (2013) where an increasing trend of joblessness and the number of unfilled skilled-job vacancies on the market. As at December 2015, figures from the CSO (2016) show that Export Oriented Enterprises (EOE) employed 56,601 workers of which 22,576 were expatriate workers while unemployment rate stood at 7.9% representing 46,600. This mismatch is even more of a concern in the Clothing and Textile Industry where the industry employs a total of 39,952 workers of which 20,305 are expatriate workers representing 50.8% of the total workforce. This article shed light on of the labour market and provides the reasons for such mismatch between the recruitment of migrant workers and employment in the Clothing and Textile industry.

a) *The Labour Market in Mauritius*

With the advent of fundamental structural changes in the Mauritian economy, the labour market structure has evolved over the past 43 years. The rapid development of the manufacturing sector in the seventies and eighties led to a rapid demand for relatively low-skilled jobs to cope with the fast expansion of the EPZ sector. Lincoln (2009) also explained how in the 1990's, Mauritius started to source labour from overseas to compensate for the withdrawal of workers in low-wage sectors. He also pointed out how already through the late 1990s and early 2000s the coincidence of rising national unemployment and sustained levels of foreign worker recruitment was an indicator of the value of labour migrants for Mauritian manufacturers. The HRDC conducted a survey on manpower planning requirements and found out that out of those 15% of respondents who employed expatriates, 24% had to employ expatriates because of the unwillingness of locals to work in this sector. Moreover, during the same period, we have seen the emergence of new sectors, namely the tourism and financial services sectors which necessitated higher skilled manpower. In the wake of the new millennium, the government in its vision to further develop the economy of the island, decided to promote the ICT sector. This further created a need for high-skilled labour with higher level of education. This economic transformation involved some cost adjustment: the economic cycle necessitated the decline of certain traditional sectors such as the sugar sector at the expense of new ones, which were very different in nature. At the same time, remaining sectors absorbed almost all their capacity of unskilled labour (NESC, 2010). For the past 10 years, new service sectors have emerged with many companies offering high-end services to the market with required different input mix, generally more capital intensive than labour intensive. While labour was easily being absorbed by the new emerging sectors, there was a further need for more skilled human capital. However, those who lost their jobs from the traditional sectors of the economy could not easily be absorbed by the new sectors because of a lack of higher academic qualifications. The services sectors such as the ICT, imposed both minimum academic qualification and other additional skills such as language skills and higher degree of technological know-how.

b) *Unemployment: A structural phenomenon*

The NESC (2013) explained in its report on "Integration in the Global Economy" that despite a

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relatively stable economic performance, Mauritius experienced a U-curve employment phenomenon since the last decade. It can be observed that the rate of unemployment has been slowly crawling, from a record low level of 4% in the early 1990's. The NESC report further pointed out that if we pay a closer look at the nature of unemployment, it shows that the majority of those without a gainful job have the following characteristics:

(i) Young, often less than 30 years of age,
(ii) Never held a first job,
(iii) Failed primary or secondary education,
(iv) No vocational or technical training and
(v) Single and family supported.

The ILO reports that youth population is over 1.2 billion youth in the world and today almost one person in five is between the ages of 15 and 24 years. According to ILO, the majority of them, about 90 per cent live in developing countries, with 60 per cent in Asia and 17 per cent in Africa. The current population of young people in developing countries is the largest; around 1 billion and is expected to reach a maximum of 1.1 billion in 2060 (ILO, 2012). Tandrayen & Kaseeah (2013) reported that one of the challenges that Mauritius is facing today is the reduction of youth unemployment as they do not have the relevant education, training and experience to be employable. Also, many of them do not have the necessary soft skills and relevant practical experience required by employers and in many cases, they may lack both.

Johnson (1978) explained the attitude of young people for not being willing to take jobs by putting forward the theory of Job shopping which stipulates that a young work seeker must first try a job before deciding if he is going to keep this employment or start a new search. O'Higgins (2001) highlighted that it is quite normal that the initial experience of youth employment in the labour market often involve a certain amount of "shopping around" in order to find the appropriate job whereas Jovanovic, (1979) explained that unlike the previous theory, models of job matching explain youth joblessness by decisions from both the perspective of the employee and the employer are based on the individual's productivity. Lim Fat (2010) explained that all youth who desire a college education were aided and supported by the government in obtaining that education, thus factory work is less desirable to college educated people and is less favorable than working in other service-oriented industries (Lim Fat, 2010).The NESC (2013) added that Youth tends to regard the unskilled jobs as being unattractive and would rather stay unemployed. A basic reason for snubbing such jobs on offer is that the wages tend to be low, with the job carrying little potential for career advancement while requiring atypical hours of work including during holidays.

However, the CSO (2013) noted that despite the rising trend in joblessness, two paradoxical facts can be observed. On the one hand, the number of unfilled skilled-job vacancies, especially in the financial services sector and in the ICT sector has been increasing since the last 10 years. On the other, the EPZ is crippled by labour supply shortages and is compelled to import foreign labour mainly from China, India and Bangladesh. Lee (2008) explained how similar situation had prevailed in Taiwan in the 1980's in the manufacturing industry which gave rise to the employment of illegal immigrants and how it was necessary for the government to establish a decree for tackling this issue. A similar situation prevailed in the 1990's in Malaysia during its industrialization process, where the growing presence of foreign workers could be explained by excess demand for labour combine with rapid economic growth, as well as the cheaper cost of foreign workers.

This leads us to conclude that it is therefore appropriate to say that the unemployment phenomenon is of a structural nature caused by changes in demand and technology and that there is a mismatch between available skills and available jobs. Structural unemployment cannot be cured solely by "reflation", which is the macroeconomic policy to increase aggregate demand in view of creating more jobs. Instead, a policy that would emphasize on retraining and relocation of the affected workforce is necessary (Ramdoo, 2004).

The NESC stresses on the fact that education plays a central role in the labour market in Mauritius as it is one of the determining factor for supplying skilled labour through the various educational systems. They highlight that Mauritius is one of the countries with a high literacy rate, but some weaknesses were outlined especially in the teaching of natural science, engineering and vocational subjects. Our education system is based on academic and traditional fields of study and it was noted that there have been, until recently a lack of training/ retraining programmes that would prepare the labour force for the newly emerging sectors, such as ICT and high value added services. Before the reforms in education launched in 2001, a large proportion of the young were unable to access secondary education because of the competitive system for getting an entry to secondary schools, and this created a deficit in the supply of necessary skilled labour (NESC, 2013).

Figures show that for the 2004 CPE exams, the failure rate was as high as 62.6% with many of those who fail their CPE exams dropping out of the system, therefore remaining unskilled. The consequence is obviously a deficit in the skilled labour market, especially in the emerging sectors. The government has brought reforms to the education system in order to remedy the situation through training/ retraining programmes,

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technical courses and additional university courses, in particular in technology (NESC, 2013).

c) Main Characteristics of the Labour Market in Mauritius

At the beginning of the crisis, in 2008, the unemployment rate stood at 7.2 percent. Since then, the rate of unemployment has been on an ascending trend reaching an 8.0 percent mark in 2015. There are indications that local enterprises are having difficulties to deal with the crisis of unemployment. The Mauritian labour force is estimated at around 584,600 in 2015 as compared to 575,700 in 2014, an increase of 1.5 percent. Employment (Mauritian) meanwhile has reached 538,300 in 2015, up from 530,900 in 2014. However, an increase of 0.1 percent only was noted from 2015 as compared to 2014. In fact, the Mauritius Chamber of Commerce and Industry (MCCI) outlined in its economic overview 2012 reported that a sluggish growth situation was tainting the economy's capacity to create jobs to absorb the new entrants in the economy.

The Clothing and Textile Industry suffered from a decline in employment since 1999 where the sector was at its peak with 285 enterprises employing 80,960 workers and contributing to 10.98% of GDP. The export of this sector represented Rs. 24.83 billion. For the four consecutive years, a slight decline in employment was noted each year bringing total employment down to 76,570 workers in 2002 with a GDP of 9.4%. From 2002 to 2006, sharper declines were noted in employment for the 5 consecutive years and in 2006, only 226 enterprises were in operation with a low employment of 53,583 workers. The contribution to GDP of the Clothing and Textile industry was then at 6.6% of GDP but still representing an export of Rs. 23.4 billion. The same descending trend was observed from 2006 to now where employment has further decreased to 40,161 as at June 2013 with a share of GDP of 4.8% only. The export, however, is expected to be maintained at Rs. 24.5 billion. An analysis of the figures confirms what have been outlined in the previous chapters, where the UNDP (2007) report highlighted the decline of the sector and the need for restructuring of the sector as regards employment. The export figures show that the Clothing and Textile Industry is still performing quite well while maintaining yearly export at Rs. 24 billion although employment from 1999 to now has been reduced by 50%. This shows that the sector has been able to restructure itself by investing into new technology and also move towards producing higher value markets. This was qualified as a paradox by the National Economic and Social Council (NESC) in its report of May 2010.

However, the Clothing and Textile Industry has remained one of the biggest employers of foreign workers since its first batch of 1000 workers arrived in 1990. This trend has been increasing, and as at December 2015, The C&T Industry employs 20,305 expatriates out of a of 39,952 workers. The NESC (2010) expressed its concern on this matter and explained that this situation was caused by the relaxation of barriers to the entry of foreign workers into Mauritius. The council also pointed out that this trend will persist and argued that the inflow of foreign workers has coincided with the migration of Mauritians mostly of working age, to countries where salaries and standards of living are perceived to be higher. It is to be noted that the NESC could also not confirm this situation due to lack of reliable statistics on the number of migrating who decide not to return after their studies. The Council pursue further by stressing that this situation was caused by the liberalisation of the economy which has ushered a new situation marked by an increasingly higher percentage of foreigners in the local labour force.

The NESC also explained that there are two schools of thought regarding foreign workers in Mauritius. While on one side, many are in favour of the foreign skills which are increasingly viewed as a necessity in making our productive sectors more efficient. Others argued that foreign workers are viewed to bring more social problems to the local population. The NESC tend to privilege more the latter view by pointing out that the majority of foreigners employed are predominantly of low or semi-skilled grades working as manual workers. Similarly, in many countries, there has been much controversy as to whether or not migrant workers cause higher unemployment among natives. It is often said that at micro or enterprise levels there are undoubtedly displacements that take place when firms restructure and foreign workers are hired to take the place of local workers especially the older and less skilled, who have been laid off. Venables (1999) explained that what is difficult to assess is whether, after taking all economic adjustments into account, there is higher unemployment among natives after immigration than before. He added that if migrant workers are a short term solution to cope with shortages of labour and bring about an expansion of the economy, it is no longer clear that it causes higher unemployment among natives.

The OECD (1999) examined the experience of several countries between 1984 and 1995 and concluded that there was no evidence of a negative impact. In one study, no relationship at all was found between unemployment and the growth in immigrant arrivals: in the countries that had the highest inflows of immigrants, unemployment often stayed the same or went down. Indeed some studies even show that immigration has led to an increase in employment as a result of an expansion in production. The OECD report pointed out that admission of unskilled labour may, for example, lead to increased production of labour-intensive products and increased exports, thus raising overall levels of employment.

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Battistella (1999) explained that studies and recent episodes have indicated that unskilled migrants do not compete with nationals because they are employed in sectors that are shunned even by unemployed national workers. He further pointed out that Bill Jordan of the ICFTU Trade Union World observes: "... the argument that immigrants are responsible for the rise in unemployment does not hold up to close inspection. In fact, repatriating immigrants would cause a higher number of job losses than new jobs available to nationals of the country in question after their departure." Boswell et al. (2004) analysed the impact of the inflow of foreign labour on the domestic labour force and its skill composition and note a complementary relationship between foreign and local workers whereby some jobs require skills of foreign labour as they cannot be performed even by qualified local workers. Their results also show a positive impact of skilled foreign labour on productivity, innovation and growth. Philip Martin (2000) on his part pointed out that: "Most East Asian societies receiving migrants insist that migrants are and will remain, temporary workers, not permanent residents." The experience of Western Europe clearly shows that a substantial of migrant guest workers chose to settle down in the countries of destination. While Asian countries are quite resistant to such an idea, Castles (1999) and Martin (2000) show that it is happening on a limited scale. In destinations such as Singapore and Hong Kong (China), skilled migrants stay much longer and also get accepted as permanent residents over time.

Overall, Mauritius has performed well in terms of securing relatively high growth rates without large adverse consequences for inequality, but it would be desirable for efforts to promote inclusive growth to continue in light of the measured increase in inequality over the period 2001/02–2006/07 (NESC, 2013). It is important to bear in mind that 2006 and 2007 were years during which unemployment rates were relatively high (9.1 and 8.5 percent, respectively), which might bias the results in favor of finding more inequality. In fact, in the first part of the 2000s, labor force growth in Mauritius exceeded net employment creation by 15,000 workers (World Bank, 2011). But in the period 2006–08, net employment creation surpassed the growth of the labor force, and this trend persisted until Mauritius was affected by the global recession in 2009/10. In addition, an outward shift in the so-called "Beveridge Curve", which depicts the relationship between the job vacancy rate and the unemployment rate, points to a deterioration in the job-matching process over the 2000s, possibly linked to skill mismatches, suggesting a potential increase in structural unemployment over the period. IMF (2013) also points to evidence that unemployment in Mauritius seems to be mostly structural and particularly concentrated among the youth and women. At end-2011, the female unemployment rate was close to 12 percent according to data from Statistics Mauritius, compared to a rate of close to 5 percent for men (David and Petri, 2013).

In Mauritius, very few studies have been conducted among employers in the Clothing and Textile industry in order to find out the specific reasons that motivate them to employ foreign labour. However, the above literature provides an insight of the various reasons elaborated in many countries which will provide a basis for understanding for migrant workers in Mauritius. The Human Resources Development Council (HRDC) Manpower Planning Survey 2006-2010 revealed that the manufacturing sector is characterised by a low educational background of the majority of its employees, especially in the EPZ sector. The report already predicted that the number of employees would decrease by 2010. An estimate was also made for the number of employees that would be required for the sector in terms of occupational groups by 2010. The study also revealed the difficulty that exists in some areas like machine operators, machinists and quality controllers, where it is difficult to recruit employees in the EPZ sector. There also exist problems especially in the EPZ sector to find trainers in certain areas. 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. However, large manufacturing firms do have a certain number of expatriates in managerial positions to take advantage of foreign expertise. The survey outcome showed that 15 percent of respondents employed expatriates while the majority of respondents did not have any in their labour force. Out of those 15 percent of respondents who employed expatriates, around 21 percent stated that they did so because of lack of locally trained labour in related fields and their high labour cost. 24 percent had to employ expatriates because of the unwillingness of locals to work in this sector. The HRDC (2012) further outlined the reasons for shortage of labour in the manufacturing sector as: lack of technical skills, negative opinion about this sector, unfavourable conditions of employment compared to other sectors, lack of language proficiency, not sufficient job security compared to other sectors, insufficient ICT proficiency, low wages compared to other sectors, employees not willing to adopt flexi-time, workers are not sufficiently proficient in numeracy, employees not willing to work overtime and not willing to work on shift, education system does not meet market demands and wrong attitude towards work.

In Mauritius, the NESC (2013) has explained that the labour market has lost the stability of the past. Because of more competitiveness in world markets, globalisation has reduced the life cycles of business enterprises, thus making job tenure become more insecure than was the case earlier. Job losses bring

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uncertainty in the lives of families and unless the unemployed can quickly shift to other occupations, families can be temporarily deprived of their normal incomes. The NESC further explained how the opening up of the economy has transformed the structure of our workforce and how Mauritian workers are now showing reluctance for certain stressful and low-paid occupations mainly in the construction and textile sectors, preferring to move towards those which bring leisure and higher pay. As a result, businesses have to fill the void by recruiting more foreign labour, which today accounts for around 6% of our total labour force. Hein (2004) pointed out that local workers lack motivation and are not willing to work overtime and night shifts, and they are lazy Mondays. According to a survey conducted by the MRC in 2005 on "Working Time in Mauritius" it was found out that foreign workers were seen as ultimately flexible as compared to local Mauritian workers working in the manufacturing sector mainly EPZ. Cardoza and Pun Sin (1996) on their part explained that the fact that level of earnings has increased by ten-fold in the EPZ from 1980 to 1990, local workers earn sufficient enough to enjoy themselves and this "enjoyment is especially manifest" on Monday's: at the EPZ in Port Louis, the rate of absenteeism often is as high as 30 percent. A research conducted by the University of Cape Town (2001) on the Restructuring of the Mauritius Clothing Industry in light of New Trade Agreements also highlighted the causes of low productivity encountered by Mauritius which according to them could be related to worker attitudes in the Mauritian manufacturing industries - high rates of absenteeism, poor work discipline and lack of motivation are common complaints from firms. Mohit, (2011) also confirmed the above statements as he agreed that Mauritian workers earn a higher salary as compared to other third world countries and are no longer motivated to work on 24/7 and overtime. This has given rise to a rate of absenteeism of 10% and a high labour turnover rate of 40% in the Mauritian Textile and Apparel industry.

