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ISO Certification Does it Matter? A Case of Pharmaceutical and Beverages Sector in Pakistan

By Muhammad Azeem & Muhammad Akram Naseem

The University of Lahore, Pakistan

Abstract- In this paper, comparison is made to know the impact of International Organization for Standardization (ISO) certification on organization's profit after certification and before certification. Randomly pharmaceutical and beverages sectors selected from Karachi Stock Exchange listed companies in Pakistan. The annual data of profit from (1996-2008) collected from Balance Sheet analysis (BSA) published by state bank of Pakistan (SBP). Mann Witney U test applied to compare two time periods and observed that there is significance difference between the profits of two time periods of both sectors.

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Muhammad Azeem ^α & Muhammad Akram Naseem ^ο

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I. ISO

The International Organization for Standardization (ISO) is a worldwide federation of national standards bodies from some 163 countries, one from each country. Pakistan Standards and Quality Control Authority (PSQCA) is main body of ISO and other sub certified bodies are working in Pakistan like, Moody International (Pvt.) Limited, Bureau Veritas Certification, SGS Pakistan (Pvt.) Limited, Systems & Services Certification, Pakistan Systems Registrar, System Certification Centre of PSQCA, DNV, AITEX, TUV, QMS and SMIS-AGS Pakistan.

ISO is a non-governmental organization established in 1947. The mission of ISO is to promote the development of standardization and related activities in the world with a view to facilitating the international exchange of goods and services, and to developing cooperation in the spheres of intellectual, scientific, technological and economic activity. ISO is to facilitating trade, exchange and technology transfer through ; enhanced product quality and reliability at a reasonable price, improved health, safety and environmental protection, and reduction of waste, greater compatibility and interoperability of goods and services, simplification for improved usability, reduction in the number of models, and thus reduction in costs, increased distribution efficiency, and ease of maintenance. ISO's work results in international agreements which are published as International Standards.

II. HISTORY

International standardization began in the electrotechnical field: the International Electrotechnical Commission (IEC) was created in 1906. Pioneering work in other fields was carried out by the International Federation of the National Standardizing Associations (ISA), which was set up in 1926. The emphasis within ISA was laid heavily on mechanical engineering. ISA's activities ceased in 1942, owing to the Second World War. Following a meeting in London in 1946, delegates from 25 countries decided to create a new international organization "the object of which would be to facilitate the international coordination and unification of industrial standards". The new organization, ISO, began to function officially on 23 February 1947.

III. INTERNATIONAL STANDARDS

Standards are documented agreements containing technical specifications or other precise criteria to be used consistently as rules, guidelines, or definitions of characteristics, to ensure that materials, products, processes and services are fit for their purpose. For example, the format of the credit cards, phone cards, and "smart" cards that have become commonplace is derived from an ISO International Standard. According to the standard, which defines such features as an optimal thickness (0.76 mm), means that the cards can be used worldwide. International Standards thus contribute to making life simpler, and to increasing the reliability and effectiveness of the goods and services we use.

IV. OBJECTIVES

Currently in the world, a trend of getting ISO certification is running drastically in our industry. This certification is enhancing the organization's performance, environment, quality and etc. Our objective of this paper is to know the impact of ISO on the organization that after getting ISO certification that it enhances the productivity of organization or not. Basically, it is the comparison of ISO certified companies during the period of (1996-2008) before certification and after certification and comparison between their performances.

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V. DATA

Randomly two different sectors selected, which are pharmaceutical and beverages sectors of Karachi stock exchange listed companies in Pakistan and the numbers of companies are 13, in which 4 companies are from beverages sector and 9 companies are from pharmaceutical sector. After the filtration of ISO certified companies and non ISO certified companies are 8 in which 2 ISO certified companies from beverages sector and 6 ISO certified companies from pharmaceutical sector for the analysis. Both sectors were divided in to two different pools, (1) the period of after ISO certification of companies, (2) the period of before ISO

certification of companies. The annual data of profit is collected from Balance Sheet analysis (BSA) which is published by state bank of Pakistan (SBP) from (1996-2008). List of companies are attached in appendix.

VI. ANALYSIS

To test the normality assumption one-sample kolmogorov-Smirnov test applied on the data of profit. The p value in table 1 suggests that the data of profit does not follow normal distribution. So in order to compare the two different time periods of before and after certification. Mann Witney U test applied to compare two time periods and get the following results.

One-Sample Kolmogorov-Smirnov Test

		EPSAT*
Normal Parameters ^a	Mean	104
	Std. Deviation	12.0202
Most Extreme Differences	Absolute	2.20619E1
	Positive	.288
	Negative	.277
Kolmogorov-Smirnov Z		-.288
Asymp. Sig. (2-tailed)		2.936
		.000

Irrespective to sector significance difference in profit has been observed between two time periods.

Test Statistics^a

	EPSAT
Mann-Whitney U	552.000
Wilcoxon W	1.680E3
Z	-5.144
Asymp. Sig. (2-tailed)	.000

This graph shows collective result of both sectors beverages and pharmaceutical. The result shows that after ISO certification the profit of those companies comparatively raises from 10 million to 13 million of pharmaceutical sector and beverages sectors profit raise from 11 million to 14 million.

a. Grouping Variable: status



VII. CONCLUSION

The result shows that the ISO certification has impact on the organization's profit. Analysis of both sectors shows after certification it has acutely impact on organizations of increasing their revenues generating. As per manuals of ISO, a company will start revenue generation more at least 2-3 years because ISO standards bring the good practices systematically in the company.

Analysis says that irrespective to sector significance difference in profit has been observed between two time periods and graphically analysis shows that 3 million increase in profit after ISO certification in both sectors. We conclude that the ISO certification has actually effect on raising the profit of organizations.

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The Effect of Work System and Workplace Hazards on Employee's Behaviour

By Oludele & Mayowa Solaja

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Abstract- Information and Communication Technology (ICT) stands out as a major driver of the modern age. Its espousal in virtually every sector of the economy led to a paradigm shift from conventional way of work arrangement to a new form of work system, workplace hazards as well as employee's behavior across the globe. This study examined the effect of work system and workplace hazards on employee's behaviour. It aimed at addressing the issue of how work can be structured in order to reduce workplace hazards and produce affirmative employee's work behavior. The study adopted survey research method. Participants in the study were 120 staffs of Nigerian Eagle Flourmill, Ibadan who were selected through stratified and simple random sampling techniques. Data were collected via responses elicited using the questionnaire instrument. Results show that there is a significant relationship between work system, workplace hazards and employees behaviour. The findings were discussed with reference to relevant empirical literatures, and with recommendations for management of organizations both for practice and future research highlighted.

Keywords: *work system, workplace hazard, employees, behaviour, organization.*

GJMBR-A Classification: *JEL Code: J81*



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Oludele ^α & Mayowa Solaja ^σ

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Keywords: work system, workplace hazard, employees, behaviour, organization.

1. INTRODUCTION

Industrial sociologists and management theorists have, for several years, been concerned with how best work activities can be structured in order to produce safe working environment and affirmative employee's behavior; however, there appears to be no agreement among scholars of these disciplines. For example, Frederick Taylor's *Scientific Management* sought to resolve these problems from managerial perspectives and argued that man is naturally lazy, selfish and dislikes work hence; he affirmed that work activities should be designed through the application of scientific work processes (Adesina, 2005). In sharp contrast to Taylor's assertion, McGregor's theory (Y) describes man as one who sees work as a play (Onyeonoru, 2005). In spite of the discrepancies, work is still the precondition for human development, family sustenance and nation's building. Otobo (2000) explicitly emphasized the importance of work in the life of human beings when he states that in all human societies, no matter how small, the members must produce goods and services in order, at least, to survive-quench thirst, satisfy hunger pangs and provide

shelter. He therefore concluded that every aspect of work activities should be structured toward attaining the overall organizational effectiveness and profitability.

According to Adler, work structure which could also be referred to as 'work system' is the process of division of labour, monitoring tasks to be performed, deciding who to perform them and how they are to be performed in the process of making a product or providing services to internal or external customers (Alter, 2006). Evidently, some scholars have shown that many work organization are moving to new form of work structuring, often made possible by the improvement in information and communication technologies (Landsbergis, 2003; Alter 2006; Swaen, et al. 2004). This new form of work structuring involve the introduction of combined jobs, multi-tasking, teams, telecommuting, electronic performance monitoring, use of casual workers, contract workers and alternative work schedules in work organization with very little attention to it potential to hurt workers (Smith, et al. 1992; NIOSH 2002; Swaen, et al, 2004)

In this kind of work structuring workers experience intensification of work load leading to working faster and harder (Landsbergis, 2003; Swaen, et al. 2004) which may lead to increasing stress on the job, ill-health with low control over the work, and higher job demands. For instance, majority of the work organizations (public and private) in U.S have undergone massive changes in the way which work activity is organized. The introduction of computers in every sector of the economy has change in conventional work arrangement. One of the measures of change in the U.S is the number of hours that workers spend on their jobs. Affirming this, Van der Hulst (2003) reported that there has been steady increase in number of hours worked in United States over the past decades. In his report, he emphasized that American workers work more hours than workers in any other major industrialized country. Corroborating this, Dembe, Erickson, Delbos, and Banks, (2005) observed that the overtime hours, and mandatory overtime, have equally risen in the United States.

Also, in developing countries Linda, Mark and Marilyn (2006) and Kiwekete (2010) observed that new work structure is increasingly emanating in many workplaces which have led to mismatch between workers abilities and job demands, adverse working

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environment, poor human-machine system design and inappropriate management programs that affect workers wellbeing and attitude to work. In corroborating this, Meswani (2008) reported that 2.9 billion workers are exposed to hazardous risks annually out of which 2 million deaths are attributable to occupational diseases and work related hazards globally. More explicitly, International Labour Organization (2009) revealed that the figure (2 million workers die each year from work related accidents and diseases) is probably underestimated because data for estimating work-related illness and injury in many developing countries are inadequate because a lot of workplace accidents and hazards goes unreported. However, if the trend continues employees may develop counter-productive organizational behaviour especially when victims are not adequately compensated or rewarded. (Balsari, Ceilo and Zanuttini, 1999; Major, et., al 2002). With this in mind, the objective of this study is to examine the effect of work systems and workplace hazard on employee's behavior in Nigeria.

II. LITERATURE REVIEW

a) Work System

System is the set of things working together as part of a mechanism or interconnecting network which activities are coordinated toward achieving a purpose. Each part can affect the way other parts work and the way all parts work together will determines how well the system works (Alter, 2006; Adesina 2005).

In organizational settings, system encompasses the interaction of human, information, physical, and other resources to produce goods and services for internal or external customers. According to Wayne (2002), work system is the creation of series of tasks by which organizational work load can be performed and carried out as required. These tasks may include purchasing materials, selling services, hiring employees, responding to customers etc. Rask and Johansson (2008) emphasized the importance of work systems in any organization by asserting that organization who wishes to attain its mission and vision successfully must have functioning work systems that allow employees to work effectively. Thus, it is a vital tool for enhancing workers effectiveness and organizational performance. More so, Steijn (2001) in his writing noted that work system allows everyday tasks to operate in a coordinated manner as well as providing the basic framework to produce services and products realistically. Steijn identified three common types of work system in work organization, which includes; the traditional system (Tayloristic), sociotechnical system and lean teamwork which are briefly discussed below.

b) Types of work system

i. Traditional system (Tayloristic)

The Tayloristic system (TS) was introduced in the early 20th century; it insures all work being done in accordance with the principles of scientific management (SM)" and finally "division of work and shared responsibility between management and workman". In tayloristic system each worker is expected to have well defined work task, which formed the base for workers training as well as feedback on performance and pay according to measured output (Taylor, 1911). The work is expected to be horizontally divided to the level of an individual worker, while further division of work and shorter work cycles is not included.

Today, many work organization adopts this approach in order to keep work systems under control and to reduce uncertainties connected with work activities however, they are often faced with the challenges of complex organization's environment which may jeopardize the effectiveness of the whole system (Adesina, 2005; Rask and Johansson 2008). Nevertheless, organization theorists and work scientists have established clearly that tayloristic work system have more negative effects on organizational effectiveness than other forms of work system design- it prescribe work processes in miniscule detail and spending much effort on supervising the adherence to prescribed procedures which in most cases difficult for both workers and managers to follow hitherto (Steijn 2001; Alter 2006; Grote 2004; Pruijt, 2003).

c) Sociotechnical system

Sociotechnical system (STS) was developed by F. Emery, E. L. Trist and others at Tavistock Institute during the 1950s and onward in opposition to the tayloristic work systems. The approach viewed work organization as a system with two integrated parts social system (people) and technical (technology). It proposes that the two parts must be considered concurrently in order to create settings for successful organizational performance. In creating the atmosphere for effective organizational performance, STS drew the attention to team work that operates within a production or service delivery process in work organization.

More so, STS promotes limited horizontal division of work (integration) following the assertion that while fractionation (or segregation) has a positive effect on cost at lower degrees, the effect is the opposite at higher degrees of fractionation (Emery, 2009). Thus, STS stresses the importance of giving the group and the individual worker control over the work tasks (Rask and Johansson 2008). Also, it disagrees with the rational system perspective that believe in standardizing and routinizing work demands in order to enhance work performance while it support the view that work system should focus on social and psychological aspects of work and job characteristics required (Chryssolouris,

2006; Pruijt, 2003). In situations of high uncertainty, socio-technical approach emphasizes the reduction of jobs to simple tasks that workers can be quickly trained and replaced if necessary, put workers in roles rather than jobs by training workers for multiple roles and allow them to be self-regulating (Rask and Johansson, 2008).

d) *Lean teamwork*

Lean production (LP) is an overall approach to work organization that focuses on elimination of any "waste" in the production or service delivery process (Womack and Jones, 2003). The functioning of lean teamwork is however performed in complex environments with heritage and long experience from Tayloristic and sociotechnical production systems. For instance, major auto companies like Ford has its Ford Production System, Chrysler has its Chrysler Operating System, GM has its textbook of the manufacturing practices of Lean Manufacturing as well as other sectors in Canada are moving to lean production to cut production cost and to enhance competitiveness (Womack and Jones, 2003). Commenting on enterprise restructuring and work organization, Rask and Johansson (2008) observed that Toyota production system which includes the "continuous improvement", "just-in-time production", and "work teams" has been widely conceived as route to world class manufacturing in recent times. The three elements of lean production are briefly examined below:

- *Continuous Improvement:* A process for continually increasing productivity and efficiency, often relying on information provided by employee involvement groups or teams. Generally involves standardizing the work process and eliminating micro-breaks or any "wasted" time spent not producing/serving.
- *Just-in-Time Production:* Limiting or eliminating inventories, including work-in-progress inventories, using single piece production techniques often linked with efforts to eliminate "waste" in the production process, including any activity that does not add value to the product.
- *Work Teams:* Work teams operate within a production or service delivery process, taking responsibility for completing whole segments of work product. Another type of team meets separately from the production process to "harvest" the knowledge of the workforce and generate, develop and implement ideas on how to improve quality, production, and efficiency.

e) *Work-Related Hazards*

According to World Health Organization (2002) hazard is any source of potential damage, harm or adverse health effects on something or someone under certain conditions. However, once a hazard becomes "active", it creates urgent or emergency situation in the place of its occurrence. Hazard can occur from natural

process, man-made activity related hazard, deadly forces or retribution (Bello 2010; Kalejaiye 2013). However, work-related hazard is the concern here.

