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Microenterprises in Nairobi

Catalyst for Leadership Effectiveness

Highlights

Implementing Forensic Management

Underlying Paradigms of Community

Discovering Thoughts, Inventing Future

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Emotional Intelligence: Catalyst for Leadership Effectiveness

By Obomanu, Fubara Kelvin

Abstract- This study assessed the relationship between emotional intelligence and leadership effectiveness of deposit money banks in Rivers state, Nigeria. In this cross-sectional survey, data obtained from 250 respondents was analysed and hypothesis were tested using regression Analysis. The Results of the study revealed that a positive and statistically significant relationship between emotional intelligence and leadership effectiveness. Consequently, the study concludes that leaders that exhibits high level of intelligence emotionally are able to achieve personal and organisational effectiveness. The study recommends that: Leaders should be trained to possess necessary competence that will enhance their emotional intelligence, as critical understanding of oneself is an important denominator that engenders high leadership effectiveness. Also, operators of deposit money banks in Rivers State should develops programs to enhance emotional intelligence of its current managers as this will enhance their motivation and self-confidence in leading their subordinates in a more constructive way.

Keywords: *emotional intelligence, leadership, leadership effectiveness.*

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I. Introduction

Organizations face constant leadership challenges and business disruptions including lack of suitable, skilled and qualified manpower, uncertain investment environment, unfavourable legal structure, mix of capital structure and finance and risk management which requires steadfast leadership to achieve optimum results. Deposit money banks operate in fast-moving financial market environments, competitive conditions with huge volumes of transactions. Leadership challenge in organizations is about how leaders mobilize others to accomplish a given task in their departments so as to achieve organisational objectives. More so, organizations nowadays emphasize the need for its leaders to take on new roles of expediting, directing, and orchestrating employees work behaviour. Valentine and Prater, (2011) observed that, practices and approaches employed by leaders to convert values to actions, visions to realities, obstacles to innovations, separateness into solidarity, and risks into rewards and to improve shareholders' value are sometimes detrimental to employee well-being. Also, cases of dysfunctional behaviour, punitive and abusive working environments continue to be exposed and combined with a seemingly relentless drive for leaders to achieve more and more with fewer and fewer resources, these pressure is transferred to the employee. Where they are unable to cope they resort to deviant work behaviour such as loafing, insensitivity to the needs of others, lack of corporation and ultimately become disloyal to laid down rule of the organisation. Another apparent manifestation of ineffective leadership is high employee turnover, the deposit money banks had in recent times witness high rate of employee turnover and low productivity due to their inability to meet targets. Leadership scholars have used different predictor variables such as motivation, leadership style, organisational structure and performance appraisal in trying to resolve the issues of leadership effectiveness in organisations (Northouse, 2013; Yukl, 2011;Hogan and Hogan, 2002;Cohen and Bailey, 1997).From review of literature it appears nothing have been done on emotional intelligence and leadership effectiveness of deposit money banks in Nigeria, hence it is this perceived gap in literature that this study aimed to bridge and also contribute to the development of our understanding of the role of emotional intelligence on leadership effectiveness. It is hoped that the findings of this study will help to reduce the huge incidence of leadership failures in deposit money banks.

II. Literature Review

a) *Emotional Intelligence*

Several models of Emotional Intelligence (EI) have evolved offering different conceptualizations and definitions. There seem to be lack of agreement regarding the definition of emotional intelligence which has resulted in the development of different measures to assess it. According to Beck, (2013) what the different EI conceptualizations share is that they all describe one or more aspects of personality. Pachulia and Henderson, (2009) suggested that the different EI models is similar to cognitive ability and competency, and must be considered in the prediction of successful adaptation. The appeal of emotional intelligence has been continuously fuelled by claims stating that it is a key foundation of effective leadership (Joseph and Newman, 2010). Salovey and Mayer (1990) sees emotional intelligence as a subset of social intelligence that involves the ability to monitor one's own and other's feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions. Bar-on (2007) with a slightly different approach

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stated that, it is the understanding oneself and others, relating to people and adapting to and coping with the immediate surroundings to be more successful in dealing with environmental demands. According to Harms and Credé (2010), emotional intelligence is regarded as either a trait or an ability. In the first case, emotional intelligence is viewed as an inherent innate feature in an individual that enables and promotes well-being. In the second case, emotional intelligence plays a role in comprehending and regulating emotions as well as in understanding and integrating them into cognitions. Stein (2009) on the other hand described EI as the ability to tune in to the world, read situations and to connect with others whilst taking charge of your own life. From the foregoing it could be said that emotional intelligence is the capacity to analyse the feelings and emotions of one's self and of others and to utilize the knowledge to shape person's thinking and actions consequently. Goleman (2006) observed that leaders that with high emotional intelligence are key to organizational success and that leaders must have the capacity to feel employee's emotion at their work environment, to intervene when problems arise, to manage their own emotions in order to gain the trust of employees and to understand the political and social conventions within an organization.

b) Leadership Effectiveness

Leadership is the process of translating company goals into visions, which are understandable and shareable by different stakeholder groups and influencing employees to share those visions and co-ordinately work towards them, (Kruse, 2013). George (2000) suggests that leadership effectiveness involves the development of a collective sense of goals, instilling in others both knowledge and appreciation of certain work activities, and generating a sense of excitement, confidence, and trust. Also, Leadership is a process of social interaction where the leader's ability to influence the behaviour of their followers can strongly influence performance outcomes (Humphrey, 2002). Leadership is inspiring others to pursue your vision within the parameters you set, to the extent that it becomes a shared effort, a shared vision, and a shared success (Zeitchik, 2012). Leadership is a process of social influence, which maximizes the efforts of others, towards the achievement of a goal (Kruse, 2013).

However, thinking about leadership effectiveness has increasingly shifted to a much broader base and now includes any successful attempt to influence a group, whether or not there is formal authority or control in place (and in fact willingness to follow has assumed much greater importance). This shift has occurred not only because the command and control approach has been challenged by a more democratic leadership methods but because it has made more sense to devolve some parts of the leadership role to individuals who possesses emotional awareness and are able to regulate them as they perform their task (Susan and Anne, 2014). Also, Tschan; Rochat and Zapf, (2015), pointed out that leadership effectiveness is measured in terms of a leader's influence in controlling others, to set and achieve goals and to coordinate the reporting team's efforts on a top-down basis. However, these factors may still play a part, leadership effectiveness is now likely to involve other factors, some of which are more important in terms of determining overall success, and to apply in part to individuals in a non-formal leadership role.

c) Emotional Intelligence and Leadership Effectiveness

Emotional intelligence reflects the ability to read and understand others in social contexts, to detect the nuances of emotional reactions, and to utilize such knowledge to influence others through emotional regulation and control. As such, it represents a critically important competency for leadership effectiveness. Also, Dulezwicz and Higgs (2011) study produced an analysis of how the emotional intelligence elements of self-awareness, emotional management, empathy, relationships, communication and personal styles correspond to competencies such as sensitivity, flexibility, adaptability, resilience, impact, listening, leadership, Persuasiveness, motivating others , synergy, decisiveness, and achievement motivation. They concluded that there is distinct associations between competency models and elements of emotional intelligence.

In another study, Rosete and Ciarrochi (2013) conducted a small exploratory study of the relationship between an ability measure of emotional intelligence, personality, cognitive intelligence and leadership effectiveness amongst senior executives. Leadership effectiveness was assessed using both managerial performance ratings and an assessment involving each leader's subordinates and direct manager ratings. Correlational analyses revealed that higher emotional intelligence was associated with higher leadership performance.

Furthermore, emotional intelligence has emerged as one of the most notable social effectiveness constructs, and have been argued that it is a foundational element of leadership effectiveness. Goleman (1995; 1998a; 1998b; 2004) has made the case through his many writings that the key to a leader's effectiveness and success in an organization is his/her emotional intelligence. His premise also challenged conventional thinking, in that emotions are considered in relation to one's effectiveness. Emotions and emotional intelligence are no longer considered taboo in the workplace today as it provides the foundations for performance (Weinberger, 2003). More so, leaders who are poor at perceiving their emotions may unknowingly miss important emotional signals from their employees.

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Similarly, leaders who are poor at managing emotions may allow their emotions to interfere with effective action. It has been proposed that in leadership, dealing effectively with emotions may contribute to how one handles the needs of employee and effectively motivates them to accomplish a given task.

Today, effective leadership skills have been described to depend, in part, on the understanding of emotions and the abilities associated with Emotional Intelligence (Cooper and Sawaf, 1997; Goleman, 1998a; Ryback, 1998).

Goleman et al. (2004) posited that leaders use emotional intelligence to develop relationships that are in-sync with their organization by forming emotional bonds that help them stay focused even amid profound change and uncertainty. The dominant quest in organizations today is that of strong leadership, a leader project a vision that their employees accept and believe in, inspire, motivate, and stimulate them intellectually, (Ashkanasy and Daus, 2002). Also, Fullan (2002) emphasized that emotionally intelligent leaders are aware of their own emotional makeup, sensitive and inspiring to others, and are able to deal with day-to-day problems in the workplace, therefore a leaders must first identify and communicate the vision, and then rally the followers around it. Essentially, leaders need to be attuned to the big picture, and be able to think conceptually as they transform their organizations through people and teams. They will also need to possess strong interpersonal skills, be able to get along with others, and exercise high levels of intelligence and energy. On the other hand, Locke, (2005) argued that there is no associations between emotional intelligence and leadership effectiveness and that the concept of emotional intelligence is an invalid concept. Hence we hypothesize that

Ho_1: There is no significant relationship between emotional intelligence and leadership effectiveness of deposit money banks Nigeria.

III. The Empirical Study

a) Method

This study, which generated data from a population of 1,027 organizational members of the 17 consolidated deposit money banks operating in Rivers State was conducted in a non-contrived setting as cross-sectional survey. Adopting the Krejcie and Morgan (1970) table for sample size determination, the corresponding sample size for the study was 285. Furthermore the sample size of 285 was distributed to the 17 consolidated Deposit Money Banks using proportionate sampling technique relative to the of employees in each bank, this is because the population is vastly different as it is made up of different subgroups. With a 94.34% response rate attained, 250 copies of the questionnaire were returned and used for analysis in this study that was built around the purpose of hypotheses testing. The data generated from the survey were analyse using frequencies, mean scores and Pearson's product moment correlation in assessing the relationship between the variables with the help of statistical package for social sciences (SPSS). Also, data was generated on elements of individual differences in other to investigate possible patterns and their influences on the outcome of the study.

IV. Data Analysis and Results

Analysis was done both at the primary and secondary levels, at the primary level frequencies and descriptive statistics were used in the primary analysis, which concentrates on the demographics and univariate analysis in turns, and at the secondary level of analysis inferential statistics were used. At the primary level, 85 persons representing (34.0%) of the respondents were male while 165 persons (66.0%) were female, while majority of the respondents which is 120 (48.0%) were within the age bracket of 21 to 30 years, 60 (24.0%) were 20 years of age. 50 (20.0%) were within the age of 31 to 40 years while 20 (8.0%) where within an unspecified age. This means that the majority of the respondents are in their youthful years having the ability to practice the knowledge earned in formal learning. Also that 99 (39.6%) of the respondents had acquired Bachelor of Science Degrees. 94 (37.6%) possessed Higher National Diploma Degrees, 34 (13.6%) have attained MBA Degrees while only 8 (3.2%) have Doctor of Philosophy Degrees. Also, 90 persons (36.0%), 5 (7.7%), 102 (40.8%) and 35 (14.0%) of the respondents have worked in their respective firms for less than 2 years, 2 to 5 years and 6 to 10 years respectively while 23 (9.2%) of the respondents have worked for over 10 years. The results of univariate analysis are revealed that the mean scores (x) obtained for the study variables are: emotional intelligence (4.30), leadership effectiveness (4.55)

Furthermore at the secondary level of analysis, inferential statistics such as spearman's rank order correlation coefficients and Regression coefficients including the p-values, were calculated for purposes of testing the stated hypotheses.

a) Relationship between Emotional intelligence and Leadership effectiveness

The correlation analysis depicting the relationship between emotional intelligence and leadership effectiveness is shown below.

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Table 1: Correlations Analysis showing the relationship between Emotional intelligence and Leadership effectiveness

Correlations				
			Emotional Intelligence	Leadership Effectiveness
	Emotional Intelligence	Correlation Coefficient	1.000.	.993**
		Sig. (2-tailed)		.000
		N	250	250
	Leadership Effectiveness	Correlation Coefficient	.993**	1.000
		Sig. (2-tailed)	.000	.
		N	250	250

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

The correlation coefficient (r) = 0.993, indicate a high level of association, implying that a very strong relationship exists between emotional intelligence and leadership effectiveness

b) Effects of Emotional Intelligence on Leadership Effectiveness

First the regression analysis showing the magnitude of effect of emotional intelligence on leadership effectiveness is presented in the table below.

Table 2: Summary of regression analysis result showing the effects of emotional Intelligence on leadership effectiveness

Variables	Coef.	t-cal	sig. t	t-tab (0.05,250)	R	R^2	F-cal	F-tab (0.05, 1, 249)	Sig f
Constant	.589	1.214	0.026	1.96	0.946	0.895	4359.43	3.84	0.000
EI	.492	66.026	0.000						

Dependent Variable; Leadership Effectiveness

Source: Field Survey Data, 2017

$$LE = a_o + a_1EI + U_1$$
$$LE = .589 + .492EI$$
$$T\text{-values} = (1.214)\ (66.026)$$

The table above shows that the coefficient of correlation is 0.946. This shows that a very strong positive and significant relationship exist between Emotional intelligence and leadership effectiveness. The Coefficient of Determination (r^2) = 0.895. It implies that 89.5% variation in leadership effectiveness is explained by variations in emotional intelligence. The remaining 10.5% is elucidated by some other variables not covered in this study. The F-calculated of 4359.43 had a corresponding significant t-value of 0.000. The researcher therefore concludes it is a good and useful model. Conventionally F-Cal = 4359.43> F-tab $_{(0.05,\ 1,\ 249)}$ =3.84. The test of significance conducted as shown in the table above shows that emotional intelligence significantly influences leadership effectiveness (PV = 0.000 < 0.05). More so, t-cal = 66.026> t-tab $_{(0.05,\ 249)}$ = 1.96.Basing our decision on benchmark as reported in Irving (2005) we thus reject the Ho1 and accept H_1, that there is a significantly positive relationship between emotional intelligence and leadership effectiveness.

V. Findings and Disscussions

The findings of the statistical analysis of the hypothesis revealed that emotional intelligence is significantly related to leadership effectiveness of deposit money banks in Rivers State. The positive and significant relationship found among the study variables indicates that the more the organisational leaders becomes emotionally intelligent, the more effective they are in discharging their leadership responsibility in achieving the organisational objectives. Again, this findings supports several other findings of similar studies around the globe. Williams (1994) has reported that given comparable size, companies in which top executives exhibited more emotional intelligence competencies showed better results as measured by both profit and growth. Our findings also support Harris et al (2009) assertion that leaders of organisations have richly embraced and incorporates emotional intelligence into the workplace by utilizing its construct in managing complexity and expanding their sphere of influence. Again, Hefferman et al (2005) study, finding suggests that managers' emotional intelligence is positively correlated to profitability. Managers that can recognize their feelings and those of others are able to motivate themselves and the employees, form outstanding relationships with other colleagues and customers which enhanced their contributions to the success of the organisation and improve their effectiveness. Emotional intelligence is communicable, managers that radiate with positive emotions which motivated them and other employees to perform their best for the achievement of the overall objectives of the organisation. Robbins et al (2007) have observed that when leaders feel excited, enthusiastic, and active, they may be more likely to

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energize their subordinates and convey a sense of efficacy, competence, optimism, and enjoyment. Furthermore, Goleman, Boyatzis, and McKee (2004) have argued that emotional intelligence is a critical component of leadership effectiveness, particularly as leaders deal with other members of the organisation. Emotionally intelligent leaders serve as a benefit to an organisation in that leaders motivate employees to work together toward set goals. Leaders also serve as a transformational influence over employees. In this manner, leaders task their employees to work hard at increasing organisational effectiveness and performance, facilitate employee interaction dynamics, build interpersonal trust, and inspire team members to implement the articulated vision.

Goleman posits that leaders high in emotional intelligence are key to organizational success and leaders must have the capacity to sense employee's feelings at their work environment, to intervene when problems arise, to manage their own emotions in order to gain the trust of employees and to understand the political and social conventions within an organization (Goleman, 2006).

VI. Conclusions and Recommendations

Leadership is based on the interaction between leaders and followers; thus, leaders need competences when it comes to upholding relationships. In this context, being conscious of one's emotions and those of others are certainly relevant. Consequently, emotional intelligence sub-factors is highly relevant to leadership, and if possessed by leaders, would contribute to their effectiveness. Furthermore, implementing emotions intelligently by a leader plays a vital role to leadership effectiveness. Also, leaders should have a thorough knowledge about emotions, meaning the leader is able to predict emotional reactions in various scenarios, this knowledge aids the leader in the activity of emotion regulation and management of members the banks. Hence we recommend that: Leaders alike should be trained to possess necessary competence that will enhance their emotional intelligence, as critical understanding of oneself is an important denominator that engenders high leadership effectiveness. Also, operators of deposit money banks in Rivers State should develops programs to enhance emotional intelligence of its current Leaders as this will enable those with lower levels of emotional intelligence to enhance their motivation and self-confidence and to lead their subordinates in a more constructive way.

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Job Satisfaction among Female Teachers in Rangpur, Bangladesh

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Abstract- The most important thing of everyone life and work is satisfaction. This study is conducted to analyze the job satisfaction among the female teachers of government colleges of Rangpur City in Bangladesh. Normally job satisfaction is considered as a factor of social psychology but in this study job satisfaction is analyzed from organizational perspective. The objectives of this study is to understand the indicators of female teachers job satisfaction, to find out the satisfaction level of the female teachers, to find out the reasons behind the job dissatisfaction and to give some recommendations in the relevant area. To fulfill this aims data are collected from the female teachers of the Government colleges in respective area. The purposive random sampling has been used and the sample size range is 50. A well set questionnaire that includes some of demographic and mostly scale based questions to collect the data, analyzed it by using some common statistical tools. The empirical study has found some factors which affect job satisfaction of female teachers; these are salary, security, college reputation, maternity leave, housing facility, transport facility etc.

Keywords: job satisfaction, female teachers, job security and harassment, moderate satisfaction.

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Job Satisfaction among Female Teachers in Rangpur, Bangladesh

Md. Masud Rana [α], Md. Rafiul Islam [σ] & Md. Julfikar Ali [ρ]

Abstract- The most important thing of everyone life and work is satisfaction. This study is conducted to analyze the job satisfaction among the female teachers of government colleges of Rangpur City in Bangladesh. Normally job satisfaction is considered as a factor of social psychology but in this study job satisfaction is analyzed from organizational perspective. The objectives of this study is to understand the indicators of female teachers job satisfaction, to find out the satisfaction level of the female teachers, to find out the reasons behind the job dissatisfaction and to give some recommendations in the relevant area. To fulfill this aims data are collected from the female teachers of the Government colleges in respective area. The purposive random sampling has been used and the sample size range is 50. A well set questionnaire that includes some of demographic and mostly scale based questions to collect the data, analyzed it by using some common statistical tools. The empirical study has found some factors which affect job satisfaction of female teachers; these are salary, security, college reputation, maternity leave, housing facility, transport facility etc. it is observed that the female teachers are satisfied in the case of some major factors but there are some area in where they are not satisfied like gender biasness, using modern technology, promotional criteria accommodation facility, refreshment facility etc.. the recommendations in that case is to increase the satisfaction level like the performance of the female teachers should be appreciated, the college should be free from gender biasness at the social context view, the colleges should raise the modern technology and sophisticated manner of service development for all gender and accommodation facilities should be raised to lessen the harassment level.

Keywords: job satisfaction, female teachers, job security and harassment, moderate satisfaction.

I. Introduction

Job satisfaction of Female teachers is not a new phenomenon in organizational behavior (Kanter, 2008). Many scholars have drawn interests in the field. Many studies have been done on this area of job satisfaction. However, most of the studies have been done in the developed countries but a few studies have been undertaken in the developing countries like Bangladesh. Job satisfaction depends upon the extent to which the job, we hold meets the needs that we feel it should meet. The degree of satisfaction is determined by the ratio outcomes against the desire of employees from their respective jobs (Locke, 1969). By law of nature as we have more, we want more; hence the level of satisfaction remains less. Job satisfaction is dynamic, as it can go as quickly as it comes (Cranny et al.,, 1992). It is positive emotional state that occurs when a person's job seems to fulfill important values, provided these values are compatible with one's needs. Job satisfaction is pleasurable or positive emotional state resulting from the appraisal of one's job experience (Weiss, 2002). Attempts to improve performance in government colleges will never succeed if female teachers' job satisfaction is ignored. If employees in an organization are motivated, they will render services to the employer and customers very efficiently and effectively (George, 1990). This implies that motivated and satisfied colleges female teachers are most likely to affect the students learning positively while the opposite of that may have negative impacts on student performance. Educational leaders have to pay attention to the phenomena of motivation and job satisfaction of female teachers (Dehaloo, 2011).