The influx of foreign workers is coinciding with the migration of predominantly white collar Mauritian workers, who are moving to countries where wages and standards of living are perceived to be higher. This so-called circular movement of manpower, while being of benefit to the country, is also becoming the source of other social problems. An increasing presence of foreign workers is often perceived as the cause of other social ills such as drug proliferation, prostitution and alienation (NESC, 2013).Further, the internationalisation of job searches has created huge disparities in wage levels between those at the two extremes of the income scale. The gradual deregulation of wage fixing mechanisms has allowed market forces to prevail more heavily in the negotiation of salaries. Contractual employment and mobility of workers from jobs becoming obsolete to those needed by the market and the constant training of workers to cope with skill deficiencies have become new features of our job market.

It is worth noting that the Mauritian labour market is relatively rigid, in part due to the particularities of its labour market institutions. In Mauritius, the wage determining institutions are the Tripartite Committee (TC), the National Remuneration Board and the Pay Research Bureau. The Tripartite Committee is responsible for the determination of wages at the national level through consultations involving Government, trade union and representatives of the private sector. These wage agreements of the TC are legally binding on all sectors of the economy. The NRB sets minimum wages by worker category for 29 sectors in the private sector. There are more than 400 of these minimum wages. However, changes to them are not made uniformly. The PRB makes recommendations regarding salaries in the Public Sector. The determination of wages by such a centralised bargaining system discourages sector-specific competitive wage setting, resulting in a strong relationship between wages in the traditional sectors and those in the emerging sectors. While new sectors create demand for skilled labour, wage increases typically follow in the traditional sectors leading to a loose relationship between wages and productivity in traditional sectors. The rise of wages in the traditional sectors reduces domestic demand for unskilled labour and tends to increase unemployment rate of these workers. From the labour supply side, skill premium, expressed by wage differential between the two sectors is constrained by this staple relationship, resulting in fewer incentives for the young to invest in education and to supply skilled labour for the new sectors. With respect to foreign workers, the EPZ sector, has since a few years, been employing foreigners because domestic job seekers consider EPZ employment unattractive, on account of its low pay and high insecurity.

II. Methodology

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 using an exploratory approach conducted 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 compiled and organized to provide intensive analysis of many specific details often overlooked by other methods for this study.

a) Research Design

The purpose of this two-phase, mixed methods purpose study explores the participant's views who are

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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 Challenges that the Clothing and Textile industry is facing on the labour market*?" 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 survey was carried out among a list of 85 Export Oriented Companies (EOE) working in the Clothing and Textile industry obtained from the Ministry of Industry. During the survey, it was found that 5 of them were no longer in operation since 2014 and thus excluded from the data and four companies were not willing to 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 respondents are represented by 39 organizations grouped under various sizes with respect to their turnover as categorized by the Ministry of Industry in Mauritius. The study has also included participants from the three mentioned categories which are 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 whether they agree with the listed statements below as to why local workers are not willing to join the Clothing and Textile industry as per table 1.0 below:

Table 1 : Reasons for local workers not to join the Clothing & Textile Industry

		Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Total
I	Salary is lower as compared to other sectors.	18.5%	47.5%	15.6%	18.4%		100%
II	The working environment is stressful.	18.5%	52.6%	15.7%	10.6%	2.6%	100%
III	Working hours are longer (45 Hours normal time per week) than in other sectors.	21%	55.3%	7.9%	13.2%	2.6%	100%
IV	Long hours of overtime (compulsory weekly 10 hours overtime)	23.7%	50.2%	7.9%	15.6%	2.6%	100%
V	There is no job security in the Clothing and Textile industry.	21%	58%	7.9%	10.5%	2.6%	100%
VI	They can easily find more attractive jobs in other sectors.	21%	55.2%	15.9%	7.9%		100%
VII	The Clothing and Textile industry reflects a bad image	21%	36.8%	29%	13.2%		100%

66% of the respondents agree that local workers would not take employment in the Clothing and Textile industry as salary is lower as compared to other sectors. 71% of the respondents agree that local workers view the working environment as a stressful and 76% of them agree that local workers are not willing to join this sector as working hours are longer as compared to other sectors. 74% of the respondents agree that local workers do not want to join the Clothing and textile industry due to long hours of overtime. Moreover, 79% of the respondents agree that local workers will not join the Clothing and Textile sector as

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there is no job security, and 76% of respondents agree that local workers can easily find more attractive jobs in other sectors. Only 58% of the respondents believe that local workers are not willing to work in the Clothing and Textile industry due to the bad image of the industry.

IV. Inferential Analysis

Tests of ANOVA for Labour Market Conditions and Recruitment of Local Workers in the Clothing & Textile Industry were conducted by Size and Type of industry. A normality test using Shapiro-Wilk (Sample<50) was carried out test to verify whether the data follows a normal distribution for all sizes of companies. The results show *P*-values (> 0.05) of 0.566 and 0.060 for medium and large companies and *P*-value of 0.007 for small companies thus concluding that the data does not follow a normal distribution. Since the conditions of normality was not satisfied, a non-parametric Kruskal-Wallis test was conducted where the mean rank of small, medium and large companies13.10, 19.50 and 22.87 respectively for the various sizes of companies. The Kruskal-Wallis Chi-Square test is not significant beyond the 0.01 level with χ^2 (2) = 5.127; p = 0.077 > 0.01, thus this infers that there is no difference in the mean rank among small, medium and large companies and reasons for local workers for not willing to join the Clothing and Textile industry.

The same set of data was analysed to see whether it satisfies the conditions to run an analysis of variance test (ANOVA) among those companies involved in different sectors of the Clothing and Textile sector. Since the date did not follow a normal distribution, a non-parametric Kruskal-Wallis test was again used where the mean ranks of 18.16, 25.67 and 20.17 were obtained with χ^2 (2) = 2.312; P = 0.315 > 0.01, thus showing that there is no difference in mean rank among the various types of companies working in the Clothing and Textile industry and local workers not willing to join the industry.

V. Factor Analysis

Before proceeding to Factor Analysis, the data was tested for normality using Shapiro-Wilk test a sour sample is (< 50) small. As all *p*-values < 0.05, this implies that the data does not follow a normal distribution. Moreover, reliability test using Cronbach's Alpha was also conducted where a high internal consistency of 0.826 was obtained thus allowing us to proceed with factor analysis. Prior to the extraction of the factors both the Kaiser-Meyer-Olkin (KMO) for measuring sample adequacy and Bartlett's Test of Sphericity were conducted. The KMO test indicates a 0.5 index which is within the range of 0 to 1 considered to be suitable for factor analysis (Hair et al., 1995). The Kaiser-Meyer-Olkin value of 0.768, 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.

a) Total Variance Explained

The seven reasons for locals not willing to join the Mauritian Clothing and Textile companies were subjected to principal components analysis (PCA) using SPSS version 21. Principal components analysis revealed the presence of two components with Eigenvalues exceeding 1, explaining 49.6% and 16.4% of the variance respectively. A scree plot was also plotted to reveal a clear break after the third component. The two component solution explained a total of 66% of the variance, with component 1 contributing to 37.4% and component 2 contributing to 28.5%. To aid in the interpretation of the two components,

b) Rotated Component (Factor) Matrix

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. The idea of rotation is to reduce the number factors on which the variables under investigation with high loadings. Rotation does not actually change anything but makes the interpretation of the analysis easier. Looking at the table below four factors namely: locals are unwilling to join C&T industry because of long hours of overtime, long working hours, low salary and can find more attractive jobs elsewhere are loaded on factor 1 while locals are unwilling to join the C&T industry due to bad image of the industry, as stressful environment and job insecurity are loaded on factor 2.

Table 2.0 : Rotated Component Matrix for reasons for local workers not willing to join the C&T industry

	Component	
	1	2
Local unwilling to join C&T because of long hours of overtime	.869	
local unwilling to join C&T as working hours are too long	.834	
Local unwilling to join C&T as salary is too low	.699	
Local unwilling to join C&T as they can find more attractive jobs	.608	
Local unwilling to join C&T as industry reflects bad image		.917

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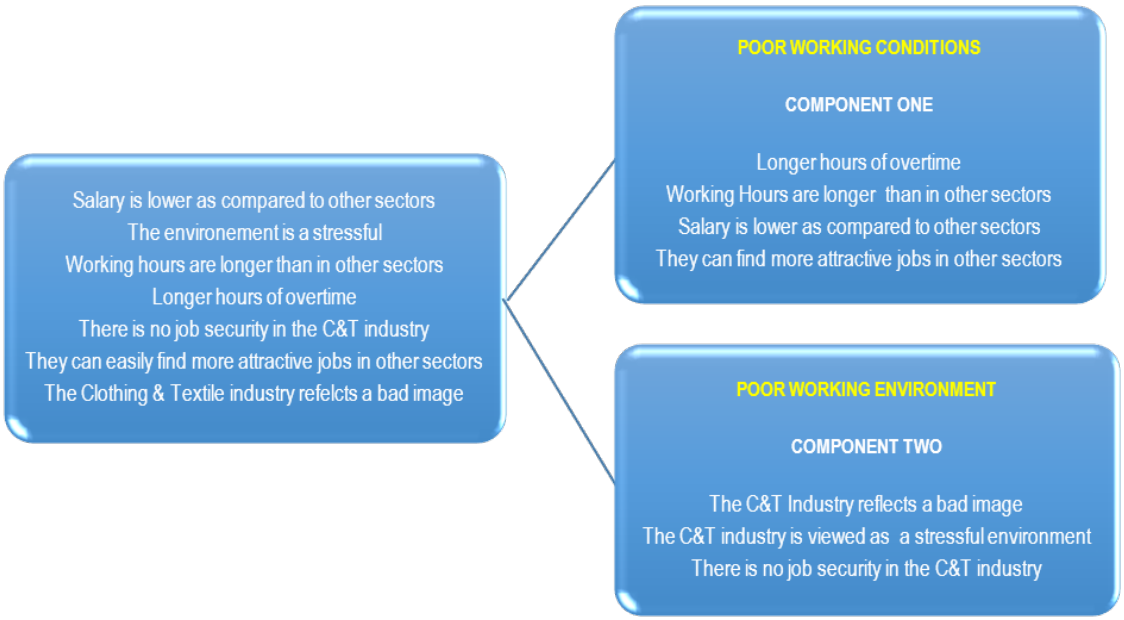
Local unwilling to join C&T as environment too stressful	.429	.700
Local unwilling to join C&T as there is no job security		.694

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 3 iterations.

c) *The Two Topic Factors*

The four items loaded onto Factor 1 relate to the reluctance of locals to join the Clothing and Textile (C&T) industry. The factor loads on their unwillingness to work in the C&T industry because of long hours of overtime, long working hours, low salary and ability to find more attractive jobs in other sectors. This factor is labelled "Poor working conditions for local workers".

The three items that load onto factor 2 relate to the fact that local workers are not attracted to work in the C&T industry due to the bad image of the sector, a stressful environment and job insecurity. This is labelled as "Poor working environment for local workers".



d) *Component One – Poor Working Conditions for Local Workers*

This component groups the factors that according to companies, local workers are not willing to join the Clothing and Textile industry. This component is labelled as the "Non-conducive working environment for local workers". Four items were loaded onto component 1 which is related to the reluctance of local workers to join the Clothing and Textile sector, the results show that long hours of overtime and working hours are too long were identified with high factor loading of 0.869 and 0.834 while the other two factors namely salary is lower as compared to other sectors and the ability for local workers to get a better job in other sectors have loadings of 0.699 and 0.608 respectively.

The response for local workers is found to differ from that of the young graduates where by respondents agree at 73.5% and 76.5% that the reluctance for local workers to join the industry is mainly due to long hours of overtime and long working hours. This is followed by two items namely salary is lower than in other sectors and local workers can easily find more attractive jobs in other sectors which were agreed by respondents at 65.5% and 76% respectively. The working conditions have already been outlined in previous sections by the ILO (2004) describing the highly competitive environment in which workers have to evolve. The long hours of work and irregular hours have been identified as the two factors that are shunned by local workers. As for the NESC (2010), Mauritian workers are now showing reluctance for certain stressful and low-paid occupations mainly in the construction and textile sectors which are in line with our results. As for the HRDC (2006), long working hours and overtime do not motivate people to join the manufacturing industries, and this motivates workers will have the tendency to join the informal sector where it is easier to earn an income in less stringent work conditions. A similar situation prevails in Singapore where a report published by the Ministry of Manpower in January 2014 shows that locals are not willing to take any jobs thus causing vacancies unfilled for extended periods in 2013. It is also

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highlighted that key barriers to recruiting locals for hard-to-fill were unattractive pay, physically strenuous job, non-conducive working environment and shift work.

e) *Component two –Poor working environment for local workers*

This component has listed 3 items for local workers not willing to join the Clothing and Textile industry due to the industry, reflecting a bad image, being a stressful environment and offering no job security. The three factors have a loading of 0.917, 0.700 and 0.694 respectively. The bad image has a high factor loading of 0.917 and thus considered as the most important item for component two. Respondents have agreed at 58% that bad image is a reason for local people not willing to join the industry. We have explained more elaborately in the literature where both the HRDC and articles from local newspapers described the bad image that Clothing and Textile industry has projected during many years. 71% of the respondents also agree that the C&T industry is a stressful environment while 79% agree that there is no job security in the C&T industry. These as explained earlier were mostly linked to the massive closures of factories and workers deprived of any compensation creating high job insecurity. Moreover, the NESC (2013) refers to the reluctance for Mauritian for certain stressful and low-paid occupations mainly in the construction and textile sectors.

The above findings were also confirmed during an interview with the CEO of an international Clothing industry who added the following:

Question/Topic	Responses	Coding	Themes
The study shows that there is a shortage of labour which is caused by a mismatch of skills, lack of training & retraining and ageing population?	Yes, there is indeed a shortage of labour in the Clothing and Textile Sector as many companies are moving for more automated equipment and require higher level skills for more competitiveness. An upgrade in skills is therefore important as the C&T sector will require lesser lower skills jobs although the sector remains a labour intensive one. However, the Mauritian workforce does not want to do low skills job as the younger are more educated and not willing to take lower skills jobs. Also it is important to add that many companies do rely on foreign labour for manual jobs such as machinists.	*Labour shortage* *Need for automation* *Concern about local workers not willing to do lowers skills jobs* *Younger generation more educated and not willing to take lower skill jobs* *Companies' reliance on foreign labour.*	***Labour shortages in the C&T sector***

VI. Conclusion and Recommendations

The results demonstrate that there are no difference in views with respect to the unwillingness of local workers to join the C&T industry both by firm size and type of activity. Moreover, from the factor analysis, two components were identified as Poor working conditions and Poor working environment which prevents local unemployed people to take a job in the Clothing and Textile industry. The results are based on data gathered from both exploratory research and data collected from the survey questionnaire. The various factors in each component are important for all stakeholders to clearly understand the situation and take the necessary measures for corrective actions by both the entrepreneurs and the government through a sectorial policy decision. The study clarifies the current situation of the labour market in the Clothing and Textile Industry in Mauritius and provides the necessary insight for the preparation of a national manpower planning to provide the necessary support to this industry to cope with labour shortages in this area.

Moreover, the dependence of the Clothing and Textile Industry on expatriate workers is more and more becoming a major concern. This warrants serious consideration on the part of all stakeholders including the Mauritian Authorities in order to sustain this pillar of the economy which contributes to 8.7% of the GDP and is considered as a backbone of the Mauritius export Processing Zone (EPZ).We will also recommend that further studies be carried out to assess the impact of foreign workers and their contribution to the EPZ in Mauritius.

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A Study of Recruitment Source and Selection Process in the Public and Private Universities in Bangladesh

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Keywords: universities, recruitment source, selection process, effective recruitment, dhaka, bangladesh.

GJMBR - A Classification : JEL Code : M19



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Keywords: universities, recruitment source, selection process, effective recruitment, dhaka, bangladesh.