Bello (2010) defined work-related hazard as the risk to the health of a person usually arising out of employment. It is also refers to as occupational, material, substance, process or situation that predisposes or itself causes accidents or disease at work place. Workplace hazards are brought about by "unsafe work conditions" and "unsafe work behaviors" (Kalejaiye, 2013). However, workplace hazards or injuries are preventable with the use of appropriate occupational safety and health services (Igor 1998; WHO 2004). Work place hazards have been classified by Evans, Head and Speller (1994) under the following categories:

- i. *Mechanical hazards include: By type of agent:* Impact force, Collisions, fall from height, Struck by objects. Confined space Slips and trips, Falling on a pointed object Compressed air/high pressure fluids (such as cutting fluid), Entanglement, Equipment related injury
- ii. *Types of Injuries:* Crushing, Cutting, Friction and abrasion, Shearing, Stabbing and puncture
- iii. *Physical hazards:* Noise, Vibration, Lighting, Barotrauma (hypobaric/hyperbaric pressure), Ionizing radiation, Electricity, Asphyxiation, Cold stress (hypothermia), Heat stress (hyperthermia), Dehydration (due to sweating)
- iv. *Biological hazards include:* Bacteria, Virus, Fungi, Mould, Blood-borne pathogens, Tuberculosis,
- v. *Chemical hazards include:* Acids, Bases, Heavy metals, Lead, Solvents, Petroleum, Particulates, and Asbestos and other fine dust/fibrous materials, Silica, Fumes (noxious gases/vapours), Highly-reactive chemicals
- vi. *Fire, conflagration and explosion hazards:* Explosion, Deflagration, Detonation, Conflagration
- vii. *Psychosocial issues include:* Work-related stress, whose causal factors include excessive working time and overwork, Violence from outside the organisation, Bullying, which may include emotional and verbal abuse, Sexual harassment, Mobbing, Burnout, Exposure to unhealthy elements during meetings with business associates, e.g. tobacco, uncontrolled alcohol (Raphael, 2008).
- viii. *Musculoskeletal disorders:* Injuries to bones and muscles and deformities are avoided by the employment of good ergonomic design.

f) *Workplace Hazards in Nigerian Context*

In Nigeria, a lot of workers have sustained work-related injuries and diseases which vary from minor irritations to injuries due to high exposure to hazardous

and exploitative working conditions (Kalejaiye, 2013). The number of workers affected by work-related hazards and diseases continue to increase as more workers are employed to work in factory of obsolete machines with safety guards removed and companies simply cut corners on safety (Afolabi, Fajemoyomi, Jinadu and Bogunjoko, 1993). Accordingly, Kalejaiye (2013) submitted that there has been annual mortality rate of 1, 249 per 100, 000 workers in Nigeria in past decades. Corroborating this, National Institute for Occupational Safety and Health (2002) reported that over 200 deaths occur in Nigerian work place while about 50 million workers are exposed to workplace fatalities (i.e. high enough to disable them) annually. More finding revealed that no fewer than 400 workers have lost their lives in the powder sector in the last two years while over 100 cases of work-related accidents occurred in the maritime sector with over ten deaths, numerous incapacitations and innumerable serious body injuries (Bello, 2010). This is an astronomical figure that remains completely below the radar and the real gravity of the situation more often than not goes unrecorded. Another is the fire incident that razed a plastic factory in Ikorodu, Lagos in 2002 where many workers were roasted to death at night when the owners of the company locked the workers in the factory and went to sleep.

Furthermore, Bello (2010) revealed that mill operators suffers high rate 83% of upper limb, back and lower injuries when moving planks of wood into the machines (Bello 2010). Also, Adebisi et al. (2005) estimated the cost of accidents in agro-allied industries in Southwestern Nigeria at 87.89 million dollars annually. In addition, Nigerian Institute of Safety Professionals (2000) reported that overall 11,000 people were injured due to on-the-job accidents each year in chemical industry alone in Nigeria. In many workplaces hazard victims band their families receive little or no compensation which put them in a more vulnerable position in the society (Kalejaiye, 2013). Consequently, employees develop counter-productive work behavior like absenteeism, violence, indolence and redundancy which in a way affect their productivity and effectiveness. Thus, managers should treat employees well and provide adequate compensation for workers in the best interest of the organization (Fagbounbe et., al 2012).

g) *Concept of Behaviour*

Behaviour is the actions or reactions of a person or animal in response to external or internal stimuli; conduct; manners or deportment, especially good manners; general course of life; treatment of others; manner of action; the activity of an organism, especially as measurable for its effects; response to stimulus; the functioning, response or activity of an object or substance."

Behaviour reflects a person's likes and dislikes towards other persons, objects, events and activities in their environment. It can be social in nature (for the good

of the community) or anti-social in nature (unacceptable to the community), as in the manner of conducting oneself according to social norms (or not). Social behavior constitutes any act that has benefit to others in the family or community. It engender worldwide goodwill, peace, and total love for all people regardless of gender, race, colour, religion, social status, sexual orientation, disability, national or social origin, political or other opinion, or condition. While anti-social behavior is behavior that is unacceptable to other people (the community), behavior that violates another person's right not to be adversely affected in some way. Such behavior includes arrogant, bullying, betrayal, harassment, and sarcasm which may therefore be defined as violence.

Furthermore, it is important to know about employee's behaviour because it affects their approach toward work system, management strategies, remuneration, benefits, hazards, promotion or anything that might generate positive or negative reactions (Driskill and Brenton, 2005). Employees behaviour can be classified into internalisers and externalisers (Driskill and Brenton, 2005). The internalisers are more attracted to work situations than externalisers who are more likely to become emotional (have a meltdown) on the job, because they have a lower tolerance for job-induced frustration (*My boss or my co-workers should handle it!*). An employee (in his self-absorption) who is prone to outbursts may not realize that his behaviour makes others very uncomfortable, and therefore he ignores risks to his effectiveness in the short term and to his career in the long term (Driskill and Brenton, 2005). Internalisers are more trusting and dismiss job failure and frustration more readily: perhaps they are more resilient than externalisers in this regard. More so, they prefer leaders who let them participate, and they are sensitive to organizational attempts to influence their thinking and behaviour. Thus, one of the key targets of managers should be to make connection between employee behaviour and their performance (Seijts and Crim 2006; Lynn et al., 1990).

h) *Theoretical framework*

i. *Affective events theory*

Affective events theory (AET) is a model developed by Weiss and Cropanzano (1996) to discover how emotions and moods influence job performance and job satisfaction. AET proposes that organizational events are proximal causes of effective reactions. By implication, "things happen to people in work setting and people often react emotionally to these events (Weiss & Cropanzano, 1996). It suggested a hypothesized relationship between moment-to-moment emotions and outcomes such as effectiveness of work system, effect of work-related hazards and employee's reaction to organizational behaviour (Alter, 2006; Steijn 2001). The model increases the understanding of links between employees and their emotional reactions to

things that happen to them at work. It believes that work modelled includes hassles, autonomy, job demands, and emotional labour and uplifting actions of their reactions. This emotional response intensity therefore affects job performance and satisfaction. Furthermore, affective events theory also proposes that stable work features such as job scope predisposes the occurrence of certain types of affect producing events. For instance, an enriched job leads to events involving feedback, task accomplishment, and optimal challenge that may result in happiness and enthusiasm.

i) Research Hypotheses

Arising from the background of the study and the subsequent review of literature, the following hypotheses were generated for testing:

H1: There will be a significant effect of work system on employee's behavior.

H2: There will be a significant effect of work-related hazard on employee's behavior.

H3: There will be a significant effect of work system on work-related hazard.

III. METHODOLOGY

a) Design

Survey method of research design was used for the present study.

b) Population and Sample

The target population for this study comprised all the employees of Nigeria Eagle Flourmill, Ibadan, Nigeria, put at 810. The population consists of men and women above (18) eighteen years of age. The sample was made up of one hundred and twenty employees randomly selected from four departments of the said organization for this study.

c) Participants

The respondents for this study comprised of 120 employees from 4 key departments namely; Human resource, Financial, Production and Supply departments in the organization. A total of 67 (55.8%) respondents were males, 53 (44.2%) were females, 68 (56.7%) were single, 31 (25.8%) were married, 13 (10.8%) were widowed while 8 (6.7%) were divorced. In the sample, 43 (35.8%) of the workers were aged 18-23years, 38 (31.7%) of 24-30 years, 26 (21.7%) were 31- 42years and 13 (10.8%) aged 43years or above. With regards to educational attainment, 49 (40.8%) had Senior Secondary Certificate Examination, 42 (35.0%) had a Degree certificate or Higher National Diploma, while 29 (24.2) had Ordinary National Diploma. The participants consist of 59 (49.2%) junior staff, 33 (27.5%) intermediate staff and 28 (23.3%) senior staff. The average job tenure was 3.83 years.

Table 1 : Demographics and employment distribution of respondents

Variables	Frequency	Percentage
Sex		
Male	59	52.7
Female	53	47.3
Marital Status		
Single	60	53.6
Married	31	27.7
Widowed	13	11.6
Divorced	8	7.1
Age		
18-23years	35	31.3
24-30years	38	33.9
31-42years	26	23.2
43 years or above	13	11.6
Educational Qualification		
SSCE	41	36.6
OND	42	37.5
Degree/HND	29	25.9
Cadre		
Junior	59	52.7
Intermediate	33	29.5
Senior	20	17.9

Source: Field Survey, 2012

d) Instrument

The instrument used for the study was a closed-ended questionnaire. Two instruments were used in the study. These include the Organizational Citizenship Behavior Scale and High Performance Work System Scale.

i. Work systems scale

Work system was measured by 15-item questionnaire adapted from high performance work system checklist (HPWSC). The measure is a self-report scale that elicits information on how high performance work system can only be achieved through employees who display greater effort and behavioral attributes to help the firm succeed (Guest, 1997). The scale is a five-point Likert response scale ranging from 1 (strongly disagree) to 5 (strongly agree). The survey has a Cronbach alpha of 0.87.

ii. Workplace hazards scale

Workplace hazards scale was measured by 20-item questionnaire adapted from hazards identification checklist (HIC). The measure helps to identify the potential hazards to workers' safety and health from manufacturing, installation and maintenance to decommissioning and recycling. Scoring was based on a five-point Likert format ranging from 1 (strongly disagree) to 5 (strongly agree). The reliability test yielded internal consistency co-efficient of 0.73. Additionally, it gives examples of the type of action at a technical, organizational and individual level that can be put in place to prevent or reduce the risks.

iii. *Employee's behavior scale*

Employee's behaviour was measured by 20-item instrument designed by Fox, Spector, Goh, Bruursema, & Kessler, (2010) to assess the frequency of organizational citizenship behaviors performed by employees. The items have quite satisfactory psychometric properties to measure employee behaviour in work organization. Respondents were instructed to rate the seriousness of each behaviour based on a five point Likert scale ranging from 1, Never, to 5, Every day. The survey has a Cronbach's alpha of 0.89.

e) *Procedures*

A total of 120 questionnaires were distributed, 112 returned (93.3%) with 8 not properly completed and were discarded, giving a response rate of 93.3%. The responses were received over a period of two weeks and were used for data analysis. Data analysis was done through one-way analysis of variance (ANOVA) and independent t-test. The stated hypotheses were tested at 0.05 level of significance.

f) *Ethical Considerations*

Authorization was sought from the management of the organization before conducting the field work. Likewise, consent of the respondents were sought and obtained before the questionnaires were distributed. All the respondents were made to know that they are free to back out of the study at any point in time and that information obtained from them as well as their identities will be kept anonymous and strictly confidential.

IV. RESULTS

Hypothesis 1: There will be a significant effect of work system on employee's behavior in work organization. The hypothesis was put to test, using analysis of variance. This was based on items measuring performance of work system and items measuring employee's behaviour. The results obtained from the test are summarized in table 2.

Table 2 : ANOVA showing the effect of work system on employee's behaviour

Source of variable	Sum of squares	Df	Means square	F	P	Remark
Within group variance	142.405	98	1.238	8.800	0.000	Sig
Between group variance	43.578	13	10.839			
Total variance	185.983	111				

Source: Field Survey, 2013 Significant at $P > .05$

Table 2 revealed that there was a significant effect of work system on employee's pro-social behaviour in work organization ($F = 8.800$, $df = 13/98$, $P > .05$). The result gives support to the hypothesis. Therefore, the first hypothesis was accepted.

Hypothesis 2: There is a significant effect of workplace hazards on employee's behavior. The hypothesis was

put to test, using analysis of variance. This was based on items measuring performance of work system and items measuring employee's behaviour. The results obtained from the test are summarized in table 3.

Table 3 : ANOVA showing the effect of workplace hazards on employee's behaviour

Source of variable	Sum of squares	Df	Means square	F	P	Remark
Within group variance	151.949	92	1.321	4.998	0.001	Sig
Between group variance	12.842	19	6.551			
Total variance	164.791	111				

Source: Field survey, 2013 Significant at $P > .05$

Table 3 showed that there was a significant effect of workplace hazards and employee's behaviour in the organization ($t = 4.998$, $df = 19/92$, $P > .05$). The result gives support to the hypothesis. Hence, the second hypothesis is accepted.