II. Literature Review

Job satisfaction is defined as all the feelings that an individual has about his/her job (Tietjen & Myers, 1998). Researchers have attempted to identify the various components of job satisfaction, measure the relative importance of each component of job satisfaction and examine what effects these components have on workers' productivity (Graen et al., 1982). (Maslow ,1954) suggested that human needs form a five-level hierarchy ranging from physiological needs, safety, belongingness and love, esteem to self-actualization. Based on Maslow's theory, job satisfaction has been approached by some researchers from the perspective of need fulfillment (Kunlun, 1963; Worf, 1970; Conrad et al., 1985).(Herzberg et al., 1959) formulated the two-factor theory of job satisfaction and postulated that satisfaction and dissatisfaction were two separate and sometimes even unrelated phenomena. Intrinsic factors named 'motivators' (that is, factors intrinsic to the nature and experience of doing work) were found to be job 'satisfiers' and included achievement, recognition, work itself and responsibility. Extrinsic factors which they named 'hygiene' factors were found to be job 'dissatisfiers ' and included

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company policy, administration, supervision, salary, interpersonal relations and working conditions. Herzberg and Mainer's Motivation-Hygiene theory has dominated the study of the nature of job satisfaction, and formed a basis for the development of job satisfaction assessment. Thus, job satisfaction is the affective orientation that an employee has towards his or her work (Price, 2001). It can be considered as a global feeling about the job or as a related constellation of attitudes about various aspects or facets of the job. The global approach is used when the overall attitude is of interest while the facet approach is used to explore which parts of the job produce satisfaction or dissatisfaction Job satisfaction can be considered as a global feeling about the job or as a related constellation of attitudes about various aspects or facets of the job (Kovach, 1977; Spector, 1997). Positive and negative emotions were also found to be significantly related to overall job satisfaction (Fisher D, 2000). Numerous studies have shown that dissatisfied employees are more likely to quit their jobs or be absent than satisfied employees (Hackett &Guion, 1985; Hulin, Roznowski, & Hachiya, 1985; Kohler & Mathieu, 1993). There are some job related factors which can ensure job satisfaction such as supervision, pay, promotion opportunities, coworkers and so forth, the nature of the work itself generally emerges as the most important job facet (Judge & Church, 2000; Jurgensen, 1978).The source of this job satisfaction not only arises from the job but also from the other factors like- work environment (both physical and social), relationship with supervisors & peers, corporate culture, managerial style. (Uddin et al., 2005) also identified eight factors based on factor loadings named as better working environment, officer's view, worked efficiently, present work, improving interpersonal relationship, bank treatment, colleagues and challenging work. These factors have different impact on different people and in practical world it is an established fact that gender differences also influence the job satisfaction level. The comparison of job attitudes between men and women is of less interest than a study of the effects of the societal roles of men and women on their attitudes toward jobs (Herzberg, 2005). They also reported that the job adjustment of female workers is often made more difficult because they must divide their interests and attention between the working world and their traditional role and that the social and psychological pressures toward marriage complicate the job attitudes of the unmarried female. They take up their jobs primarily for their livelihood, which is conditioned by job satisfaction (Locke, 1976). (Purohit & Belal, 1996) found that professional accountants in Bangladesh are moderately satisfied with their job. They are highly satisfied with respect to the nature of work but for other factors, such as pay, promotion opportunities, supervision and colleagues they are found to be moderately satisfied. None of them was found to be dissatisfied with their position. (Hackman & Oldham, 1975) suggested that jobs differ in the extent to which they involve five core dimensions: skill variety, task identity, task significance, autonomy, and task feedback. They further suggested that if jobs are designed in a way that increases the presence of these core characteristics, three critical psychological states can occur in employees: (1) experienced meaningfulness of work, (2) experienced responsibility for work outcomes, and (3) knowledge of the results of work activities they explained furthermore when these critical psychological states are experienced, work motivation and job satisfaction will be high. Job satisfaction can be affected by age, sex, marital status, designation, job tenure, academic qualification, professional qualification, training course, teaching experience etc. A difference in job satisfaction on the basis of age is a widely researched issue. It is essential to realize that pattern of satisfaction, as a function of age is likely to differ from occupation to occupation and possibly between the services (*Gruenberg, 1976), Lee & Wilbur ,1981)* investigated the relationship of age to job satisfaction. They reported that level of satisfaction is higher among young workers, because they are fresh, energetic, having high expectations, values for the future, this is reference to their beginning years of job, but as the job years increase and their high expectations do not seem to be fulfilled, they feel dissatisfaction. Level of education, moral values, cultural background and life experiences are different at different age levels. Women of in job market Increase from the quantitative and qualitative sense over the world *(Gupta & Gehlawat, 2013).* This radical change promoted to women to take challenges into the job sector, it has been boosted after the Second World War particularly in the developed countries but today it is very common picture is that happening on the developing countries. Many female took a place of job platform to take the challenges in comparison with the male *(Ely et al., 2011).* In Bangladesh it is seen that numerous women executed the vital role of the job market and make themselves as the part of economic boosting area but the arising question are the job satisfaction level and the problem they are facing on the job market *(Bose et al., 2009).* This study is related to the job satisfaction of female in Bangladesh beyond from the other many aforementioned studies that are related to the many perspective of job satisfaction at the global oriented that covers the area of job satisfaction level of female teachers in Bangladesh that are particular region of Bangladesh.

III. Objectives of the Study

The objectives of this study are as follows:

- To understand the indicators of female teachers job satisfaction of government colleges in Rangpur city.

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- To know the female teachers job satisfaction level of government colleges in Rangpur city.
- To find out the reasons behind the job dissatisfaction of the female teachers from the findings.
- To give some recommendations for increasing the satisfaction level of the female teachers of government colleges in Rangpur city.

IV. Methodology of the Study

This research is descriptive and empirical in nature. It has been critically analyzed the overall things related to female teacher's satisfaction of the colleges in Rangpur City of Bangladesh. For the purpose there have also used some of personal observation, a well structured questionnaire was developed for the findings part to collect the valid data from the female teachers.

a) Population and Sample size

Female Teachers of Carmichael College, Government College and Government Begum Rokeya College, Rangpur, Bangladesh .It has been followed the Purposive Judicious Random Sampling. Total respondent is 50 those are from the mentioned colleges. The total population is 67 and 50 female teachers have been selected from the total by conducting a lottery and that includes 27 are from Carmichael College, Rangpur, 15 are from Rangpur Government College and 8 are from Government Begum Rokeya College, Rangpur as per the convenient manner of the researchers.

b) Collection of Data

A well structure has been set used to collect the data that entailed the demographic questions and mostly liker five scales point's questions. A survey has been carried out, for primary data collection, the female teachers of the government colleges of Rangpur city. Primary sources are the first hand evidence left behind by participants or observers at the time of events. This research executed the primary data collection task through - Meeting with the female teachers of the specific college and a structure Questionnaire. And the secondary data has been from the various books, journals, articles regarding the topic, websites etc.

c) Data Processing & Analyzing

For analyzing the quantitative data there have been used standard weighted average and tabulation form. There have been also used five point likert scales for rating female teacher's job satisfaction:

1=Strongly Disagree; 2= Disagree; 3=Neutral; 4=Agree; 5=Strongly Agree.

Date is calculated based on following method:

$$\text{Standard weighted average} = \frac{Strongly\ \ Disagree\ +Disagre\ +Neutral\ +Agree\ +Strongly\ \ Agree}{Number\ \ of\ \ point}$$

$$\text{So, Standard weighted average} = \frac{1+2+3+4+5}{5} = \frac{15}{5} = 3$$

Form the value of standard weighted average we can find 3 is the standard level. Value of standard weighted average >3 is satisfactory level Value of standard weighted average<3 is dissatisfactory level

In nature the research is empirical and descriptive and there is also used some personal observations. Target population of this research is three government colleges in Rangpur city and the population size is 67 where the sample size is 50. The data are collected by a well set questionnaire and for the analyzing of data weighted average method is used through the proper uses of statistical tools. It has been illustrated some of figures and tables to demonstrate the analyzed data at observable manner to meet the research objectivity.

d) Importance of the Study

This research evaluated factors that influence job satisfaction of female teachers of the government colleges. Findings of this study can be used by the National University of Bangladesh to correct some of the weak areas that cause job dissatisfaction among female teachers. With such corrections, female teachers' job satisfaction can translate to quality output hence improvement in performance. The National University of Bangladesh can also use the findings to improve its motivational programs and even discover other ways of motivating its female teachers.

There are some problems of female teachers that are discovered by the thesis which must be recovered for total teacher's satisfaction. These include the burden of the dual role, sexual harassment in the workplace, the refusal of men to accept female as colleagues or seniors, the need to work twice as well as male to gain recognition, and the lack of solidarity among females. This study can help the government colleges in Rangpur city for improving the quality of education by solving the female teacher's job problem.

The results of this study may help administrators make organizational or administrative changes that may lead to increased female teachers job satisfaction. The results may also aid colleges in their efforts to recruit, promote and retain college faculty by creating more friendly policies and programs to increase the supportiveness of a family-friendly culture.

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V. Job Satisfaction and Female Participation

Satisfaction means to satisfy someone. Job satisfaction is a general attitude of employees towards their job (Yousef, 2017). This indicates whether an employees is satisfied or not from his job. In the modern business job satisfaction is very much concerning issue. Generally a word is used "The happy employees are more productive" (Mone & London, 2018). Human is the main asset of an organization (Stacey 2003). If the resources are happy in their job they will work hard and the production must be increased. In the simple language we can say that job satisfaction means the pleasure or the achievement that one experience in job (Judge et al., 1998). On the other hand it can be said that job satisfaction is the positive and the negative feelings of someone who performs job. Job satisfaction refers to how well a job provides fulfillment of a need or want, or how well it serves as a source or means of enjoyment. It is the degree to which individuals feel positively or negatively about their jobs. High job satisfaction implies that the employee generally likes the job responsibilities, job conditions and job results (Demerouti et al., 2001). This results in giving higher values to his job. In the modern business job satisfaction is very much concerning issue. In recent years it is found that most of the women are entering into the teaching profession. So it can be said that the female teacher's job satisfaction are very much important because A satisfy teacher plays a pivotal role in the up -liftment of society. Mental commitment and loyalty are more important than the physical presence in teaching area (Marks, 1977). There are some theories and models of satisfaction. It is mainly divided into three parts like content theory, process theory and situational theory. Content theory explain why human needs are changing, Process theories attempt to explain job satisfaction by looking at expectancies and values (Gruenberg, 1979) and situational factors depends on two factors; situational characteristics and situational occurrences. Abraham Maslow said that human satisfaction depends on meeting the five needs of human being. They are physical needs, safety needs, social needs, esteem needs and the self actualization that is considered as the Maslow's needs of hierarchy (Maslow, 1943). Frederick Herzberg, a behavioral scientist proposed a two-factor theory. According to Herzberg, the two factors are motivator and hygiene (Hackman, 1980). According to Herzberg, the factors leading to Job satisfaction are separate and distinct from those that lead to job dissatisfaction. Alderfer's, a management specialist have a theory of motivation named ERG (Existence, Relatedness, Growth) theory that can ensure the job satisfaction (Au et al., 2008). Existence needs include physiological and safety needs, relatedness include the social needs and growth includes the esteem needs and self actualization. It is the extended version of the Maslow's Needs Hierarchy theory. Douglas developed a leadership theory (McGregor Theory X and Theory Y) about organization and management in which he represented two opposing perceptions about people *(Lord et al., 1999).* He referred to these two perceptions as Theory X and Theory Y. X represents the people who have the willingness to do the work and Y represents the people who don't have the willingness to do the work. Motivation, respect from co-workers, human relation, communication, proper remuneration etc are factors that can affect the job satisfaction. Making positive work attitude, supportive leadership, providing career development opportunity, quick initiation, two way communications etc can increase the satisfaction level of the employee *(Cartwright & Holmes, N. 2006).* Job satisfaction can have an effect on several different aspects of business. Satisfied employee always shows satisfaction on the organization. They don't have any intention to move the organization *(Grandey, 2003).* So the turnover rate of the organization is decreased. A disgruntled employee who is unhappy with his job can cause a drop in overall productivity. But as that employee starts to spread his dissatisfaction through the rest of the staff, it can cause a drop in employee morale. The dissatisfaction with the company can grow if not addressed, and a universal drop in productivity occurs. Employees who are satisfied with their jobs do not create problems with staff morale *(Cranny et al., 1992).* An employee who is satisfied with her job will want to retain that job for as long as possible. When the company offers training to enhance employee knowledge regarding their job duties, that training is accepted by satisfied employees, Ongoing training helps to make your staff more competitive within your industry by keeping them up to date on new developments in sales processes, equipment and changes with the competition. Satisfied employees are more eager to apply new knowledge to their job performance and help to improve the company's competitive advantage *(Noe et al., 2003).* Satisfied employees will attempt to recruit people they know who have the background necessary to assist the company. Recruiting new talent for your company becomes easier when the existing staff is satisfied and speaks highly of your organization. When your current staff is satisfied, they will act as recruiters for your organization and bring talented candidates to your company's attention that may have otherwise not applied for a position *(McDonald & Makin 2000).* Dimensions of job satisfaction means the area of components of job satisfaction, there are three dimensions of job satisfaction *(Connolly & Viswesvaran 2000).* Job Expectancy is the basis of the job satisfaction. It is the total of the job expectations of employees from the job environment and job itself. It is measured in terms of differences between the amount of job expectation and

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actual rewards achieved from job. Emotional response means the response of employees towards the job. It is intangible as it cannot be seen and touched. It is psychological stage of employees that they evaluate the overall situation and benefits of job. Attitude indicates the outlook of the employee toward the job *(Herzberg et al., 2011)*. Job satisfaction is the general attitudes where employees normally make feelings of likes or dislikes to the job. Attitudes are made by employees towards the job itself, wages, salaries, promotions, working environment inter relationships etc. Women in the workforce earning wages or salary are part of a modern phenomenon, one that developed at the same time as the growth of paid employment for men, but women have been challenged by inequality in the workforce. Until modern times, legal and cultural practices combined with the inertia of longstanding religious and educational conventions, restricted women's entry and participation in the workforce. Economic dependency upon men, and consequently the poor socio-economic status of women, has had the same impact, particularly as occupations have become professionalized over the 19th and 20th centuries. Women's participation in the labor force has increased over time in Bangladesh *(Cain et al., 1979).* This change is more than the growth of male labor force participation. In many non-traditional and emerging sectors, such as hotels and restaurants, transportation, real estate services, telecommunications, banking and insurance sectors, women's participation is increasing. This is the fact that with increased access to higher education, the prospect for getting into high valued job market has expanded for women in Bangladesh. However, as a late comer to such services, the number of female participants is still low in job sectors. Moreover, the progress has not been uniform in all sectors (Kabeer 2005). There is also discordance within the sector. Not many women are seen at the managerial and senior positions of organizations. Under-representation of women in decision making jobs is due to a mix of economic, social and cultural situations *(Trauth et al., 2004).* Many factors act as barriers for higher participation of women in the Job market. Lack of infrastructure, lack of transport, toilet, child care facility and overall security hinder them to take part in the job market. Social factors play an important role for educated female job seekers *(Boserup et al., 2013).* Every year a large number of promising young university graduates enter into the job market. But the enthusiasm starts to decline over time due to family responsibilities. Job satisfaction is the most extensively discussed issue in Organizational Behavior, Human Resource Management, and Organizational Management *(Cranny et al., 1992).* Today's the women are becoming very fast. In our country it is found that woman participates in various job but there are some limitations. In case of banking sector it is found that the woman employees are not very comfortable because the work load of the bank is heavy. The working hour of the bank is not very convenient that makes complexity but in the same condition the woman is very comfortable to do the teaching job because the working hour is convenient and they can balance the work and family life easily.

VI. Findings and Analysis

Data analysis means the process of evaluating data using analytical and logical reasoning to examine each component of the data provided. The analysis of data allows the researcher to organize data collected during the study in order to assess and evaluate the findings and to arrive at some valid, reasonable and relevant conclusion. The study will employ descriptive and empirical statistics method for presenting and summarizing data. Statistical instrument to be used for the research analysis is weighted average and the sample size is 50.

Data analysis and interpretation is very much important thing for a study. After the collection of the data it is necessary to analyze it and interpret it. Without analysis and interpretation it is impossible to prepare the report correctly and also impossible to make comments on the study topic. In this study data are collected in various way that have mentioned in the other and this chapter it has been tried to analyze and interpret it.

Table 1: Age of the respondents

Age of the respondents (Years)	No. of respondents/ Frequency	Percentage (%)
Less than 25	0	0
25- Less than 30	15	30
30- Less than 35	12	24
35- Less than 40	8	16
40- Less than 45	5	10
Above 45	10	20
Total	50	100

Source: Field Study

According to the table we can see that most of the respondents age limit is 25- Less than 30 years and the percentage is 30. The second highest percentage is 24 who are 30- Less than 35 years and the third is 20% who are above 45 years old.

Table 2: Marital status of the respondents

Marital status of the respondents	No. of respondents/ Frequency	Percentage (%)
Single	17	34
Married	32	64
Widowed	1	2
Total	50	100

Source: Field Study

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The Present marital status of female teacher's in the study area reveals that most of them are married that is 64%, 17 respondents are Single and 1 respondent is widowed.

Table 3: Contextual Variables Analysis

Sl.No.	Particulars	(5)*	(4)*	(3)*	(2)*	(1)*	Score Obtained	Weighted Average
01	Your College given you enough freedom of work	20	15	5	6	4	191	3.82
02	Your College is appreciating female teacher's performance	2	10	24	6	8	142	2.84
03	Your workplace is secured from sexual harassment	10	15	10	8	7	163	3.26
04	Your College is free from gender biasness	5	10	5	20	10	130	2.6
05	Your College given you enough job security	30	10	5	3	2	213	4.26
06	Your teaching hour is convenient to you	20	10	5	9	6	179	3.58
07	Your college is providing services with modern technology	5	10	7	18	10	132	2.64
08	You are satisfied with the cooperation of your family while you are in job	25	15	0	4	6	199	3.98
09	You are satisfied with the present salary structure	30	10	5	5	0	215	4.3
10	You are satisfied with the current promotional criteria followed by the National University	12	10	2	15	11	147	2.94
11	You have enough social recognition for your job	20	10	5	7	8	177	3.54
12	Your College is providing adequate transport facility	0	5	3	30	12	101	2.02
13	Your College is providing good housing facility	5	15	3	20	7	171	2.82
14	Your College is providing good medical and insurance service facility	11	25	2	8	4	181	3.62
15	The maternity leave provided by national university is sufficient	18	17	0	10	5	183	3.66
16	The canteen and recreation facility of your college is good	4	10	2	20	14	120	2.40
17	You are satisfied with the reputation of your college in society	15	25	2	5	3	194	3.86
18	Your College always takes initiative for fair treatment of every event	7	9	2	26	6	135	2.70
19	Your college gives reward with respect to extra performance	12	10	2	16	10	148	2.96
20	Refreshment facilities of your college is sufficient	4	10	3	23	10	125	2.5

Source: Field Study

**(Strongly Disagree (1), disagree (2) Neutral (3), Strongly agree (4), Agree(5))*

The sl. no. 01 shows that among 50 female teacher's 20 teacher's are strongly agree, 15 are agree, 3 are neutral, 2 are disagree and 1 is strongly disagree. The weighted average scored obtained by the female teacher's is 3.82 that are the above of standard level 3. So it can be said that the colleges give enough freedom to its female teacher's.

The sl. no. 02 shows that among 50 female teacher's 2 teacher's are strongly agree, 10 are agree, 24 are neutral, 6 are disagree and 8 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.84 that is the below of standard level 3. So it can be said that the colleges does not appreciate female teacher's performance.

The sl. no. 03 shows that among 50 female teacher's 10 teacher's are strongly agree, 15 are agree, 10 are neutral, 8 are disagree and 7 are strongly disagree. The weighted average scored obtained by the female teacher's is 3.26 that are the above of standard level 3. So it can be said that the college's workplace is secured from sexual harassment.

The sl. no. 04 shows that among 50 female teacher's 5 teacher's are strongly agree, 10 are agree, 5 are neutral, 20 are disagree and 10 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.6 that is the below of standard level 3. So it can be said that the colleges does not free from gender biasness.