I. Introduction

Recruitment, recruitment source and selection are the significant parts of Human Resource management. Recruitment and selection are conducted to get the right person for the right place at the right time of an organization. Recruitment is thusly the way toward finding down and getting potential employment competitors in adequate numbers and quality so that the university can choose the most proper candidate(s) for the job. (Weeratunga, 2007). Recruitment helps the manager to attract and select best candidates for the organization. Recruitment includes those practices and activities carried out by the organization with the primary purpose of identifying and attracting potential employees (Parry and Wilson, 2009). A fruitful recruitment process can be extensive and expensive yet an unsuccessful recruitment can be a weight for the association. On the off chance that the recruitment and selection is unsuccessful it brings wasteful and incapable worker pool for the organization. Really a wasteful and incapable worker pool can't help the organization accomplish its objective rather the pool expands the expense of the association. The Recruitment and selection procedure of the university influenced by six primary issues. The issues are given underneath:

- The necessities of recruitment position
- The association arrangements and methodology
- Organization picture in the business sector
- The size and nature of the work market
- Requirement of the union/proficient bodies
- Regulation of the Government

A person is fit for the university in the event that he/she is accessible at perfect time at opportune spot with right ability. The point of the present study is to investigate the dissimilarities and likenesses amongst recruitment and selection process of Public and Private Universities in Bangladesh. The analyst will attempt to investigate the variables which will impact the recruitment and determination procedure of Public and Private Universities in Bangladesh. What's more, will likewise discover the systems which are embraced in the enrollment and determination procedure of these universities. In Bangladesh there are some thirty-two state funded universities are giving instruction to the mass populaces. These universities are subsidized by the administration while oversaw as self–governed association. Foundation of private university in Bangladesh started after the organization of the Private University Act 1992. There are some ninety Private universities that are operational in five out of seven divisions of the nation. In Dhaka division there are twelve state funded universities and forty-five private Universities. In twelve state funded colleges of Dhaka division, seven are in Dhaka city; two are in Gazipur, one in Savar. In Mymensingh there are two universities found, one is in Mymensingh town and another is in Trishal. In Tangail area there is additionally a university situated in Santoss. And all the private universities of Dhaka Division grounds are situated in Dhaka City gathering generally in Banani, Dhanmondi, Panthapath, Uttara and Mirpur locale of the city. In Rajshahi Division there are three universities, two is in Rajshahi and one is in Pabna. The main private university in Rajshahi. Division has its grounds in Bogra. There are two Public universities in Rangpur Division and no private university. One is Rangpur and another is Dinajpur. In

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Khulna Division there are four state funded colleges, two are in Khulna, one is in Jessor, and one is in Kushtia. There are Five Public Universities are in Chittagong Division, Three are in Chittagong, One is in Comilla, and one is in Nohakhali. There are six private universities in Chittagong. The whole six private universities have principle grounds are in Chittagong city. One has its urban grounds in Kumira, outside the fundamental city. There are two public universities in Barisal division which are situated in Patuakhali and Barisal and There no state funded college in Sylhet Division, there are three private universities.

II. Review of Literature

As indicated by Jim Collins the familiar proverb "people are most important assets". In any case, it gets to be demonstrated wrong for now's point of view. The right people are your most essential resource. In view of Collins' quotes, having the right peoples is generally significant. This requires an recruitment and selection handle that is viable as well as helpful to the association. Bennett (1994) characterized enrollment as the drafting or update of an exact employment detail for an empty position, plotting its major and minor obligations, the abilities, experience and capability required, review and level of pay, beginning date, whether provisional or lasting , and particulars of any extraordinary conditions appended to the occupation. Bennett (1994) likewise characterized choice as 'coordinating the necessities of a vocation with the traits of applicants'. This mean by drafting a man' determination is, characterizing the foundation of the individual, instruction, preparing, identity and different attributes of the perfect competitors. As per Glueck (1978), enlistment is the arrangement of exercises an association uses to pull in employment hopefuls who have the capacities and states of mind expected to help the association accomplish its goals. Hellriegel (1995) likewise characterized enlistment as the 'procedure of seeking both inside and outside the association for people to fill empty position'. He additionally noticed that enlistment ought to be worried with recognizing potential representatives or new recruitment needs. Hellriegel (1995) called attention to that, enrollment is a type of business rivalry, whereby the association that succeeds in enlisting the best employment competitors, has upper hand over the others. Numerous associations have distinctive enrollment and choice procedures, the enlistment and choice procedure is varying on the base of association's nation of beginning. A basic component of an association's recruitment system is its choices about where to search for applicants. The absolute work business sector is gigantic and spread over the whole globe. As a functional matter, an association will draw from a little portion of that aggregate market. The sources and techniques the association decide for conveying its work needs and the groups of onlookers its objectives will decide the size and the way of the work showcase the association taps to fill its empty positions (Conrad and Ashworth 1986). Among the diverse enrollment and choice process the most two prevalent Human Resource administration practices are selection. These two of the world biggest economies (The United State of America and Japan) are chosen, by ostensible GDP. The USA Company depends on conventional enrollment and determination strategies and techniques for enlistment and choice procedure (application banks, daily paper and magazines promotion, site, resume and reference checks and so on). Just 9.3% depend on-line business screening test. Notwithstanding, 9 out of 10 firms support on-line work sheets and organization sites. Presently - a - days the organizations resemble to go for on-line pre vocation screening as a piece of choice procedure. Moreover, the majority of the organizations either screen or plan to screen for trustworthiness respectability while few of the organizations either make evaluate or arrangement to survey for brutality potential. As we probably are aware Japan is exceptionally famous for its present day administration hones. The enlistment Practice utilized as a part of Japanese organizations was as having one of kind qualities. Enlistment was deliberate and taking into account a particular year's long calendar. Recruitment was seen as the start of a long haul relationship amongst organization and person. In late year on grounds workshops started. Organizations talked when all is said in done terms about working for organizations and industry viewpoint. At some organization classes, understudies are taken an interest in gathering exercises, where general issues of the association are given to comprehend together. Organizations are attempting to spot understudies with initiative and critical thinking capacities. Another system was to send late graduate back their home college to advance the organization. Numerous organizations opened their organization enlistment site. Bangladesh is a third world creating nation. It has constrained assets and the populace development rate is high with high thickness of populace. The education rate is likewise low. The vast majority of the populace is derivate from essential human needs. The quantities of preparing and instruction establishment are low contrast with the populace size. The greater part of the instruction and preparing foundations are not up to the standard. Thus, there are shortcomings of fit HR. In the event of private and state funded colleges of Bangladesh need extremely qualified representatives to run their colleges. College is an instructive organization which assumes an indispensable part in making future country. Association can make productive and compelling workforce when its enlistment and choice procedure is fruitful. In term of open and private colleges of Bangladesh enrollment and choice procedure depends on customary strategies

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and no efficient methodologies is found. The impact of nepotism and reference is high at the time enrollment and determination procedure of private colleges. Which create immense issue in future; now and again they are weight for colleges. If there should arise an occurrence of state funded colleges the enrollment and choice of showing stuff on scholastic consequence of the candidates. One or more formal meeting is taken by the determination board of trustees. In any case, there are such a large number of current apparatuses and strategies are accessible for assessing duty and execution of the occupation candidate. These systems are not utilized by the private and state funded colleges of Bangladesh at the season of their enrollment and determination. Along these lines, they can't pass judgment on applicant individual qualities and expert duty which make immense issue in future. One all the more thing like to include here the political impact is high at the enrollment and determination procedure of private and state funded colleges of Bangladesh, which makes snags in effective enlistment and choice procedure. The Board of enrollment and determination advisory group has eagerness to choose a correct individual for the occupation however more often than not it is unrealistic for them to choose ideal individual for these outside impacts.

III. Scope of the Study

- ✓ Try to find out most fruitful recruiting source for university recruitment.
- ✓ To make a survey of writing on standard recruitment source and determination practices.
- ✓ Try to distinguish techniques which are embraced by these two class colleges at the season of enrollment and choice process.
- ✓ This study helps the organization to study the area of problem and suggest ways to improve the recruitment and selection process.

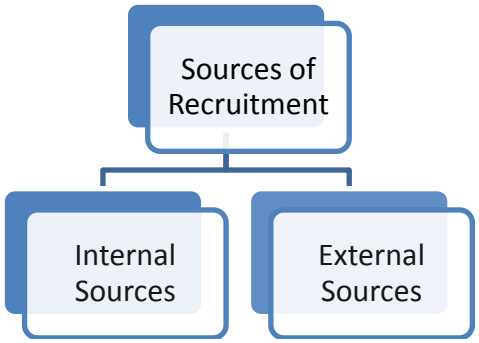
IV. Methodology

The respondents will be selected using non-probability sampling techniques. Five public universities and fifty-five private universities in Bangladesh will be selected for the research. From these sixty universities minimum one hundred interviewees will be interviewed personally. In these one hundred interviewees; thirty-seven interviewees will be from admin stuff, thirty-five interviewees will be from top management part, twenty-five interviewees will be from chairman/head of the department and the three Vice Chancellors of the selected universities. Usually the recruitment and selection process of administrative stuff of the universities are conducted by the admin stuff and top management. Recruitment and selection process of faculty are conducted by the selection committee. In this committee one or more external faculty members are included from any reputed public university. That's why these interviewees are selected for conducting the research, as they part of the recruitment and selection committee of the universities. The interview will take personally to get more realistic and reliable data about recruitment and selection process of different universities. A semi-structured questionnaire will be developed. The questionnaire will be short use of recruitment and selection processes in different part of the organization. A pre-test will be carried out. Based on the pretest the questionnaire will be modified for correct and accurate response from the respondents.

Semi-structured interview schedule will be maintained for primary data collection. Schedule Interview will be conducted to collect primary data. Data is collected from primary sources, has been compiled from qualitative approaches method will be used for depth understanding of the process. And, Analyzing will be count by percentage wise. Furthermore, the Sample Universities website will be the secondary sources of data.

V. Source of Recruitment

There are commonly two types of source.



Internal sources incorporate present workers who get to be possibility for promotions, as well as previous representatives who are accessible for rehires and recalls. Another source for recruiting is external recruitment. Work agencies, temporary help agencies, trade affiliations and unions, schools and universities, walk-in applicants, employee referral projects are the outer sources.

VI. Essentialness of Recruitment and Selection Process

Enlistment is the procedure by which association find and draw in people to fill work opening. Most association has a proceeding with need to select new representatives to supplant the people who leave or are advanced, to procure new abilities, and to allow association development. Enlistment takes after HR arranging and runs hand with the choice procedure by which associations assess the reasonable possibility for

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different employments. All through the enlistment procedure, the association endeavors to "offer itself" to the all the more encouraging competitors that is, to persuade them that the association is a decent work environment and that it offer what they need in the both unmistakable and impalpable prizes. In the globalization time, there is a more noteworthy need to enroll quality stuff in the association to stay focused in the business sector. Bangladesh turns into a piece of it. In this aggressive period associations need to give quality item and administrations. It is the HR of the association who give quality item and administrations. If there should arise an occurrence of administration it is more basic. In administrations direct human collaboration is required. If there should be an occurrence of colleges they give larger amount instruction to the understudy which is one sort of administration. Training is the main administration through which a man's life can be changed. In this way, it assumes a basic part in human life. A college can't give quality instruction to its understudies without proficient and compelling workforce. Compelling and productive workforce will be secure by the college through effective enrollment and determination process. Enrollment and choice procedure help the association select individuals at the correct time with right abilities. On the off chance that an association enlists a man who is not reasonable for the specific occupation, he will be a weight for the organization in a long run and may make heaps of emergencies for the association. It is essential to utilize the right individuals to every position inside an association. Without the right ability set and/or demeanor, a representative can rapidly exact harm upon an organization's turnover, notoriety, or both. The impact of a seriously chose representative versus a decent worker is very significant and can cost or spare cash and time, making it essential that enrollment choice procedure is done accurately the first run through. On the off chance that the enrollment and determination procedure is done legitimately an organization can choose best competitors with most noteworthy benefits and in future he/she will be resources for the organization.

VII. Response

Rate out of 100 questionnaires, 20 responses were reply through initial mailing, 30 responses feedback were taken though the follow-up procedure. And 30 responses were received after personal visiting. The overall response rate for the study was 80 percent.

VIII. Finding and Discussion

Do you guarantee that open entryways don't stay open for long period of time?

On the off chance that an opportunities is open for a long stretch time, the work heap of the particular occupation is weight for the current representatives which will lessen their work execution in a long run. In my study, 90% of the responded agreed that the opportunities were not open for long stretch of time.

Do you have skillful general information of HR recruitment process and arrangements?

If a university management has possess a good overall knowledge of recruitment and selection process that means the right skill of people is available in right place of the organization at right time for serving the organization. The aftereffect of the study was 68% of the firmly concurred and concurred level. The responded conviction that they have legitimate learning of it.

One having the authority to choose, comprehensive employment detail and set of working responsibilities, accessibility of adequate number of candidates is the essentials to make the choice technique fruitful.

Normally work related essential information is incorporated into expected set of responsibilities which is valuable to publicize a particular employment and draw in a pool of ability for enlistment and choice methodology. Work determination is a composed articulation of instruction capability, particular qualities, level of experience, physical wellness required to play out work obligations required in an occupation. Through a legitimate occupation detail a hopefuls see effectively that whether they ought to apply for the specific employment or not. On the off chance that university relegate power can choose extensive employment determination and set of working responsibilities, they can pull in right pool of adequate competitors for make the choice technique effective. The reacted was concurred around 64%.

A person's character more vital if contrasted with their work aptitudes, with regards to being a decent representative in your universities.

Character is a good and moral quality of a man. On the off chance that a man has a decent character that means moral and good estimation of this individual is solid. It is accept effectively that the individual won't do any unscrupulous thing with association. Normally well form character individual has a decent notoriety in the social orders which bring another preferred standpoint for the association. The support was 51%.

Do you satisfied with your university's recruitment process?

The 63% of respondent thinking like that, we have good recruitment process for our university. We trust that the nature of any staffing administration is measured through the demonstrable skill and execution of its applicants, so we have a thorough screening process. To start with, we measure the measure of obligation that hopefuls take in their expert appearance, work experience, field learning, also their vitality level, identity, and state of mind. This is done through an underlying telephone meeting, up close and personal meeting, PC aptitude assessment, and by affirming

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work livelihood qualification and checking any references, degrees and accreditations. Still we are thinking about development of recruitment and selection process of our university. Sometimes, we are getting unskilled faculties and staffs. Always, we tried to get excellent employee but after the recruitment we get upset sometimes. That is why, there are few question about our recruitment and selection process.

An effective recruitment and selection can minimize university cost.

Recruitment and selection is an expensive and vital part of any business achievement. At the point when a man is enrolled he/she needs to require some preparation and time to conform with the occupation, if properly treat with him/her, he/she bring great result as well as tend to stay long with the association. For an illustration a designer plan a configuration for the association and he leave the sometime recently executing the outline, the association needs to discover another specialist for execute the arrangement and new designer might be re-plan the arrangement which will be excessive for the association. An effective recruitment and selection can minimize university cost; the reacted was concurred with it. The result was 75%.

Recruitment and Selection ought to be done to satisfy the long term objective of the university.

Each university has short and long haul objectives. Association needs to satisfy the short objective for promptly need of the association however in the event that the association needs support for a drawn out stretch of time and need practical development for the association he needs to satisfy the long haul objective. The enlistment and selection is an immoderate procedure for the association, association notoriety, development, and competiveness have to a great extent relied on upon it. When an university able to get best faculty for the university then automatically it's education quality will be high and world-class. In the event that the enrollment and determination procedure is neglect to satisfy the long haul objective of the universities, In future the college development and improvements will likewise decrease. The result was 37%.

Do you ensure that salaries being set are according to the market scenario?

The responded agreed that they ensure competitive level of salaries, so that they can attract large pool of candidates for the job. One of the other major points of this is that if the salaries being set are according to the market scenario the turnover rate is also low. By which organization can achieve long term goal of the business.81% respondents are agreed with that.

Does salary factor attract most of the potential employees than career growth and development?

The 73% respondents are agreed with that. As being part third world develop country financial incentive is much more lucrative than non-financial factors. For survival people need money. So salary factor attract most of the potential employees than career growth and development.

Do you consider the reference check as an integral part of recruitment and selection?

By 91% respondents expressed that through reference check university attempt get brief thought regarding the individual foundation and check whether the individual gives them legitimate data or not. For wellbeing and security of the university must experience the reference check at the season of enrollment and selection.

E-Recruitment is almost new method for Bangladesh. What do you think about E-Recruitment?

The 78% of respondents think that E-Recruitment method can be most popular recruiting method. The emphasis in Internet recruitment lies on attracting candidates in order to assure candidates to apply for accept job offers of an organization. Therefore, universities are prepared to make the software solutions that give them help in data processing and will give results that are convenient for the universities.