Hypothesis 3: There is a significant effect of work system on work-related hazard. The hypothesis was put to test, using analysis of variance. This was based on items measuring effect of work system on workplace hazards.

The results obtained from the test are summarized in table 4.

Table 4 : ANOVA showing the effect of work system on workplace hazards

		Sum of squares	Df	Means square	F	P	Remark
Work systems	Within groups	37.260	79	0.32	8.89	>0.05	Sig
	Between groups	11.532	32	2.90			
	Total	48.792	111				
Workplace hazards	Within groups	51.148	79	0.45	13.22		
	Between groups	23.519	32	5.90			
	Total	74.667	111				

Source: Field Survey, 2013 Significant at $P > .05$

The result from Table 4 shows that sum of squares between and within groups for work system is 11.532 and 37.260 respectively while that of the workplace hazards is 23.519 and 51.148 for between groups and within groups respectively. The mean square for work system between and within groups is 0.32 and 2.9. For workplace hazards, it is 0.45 and 5.9 respectively. The degree of freedom (df) for both variables between and within groups is 32 and 79 respectively. The calculated F coefficient for both variables is 8.89 and 13.22 which comes out significant in both ways. Therefore, work system has significant effect on workplace hazards in work organization. The result gives support to the hypothesis. Hence, the third hypothesis is accepted.

V. DISCUSSION

Hypothesis 1 which stated that there will be a significant effect of work system on employee's behavior was accepted. The result showed that work systems are possible antecedent of organizational behavior. The finding support Rask and Johansson (2008) who noted that any organization that wishes to carry out its mission successfully must have functioning systems that allow the employees to carry out their work effectively. In line with this, Steijn (2001) reported that work systems are vital tools to influence quality of working life and attitude of workers. More so, Linda, Mark and Marilyn (2006) and Kiwekete (2010) observed that improper workplace design, ill-structured jobs, mismatch between worker abilities and job demands, adverse environment, poor human-machine system design and inappropriate management programs sometimes cause workplace hazards which affect workers health and attitude to work. In situation where work system produce poor employee's behaviour and their health being greatly injured, their level of functioning at work will become greatly reduced. It is imperative therefore; that the work activities should be structured in a way that met the psycho-social needs of employees in order to become more efficient at work and to assist the organization in realizing their set goals and objectives resourcefully.

Hypothesis 2 which stated that there is a significant relationship between workplace hazards and employee's behavior was accepted. The result revealed

that workplace hazards are organizational events which influence employee's behaviour and attitude to work especially in workplace that lack adequate compensation for victims. The finding corroborate with Weiss & Cropanzano (1996) who submitted that organizational events such as workplace accident, promotion, transfer, delay or cut in employees wages, etc that employees react emotionally to. In line with this, Driskill and Brenton, (2005) noted that employee's reaction to organizational events could be positive or negative. Positive reaction is beneficiary to both parties (employees and organization) however, negative reaction cause employees' withdrawal of behaviors that benefits the organization.

It is not gainsaying the fact that employee who is affected by workplace hazards and not adequately compensated will exhibits personal and work behavioural problems like bullying, absenteeism, sabotage, avoidance, dissatisfaction, resignation or turnover. It should be noted that negative personal and work behaviour may not bring about positive organizational outcomes. In situations where the employees adopt negative personal and work behaviours like absenteeism, apathy, dissatisfactions, tardiness irresponsibility, irritability demoralization and withdrawal from colleagues, efficient attainment of organizational goals cannot be guarantee. For this reasons, organization may lose their customers to their competitor and may not receive expected income or profits. Therefore, managers should be specifically concern with safety and welfare of employees of all categories through provision of practical measures of protecting the health of employees in workplace. On the other hand, employees should bear in mind the overall organizational goals and adopts cognitive coping behaviours such as positive thinking and actions when they sustained injury at work.

Hypothesis 3 which state that there is a significant relationship among work system, work-related hazard and employee's behavior was accepted. The result established that there exists a significant connection among work system, workplace hazards and employees behaviour. The finding upholds some of the principles of Tayloristic approach which assume that the way at which work activity is structured determines the

nature of workers behaviour in work organization. To him, work activities should be broken down to simplest tasks in order to ensure rational utilization of organizational resources. However, Niepce and Molleman (1998) opined that when workers are not allowed to take responsibility, knowledge and authority needed for keeping machinery running and material flowing through the production system may result in organizational behavioural change which may reduce their effectiveness, commitment and dedication to work. In accordance to this, affective events theory (AET) suggested emotional relationship between employee's behaviour and things that happen to them at work. It further stated that work modelled includes hassles, autonomy, job demands, and emotional labour and uplifting actions of employee's reactions which therefore affects worker performance and satisfaction. This is consistent with Alter (2006) and Steijn (2001) who reported that work activities if not properly designed may generate workplace hazard which in turn affects both interactive and psychological wellbeing on employee's behaviour in work setting.

According to Driskill and Brenton, (2005), some employees are more likely to become emotional (externalizers) on the job; because they have a lower tolerance for job-induced *frustration* (*My boss or my co-workers should handle it!*). An employee (in his self-absorption) who is prone to outbursts may not realize that his behaviour makes others very uncomfortable, and therefore he ignores risks to his effectiveness in the short term and to his career in the long term. While some are more trusting and dismiss job failure and frustration more readily: perhaps they are more resilient than externalisers in this regard. More so, they prefer leaders who let them participate, and they are sensitive to organizational attempts to influence their thinking and behaviour. The study thus concludes that work system and workplace hazards can be relatively strong predictors of counter-productive workplace behaviours. Therefore, the key targets of managers should be how to make connection between work system, workplace hazards and employee behaviour.

VI. CONCLUSION AND RECOMMENDATIONS

The study examines work systems, workplace hazards and employee's behaviour in Nigerian Eagle Flourmill Ibadan, Nigeria. Based on the finding conclusion are drawn; that if work system design and workers compensation for workplace hazards are deemed unfair or unjust, employees exhibit feelings of anger, dissatisfaction, outrage, and resentment and these feelings may result in employees' withdrawal of behaviors that benefits the organization and production deficiency. We consider this result to be of great importance for managers who seek to understand management implications of industrial workplace

sabotage and counterproductive employee behaviour in organisations. However, this study recommends that:

- i. Management should ensure that work activities are structured in a way that convene the psychosocial needs of employees in order to make them more efficient at work and to assist the organization to realize their predetermined goals and objectives resourcefully. This can be achieved by combining two or more work system designs in structuring the tasks to be performed by employees in the workplace.
- ii. Management should be concerned with safety and welfare of employees of all categories through provision of practical measures of protecting the health of employees and adequate compensation scheme. It is hoped that when employees are given adequate support by their employers or when their needs are adequately met many of them will become more productive, less aggressive and happy to carry out their contractual task effectively.
- iii. Employees should also bear in mind the overall organizational goals by adopting cognitive coping behaviours such as positive thinking when they sustained injury at work.
- iv. Both parties (management and employees) should see work organization as a system with interactive parts and be sensitive to any attempts that may affect the functioning of any part of the system in order not to jeopardize the whole system.
- v. The key targets of managers should be how to make connection between work system, workplace hazards and employee behaviour so as to increase productivity and maximize profits.

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Review of Social Inclusion, Social Cohesion and Social Capital in Modern Organization

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Abstract- The issues of social capital, social cohesion, and social inclusion are increasingly gaining interest in economics, sociology, and politics, mostly in regards to addressing poverty and designing related policies. In this paper, we explain how social inclusion, cohesion and capital differ from each other and different factors that can affect group cohesion as well as benefits. It outlined the understanding of differences between these concepts and how they fit together in individual decision making processes in every organization. In carrying out this study, we had relied upon the use of secondary sources such as journals and other publications. The study found that social inclusion and group cohesion are crucial for the success of any enterprise and concluded that social capital has various social policy functions that relate to bridging, bonding or linking relationships and thus play a critical role in the survival of modern organizations.

Keywords: *social inclusion, social cohesion and social capital.*

GJMBR-A Classification: *JEL Code: C31*



Strictly as per the compliance and regulations of:



Review of Social Inclusion, Social Cohesion and Social Capital in Modern Organization

Selma Ndiwakalunga Mulunga ^α & Rashad Yazdanifard ^σ

Abstract- The issues of social capital, social cohesion, and social inclusion are increasingly gaining interest in economics, sociology, and politics, mostly in regards to addressing poverty and designing related policies. In this paper, we explain how social inclusion, cohesion and capital differ from each other and different factors that can affect group cohesion as well as benefits. It outlined the understanding of differences between these concepts and how they fit together in individual decision making processes in every organization. In carrying out this study, we had relied upon the use of secondary sources such as journals and other publications. The study found that social inclusion and group cohesion are crucial for the success of any enterprise and concluded that social capital has various social policy functions that relate to bridging, bonding or linking relationships and thus play a critical role in the survival of modern organizations.

Keywords: *social inclusion, social cohesion and social capital.*

I. INTRODUCTION

The main purpose of studying the concepts of social inclusion, social cohesion, and social capital in modern organizations in this research is to examine their theoretical applicability. It had for long been held by most researchers that every organization must focus on productivity and factors empowerment in determining growth and development, which will increase individual recognition that will contribute to their economic growth. Furthermore, recent research had confirmed that working together in a team is a smarter way of enhancing organizational performance and productivity. Introducing the main character in Ellison's classic novel as cited by Oxoby (2009), is a good example of the excluded individual, gifted and talented which he found the door closed to public institution society. This character represents the poor in modern society where he has been excluded from participating in social and economic activity, which leads to decreases economic policies. While not necessarily the opposite of exclusion, economic, and social inclusion (generally characterized as a situation in which individuals are integrated into the economic, social, and political framework of society) are increasingly viewed as

essential in developing successful growth strategies, fighting poverty, and increasing the well-being of all in an economy.

This paper aims to review the concepts of social inclusion, social cohesion, and social capital in modern organizations as many researchers have turned their attention towards issues such as social capital and social cohesion, trust and trustworthiness, and reciprocal altruism in understanding organizational and national economic performance. Therefore, the paper proceeds with a brief discussion of the chosen keywords and a conclusion is provided to summarize the idea of the whole paper.

II. SOCIAL INCLUSION

Social inclusion is based on briefs of belonging, acceptance and recognition and entails the realization of full and equal participation in economic, social, cultural and political institutions. It is where everyone being recognizing and valuing diversity; it is about engendering feelings of belonging by increasing social equality and the participation of diverse and disadvantaged populations (Jones, Miller, Pickernell & Packham, 2011). Issues of diversity and social inclusion have an impact on how programs and services are delivered to meet a wide range of client needs. As a result, the concepts of diversity and social inclusion have become critical to the evaluation of programs for governmental and community organizations. Giving all the citizens the right to participate in deciding their present and future is hugely complex and its success depends on the availability of significant resources that are necessary to give cohesion to what naturally may drift in the conflicting directions of self-organization and fragmentation (Bula & Espejo, 2012). This complexity needs practical clarifications where citizens can contribute differently to the creation, regulation and production of social meaning. Social inclusion is the process of improving the dignity, ability and opportunity regardless the basis of the identity to take part in society. Jaghoub (2009) argues that the goal of using information technologies with "marginalized groups" is not to remove the digital divide but rather to further the process of social inclusion. There is no cognitive divide between those who are technologically literate and

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those that are not as such literacy has different gradations and types. In fact, most people are more interested in engaging themselves in new social practices than in acquiring a specific cognitive skill.

As outlined by Wong, Fearon and Philip (2007), social inclusion can be promoted through the development of e-Governance for national good as this can promote concepts such as e-Democracy and e-Community through stakeholder participation and partnership. This will increase the economic well-being of both profit oriented and non-profit oriented organizations. Organizations can encourage social inclusion only through participation in organizational development training programs where the employers and their employees need to participate synchronously (Jones et al, 2011).

III. SOCIAL COHESION

The idea that a society has a certain level of cohesion is an old one that had been approached and understood from a variety of disciplinary traditions. This brings a lot of confusion about what cohesion (Sage, 2013). According to numerous interpretations, social cohesion relates to the social relationships, their importance, proximity and strength in society and how these are embedded between individuals, groups and place.

However, academics have tended to divide these relationships into different dimensions (Berman & Phillips, 2004; Chan et al., 2007; Oxoby, 2009). According to them, the first dimension is civic norms and values which refer to the trust and support of people for civic and democratic institutions. The second is the "social order and solidarity" this is when there a lack of class conflict and high levels of trust across the society. The third is the "sense of identity" which involves people's attachment to a place, symbolic bond to people, past experiences, ideas and culture. However critics argued that to explore social cohesion deeply, one have to consider both the macro and micro-levels of social relationships. This would be analytically problematic as the above dimension solely focused on the broad, macro-level. For example, Berman and Phillips (2004) have argued that a failure to measure the micro-level of social behavior could limit the conceptual validity of social cohesion. Chan et al. (2007) subsequently argued that the theory of social capital was based upon on the valid definition of social cohesion, which according to Smith and Polanyi (2008) relate to connections among individuals- social networks and norms of reciprocity and trustworthiness that arise from them. Thus, social capital - compared to more traditional notions of social cohesion - is concerned with individual actions and behavior. By putting together the above three dimensions of social capital - the civic participation, associational activity and

social networks - into the definition of social cohesion, it becomes possible to capture the quality and cohesiveness of social relationships at different levels of the society.