The sl. no. 05 shows that among 50 female teacher's 30 teacher's are strongly agree, 10 are agree, 5 are neutral, 3 are disagree and 2 are strongly disagree. The weighted average scored obtained by the female teacher's is 4.26 that are the above of standard level 3. So it can be said that the college's give enough job security.

The sl. no. 06 shows that among 50 female teacher's 20 teacher's are strongly agree, 10 are agree, 5 are neutral, 9 are disagree and 6 are strongly disagree. The weighted average scored obtained by the female teacher's is 3.58 that are the above of standard level 3. So it can be said that teaching hour is convenient in the colleges.

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The sl. no. 07 shows that among 50 female teacher's 5 teacher's are strongly agree, 10 are agree, 7 are neutral, 18 are disagree and 10 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.64 that is the below of standard level 3. So it can be said that the college is not providing services with modern technology.

The sl. no. 08 shows that among 50 female teacher's 25 teacher's are strongly agree, 15 are agree, there is no neutral, 4 are disagree and 6 are strongly disagree. The weighted average scored obtained by the female teacher's is 3.98 that are the above of standard level 3. So it can be said that female teacher's are satisfied with the cooperation of their family while they are in job.

The sl. no. 09 shows that among 50 female teacher's 30 teacher's are strongly agree, 10 are agree, 5 are neutral, 5 are disagree and there is no strongly disagree. The weighted average scored obtained by the female teacher's is 4.3 that are the above of standard level 3. So it can be said that female teacher's are satisfied with the present salary structure.

The sl. no. 10 shows that among 50 female teacher's 12 teacher's are strongly agree, 10 are agree, 2 are neutral, 15 are disagree and 11 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.94 that is the below of standard level 3. So it can be said that female teacher's are not satisfied with the current promotional criteria followed by the National University.

The sl. no. 11 shows that among 50 female teacher's 20 teacher's are strongly agree, 10 are agree, 5 are neutral, 7 are disagree and 8 are strongly disagree. The weighted average scored obtained by the female teacher's is 3.54 that are the above of standard level 3. So it can be said that female teacher's have enough social recognition for your job.

The sl. no. 12 shows that among 50 female teacher's there is no strongly agree, 5 are agree, 3 are neutral, 30 are disagree and 12 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.02 that is the below of standard level 3. So it can be said that the colleges does not provide adequate transport facility.

The sl. no. 13 shows that among 50 female teacher's 5 teacher's are strongly agree, 15 are agree, 3 are neutral, 20 are disagree and 7 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.82 that is the below of standard level 3. So it can be said that the colleges does not provide good housing facility.

The sl. no. 14 shows that among 50 female teacher's 11 teacher's are strongly agree, 25 are agree, 2 are neutral, 8 are disagree and 4 are strongly disagree. The weighted average scored obtained by the female teacher's is 3.62 that are the above of standard level 3. So it can be said that the colleges provides good medical and insurance service facility.

The sl. no. 15 shows that among 50 female teacher's 18 teacher's are strongly agree, 17 are agree, there is no neutral, 10 are disagree and 5 are strongly disagree. The weighted average scored obtained by the female teacher's is 3.66 that are the above of standard level 3. So it can be said that the maternity leave provided by national university is sufficient.

The sl. no. 16 shows that among 50 female teacher's 4 teacher's are strongly agree, 10 are agree, 2 are neutral, 20 are disagree and 14 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.40 that is the below of standard level 3. So it can be said that the canteen and recreation facility of the college is not good.

The sl. no. 17 shows that among 50 female teacher's 15 teacher's are strongly agree, 25 are agree, 2 are neutral, 5 are disagree and 3 are strongly disagree. The weighted average scored obtained by the female teacher's is 3.88 that are the above of standard level 3. So it can be said that female teachers are satisfied with the reputation of their college in society.

The sl. no. 18 shows that among 50 female teacher's 7 teacher's are strongly agree, 9 are agree, 3 are neutral, 26 are disagree and 6 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.70 that is the below of standard level 3. So it can be said that the college does not take initiative for fair treatment of every event.

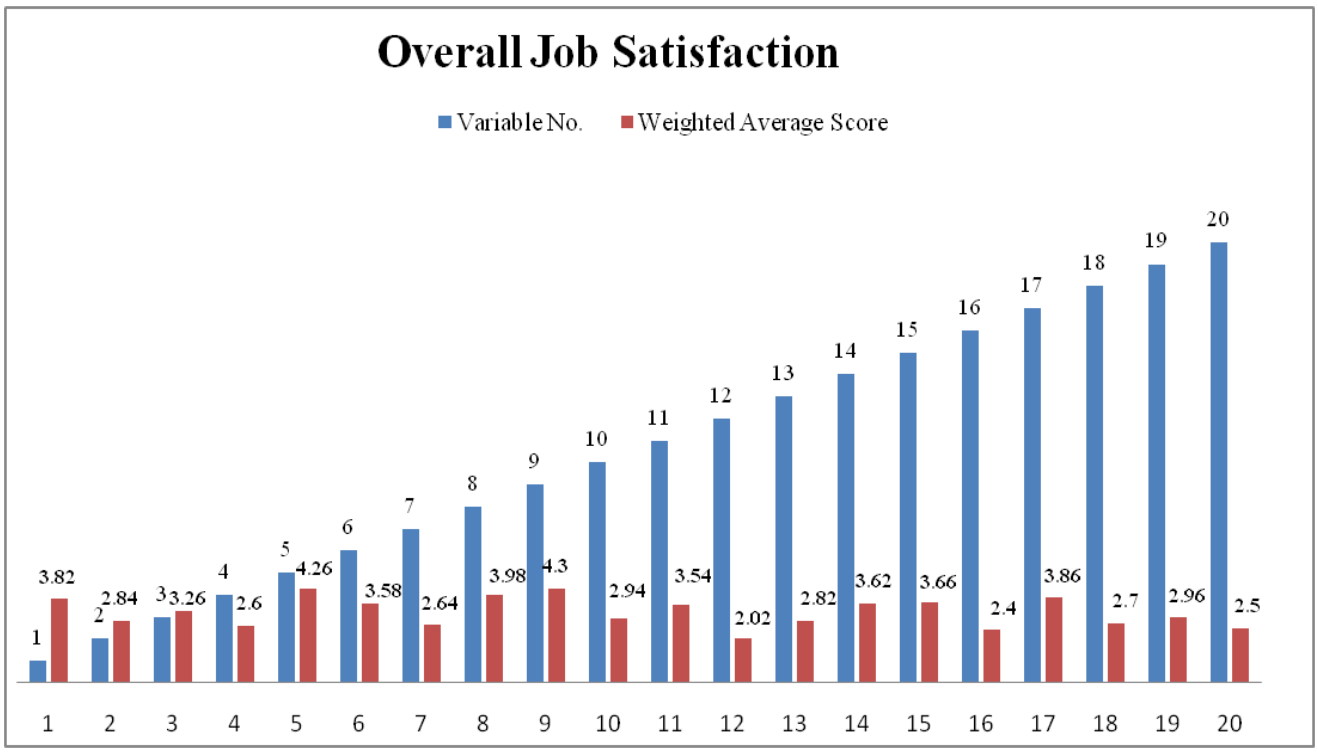
The sl. no. 19 shows that among 50 female teacher's 12 teacher's are strongly agree, 10 are agree, 2 are neutral, 16 are disagree and 10 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.96 that is the below of standard level 3. So it can be said that the college does not give reward with respect to extra performance.

The sl. no. 20 shows that among 50 female teacher's 4 teacher's are strongly agree, 10 are agree, 3 are neutral, 23 are disagree and 10 are strongly disagree. The weighted average scored obtained by the female teacher's is 2.5 that is the below of standard level 3. So it can be said that the refreshment facilities of the college are not sufficient.

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Table 4: Overall Job Satisfaction of the Female Teachers

VL. No.	Particulars	Weighted Average Score	Average
01	Freedom of work	3.82	
02	Appreciating female teacher's performance	2.84	
03	Secured from sexual harassment	3.26	
04	Free from gender biasness	2.6	
05	Enough job security	4.26	
06	Teaching hour is convenient	3.58	
07	Providing services with modern technology	2.64	
08	Cooperation of your family	3.98	
09	The present salary structure	4.3	
10	Promotional criteria	2.94	
11	Enough social recognition for your job	3.54	
12	Providing adequate transport facility	2.02	64.32/20
13	Providing good housing facility	2.82	
14	Providing good medical and insurance service facility	3.62	
15	Maternity leave provided is sufficient	3.66	
16	Canteen and recreation facility	2.40	
17	Reputation of your college in society	3.86	
18	Fair treatment of every event	2.70	
19	Gives reward with respect to extra performance	2.96	
20	Refreshment facilities is sufficient	2.5	
	Total	64.32	3.216



Source: Field Study

Figure 1: Overall Job Satisfaction

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From the table and the graph it is seen that there are some variables which have the score above 3 and there are some variables which have the score below 3. Above 3 indicates the satisfactory level and the below 3 indicates the dissatisfactory level. In this figure it is seen that the variable no. 1, 3, 5, 6, 8, 9, 11, 14, 15, and 17 contains the value above 3 and the variable no. 2, 4, 7, 10, 12, 13, 16, 18, 19 and 20 contains the value below 3. In the average area it is seen that the total weighted average score is 64.32 that is divided by the total variable 20 and the result is 3. 216 that indicate the female teachers of the Government colleges in Rangpur City are over ally satisfied.

a) Satisfaction Areas

Satisfaction areas means the area in which the female teachers are satisfied. From the analysis it has been found that there are some variables which have the value above 3. Actually the variables which have the value above 3 are considered as the satisfied area. It can be shown in a figure.

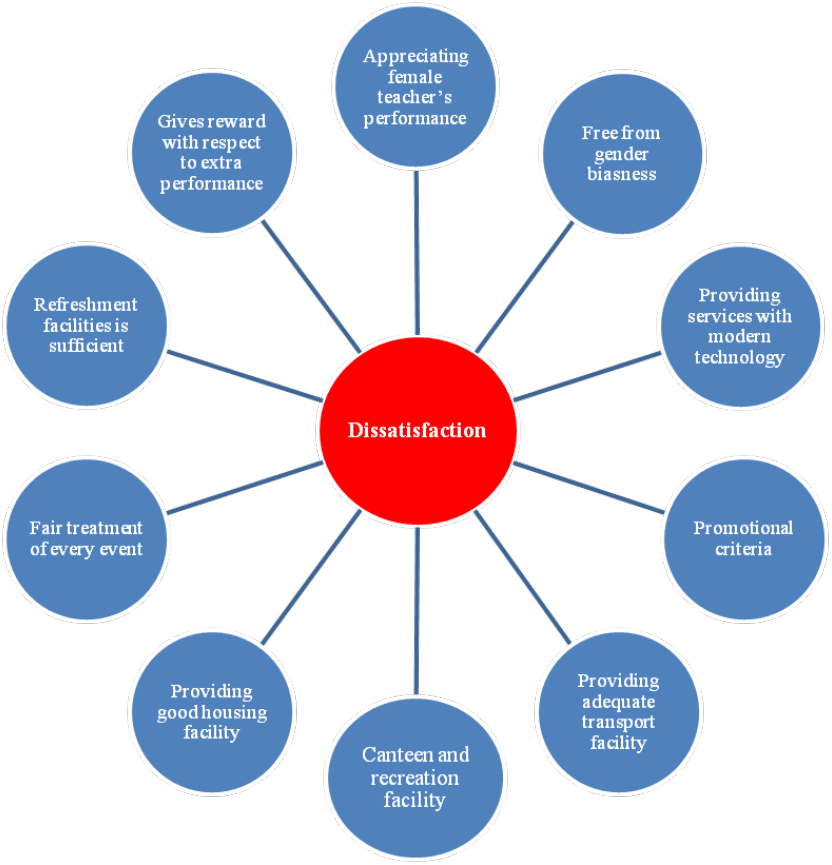


From this figure it is seen that the value of freedom of work, secured from sexual harassment, enough job security, teaching hour is convenient, cooperation of family, the present salary structure, enough social recognition for job, providing good medical and insurance service facility, maternity leave provided is sufficient and reputation of college in society is the above 3 that proves that the female teachers are satisfied in this area.

b) Dissatisfaction Areas

Dissatisfaction areas means the area in which the female teachers are not satisfied. From the analysis it has been found that there are some variables which have the value below 3. Actually the variables which have the value below 3 are considered as the dissatisfaction area. It can be shown in a figure.

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From this figure it is seen that the value of appreciating female teacher's performance, free from gender biasness, providing services with modern technology, promotional criteria, providing adequate transport facility, providing good housing facility, canteen and recreation facility, fair treatment of every event, refreshment facilities is sufficient, and gives reward with respect to extra performance is the below 3 that proves that the female teachers are not satisfied in this area.

c) Synopsis of Findings

Synopsis of Findings meaning the summary of findings, There are many findings in this research area here only the principal area are presented that the findings of the research is easily visible. From the findings area it is seen that the female teachers of the government colleges are satisfied in case of some important factors but there are some areas also where they are not satisfied. Some area observation factors are given below on the basis of analyzed data:

- The colleges give enough freedom to its female teacher's.
- The college doesn't appreciate female teacher's performance.
- The college's workplace is secured from sexual harassment.
- The colleges does not free from gender biasness.
- The college's give enough job security.
- Teaching hour is convenient in the colleges.
- The college is not providing services with modern technology.
- Female teachers are satisfied with the cooperation of their family while they are in job.
- Female teachers are satisfied with the present salary structure.
- Female teachers are not satisfied with the current promotional criteria followed by the National University.
- Female teacher's have enough social recognition for your job.
- The college does not provide adequate transport facility.
- The college does not provide good housing facility.
- The colleges provide good medical and insurance service facility.
- The maternity leave provided by national university is sufficient.
- The canteen and recreation facility of the college is not good.
- Female teachers are satisfied with the reputation of their college in society.
- The college does not take initiative for fair treatment of every event.
- The college does not give reward with respect to extra performance.
- The refreshment facilities of the college are not sufficient.

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- Female teachers of the Govt. colleges in Rangpur city are over ally satisfied.

VII. Recommendations

It can be provided some recommendations to the Government colleges to improve the job satisfaction level of the female teachers on basis of the findings. The recommendations are stated below- The performance of the female teachers should be appreciated by the college because it may ensure the quality education. Gender biasness is very harmful for any type of organization. The college should be free from gender biasness that motivates the female teachers. Modern technology makes a lesson more interesting and can make the task easier. The college should use the modern technology that increase the female teacher's attentiveness and reduce pressure. In the government sector job it is found that the promotion depends on seniority based but it should be performance based. The housing facility can motivate the employees but it is not sufficient in the college. So it should be sufficient. Adequate transport facility should be provided that make the job of the female teachers easier. The condition of the canteen and the recreation facility is not good in the Govt. colleges. So it should be improved. Air treatment ensures the quality education of the educational institutions so the treatment of the female teachers should be fair in the Govt. colleges. Reward for extra performance and the refreshment facility can increase the attentiveness of the work. So the Govt. colleges should maintain it that makes the female teachers happy and satisfied.

VIII. Conclusion

Job satisfaction is very much important thing in the modern business world **(Lefebvre, 2017).** Satisfied employees contribute more in the organization than that of the unsatisfied employees **(Salleh et al., 2012).** Most of the researchers have conducted their research on industrial workers, service organization's employees and other sectors. Few attempts have been taken in case of measuring job satisfaction of female teachers (Cooper & Travers, 2012) Nowadays female participation is encouraged in workplace (Ma, & MacMillan, 1999), especially in the educational institutions where suitable environment has been perceived. The equal contribution of male and female in educational institutions is very important for the development of the quality education of a developing country like Bangladesh. So, proper guidance, policies and practices need to be developed to ensure the female teachers job satisfaction. Some of common teaching related factors used in this study. In the conclusion of this study it can be said that the female teachers overall job satisfaction of Government colleges in Bangladesh is associated with some variables like job security, participation in decision making, available leave facilities, reorganization of good work, attitude of the head of the institutions, motivation to work, promotional opportunity, flexible working hour, housing and transport facilities. If these factors are considered carefully, then there will be positive overall satisfaction on female teachers of Government colleges in Bangladesh. Finally it can be said that the government colleges of the country can be followed the above recommendations that may ensure the job satisfaction of female teachers and that will help to achieve the quality education.

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Implementing Forensic Management in Large Scale Business Organisations

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Abstract- Large scale business organisations play a prior role in human and national development in any nation of the world. In contemporary times, this role seems not to be achieved due to internal problems of fraud, financial mismanagement, embezzlement and other crimes in management rising in these large scale business organisations. It is in consonance with the forgoing fact that this paper sought the implementation of forensic management in large scale business organisation. Forensic management is a manage-ment framework that integrates investigation approach into financial, material and human irregularities in the form of crime along side with the process of managing a particular business, establishment or organization with the aim of surfacing such irregularities, minimizing operational cost and to increase performance on the aggregate. The study begins with a brief introduction on the origin of forensic management; meaning of large scale business organisation; the framework/concept of forensic management; benefits of forensic management; phases of implementing forensic management in a business organisation; evaluating forensic management: cost and efficiency model; and strategies for effective forensic management in the large scale business organisation.

Keywords: forensic management; large scale business organization; implementing; forensic; management.

GJMBR-A Classification: JEL Code: M19



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Implementing Forensic Management in Large Scale Business Organisations

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Abstract- Large scale business organisations play a prior role in human and national development in any nation of the world. In contemporary times, this role seems not to be achieved due to internal problems of fraud, financial mismanagement, embezzlement and other crimes in management rising in these large scale business organisations. It is in consonance with the forgoing fact that this paper sought the implementation of forensic management in large scale business organisation. Forensic management is a management framework that integrates investigation approach into financial, material and human irregularities in the form of crime along side with the process of managing a particular business, establishment or organization with the aim of surfacing such irregularities, minimizing operational cost and to increase performance on the aggregate. The study begins with a brief introduction on the origin of forensic management; meaning of large scale business organisation; the framework/concept of forensic management; benefits of forensic management; phases of implementing forensic management in a business organisation; evaluating forensic management: cost and efficiency model; and strategies for effective forensic management in the large scale business organisation. It was recommended that in large scale business organization, information communication technology (ICT) facilities such as computers among others should be adopted which will assist in recording business inventories, transactions and other activities that will aid effective forensic management in tracking cases of crime in large scale business organization.

Keywords: forensic management; large scale business organization; implementing; forensic; management.

I. Introduction

The framework or concept of forensic management was introduced by Akarowhe Kinglsey in management in his publication titled 'Need for Forensic Management in the Business Sector of Developing Countries: Benefits and Strategies' in Annals of Social Sciences and Management Studies, volume one number one in March 2018. His emphasis was on the business sector of developing countries of the world with the aim of increasing aggregate productivity in the sector and contribution to national development. The tenet of the framework/concept was based on the need to investigate into crime, unprofessionalism, unethical practices along with managing a particular business. A uniqueness of forensic management lies on the fact that it comprises of all staffs in the hierarchy of management- this is a keen factor that distinguished it among other factors. In same similitude, forensic management integrates investigation approach to crime and other business irregularities along side with managing in a particular business, establishment or organization with the aim of minimizing operational cost and to increase performance on the aggregate. The need for the framework was based on the fact that most business incurred high financial burden in hiring experts to investigate into fraudulent activities in their businesses. This present study on implementation of forensic management in large scale business organisation, the author formulated Cost and Efficiency Model (CEM) also called Efficiency and Cost Model (ECM) in evaluating forensic management. The model appraises or estimates the cost of embarking/running a given project and programme; and the level of efficiency achieved. Additionally, the model is estimated by using cost and efficiency indicators.

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II. Meaning of Large Scale Business Organisation

The meaning of large scale business organization is divergent in nature to different institutions and professional business and management practitioners. Despite, the divergent nature, its meaning revolves round numbers of employees, net-worth, assets possessed, ownership, revenue, and goals of the organization. According to [1] time, country and general economic condition are key factors to be considered. According to [8] a large enterprise is an enterprise that: has at least 5000 employees; has an annual turnover greater than 1.5 billion euros and a balance sheet total of more than 2 billion euros. Large-scale business organizations are enterprises with fixed assets exceeding ten million naira (₦10, 000,000.00) [1]. Additionally, [1] noted that, in term of size of employment, a large-scale business organization is an enterprise with employees of more than three hundred (300). According to [9], large-scale business organization is an enterprise that has a full-time labour force of more than 100 people and a total cost and working capital, less cost of land, of more than two hundred million naira.