During the season of recruitment, do you favor external source more than internal source for your university recruitment?

More than 50% respondents explained that an organization can do its recruitment and selection by external source or internal source. It is based on the organization philosophy and ideology. Internal recruitment is less costly that external recruitment and selection. But through external recruitment sources organization get new and fresh idea. Based on the situation organization relies on external source rather than internal source. In case private and public university of Bangladesh, they are relies on external source rather than internal sources.

The research results indicate that most of the responded was agreed with the development and necessity of recruitment and selection process, as it is integrated part of the organizations' long term growth. As a part of third world developed country the literately rate was not that much high and the era of the private university is just start in early nineties. So, the university has the understanding of the process but the implication is slow. But the scenario is improving day by day. In case of public and private universities both have the knowledge of recruitment and selection process but not in depth level like the developed country. In this globalization era they will understand have to understand the process in depth level for surviving.

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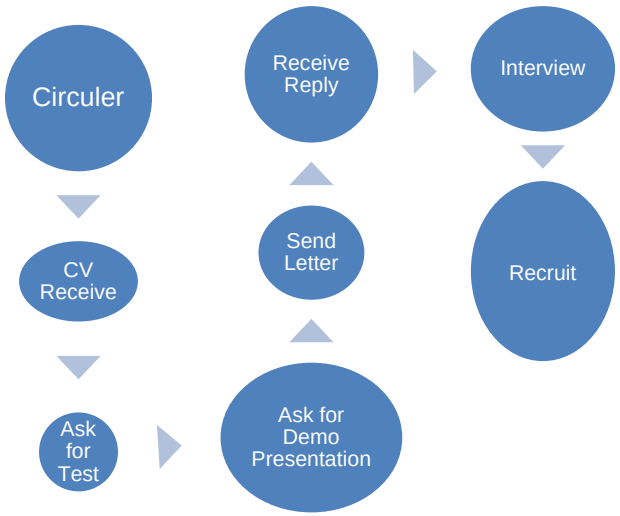
IX. Implication

The private and public universities should recognize that the types of recruitment and selection technique they utilize to select the correct employees for the jobs are critical for their success. The misuse of any process may be costly for them in future. If the employee fined them not fit for the jobs will be de-motivated and which lead the university to undesirable goal. When an university able to get best faculties, the education quality will be high which will be the best reason for achieve university's goal. That is why; university should utilize the best recruitment sources and selection process. There are lots of recruitment methods. But, most new and effective method is E-recruitment. Same thing indicated by Holm (2010), E-Recruitment can lead to a more effective recruitment procedure, because recruiters are able to perform their recruitment tasks more efficiently and have a noticeable effect on the overall recruitment process.

Recruitment Process of University



The enlistment and selection is an immoderate procedure for the association, association notoriety, development, and competiveness have to a great extent relied on upon it. So, when making the final hiring decision is making, the university should look the potential candidate whose qualification, education, characteristics, work related values and moral are fit for the require position. Because University is a educational institution which building the future nation for the country. If a wrong person is hired, he/she will not only hamper the university growth or reputation, country will suffer a lot. In other word recruitment and selection should be the integrated part of university success.

X. Conclusion

Employee is important asset for any association/foundation whether it private or public. The paper tries to discover the arrangement of enrollment and selection procedure of open and private university of Bangladesh. The paper introduces the significance of reasonable, worthy and right enrollment and selection procedure. Here it can be specified that, to accomplish manageable development of the universities are rely on upon the noteworthy enlistment and choice procedure. It won't just bring the inside development additionally make a decent brand name of the university in the general public. Through a fruitful enlistment and determination prepare a manageable development of the university can guarantee.

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"How HRM Practice Affects on Organizational Performance in Banal Financial Banking Industry Measuring Labile Marketing Strategy in South Asian Country, Bangladesh"

By Sonia Zaman, Md. Mehedi Hasan, Sabrin Sultana & Md. Muntasir Obaid

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Abstract- The purpose of this research is to examine how the HRM practice affects on organizational performance in Banal Financial Banking Industry measuring the Labile Marketing Strategy in South Asisan Country, Bangladesh. It has been noted that there is a trend here in Bangladesh in financial & banking sector is establishing Islamic Banking with differentiate marketing strategy. This is why, in our research, we mainly focus to find- how HRM practice affects on Organizational Performance in Islamic & Conventional or Banal Banking Industry as banal financial banking industry in changeable marketing strategy of Bangladesh. We collected data from a large number of employees of 10 banks in Bangladesh to find the affiliation in between of human resource policy and organizational performance. As our main focus on banal financial banking industry measuring labile marketing strategy, we collected our data from 10 Islamic banks. The employees were from managerial & non managerial level of those banks. We use statistical analysis by using SPSS statistical software.

GJMBR - A Classification : JEL Code : O15, P34, M30

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"How HRM Practice Affects on Organizational Performance in Banal Financial Banking Industry Measuring Labile Marketing Strategy in South Asian Country, Bangladesh"

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Abstract- The purpose of this research is to examine how the HRM practice affects on organizational performance in Banal Financial Banking Industry measuring the Labile Marketing Strategy in South Asisan Country, Bangladesh. It has been noted that there is a trend here in Bangladesh in financial & banking sector is establishing Islamic Banking with differentiate marketing strategy. This is why, in our research, we mainly focus to find- how HRM practice affects on Organizational Performance in Islamic & Conventional or Banal Banking Industry as banal financial banking industry in changeable marketing strategy of Bangladesh. We collected data from a large number of employees of 10 banks in Bangladesh to find the affiliation in between of human resource policy and organizational performance. As our main focus on banal financial banking industry measuring labile marketing strategy, we collected our data from 10 Islamic banks. The employees were from managerial & non managerial level of those banks. We use statistical analysis by using SPSS statistical software.

After conducting this research, we have found some areas and departments; those departments have positive and significant impact on organizational performance. These are Training and Development, Career Development, Reward and Compensation Policy have positive & significant impact of those banks on their organizational performance. Apart from these, it is surprising that we have found recruitment & selection policy has no significant impact on organizational performance on those banks. We believe, this study will be supportive to HR practitioners, management and business practitioners for establishing new path between human resource management practices and organizational performance in this industry also encouraging researchers by supporting to focus future evidence-based efforts and sharing results that are useful to the large number of Bangladeshi firms of financial industry.

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I. Introduction

If there is a structure in place whereby effectual Human Resource Management is practiced inside the organization, it will therefore foster positive employee attitude and behavior at the place of work. Higher job contentment, higher assurance or even high employee maintenance and good workforce quality depend on effectual utilization of HRM practices.

Islamic HRM includes developing a unique employee behavior and an idiosyncratic place of work culture in accordance with the principles of Islam; as a result, it allows for conducting the HRM activities with fair recruitment, sensible performance assessment, and an effective reward scheme & one and the same excellence of work and life balance.

HRM has an imperative role to play which necessitates development and maintenance of an organizational culture. It incorporates with other aspects of an organization"s way of life. Organizational culture is a broader framework in which HRM policies are unwavering and executed.

II. Literature Review and Hypothesis Development

a) *Employment and Selection*

It is through the employment and selection process that the company finds out which candidates should be given the forthcoming employment offers. This put into practice is in place to build up the fit between employees and the organization, teams and work requirements, and, thus, to create an improved work environment in the organization.

Hypothesis 1: Employment and Selection practices will be positively linked with organizational performance.

b) *Widespread Training and Expansion*

If the employees become more productive, the organization will certainly gain spirited advantage. In this competitive world, one of the key strategies for a organization to attain competitive gain is to perform the training procedures properly and effectively.

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Hypothesis 2: Training and expansion practices will be positively linked with organizational performance.

c) Career Expansion

Career planning and expansion program, promoting organizational effectiveness, depends on the organization"s ability to transfer for the purpose of their career development and progress. The firm or the organization make available a career path, communicates the career progression. Moreover, an organization should have a career development program and mentoring system.

Hypothesis 3: Career Expansion practices will be positively associated with organizational performance.

d) Performance Evaluation

The organization uses formal performance evaluation systems for different purposes such as: human resource decisions, feedback, and program assessment. The process that is used to evaluate performance needs to be well-matched with the principles that show the performance of the organization. Organizational success depends on the skills, abilities and information of the employees.

Hypothesis 4: Performance appraisal practices will be positively associated with organizational performance.

e) Reward and Compensation

An organization seeks to motivate their employees by offering rewards of various kinds and mostly such rewards are based on the competencies of the employees. Consequently, employees deliberately perform the job well with the expectation that they will get rewarded by the organization; as a result, good employees are retained within the organization.

Hypothesis 5: Reward and Compensation practices will be positively associated with organizational performance.

f) Organizational Performance

When organization links HR practices with business strategy, the organizational performance will be better. The development of effective work teams and improvement of individual performance across the firm enhance organizational performance by identifying and developing employees" strengths within the organization.

Islamic HRM practices are known to be positively associated with organizational performance. Undoubtedly, when the organization is able to provide better service compared to its competitors, the customers" satisfaction will be maximized and thus the profit margins will also increase.

Hypothesis 6: Islamic HRM practices on organizational performance are better than Conventional HRM practices on organizational performance.

III. Methods

a) Sample and Data Collection

For the analysis, the data has been collected from full- time 210 managerial employees as a respondent of two types of bank (Islamic bank and Conventional Bank) in Bangladesh. The sample was mainly surveyed into fifteen banks through a specifically designed questionnaire.

The total sample size is 210 respondents where 106 respondents from Islamic Banks and 104 respondents from Conventional Banks in Bangladesh. At each bank, seven questionnaires were distributed to the Branch managers and the employees so that a total of 210 questionnaires were randomly distributed. The overall representation includes: total returns of 210 questionnaires- 50.48 % from Islamic Banks and 49.52 % from Conventional Banks in Bangladesh.

IV. Results and Findings

Table 1 shows the means, standard deviations, and correlations among the variables in this study. The result indicated that HRM practices have significant influences on the organizational performance perceived by managers of Islamic and Conventional Bank in Bangladesh. Study indicates that higher levels of organizational performance is positively associated with TD ($r = .28$, $p < .05$); CD ($r = .44$, $p < .05$); PA ($r = .20$, $p < .05$); RC ($r = .33$, $p < .05$) of all managers respectively. Hypothesis 2, 3, 4 and 5 of the present study is accepted. However, RS ($r = .08$) positively related to organizational performance but not significantly.

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Table 1 : Correlation coefficients for all variables for full sample (N=210)

Variables	Mean	SD	1	2	3	4	5	6	7	8	9	10	11
1.Organization Performance	4.00	.49	-										
2.Recruitment and Selection	2.52	.80	.08										
3.Training and Development	3.42	.66	.28**	.09									
4.Career Development	3.61	.69	.44**	-.06	.63**								
5.Performance Appraisal System	3.63	.61	.20**	-.19**	.28**	.55**							
6.Reward/Compensation	3.35	.60	.33**	.10	.41**	.52**	.52**						
7.Academic Qualification	2.05	.80	-.04	.02	.04	-.05	-.30**	-.17*					
8.Type of Position	3.54	1.42	.19**	.01	-.11	-.09	-.20**	-.02	.13				
9.Job Experience	1.86	1.12	.11	.09	.20**	.20**	.09	.11	.12	.02			
10.Age	1.85	.78	.08	.12	.23**	.21**	.20**	.18**	.09	.08	.64**		
11.Company Size	3.11	.62	.19**	.03	.09	.13	-.16*	-.18**	.14*	.12	.05	.06	

In Table 2, TD, CD, PA, RC of Islamic Banks is found to be significantly associated with organizational performance. Results indicate that higher levels of organizational performance is positively related with TD (r=.29, p<.05); CD (r= .27, p<.05); PA (r=.26, p<.05) and RC (r=.28, p<.05) but it was insignificant with RS (r=.05, p<not significant).

Table 2 : Correlation coefficients for Islamic and Conventional (N=105 Lower triangles Islamic bank and upper triangles Conventional Bank=105)

Components	Mean	SD	Mean	SD	1	2	3	4	5	6	7	8	9	10	11
1.Organization Performance	3.94	.42	4.07	.53	-	.16	.37**	.60**	.17	.40**	-.05	.23*	-.07	-.15	.39**
2.Recruitment and Selection	2.67	.79	2.37	.78	.05	-	.29**	.01	-.21*	.18	.09	.30**	.18	.17	.16
3.Training and Development	3.58	.64	3.25	.63	.29**	-.19	-	.51**	.26**	.43**	.06	-.19	.02	.15	.00
4.Career Development	3.66	.67	3.56	.71	.27**	-.16	.76**	-	.57**	.54**	-.06	-.10	.05	.05	.08
5.Performance Appraisal System	3.64	.56	3.62	.67	.26**	-.19	.30**	.52**	-	.47**	-.41**	-.26**	.11	.27**	-.34**
6.Reward/Compensation	3.43	.54	3.26	.65	.28**	-.05	.36**	.49**	.59**	-	-.11	-.04	.11	.11	-.19
7.Academic Qualification	1.92	.56	2.17	.98	-.07	.00	.13	.01	-.07	-.27**	-	.03	.28**	.13	.04
8.Type of Position	3.17	1.43	3.92	1.32	.10	-.15	.09	-.05	-.15	.09	.21*	-	.13	.02	.31**
9.Job Experience	2.11	1.35	1.60	.74	.31**	-.03	.23*	.27*	.08	.08	.09	.07	-	.71**	-.20*
10.Age	2.04	.87	1.65	.62	.36**	.01	.20*	.31**	.15	.20*	.17	.254**	.60**	-	-.19*
11.Company Size	3.15	.66	3.08	.59	.01	-.01	.13	.17	.03	-.20*	.35**	.013	.15	.19	-

On the other hand, Table 2 shows (upper) triangle that TD, CD, RC of CB is found to be significantly related with organizational performance. It indicates that higher levels of organizational performance is positively associated with TD (r=.37, p<.05); CD (r= .60, p<.05), RC (r=.40, p<.05) as perceived by managers. However, with regard to Recruitment and Performance Appraisal System HRM practices conventional bank showed insignificant and weak association with effective organizational

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performance, not indicating support to Hypothesis 1 and 4. However, RS positively influences organizational performance and is not significant with organizational performance.

Table 3 : Regression results on organizational performance and HRM practices

Variables	Overall			Islamic Bank			Conventional Bank		
	B	t	Sig.	β	t	Sig.	β	t	Sig.
Recruitment and Selection	.09	1.39	.17	.14	1.43	.16	-.01	-.15	.88
Training and Development	.00	-.01	.99	.29	2.04	.04*	.14	1.55	.13
Career Development	.36	3.76	.00***	-.17	-1.01	.32	.43	3.86	.00***
Performance Appraisal System	.02	.22	.82	.22	1.76	.08*	-.01	-.05	.96
Reward/Compensation	.16	1.98	.05**	.03	.21	.83	.19	2.11	.04*
Age	-.12	-1.41	.16	.23	1.92	.06*	-.21	-1.97	.05*
Company Size	.16	2.40	.02*	-.00	-.01	.99	.30	3.59	.00*
Academic Qualification	-.04	-.62	.54	-.16	-1.50	.14	-.03	-.35	.72
Type of Position	.22	3.55	.00	.08	.73	.47	.21	2.58	.01*
Job Experience	.08	1.01	.32	.14	1.26	.21	.08	.75	.46
R			.54			.51			.75
R^2			.29			.26			.57
Adjusted R^2			.26			.18			.52
F			8.18			3.30			12.26
Df			10			10			10
Model Significant			.000			.001			.000

The Table 3 shows that HRM practices consistently affect the organizational performance positively and negatively across the managers" group: β = .29(p<.04), β = .14 (p<.13), for TD of Islamic and Conventional Bank and β = -.17 (p<.32), and β = .43(p< .00) for CD of Islamic and Conventional Bank respectively. This result indicates that TD of Islamic Bank is positively significant with organizational performance. Positive values about employees" TD makes managers perceive organization"s high performance to be more challenging and have better management system. CD of Conventional Bank is positively significant with organizational performance. For PA of Islamic and Conventional Bank, β=.22(p<.08) and β= -.01 respectively and RC β= .03(p<.83) and β= .19(p<.04) respectively for Islamic and Conventional Bank. Results indicate that PA of Islamic Bank is positively related with organizational performance but PA of Conventional Bank is negatively related with organizational performance. RC of Islamic and Conventional Bank is positively related with organizational performance but RC of Conventional Bank positively and significantly associated with organizational performance.