However, Social cohesion has been an enduring subject of inquiry and review for both sociologists and psychologists. Groups are cohesive when they possess group-level structural conditions that produce positive membership attitudes and behaviors and when group members in their interpersonal interactions maintain these group level structural conditions. Social cohesion can affect the academic achievement of a vulnerable student whose commitments to schooling is weak and is further compromised by schools with weak social cohesion. Although the definition of social cohesion is difficult to combine or reconcile, it can be defined as the bonds or glue that maintain stability in the society. According to Verhoeven (2008), the possible connections between communications management and social cohesion, social integration and diversity can be explored only by looking at the concept of social capital. Social cohesion consists of reciprocity based on general standards and trust which is the social glue that can either be good or evil (Stovring, 2012).

a) *Benefits of cohesion*

Group cohesion is crucial in any organization to succeed as it motivates people to work towards the target goals. Daniel (2011) identifies some of the following benefits of cohesion in any organization. In this respect, Rogers (2007) suggests that the cohesion existing in the group determine the extent to which individuals feel that they can suggest new ideas without fear of censure from their colleague. In the same line (Muñoz & Nieto, 2012) consider that the interaction that arise in work group significantly affect the effort that members exert when carrying out their tasks, and serve as a mechanism for increasing the pool of knowledge and skills available in the group, there by facilitating the generation of new knowledge and ideas from member. The benefits of cohesion are as follows:

i. *Promotes adherence*

Recent research had found that most employees adhere to rules and regulations in organisations where there is social cohesion than in organizations where there is no such cohesion.

ii. *Fosters cooperation*

Social cohesion in most cases had led to greater cooperation among employees and this had ultimately led to improved performance, increased productivity and organizational profit.

iii. *Encourages better performance*

Following from the above, group cohesion had inevitably led to synergy which flows from individuals

cooperating for the achievement of a common organizational goal. This had in most cases led to better performance individually and collectively.

iv. *Improves communication*

Social cohesion engenders improved communication in a group. When group members that are working together are encouraged to freely express their opinions, there will be improvements in their communication flow.

b) *Factors influencing group cohesion*

As it is posited online by Luttu (2010, 08:15) identifies the following factors as those that influence the level of group cohesion. According to him, a cohesive group is one in which all members act toward the achievement of an agreed goal and everyone assumes a position of responsibility with respect to this.

i. *Status of the group*

The status of the group plays a very important role in influencing the level of its cohesion. Thus, a newly formed group will only be loosely cohesive in comparison with another group that had been in existence for a long time and the members had together weathered the storming stage.

ii. *Communication*

Proximity can also play a very important role in the level of group cohesion. Cohesion among members are working in close proximity are usually tight as they are able to resolve issues easily among themselves than among those scattered in far-flung distances.

iii. *Location of the group*

The location of a group can have a serious effect on the level of its cohesiveness. Thus, a group located in a free society where members can express themselves freely could easily attain high level of cohesiveness than a group located in an area where opinions cannot be expressed easily.

iv. *Leadership style*

The leadership of a group is one of the major determinants of the level of cohesiveness in any group. In a situation where the leadership of a group is democratic, for instance, the level of cohesiveness will be very high in comparison to another group where the leadership is autocratic.

v. *Management behaviour*

The management behaviour has a direct bearing on the level of cohesiveness in a group because the never ending task of management is to make sure that all employees (that is, group members) are keeping to target and deadlines. Thus, the managers must see that there is high level of cohesion among individuals and groups to ensure that they are on target. Failure to do this by the management could be disastrous for an

organization as the goals of the organization might not be achieved.

vi. *Socio-economic security*

The socio-economic security of group members could be indicative of the level of their cohesiveness because when group members are not socially or economically secure the level of individual member's loyalty to the group might be very low in comparison to groups where members are well off.

IV. THE CONCEPT OF SOCIAL CAPITAL

Bueno, Salmador and Rodríguez (2007) defined social capital as a sum of current and potential resources incorporated in, available in, and derived from the network of relations possessed by an individual or social unit. Social capital is basically the sum total of the resources, actual or virtual, that accrue to an individual or group by virtue of possessing a durable network of more or less institutionalized relationship of mutual acquaintance and recognition (Bourdieu & Wacquant, 1992) cited by Sherif, Munasinghe and Sharma (2012). Bridging social capital refers to calculative upward social interaction with diverse industry, political, bureaucratic and cultural elites (Johnson, 2007; Putnam, 2000; Stalker, 2008; Woolcock & Narayan, 2000). This relation enhances the acquisition of novel intellectual resources that facilitate career mobility, status attainment, and managerial performance (Brown and Konrad, (2001); Burt et al., (2000); Pappas and Wooldridge, (2007) cited by Lee & Tuselmann (2013). Ihlen (2007) stated that social capital is at the heart of public relations as cited by Verhoeven (2008). Modern organizations use social cohesion and integration as link between communications management and public relations. According to Grabner-Krauter (2009) and Cope et al. (2007) the concept of social capital is widely used in social sciences and can be viewed as an umbrella theory that brings together many related concepts which are: social interaction, trust, and share values which cover the multitude of relationships as cited by Carlos and Pinho (2013).

Parra-Requena, Ruiz-Ortega and Garcí'a-Villaverde (2012) argue that the network of relationships of social capital provide an avenue to the agents whereby individuals, firms or communities can explore and obtain benefits from resources placed in these relationships. In their view, social capital is an aspect of social life, network, norms and trust that allow the participants to act together more effectively in order to pursue shared objectives. In other words, it refers to the social connection and the attendant norms and trust.

a) *Bonding social capital and bridging social capital*

Bonding social capital refers to the intra-community ties that members can depend on in situations of need. Such ties can be sources of valuable

services, ranging from house mending to job referrals and emergency cash assistance. As cited by Wallis, Killerby, and Dollery (2007), Kozel and Parker (2000) found that a social group provides essential bonding and bridging social capital in the form of protection, risk management and solidarity functions, especially in the case of poor communities in rural areas.

V. DIFFERENCES BETWEEN SOCIAL COHESION AND SOCIAL CAPITAL

Although these two concepts look similar to each other, there are some important differences between them. Social cohesion refers to the extent of connectedness and solidarity among groups in a society. Jackson, Reino, and Motsmees (2012) outline that Social cohesion has two main broader-intertwined features of society:

- i. The absence of latent social conflict – essentially all group members are expected to adopt a positive attitude towards each other thus eliminating the possibility of any latent social conflict.
- ii. The existence of strong social bonds – good faith is required if the group is to meet the challenges posed by its ambivalence about success. Thus, in most cases, the existence of good faith among group members, usually lead to strong social bonds as they could trust each other.

VI. DISCUSSIONS

Before we begin it is considerable to define the concept of inclusion, cohesion, and capital. The concept of inclusion has been used as a user-friendly term addressing the manner in which individuals can access resources and institutions to their benefit, although the significant definition has been a problem to define this concept. Arrow (2007), suggest that these terms had been abandoned and that research focus be shifted to studying specific social interactions. Social inclusion is now being promoted only in the use of ICTs as it increases the participation of individual stakeholders and partnership.

In terms of economics research, while the literature has explored issues of social capital (Glaeser et al., 2002) and social cohesion (Gradstein & Justman, 2002), there is far less economics research on the issues of inclusion and exclusion. Indeed, this relative paucity of research on inclusion and exclusion is largely due to the lack of clear definitions for these concepts. As discussed by Atkinson (1998), the term social exclusion “seems to have gained currency in part as it has no clear definition which means all things to all people.” That said, there does exist (broadly speaking) a general consensus on the meaning of social and economic inclusion/exclusion.

Szreter and Woolcock (2004) had attempted to provide an insight into these terms by explaining that while bridging social capital depends on a minimum degree of understanding among the participants in a network, bridging social cohesion is the relationship that spans people and groups of inherent social and economic differences and requires solidarity and cooperation than the more in intimate relationship that are found in the bonding group of family and friends. To them, exclusion is associated with social stigmatization, blame and isolation, which can translate into low self-esteem, a feeling of not belonging and not having been given a chance to be included in society (Curse, Raab, Han & Loenen, 2012).

While poverty may be a result of exclusion, exclusion is not only simply mean poverty. For example, exclusion can lead to the abandonment of mainstream norms (Haddadeh & Weerakkody, 2011) and the development of separate subcultures, similarly, exclusion (while potentially leading to non-participation in the labour market; may also manifest itself in withdrawal from social and political life. Thus, the effects and manifestation of exclusion may be highly nuanced. Under the rubric of inclusion, discussions focus on access to (and relative success with) economic, social, and political institutions.

Overall, it is vital for organizations to hire employees with similar educational backgrounds and skills level as group members as they are more likely to feel comfortable among themselves. In this kind of support of social support group, members come together to motivate each other as well as coordinate their gains. Working in a cohesive group also means working with a team which implies that there is a realistic give and take among them; with each member trying to balance his/her needs and wants with those of the other group members.

VII. CONCLUSION

In a nutshell, social inclusion is the process of opportunity enhancement for building or re-establishing social bonds by facilitating the access of all citizens to social activities, income, public institutions, social protection and programs and services for assistance and care. In term of academic contribution to corporate social responsibility, social inclusion should be used to identify the collective responsibility of stakeholders in the promotion of ICTs. This increases the economic well-being of all firms and is therefore regarded as fundamental to the development of a nation's status and other societal concepts such as democracy. For this reason, it had been found useful for organizations to hire employees with the same educational levels in order for them to cooperate well with each other. Group cohesion at workplace is vital for the success of any business as it promotes personal responsibility. Social cohesion refers

to the process of social solidarity that is based on shared values, common norms and common bonds within a national population or community. Social capital is now widely regarded as a resource that can be derived from social relations and harnessed for building durable social cohesion. Besides, it also promotes social inclusion and the empowerment of local communities.

Social capital has a various social policy functions that relate to bridging, bonding or linking relationship. It is a flow of individual investments. Groups are cohesive when they possess group level structural conditions that produce positive membership attitudes and behaviors and when group members' interpersonal interactions maintain these group level structural conditions. Social capital is an individual's sacrifices in terms of time, effort, and consumption that were made in an effort to promote cooperation with others. Exclusion is, as a rule, associated with social stigmatization, blame and isolation, which translates to low self-esteem, a feeling of not belonging and not having been given a chance to be included in the society. Exclusion as a social process is the denial of access to opportunities and other social rights to an individual. Finally, social inclusion and group cohesion are crucial for the success of an enterprise while social capital has a various social policy functions that relate to bridging, bonding or linking relationships and thus play a critical role in the long-term survival modern organizations.

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The Impact of Organizational Culture on Organizational Performance: A Case Study of Telecom Sector

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Abstract- “The only thing of real importance that leaders do is to create and manage culture.” “If you do not manage culture, it manages you, and you may not even be aware of the extent to which this is happening.” (Edgar Schein). Organizational Culture is one of the most important construct in management research. This exploratory study elaborates the impact of organizational culture on organizational performance. This study is conducted in different Bahawalpur based franchises of telecom companies. The purpose of this study is to determine the impact of organizational culture on organizational performance in order to know that how culture of an organization assist in enhancing the organizational performance. Balance score card is used to measure the organizational performance. Quantitative approach is adopted in which a questionnaire is used to collect the data. The questionnaire is adopted from a previous study. 22 questionnaires have been distributed to the research participants out of which 15 questionnaire are returned to the researchers with complete information. The findings indicate that all the dimension of the culture influence the different perspective of organizational performance.

Keywords: *organizational culture, organizational performance, telecom companies.*

GJMBR-A Classification: *JEL Code: M14, L25*



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Mashal Ahmed ^α & Saima Shafiq ^ο

Abstract- "The only thing of real importance that leaders do is to create and manage culture." "If you do not manage culture, it manages you, and you may not even be aware of the extent to which this is happening." (Edgar Schein). Organizational Culture is one of the most important construct in management research. This exploratory study elaborates the impact of organizational culture on organizational performance. This study is conducted in different Bahawalpur based franchises of telecom companies. The purpose of this study is to determine the impact of organizational culture on organizational performance in order to know that how culture of an organization assist in enhancing the organizational performance. Balance score card is used to measure the organizational performance. Quantitative approach is adopted in which a questionnaire is used to collect the data. The questionnaire is adopted from a previous study. 22 questionnaires have been distributed to the research participants out of which 15 questionnaire are returned to the researchers with complete information. The findings indicate that all the dimension of the culture influence the different perspective of organizational performance. Research also indicates that if the norms and value of employees are according to organization then it is beneficial for achieving the organizational objective. The findings also indicate that the uncertainty avoidance is high in these companies and roles and procedures are clearly defined. The findings revealed that these companies are characterised by high masculinity which means the managers are effective, more assertive, result oriented and value the final outcome. It is also revealed that there is a power distance between the managers and the employees because only few employees are agreed with the statement that there manager is accessible and visible. The findings indicate that these telecom companies are inclined towards collectivism due to which workers are more satisfied with their work, supervisors and co-workers but there are also some elements of competition which exist in individualism. The result also shows the difference between the organizational performance measures. The result indicates that these companies have faith in their financial performance means they believe that there financial performance is enhancing day by day. In customer service perspective it is clear that these companies are trying to compete with each other due which less customer are satisfied. In internal business perspective it is revealed that most of the workers agreed that their company is productive. In learning perspective it is stated that these

companies are already focusing and competing on innovation and technology that why this dimension is not included in research.

Keywords: organizational culture, organizational performance, telecom companies.

I. INTRODUCTION

Organizational development has some particular features that can increase sustainability on basis of effectiveness. The enhancement in performance contributes to employee commitment while norms, values and objectives contribute in enhancing the culture of an organization (Awadh & Saad, 2013). Most of us contribute a great part of their time in organizations. The study of Geert Hofstede indicates that cultural differences among nations are found specifically on the greatest level; that is on the level of values. By comparing cultural differences between organizations are specifically identified on the basis of practices. In comparison with values, practices are more tangible. "Organizational Culture can be defined as "the collective programming of the mind that distinguishes the members of one organization from others". (Hofstede, The Hofstede Center). Hofstede (1980) searches for distinctions among 160 000 IBM employees in 50 various countries moreover in three regions of the world, in order to search different elements of culture that can affect the organizational behavior. He provides reasons for cultural differences that may exist in different regions, as well as the significance of international awareness and multiculturalism for the individual cultural introspection. Cultural differences reveal distinctions in thinking and social action, and even in "mental programs", some sort of term Hofstede uses for expected behaviour. Hofstede correlates culture to ethnic as well as regional groups, but additionally to organizations, profession, family, to community as well as subcultural groups, political systems and legal guidelines, This specific research acknowledged systematic variations in national culture with four dimensions: power distance (PDI), individualism (IDV), uncertainty avoidance (UAI) and masculinity (MAS) (Hofstede, Wikipedia.org). In 1998 Hofstede and Bond determined 5th dimension in which short and long term orientations of 23 countries are identified. The

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organizational behaviour which is related to practitioner's values and beliefs is based on culture elements and norms that influence personality and performance of organization. (Sondergaard, 1994) The cultural elements and personality effects behaviour and sustainability of organization (Schwartz, 1994) the strong relationship of culture has been identified in the model produced by Hofstede in 1980 which represents the 38 countries research. Organizational performance is comprised of the actual output or results of an organization as measured against its intended outputs (or goals and objectives). One of the most important reasons that explain the interest in organizational culture is the assumption that certain organizational cultures lead to an increase in organizational performance. (Ilies & Gavrea). Organizational performance comprises the actual productions as well as outcomes or outcomes of an organization which are measured against its expected outcomes. According to (Kaplan & Norton, 1992) no single measure can provide a clear performance target....so managers have to choose between financial and operational measures. In this study Items from (Kaplan & Norton, 1992)balance score card are used to measure the organizational performance. These dimensions of the Balance Score card include

1. financial perspective;
2. customer perspective;
3. internal business perspective
4. Learning Perspective.