Large scale business organization are firms and industries that are capable of producing a large units of a particular goods or services with less cost, due to their

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high level of technical efficiency. Similarly, they are less venerable to economic or business shock; and have a high rate of turnover as compare to medium/small business organization. They intensify efforts in community driven programmes through provision of social amenities, securities, welfare services and among other development strive to their host communities. Large scale business organization has high level of managerial and administrative personnel to man its activities; this has been often felt in high level of productivity experience. In developed countries of the world, large scale business organization has a larger role in employing a wider percentage of labour within the working population; while in developing and less developed countries it seems to be third largest employer of labour within the working population after agriculture and small/medium scale businesses.

III. The Framework/Concept of Forensic Management

The framework/concept of forensic management can be understood by explaining forensic and management separately. The term management is commonly used in the private sector of an economy, as to compare public (government) sector. According to [7], management means to forecast, to plan, to organize, to command, to coordinate and control activities of other. Management is the effective utilization of resources (human and material) for the purpose of achieving a predetermined/pre-planned goals and objectives. In same similitude management entails any activity that is directed towards the efficient and effective use of limited scare resource at a given point in time. On the other hand, forensic is a scientific enquiry into crime related issues. Forensic relates to or denotes the application of scientific methods and techniques to the investigation of crime [6]. It is a systemic investigation into unethical, unprofessional misconduct, embezzlement and financial related issues facing an organisation, or entity. Forensic is a forecasted, pre-planned, coordinated, and purposeful enquiry into fraud or other crime induce issues with the aim of surfacing it for improve productivity on the aggregate in an organisation or a nation. According to [4] forensic is related to scientific methods of solving crimes, involving examining the objects or substance that is involved in the crime.

Forensic management is a management framework that integrates investigation approach into financial, material and human irregularities in the form of crime along side with the process of managing a particular business, establishment or organization with the aim of surfacing such irregularities, minimizing operational cost and to increase performance on the aggregate. According to [3] forensic management is the act, process and science of formulating policies, organizing resources (human and material), planning the success of an organization, controlling the resources and directing the resources of the organization, with the purpose of surfacing/preventing crime and other fraud related issues so as to increase aggregate productivity in the organization. Forensic management is the application of management skills in the detection of misappropriation, mismanagement, embezzlement of fund and other criminal activities within a given organization [3]. Forensic management is the adoption of managerial approach to the investigation of fraud related affairs in any organizational set-up, which will in the long-run pave way for subsequent hindrance to the occurrence of mismanagement, misappropriation and other managerial/financial crime related act among staffs/personnel's of a given organization [3].

According to [3] in his study, forensic management can be done at two major levels.

1. *Individual Level:* Forensic management at individual level involves a staff/worker of a particular organization ensuring that on his/her part does not involve in any fraudulent or criminal related financial misconduct while handling the day-to-day activities of an organization. The notion behind individualized forensic management is that, an employee is employ for a given task of ensuring effective/efficient actualization of a given set goal in an organization, which must be free from fraud related issues from the employee.
2. *Collective Level:* Collective level simply means a cooperative effort of every staffs in a given organization directing their effort in order to achieve criminal and fraud free activities in the organization. This often consists of a collective effort of top, middle, bottom managers and subordinate staffs in running an organization with high level of managerial decency of no fraud.

IV. Benefits of Forensic Management in Large Scale Business Organisation

The benefit or goals of forensic management in large scale business organization are lantern for effective/efficient management and organisational productivity in the long-run. The benefits of forensic management were adopted from the study of [3], they were.

1. *Detection of Fraud:* According to [5], fraud is an intentional misrepresentation of financial information by one or more individuals among management, employees or third parties. Fraud involves the use of criminal deception to obtain an unjust or illegal advantage. One pertinent role of forensic management in an organization is the detection of fraud. In the [/an] business sector [/organisation] forensic management assist in the detection of fraud and other crime related activities in each individualized businesses in the sector

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[/organisation]. This is done through managers of these individualized business organization applying forensic skills and competencies in their day-to-day handling of activities which on the aggregate will pave way for effective and thorough investigation or enquiry into fraud related issues.

2. *Managerial Efficiency:* Efficiency in carrying out a given task is a catalyst for improve productivity in an organization. Forensic management enhances efficiency in the business sector [/organisation]. This is due to the fact that top, middle and low level managers in their bit tend to rid-off the activities of mismanagement and embezzlement of fund in the businesses which they manager. In same similitude, unnecessary bedeviling practices among top management staff to subordinate management staffs in the business sector [/organisation] is remove. This will on the aggregate enhances efficiency in the [/an] business sector [/organisation].
3. *Bridge Communication Gaps:* In any organization, communication is an efficient channel of achieving the goals and objectives of the organization. In light of this, in any business organization or enterprise, effective communication is a pivotal for the attainment of a particular set goals which the business sought to achieve. Communications gap may be as a result of contract dispute in an organization or more pertinent in organizations were fraud seemed to be at the hems of affair among staffs. In other words, it is due to staffs of a particular business indulgence in criminal acts within a given business organization.
4. *Effective and Strong Internal Control*: For a given sector of a nation to thrive, it must have a strong internal control. Strong internal control assists to solidify and centralised a given organisation. Forensic management is geared toward a solidified internal control. This strong internal control is achieved through collaborative effort from sub-ordinate staffs with the aim of achieving purposeful forensic management. In other words, forensic management tends to make every unit [department] in a given business organisation to be united managerially.
5. *Avoiding of Legal Action:* In every field of human endeavour and organisation, avoidance of legal action is always very pertinent. This is due to the fact legal action may retard the growth and development of an organisation. Legal action may involve debt related issues, business asset issues among other. Forensic management is often beneficial due to the role of avoidance of unforeseen or assist a particular business establishment in a legal action. This is as a result of the fact that forensic management tends to take a proactive and meticulous investigation into an organisation and similarly managing the organisation [with the aim of surfacing crime that will have lead to legal action against the orgainsation]. Sequence to this fact, the business sector [/organisation] will be to a greater level free from unforeseen legal action.
6. *Good Reputation:* Good reputation of any organisation is an incentizing factor for investor to make transaction with such organisation. This is due to the fact that no investor will want to invest or enter into any financial transaction with organisation that does not have good reputation. Forensic management assist in raising the reputation of individualized businesses which on the aggregate will raise the reputation of the sector [/organisation]. This will help internationals organisation in rating the high country in which forensic management is practice due to it lantern good reputation that is felt.

V. Phases of Implementing Forensic Management in a Business Organisation

The phases of implementing forensic management in an organization is of prior important for the attainment of a purposeful and successful forensic management for enhance aggregate performance in an organization. *It is pertinent to note that the entire phase of implementing forensic management from the planning, analysis, and action requires partnership with an expert (who is competent in forensic and in the field of management).* The phases for a successful implementing of forensic management in any business organization are as follows

1. *Planning Phase:* The planning phase involves a deliberate effort by management staff of an organization to pace-set an organization for a higher productive standard. It is an inevitable mechanism for an effective and prosperous business organization. It is expected in the planning process that every staff/worker in a particular organization input his/her opinion/view without any biases of level, giving the fact that every staff have to be involved for forensic management to be successfully achieved. According to [2] in the planning phase the customer's needs and expectations identified. Planning phase of forensic management involves all the management staff (top, middle, and low level) conglomerating together for the purpose of making a valid/reliable forecast on how forensic management can be effectively achieved, this process is usually documented. The planning process considers the resource (human and materials) in the organization; the human facet of the planning process takes into cognizance the trustworthiness, ability, competencies, and skill of staffs who are to monitor, supervise the entire

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forensic management; and cooperation from other staffs while the material facet considers the establishment of department, positioning of staffs, and anticipated reduction in the operational cost. According to [2] success factors are taking into consideration in the planning phase.

2. *Analysis Phases:* The analysis phase entails detailing the forensic management process in an elaborated sequence for easy understanding and implementation. The analysis phase is manned by top, middle management staff with less contributing from low management staff, due to the experience and level of competencies required in this phase. In analysis phase, the analyzers often consider recruitment, placement, cost and efficiency in operation, and trustworthiness as keen. This is due to the fact that effective forensic management framework require placing staffs in a position that will assist in the defined purpose of investigation into fraudulent and surfacing them so as to improve organizational capacity. In analysis the possibility of attaining a comprehensive and successful forensic management tends to be the priority or issue of concern. It considers the reduction in operational cost that would have been used to hire experts in surfacing fraudulent and criminal related activities regularly in the organization.
3. *Action Phase:* Action phase involves brings to bear what has been preplanned and analyzed. In this phase human and material resources are combined for a successful forensic management process in an organization. In action phases all level of management staffs ranging from top, middle and low level management staffs are dispatched to different departments/units in an organization for a purposeful forensic management. Similarly, a forensic management department and units is inaugurated in the organization that will seek to assist in fast-tracking inventories within an organization. Such department and units are manned by specific staffs, while little assistance is require from other staffs in the organization through their dedication to the forensic management process. In other words other management staffs submit their daily inventories and records of activities to the department and units.
4. *Monitory/Supervision Phase:* The monitory/supervision phase helps in the overseeing the entire forensic management process in an organization with the aim of improves its entirety. Such process takes into account compliance of management staffs, inventories processing, level of performance and effectiveness/n efficiency in operational module of the organization. In the monitory and supervision process needs are assessed, opinions and views of staffs pertaining to forensic management are assessed, and cost of running forensic management is estimated. It is expedient, to note that the monitory/supervision process requires a collaborative effort of every staffs with the organization. The keen interest of monitory and supervision phase is subsequent planning, so as to enhance the forensic management process which on the long-run will lead to productivity of the organization.

VI. Evaluating Forensic Management: Cost and Efficiency Model

To evaluate forensic management the author proposed Cost-and-Efficiency-Model (CEM) or Efficiency-and-Cost-Model (ECM). Cost-and-Efficiency-Model (CEM) or Efficiency-and-Cost-Model (ECM) is use to determine the cost of embarking on a particular project and the resultant level of efficiency to be attain in the process. The efficiency and cost model is use to assess the extent to which adoption of forensic management in an organization yielded desirable benefits/goals and productivity of the business within a period under review. The cost facet considers the extent to the reduction of cost of management of an organization; while the efficiency facet considers the capability/capacity of staffs of an organization to discharge their duties for increase organisational productivity. The model considers cost and efficiency indicators such as level of job performance by staffs, level commitment to job, resource management level, extent of hired expert for forensic, management cost, profitability index, level of apprehended cases of crime, and level of legal issues among others.

VII. Reasons for Implementing Forensic Management in Large Scale Business Organisation

The most pertinent reason for implementing forensic management is that it integrates investigation management style for the purpose of surfacing business irregularities of fraud, mismanagement, misappropriation, financial crimes among other which seems to impede organization productivity. In other words, implementation of forensic management helps in reducing operational cost and also heightens the level of management effectiveness/efficiency which is the hub for organizational productivity. Other reasons are far-fetched in the benefits of forensic management as earlier discussed.

VIII. Potential Limitations to the Implementation of Forensic Management

The potential limitations to the implementation of forensic management concept/framework are expressed thus.

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1. *Lack of Sufficient Expertise:* In any organization, implementing a particular policy or adopting a given management strategy require adequate expertise in the field for it to be successfully carried out. In light of this, implementing forensic management in large scale business organization in developed, developing, and less developed countries is anticipated to face little challenge of lack of expertise who are aware of the forensic management framework. But notwithstanding, in as much the forensic management has similarly bearing with previous management style/framework, this limitation will be reduce to the barest minimum.

IX. Strategies for Effective Forensic Management in the Large Scale Business Organisation

The following are strategies for effective forensic management to be achieved in large scale business organisation. Strategies such as proper remuneration of employees and education were adopted from [4] study.

1. *Proper Remuneration of Employees:* Proper remuneration of employees is an avenue of intimacy for employees to key into a particular vision of an organization without any barrier on their part. In other words, proper remuneration of employees is an incentizing factor that assists them to perform their jobs efficiently/effectively and similarly, to be determined to key into any goals which a given employer of labour is set to achieve. Forensic management is achieved to a great extent if and only if the workers/staffs are given their salaries and other accrued benefits as at when due, this will energized them to shun any fraudulent activities within the business organization they are working. Similarly, it will help them not to indulge in any crime related activities of falsification of documents, misappropriation of organizational funds, mismanagement of resources, and embezzlement of funds among other.
2. *Education:* Education is a catalyst for achieving a particular goals and objectives in a given organization. In a business sector, education involves awareness platform to enlighten staffs of a particular organization or to inculcate certain desirable skills and competencies on them that would assist them to improve on the level of their job performance on the aggregate. For forensic management to be achieved its lantern benefits in the business sector [/organisation] of developing countries, there is need for business practitioners and staffs of an organization to be educated on the procedures, rudiments, and ways forensic management works. This will assist staffs in contributing their needed quota in achieving the set purpose for which the forensic management is designed. Similarly, education makes use of awareness programmes, workshops, symposia, seminars, field trips and training among others. Awareness programmes such as workshop and symposia involves one form of exhibitions by experts or an expert teaching/lecturing the management staffs and subordinate staffs on the modus operandi of forensic management; while field trips involves visiting a given business organization within the sector that are performing productively well with forensic management; similarly, training involves equipping staffs of a given business organization with the needed disposition on how to effectively utilize forensic management process to achieve a set business goal(s). In light of this, [10] submitted that training and guidance is vital in maintaining the effectiveness of the strategy for the detection and prevention of fraud, corruption and its general credibility.
3. *Establishment Forensic Management Department:* In any organization or establishment, for forensic management to achieve its prior goals and benefits a forensic management department must be established. Forensic management department is the sub-hub for effective actualization of forensic management. Forensic management department comprises of personnel unit, investigation/enquiry unit, assessment/analysis unit, and execution unit. The personnel unit comprises of different staffs in the hierarchy level of management in a particular organization, which is usually from top managers to subordinate staffs, their function is to ensure the success of the forensic management system. It is pertinent to note that the forensic management department has their personnel represent in each of the department and units within an organization. The investigation unit is charged with the responsible of making enquiry or detection of misappropriation case or other form of financial crimes within the organization; the analysis unit is responsible for assessing cases and the extent to which a particular activity is fraud related; the execution unit is vested with the power to disciplining erring staffs found guilty of any fraudulent or financial crime activity within a given organization [3]. This department will assist in ensuring that the recruitment, promotion, appraisal, and wages/salaries allocation to staffs is free from all forms of irregularities induced by fraudulent, financial mismanagement and other form of crimes.
4. *Partnership and Collaboration:* According to [3] partnership and collaboration is a network that helps in the actualization of common goals and objectives in any organization, due to the fact that, it helps to assist each of the parties that are involved. Partnership and collaboration are effective channels which ideas can be share (ideas, knowledge, and

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skills) among individual businesses in the sector [3]. In any business set-up partnership and collaboration among staffs will help in the actualization of the benefits of forensic management. This is due to the fact that forensic management process requires every staff within a given business organistion to contribute his/her quota in the process of investigation/enquire, assessment, and recording of inventories within the interest of the organisation. Partnership/ collaboration can be internal and external; internal partnership requires all staffs of a given organization cooperating in terms of information and resource sharing for the purpose of a productivity forensic management; and external partnership requires private individuals, investors, government and other non-governmental organization giving their needed support as at when needed to enhance the achievement of a successful organizational goals.

X. Conclusions and Recommendations

Forensic management plays a pertinent role in a particular oraginsation if adopted. In contemporary business settings, large scale business organizations want to be managed with less cost and with high level of managerial efficiency that is devoid of fraud and financial mismanagement for increase productivity on the aggregate, this can be achieved by implementing forensic management in a particular large scale business organization. In other words, large scale business organization, implementing forensic management will pave way for reduction in cost of business operations, surfacing and reducing illegal, and fraudulent activities. It was recommended that.

1. In large scale business organization, information communication technology (ICT) facilities such as computers among others should be adopted. This will assist in recording business inventories, transactions and other activities at easy for effective forensic management process and investigation so as to fast track cases of crime in the organization.
2. Constant evaluation, monitory/supervision of forensic management processes should be done for onward planning in these large scale business organizations which will help to improve organizational productivity.

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Underlying Paradigms of Community Development: HRD Perspectives

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Abstract- The field of human resource development (HRD) is evolving and the scope is getting wider. Today community development is becoming a popular topic which is explored in the context of HRD. Community development and HRD are two fields which emerged from multiple disciplines, and it is inherently needed to explore by multiple paradigms. This paper aims to present a critical literature review on different philosophical paradigms of community development in the context of HRD. A recent literature review demonstrated that action research is the most popular research method used in community development; hence, action research is discussed from episteme-ological point of view. In addition, critical theory, feminist theory, and race theory were discussed to explore the paradigms in relation to community development and HRD.

Keywords: *community development, HRD, paradigms.*

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Underlying Paradigms of Community Development: HRD Perspectives

Mr. Hasanuzzaman Tushar [α] & Hassan Miushad [σ]

Abstract - The field of human resource development (HRD) is evolving and the scope is getting wider. Today community development is becoming a popular topic which is explored in the context of HRD. Community development and HRD are two fields which emerged from multiple disciplines, and it is inherently needed to explore by multiple paradigms. This paper aims to present a critical literature review on different philosophical paradigms of community development in the context of HRD. A recent literature review demonstrated that action research is the most popular research method used in community development; hence, action research is discussed from episteme-ological point of view. In addition, critical theory, feminist theory, and race theory were discussed to explore the paradigms in relation to community development and HRD.

Keywords: community development, HRD, paradigms.

I. Introduction

The field of Human Resource Development (HRD) is relatively young in academia as well as in practice and, it has been struggling to define its boundaries from the beginning (Woodall, 2001).The term HRD was first defined by the Harbison and Myers in 1964, as a broad field that includes the development of individual, social and national level. They define HRD as "the process of increasing the knowledge, the skills, and the capacities of all the people of the society…" (as cited in McLean& McLean, 2001, p.320). But this wide scope of HRD was soon narrowed and started mainly to target on the context of business organizations (McLean, Kuo, Budhwani, & Yamnill, 2006).

Swanson (1995) defined HRD as "a process of developing and / or unleashing human expertise through organization development and personnel training and development for the purpose of improving performance" (p.20). According to this definition the primary function of the HRD is improving performance and the main functions involved in HRD is an organizational development and training and development. In other words,it isonly addressed HRD in corporate business point of view.

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But in the late 1990's and in the beginning we started to see the HRD discipline broadening its terrain again with the global definition proposed by McLean and McLean in 2001. McLean and McLean (2001) studied different HRD definitions used in different parts of the world and highlighted that there are significant differences in defining the term HRD in different parts of the world. Based on their studies, they have formulated a global definition for HRD.

Human Resource Development is any process or activity that, either initially or over long-term, has the potential to develop adults' work-based knowledge, expertise, productivity, and satisfaction, whether for personal or group/team gain, or for the benefit of an organization, community, nation, or, ultimately, the whole humanity (McLean & McLean, 2001, p. 322).

II. Methods

This paper presents a literature which focuses different paradigms of community development in the context of HRD. The articles and books were gathered and searched from university physical and online library, and Google scholar search engine. Key words used includes: Community development, Human resource development, community development and HRD, Social development and HRD. The majority of the sources used for this paper are publications after the year 2000, but few sources which seem to be important were included even though those were published before 2000.

III. Review of Literature

The above mentioned definition of HRD by McLean & McLean (2001) has changed the lens of viewing HRD for researchers and practitioners again. The boundary of HRD has moved from business or organizational development to include community development and national development. McLean (2006) argues that many developing nations use HRD concepts to address their community and national development issues for a long time, even though the institutions running those programs does not realize, what they are actually practicing is related to HRD. Due to the lack of research done in community development in the context of HRD, the researchers and practitioners have failed to explicitly acknowledge the HRD interventions in community development. But today the use HRD

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interventions to address various community related issues like; illiteracy, women's empowerment, poverty, child health issues are becoming more common. And HRD research communities are starting to focus their research onthose interventions (McLean, Kuo, Budhwani, Yamnill & Virakul, 2012; Kim, 2012).

a) What is Community Development?

Community development has an extended history and since it was practiced in many countries from along time it would be difficult to trace the origin of the practice (Brokensha & Hodge, 1969). In the United States the concept of community development was first started in the Progressive Era, mainly to involve the member of the community in fighting crimes and maintaining law and order in the society. In 1960s the concept was further broadened by the social activists to address poverty in the country, and at this stage it was incorporated in the national policies. By time community development has further broadened its scope to include: education, health, environment, housing and so on. Today community development is a field that comprises of many other disciplines like; business, organizational behavior, sociology, anthropology and education. Due to this multidisciplinary nature and existence of multiple paradigms the literature isseen in community development has significant contradictions. Community development has a number of definitions and it varies significantly from time to time and from one country to another (Robinson &Green, 2011). Christenson and Robinson (1986)defined community development as "a group of people in a locality initiating a social action process (i.e., planned intervention) to change their economic, social, cultural, and/or environmental situation." (as cited in Bhattacharyya, 2004, p. 8). Bhattacharyya (2004) criticized this definition by raising the question; how to define locality in this advanced era of transportation? And, another question he raised is why the term "political" is not mentioned along with other terms like economics and social in the definition?