Table 3 also shows that Age factors of Islamic and Conventional Bank affects organizational performance positively and negatively across the managers" group: β = .23(p< .06), β = -.21 (p<.05). It indicates that more aged employees of Islamic Bank are loyal and it is positively significant with organizational performance but more aged employees of Conventional Bank are less loyal and it is negatively related with organizational performance. Company size of Islamic and Conventional Bank affect organizational performance negatively and positively across the managers" group: β = -.00 (p< .99); β = .30 (p< .00) respectively. It indicates that CS of Islamic Bank negatively related with organizational performance but CS of Conventional Bank positively significant with organizational performance. Employee size positively

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affects the organizational performance in Conventional Bank. Organizational size is managed by taking normal logarithm of total number of employees. Type of position factors of Conventional Bank is positively significant with organizational performance. Results also shows that β= .08(p< .47) and β= .21(p< .01) for top of Islamic and Conventional Bank, respectively. High position positively affects the organizational performance in Conventional Bank.

In addition, organizational performance for both banking organizations all adjusted R^2 were found significant, $\Delta R^2 = 0.18$ (p<.001) and $\Delta R^2 = 0.52$ (p<000), for Islamic and Conventional Bank shown in Table 3. Result indicates the effect of HRM practices on higher levels of organizational performance is significant. It shows strong support for hypothesis 3, 5 which assumed to have direct effect of CD, RC practices on higher level of organizational performance.

V. Discussion

This study highlights the importance of HRM practices in Islamic and Banal Financial Institutions like Banks in Bangladesh. It also highlights the considerable impact of HRM practices on organizational performance. In this study, through review of literature we recognized five vital HRM practices. These practices have been used in this study to evaluate the influences or relationship of these practices on organizational performance.

Recruitment and Selection is the procedure of magnetizing highest number of competent candidates and choosing the most excellent ones to attain competitiveness. It stated that if there is a difference between expectation and reality for both parties, then there will be a probability of errors to occur in the selection process.

Career development shows the entire series of actions and procedures connected to an individual's occupation. It shows company"s interest in the growth of the employee. It includes obtaining of profession path, self-actualization as an individual, actions and recognitions or felicitations, changing of occupation and occupation expansion.

Performance Appraisal is a methodical procedure to assess the performance of an employee. It is found that successful performance appraisal methods develop output and excellence.

VI. Conclusion

This study indicates the impacts of HRM practices on organizational performance in Islamic and Banal Banking Sector in Bangladesh. Our research experientially verified the results of HRM practices with regard to IB and CB in organizational performance in Bangladesh. The study shows the importance of HRM practices to attain and maintain superior performance in a dynamic company atmosphere and the need for an incorporated approach toward formulation and execution of HRM practices. The organizations need to proactively follow a tactical approach to HRM practices and also invest in such practices to attain high organizational performance.

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Mentorship Mediated by Life-Career Seasons: An Analysis of a Multi-Dimensional Model of Mentoring among Career Groups of United States Army Officers

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Abstract- Mentorship is a critical leadership development activity. Our study merges previous work on mentoring attributes and behaviors with an understanding of life-career seasons: the idea that as we progress through our careers and our lives, our mentoring needs change. Using an analysis of survey data from 1,836 US Army officers at different ranks, we find that life-career stages mediate the preferences of protégés for different mentoring functions. As theory predicts, we find that early careerists emphasize career development and job coaching mentoring functions, while later careerists place more value on personal development. These findings should inform how mentors should adjust their mentoring style and emphasis depending on the protégé's life-career stage.

Keywords: mentorship, leadership development, career-stage, life-stage.

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Mentorship Mediated by Life-Career Seasons: An Analysis of a Multi-Dimensional Model of Mentoring Among Career Groups of United States Army Officers

Lee W. Bewley [α], Mark J. Bonica [σ], S. Robert Hernandez [ρ] & Richard M. Shewchuk [ω]

Abstract- **Mentorship is a critical leadership development activity. Our study merges previous work on mentoring attributes and behaviors with an understanding of life-career seasons: the idea that as we progress through our careers and our lives, our mentoring needs change. Using an analysis of survey data from 1,836 US Army officers at different ranks, we find that life-career stages mediate the preferences of protégés for different mentoring functions. As theory predicts, we find that early careerists emphasize career development and job coaching mentoring functions, while later careerists place more value on personal development. These findings should inform how mentors should adjust their mentoring style and emphasis depending on the protégé's life-career stage.**

Keywords: mentorship, leadership development, career-stage, life-stage.

I. Introduction and Purpose

Kram's seminal work on mentorship defined the subject in business literature (Kram, 1985; Kram, 1983). Mentorship research has focused on what the protégé gets from the mentorship relationship, how the relationship operates, and more recently what the mentor gets from the mentorship relationship (Ghosh & Reio, 2013). Mentorship has been recognized as a critical organizational function for Peter Drucker addressed both the promise and concern of leader development initiatives by noting that "there may be 'born leaders,' but there are surely too few to depend upon them." (Smith, 2003). Drucker's point reinforces the importance of leader development activities for organizations while subtly reminding the community of organizations that hoping or waiting for leadership to emerge is likely futile.

A second area of research focused on life-season and career-stage has been applied to the workplace to show how individuals pass through different stages of their lives, and at each stage they have different needs. Life-season and career-stage research has been used to inform why some people choose to become mentors, but little empirical work has been done to connect life-stage research with the needs of protégés. As individuals progress through different stages of their career (and life), they encounter new challenges even as they have achieved mastery of earlier challenges. We posit that while mentorship continues to be valuable at every career stage, the needs of the protégé evolve. Different mentoring attributes gain in importance at different career stages.

The primary purpose of this study is to propose and test a theoretically based model of mentoring that explains the developmental needs of protégés based on the current stage of a protégés' life or career.

II. Mentoring Dimensions

The traditional perspective of mentoring generally holds that a seasoned senior executive will guide and sponsor a young protégé over the course of his career (Levinson D. D., 1978; Kram, 1985). Recent reviews of social science literature identify some 40 to 50 identify definitions of mentorship (Ghosh & Reio, 2013; Haggard, Dougherty, Turban, & Willbanks, 2011; Crisp & Cruz, 2009; Eller, Lev, & Feurer, 2014). More recent literature includes the recognition of mentoring relationships in the context of a network of multiple mentoring dyads (Kram, 1985; Higgens & Kram, 2001), peer-to-peer mentoring (Dennison, 2010), and reverse mentoring (Marcinkus Murphy, 2012).

Kram's seminal work in mentoring identified key mentor roles or functions in providing developmental support to protégés within career and psychosocial contexts (Kram, 1985). Later researchers refined these functions described by Kram to define and test specific mentor roles such as "Acts as a role model", "Teaches and advises on organizational politics", and "Teaches job skills." (Dreher & Ash, 1990; Turban & Dougherty, 1994; Steinberg & Foley, 1999). Steinberg and Foley's exploratory factor analysis of 16 mentor functions and behaviors yielded three distinct mentoring dimensions including personal development, career sponsoring, and job coaching. These results indicate that the roles of mentors fall within three broad categories of mentor attributes (Steinberg and Foley, 1999).

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These three dimensions of mentoring and their interrelated associations are depicted in figure 1. The model consists of the 16 mentor functions identified in the literature and their corresponding functional dimensions. Each of these dimensions represents a functional component of the mentoring concept. Mentoring received by a protégé may consist of components of one or a combination of these dimensions. (Kram, 1985; Dreher and Ash, 1990; Turban and Dougherty, 1994; Steinberg and Foley, 1999).

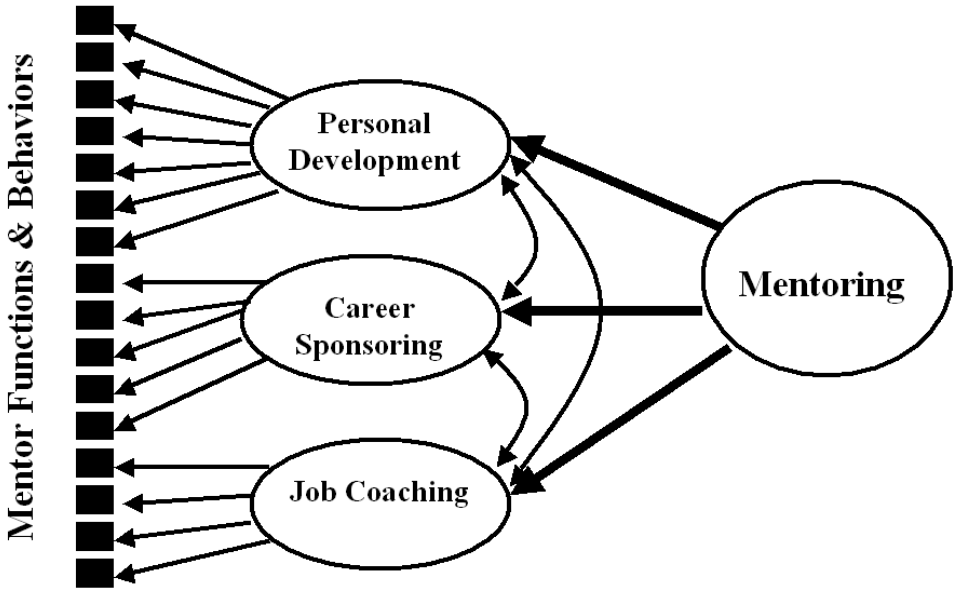

Figure 1 : A Model of the Dimensions of Mentoring encompassing three dimensions and sixteen specific mentor functions and behaviors

III. Life-Season and Career-Stage

Daniel Levinson, a major contributor to the early formation of mentoring knowledge, is credited for developing the Theory of Life Structure Development which describes the evolution of adult development through four primary life structure stages: pre-adulthood (age 0 – 22), early adulthood (age 22 – 45), middle adulthood (age 45 – 65), and late adulthood (age 65 and beyond). The Theory of Life Stage Development holds that social, psychological, and career activities vary as an individual progresses through life stages. Levinson describes the process of progressing through the stages of life structure as similar to passing through the seasons of a year (Levinson, et al, 1978; Levinson, 1986).Two of Levinson's eras, Early Adulthood and Middle Adulthood, provide relevant, substantive bases for examination in this study as these two eras cover a period that is generally consistent with a traditional professional career covering an age range from 22 to 65.

Similar to Levinson, Erik Erikson articulated individual development of their identity through an eight-stage process highlighted in his Life Cycle Theory. Erikson viewed each of these stages as essential steps that must be resolved in order to develop as an adult. By overcoming the associated psychosocial crises that each stage presents, individuals are prepared to graduate to the next stage in the life cycle (Erickson,1959; 1982).

Levinson's Life-Season model and Erikson's Life Cycle model suggest that as individuals progress through chronological development stages, individuals will have different needs. A mentor would better serve a protégé by recognizing the Life-Season of the protégé and adjusting mentoring behaviors according to the needs of the protégé, which will at least in part be the result of the protégé's Life-Season.

Super and Kram articulate Career-Stage models that are similar to Levinson and Erikson's Life-Season models, but focused on professional careers. The career stages of Super's model include exploration, establishment, maintenance, and decline. An individual progresses through their career as they complete each progressive stage through maintenance then career progression declines as an individual enters the disengagement phase. Each of the phases consists of specific psychological tasks and developmental needs required to prepare the individual for the following stage, which ultimately culminates in retirement or some other withdrawal from the career path (Orstein, S., Cron, W., & Slocum, J., 1989; Super, 1990; Super, 1957; Sullivan, 1999).

Kram's descriptive theory of mentoring references Levinson's life development theory and posits that mentoring needs and concerns will change

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over the course of a career. She expects that varying self, family, and career concerns of protégés will affect the nature of mentoring relationships as individuals will seek specific developmental assistance from their mentors consistent with their current life circumstance. Kram describes mentoring differences in early, middle, and late career stages based on her interviews of protégés (Kram, 1985). In the early career-life stage, Kram expects that individuals will seek mentoring relationships that will enhance their vocational ability and establish a level of competence as they begin their careers. Individuals in the middle career-life stage are not expected to be concerned with competence, but rather their prospects for professional ascendancy in the organization or field; consequently, protégé's in this stage will be more likely to seek mentor support in the form of career advice or sponsorship in order to facilitate their professional progress. Finally, protégés in the late career-life stage are not expected to be primarily concerned with either competence or upward career mobility, but instead they are motivated to ensure that their work efforts have meaning or make a valuable contribution toward a greater purpose. Mentors of late career-life protégés are expected to provide validation or broad career guidance to their mentors (Kram, 1985).

IV. A Model of the Association of Life-Career Season and Mentoring

Levinson, Super, Erikson, and Kram clearly establish that developmental needs and processes vary according to an individual's life-career season. Consequently, the following model (Figure 2) is proposed to depict the mediating effect of life-career season, borrowing from Levinson's metaphoric characterization, on mentoring as a component of leadership development.

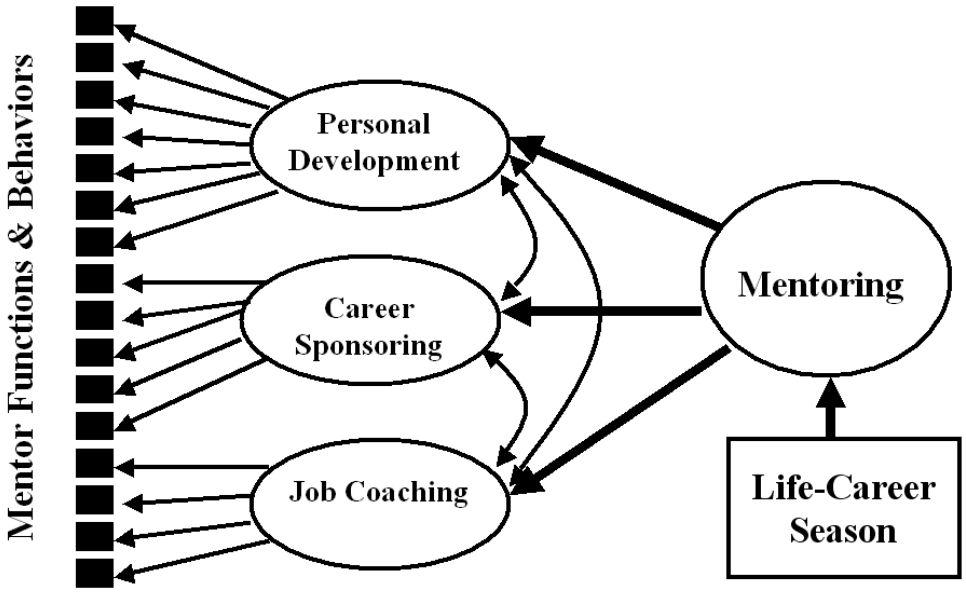

Figure 2 : A Model of Mentoring Moderated by Life-Career Season

This model extends the previously described leadership development (Figure 1) and mentoring (Figure 2) models by depicting the moderating effect of career season on the concept of mentoring. The direct application of existing life and career development theory to the model indicates that the level of helpfulness for each dimension of mentoring will vary across groups of individuals according to their career stage.

In addition to establishing a case that life-career season will impact the developmental functions of mentoring, the theoretical foundations established by Levinson, Super, Erikson, and Kram also provide a basis to understand which dimensions of mentoring and corresponding mentor attributes will be most beneficial to protégés according to life-career stage.

Early careerists and young managers are expected to seek the job coaching dimension of mentoring from their mentors. Levinson, Kram, and Erikson each note that individuals in the early stages of development seek to become competent. Super's exploration and establishment stages also provide theoretical support for early cycle individuals to seek assistance in obtaining training, education, or instructional that will facilitate their vocational standing in the field.

The career sponsoring dimension of mentoring finds theoretical particularly from Kram and Super to

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suggest that midcareerists will find this dimension and associated mentor functions most beneficial to their development. At this life-career developmental stage, individuals have achieved competence in their chosen field and now seek to achieve higher levels of responsibility, status, and rewards. Protégés will find mentor attributes corresponding with sponsorship functions such as career advice, job attainment, and protection that will enable them to obtain higher levels of professional achievement.

Finally, the mentoring dimension and component mentor attributes of personal development is expected to be most desired by late careerists. At this point in the life-career development season, individuals have already achieved competency and professional achievement and are now seeking a level of professional satisfaction or fulfillment in their profession. Erikson described this stage as wisdom. Similarly, Levinson, Kram, and Super described end of cycle developmental needs where individuals seek validation in their efforts from mentors.

Although there are compelling theoretical bases for establishing specific dimensions of mentoring as potentially most beneficial to distinct life-career groups, we should be aware that all mentor functions and dimension are expected to be helpful in varying degrees for all life-career groups. For instance, it is not unreasonable to expect that early careerists may seek to find higher meaning in their work and even late careerists require vocational support. In these cases, mentors would be called upon to provide developmental support that corresponds with the need of the individual protégé.