Organizational Culture is the most important variable that influences the organizational performance. The purpose of this study is to examine the impact of organizational culture on organizational performance in different franchises of Bahawalpur based Telecom Companies. This finding can be useful to telecom companies and their managers when attempting to understand the influence of organizational culture on organizational performance

II. RESEARCH OBJECTIVES

1. To explore the culture of telecom companies
2. To analyze the impact of organizational culture on organizational performance.
3. To understand the importance of organizational culture and organizational performance.

III. LITERATURE REVIEW

a) What is Culture

Culture can be defined as a combination of values, sets, beliefs, communications and simplification of behaviour which gives direction to peoples. The basic idea of culture arrives through sharing of learning processes which is based on the proper allocation of

resources. (Titiev, 1959) The mental ability of human which helps in enhancing thinking and decision making depends on the organization culture (Pettigrew, 1979).According to (Schein, 1990) culture is a collection of various values and behaviors that may be considered as a guide to success. As per (Kotter & Heskett, 1992), culture is collection of beliefs, behaviors and values which society contains normally. In simple we can say that culture is knowledge, explanations, values, beliefs, communication and behaviors of many people, at the right time and right place. In present era the concept of culture is used as a concept of organization (Kotter & Heskett, 1992). Organizational culture may be consist of two important elements of social group; structural stability of number of peoples and assimilation of an individual item in good standard (Schein, Organizational culture, 1995).According to (Stewart, 2010), organization's norms and values have a great impact on those who are fully devoted to the organization. According to him norms are unable to be seen but if the organizations want to increase the profits and productivity of the employees norms comes first to be considered.

b) Organizational Performance

The notion of organizational performance is affiliated to the endurance and success of an organization. In service organization as well as in manufacturing organizations the computation of the organization performance is critical (Brynjolfson, 1993). A balance score card proposed by (Kaplan & Norton, 1992) is used to measure the organization performance. The dimensions of the balance score used in this study are financial perspective; customer perspective; internal business perspective and learning perspective. Performance is a comprehensive measure that can include productivity, quality, consistency, and so on. On the other side, performance indicators may also involve (criterion-based) results, behaviors and (normative) relative measures, concepts of education and training and instruments, involving management development and leadership training for developing attitudes of performance management and essential skills. (Richard, 2002) . Balance Scorecard is the one of most critical tool which provides help or frame work to ensure that the strategy is translated into rational set of performance measurement (Kaplan & Norton, 1992).The performance measurement system assist in enhancing organization association to achieve goals and objectives in a successful manner. (Ittner & Larcker, 1998) The strategic planning that is based on development of objectives assist organization to emphasize on non-financial or intangible assets. The quality, performance and services associated with customers have financial features .The financial and non financial reward management system is possible through the measurement and evaluation of performance measurement system (Kaplan & Norton, 2001). According to (Chavan, 2009), (Johnsen, 2001)

said that an essential element of the Balance Scorecard technique is the feedback and learning part, where an organization is able to measure ,where organization is building its strategic capability, in the scenario of its current performance, and possible dynamic business situations. This data makes the leadership capable to analyze that whether the organization is on right track, and what, if there is need of any change. If there is need of change, these need to be in the definition of the objectives, the path of the journey, or to rebuild the initiatives developed to enhance the capability. Perspectives of balance score card are discussed below (Chavan, 2009)

i. *Financial perspective*

How should we appear to our shareholders to succeed financially? Measures are: return on capital; improved shareholder value; and asset utilization.

ii. *Customer perspective*

How should we appear to our customers to achieve our vision? Measures are: Product/service qualities; customer relations; Image and repute.

iii. *Internal business processes*

At what business processes must we excel to satisfy our shareholders and customers measures are: produce products and services; deliver products and services; and "after-sales" services.

iv. *Learning and growth perspective*

How will we maintain our ability to change and improve to achieve our vision? Measures are: employee capabilities; information system capabilities; motivation, empowerment and alignment.

c) *Understand Organizational Culture and Organizational Performance*

In the organizations Culture can be learned and shared (Titiev, 1959). According to (Pettigrew, 1979)cultures of an organization is based on the systems that may help to define how employees take decision and think. He also noted the different level of culture based on the multifaceted set of beliefs, values and assumptions may define ways to organizations to do its business. Organizational culture is the combination of values, beliefs, and norms which may impact the way employees behave, think and feel in the organization (Schein, 2011). There are 4 functions of organization culture: providing sense of identity to members, enhancing the commitment, strengthening organizational values, and shaping behavior through a control mechanism (Nelson & Quick, 2011). Performance is a measure that involves productivity, quality, consistency, and so on. On the other side, performance indicators involve results and behaviors (criterion-based) and education and training concepts and instruments involving management development and leadership training for developing essentials skills and attitudes of

performance management, relative (normative) measures (Richard, 2002). The organization's performance is the function of the basic returns to the Instillation of strong culture in the organization's systems which enable it to perform its routines undoubtedly. This concept is important in permitting researchers and managers to asses firms' performance over time and matches their performance with the competitors. In simple word, organizational performance is the most essential criterion in managing and assessing the actions and environments of organizations

d) *Methods of Learning Organizational Culture*

(Brown, 1998) Has identified the following methods of learning the organization's culture:

i. *Arte facts*

It refers to the total social and physically developed environment of an organization for example office space, equipments, rules, systems and procedures.

ii. *Language*

It refers to basic ways in which the organization understands its world for example jokes, stories, myths and legends.

iii. *Behaviour patterns*

Behaviour patterns are repetitive patterns of behaviour which are characteristics of organizational life. It includes rites, rituals, ceremonies and celebrations.

iv. *Norms of Behaviour*

It refers to rules of behaviour that determine what are considered to be suitable and unsuitable responses from employees in different conditions. These norms grow over time when several persons make a discussion with each other in order to reach at a decision on how they can handle the organizational issues.

v. *Heroes*

Heroes help to attain success present role models and represent the organization to the people outside of the organization. Heroes are the persons who influence other employees.

vi. *Symbols and Symbolic action*

These may be defines as words, objects, conditions, acts or features of the organization that are important to organizational members. It includes corporate logos, policies and products.

vii. *Believes, values and attitudes*

Values are closely attached with moral standards and ethical standards; they examine what people think should be done. Beliefs on the other side are what is true and what is not. Attitudes relate belief and values to emotions and feelings; they may be thought as a learned inclination of responding consistently in a suitable and unsuitable way.

viii. *Basic Assumptions*

They are considered as an expected solution of a recognized problem. In the organization basic assumptions direct organizational member's feelings, emotions and perception about things.

ix. *History*

Culture is considered as a result of the historical process.

e) *Dimensions of Organizational Culture*

In order to describe results IBM employees of more than 50 countries were gathered in order to perfectly analyze the organization culture on the basis of dimensions. (Hofstede, 1980) The four dimensions of organization culture are as followed:

i. *Power Distance*

It refers to the extent to which people of a society accept the unbalanced distribution of power frequently. Power distance refers to the extent in which a nation accepts the factors that dissimilarity in its citizens' mental and physical capabilities increase the inequalities for their welfare.

ii. *Individualism versus Collectivism*

Individualism: It is a national culture quality that defines a flexible social framework in which people stress on the protection of themselves and their family. Collectivism : A national culture quality which define a close knit social framework in which people require from the others people of the group to take care of them and protect them.

iii. *Masculinity/Femininity*

The masculinity represents a preference for achievement, heroism, assertiveness and material reward for success. While femininity, stands for a preference for coordination, emotions, caring for the weak and quality of life;

iv. *Uncertainty Avoidance*

A national culture quality that describes the extent to which a society feels threatened by unknown situations and try to avoid them;

v. *Long-term Versus Short-term Orientation*

Long-term Orientation: A national culture quality which stresses the future, parsimony, and patience. Short-term Orientation: A national culture quality which stresses the present and past, fulfilling social responsibilities and respect for customs. Hofstede and Bond determined fifth dimension in which 23 countries long and short term orientation have been analyzed in 1998. The organizational behaviour is associated to professional values and beliefs based on culture factors and norms which influence personality and productivity of organization.

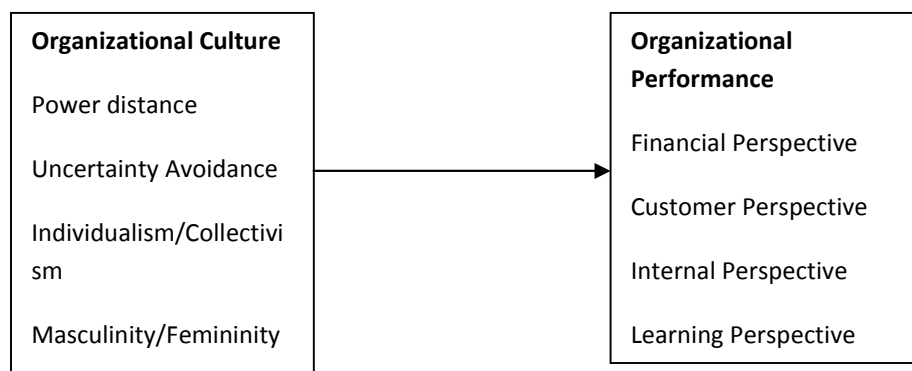
f) *Effect of Organizational Culture on Organizational Performance*

Organizational culture has ability to increase job satisfaction, and awareness about problem solving and organization performance (Kotter, 2012). If the organizational culture becomes incompatible with the dynamic expectations of internal and/or external stakeholders, the organization's success will decrease as it has happened with some organizations (Ernst, 2001).

Organization performance and organization culture are clearly affiliated (Kopelman, Brief, & Guzzo, 1990), though the confirmation concerning the perfect nature of this relationship is miscellaneous. Research shows that the relation between many cultural qualities and high performance are not persistent over time (Dension & Sorenson, 1990, 2002)

We can say that the impact of organizational culture on employee behavior and performance is based on 4 important ideas (Bulach, Lunenburg, & Potter, 2012). Firstly, having knowledge of the organization culture permits employees to understand the history and functioning of the organization. This knowledge provides information about projected future behaviors. Secondly, organizational culture raises devotion to the organization's philosophy and values. This commitment creates shared feelings of achieving common goals. It means organizations can achieve greater success only when employees share values. Thirdly, organizational culture, with its norms, deal as a control mechanism to direct behaviors toward expected behaviors and away from unfavorable behaviors. This can also be achieved by recruiting, selecting, and retaining employees whose values match with the values of the organization. This type of organizational culture may be linked directly to greater efficiency and performance than others.

IV. RESEARCH MODEL



V. RESEARCH METHODOLOGY

As the purpose of the current study is to determine the impact of organizational culture on organizational performance. So exploratory research technique is adopted for this purpose. Exploratory study is an exploration technique which is mainly related with the development of the theory. Many researches are usually exploratory. In social sciences exploratory research is connected to the notion of exploration and the researcher as explorer. (davies, 2006). Exploratory research is an initial research that can be used to define and clarify the nature of the problem (Zikmund, 2003). Data for current study is gathered through the questionnaire adopted from a previous study "Benchmarking culture and performance in Chinese organizations by (Rajendar & Ma, 2005). There are two parts of the questionnaire. The initial part is used to collect information about the culture of the cellular companies. The second part is used to measure the performance of the organization on the basis of the 3 dimensions of the balance score card. A 5-point Likert scale, which range from 1 ("strongly agree") to 5 ("strongly disagree") used to record the responses of the research participants from different telecom companies. The quantitative approach is used to determine the impact of organizational culture on organizational performance. Quantitative data is analyzed in the form of percentages.

VI. DATA COLLECTION AND ANALYSIS

a) Data collection

Data that is use in this research is obtained from franchises of telecom companies.

b) Analysis

25 questionnaires are distributed in Bahawalpur based franchises of different telecom companies out of which 15 are returned to researchers. Among participants 33% are females and 66% male from whom data is collected. 66% respondent are under 25 years old.

While other 34 are between 25-29 years old. 80% respondent have masters degree. 47% respondent said that they have 1st year in the organization. The items used in the questionnaire are discussed below

VII. ORGANIZATIONAL CULTURE

a) Individualism and collectivism

My manager seeks other people's input to evaluate my work

My manager encourages me to influence what goes on in my department

My manager encourages me to influence what goes on outside my department

My manager regularly recognizes and acknowledges the quality of my work

My manager takes into consideration the needs of the customer (internal or external) when planning

b) Power distance

My manager's manager is accessible and visible

My manager communicates effectively upwards, downwards, and by the most effective media

My manager openly and effectively discusses employee career development

My manager helps us understand why things are changing

c) Uncertainty avoidance

My manager encourages me to come forward with ideas and suggestions

My manager's manager creates an environment that supports empowerment and risk taking

d) Masculinity and femininity

My manager demonstrates a sense of urgency without creating undue stress

My manager gives feedback honestly to me

My manager's manager is an effective leader

VIII. ORGANIZATIONAL PERFORMANCE

a) Financial perspective

Overall, my company is performing well

I understand the company's financial picture

b) Customer perspective

In general, our company has good relationships with our customers Relative to our competitors,

My company's customers are satisfied with our products/services

I understand the importance of system integration, multi-vendor open systems, services and maintenance

c) Internal business perspective

Overall, my company is productive

Results of some questions are discussed below:

d) Individualism and Collectivism

Question: My manager seeks other people's input to evaluate our work

20% strongly disagree

60% agree

9 neutral

10 disagree

1 strongly disagree

In general, my co-workers are happy and proud to be working for my company

I believe that my service to the company and the contributions that I have made are appreciated

Compared with other companies in the industry, my company has lower employee turnover

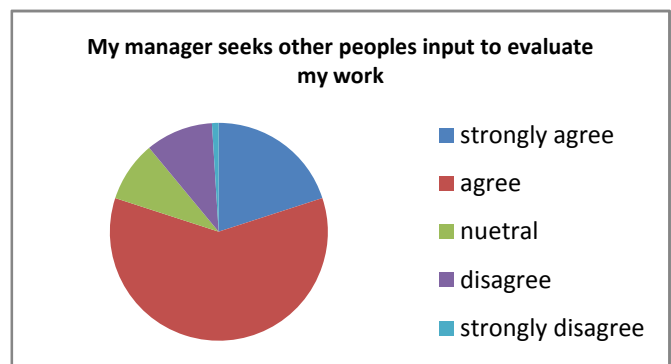
I am satisfied with my pay

I am satisfied with the benefits program

The people with whom I work have the appropriate skill set to contribute to the firm's success.