It seems no definition is free from critics, and no definition could be used as universally accepted definitions for community development. Christenson and Robinson (1986) concluded that there are no clear cut definitions for community development, the position of the person who initiates the program influence his/her way of defining community development (as cited in Bhattacharyya, 2004). Bhattacharyya (2004) argues, if community development is a profession or an academic field there should be some boundaries. Not everything that contributes to community development could be referred as community development. He proposed two conditions that need be constituted something to be community developments, including 1) definite and unique in purpose and methodology 2) universal applicability of scope: means should be applicable to all social formation like; urban or rural, post or pre-industrial.

Robinson & Green (2011) concluded that, community development can be viewed as a process (a method of implementing a change), program (a specific activity like agricultural innovation), outcome (a result of a program like increase employment) or, and as an ideology of action (to change social or economic values of the society).

Community development and HRD both are disciplines that were established based on combinations of a wide range of other disciplines like: anthropology, sociology, psychology and economics. HRD is a field that has been viewed from multiple paradigms (Woodall, 2001; Hurt, 2010) and adding community development or at least a part of community development in HRD adds more paradigms to the HRD filed. The number of researches done by HRD researchers to address community issues is growing. This increases the need of literature that explores different paradigms in approaching community development in HRD perspectives. Hence the aim of this paper is to explore possible research paradigms that could be used to address community development in the context of HRD. This research only discusses some paradigms and we believe there could more applicable paradigms to address this subject.

b) Paradigms

The word paradigm is often described in the literature as the lens or a set of colored glasses that we use to view the reality of our world. The word "paradigm" was in use for a long time, but it gains the attention of the philosophers and academia after the greatly renowned book called "The Structure of Scientific Evolutions" by Thomas Kuhn in 1996. Kuhn defined paradigm as the framework of assumptions that we perceive in our mind when we see the reality of the world. In the academia paradigm is perceived as the set of views that are used by academic disciplines to perceive their world in order to generate knowledge in that particular discipline (Hurt, 2010; Potipiroon, Sritanyarat & McLean, 2006)

In philosophical terms paradigm is associated with multi-level concepts. The first level is Ontology. Ontology can be defined as the way we see our world and what we believe as the reality of the world. The ontological position of the researcher will guide other philosophical levels like epistemology and methodology. Epistemology is the next level, which asks the question of how we perceive our ontological position. In other words ontology is about what we know and, epistemology questions about how we know what we know. Epistemology is about ways that are used to generate knowledge. Johnson and Duberley (2010) described epistemology as "the study of the criteria by which we can know what does and does not constitute

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warranted or scientific, knowledge" (p.10) (as cited in Potipiroon, Sritanyarat & McLean, 2006). Methodology comprises a set of methods and detailed procedures, principles and assumptions used for a particular investigation or a study (Hurt, 2010; Potipiroon, Sritanyarat & McLean, 2006).

c) Paradigms of HRD

HRD is a field that uses multiple epistemologies or paradigms. Hurt (2010) did an investigated using HRD cube, to explore the current paradigms in HRD. His findings revealed 18 different paradigms among just 16 different articles published in AHRD (Academy of Human Resource Development) journals. From epistemological perspective post positivist and interpretivist paradigms were identified more common paradigms. And the critical theory was also noticed, but it was less frequent than post positivist and interpretivist approach. Another key finding shows that HRD researchers were using theory, research and practical perspectives to analyses their research. But most researches were focused on practical perspectives, then just research and theory. Hence HRD is considered as a field which hasmultiple paradigms and often there could be contradictions amongst the paradigms, which leads to ambiguity.

IV. Paradigms of Community Development

Unlike HRD, community development is a field that solely concentrates on the general well-being of the community. It mainly concerns with practical knowledge than just theories. Hence the paradigms that need to see community development could be different then HRD. We have discussed some of the paradigms of community development under two main headings of action research and critical theory.

a) Action Research in Community Development

Action research is a commonly used method is social sciences, and it is used as the main research strategy in community development also (Ledwith, 2011). From several textbooks that were written in the field of community development, it is common to see a chapter or a section discussing about action research. In researching HRD concepts in community development also, action research is recognized as an ideal model (McLean, Kuo, Budhwani & Yamnill, 2006). In fact, most of the community development related researches appear in the AHRD journals are action researches. Example: Development of K-12 Educational System in Kyrgyzstan, Knowledge management in a community setting using action research: A case study of Lumpaya Community (McLean, Kuo, Budhwani & Yamnill, 2006).

Action research primarily aims to solve an existing problem or to bring improvement to a situation. In action research, the researchers get closely involved in the community where the research operates. It is also referred as "participatory research" or "participatory action research". Action research promotes participation in the research process by the stakeholders and tries to suggest actions that could lead to a better condition for the stakeholders; it could be in terms of satisfaction, sustainability, justice or any other aspects. The basic three component of action research is 1) action 2) research and 3) participation (Greenwood & Levin, 2006; MacLeod, 2014).

In HRD and community development action research could be used to improve the condition of the community by applying HRD to community development efforts (Budhwani & McLean, 2012). Those who initiate in action research are mainly scholar-practitioners, who deeply care about bringing betterment to the world (Reason, & Bradbury, 2001).

Epistemology in action research: The Traditional positivist approach of acquiring knowledge treats human experience separated from knowledge. It demands objectivity and using controlled experimentations. "Action research rejects the notion of an objective, value-free approach to knowledge" (Brydon-Miller, Greenwood & Maguire, 2003, p.13). Greenwood & Levin, 2006 affirmed that "social knowledge can only be derived from practical reasoning engaged in through action. As action researchers, we believe that action is the only sensible way to generate and test knowledge"(p.6). Action research is not just about bringing positive change to the society but, it can also view as a strategy to acquire practical knowledge. In action research since the researcher is a part of the research problem objectivity or bracketing is denied. Hence the action research model is largely criticized by the conventional positivistic social scientists, and it is often referred as unscientific and invalid. The field of science also emphasizes acquiring knowledge through thinking (individual rationalism) instead of knowing by doing. More recent schools like critical theory and pragmatism emphasized the importance of acquiring knowledge through experience then just thinking. These schools have stressed the social component of interpreting knowledge which becomes a key part of action research also.

Today it is believed that the positivist, the modernist worldview of western civilization is reaching a stage where it is no longer useful. The world is shifting its paradigm of viewing the universe. Today a new worldview is emergent as systematic, holistic, relational, feminine, experimental. That is a participatory worldview, where it is believed reality is a "co-creation that involves the primal givenness of the cosmos and human feeling and construing" (Reason, & Bradbury, 2001, p.7).

Pragmatism and action research: Pragmatism philosophical view mainly questions about the usefulness of

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knowledge in the practical world. The knowledge is considered true only if it works in the real world. William James (1950) categorized knowledge into two types; "knowledge of acquaintance" and "knowledge about". Knowledge of acquaintance could be acquired from experience and actions. Knowledge about is the knowledge that acquired from systematic objective thoughts, and which seek the underlying principles behind the knowledge of acquaintance. In pragmatic epistemology the researcher or the investigator should have close contact with the research phenomenon and face-to-face interaction with the subjects to reflect on their actions, in order to achieve knowledge of acquaintance, which then will be converted to knowledge about (Cooke & Wolfram, 2005).

Phenomenology and action research: A phenomenological view closely aligns with the pragmatic and humanistic philosophy of action research. In phenomenology the researcher intends to explore the lived experiences of the participants in order to get an in-depth explanation of the phenomenon in real life context. Phenomenology does not seek universal or generalizable truth, but its attempt to explore the individual reality as experienced in day to day life. Experiences that are taken for granted are explored to understand the emotions associated with it. In other words, it tries to bring unconscious to conscious. In-depth interviewing is used as a main research method in phenomenology. Researches that aim to explore the social phenomenon like; discrimination based on gender, race, age phenomenology could be used within the action research model (Thawornphun & Manunpichu, 2006).

V. Critical Theory in Community Development

The philosophical research paradigm, critical theory, is a social theory which typically emerged out of the Marxist convention and developed through the work of various Marxist theorists, mainly three leading theorists (i.e. Max Horkheimer, Theodor Adorno, and Herbert Marcuse) of the Frankfurt School (Germany) in the 1920s (Cranford, 2010; Hurt, 2010; Johnson & Duberley, 2000; Swanson, 2005). According to Kincheloe & McLaren (2002), critical theory is originated not only from Marxist philosophy, but also philosophy from Kant, Hegel, and Weber and later on modern critical theory has been drawn by the second generation of Frankfort School scholars namely the work of Jurgen Habermas. However, most of the critical theorists agreed upon that critical theory is the systematic critique of society and culture to define visible and invisible inequality or domination in order to eliminate it and bring the change and intensify the emancipation of the human being. Critical theorists believe that all knowledge is driven by political power and value, including art, business, science and engineering, which is moderately unseen to us. They also believe that capitalism generates injustice, domination, and oppression (Swanson, 2005), where critical theory focuses on discovering these oppressions from community, society, and culture and finding a way to overcome it.

In community development, critical theory is inherently required in order to determine whether development is needed. The community is built under few important attributes including a group of people, common interest (e.gnorms, values, or knowledge), and politics where communities could be healthy or unhealthy or mostly in between. The reasons behind unhealthy community are prejudice, unconsciousness, domination, oppression, and name a few which results in the conflict between each aspect in the community. Oppression in the community can be found in many forms, i.e. discrimination, gender inequality, social injustice, masculinity, and name a few. Gradually, critical theory introduces numerous subsets of approaches in order to eliminate the conflict of the community and carry on its development, e.g., feminist theory, race theory, queer theory and liberation theory. The critical theory researchers use the participants' involvement in the community through the aforesaid approaches not only in order to data collection, but also they come up with ideas to get rid of the oppression which results in the development of the particular community.

Critical feminist theory: Historically, women are dominated, abused, oppressed, and victimized by social conventions. Mostly, these conventions are socially constructed by men. Therefore, a feminist theory developed which is a part of the critical theory and drove to the same perspective. Lorber (1997) stated that feminist theory emerged out of feminism into a theoretical or philosophical field where gender inequality (equal opportunity for both men and women) is the core objective. Aguinaga, Lang, Mokrani, & Santillana (2013) elucidated that feminism arose precisely as a political challenge to the effects of an andro-centric discourse, traditionally presented as scientific and universal, but which has systematically undermined other knowledge and has gained domination in a number of areas – including women's bodies and speech, the mainstream arguments of medicine and psychoanalysis, as well as philosophy and anthropology" (p. 41). Frisby, Maguire, & Reid (2009) spelled out that "the terms of domination and subordination that reflect gender inequalities (that are always interceded by other indicators of difference such as class, race, sexuality, and nationality) impact every woman, man and child in multiple ways on a daily basis" (p. 14). Though the feminist theory is originated from feminism, but it is not about only to elevate the female voice, it's about gender discrimination; where in fact both genders suffer. Thus, feminist researchers have found that the perspective of feminist theory is not

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only to establish equal rights for women, but also it covers all gender groups (Bierema, 2002; Frisby et al., 2009).

Bierema (2002) described knowledge construction that historically, it is constructed by men. As a consequence, the knowledge, experiences, and development of women have been untouched by the social researcher. Nonetheless, the women are the biggest part of a community, so, the progress of a big portion of the community was unnoticeable. In the meantime, a feminist theory emerged out, the social researchers started to raise the voice against inequality, domination or injustice against women underline the feminist research paradigm. Whilst, the language, and ground for raising voice have changed over the years, but the core feminist message remains (Dominelli, 2002). In community development perspectives, women are typically found to be in lead level very less than men. Aguinaga et al. (2013) pointed out that feminist research has focused on the development of the community and the execution of social and redeployment policies through ensuring the equal opportunity for both genders. Although many researchers don't use critical feminist theory paradigm in community development research because of the male dominant community and unbreakable social convention. The community development researchers might conduct the research under this paradigm to investigate the social inequalities and injustice against women or any genders within the community, to gather the lived experience of that oppressed gender who is historically dominated by the construction of a society.

Queer theory: Queer is just opposite of *normal* considered as a stranger. Therefore, queer is not well accepted in the world because of the negative meaning and position against constructive society and culture. The concept of normal is about all dominant ideology (i.e. white, heterosexual, male, female, and name a few), which is all socially constructed phenomena. Society and culture established these *grand narratives* that are so called normal to us. Therefore, we are being taught of these dominant ideologies from childhood by our parents, educational institutions, and culture. And then queer theory arose in the early 1990s, which is derived from the field of critical theory that rejects these mainstream behaviors particularly binary oppositions of gender. Jagose (2004) explained the term queer theory, "focuses on mismatches between sex, gender and desire. Institutionally, queer theory has been rapidly known as the subject of lesbian and gay, but its analytic framework also includes such topics as cross-dressing, hermaphrodites, gender ambiguity and gender-corrective surgery" (p. 3). Queer theory covers almost all kinds of sexual behavior and sexual identity, generally it is known as a study of gay and lesbian; however it covers a broad field of other gender identity and sexual attraction including homosexual (sexual attraction toones' own sex), bisexual (sexual attraction to both male and female), transgender (trans men and trans women), homophobia (rejection of homosexual), polygamy (multiple wives), polyandry (multiple husbands), group sex (threesome, orgy), bondage (sexual practice with tying up one partner) and name a few. McLean and Sritanyarat (2016) summarized the definition of queer theory from multi-sources by queer theorists that "understanding of deviation from the normative sexual orientation through the study of sexual behavior or activities, identities and attraction to same or opposite gender as a result of expansion of feminist theory and gay or lesbian studies that were derived from critical theory and action" (s. 43).

In community development research, queer theory helps the researcher to understand more about sexual orientation, which might be the guidance for the community leaders and other people in order to get rid of the dominant ideology about sexual identity and behavior.

Critical race theory: The term race is a socio-cultural convention. Gates Jr (1993) emphasized that the theory of race is a biological misleading term, which is commonly used as a *metaphor,* for the reason that the author raised a question, "who has seen a black or a red person, a white, yellow or brown person? And these terms are arbitrary constructs, not reports of reality" (p. 50). There is a common myth about the paradigm of race theory, racism focuses only the black or white issue, in fact it covers all racial groups in a society or nation, including Latino, Jewis, Asian, Native American, LGBTQ, skin color, and few others minorities of a community. Historically, the minorities of a community are being oppressed. Here, the main purpose of critical race theory is to establish social justice and a critique of the socio-cultural convention in the legal system through conducting a study of the intersections between different groups of minorities in the community including gender, class, ethnicity, sexuality, nation, and name a few. The critical race theory is a specific collection of principles and theoretical context that involves a connection between race, racism, power, and law (Delgado & Stefancic, 2012).

Critical race theory (CRT) has significant implication for developing a community, especially within the minority group and racial inequalities. For example, Cerezo, Mc Whirter, Peña, Valdez, & Bustos (2013) conducted a study underline the paradigm of critical race theory in order to develop and execute of the Latino educational equity project that might increase critical consciousness among the campuses (predominately white institution) and the local communities in Oregon. The researchers have found the concept of CRT has strong potential to increase student's consciousness of multi-cultural experience

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which may help them to contribute to their own local communities.

VI. Implication and Conclusion

Researches that focus on community development are growing in the field of HRD. Yet there is little research which discusses the paradigms to approach community development in HRD context. By exploring different philosophical paradigms in community development, we believe HRD and other discipline researchers will get an idea about the potential community development areas related to HRD. This paper will help the HRD researchers and practitioners to get a better understanding in designing a community development program or conducting a research. Community development and HRD share similar interests in many aspects, however, few studies (Aguinaga, 2013; McLean et. al., 2006, 2012; Wein, 1997) conducted on the similar areas. Instead, most of the HRD research concentrated on commercial contexts. Hence, it is recommended to explore the potential applicability of HRD to the community instead of an individual corporate context. HRD researchers could approach community development under the different philosophical paradigms and those paradigms need to be explored in-depth.

Research related to community development is increasing in HRD research platforms. This change could be mainly due to the paradigm shift that are experiencing in viewing and defining HRD. HRD is moving from performance driven corporate context to the most holistic nature which concern about the development of the communities, nations and the whole humanity. HRD and community development are fields that have multiple paradigms. Each paradigm will provide a different insight into the discipline. The action research model was the most common research model that was used in community development. Action researches aim to bring a solution to a problem and it concerns with the applicability of the knowledge to real-world to make the world better place. Community development has close links to Critical theory, feminist theory and race theory since the primary aim of those theories is to address the oppression faced by minorities. Many community developments are focused on brining equality in the community by addressing the oppressed parties.

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A Qualitative Investigation of Workplace Violence: A C ase of Female B ankers in Pakistan

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Abstract- *Purpose:* The theme of this study is to delve the violence incidences faced by female's bankers during their service and its impact on their professional and personal life in Pakistan. This article point out the workplace violence towards female's banker in Pakistan as a considerate subject, which has never been explored by researchers before.

Design/Methodology/Approach: Data has been collected by conducting individual's interviews by using a qualitative approach. For data analysis, the Grounded theory and for information processing NVIVO version 10 has been used.

Findings: Most of the female bankers in their banking career experienced violence. Female bankers confirmed that they face verbal abuse from customers and male staff, they have not been reported that, because banks always prefer customers on employees. In some instances female employees report but no proper response had been taken by banks management. Most female bankers reported that because of violence, they come under stress, their work efficiency has been affected, they feel dissatisfaction, and start thinking about leaving the job. The results show an increasing trend of violence towards female bankers.

Keywords: *workplace violence, female bankers, banks, work efficiency, stress.*

GJMBR-A Classification: *JEL Code: E50*



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A Qualitative Investigation of Workplace Violence: A Case of Female Bankers in Pakistan

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Abstract- *Purpose:* The theme of this study is to delve the violence incidences faced by female's bankers during their service and its impact on their professional and personal life in Pakistan. This article point out the workplace violence towards female's banker in Pakistan as a considerate subject, which has never been explored by researchers before.

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Originality/value: This study improves the understanding of how workplace violence effects on employees health. The result of this study will support banks management to design and regulate policies in order to overcome the workplace violence.

Keywords: workplace violence, female bankers, banks, work efficiency, stress.

I. Banking Sector of Pakistan

At the time of Partition, Pakistan had no proper banking system even it had no central bank. 631 banks out of 3496 branches of the scheduled banks in British India were situated in Pakistan (SBP, 1948). The State Bank of Pakistan Order was issued on May 12, 1948 to overcome future problems and the state bank of Pakistan was inaugurated on July 1, 1948(Ahmad, Malik, & Humayoun, 2010). After the partition Pakistan owned two banks i.e. Australasia Bank (today: Allied Bank Ltd. or ABL) HBL (Habib Bank Ltd) and Muslim Commercial Bank (MCB) and in 1949 state-owned National Bank of Pakistan (NBP) was established it also work as commercial bank and as the agent to the State Bank of Pakistan in remote locations where SBP does not exist as SBP is the major shareholder of NBP (Ahmad et al., 2010). 23 banks were established in 1991 by the Bank Nationalization Act out of which ten were domestically licensed. Muslim Commercial Bank was privatized 19991 and in 1993 Management of Allied bank takes the major ownership.

II. Demographics of Pakistan

Pakistan is 6th populous country of the world. According to 2017 census population of Pakistan is 207.774 Million (Pakistan Bureau of Statistics, 2017). At the time of independence, 40% of its population belongs to rural areas. The literacy rate of Pakistan is 74%, and the literacy rate of females is 45 % (Pakistan Bureau of Statistics, 2017). In the past, females were not encouraged to doa job. Whereas with the passage of time now literacy rate of women increase day by day which opens the doors of all fields for women's where before females were not performing their duties like military, police, and banks. In 1990 due to privatization, the banking sector in Pakistan brings revolutionary changes and more females were hired by the banks especially in the front desk staff but still in Pakistan males are dominant and catch the key posts.

Pakistan is a male-dominated society in which ladies behave as their man's desires(Shahzad & Malik, 2014). Female avoid reporting the cases of verbal violence because of the influence of males in the society and workplaces. It is noteworthy to know what verbal abuse is? Such words or speech that humiliates or embarrasses the target. The recipient gets a feeling of mortified, insulted, and undervalued. It includes shouting, making disparaging remarks, cursing, name-calling, and pressures"(Dombrowsky, 2012).

The concept of violence towards the female is described in social learning theory (Bandura, 1962).According to (Bandura, 1962), social learning theory narrates that transaction and reception of physical and mental abuse are trained and learned behaviors. The social situation is very vital in order to conclude the frequency, form, circumstances, and target of aggressive actions. According to this theory, man learns how to behave from the behaviors of others.