V. Methodology

a) *Study Population and Data*

Data used in this study was drawn from extant Department of Defense survey data obtained from a commissioned officer branch of the United States Army, the Medical Service Corps ("MSC"). Authorization to use the data in this study was obtained from the military director of the Leadership Development Study Group assigned to conduct mentoring studies. Additionally, the University of Alabama at Birmingham Institutional Review Board granted permission to use this dataset.

The United States Army has a clearly defined career stage model that describes the development of an entry-level commissioned officer through the most senior ranks of the armed services. Officer development in the United States Army consists predominantly of a combination of training, education, and assignments that are progressively more complex and challenging as officers progress through career stages (United States Army, 2015; Dalessandro, 2016). Mentoring is an expectation of Army leaders, and a key component of leadership development in the Army. The regulation governing leadership development in the Army, *AR 600-100: Army Leadership* states that "All leaders have a responsibility to develop those junior to them to the fullest extent possible. In addition to institutional training and education, leaders can facilitate development through the knowledge and feedback they provide through counseling, coaching, and mentoring." Furthermore, *AR 600-100* defines mentorship as "the voluntary developmental relationship that exists between a person of greater experience and a person of lesser experience that is characterized by mutual trust and respect" (United States Army, 2007).

Commissioned officers in the Army predominantly fall within two career categories: Company Grade and Field Grade. Company grade officers include 2nd Lieutenants, 1st Lieutenants, and Captains. Officers in these grades are generally new entrants into the Army following commissioning from the United States Military Academy, Reserve Officer Training Corps, Officer Candidate School, or direct commissioning. Developmental processes during this career phase include basic and advanced military training that is focused on general Army orientation and initial familiarization of the officer with the responsibilities of officers in their career branch (e.g. infantry). Company grade officers are leader developed through assignments as leaders of platoons (approximately 45 soldiers) and companies (approximately 150 soldiers). Additional leader development during the company grade phase may also include civilian graduate school or training-with-industry assignments (United States Army, 2015; Dalessandro, 2016). Field grade officers include commissioned officers in the ranks of Major, Lieutenant Colonel, and Colonel. Officers that have attained the level of field grade are generally considered to be military careerists and their corresponding leader development is focused toward progressively more complex assignments, schools, education, and training (United States Army, 2015; Dalessandro, 2016).

Medical Service Corps officers serve in twenty-six separate areas of concentration including: administration, aero-medical evacuation, operations, logistics, resource management, laboratory sciences, microbiology, preventive medicine, nuclear medicine, social work, psychology, podiatry, and health service maintenance. In practice, they serve at all levels of Army in both deployable combat units such as the 101st Airborne Division (Air Assault), and in non-deployable healthcare delivery organizations such as Walter Reed Army Medical Center. They serve in general management roles (CEO, COO equivalents), as well as providing highly specialized scientific services as researchers, practitioners, and providers (Ginn, 1996).

The dataset consists of 1,868 respondents surveyed from approximately 3,900 MSC officers. The first group of officers (n= 970) consisting of 2nd

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Lieutenants, 1st Lieutenants, and Captains will be grouped as "Company Grade" consistent with the Army model (Dalessandro, 2016). The second group of officers (n=897) consisting of Majors, Lieutenant Colonels, and Colonels will be grouped as "Field Grade" consistent with the Army model (Dalessandro, 2016). One respondent, a Flag Rank officer, was omitted from the analysis.

b) Operationalization of Mentoring Functions and Behaviors

The primary variables of interest in this study are drawn from a 16-item operationalization of mentor functions and behaviors based on Kram's (1985) description of mentor functions. These items were originally developed by Dreher and Ash (1990) and adapted by Steinberg and Foley (1999) for a military population. Respondents were asked to rate the following attributes or behaviors (Table 1) on a five-point scale ranging from 1 (Not Important) to 5 (Essential) with the following question: "How helpful do you believe each of the following MAs is in terms of providing effective mentoring to you at this time?" It is important to note the emphasis on the impact of mentoring to the individual him or herself at the present, not about their views on mentorship in general.

Table 1 : Survey Items of Mentor Attributes and Behaviors

Mentoring Function Category	Mentoring Attribute or Behavior
Personal Development	MA1: Acts as a role model
	MA2: Demonstrates trust
	MA3: Instills Army values
	MA4: Provides moral-ethical guidance
	MA5: Provides support and encouragement
	MA6: Provides personal and social guidance
	MA7: Provides career guidance
	MA8: Invites you to observe activities at his\her level
Career Sponsoring	MA9: Provides sponsorship or contacts to advance your career
	MA10: Assists in obtaining future assignments or educational opportunities
	MA11: Teaches and advises on organizational politics
	MA12: Protects you
Job Coaching	MA13: Provides feedback on your job
	MA14: Helps develop your skills and competencies for future assignments
	MA15: Assigns challenging tasks
	MA16: Teaches job skills

c) Methods of Analysis

We test the data using confirmatory factor analysis and test of mean vector components of structural equation modeling. Structural equation modeling provides a robust mechanism for model testing particularly with a multi-dimensional construct and latent variable (Tabachnick & Fidell, L., 2001; Williams, L., Edwards, J., & Vandenberg, R., 2003). In the course of conducting the factor analysis procedure, we evaluate as appropriate: outliers among cases, sample size, normality and linearity of variables, multicollinearity, and outliers among variables (Tabachnick and Fidell, 2001).

VI. Results

Table 2 depicts the distribution of responses for all respondents among the sixteen mentor attributes (MA) in the survey instrument.

Table 2 : Response Distribution (All Respondents)

	Not Important	Somewhat Important	Important	Very Important	Essential
MA1	33	52	182	579	1022
MA2	46	29	67	361	1365
MA3	43	74	249	586	916
MA4	45	96	307	571	849
MA5	32	52	232	656	896
MA6	97	241	554	588	388
MA7	42	39	116	552	1119
MA8	81	161	498	668	460

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MA9	62	135	354	681	636
MA10	80	145	413	622	608
MA11	60	143	444	662	559
MA12	255	367	545	391	310
MA13	46	75	253	637	857
MA14	46	61	154	602	1005
MA15	76	142	343	672	635
MA16	62	140	393	654	619

Table 3 : Percentage of Respondents Rating Mentor Attribute Very Important (4) or Essential (5)

	Company Grade		Field Grade		
Attribute	LT	CPT	MAJ	LTC	COL
MA1	81	85	86	90	92
MA2	87	93	93	94	96
MA3	79	79	78	83	92
MA4	73	72	77	81	85
MA5	79	81	85	88	88
MA6	54	53	49	54	49
MA7	88	91	88	91	87
MA8	66	61	58	62	52
MA9	70	71	69	73	63
MA10	66	68	66	66	46
MA11	61	64	65	72	62
MA12	36	42	37	35	23
MA13	81	82	79	81	70
MA14	87	88	86	83	79
MA15	71	73	67	67	63
MA16	72	71	65	63	57

Analysis for multicollinearity or highly correlated variables indicate that MA5, *Provides Support and Encouragement*; MA6, *Provides Personal and Social Guidance*; MA7, *Provides Career Guidance*; and MA8, *Invites You to Observe Activities at His or Her Level*, are highly correlated to other variables in the survey. Additionally, exploratory factor analyses demonstrate that these variables load on multiple factors and provide scarce additional explanatory value in terms of accounting for variance. Furthermore, Steinberg and Foley (1999) also found that these mentor attributes loaded on multiple dimensions.

Evaluation of these four mentor attributes from a theoretical perspective indicates that these functions are either redundant to other mentor attributes or are implicitly incorporated within other mentor attributes. For instance, MA7, *Provides Career Guidance*, appears to exist as a general proxy for the process of mentoring and could reasonably fall within either or all of the three dimensions of mentoring. Similarly, MA8, *Invites You to Observe Activities at His or Her Level*, could reasonably be expected to fall within all three proposed dimensions of mentoring. Finally, MA5, *Provides Support and Encouragement*, and MA6, *Provides Personal and Social Guidance*, represent mentor functions that are implicitly incorporated in several of the other mentor attributes. An illustration of this implicit affect could involve a senior officer securing a premier assignment for a protégé. While this action is explicitly a function of MA10, *Assists in Obtaining Future Assignments*, the mentor's interest and effort in securing this position demonstrates support, encouragement, and career guidance to the protégé.

In order to adjust for the cases of multiple factor loadings and highly inter-correlated variables, mentor attributes 5 – 8 have been omitted from the analysis and the following, enhanced model of mentoring will be evaluated for the effect of Life-Career Season (Figure 3). This model remains consistent with the basic findings of Steinberg and Foley (1999).

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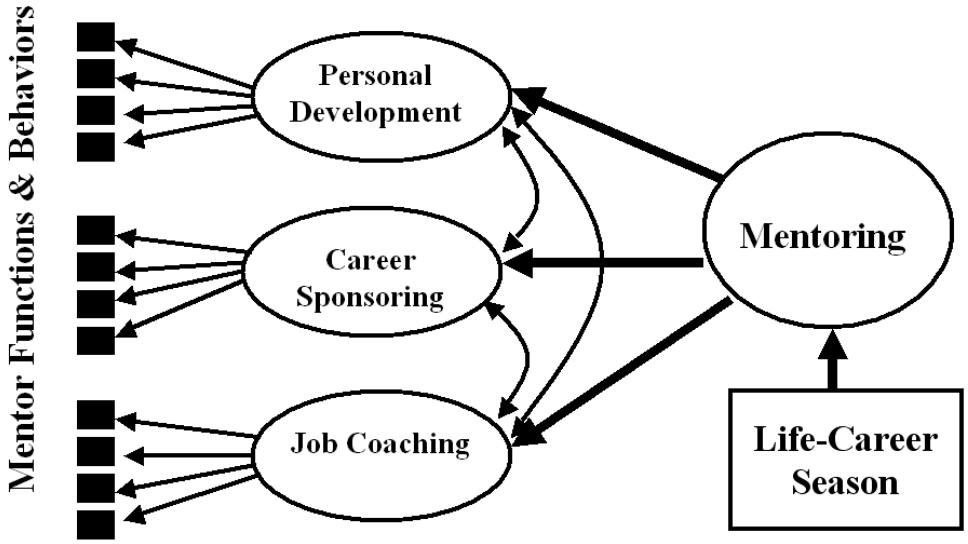

Figure 3 : Modified Multi-dimensional Model of Mentoring depicting three dimensions of mentoring and twelve mentor functions and behaviors

Analysis of the proposed mentoring model was conducted by cross-validating the model first within groups then between groups. Two randomly generated groups of Company Grade officers and two randomly generated groups of Field Grade officers were generated in SPSS by computing a uniform random distribution between 0 and 1 among respondents. Respondents assigned a uniform random distribution greater than 0.5 were assigned to group one while the remaining respondents were assigned to group zero.

Evaluation of the study was conducted by multiple two-group confirmatory factor analysis. Cross-validation of the twelve-item, three-factor model was confirmed within both Company Grade and Field Grade subgroups prior to conducting tests between groups. Both cross-validation results achieved root means square error of approximation (RMSEA) of less than 0.07 and significant Satorra-Bentler Scaled Chi-Square scores.

Multi-group confirmatory factor analysis results between Company Grade and Field Grade respondents are depicted in Table 4.

Table 4 : Results of Two Group Confirmatory Factor Analysis

χ^2	Degrees of Freedom	RMSEA	CFI
504.94**	117	0.0692	0.985

*Note: ** $p < .001$*

The Company Grade group accounted for 48.88% of the model chi-square and the Field Grade Group accounted for 51.11% of the model chi-square. The RMSEA of 0.0692 and the Comparative Fit Index (CFI) of 0.985 indicate that the twelve-item, three-factor model is a reasonable fit (Tabachnick and Fidell, 2002). Based on these results, there appears to be equivalence and factorial invariance between Company Grade and Field Grade respondents for the twelve-item, three-factor measurement model. Specifically, factor form, factor loadings, and factor construct exhibit reasonable fit between groups. Figures 4 and 5 depict the factor loadings of the model in each of the two groups. Each of the remaining factor loadings exceed the commonly recommended criteria of 0.40 (Stevens, 2002).

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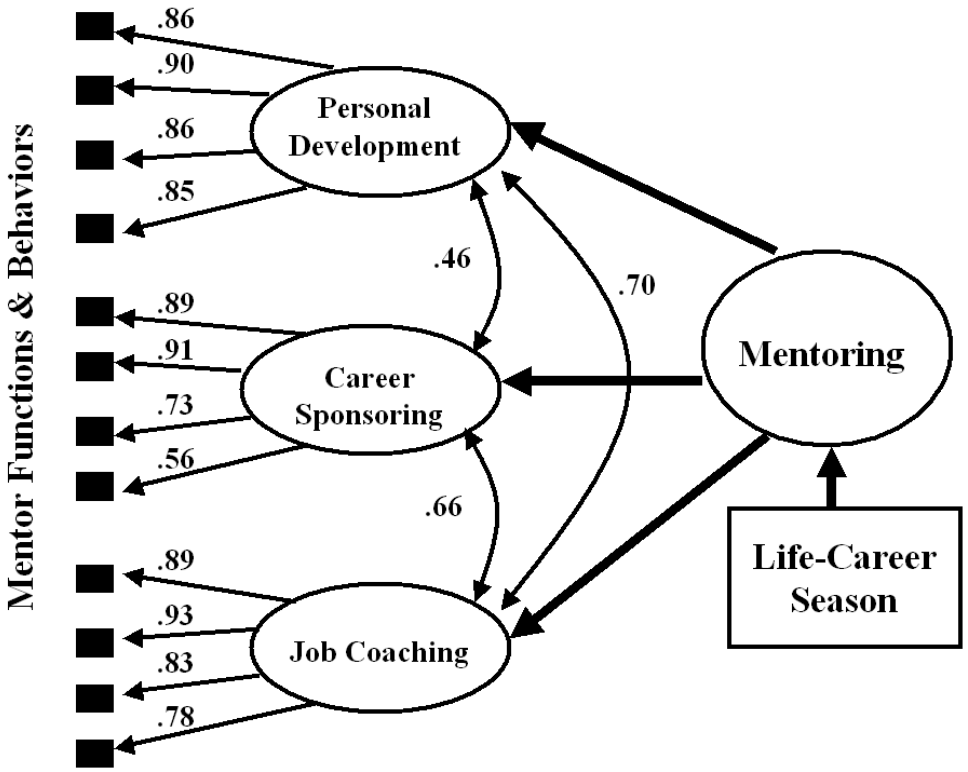

Figure 4 : Company Grade Factor Loadings

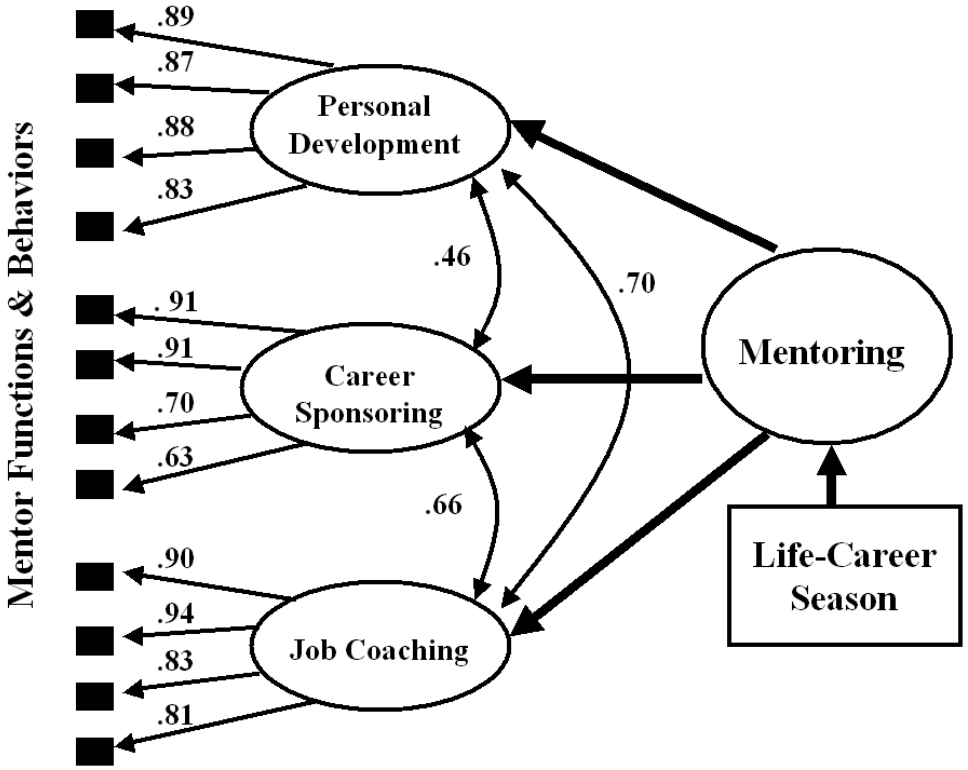

Figure 5 : Field Grade Factor Loadings

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The establishment of equivalence or factorial invariance among Company Grade and Field Grade groups provides a substantial basis to evaluate the proposed Life-Career effect on mentoring based on existing life-career development theories and models established by Levinson, Erikson, Super, Kram, and the United States Army.