Relative to other companies, my company is an enjoyable place to work

Overall, I am satisfied with the financial and non-financial rewards given by my company



e) Power Distance

Question: My manager's manager is accessible and visible

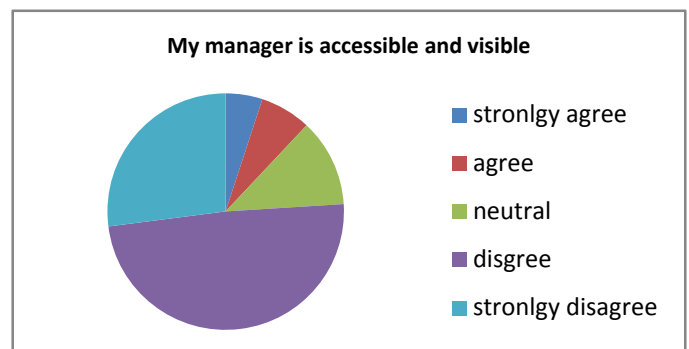
5% strongly agree

7% agree

49% disagree

12% Neutral

27% strongly disagree



f) *Uncertainty Avoidance*

Question: My manager's manager creates an environment that supports empowerment and risk taking.

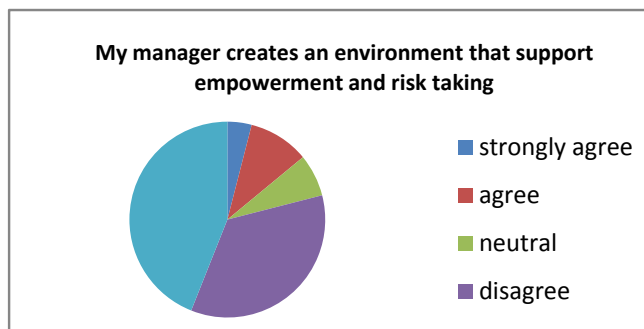
14 strongly agree

10 agree

7 neutral

35 disagree

44 strongly disagree

g) *Masculinity and Femininity*

Question: My manager's manager is an effective leader

20 strongly agree

50 agree

12 neutral

7 disagree

11strongly disagree

h) *Financial Perspective*

Question: Overall, my company is performing well

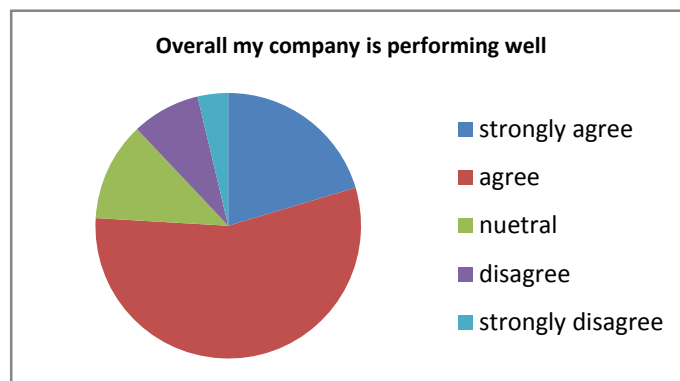
22%.Strongly disagree

60% Agree

13% Neutral

9% Disagree

4% strongly disagree

i) *Customer Perspective*

*Question:*My Company's customers are satisfied with our products/services.

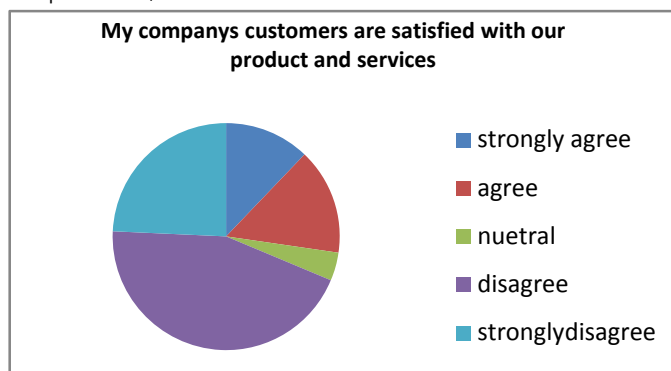
12%.Strongly disagree

15% Agree

4% Neutral

44% Disagree

24% strongly disagree



j) Internal Business Perspective

Question: overall, my company is productive.

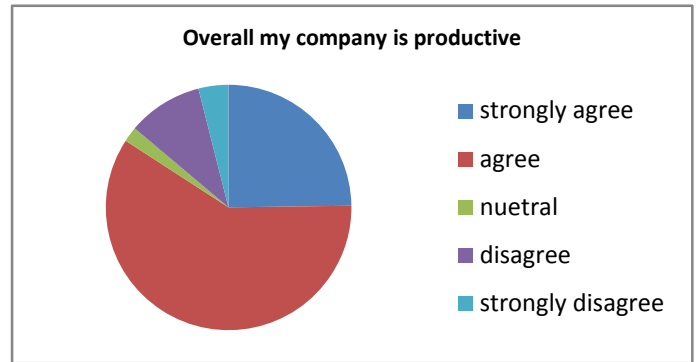
25%.Strongly disagree

60% Agree

2% Neutral

10% Disagree

3% strongly disagree



IX. CONCLUSION

Result shows that Hofstede culture dimensions affect the organizational performance in telecom companies. There several factors which influence the organizational performance but this research consider the Hofstede culture dimensions only. Organizational culture plays an important role in achieving the organizational objective. Result show that there is high uncertainty avoidance in the organization, higher the uncertainty avoidance better will be organizational performance. Results also indicate that is a difference between the power of the manager and the employees. When there is a power distance employees seeks their problem solved by the management. In this situation employees respect their supervisors by enhancing the performance in return. Result shows that these companies are inclined toward collectivism but there is also some element of competition which is in individualism. Collectivist workers are more satisfied with their work and supervisor. Organization can provide reward to motivate employees, which increase the performance of employees and also the performance of the organization. It is also revealed from the result that managers are characteristised by masculinity which indicates that they are result oriented and value the final outcome. The result indicates that these companies have faith in their financial performance means they believe that there financial performance is enhancing day by day. In customer service perspective it is clear that these companies are trying to compete with each other due which less customer are satisfied. In internal business perspective it is revealed that most of the workers agreed that their company is productive. In learning perspective it is stated that these companies are already focusing and competing on innovation and technology that why this dimension is not included in research.

X. RECOMMENDATIONS FOR FUTURE RESEARCH

This research consider only the dimensions of Hofstede which affect the organizational performance future research needs to consider some other variables

that affect the organizational performance like working environment and job satisfaction. To get more accurate results more respondents from franchises of other cities should be included. Future research should enlarge the size of the population because more diverse participants will make significant contribution to the results.

XI. LIMITATIONS OF THE STUDY

The current study has some limitations. The outcome of the study is not precisely accurate as the sample size is too small. There is a lack of geographical coverage because this study has considered only the Bahawalpur based franchises of telecom companies. Limited time span is also another limitation of this study.

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The Impact of Social and Emotional Intelligence on Employee Motivation in a Multigenerational Workplace

By Caroline Ngonyo Njoroge & Rashad Yazdanifard

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Abstract- In today's globally competitive corporate environment, effective employee motivation is essential to the success of any organization. The classical perspective of management was essentially analytical and rational, and employee's emotions were not considered. Nonetheless, it is crucial for organizations to recognize that employee motivation goes beyond the usual monetary reward systems for a multigenerational workforce. In motivating today's human capital, organizations have to engage their minds and captivate their hearts, which can be achieved by incorporating social and emotional intelligence. Social and emotional intelligence equip managers with skills to turn challenges of generational differences into positives. These skills assist managers attend to individual employee needs irrespective of their generation. Socially and emotionally intelligent managers enable their organizations to offer an environment that motivates and develops employees despite the generational differences in the workplace. This study discusses the implications of emotional and social intelligences by outlining how these skills can enable organization to cultivate cultures that enhance employee motivation.

Keywords: *employee motivation, multigenerational workplace, social intelligence, emotional intelligence, generational differences..*

GJMBR-A Classification: *JEL Code: Z13*



THE IMPACT OF SOCIAL AND EMOTIONAL INTELLIGENCE ON EMPLOYEE MOTIVATION IN A MULTIGENERATIONAL WORKPLACE

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The Impact of Social and Emotional Intelligence on Employee Motivation in a Multigenerational Workplace

Caroline Ngonyo Njoroge ^α & Rashad Yazdanifard ^σ

Abstract- In today's globally competitive corporate environment, effective employee motivation is essential to the success of any organization. The classical perspective of management was essentially analytical and rational, and employee's emotions were not considered. Nonetheless, it is crucial for organizations to recognize that employee motivation goes beyond the usual monetary reward systems for a multigenerational workforce. In motivating today's human capital, organizations have to engage their minds and captivate their hearts, which can be achieved by incorporating social and emotional intelligence. Social and emotional intelligence equip managers with skills to turn challenges of generational differences into positives. These skills assist managers attend to individual employee needs irrespective of their generation. Socially and emotionally intelligent managers enable their organizations to offer an environment that motivates and develops employees despite the generational differences in the workplace. This study discusses the implications of emotional and social intelligences by outlining how these skills can enable organization to cultivate cultures that enhance employee motivation.

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I. INTRODUCTION

In the current global economy, companies are striving to survive in a highly competitive environment. An organization may have managers endowed with a myriad of impressive technical skills and extensive educations. But, can they effectively relate to the employees and other managers? Can they motivate the employees to be productive? Presently, employee retention challenges are common to managers regardless of the company's size, technology and market focus (Manzoor, 2011). One outstanding challenge is the management of a workforce that has notable variations in perspective and goals due to generational differences (Glass, 2007). These differences must be addressed in an effort to recruit, retain and motivate the best talent in an organization.

A multigenerational workforce is essential to the growth of an organization. The benefits of working in

a multigenerational workplace surpass the challenges involved (Hughes, 2011). But the big question remains, how to keep employees motivated in a multigenerational workplace. The answer to this question is as diverse as the workforce itself. Organizations need to find ways to retain and make the most of their talent. Additionally, they need to find ways to meet the challenges of a fast-evolving multigenerational workforce (Gladwell & Dorwart et al., 2010).

In today's globally competitive business environment, successful employee motivation in a multigenerational workplace is still one of the biggest challenges to many organizations. Human capital has become an organization's main asset; its success is dependent on the employee performance. Ability and motivation are joint functions used to describe employee performance (Devadass, 2011). Employee motivation is an intricate and sophisticated subject; considerable studies on employee motivation have been conducted, providing numerous models and theories on motivation. These numerous literatures provide mechanisms that organizations can adapt to keep their multigenerational workforce motivated. There is no exact formula to the exact mechanism of motivating employees as every organization offers a unique workplace. Therefore, organizations must focus on employee motivation practices that meet employees' needs regardless of age. Managers need to be aware of a variety of employee motivational factors and the changes in priorities of these factors over time.

The notion of emotional and social intelligence in management has been popularized by academia due to its positive impact on employee performance (Goleman, 2006, Riggio & Reichard, 2008, Goleman & Boyatzis, 2008, Albercht, 2009 and Emmerling & Boyatzis, 2012). Hence, many companies are changing towards this notion. Part of the answers to keeping a multigenerational workforce motivated lay in social intelligence principles since they give organization tangible ways of managing and harnessing diversity. A socially intelligent workforce is able to work harmoniously as a strong collective team. Moreover, it is able to develop relationships and business networks that will promote the interests of the organizations over the long term. This ensures job security that is a vital motivation driver across all generations. An emotionally intelligent

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workforce is passionate, motivated and inspired (Emmerling & Boyatzis, 2012).

This study intends to give a general review of the concept of emotional and social intelligence as integral parts of employee motivation in a multigenerational workplace. First, a general overview of the common mechanisms used by organizations for employee motivation in a multigenerational workplace is given. Next, the key elements of emotional and social intelligence as described in literature are outlined. Finally, a discussion on the implication of social and emotional intelligence when used as skills in leadership is provided.

II. MULTIGENERATIONAL WORKPLACE

Majority of today's multigenerational workplaces are represented by four different generations of employees, namely Traditionalist (Matures/Veterans), Baby Boomers, Generation X and Generation Y (Millennial) (Gladwell & Dorwart et al., 2010). Multigenerational workplaces can bring out the best and worst of the organization and their employees (Bennett & Pitt et al., 2012). Consequently, managers must understand the values and attitudes of each generation to effectively influence the different generations' satisfaction in such a diverse workplace (Gladwell & Dorwart et al., 2010). The positive impacts of a multigenerational workforce can lead to increased productivity among the employees and ultimately a successful company.

A successful multigenerational workplace understands the dynamics and challenges of generational differences and is able to design a workspace that empowers effective communication and transfer of knowledge across the generations (Hughes, 2011). With decades of experience, the older generation conveys wisdom to the younger generation, who in turn convey fresh ideas and technical skills. Nonetheless, challenges of communication and cooperation within the generations are evident on a daily basis in a multigenerational workplace (Glass, 2007). Hughes (2011) further indicates that despite the challenges of accommodating the needs of its multigenerational workforce, a company creates an unprecedented opportunity in its overall business performance.