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When someone sees the rude behavior of others with women, he also adopts that behavior and with the passage of time that behavior is common in the whole society (Shahzad & Malik, 2014).

Mostly leaders from Pakistani business organizations adopt the authoritarian leadership style. where they don't bother about employees self-respect(Johnson, 1994). In authoritarian leadership, leaders put personal dominance and control over their subordinates (Tsui, Wang, Xin, Zhang, & Fu, 2004).bully employees and there exist more incidents of job violence.

As per social exchange theory (Blau, 1964) when employees feel that leadership focus on the wellbeing of employees, they in response put extra efforts to their jobs and less engage in violence. In response to that organizations in which leaders were concerned with their self-interest face more violence (Peterson, 2002).

According to social exchange theory (Blau, 1964), it's an exchange process when management treats employees in a kind way then in response employees also shows a positive behavior to the organizations. This exchange process also works negatively if management put pressure on employees treat them in a negative way then in response employees behavior also becomes negative.

Reciprocity sometimes works in negative ways, destructive dealings are met with destructive dealings, pressure met with pressure, and use of authority is met with the use of authority.

III. Violence in Pakistan

One out of three married ladies in Pakistan face physical violence from her husband (Quershi, 2017). Whereas informal estimates higher figure and it is considered as normal in Pakistani society. According to Bureau of Statistics, more than 50% ladies of one province consider it's normal if husband beat his wife under certain circumstance (Quershi, 2017).

Out of 169 countries, Pakistan is in 125th position on the Index of Gender Development and has a great incidence of Violence against Women (VAW) (Karmaliani Rozina et al., 2012). At macro level gender-based violence supporting factors include the acceptability of violence, economic disempowerment, lack of formal education, combine family systems, priory to males in the society, deep-rooted male supportive norms and values, and a lack of knowledge of basic human rights, complex legal system, and other support systems.

In the late 70s and 80's, Pakistan witnessed a regression of women's rights and, laws were amended to reflect this discrimination. But now in the last ten years such laws and policies passed by the government to protect females and control the violence. In a country like Pakistan, the role of mass media can be transformational. A long-standing community of researchers and activists has been working on eliminating violence in effective ways for decades. But there are also newer, youth-led movements that show promise.

Punjab provincial Government developed a Smartphone application for the women protection. Where women can report harassment easily and not need to go to the police station (Pakistan Today, n.d.).Violence in Punjab province Pakistan increase by 12 % in 2017 (Pakistan Today, n.d.).

IV. Workplace Violence

98% population of Pakistan is Muslims, but still workplace violence towards female bankers is one of the biggest issue (Shahzad & Malik, 2014). Among all bankers, female's bankers at the front desk at the highest risk of workplace violence.

Pakistani workforce contains only 22% females. Because of certain risk, e.g. sexually harassed and assaulted by men's (Cassum, 2014). Pakistani ladies do not prefer to leave their homes for a job. Studies have been shown that some women also face violence within their households because of apparent dishonor and a threat to maleness when they work outside.

Globally workplace violence is considered as the most workplace distressing subject. Multiple domains are affected by itlike hospitals, educational institutions, banks, and multinational companies (Cassum, 2014). Workplace violence is a serious issue it has overwhelming effects on the organizational productivity and also on employees life (Aytac, Dursun, & Akalp, 2016).

History shows that violence brings a serious social problem. According to WHO (World Health Organization) 'the planned behavior to uses physical force, threatened or actual, against any person, group of people or community which will produce harmful results like injury, death, psychological harm, mal development, or deprivation' is violence (Krug, Mercy, Dahlberg, & Zwi, 2002).

European Commission's defined workplace violence as "Incidents cause staff abusement, threatened or assaulted in issues concern regarding with their work; it also commuting to and from work, involving an explicit or implicit challenge to their safety, well-being or health" (Richards, 2003). Violence at the workplace is not limited up to physical violence it also contains vocal violence (Aytac et al., 2016).

Studies show that in an occupation where there is interaction with other than employees there are more chances of violence there. Due to this violence, there is higher turnover in public dealing jobs (Aytac et al., 2016).

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Previous research shown that employees which deal with workplace violence face psychological problem such as stress, depression, anxiety (Hegney, Tuckett, Parker, & Eley, 2010), emotional exhaustion (Grandey, Kern, & Frone, 2007)domestic problems, lack of confidence , segregation in personal life, and lack of attention on work (Kaukiainen et al., 2001).

Past research has shown that violence at workplace reduce the job satisfaction level lower, surges turnover intention (Herschcovis & Barling, 2010;Wang et al., 2006) and reduce the emotional attachment to the organization (LeBlanc & Kelloway, 2002).

In our daily life, people think all workplace violence in a general category. Violence is not restricted to physical violence. Behavior which causes irritation, mental abusement, and verbal bullying is also considered as violence. Similarly, threats, sexual harassment, damage, and conflicts which lead towards fights are also a part of violence (Dunkel, 1994). Workplace violence is classified by researchers in two types psychological and physical violence (Early & Williams, 2002; Ferns, 2005; Randle, 2003) and in Pakistan, both of them are commonly observed (Shahzad & Malik, 2014).

Bashir, Hanif, and Nadeem, (2014),has been conducted research in the telecommunication sector of Pakistan and studied employees face work-related bullying issues especially those employees which deal aggressive customers result shown that violence leads towards turnover. According to Cassum (2014) workplace violence especially vocal abuse is a distressing issue and is considered as a gateway to bring frustration and employee turnover.

Due to lack of confidence, communication barriers, lack of awareness of basic rights, societal barriers, fear of reputation damage and fear of losing job cases of verbal violence in Pakistan are underreported (Shahzad & Malik, 2014).

Female bankers blame themselves for abuse instead of the abuser because according to them no reporting factor is the major cause of workplace violence. Not limited to this, lack of authority and support from the family restrict them from reporting these events especially married ladies. This leads female bankers to tolerate verbal violence as a routine part of their job.

At the workplace, female bankers experience horizontal and vertical violence. Facing violence from colleagues of a same hierarchal level is known as horizontal violence and when they receive violence from top management positions than its vertical level. Study of (Johnson, 1994), shows that 67% of cases were employee-to-employee or employee-to-supervisor, and 22% of these cases have a serious offense.

In Pakistan total 31 banks are working out of which five are public, four are foreign, and twenty- two are local private banks are working out of which. The participants in this study were female bankers working in Lahore city. To get in-depth understanding of these issue individual interviews of female bankers were conducted by using a qualitative approach.

For interview 400 female's bankers from multiple banks and various locations were contacted. 75 female bankers from 400 were agreed to give interviews (Demographics of these respondents are presented in Table 1). Open-ended questions were used in the interview, and a maximum number of questions were adopted from the questionnaire of World Health Organization (WHO; 1997) project survey. This questionnaire satisfies the requirement of the current research. The instrument, includes the question like How worried are you about violence in your current workplace? Have you witnessed an incident of workplace violence; any incident of workplace violence reported by you? How of workplace violence effects on female bankers family life and work life? And In your view, what are the three utmost significant actions that would help to reduce violence at your workplace? Due to the sensitivity of issue, most of the female bankers hesitant to give interviews; therefore, interviews of 75 respondents could be conducted, and each interview is of 20 to 25 minutes' duration which includes a briefing about the interviews and consent forms signed.

The researchers read all interviews and did information processing on NVIVO-10. The researcher used Grounded theory method (Strauss &Corbin, 1990) for the data analysis purpose. By the help of Grounded theory research set the outlines of the process how to conduct research. First researcher begins with the general questions than sampled theoretically people and incidents after that collected the data and used data to generate concepts. At the end relationships among categories are explored in such a manner that hypothesis about connections between categories emerges.

Table 1: The Main Characteristics of the Sample (*N*= 75)

Characteristics	Frequency	%
Gender		
Male	0	0
Female	75	100
Age		
Less than 30 years	40	53

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30-40 years	26	35
More than 40 years	9	12
Experience		
Less than 5 years	58	77
5-10 years	17	23
More than 10 years	0	0
Education		
Bachelors	10	13
Masters	65	87
Due to violence Female Bankers experienced		
Stress	75	100
Low work performance	69	92
Low job satisfaction	75	100
Turnover intentions	65	87
Violence experienced in the last 6 months		
Verbal violence	65	87
Physical violence	04	5

V. Findings

During an interview, one female employee shared her experience of a violent attack when she was performing her duty in her branch one account holder demand for his bank statement when she gave him his account statement he held her hands and said I want today you will take dinner with me. I immediately went to deal with another customer. He then goes and passes a smile. Another female banker told about her incident that one of her branch manager calls her daily for meeting and start shared his personal problem and one day he asked that you are very beautiful and try to hold my hands after that he proposed me for marriage.

There are a high number of workplace violence incidents but underreported. Most of the female in interviews confirmed that when they report any violent incidents, at that time bank management not come forward to support them especially if this violence is from the customer side. Moreover, female bankers confirmed that they also face verbal violence, and ignore it instead of taking action because they because they think that reporting was unworkable bank management not take any action instead of that they will face a lot of problems in reaction and also it will impact badly on their reputation and feel shame and humiliation to report that.

The absence of respect toward female bankers in Pakistan is a significant factor in workplace violence. During interviews, given below following answers of female banker confirm the presence of violence.

Yes, I have awareness of workplace violence. In Pakistan, workplace violence is the main issue. The behavior of customers is not polite; they talk in very a harsh way and think that the staff is their personal servant. Yes, several times I witnessed and experienced violence. Reporting system against the violence of our organization is not supportive. Management of our organization does not encourages reporting such incidents. Due to violence, I experienced job stress. Workplace violence reduces job satisfaction, and reduces the employee productivity. Organizations and Government make strict policies and laws in order to control the workplace violence.

Almost, all of the female bankers acknowledged that they faced verbal violence (findings are presented in Table 1). Many of them believed that this is due to lack of management support. Not a single bank gives training to its employees how to tackle the effects of workplace violence. The results of this study also show that the most incidence of violence is by account holder which has huge deposit in the banks or accountants of the big firms. The research also confirms that most of the incidents of the verbal violence happened during the month end, year-end closing and on salary days when there is a rush in banks. The results of this research endorsed findings of past studies. In one study, nurses had highest job satisfaction who not met with violence incident while others had lowest job satisfaction (Hesketh et al., 2003). Emotional reactions regarding violence include annoyance, jolt, horror, melancholy, anxiety, strain, suspicion, sleep disruption, panic attacks, and fear of returning to work (WHO, 1997). Organization violence effects organization by low productivity, security, compensation, and increase in turnover (WHO, 1997).

According to Hesketh et al. (2003), most of the workplace violence cases are not reported by staff. According to Farrell et al. (2006), employees during facing aggressive situation seeks help form their colleagues rather than from their managers. This shows that females try to avoid reporting that cases. This non reporting of cases give more motivation to the abuser, and he will behave like that again and again.

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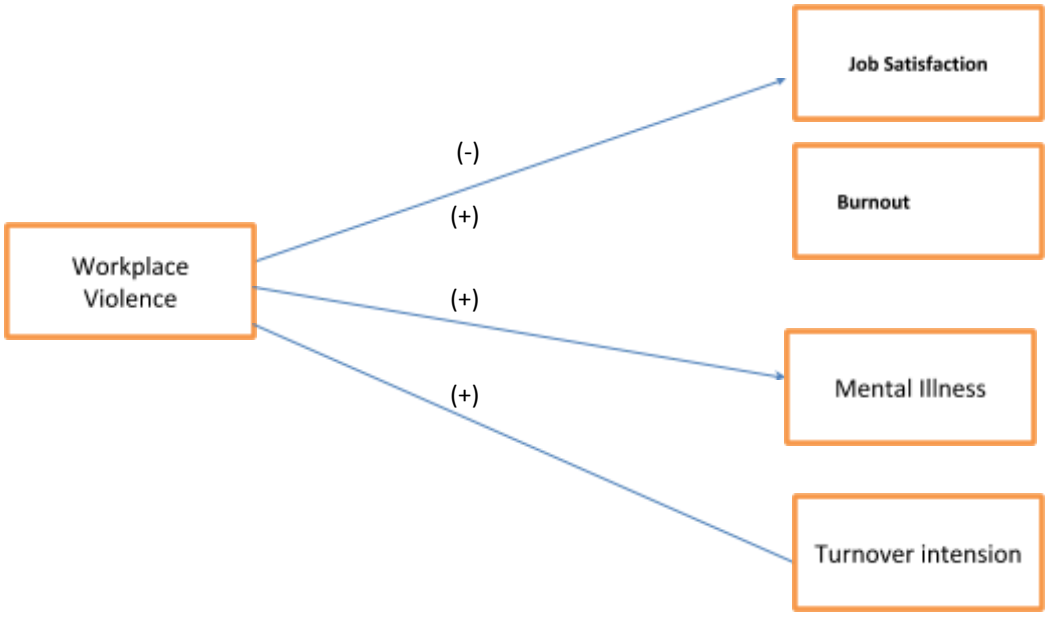


Figure 1: Theoretical Frame Work

VI. Discussion and Conclusion

It's the bank responsibility to provide occupational safety and secured environment to every employee at a workplace in order to facilitate more customers with quality services.

In Pakistan, one of the prevalent headache for the bank's management is to provide a safe and violence-free environment to its female staff. There are multiple factors which lead the customer to adopt harsh behavior with female bankers. More experienced bankers have more passion to tackle violence behavior. Whereas the young female bankers with low level education and low experience have more chances of being the victim of workplace violence. Excessive workload is also a factor of workplace violence, because of the excessive workload when the customer does not get quality service he starts bulling. If there is not proper waiting/ seating space for the customer and they wait for their turn in along queue, this also brings angriness in the customer ,and they start bullying the staff High cooperative working environment between co-workers can reduce the chances of violence.

Illiterate customers from rural areas commit more violent acts as compared to educated customers.

Female banker's performance can be enhanced by reducing violence incidents. Below mentioned steps if taken by the bank's administration can help to control violence at the workplace.

1. Management ought to guarantee that adequate staff is accessible for giving services to the clients. Agreeable staffing can diminish swarming, work stack, holding up time of client, and work pressure.
2. Management makes teams of staff according to staff competencies and customer need, pair inexperienced female staff with more senior female staff.
3. Banks must provide training regarding the workplace violence how to tackle professionally such kind of violence at a job.
4. Supportive leadership plays a vital role in order to reduce violent incidents. Organizations encourage toreport such kind of incidents when anyone experience or witness and banks administration should make the employee friendly mechanism of reporting.

Banks policy and rules and regulation must be shared with the employees at the time of hiring and also share the reporting procedure.

Most of the respondents were hesitant to give interviews because of subject sensitivity and cultural constraints, therefore data are scarce. Respondents of the study were a permanent employee. The results, thus, not be relevant to third party female bankers.

Instrument: Open-Ended Interview Questions Workplace Violence from Female bankers

1. May I get to know your brief introduction (name, age, marital status, work experience, and education?)
2. May I get to know briefly about your job description?
3. Do you satisfy with your job nature?
4. Are you satisfied with the working environment of your organization?
5. While performing job duties and dealing with customers what kind of problems you usually faced?
6. Do you have any knowledge about workplace violence?
7. How much you are worried regarding violence at your current workplace.

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8. What you think you are adequately trained in order to tackle violent situations?
9. Have you observed any incident of violence in your bank ?
10. Have you ever reported an incident of workplace violence?
11. What do you think about how workplace violence impacts on female banker' daily life and their work?
12. Has your bank developed precise policies regarding workplace violence?
13. What three most important measures you suggest that would help to overcome workplace violence in your work setting?

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Entrepreneur Financial Literacy, Financial Access, Transaction Costs and Performance of Microenterprises in Nairobi City County in Kenya

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Abstract- The purpose of this study was to establish the relationship between entrepreneur financial literacy, financial access, transaction costs and performance of micro-enterprises in Nairobi City County in Kenya. The study was anchored on resource based theory which posits that given resource heterogeneity immobility and satisfaction of the requirement of value rareness, imperfect imitability and non substitutability, a firm's resource can be a source of sustained competitive advantage. The study also used contingency theory which supports a framework for examining influence of financial literacy on financial access and transaction costs. The study established that financial literacy had influence on financial access transaction costs and performance of micro-enterprises. The paper advance the argument and theoretical perspective that entrepreneur financial literacy is a major determinant of micro enterprise performance.

Keywords: *entrepreneur financial literacy, financial access, transaction costs theory, resource based theory, contingency theory, performance.*

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I. Introduction

Entrepreneurs operate in dynamic environments and as financial markets become more competitive and financial portfolios more complex, entrepreneurs become vulnerable to information asymmetries if the complexity in financial markets is not matched by a commensurate growth in entrepreneur financial literacy (Barte, 2012). At macroeconomic level, small businesses are the backbone of many economies and when the financial literacy skills among entrepreneurs are not sufficient to operate successful enterprises, the whole economy is at risk (Dahmen et al., 2014).

Studies suggest that there is a direct relationship between entrepreneur financial literacy and the performance of microenterprises (Barte, 2012). Other studies suggest indirect relationships where financial literacy influences the performance of microenterprises through its interaction with other factors such as financial access and transaction costs. Studies also indicate that entrepreneur financial literacy enhances access and utilization of financial services which enables enterprises to innovate and exploit growth opportunities (Nunoo et al., 2010). Entrepreneur financial literacy influences transaction costs incurred by microenterprises in the process of obtaining and utilizing financial services (Hieltjes, 2013). Scholars and Policy makers have recognized that financial literacy is an entrepreneurial competency which enables enterprises to survive in an increasingly turbulent environment (Ahmad 2010).

This study is anchored on resource based theory. It views financial resources as key resources for the acquisition and configuration of other resources and maudgen need to be financially literate in order to manage them (Briuckmann et al., 2011). The contingency theory provides a relevant framework for examining the relationship between entrepreneurial financial literacy and micro enterprises performance (Szilagyi et al 1980). Transaction cost theory, was used to determine the relationship between financial literacy, financial access transaction costs and performance of micro enterprises (Hieltjes 2013). This study sought to demonstrate that performance of microenterprises is contingent on the interaction between financial literacy, financial access sand transaction.

Microenterprises are key drivers of economic growth, providing employment, providing market linkages across various sectors, promoting innovation, reducing poverty and contributing to GDP in both developed and developing countries (Cole et al, 2010). In Kenya, microenterprises created over 50% of all jobs and contributed over 40% of the country's GDP (KNBS, 2013). However, majority of entrepreneurs in Kenya suffer from weak levels of financial literacy, limited access to financial services as well as exposing them to high transaction costs of financial services (Njoroge, 2013). This leads to the low prevalence of new venture creation, low graduation rates and ultimately the high failure rate among microenterprises thus contributing to the missing middle phenomenon that is so prevalent in the economy (Mengich, 2013). A study on how entrepreneur financial literacy influences the performance of microenterprises will assist in promoting the growth and competitiveness of the sector.

a) *Entrepreneur Financial Literacy*

Entrepreneur financial literacy refers to the financial knowledge and abilities that enable

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entrepreneurs to adopt effective financial management strategies for their enterprises. Literacy is defined as the ability to read and write a well as knowledge and competence in a specified area (OECD. 2000). Financial literacy is defined as the degree to which one understands key financial concepts and possesses the ability and confidence to manage personal finances through appropriate, short-term decision-making and sound, long-range financial planning, while mindful of life events and changing economic conditions (Remund, 2010).

In the context of microenterprises, financially literate entrepreneurs manage resources more widely, use financial information more astutely thereby improving the profitability and of their enterprises (Berman et al., 2008). Financial literacy also enhances participation in financial markets which facilitates asset accumulation and consumption smoothing and access to wider sources of funding (Van Rooj et al, 2011). Financial literacy is linked to debt and investment literacy (Lusardi, 2008). Financial literacy also influences the access and utilization of financial services (Nunoo et al., 2010).

b) Financial Access

Access to finance is defined as the ability of households and firms to access and utilize a range of financial services if they choose to do so (Rojas-Suarez et al., 2010). Financial access is an important determinant of the performance of microenterprises as it provides them working capital, fosters greater firm innovation and dynamism, enhances entrepreneurship, promotes more efficient asset al location and enhances the firm's ability to exploit growth opportunities (Beck, et al, 2006). Providing broad access to finance for deserving firms has significant impact on economic growth because when enterprises have limited financial access economic and social opportunities are restricted, enterprise creation and growth are restrained, households and enterprises are more vulnerable to threats and payments are more costly and less safe (Rojas-Suarez et al., 2010).