Evaluating the means of latent variables demonstrate whether there may be differences across dimensions of mentoring based on life-career stage. Comparisons of the mean vectors between Company Grade and Field Grade respondents were generated to evaluate theoretically expected differences between groups. Results of tests for invariance among latent variable means are depicted in Table 5.

Table 5 : Results of Tests for Invariance of Latent Variable Means

Mentor Dimension	Estimate	Standard Error	Critical Ratio	P-value
Personal Development	0.15	0.05	3.02	.000
Career Sponsoring	-0.14	0.05	2.75	.000
Job Coaching	-0.16	0.05	3.26	.000

Note: Company Grade is the referent group.

Results of the tests of latent variable mean differences indicate that statistically significant differences exist between groups for each of the three dimensions of mentoring in the mentoring model. The 0.15 estimate for the Personal Development dimension indicates that latent variable mean for Field Grade respondents is higher than Company Grade respondents. This result is consistent with what we expect from the theoretical basis of this study as Field Grade officers or late life-career stage individuals are expected to seek validation of their lives' work from their mentors in a way that enriches their perceptions of their complete life and/or career path. The –0.14 estimate for the Career Sponsoring dimension indicates that the latent variable mean for Field Grade respondents is lower than Company Grade respondents. This result is generally consistent with the theoretical basis of this study as Company Grade officers as similar early\mid-careerists are expected to seek developmental support from their mentors that facilitates attainment of higher levels of professional and personal achievement; however, some Field Grade officers, particularly, recently promoted Majors, might also be considered mid-careerists. Finally, the –0.16 estimate for the Job Coaching dimension indicates that the latent variable mean for Field Grade respondents is lower than Company Grade respondents. This result is also consistent with the theoretical basis of this study as Company Grade officers and early\mid-careerists are expected to seek development support that enables the protégé to achieve competency in their designated field.

VII. Discussion

a) Research and Practice Implications

Building on previous theoretical and empirical work, this study provides empirical evidence to support the theoretical expectation that the needs of protégés change with life-season and career-stage. Using a sample drawn from the Medical Service Corps, we refined a list of mentoring activities and behaviors, but generally confirmed the existing understanding of the dimensions of mentorship. Having confirmed the dimensions of mentoring, we added a layer of nuance that reflected theoretical expectations that life-season and career-stage would mediate the degree of importance of particular mentoring activities. While protégés generally value all three dimensions of mentoring throughout their life-career seasons, the relative value of the three dimensions changes depending on where the protégé is in terms of her/his life-career season. Early careerists seek mentors who can help them develop job skills and sponsor them in career opportunities; later careerists seek mentors for personal development for presumably softer skills. The idea that a more senior protégé would value a mentor role modeling more than an early careerist implies that later careerists understand that executive skills cannot be learned mechanically.

From a practice perspective, this conclusion is useful for individuals who look to engage with potential protégés as a mentor to ensure that the would-be mentor is providing the right mix of mentoring behaviors given the protégé's life-season and career-stage. This conclusion is also useful for organizations that are looking to create formal mentoring programs. Formal mentoring programs should be structured to take into account life-season and career-stage of the proteges, and assigned mentors should be prepared to address life-season and career-stage appropriate issues.

b) Research Limitations

The primary limitation of this study is generalizeability to other populations. The respondent population consists of active-duty United States Army officers. Army officers may not provide appropriate

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representation of the population of management and strategy practitioners as a consequence of the inherent nature of their profession. Furthermore, the demographic representation of respondents was 75% male, 25% female and 76% Caucasian, 24% Non-Caucasian which may not accurately map onto other populations.

Similarly, the study may have generalizeability issues within the United States Army as this sample was drawn from a branch in the Army that oriented to combat service support, specifically delivery of healthcare, rather than direct combat support or combat. One consequence of this orientation is that the study population has a greater proportion of women than the rest of the Army, and also a higher level of education. The advantage of using a sample from the Medical Service Corps is the diversity of occupations, training, and roles of MSC officers. This may make the results more generalizable to a civilian population than a sample drawn from a combat arms branch such as the Infantry.

Follow on research might apply the refined 12-mentor activities to a population in a different industry and/or with a different demographic mix to confirm generalizability.

VIII. Conclusion

This study advances the literature on mentorship as a component of leadership and management development by confirming empirically the theoretical expectations that life-career season mediates the mentoring relationship. Protégés identify different needs depending on their life-career season. Protégé's mentoring needs are mediated by their life-career season. Implication of these findings include reconsideration of mentor-protégé matching processes, time and content focus of mentor-protégé exchanges, and further research to better understand development processes of mentors to effectively address protégé developmental needs. As proteges seek advice, counsel, and\or support from potential mentors, or alternatively, as potential mentors seek to provide development, consideration of life-career season effects may enhance chances for optimal pairing. Similarly, given the time dynamics and competition for time allocations, mentors and proteges may be better served by focusing time or allocating available opportunities for development on those life-career season dimensions most likely to generate value for the protégé at the present time. Finally, if life-career season dimensionality exists for protégé development needs and expectations, additional research and practice enhancement could emerge that may focus on the suitability and development of potential mentors to appropriately apply developmental processes according to life-career season. For instance, one mentor may be perfectly suited to apply job coaching or training development to a protégé, but be inadequately prepared for either sponsorship or personal development aspects of mentoring.

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Effect of Loan Collection Procedures and Loan Default in Microfinance Institutions in Kirinyaga County

By Munyua Cyrus Mwangi

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Abstract- This study examined the performance of Microfinance Institutions (MFIs) in Kirinyaga County and particularly the women groups affiliated to the Institutions because they are registered as social welfare groups,(save for deposit taking MFI'S) and therefore they are not regarded as financial institutions and hence not registered at all and are also not under the control of Central Bank of Kenya, or the Micro finance regulatory body The Research targeted 300 employees of MFIs under study. The findings indicated that the operations of MFIs have grown remarkably due to expansion in the informal sector activities coupled with bank's reluctance to fund the evolving small and medium enterprises. On the other hand, financial services provided by MFIs have not been given any publicity or indicated among financial institutions in the official financial statistics.

Keywords: kenya women finance trust, microfinance institutions, united nations capital development fund.

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Effect of Loan Collection Procedures and Loan Default in Microfinance Institutions in Kirinyaga County

Munyua Cyrus Mwangi

Abstract- This study examined the performance of Microfinance Institutions (MFIs) in Kirinyaga County and particularly the women groups affiliated to the Institutions because they are registered as social welfare groups,(save for deposit taking MFI'S) and therefore they are not regarded as financial institutions and hence not registered at all and are also not under the control of Central Bank of Kenya, or the Micro finance regulatory body The Research targeted 300 employees of MFIs under study. The findings indicated that the operations of MFIs have grown remarkably due to expansion in the informal sector activities coupled with bank's reluctance to fund the evolving small and medium enterprises. On the other hand, financial services provided by MFIs have not been given any publicity or indicated among financial institutions in the official financial statistics. From the findings, the researcher recommends that strong policies should be implemented in micro-finance institutions for them to do away with the problem of loan default by borrowers. The institutions should put up efficient loan collection procedures which are easy to follow for both the employees and the borrower, also there should be avoidance of loan diversions, efficiency in financial management and the amount of loan borrowed should be strictly monitored and evaluated by the micro finance institutions from time to time.

Keywords: kenya women finance trust, microfinance institutions, united nations capital development fund.

I. Introduction

Efforts made by an Institution to collect loan from its loanees is an important element in reducing loan default and is defined as an effort made by an institution to collect past due accounts (Mc Naughton (1996). This may result to a loss on goodwill between a microfinance and the individual borrower (Brighan, 1997) as it includes ,attaching the property of the defaulter or group members who are guarantors and as this study found out involves hounding the property to force repayment including the children of the defaulter (Myers, 1998).

A Policy on collection procedures is therefore of essence because some clients do not pay the repayments are not in continuum with all borrowers, hence they are aimed at accelerating collections from slower payers to avoid bad debts in one hand and acceleration of Prompt payments on the other hand (Pandey, 1995) while care must be taken to avoid severing the relationship between the microfinance and its permanent customers, rest they move to more friendly MFI's , who are their competitors in the market (Van Horn 1995).

a) *Loan Collection Procedures*

The loan recovery procedures employed by various micro finances will contribute to loans default to a greatest extent. Poor loan recovery procedures for example will create a huge portfolio of debt uncollected thus lending to loan defaults and vice versa. Most Women Groups affiliated to MFI's in question have adopted a joint loan liability model also referred to as Grameen loan model where members pay their loans on a weekly basis regardless of the profits made in their micro enterprises. This study attempts an investigation to find out how the weekly collection procedures affect loan default under the area of study.

A collection procedure is a detailed statement of steps to be taken regarding when and how the past-due amounts of a debt are to be collected. Each company has its own collection procedure, with information such as due dates, grace periods, penalties, date of repossession, date of turnover of delinquent account to collection agency, among others. The collection procedure for any loan arrangement should be spelled out as part of the loan terms. It is important for borrowers to be aware of the details of the collection procedure so as to avoid penalties, and in the case of collateral or secured loans, repossession of the collateral. While collection procedures may vary for each company they should all be complaint with existing laws. Third party collection agencies must also adhere to set Acts, not just in the collection procedure details but also the manner in which the collection takes place (Latifee, 2006). The Acts specifies not only collection procedures to be followed by government financial institutions, but also specifies that a person or organization indebted to the United States, against whom a judgment lien has been filed, is ineligible to receive a government grant. What this means is that it is of utmost importance to comply with the debt collection act, especially since non-compliance carries with penalties that can range from steep fines to imprisonment. If microfinance institutions do not come up with well administered

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collection procedures then this could be a recipe for one defaulting to repay the loan (Boldizzoni, 2008).

II. Statement of the Problem

This study attempts to find out the factors affecting loan recovery and aims to provide a solution to the problem of loans default among women groups in Kirinyaga County. Just like other microfinance institutions around the world, there has been reported cases of peer pressure by desperate group members trying to enforce loan defaulters to meet their agreed obligations at times very disturbing to the extent of defaulters deserting their matrimonial homes and families, to flee from group members.

a) Agency Theory

Jensen and Meckling (1976) contributed to an influential application to the theory of the firm even though not the agency approach itself.).Agency theory refers to the conflict that exists between owners of a business and the employees of the firm.The conflict is brought about by shareholders goal of wealth maximization as opposed to the welfare of the employees. This study sought to find out factors that affect loan default among MFI's in Kirinyaga County and further targeted 30% of the employees of the MFI,s because of the importance of the data they hold in relation to the women groups affiliated to the sampled MFI's in Kirinyaga County. Supervision of loan borrowers was a key issue of concern in relation to loan diversion without which, borrowers would diverts the loan borrowed at will to other uses leading to loan default.

What is important for the purpose of this study generally, is its concept that there exists a conflict of interest between shareholders and management or between creditors and shareholders and between government and shareholders. It has been noticed for example that whenever ownership is divorced from control, conflicts of interest emerges because management may pursue goals which are inconsistent with the shareholders goal of wealth maximization. Managers may transfer shareholders wealth to their advantage by increasing their compensation (Mitnick, 1975). On the other hand managers may refuse to undertake a risk and negotiate profitable investments. This in a way affects the growth of business or corporate entrepreneurship which may result to an inability to by the owners of the business not to meet their legal obligations such as loan repayments.

This theory is relevant in this study because MFIs are managed by other people other than the owners of these institutions and a possibility arises of an agency problem. Loan officers are endowed with so much resources for the sole purpose of monitoring loan borrowers on a regular basis and training women groups so as to avoid diversion of loan borrowed to non-core activities such as buying consumer goods instead of productive goods and services for their business, teaching them basic financial management practices and group solidarity or cohesiveness. The researcher has witnessed women groups borrowing money from their groups to buy fashion clothes while some buy foodstuff with borrowed money. These activities lack business ethical orientation. This may have been caused by deliberate ignorance by employees of MFI's in the region under study and diversion of time and resources set apart for training and monitoring of women groups to other personal needs, thus proving to the letter and word the importance of agency theory to this study.

b) Grameen Model

The Grameen model was invented in 1976 by Professor Muhammad Yunus (1976), the founder of Grameen bank in Banladesh. The model proved to be successful and is today practiced in more than 250 outlets of Grameen bank in more than 100 countries (Yunus, 1999). The Grameen model was copied and modified many times according to the respective needs of regional markets and clients. In Kenya this model has been adopted by many MFIs in rural areas including the area under this study. Unfortunately the efficacy of this model appear to be in doubt if judged from the gap identified by this study because success of Grameen bank is obviously noticeable as opposed to MFI's operating under the same model and especially among the selected MFIs and women groups who operate under the joint loan liability model of Grameen bank.

c) Solidarity Group Model

The solidarity group model is also referred to as peer lending group and normally consists of four to five individuals together to borrow a loan in solidarity. The members are self selected, based on their reputation and relationship to each other. The important thing here is the screening and peer pressure required to enforce repayment in case of default. This model was founded by Hazeltine and Bull (2003). The model fits this study of the women groups in Kirinyaga County in investigating the role played by the solidarity groups in alleviating the variables mentioned in the abstract .Peer pressure plays a great deal as MFI's are have less work to do since the borrowers of the groups have most of the responsibilities such as, forming the group and selecting the right members, administration and organization of repayment plan and scheduling group meetings with the loan officers from the MFI (Hazeltine& Bull, 2003). The above models are relevant to this study because finance management practices leave a lot to be desired as an independent variable affecting non recovery of loans borrowed from women groups for the purposes of this study.

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III. Research Methodology

The study adopted a descriptive research design since the study intended to determine the effect of loan default in micro-finance institutions in Kirinyaga County. According to Kothari (2006) descriptive research is used to obtain information concerning the current status of the phenomena to describe "what exists" with respect to variables or conditions in a situation. The study considered this design appropriate since it facilitated gathering of reliable and accurate data that clearly helped to investigate the factors affecting loan default in microfinance institutions in Kirinyaga County.

a) Target Population

Target population as defined by Cooper (2010), is a universal set of the study of all members of real or hypothetical set of people, events or objects to which an investigator wishes to generalize the result. The target population consisted of the top management, middle level management and low level management of employees working in the following MFIs in Kirinyaga County which comprises of 300 employees as follows, Muhigia SACCO, Bingwa SACCO, Fortune SACCO, Almalgamated Farmers Union, and Kenya Women Finance Trust. The employees were categorized as follows Table 3.1 below.

Table 3.1 : Target Population

Category	Target Population	Percentage
Top Management	15	5
Middle level Management	87	29
Low level management	198	66
Total	**300**	**100**

Source: Author (2015)

b) Sample Frame

The sampling frame describes the list of all population units from which the sample was selected (Cooper and Schindler, 2010). It is a physical representation of the target population and comprises all the units that are potential members of a sample (Kothari, 2006).

Table 3.2 : Sample Size

Category	Target Population	Ratio	Sample size
Top Management	15	30%	5
Middle level Management	87	30%	29
Low level management	198	30%	66
Total	**300**	**30%**	**100**

Source: Author (2015)

c) Sampling Technique

According to Denning (2005) sampling is the process by which a relatively small number of individual, object or event is selected and analyzed in order to find out something about the entire population from which it was selected. Kothari (2006) define the target population as a complete set of individuals, case or objects with the same common observable characteristics. Therefore, the total number of respondents in this study was 85 out of the sample size of 90 and since the sample was drawn from all cadres of staff, the population is regarded homogeneous. The sampling technique employed was stratified random sampling. This was because the respondents were stratified into three categories i.e. top management, middle level management and low level management.

d) Instruments and Procedures of Data Collection

The study collected both primary and secondary data. Primary data was gathered using semi-structured questionnaires where the respondents were issued with the questionnaires. Questionnaires were preferred because according to Cox (2004), they are effective data collection instruments that allow respondents to give much of their opinions in regard to the research problem. According to Festing (2007) the information that will be obtained from questionnaires will be free from bias and researchers' influence and thus accurate and valid data will be gathered. Secondary data was gathered from past published scholarly articles explaining theoretical and empirical information on diversity management issues.