Different research literature show that employees from different generations require different management strategies when it comes to recruiting, retaining and motivating employees (Glass, 2007, Hedges, 2011, Bennett & Pitt et al., 2012). To effectively manage a motivated multigenerational workforce, managers must take to account the diverse values and attitudes of each generation that may influence different generations' drive in the workplace (Gladwell & Dorwart et al., 2010). Understanding what makes each generation's talent tick is critical to optimizing an organization's culture.

Interestingly, most challenges within a multigenerational workplace are associated with the more traditional differences of gender and ethnicity (Rathman, 2011). Management stereotypes believe that there are huge differences among the generations in terms of employee motivating factors. Nonetheless, recent studies show that different generations in the workplace have more in common than early literature shows. Compelling research has shown that employees are motivated by equally similar things in the workplace (Wong & Gardiner et al., 2008).

III. EMPLOYEE MOTIVATION

The English dictionary defines motivation 'as the reason(s) one has for acting or behaving in a particular way'. Devadass (2011) describes Employee Motivation as a set of both environmental and intrapersonal forces that influence an employee's work related behavior. Hence, employee motivation can be seen to cut across many disciplinary boundaries such as psychology, human resource management, economics, sociology and organizational behavior.

In an effort to increase effectual job performance amongst employee, many organizations' management struggle to implement effective employee motivation policies (Guillen & Saris, 2009). Manzoor (2011) illustrates that motivating employees to perform to the best of their ability even in strenuous circumstances has remained one of the most challenging tasks faced by managers. In our rapidly changing workplaces, employee motivation remains a crucial survival strategy for many organizations. When employees are motivated, they become responsive to the organization's goals and objective and can efficiently direct their talent towards achieving them (Manzoor, 2011).

Early studies show that monetary rewards had a great influential value as a motivational technique. In management science, Fredrick Taylor attributes money to have a supreme effect to maintain and motivate industrial workers towards higher performance and greater productivity. Over time, organizations have used mostly extrinsic rewards (increased pay, bonuses, promotion) as a management tool to encourage high employee performance as well as maintain high employee motivation (Ali & Ahmed, 2009). Nohria and associates defined a new model of employee motivation. In this model they argued that managers try to increase employee motivation by satisfying the four fundamental emotional drives; that is the drive to acquire, the drive to bond, the drive to comprehend and the drive to defend (Nohria & Groysberg et al., 2008). Elsewhere, Rukhmani (2010) suggests that motivation is purely a leadership behavior that comes from employees wanting to do what is right for the people and the organization. Further, theories of transform-

ational leadership infer managers and employees nurture one another to greater levels of motivation (Rukhmani & Ramesh et al., 2010).

The presences of numerous theories, models and views on motivation continue to indicate that employee motivation is an intricate and sophisticated subject. More so, in a multigenerational workplace where monetary rewards have become less effective in keeping employees motivated. The younger generations of employees are driven by advancements in their careers (Wong & Gardiner et al., 2008). Subsequently, recognition and empowerment are playing an essential role in enhancing employee motivation in today's multigenerational workplace (Manzoor, 2011).

IV. SOCIAL INTELLIGENCE

The psychologist Edward Thorndike was the first to explore the concept of social intelligence in 1920. He defined social intelligence as the ability to think, understand, manage and act appropriately in social human relationships. It was not until years later that Daniel Goleman and Karl Albrecht further explored and popularized this concept. According to Goleman (2006), social intelligence is concerned with the best interests of others; hence it goes beyond sheer self-interest. Social intelligence is basically understanding and getting along with people, above and beyond the skills to interact and cooperate successfully with them (Albrecht, 2009). Hence, social intelligence can be defines as the ability to interact effectively with others in any social situation (Crowne, 2009). Hopkins and Bilimoria (2008) imply that to be considered socially intelligent one has to be adept at human relationships not just about them. Emmerling and Boyatzis (2012) describe social intelligence competency as the ability to be aware of, understand and act on emotional information about others that leads to effective performance.

Karl Albrecht (2009) elaborates the five major dimensions of social intelligence as situational radar, presence/ bearing, authenticity, clarity and empathy. Nonetheless, the consistent aspects of social intelligence among all researches in this field include: knowledge of the social situations, accurate interpretation of the social situation and the skills to behave appropriately in that social situation. Social intelligence requires skills that allow employees to get along with one another (Riggio & Reichard, 2008). Karl Albrecht (2009) also terms people with low social intelligence as 'toxic' people. They make others feel angry, inadequate, frustrated and devalued through their toxic behaviors that directly contribute to conflict, alienation and worse, animosity in the workplace (Wawra, 2009). On the other hand, people with high social intelligence have a 'nourishing' personality and presumably possess magnetic powers that attract others to them (Albrecht, 2009).

Joseph and Lakshmi (2010) elaborate that an individual's social intelligence depends on a lifelong learning process. Socially intelligent employees exhibit confidence in social situations, demonstrate a genuine interest in their fellow workmates, are assertive and appropriate in expressing their feelings and emotions, are capable of adapting, understanding and responding effectively, and show a great level of self-awareness (Joseph and Lakshmi, 2010).

V. EMOTIONAL INTELLIGENCE

Daniel Goleman is credited to popularizing the concept of emotional intelligence to the academia and general public in 1995 through his book *Emotional Intelligence: Why it can matter more than IQ*. Emotional intelligence as defined by Goleman (2006) is the ability to identify, understand, use and manage one's and other's emotional states effectively. This involves an intellectual process that leads to the use of those feelings to motivate, plan and achieve. Emotional intelligence can be used as a term that refers to the ability to recognize, manage and influence one's and other's emotions (Keating & Harper et al., 2013). Therefore, emotional intelligence can basically be described as an interconnection between feelings and thinking; Chopra & Kanji (2010) put emotional intelligence in simple terms as an individual's self-perceived skills of their emotional abilities.

There are four major clusters of emotional behaviors as outlined by Goleman and Boyatzis (2008); self-awareness, self-management, social awareness and relationship management. Even so, Emmerling & Boyatzis (2012) felt that emotional intelligence is best understood as a competency. They went further to describe emotional intelligence competency as an individual's ability to perceive, understand and use their own emotional status leading to effective performance. According to the trait-based model (Petridges & Pita et al., 2007) emotional intelligence can be used to refer to an individual's perception of their own emotional abilities, and encompasses behavioral dispositions and self-perceived emotional capabilities.

In the book, Goleman (1995) claimed that emotional intelligence could be a better success predictor of job performance and leadership ability than IQ. These claim led to more academic studies and researches exploring the concept in later years (Petrides & Pita et al., 2007, Antonakis & Ashkanasy et al, 2009, and O'Boyle & Humphrey et al., 2010). Further studies show that emotional intelligence plays an important role in the organization, direction and motivation of human activity (Chopra & Kanji, 2010). Individuals who are emotionally intelligent exhibit better skills in people-oriented services such as recruiting, sales, management and customer service (Antonakis & Ashkanasy et al., 2009). Current studies suggest that emotional

intelligence is highly significant in development of human potential, teamwork, effective leadership, stress reduction, creativity and innovation (Chopra & Kanji, 2010).

VI. DISCUSSION

It is not new that workplaces have generational differences, but the magnitude of these differences is new and poses unique challenges for organizations worldwide. Today's multigenerational workplaces require that organizations understand and value diversity in order to benefit from it; after all, the need to feel important and respected cuts through all generations. In the current era, employee needs are significantly changing and organizations are in a constant search of motivation.

A review of common employee motivation mechanisms in the workplace reveals that organizations acknowledge that employees from every generation need to feel engaged and integrated in a purpose-driven organization culture. In a multigenerational workplace, a one-size-fits-all approach to employee motivation rarely produces the desired results (Wong & Gardiner et al., 2008). Some of the common mechanisms that have led many organizations to maintain a motivated workforce include provision of work-life balance, sharing of rewards, engaging employees with customized rewards, offering benefits to everyone and building lasting relationships through open communication (Gladwell & Dorwart et al., 2010). These mechanisms have been positive to some extent in establishing successful employee-employer relationships. Despite the positives of these mechanisms, the continually changing workplace demographics mean that managers still face the challenge of building exceptional workplace cultures where motivation and innovation are employee-driven.

Emotional Intelligence has emerged as a measurable skill that managers can conveniently use in informing successful recruitment, retention and motivation skills within an organization (Sharma, 2012). In a multigenerational organization, employees see things differently depending on a generation's mindset and individual perspective. Emotional intelligence gives the multigenerational workforce the ability to recognize social cues and respond appropriately in a manner that makes evident their empathy of others' perspectives (Emmerling & Boyatzis, 2012). Managers with a high level of emotional intelligence can quickly determine their employees' needs and respond to them efficiently. Hence, emotional intelligence is a crucial factor in determining a manager's work efficiency. Managers who have developed a certain level of emotional intelligence are able to make time for their employees. This way they have a great awareness of the team's needs. Further, it enables them to be able to provide their employees with regular effective feedback that gives the employees an

opportunity to improve their performance in the organization. Emotional Intelligence is valuable to a multigenerational workplace in that it enhances employee productivity, job satisfaction and leadership competency; in addition, it creates mutual employee-employer relationships which increase employee's commitment to an organization.

Social intelligence is quickly becoming a global requirement and a critical element of success for organizations. The process of becoming more socially intelligent involves investigating what motivates, drives and influences people (Sternberg, 2007). Managers who do not possess social intelligence lack social skills. They do not know how to genuinely connect to people much less inspire, motivate and lead them effectively. On the other hand, socially intelligent managers focus on people, motivating them to high levels of performance. These Managers help their employees develop to their highest potential. Moreover, they demonstrate the emotions and behaviors they wish their employees to adapt. This aspect of social intelligence enables managers to effectively establish an exceptional workplace culture that is inclusive and motivated yet diverse. A socially intelligent company is able to have a deeper understanding of what motivates individuals and how better to utilize the diversity of a multigenerational workforce. Social intelligence is useful in many ways: it helps in the creation of a sense of identity for the individual in addition to emphasizing self-management and interpersonal skills; more importantly, it focuses on thinking and resultant behavior within social contexts.

Companies that encompass both emotional and social intelligence as part of their culture can effectively use their employee's potential and have wonderful achievements. When both emotional and social intelligence are valued in a multigenerational workplace where there is so much diversity, everyone's ideas are respected, teamwork is enhanced and toxic behaviors are controlled. Investing in a corporate culture that allows employees freedom and space is an essence of what makes many organizations successful. Employees will feel empowered and engaged when they have a choice. A workplace that provides its employees with personal choices will attract top talent employees no matter their generational differences. Despite the generational differences, people are motivated by interesting work, new challenges and increased responsibility, which are mostly intrinsic motivating factors over the commonly assumed extrinsic factors. Employee motivation is dependent on an individual's way of perceiving things. Emotional intelligence and social intelligence help co-existing generations in the workplace to understand and value each other despite their vast differences in perspectives and goals. The two concepts help managers effectively accomplish their key role of influencing how employees interact.

VII. CONCLUSION

Companies continue to struggle with finding the most effective way to keep employees motivated in a multigenerational workplace. People from different generations and different cultures are transforming office life. The popular notion is that generational differences in the work place lead to differences in personality and motivation. Most personality differences observed are better explained by age. Job security and immersion to work are among motivational drivers that cut across all generations in the modern workplace. Hence, it is important for managers to acquire high level skills on social and emotional intelligence. These skills will assist them to attend to individual differences irrespective of generations. Managers who value emotional and social intelligence find it easy to turn the challenges of generational differences to positives.

Evidently, emotional and social intelligence have the potential to positively impact employees' behaviors with outcomes such as job satisfaction, positive work attitudes, self-efficacy, and leadership potential and change management. When people with different backgrounds cooperate, creativity and innovation happens. The result from this diversity in the workplace is that people learn how to communicate and generate ideas that usually creates high-impact change with low economic and emotional risk and high economic and emotional gain. Given such diverse behavioral outcomes social and emotional intelligence become key success factors for employee motivation in a multigenerational workplace.

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International Cooperation in Science and Technology: Concepts, Contemporary Issues and Impacts on Brazil's Future

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Abstract- This article discusses international cooperation in science and technology (S&T), analyzing crucial contemporary issues, as well as Brazilian-specific issues, based on the literature of the area and concrete examples of the field. It presents concepts, main terminologies and typologies, with contributions from specialists in different periods for the theme. Furthermore, it introduces a reflection on technique and human nature, exploring the vectors of the scientific technological cooperation and the technical cooperation. The paper also provides a short historical overview of international cooperation, notably in the periods separated by the Cold War. Through recent instances, it outlines key issues of international cooperation in S&T and the reality of Brazil with respect to the powerful tool of foreign governmental policy.

Keywords: science, technology, cooperation, foreign policy.

GJMBR-A Classification: JEL Code: M16, O14



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1. INTRODUCTION

The concept of "informational economy" (Castells, 1992) is of great use in the presented text. In its core, the fundamental source of wealth generation is related to the ability to create knowledge and apply it to the productive sphere, through organizational and technologic procedures and information processing, which leads to scientific and technological knowledge to 1 Professor at Universidade Federal do Vale do São Francisco – Brazil and research member of the Political World Analysis Laboratory (LABMUNDO) at the Federal University of Bahia. Under the Doctoral Stage at the University of Toronto/Munk School of Global Affairs in the Innovation Policy Lab. constitute as the most determinant element of differentiation between people in the contemporary international context.

This differentiation, which according to Landes (1994 and 1998) divided the world between knowledge and wealth on one hand, and ignorance and poverty on the other, is based on the essence of an aphorism of Francis Bacon in *Novum Organum* (1952, p 107), "knowledge and human power are synonymous", seeing that the knowledge is an unequivocal condition for hegemony, be it political or economic. When it comes to political hegemony it is expressed in military

power, whereas when in the economical hegemony, it is set in the power of creating market asymmetries, allowing their products to become more valuable. Given this, we can conclude that there is no international cooperation in science and technology (S&T) completely disinterested in the consequences for geopolitics and the external market. Also, this cooperation isn't completely open to the point where the strategic knowledge of a nation-state may undergo the process of spillover effects; in other words, spill knowledge to other states, under S&T cooperation.