Financial access enhances financial inclusion thereby contributing to financial sector deepening and overall economic growth. Financial inclusion aims at drawing the unbanked population into the formal financial system to enable them access a wide range of financial services including savings, payments, money transfers and credit and insurance (Hanning et al, 2010). Financial inclusion of small firms reduces liquidity constraints, encourages investment which in turn influences industrial structure, firm size, and competition in an economy (Beck, et al., 2006). Financial inclusion also leads to financial deepening, which drives investment growth poverty reduction and total factor productivity in the economy (Atkinson et al, 2012).

c) Transaction Costs

Transaction costs are defined as the costs of running an economic system and include the direct and indirect costs of negotiating, monitoring and enforcing explicit and implicit contracts between the firm and customers (Kamyabi et al, 2011). Transaction costs can be divided into pecuniary costs which relate to travel costs, opportunity costs, administrative hassle and non-pecuniary transaction costs which include various requirements for accessing financial services such as minimum deposit requirements, withdrawal fees, opening fees and other requirements (Karlan et al, 2013). In financial markets, transaction costs relating to deposit and lending services make up the largest part of the costs of intermediation and it is the efficiency with which financial institutions can reduce these market frictions that determine the depth, breadth and efficiency of the financial system (Beck, 2006). Financial markets in developing countries markets are highly imperfect characterized by high transaction costs, information asymmetries, moral hazard and adverse selection (Hieltjes et al 2013).

Costs associated with transactions in the financial markets lead to market imperfections or the absence of trade and for small firms, transaction costs may exceed the benefits of the (Masuko et al., 2003). Transaction costs constrain both the supply and demand of financial services among microenterprises. On the demand side, high transaction costs discourage entrepreneurs form seeking financial services, even where then they are available (Swamy, et al., 2011). High borrower transaction costs significantly increase the total cost of borrowing, particularly for small loans which affects the performance of microenterprises (Ladman, 1988).

d) Firm Performance

Performance refers to the ability to attain set objectives. Firm performance is therefore defined as a firm's ability to achieve planned results as measured against its intended outputs and encompasses outcomes related to financial performance, market performance and shareholder return (Richard et al., 2009). Measuring firm performance has attracted considerable debate but to date, there is no consensus on measures of performance. However, common measures of firm performance include both financial and non- financial indicators. Financial indicators include profitability indicators such as return on asset (ROA), return on investment (ROI), return on equity (ROE), return on sales (ROS), market share and operational efficiency (Gentry et al, 2010). Non- financial measures include job satisfaction, organizational commitment, employee turnover and entrepreneur satisfaction (Mayer et al., 1992).

In the context of microenterprises, it is recognized that small firms often consider financial

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performance measures to be confidential and guard them from public scrutiny (Sapienza et al., 1988; Gruber et al., 2010). In addition, due to legal reasons small firms tend to manipulate some data and control such manipulation through subjectively adjusting measures (Sapienza et al., 1988). Consequently, researchers can evaluate business performance of small firms using general subjective measures that can reflect more-specific objective measures (Covin, et al 1989 Wallet al., 2004). The use of such measures to evaluate performance is acceptable, as it shows high positive correlations with objective measures (Song et al., 2005). This study proposes to sue subjective measures of both financial indicators and non-financial indicators of performance.

e) The Microenterprise Sector in Kenya

The Government of Kenya, through the Microenterprise Act (GoK, 2012), Defines a microenterprise as a firm, trade, service, industry or a business activity which employs less than ten people and whose annual turnover does not exceed five hundred thousand shillings (GoK, 2012). The sector plays an important role in the Kenyan economy contributing about 82% of total employment and over 40% of the country's GDP (KNBS, 2013).

Nairobi County has the largest concentration of microenterprises in Kenya, providing about 25% of total employment in the sector (KNBS, 2013). Despite its important role, the microenterprise/informal sector in Nairobi treated as a marginal economic activity and it is neither adequately regulated nor supported by the city authorities who consider informal traders as threats to city development (UN Habitat, 2006). In addition to external challenges, microenterprises in Nairobi County are constrained by weak financial literacy, financial access and high transaction costs (Mengich, 2013). A review of current studies on the relationship between financial literacy, financial access and transaction costs and the performance of microenterprises has identified conceptual, contextual and empirical gaps which this study aims to address.

II. Literature Review

Existing studies have established that financial literacy, financial access and transaction costs each individually and separately influence the performance of microenterprises. The results of these studies are still fragmented and inconclusiveness. A review of the studies identified conceptual, empirical and contextual gaps. At conceptual level, most of the studies conceptualized one- dimensional linear relationships between each of the variables and performance of microenterprises. The studies did not integrate the variables into a single model in order to examine how interactions among them influence performance of microenterprises.

Resource based theory as the anchor theory for the study was informed by theoretical arguments that for microenterprises, the entrepreneur is the resource carrier whose personal resources, which exist as idiosyncratic and personalized collections of assets, impact upon the firms' competitive advantage and performance (Bamford et al, 1999, Chrisman et al., 1998, Greene et al, 1998). Other entrepreneurship theories supporting this study include economic theories of entrepreneurship, psychological theories of entrepreneurship, contingency theory of entrepreneurship and transaction cost theory of entrepreneurship. Theoretical perspectives were also drawn from the financial literacy theory.

a) Overview of Entrepreneurship Theory

Entrepreneurship theory is a heterogeneous body of knowledge comprising of perspectives from diverse disciplines including economics, accounting psychology, sociology, law, strategic management and organizational behavior (Rosa, 2013). While scholars from the different disciplines have adopted different theoretical assumptions, most of these concern three central features of entrepreneurial phenomena namely the nature of entrepreneurial opportunities, the nature of entrepreneurs as individuals and the nature of the decision making context within which entrepreneurs operate (Alvarez, 2010).

Economic theories of entrepreneurship are rooted in the classical and neoclassical theories of economics and the Austrian market process (AMP). These theories, first advanced by Cantillon (1755, 1931) recognize the critical role of the entrepreneur as an explanatory force of several economic phenomena. The AMP, a model advanced by Schumpeter (1934) concentrated on human action in the context of an economy of knowledge. Schumpeter (1934) described entrepreneurship as a driver of market- based systems and was based on three main conceptualizations namely arbitraging market in which opportunities emerge for given market actors, alertness to profit-making opportunities in which entrepreneurs discover and entrepreneurial advantage and distinction between ownership and entrepreneurship (Kirzner, 1973).

Psychological theories emphasize personal characteristics that define entrepreneurship. The most prominent among the psychological theories are trait theory of entrepreneurship, internal locus of control theory and need for achievement theory. Trait theories of entrepreneurship advanced the notion that certain identifiable psychological traits could predict the entrepreneurship potential of individuals (Pittaway et al., 2011). The locus of control theory advanced by Rotter, (1966) relates to how strongly individuals perceive their own efforts as being instrumental in reaching their goals.

The theory proposed that those who assume that the consequences of their actions are dependent

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upon their own behavior are said to have an internal locus of control while those who attribute the consequences of their actions to other causes are said to exhibit an external locus of control. The need for achievement theory advanced by Mclelland (1965) posited that the need to achieve success and the degree of perceived autonomy in aspects such as problem solving, goal setting and goal attainment drive entrepreneurship growth. The sociological theory of entrepreneurship holds that social cultures are the driving force of entrepreneurship.

Thus the entrepreneur becomes a role performer in conformity with the role expectations of the society and such role expectations based on religions beliefs, taboos and customs exert a substantial influence in creating entrepreneurs as well as entrepreneurship (Katz et al, 1991). Management theories have attempted to bridge the gap between management and entrepreneurship and perceive entrepreneurs as managers of small businesses often performing all management functions (Foss et al, 2004). Stevenson (1983) categorized the management functions of entrepreneurs along six namely strategic orientation, commitment to opportunity, commitment of resources control of resources, management structure and reward management.

b) Resource-based Theory

The essence of the resource- based theory is that given resource heterogeneity and resource immobility and satisfaction of the requirement of value, rareness, imperfect imitability and non- substitutability a firm's resources can be a source of sustained competitive advantage (Barney et al, 1991). Three basic types of resources may provide competitive advantage namely physical resources, organizational capital resources and human resources (Barney et al, 1991).

RBT posits that resources are embedded in organizations and the standard carriers of resources are established firms and corporations. However, in he entrepreneurial context, the entrepreneur is the resource carrier whose personal resources, which exist as idiosyncratic and personalized collections of assets, impact upon the firm's competitive advantage and performance (Bamford et al, 1999, Chrisman et al, 1998, Greene et al, 1998). The human-based entrepreneurial resources neutralize the liability of newness of entrepreneurial firms and enables entrepreneurs to marshal tangible resources and formulate and implement the right strategy in the right industry determining venture survival and growth (Stinchcombe, 1965).

Thus entrepreneurship is an intricate part of the resource- based framework because discerning appropriate inputs is ultimately a matter of entrepreneurial vision, intuition and the abilities of the entrepreneur are the principal resources of the firm (Connor, 1991; Rumelt, 1987). Empirical studies have examined determinants of microenterprise performance using RBT. Masakure et al, (1994) used the RBV theory to assess whether firm- specific resources influence microenterprise performance, as suggested by the resource-based theory and established that factors embodied in firm-specific resources jointly impact enterprise performance.

Okeyo (2013) used RBT to examine the relationship between entrepreneurial orientation, business environment, business development services and performance of small and medium manufacturing enterprises in Kenya. Thapa (2014) used the RBT to examine the influence of managerial foresight on microenterprise performance in Nepal and established that managerial foresight had a crucial role on enhancing microenterprise performance and that managerial foresight mediated the effects of several entrepreneur- enterprise and environment- related factors on microenterprise performance.

Kinuthia (2011) used RBT to investigate the marketing strategies and factors influencing their implementation by garment- making micro-enterprises in Nakuru town and concluded that both internal and external resource factors influenced the implementation of marketing strategies in microenterprises. Mira et al., (2013) used the RBT theory to examine the challenges facing accessibility of credit facilities among women owned enterprises in Nairobi Central Business District in Kenya.

c) Contingency Theory

The contingency theory attempts to relate organizational performance to many management variables and emphasize the importance of situational influences on the management of organizations. The business environment is the source of constraints, contingencies, problems and opportunities that effect the terms on which an organization transacts business (Khandwalla, 1977). Contingency theory holds that the relationship between two variables depends on the interaction with a third variable and therefore performance can be improved when key variables are correctly aligned (Naman et al, 1993). Entrepreneurship scholars have emphasized the importance of viewing the entrepreneur- behavior- performance relationship in a contingency framework (Covin et al, 1991; Lumpkin et al, 2001).

Therefore the performance of an enterprise should not be measured in terms of one organizational attribute but through the interplay of attributes within a given environment (Khandwalla, 1972). This study proposes to use contingency theory to demonstrate that the performance of microenterprises is contingent on the interactions between entrepreneur financial literacy, financial access sand transaction costs.

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d) Entrepreneurial Competency Theory

Entrepreneurial competency theory is an extension of the resource based theory of the firm and has been used to examine determinants of microenterprise performance. Competencies have been identified as a specific group of competencies relevant to the exercise of successful entrepreneurship and the development of small and new businesses (Mitchelmore et al, 2010).

Mitchelmore et al (2010) reviewed previous studies on competencies and identified a cluster of competencies associated with firm performance namely business and management competencies, human relations competencies, conceptual and relationship competencies. Entrepreneurship scholars suggest that entrepreneurial competencies are vital to business growth and that different competencies are needed at different stages of the venture development.

Man et al (2002) suggested that entrepreneurial competencies are more important during the start-up phase, while managerial competencies are more significant at the growth stage. Enterprises with managers who have high levels of entrepreneurial competencies tend to scan and manage the environment in which they operate in order to find new opportunities and consolidate their competitive positions (Covin et al, 1999). Zeelie e al (2004) identified three clusters of competencies related to entrepreneurial skills namely proactiveness, achievement orientation and commitment to others.

Achievement orientation includes identifying and acting on opportunities, efficiency orientation, concern for high quality of work and systematic planning. Commitment to others was related to commitment to work contract and recognition of the importance of business relationships. Chandler et al, (1994) identified three clusters of competencies associated with successful entrepreneurs namely entrepreneurial, managerial and technical competencies.

Entrepreneurial competence refers to the ability to recognize business opportunities while technical competence demands the founder to be skilled in the use of the tools or procedures required in their specialized field (Chandler et al, 1992). Spencer et al (1993) developed a generic competency model for entrepreneurs comprising of eight competencies namely opportunity competency, self-confidence, persistence, information gathering, systematic planning, concern for high quality of work, commitment to work contract and use of influence strategies.

Empirical studies have established that an entrepreneurs skills/competencies contribute to venture performance and growth. In a study on the performance of SMEs in Kenya, Ngugi et al (2012) established that the entrepreneur's technical competencies had a higher influence on the growth of small and medium enterprises than other variables. Agbim (2013) studied SMEs in Nigeria and established that managerial competencies had a significant contribution to entrepreneur success.

Ahmad et al (2010) studied the role of competencies on business success in SMEs in Malaysia and established five clusters of competencies that contributed to business success namely strategic, conceptual, leadership, relationship and technical competencies. In a study on SMEs in Hong Kong, Man et al (2008) established that there was strong correlation between entrepreneurial competencies and performance of the SMEs. The knowledge based theory, which is also derived from the resource based theory of the firm, considers knowledge as the most strategically significant resource of a firm which is a major determinant of sustained competitive advantage and superior firm performance (Randall, 2013). A firms capability to create and utilize knowledge is the one of the key sources of a firm's sustainable competitive advantage (SCA) (Zheng, et al., 2010).

e) Transaction Cost Theory

Transaction cost theory explains that organizations incur costs as they acquire, configure and utilize resources. Transaction costs reflect the costs of economic or organization both outside the firm and inside the firm and are one means by which one can measure the efficiency of different institutional designs in achieving economic outcomes in particular environments (Polski et al, 2001). Transaction costs thus represent the difference between what a consumer pays and what a seller gets for the products (Ciborra, 1993).

In financial markets, transaction costs relate to the cost of accessing financial services. Requirements for accessing financial services impose reflect high transaction costs and microenterprises often face higher transaction costs of borrowing than large firms which affects their performance (Beck et al, 2009). Scholars argue that there are interdependencies between resources and transaction characteristics where resources are considered as antecedents of transaction costs (Zott et al, 2005). Further, firm –specific resources are characterized by high asset specificity and hence are associated with high transaction costs (Langlois et al, 2009; Silverman, 2009). It has also been hypothesized that resources that are difficult to isolate and emulate increase the costs of opportunities when they are exchanged in a transaction because of the high ambiguity involved in the exchange (Zott et al, 2005). In this study, transaction cost theory will be sued to examine the influence of transaction costs on the relationship between entrepreneur financial literacy and performance of microenterprises.

f) Financial Literacy Theory

Financial literacy theory is an emerging theory that draws theoretical perspectives from other theories including economics, psychology, sociology and

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management to explain the financial behavior of individuals. Financial literacy as a construct was first championed by the Jumpstart coalition for personal financial literacy in its inaugural study of financial literacy among high school students (Hastings et al., 2013). As operationalized in academic literature, financial literacy is a multi-dimensional construct comprising of knowledge of financial products, knowledge of financial concepts, having the mathematical skills or numeracy necessary for effective financial decision making and financial behavior such as financial planning (Wise, 2013).

Early literature on financial literacy began by documenting important links between financial literacy and several economic behaviors such as money management, debt and saving behaviors, retirement planning, asset ownership and participation in financial markets (Xiao, 2008a, van Rooj et al, 2011). Economic psychologists posited that factors associated with retirement saving and asset ownership behaviors are both economic and psychological (De Vaney et al, 2001; De Vaney, et al., 2007). Several behavior theories have also been used in the study of financial literacy and financial behaviors.

Hilgert et al, (2003) formed a financial practices index based upon self-benefiting behavior in cash-flow management, credit management, saving and investment practices and established that there was a positive correlation between financial literacy scores and financial practices index scores thus confirming that financial knowledge is related t financial practices. The theory of planned behavior, often used to understand and predict human behavior, has been applied to online shopping behavior, investment behavior and debt reducing behaviors (Xiao, 2008b).

The trans-theoretical model of change (TTM), which is sued to understand how consumers eliminate undesirable behaviors and develop positive behaviors, has been applied to saving and debt reducing behaviors (Xiao, et al., 2004). The self- determination theory which posits that goals contribute to human well- being based on the extent of their contributions to the core human psychological needs of competence and autonomy has also been applied to study money motivation and attitudes (Stone et al, 2008).

Extant literature has established a correlation between financial literacy and several different financial behaviors and outcomes such as paying bills on time, tracking expenses, budgeting, paying credit card bills in full each month, saving out of each paycheck, maintaining an emergency fund and diversifying investments (Hilgert et al., 2003). Subsequent research has found that financial literacy is positively correlated with planning for retirement, savings and wealth accumulation, market participation and better financial diversification (Van Rooij, et al., 2011, Lusardi et al, 2006; 2007).

g) Entrepreneur Financial Literacy and Microenterprise Performance

Financial literacy enables firms to avoid business failures caused by poor financial management, particularly credit management and cash flow management (Berryman, 1983). Financial literacy also enables entrepreneurs to interpret financial information in order to make effective financial decisions that contribute to the financial goals of the firm (Dolezalek, 2006). Njoroge (2013) studied the relationship between financial literacy and entrepreneur success among SMEs in Nairobi County, Kenya and established that entrepreneurs in Nairobi County had some level of financial literacy and that in some cases those in formal SMEs were highly financially literate. Wise (2011) studied the impact of financial literacy on new venture survival in Canada and established that increases in financial literacy led to more frequent production of financial statements.

In a study on the effect of entrepreneur skills on the performance of SMEs in Zimbabwe, Zindiye (2008) established that financial skills, particularly book keeping skills, financial statements preparation, debit and credit control, budgeting skills and tax calculation affected the performance of the enterprises. Siekei et al (2013) studied the effect of financial literacy education on performance of small firms in Njoro, Kenya and established that training in financial analysis, budgeting and credit management improved the performance of microenterprises in the fishing subsector in the Philippines and established that the fish vendors has low financial skills which affected the incomes and growth of the microenterprises.

h) Entrepreneur Financial Literacy, Financial Access and Performance of Microenterprises

In many developing countries, majority of informal businesses have limited access to financial services and while many factors contribute to this, lack of financial literacy has been identified as one of the factors that limits financial access (OECD, 2012). Without broad access to financial services, such credit constraints make it difficult for poor households and small-scale entrepreneurs to finance high- return investment projects (Beck et al, 2007). Financial capital provides resource slack, allowing experimentation with new strategies and innovative projects that might not be possible in a more resource-constrained environment which in turn increases the willingness to innovate and pursue new opportunities (Wilkund et al, 2007).

Studies have established that financial literacy influences financial access which in turn influences the performance of microenterprises. In a study on the effect of finance on the performance of microenterprises in Sri Lanka, del Mel (2008) established that financial literacy improved the usage of financial products by the enterprises, which in turn improved their performance.

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Nunoo et al (2012) studied utilization of financial services by SMEs in Ghana and confirmed that financially literate entrepreneurs were more likely to access and utilize financial services which in turn improved the performance of their enterprises. Using the national financial access (Fin Access) survey data in Kenya, Mwangi et al (2012) also established that financial literacy influences financial access and that this had a negative influence on the performance of the firms.

i) Entrepreneur Financial Literacy, Transaction Costs and Performance of Microenterprises

Studies have examined the relationship between transaction costs, financial literacy and performance of microenterprises. Entrepreneurs with lower levels incur higher transaction costs due to information asymmetries in the financial markets characterized by opaque and complicated fees structures (Lusardi et al., 2008). The high transaction costs then reduce profitability of enterprises. In the stock market, many investors even those who are well educated, fail to choose fee minimizing portfolios even in a context in which fees are the only significant distinguishing characteristics of the investments and the dispersion in fees is large (Choi et al, 2009). Other financial mistakes due to financial illiteracy which incur high transaction costs include purchasing whole life insurance rather than a cheaper combination of term life insurance in conjunction with a savings account (Anagol et al, 2012).

Hieltjes et al (2013) examined the influence of financial literacy, information and transactions costs as factors driving demand for and use of savings accounts among low income individuals and established that compared to financial literacy, transaction costs influenced the uptake and utilization of bank accounts. Beck et al, (2008) established that financial market imperfections such as informational asymmetries due to lack of financial literacy, transactions costs and contract enforcement costs are particularly biding on poor or small entrepreneurs who lack collateral, credit histories and connections.