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e) Data Processing, Analysis and Presentation

Before processing the responses, the completed questionnaires were edited for completeness and consistency. Descriptive analysis was used; this included the use of weighted means, standard deviation, relative frequencies and percentages. The Statistical Package for Social Sciences (SPSS) computer software was used for analysis to generate data array that was used for subsequent analysis of the data. SPSS has descriptive statistics features that assisted in variable response comparison and give clear indications of response frequencies. The data was coded to enable the responses to be grouped into various categories. Descriptive statistics was used to summarize the data. This included percentages and frequencies. Tables and other graphical presentations were appropriately used to present the data that was collected for ease of understanding and analysis. A multiple regression model was used to test the hypotheses of the combined effect of the four independent variables (loan recovery procedures, loan deviation, finance management practices and amount of loan borrowed) on the dependent variable (loan default). The study was guided by the following regression model to establish the relationship between the study variables.

$Y = + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \varepsilon$

Y = Dependent variable (Default of Loan)

α = Constant (The intercept of the model)

β = Coefficient of the X variables (independent variables)

X1= loan collection procedures

X2= Diversion of Loan Funds

X3= Finance Management Practice

X4=Amount of Loan

ε = Error Term

The most significant factors identified from the analysis was considered as the determinants of loan default.

IV. Recommendations

The collection procedure for any loan arrangement should be spelled out as part of the loan terms. It is important for borrowers to be aware of the details of the collection procedure so as to avoid penalties, and in the case of collateral or secured loans, repossession of the collateral in the event of a loan default. The MFI can engage a consultant. The consultants will assist the MFIs on strategizing, thus becoming more competitive in loan collection procedure. The outsourcing enables the MFI management to think out of the box. This means that they change their way of thinking after they are made aware of other external factors they had not encountered including the adoption of the recent technology which emerges in the market. This will help in detecting the loan default in good time.

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The Effectiveness of Information System in Public Complaint Service: An Implementation of E-Government based on Jakarta Smart City Applications

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Abstract- Public service has a central role in many aspects of human life, and also as the functions in maintaining the existence and growth of the community, the nation and the state. As a capital city of Indonesia, Jakarta is the highest population level of urbanization that make the city face the big problems, such as energy, environment, security, and bureaucracy. In the era of digital government, smart city program become a solution to solve the problems, especially in public service. Smart city is an innovative city and has ability to manage the resources by utilizing ICT to improve public service become more effective, efficient and sustainable. Qlue and CROP are integrated applications of Jakarta Smart City Program that can accommodate all complaints reported by citizens. Furthermore, this paper used descriptive research method with qualitative approach. This study aims to finding out the implementation of e-government and the achievement an effective public service through Qlue and CROP.

Keywords: *e-government, jakarta smart city applications, effective public complaint service.*

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The Effectiveness of Information System in Public Complaint Service: An Implementation of E-Government based on Jakarta Smart City Applications

Ahmad Rizka Ziadi [α], Bambang Supriyono [σ] & Andy Fefta Wijaya [ρ]

Abstract- Public service has a central role in many aspects of human life, and also as the functions in maintaining the existence and growth of the community, the nation and the state. As a capital city of Indonesia, Jakarta is the highest population level of urbanization that make the city face the big problems, such as energy, environment, security, and bureaucracy. In the era of digital government, smart city program become a solution to solve the problems, especially in public service. Smart city is an innovative city and has ability to manage the resources by utilizing ICT to improve public service become more effective, efficient and sustainable. Qlue and CROP are integrated applications of Jakarta Smart City Program that can accommodate all complaints reported by citizens. Furthermore, this paper used descriptive research method with qualitative approach. This study aims to finding out the implementation of e-government and the achievement an effective public service through Qlue and CROP. In this case, the researcher used DeLone & McLean Model to examine the effectiveness of information system in public complaint service. As a result, by utilizing two of Jakarta Smart City apps become seffective in public complaint service, the citizens are very satisfied and appreciate with the performance of Jakarta Provincial Government.

Keywords: e-government, jakarta smart city applications, effective public complaint service.

I. Introduction

Public service has a central role in many aspects of human life, and also as the functions in maintaining the existence and growth of the community, the nation and the state (Hartley and Skelcher in Hartley et al 2008:3). Even the basic form of the government itself is to bring prosperity and happiness of society, through public service. Should be recognize, that the services provided by the government to the people always have updates, both in terms of paradigm or form service with increasing demands of the community and changes in the internal of government itself. Because public service delivered by the government is has not been expected by the people. The key aspects of service that often complained by the people is low response, lack of empathy, ineffective and inefficient.

In the era of digital government, organizations in public sector are increasingly using data to improve their performance, provide greater citizen engagement, and cultivate levels of collaboration and transparency (Reddick et al. 2015). Mostly, the concept of digital government that is used by the government through electronic system such as website and social media to communicate, provide information and service to citizens. The importance of involvement and interaction of citizens in a democratic state structure that underlies the emergence of open government. The concept of open government in Indonesia, was formed by Act of Indonesia No. 14 of 2008 pertaining public information openness as a legal foundation of the development of e-government and also Open Government Indonesia (OGI) in 2011, which then works with local government such as Jakarta provincial government. Furthermore, open government cannot be separated from the phenomenon of information technology development to use e-government as a tool for public service. Generally, public service is always related with the performance and program in implementation of e-government.

According to Dwiyanto (2004: 14) explained that e-government give much benefit, simplify hierarchy and improve the information quality, and the government's response become more quickly and accurately. Generally, the purposes of e-government are to make governance system more transparent, accountability, effective and efficient. It was in accordance by Muthu et al (2016) emphasize that the vision of e-government focuses on effectively and efficiently in providing services from the government to the people through online services to improve service delivery. Effective e-government creates an environment for citizens to have greater access to their government (Williams, Gulati, and Yates. 2014). Meanwhile, the development of e-government is the first step to achieve an effective public service in Jakarta.

Jakarta as the capital city of the Republic of Indonesia, has the potential area and the largest population level with the various problems due rapid

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urbanization. Urbanization that is characterized by overcrowding population makes the city faced the big problems such as security, environment, energy, and public service. In the other side, slow respond in handling the citizen reports makes the people of Jakarta feel bored and unhappy with the performance of Jakarta Provincial Government.

Based on the phenomenon, the Jakarta Provincial Government has a solution to solve the social problem by implementing e-government (Smart City Program). Qlue and CROP are smart city applications as an information system in social media platform to achieve the public complaints effectively and improve public participation in the development of Jakarta city. Qlue is an application for the citizens to report their complaints and CROP is an application for related agencies to respond the public complaint reports. The two applications are integrated system in public complaint service that managed by Team Unit of Jakarta Smart City. Furthermore, in the implementation of e-government based on technology can simplify in public service, especially in respond to public opinion through smart city applications. In this research, the main question is how the effectiveness of information system in public complaint service based on Jakarta smart city applications.

II. Research Methodology

This study used descriptive research method in qualitative approach, with the purposes to find, describe and analyze an object and a condition about the implementation of e-government in Jakarta city which investigated by researcher, so the research purposes can be achieved. In order to collect data by semi-structure, the researcher engaged in interviews and discussion with key informants. Accordingly, interviews and discussions were held on October 2015 - June 2016 with some key administrators and officers of Management Unit of Jakarta Smart City, Regional Work Unit of Jakarta Provincial Government, Terralogic as a private entrepreneur, and local people of Jakarta city, also observed in newspaper reporters, online chat forum and obtained from official documents, videos, reports, books, records and forms pertaining to this research.

The purposes of this research are to analyze the process and the role of government in handling public complaint service by two smart city applications, Qlue and CROP, and also to describe and measure by using DeLone & McLean model to examine the effectiveness of information system in public complaint service.

III. Theoretical Framework

a) Complaint Management System

Generally, complaints perceived as the mistakes, problems, stress, frustration, anger, conflict, punishment, claims, damages, and so on. Costumer complaints are a source of valuable information for the evaluation of improving performance of company, through human resources and products. Customer complaints open an opportunity for the company to fix the problem immediately. Therefore, Companies can create ideas of product innovation, marketing, improve service, and develop products.

Dovidow (2003) developed the complaint management model of customer in handling complaint. He expressed that there are six principles for an organization or a complaint system, the sixth principles are:

1. Timelines (on time in responding complaints).
2. Facilitation (the mechanism or procedures to conduct a complaint)
3. Redress (the benefits to be obtained when conducting a complaint in the form of compensation.
4. Apology (apology from service organizations)
5. Credibility (organizational responsibilities and clarifying the trouble complained.
6. Attentiveness (how to communicate and give attention).

Furthermore, BAPPENAS (National Development Planning Agency) mentioned that the main activities on the complaint handling has six elements, they are:

1. The source of complaint, where the complaint comes from the public as individuals or groups. Complaints can be submitted by public figures, LSM (local non-governmental organizations), mass media or other groups of community.
2. The content of complaint, complaints can be submitted such as quality of service, employee error in procedures and attitudes, etc.
3. Complaint handling units, is an organizational unit provided by each institution to manage and handle the complaints from the people.
4. Response to complaints, the resulting response of complaint handling unit in each institution related to a variety of complaints. The response will be given to the complainant as a feedback.
5. Feedback, the assessment of complainant on the response of each institution regarding to the complaint report.
6. Reports on the handling of complaints, if the report (feedback) is accepted by the complainant, the handling unit of complaints must make a report, including the feedback from complainant.

The complaints reported by the community is the result of feedback on the performance of the organization in providing services. If a complaint can be responded and handled properly, it is possible to realize the effectiveness and satisfaction in public service. Otherwise, if the public complaints are not responded well then the public will be prejudiced and feel hurt.

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b) The Effectiveness of Information System in Public Service

Usually effectiveness is always related with efficiency, but they have the different meaning. Efficiency is more focused in achieving great results with smaller sacrifices, while effectiveness focused on the objectives, without concern the sacrifice. The effectiveness is the basic elements and the capability to achieve the goals determined by the organization. The effectiveness describes the whole cycles of input, process, and output which refers to the results of an organization, program or activity that determined the extend of purposes (quality, quantity, and timing) to be achieved, and the measurement of success or failure in achieving purposes and targets.

Moreover, DeLone & McLean (2003) expressed that the component of success in the information system through six dimensions, including information quality, system quality, service quality, use, user satisfaction, and net benefits. This model is known as the D&M information system model that illustrated on the table below:

DeLone & McLean Model		
No	Dimensions	Indicators
1.	Information Quality	a. Ease of understanding b. Completeness c. Relevance d. Security
2.	Service Quality	a. Assurance b. Empathy c. Responsiveness
3.	Use	a. Number of site visits b. Nature of use c. Number of transactions executed
4.	User Satisfaction	a. Satisfaction b. Repeat use

Source: DeLone & McLean (2003), Journal of Management Information Systems

Information quality used to measure the output quality of information system and has some indicators, including ease of understanding, completeness, relevance, security. System quality used to measure the quality of information technology systems and has some indicators, including adaptability, availability, reliability, response time, and usability. Service quality used to measure the quality of services and has some indicators, including assurance, empathy, and responsiveness. The use used to measure the output of information system by users and has some indicators, including number of site visits, nature of use and number of transactions executed. User satisfaction used to measure the level of user satisfaction to the information system and has some indicators, including user surveys, and repeat visits.

IV. Discussion

Since launched on January 2015, Qlue is known as an application for citizen reports and CROP is known as applications that only used by Jakarta provincial government to follow-up the citizen reports. Application Qlue has applied in several cities around Jakarta such as Bekasi, Tangerang and Depok. With the two applications of Jakarta smart city, give an impact in handling the citizen complaints. Those applications are launched with the aim to support smart city concept which is expected to be implemented in Jakarta. The applications are designed to facilitate in communication between citizens and government digitally and easily.

In this case, in order to make an effective public complaint service, Jakarta Provincial Government provides Qlue as an application based on social media to enable communities in participating and care in monitoring the government's performance. Based on the focus in this study, researchers used a model from DeLone and McLean (2003) to examined the effectiveness of public services that implemented by unit of JSC. Inside the model, there are four dimensions that can be analyzed by researcher as follows.

a) Dimension of Information Quality

This dimension aims to measure the information quality on two applications of Jakarta smart city, Qlue and CROP based on the statements of some Regional Work Unit through a short interview, the researcher can conclude that both of the applications of Jakarta smart city gave a positive impact and proved effective in handling public complaints. Because Qlue and CROP are the applications integrated with each other, so the information quality of citizens reports by Qlue accepted accurately and in real time.

b) Dimension of Service Quality

This dimension measures the service quality in handling citizens' complaints through two applications of Jakarta smart city, Qlue and CROP. Based on interviews

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with citizens (users of Qlue) and Regional Work Unit (users of CROP) it can be concluded that the service quality system in handling public complaints was appreciated by the citizens and responded well by Regional Work Unit, because the service through the two application of Jakarta smart city proved effective and can complete the reports on public complaints properly.

c) Dimension of Use

The next is dimension of use, researchers get the data reports of public complaints from the team unit of JSC. From the user side in the application CROP has been adopted by all of Regional Work Unit with the total 1605 users. While for the application Qlue, people who have participated by using Qlue around 379.577 users. In fact, the population in Jakarta according to data from Agency of Regional Development Plan (Bappeda) totaled 10 million people. Its mean the total of communities who participated, only 3% are actively who using Qlue.

In the other side, based on data report from public complaints proved that the total from 60.398 reports of the five main issues are 57,88% (34.957 reports) has been completed successfully with trash problem is highly completed, at least for damaged roads need long time in the process because required the budget from Regional Budget (APBD). While for 26, 47% (15.991 reports) still in the process and 15,64% (9.448 reports) the status report is still waiting or has not responded by team unit of Jakarta smart city.

d) Dimension of User Satisfaction

For the last dimension is a measurement the level of user satisfaction of application Qlue in handling public complaints. According to the statements from some citizens who actively in using Qlue, it can be concluded that all citizens are satisfied to complaint handling system through application Qlue with the reason of service is more quickly in response to citizens' complaints and easy to report. So based on interviews and experienced researcher to try to report by Qlue proved effective

V. Conclusion

Modern eco-technology and urban planning has produced some innovations. Manu kind of innovations expand to elements of smart city service. With the implementation of smart city program in Jakarta, indicates that QLUE and CROP is directed to provide digital solutions to assist government. The purpose of Smart City is to promote the development of smart cities in Indonesia. Generally, smart city is a city that can grow itself toward positive purposes by utilizing information technology components, infrastructure and governance involving governments, industry and society.

The people who living in Jakarta can report their complaints by social media application of Qlue that work together with Jakarta Provincial Government. Many of citizen complaints reported by Qlue, there are some report categories commonly faced everywhere. The complaint Categories are reported by citizens through Qlue such as traffic jams, trash, floods, criminal, fire, damaged roads, beggar, illegal parking, bad public facilities, and ect. From some categories of complaint, there are five big issues that complained by most of people such us criminal, illegal parking, floods, fire, and damaged roads. With the application CROP, the relevant agencies should be follow-up the public reports and comes to the location where reported by the public. So all the problems that complained by the citizens of Jakarta can complet it well.

Furthermore, based on the data of research, to achive an effective public service can be measured by four dimensions of DeLone dan McLean model:

a. In the dimension of information quality, the explanation from some SKPD of user CROP indicates that the quality of information in the report via Qlue is very effective, because the information reports received in real time and accurately.
b. In the dimension of service quality, the explanation from citizens who using Qlue said that all of the public complaints can be responded quickly by Jakarta Provincial Government.
c. In the dimension of use, can be concluded that the use of two applications of JSC become more efficient and easy for the people to report their complaints.
d. In the dimension of user satisfaction, from all citizens who using Qlue are satisfied with the services of public complaints that provided by Jakarta Provincial Government.

From these four dimensions can conclude that the two smart city applications provided by Jakarta Provincial Government proved effective because SKPD can respond quickly and easy for them to report their complaints. Unfortunately, from the total population, public participation in using Qlue is still very low. This is proven by the data obtained from unit of JSC, for citizens who using Qlue only 3% from the total population in Jakarta. Whereas the citizens of Jakarta have been given the facility to report problems that occur with the application, but some of them ignored and rejected the Qlue. Jakarta Provincial Government hopes for all the people in Jakarta can utilizing Qlue in order to realizing Jakarta as a Smart City.

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Content

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References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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