Sharma et al (2011) studied the financing constraints for microenterprises in Fiji and established that most microenterprises were constrained by high fees, high collateral requirements and high disclosure requirements. Swamy et al (2011) also established that in India, transaction costs were equivalent to 9% of the loan amount. Hosseini et al (2012) studied the costs of obtaining credit in rural Iran and established that the transaction costs of receiving a loan was equivalent to nine percent of the total loan size. The study also revealed that the contractual forms, loan size, long distances and borrower peculiarities were important determinants of transaction costs.

j) Entrepreneur Financial Literacy, Financial access, Transaction Costs and Performance of Microenterprises

The relationship between financial literacy, financial access and transaction costs has been captured in the concept of financial inclusion. Financial inclusion is defined as the process of promoting affordable, timely and adequate access to a wide range of regulated financial products and services and broadening their use by all segments of society through the implementation of tailored existing and innovative approaches (Atkinson et al, 2012). This definition combines the concepts o financial literacy, financial access and transaction costs. Financial literacy is an enabling factor that unlocks other key dimensions of financial inclusion which enables entrepreneurs to access small amounts of capital to invest in business ideas, to buy stock or to continue to build their business (Gardeva et al., 2011).

Studies have established a correlation between financial literacy and financial inclusion. An international survey of 301 financial service providers and investors confirmed that low levels of financial literacy are major barriers to financial inclusion because they lead to high transaction costs and restrict access to financial services (Gardeva et al, 2011). Evidence on the relationship of the study variables present mixed findings and none of the studies explored the multi-dimensional relationships among the variables.

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Table 1: Summary of Empirical Studies and Knowledge Gaps

Study	Focus	Methodology	Findings	Research Gaps
Nyaboga et al (2014)	An assessment of the role of financial literacy on loan repayment by small and microenterprises in Ngara, Nairobi County	Descriptive survey research design.	The study established that the performance of SMEs was affected by skills related to book keeping, credit management and budgeting.	The study assumed a direct linear relationship between entrepreneur financial literacy and loan repayment. The study did not examine the effect on the performance of SME
Okeyo, Gathungu & Kobonyo (2014)	Impact of business development services on performance of small and medium enterprises in Kenya manufacturing sector	Descriptive cross sectional survey	Significant relationship between BDS and SME performance	Context way manufacturing limited generalization
Siekei et al (2013)	An assessment of the role of financial literacy on the performance of small and microenterprises in Njoro, Kenya	Descriptive survey design.	Training in financial analysis, budgeting and credit management improved the performance of microenterprises.	The study was uni-dimensional and assumed a direct relationship between financial literacy and performance of SMEs. The study did not focus on microenterprises.
Hielties et al (2013)	A study on the impact of financial literacy and transaction costs on bank account uptake and use	Randomized controlled experimental study design.	Financial literacy and transaction costs influence demand for and use of financial services and subsequent performance of microenterprises.	The study used a uni-dimensional model and focused more on savings uptake.
Wachira et al (2012)	A study on impact of financial literacy on access to financial services.	Secondary national financial access survey data.	Financial literacy influenced access to financial services. Low levels of financial literacy led to financial exclusion.	The study used a uni-dimensional model and assumed a linear relationship between financial literacy and financial access. The study did not focus on micro-enterprises
Mengich et al (2012)	Study on the challenges of equity financing by SMEs in Kenya	Descriptive research survey design.	Equity financing was constrained by low financial literacy, information asymmetries and transaction costs.	The study did not examine the relationship between financial literacy, equity financing and performance of micro-enterprises.
Barte (2012)	Financial literacy in micro-enterprises in the case of Cebu fish vendors in philipines	Descriptive research survey design.	Entrepreneurs had low levels of financial as demonstrated lack of financial records, lack of monitoring of profit and losses and lack of cash management practices.	Study used a uni-dimensional model and assumed a direct relationship between financial literacy and performance of microenterprises. It did not explore the effect of financial literacy on microenterprsies and transaction costs.
Hoseini et al (2012)	Transaction costs of obtaining credit in rural Iran	Research survey design.	The study established that the transaction costs of receiving a loan are on the average equivalent to nine percent of the total loan size. The study also revealed that the contractual form, loan size, distances and borrower peculiarities were important determinants of transactions costs	Study did not explore the relationship between transaction costs and the performance of micro-enterprise

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k) Conceptual Model

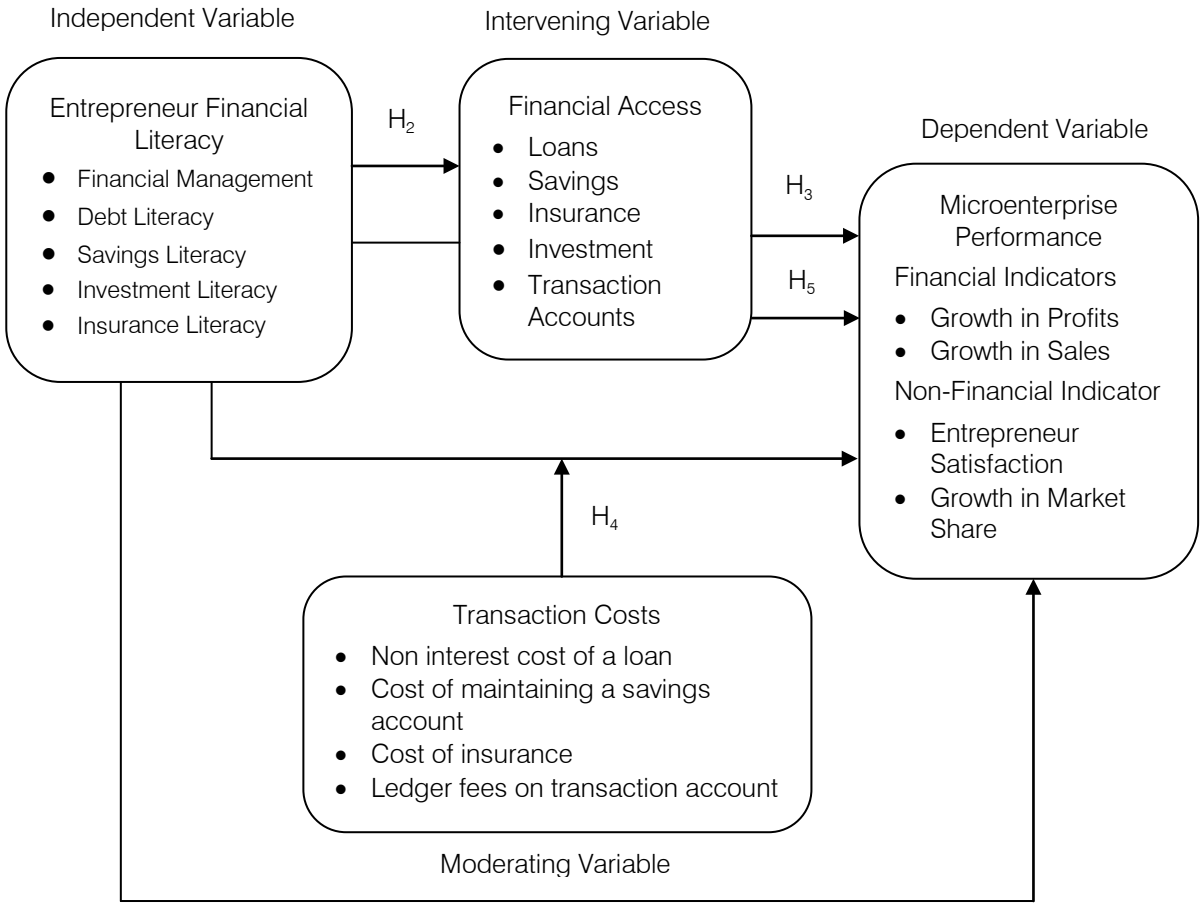


Figure 1

III. Conclusion of the Study

In conclusion theoretical review and empirical studies that have examined relationship between entrepreneur financial literacy, financial access, transaction costs and performance of micro-enterprises. These studies have produced mixed results. Some studies established that there was a relationship among the variables while other studies failed to establish any relationship among them. Studies on the relationship between entrepreneur financial literacy and performance of microenterprises have established that entrepreneur financial literacy has a significant influence on microenterprise performance. Studies established that entrepreneur financial literacy enables firms to avoid business failures caused by poor financial management, particularly credit management and cash flow management (Berryman, 1983). Studies on the relationship between entrepreneur financial literacy and financial access established that entrepreneur financial literacy has a significant influence on financial access. Studies have also established that financial access has an intervening influence on the relationship between entrepreneur financial literacy and performance of microenterprises.

Entrepreneur financial literacy improves utilization of financial services as more literate entrepreneurs are more likely to access and utilize financial services which in turn improves the performance of their enterprises (Nunoo et al, 2012). Studies have also established that transaction costs moderate the relationship between entrepreneur financial literacy and performance of microenterprises.

Entrepreneurs with lower levels incur higher transaction costs due to information asymmetries in the financial markets characterized by opaque and complicated fees structures (Lusardi et al, 2008). The high transaction costs then reduce profitability of enterprises. Studies have also established that entrepreneur financial literacy, financial access and transaction costs influence on the performance of microenterprises. The joint influence of these variables on microenterprise finance is captured in the context of financial inclusion. Higher levels of financial inclusion influences by entrepreneur financial literacy, higher levels of financial access and lower transaction costs. The study recommends that future empirical research using longitudinal designs should consider testing financial literacy as a configuration concept in order to determine various demonitoring of entrepreneur financial

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literacy and provide assessment of causal linkages among various variables.

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Open Association of Research Society, U.S.A (OARS) By-laws states that an individual Fellow may use the designations as applicable, or the corresponding initials. The Credentials of individual Fellow and Associate designations signify that the individual has gained knowledge of the fundamental concepts. One is magnanimous and proficient in an expertise course covering the professional code of conduct, and follows recognized standards of practice.

Open Association of Research Society (US)/ Global Journals Incorporation (USA), as described in Corporate Statements, are educational, research publishing and professional membership organizations. Achieving our individual Fellow or Associate status is based mainly on meeting stated educational research requirements.



Disbursement of 40% Royalty earned through Global Journals : Researcher = 50%, Peer Reviewer = 37.50%, Institution = 12.50% E.g. Out of 40%, the 20% benefit should be passed on to researcher, 15 % benefit towards remuneration should be given to a reviewer and remaining 5% is to be retained by the institution.

We shall provide print version of 12 issues of any three journals [as per your requirement] out of our 38 journals worth $ 2376 USD.

Other:

The individual Fellow and Associate designations accredited by Open Association of Research Society (US) credentials signify guarantees following achievements:

- The professional accredited with Fellow honor, is entitled to various benefits viz. name, fame, honor, regular flow of income, secured bright future, social status etc.

- In addition to above, if one is single author, then entitled to 40% discount on publishing research paper and can get 10%discount if one is co-author or main author among group of authors.
- The Fellow can organize symposium/seminar/conference on behalf of Global Journals Incorporation (USA) and he/she can also attend the same organized by other institutes on behalf of Global Journals.
- The Fellow can become member of Editorial Board Member after completing 3yrs.
- The Fellow can earn 60% of sales proceeds from the sale of reference/review books/literature/publishing of research paper.
- Fellow can also join as paid peer reviewer and earn 15% remuneration of author charges and can also get an opportunity to join as member of the Editorial Board of Global Journals Incorporation (USA)
- • This individual has learned the basic methods of applying those concepts and techniques to common challenging situations. This individual has further demonstrated an in–depth understanding of the application of suitable techniques to a particular area of research practice.

Note :

"

- In future, if the board feels the necessity to change any board member, the same can be done with the consent of the chairperson along with anyone board member without our approval.
- In case, the chairperson needs to be replaced then consent of 2/3rd board members are required and they are also required to jointly pass the resolution copy of which should be sent to us. In such case, it will be compulsory to obtain our approval before replacement.
- In case of "Difference of Opinion [if any]" among the Board members, our decision will be final and binding to everyone.

"

Preferred Author Guidelines

We accept the manuscript submissions in any standard (generic) format.

We typeset manuscripts using advanced typesetting tools like Adobe In Design, CorelDraw, TeXnicCenter, and TeXStudio. We usually recommend authors submit their research using any standard format they are comfortable with, and let Global Journals do the rest.

Alternatively, you can download our basic template from https://globaljournals.org/Template.zip

Authors should submit their complete paper/article, including text illustrations, graphics, conclusions, artwork, and tables. Authors who are not able to submit manuscript using the form above can email the manuscript department at submit@globaljournals.org or get in touch with chiefeditor@globaljournals.org if they wish to send the abstract before submission.

Before and during Submission

Authors must ensure the information provided during the submission of a paper is authentic. Please go through the following checklist before submitting:

1. Authors must go through the complete author guideline and understand and *agree to Global Journals' ethics and code of conduct,* along with author responsibilities.
2. Authors must accept the privacy policy, terms, and conditions of Global Journals.
3. Ensure corresponding author's email address and postal address are accurate and reachable.
4. Manuscript to be submitted must include keywords, an abstract, a paper title, co-author(s') names and details (email address, name, phone number, and institution), figures and illustrations in vector format including appropriate captions, tables, including titles and footnotes, a conclusion, results, acknowledgments and references.
5. Authors should submit paper in a ZIP archive if any supplementary files are required along with the paper.
6. Proper permissions must be acquired for the use of any copyrighted material.
7. Manuscript submitted *must not have been submitted or published elsewhere* and all authors must be aware of the submission.

Declaration of Conflicts of Interest

It is required for authors to declare all financial, institutional, and personal relationships with other individuals and organizations that could influence (bias) their research.

Policy on Plagiarism

Plagiarism is not acceptable in Global Journals submissions at all.

Plagiarized content will not be considered for publication. We reserve the right to inform authors' institutions about plagiarism detected either before or after publication. If plagiarism is identified, we will follow COPE guidelines:

Authors are solely responsible for all the plagiarism that is found. The author must not fabricate, falsify or plagiarize existing research data. The following, if copied, will be considered plagiarism:

- Words (language)
- Ideas
- Findings
- Writings
- Diagrams
- Graphs
- Illustrations
- Lectures

- Printed material
- Graphic representations
- Computer programs
- Electronic material
- Any other original work

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1. Substantial contributions to the conception and acquisition of data, analysis, and interpretation of findings.
2. Drafting the paper and revising it critically regarding important academic content.
3. Final approval of the version of the paper to be published.

Changes in Authorship

The corresponding author should mention the name and complete details of all co-authors during submission and in manuscript. We support addition, rearrangement, manipulation, and deletions in authors list till the early view publication of the journal. We expect that corresponding author will notify all co-authors of submission. We follow COPE guidelines for changes in authorship.

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Appealing Decisions

Unless specified in the notification, the Editorial Board's decision on publication of the paper is final and cannot be appealed before making the major change in the manuscript.

Acknowledgments

Contributors to the research other than authors credited should be mentioned in Acknowledgments. The source of funding for the research can be included. Suppliers of resources may be mentioned along with their addresses.

Declaration of funding sources

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Preparing your Manuscript

Authors can submit papers and articles in an acceptable file format: MS Word (doc, docx), LaTeX (.tex, .zip or .rar including all of your files), Adobe PDF (.pdf), rich text format (.rtf), simple text document (.txt), Open Document Text (.odt), and Apple Pages (.pages). Our professional layout editors will format the entire paper according to our official guidelines. This is one of the highlights of publishing with Global Journals—authors should not be concerned about the formatting of their paper. Global Journals accepts articles and manuscripts in every major language, be it Spanish, Chinese, Japanese, Portuguese, Russian, French, German, Dutch, Italian, Greek, or any other national language, but the title, subtitle, and abstract should be in English. This will facilitate indexing and the pre-peer review process.

The following is the official style and template developed for publication of a research paper. Authors are not required to follow this style during the submission of the paper. It is just for reference purposes.

Manuscript Style Instruction (Optional)

- Microsoft Word Document Setting Instructions.
- Font type of all text should be Swis721 Lt BT.
- Page size: 8.27" x 11'", left margin: 0.65, right margin: 0.65, bottom margin: 0.75.
- Paper title should be in one column of font size 24.
- Author name in font size of 11 in one column.
- Abstract: font size 9 with the word "Abstract" in bold italics.
- Main text: font size 10 with two justified columns.
- Two columns with equal column width of 3.38 and spacing of 0.2.
- First character must be three lines drop-capped.
- The paragraph before spacing of 1 pt and after of 0 pt.
- Line spacing of 1 pt.
- Large images must be in one column.
- The names of first main headings (Heading 1) must be in Roman font, capital letters, and font size of 10.
- The names of second main headings (Heading 2) must not include numbers and must be in italics with a font size of 10.

Structure and Format of Manuscript

The recommended size of an original research paper is under 15,000 words and review papers under 7,000 words. Research articles should be less than 10,000 words. Research papers are usually longer than review papers. Review papers are reports of significant research (typically less than 7,000 words, including tables, figures, and references)

A research paper must include:

a) A title which should be relevant to the theme of the paper.
b) A summary, known as an abstract (less than 150 words), containing the major results and conclusions.
c) Up to 10 keywords that precisely identify the paper's subject, purpose, and focus.
d) An introduction, giving fundamental background objectives.
e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition, sources of information must be given, and numerical methods must be specified by reference.
f) Results which should be presented concisely by well-designed tables and figures.
g) Suitable statistical data should also be given.
h) All data must have been gathered with attention to numerical detail in the planning stage.

Design has been recognized to be essential to experiments for a considerable time, and the editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned unrefereed.

i) Discussion should cover implications and consequences and not just recapitulate the results; conclusions should also be summarized.
j) There should be brief acknowledgments.
k) There ought to be references in the conventional format. Global Journals recommends APA format.

Authors should carefully consider the preparation of papers to ensure that they communicate effectively. Papers are much more likely to be accepted if they are carefully designed and laid out, contain few or no errors, are summarizing, and follow instructions. They will also be published with much fewer delays than those that require much technical and editorial correction.

The Editorial Board reserves the right to make literary corrections and suggestions to improve brevity.



Format Structure

It is necessary that authors take care in submitting a manuscript that is written in simple language and adheres to published guidelines.

All manuscripts submitted to Global Journals should include:

Title

The title page must carry an informative title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) where the work was carried out.

Author details

The full postal address of any related author(s) must be specified.

Abstract

The abstract is the foundation of the research paper. It should be clear and concise and must contain the objective of the paper and inferences drawn. It is advised to not include big mathematical equations or complicated jargon.

Many researchers searching for information online will use search engines such as Google, Yahoo or others. By optimizing your paper for search engines, you will amplify the chance of someone finding it. In turn, this will make it more likely to be viewed and cited in further works. Global Journals has compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

Keywords

A major lynchpin of research work for the writing of research papers is the keyword search, which one will employ to find both library and internet resources. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining, and indexing.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy: planning of a list of possible keywords and phrases to try.

Choice of the main keywords is the first tool of writing a research paper. Research paper writing is an art. Keyword search should be as strategic as possible.

One should start brainstorming lists of potential keywords before even beginning searching. Think about the most important concepts related to research work. Ask, “What words would a source have to include to be truly valuable in a research paper?” Then consider synonyms for the important words.

It may take the discovery of only one important paper to steer in the right keyword direction because, in most databases, the keywords under which a research paper is abstracted are listed with the paper.

Numerical Methods

Numerical methods used should be transparent and, where appropriate, supported by references.

Abbreviations

Authors must list all the abbreviations used in the paper at the end of the paper or in a separate table before using them.

Formulas and equations

Authors are advised to submit any mathematical equation using either MathJax, KaTeX, or LaTeX, or in a very high-quality image.

Tables, Figures, and Figure Legends

Tables: Tables should be cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g., Table 4, a self-explanatory caption, and be on a separate sheet. Authors must submit tables in an editable format and not as images. References to these tables (if any) must be mentioned accurately.

Figures

Figures are supposed to be submitted as separate files. Always include a citation in the text for each figure using Arabic numbers, e.g., Fig. 4. Artwork must be submitted online in vector electronic form or by emailing it.

Preparation of Eletronic Figures for Publication

Although low-quality images are sufficient for review purposes, print publication requires high-quality images to prevent the final product being blurred or fuzzy. Submit (possibly by e-mail) EPS (line art) or TIFF (halftone/ photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Avoid using pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings). Please give the data for figures in black and white or submit a Color Work Agreement form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

For scanned images, the scanning resolution at final image size ought to be as follows to ensure good reproduction: line art: >650 dpi; halftones (including gel photographs): >350 dpi; figures containing both halftone and line images: >650 dpi.

Color charges: Authors are advised to pay the full cost for the reproduction of their color artwork. Hence, please note that if there is color artwork in your manuscript when it is accepted for publication, we would require you to complete and return a Color Work Agreement form before your paper can be published. Also, you can email your editor to remove the color fee after acceptance of the paper.

Tips for writing a good quality Management Research Paper

Techniques for writing a good quality management and business research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of management and business then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.



6. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice.
Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

21. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

22. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.

Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.



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- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.

Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.



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Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

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- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

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Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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