An analysis of international cooperation can focus from the conceptual aspects, involving efforts of systematization, up to the concrete cases, passing by motivating factors, interfaces, strategies and political alliances, as well as instruments, results, and their consonance with the policy guidelines of the countries involved. These, in turn, may lead separately to the examining of conditionalities, which will be co-responsible for the degree of empowerment of the recipients of the knowledge that shall be produced in this process. In the case at hand, it has defined the conceptual field as the approach field of this study, with emphasis on the aspects that this cooperation has taken in Brazil, including the case of the Brazilian Agricultural Research Corporation, EMBRAPA.

Considering the recent changes in the sphere of international relations – that has been redefining alliances, blocs and interests of any nature, economics, of macro-geopolitical and military power - how can one conceptualize the cooperation in S&T contemporarily, classify and understand it, especially the one that relates to a nation-state like Brazil, which operates as a donor and as a recipient? The text seeks to answer this question, initially focusing on the typological and conceptual foundations of international cooperation in S&T. In sequence, it takes a look at the changes in the focus that occurred in international relations, especially in the last two decades, and finally, explores the peculiarities and controversies on key issues related to the theme in the contemporary world, as well as in some specificities in the case of Brazil.

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II. INTERNATIONAL COOPERATION: A CONCEPTUAL VISION

There is no consensus in the literature about the concept of international cooperation. On a general level, cooperation corresponds to a joint activity for the result of competing actors that are moved predominantly by non-pecuniary interests, each of them conceiving each other as an agent and not a mere activity recipient. From the end of World War II, comes the "international cooperation for development" (ICD), which, according to Troyo (2003), includes the vectors of scientific and technological cooperation and technical cooperation. The insertion of the S&T dimension within the framework of the ICD is due to the fact of being exactly in the period of postwar that Schmookler (1966) related S&T, invention and innovation with economic growth.

Studies on the ICD, have received approaches from different authors, with distinct views about the nature and interests crossings between donors and recipients. Amorim (1994) notes that such cooperation is an important assumption of the idea of "alterity", that is the respect of one state for the autonomous existence of the other. Galan and Sanahuja (1999) and Ayllon (2006, p.7) argue that the ICD consist of "a number of international interventions by public and private actors to promote economic and social progress of countries in the process of development (CPD) and achieve a more fair and balanced progress in the world, aiming to build a more secure and peaceful planet".

Aimed to common targets based on criteria of solidarity, equity, efficiency, mutual interest, sustainability and responsibility, the International System of Cooperation for Development (ISCD) is configured as a wide network of organizations of various kinds, among these, international bodies such as International Monetary Fund and the World Bank, governments, public institutions, non-governmental organizations (NGOs), businesses and other civil society organizations who plan and perform cooperative actions in the international arena, which includes an extensive multilateral network of funding and cooperation for development. The ISCD comprises strategies and resources underlying the principles and rules of the various branches of International Law, of the Right to Development and Human Rights.

In this sense, the primary purpose of the ISCD should be the eradication of poverty, unemployment and social exclusion, as well as the increase of the political, social, economic and cultural development levels in the CPDs, some of them today re-conceptualized on their stage of development, and also acting as donors in the international arena, as the case of Brazil. The ICD is situated in the broader field of international relations, and it is within this framework that one explains its birth and its structuring in the context of the Cold War and of the decolonization process.

The term has no validity for every time and place, because as a concept suffers changes, based on historical events, the thinking, the politics and objectives of the North-South relations. In the vocabulary of international relations, initially emerged the terms aid and technical assistance. According to Soares (1994), the Dictionnaire du Droit de la Terminologie International, published in 1960, defines "Assistance Technique" (free translation of the author) as:

Expression that designates the help provided under the aegis of the UN, by the States with advanced economic structure for countries that are insufficiently developed in order to make available the technical means that these countries lack, to promote their economies. The technical assistance consists of various forms of help, at no cost at first, distributed by international mechanisms for the benefit of developing States (Reuter, Institutions Internationales, p.100).

Many authors, such as Soares (1994), Lafer (1994) and Amorim (1994) highlight that such terminology and approach are inadequate nowadays, due to profound change in approach in international relations. The countries are no longer treated as underdeveloped or late industrialized, but as countries in developing process, featuring an ongoing process. Moreover, the notion of assistance linked to help, denoting a conception of perpetuation of dependence, is no longer contemporarily appropriate.

Thus, the concepts of aid and technical assistance were being replaced by cooperation technique, and more recently, by the transfer of technology (also used in contracts involving intellectual property rights), change that is observed in the terms of cooperation agreements. In the focus of the typology of ICD, Ayllon (2006) points out their instruments and objectives, the cooperation in S&T being one of them.

Table 1 : Instruments and aims of ICD

Type	Goal
Economic Cooperation	Strengthen the productive sector, infrastructure - institutional framework, service development.
Cooperation in S&T	Transfer and exchange of technologies for basic services in education, health, sanitation and research.
Financial Aid	Facilitation of access to capital, productive investment, preferential credit lines for imports, exchange, repurchase or debt relief.
Technical Assistance	Enhancing skills and technical capacities in the southern countries, exchange of experiences and knowledge.
Humanitarian Aid	Military assistance, relief, protection of human rights, monitoring of victims, humanitarian pressure, prevention and mitigation of natural disasters, epidemics etc.

III. THE TERM SCIENCE AND ITS MEANING OVER TIME

Etymologically, the term derives from the Latin *scientia* and refers to "knowing" or "knowledge", not indicating that all knowledge would be scientific, according to Hessen (2000). Bazzo et al. (2003) remind us that the science in the traditional conception would be an "autonomous enterprise, objective, neutral and based on the application of a code of rationality oblivious to any outside interference," in which the scientific method would be the intellectual tool responsible for their products. Contemporaneously, from the classical work of Robert King Merton (2008), it was basically established as a consensus that the scientific production has numerous determinants, including social and political. The prestige achieved by the book *The Scientific Life of Shapin* (2008), with great inspiration in Merton, confirms this broad acceptance that science suffers multi determinations.

The scientific development ceased, from these contributions, from being a regulated system by a rigid code of rationality, autonomous in relation to external social, political and psychological constraints. Thus, the classic empiricism that, according to Popper (2000), nurtured the scientific method of character strongly positivist, with roots, among others, on Francis Bacon (1952) and John Stuart Mill (1978), is no longer seen as dogma. The history of science shows that many scientific ideas arise from multiple causes, including inspiration, socio economics conditioning, or even luck or serendipity², without, necessarily following a regulated procedure as the positivism established.

Throughout the twentieth century many efforts were made to confer to science a definitive conceptualization. Despite their differences, they share a common core, that is what identifies it as a typically human activity in a systematic search of the knowledge of nature and its phenomena, including human behavior, and that, in general, begins with observation, followed by the description, experimentation and theorization. Depending on the type of object that is studied, the experimentation, (which is the attempt to reproduce the phenomena in the laboratory, in a controlled manner), may not exist, being replaced by an explanatory theoretical model of natural phenomena or social (Vieira et al, 2010). This concept deviates from logical positivism, which considers the scientific knowledge as produced with the method considered unique, idea strongly deconstructed by Feyerabend (1989) and Thuillier (1994).

Therefore the ant positivist reaction, as a result, creates fundaments in criticisms of other authors including Popper (2000) and Thomas Kuhn (2010). The

latter was influenced by Merton (2008), and points out the matters of maintaining the traditional and rationalist assumptions. With these authors, the philosophy of science became aware of the importance of the social dimension and the historic roots of science. Kuhn (2010) undertakes an interdisciplinary style, in the wake of which the boundaries between academic specialties tend to be diluted. In the meantime, Bruno Latour (1997), in the framework of the social studies of science, understands the scientific activity as "a social process, regulated by no epistemic factors that would have relation to economic pressures, professional expectations or specific social interests" (Bazzo et al., 2003 p.18).

IV. CONCEPTUALIZING TECHNOLOGY

It seems a consensus among anthropologists that sociability, linguistic ability and technical skills were instrumental in the humanization process, especially in transition from the nomadic condition, in which *Homo sapiens* is stated, to the condition of established in the territory, after the first agricultural revolution (Albergoni, 1995; Fabietti, 1995; Godelier, 1995 and Piggott s/d).

The limited physical conditions of the human anatomy, due to the process of evolution of the brain and loss of physical strength and tearing body parts, like claws and fangs, made man use those skills in building artifacts to enhance the ability to hunt, to modify materials and make them build initially, rudimentary tools and weapons, essential to the cultural evolution. At that stage, beginning at hundreds of thousands of years ago, when the *Homo sapiens* began his adventure on earth, the technical knowledge was the one that underlaid the evolution of civilizations. The genesis of science would be given during the classical antiquity, for some historians, or during the Scientific Revolution post-Renaissance. The first encounter with reciprocity between these two entities happened in the Hellenistic Period. During the Middle Age there was a discontinuity and a close cooperation is consolidated only from the Scientific Revolution (Baiardi, 1997).

According to Soares (1994), the technology defined as the study of techniques, including its evolution, is the pursuit of the knowledge of how to produce and develop artifacts that constitute a set of tangible and intangible assets. Throughout history, from cultural and economic advantages, a group of countries has shown more skills in accumulating favorable potentiating in production factors and especially reproduction and innovation even of the technologic goods. Vis à vis other territories, in those ones emerged, in a greater extent, a number of economic agents with stronger propensity to take risks and to invest productively. This meant that they were pioneers in generation of innovations that established the fundamental differentiation between countries that are

¹ Numerous texts from the history of science dealing serendipity as an essential insight into certain discoveries.

more and less industrialized (Landes, 1994 and 1998). The most accepted contemporary definition for technology is that used by the current that it is in the field of innovated economics and it is denominated as neo-Schumpeterian or evolutionary, whose reputation is from 1989 to the Release of the work of Technical Change And Economic Theory. In this community, see Dosi (1990), Stokes (2005) and Rosenberg (2006), technology would be a "body of knowledge, possibly derived from scientific knowledge, that applies to a particular branch of activity" or "set of special cases relating to a particular industry or art." For these authors, the dimension of application is present on the technology, which does not occur in science. The interdependence between science and technology has widened to the point that no one can discuss the acronym S&T, often plus I, S&T & I, which suggests that technology entails, beyond the applicative dimension, the marketing dimension.

Notwithstanding this interdependence, authors such as Rosenberg (2006) call attention to the richness of causal chains between science and the economic and social life and from this latter to the technology. Others, like Stokes (2005), claim that the linear model that relates science to the market (Basic Research → Applied Research → Development → Production → Operations) is far from being the only and the most adapted to the reality of causal relations.

Bazzo et al (2003) points out that there are authors for whom it is the relationship between science-technology that differentiates the technique of technology, leading to the conceptualization of the technology as applied science. The term "technique" would reference the procedures, skills, artifacts and developments without the aid of scientific knowledge, whereas "technology" would refer to the developed systems from the scientific knowledge. However, the thesis of the absolute dependence of technology in relation to science has been widely disputed, even by neo-Schumpeterian, most currently, difficult to defend. Contemporaneously, evidences reveal that a scientific investigation independent of possible applications, i.e. with no horizon to come to contribute with technology, does not correspond to the types of research projects to be funded with no restrictions (Delors, 1994). It happens because the theoretical scientific components and the practical technological components are inseparable from the social context, and underlying this finding is the character of technology as a system, denoting their conditions of no autonomy with exchange of technical aspects and those of its administration.

Thus, given the importance of technological innovations in component products and processes, there is a clear requirement of strict priority investments in research and development (R&D), in order to allow certain countries to remain engaged in the global competition, especially those who based their

competitiveness in low work force compensation, which has ceased to be a comparative advantage over automation.

Troyo (2003) points out that the trajectory of development since the last half of the twentieth century happened outside the international system, resulting much more from technological innovations generated by R&D structures and their implementation into international trade than by concerted decisions in multilateral forums. This reality has huge implications for emerging countries that are still basing their competitiveness, in part, in low-paid workforce, inflation, excessive protectionism and non-customs barriers. Like this block of countries is unequal on the ability to perform R&D and on the competitiveness indicators, it is desirable that the identity in other aspects, and that spawned the international forum called BRICS, come to be a facilitator of international cooperation between them. This cooperation would not be asymmetric in all cases, because China, Russia, India and South Africa, have some competitive sectors. In this context, Brazil would assume undisputed leadership in R&D focused on plant and animal production.

On this stage of development of capitalism - a) when large International corporations are able to acquire powers before taken by the State; b) when the national question is no longer relevant in R&D investments, given that a Corporation allocates resources, researchers and facilities where there is critical mass to generate innovations, no longer being the priority its home base; c) when generalizes the worldwide practice to outsource R&D, R&D outsourcing (which has become common in India as a service provider) - we must rethink the terms of international cooperation in S&T, given that this reality may establish new paths and shortcuts to the old ways (and BAIARDI e BASTO, 2013).

V. INTERNATIONAL COOPERATION IN THE AXIS OF SCIENCE AND TECHNOLOGY

As already reminded, science and technology are not born together. The science has genesis in ancient wise advice that grouped philosophers, priests, wise men and scribes, and the technology, while an area of knowledge related to improvement of artifacts that sought to provide the precision to the observations of nature, appears hundreds of millennia of years after humans have discovered the technique. During the Hellenistic period the relationship between science and technology had deepened as evidenced by thermodynamic and hydraulic experiments at the School of Alexandria. The Middle Age with its prevalence of scholastic paradigm was not lavish in this relationship, causing a discontinuity, although it registers the discovery and development of countless artifacts, mainly aiming to save labor force, as well as the experience of the medieval guilds, which were, at the

same time, a school of technological learning and a stronghold of international cooperation of knowledge (Epstein; Prak, 2009). The Renaissance as a forerunner of the Scientific Revolution fostered this relationship, and examples of telescopes, barometers, thermometers etc. show that this knowledge of science and technology would then work together forever, which was facilitated by the discovery of movable type, which revolutionized the press, allowing teaching techniques. This teaching now was not happening anymore "man to man" in the workshops and guilds (Baiardi, 1997 and Vieira, Baiardi and Baiardi, 2010). The exponential growth of research and production of knowledge in this field in recent decades is justified by the relevance that the issues related to science and technology have in the definition of human life conditions.

The relation of societies with what is denominated technoscience, technologies strongly dependent on the scientific progress, constitutes one of the criteria for the classification of societies. For Ortega y Gasset (2005), today's society is characterized by its character of indispensability that the technique occupies in it, and by the consciousness that the man acquires about it. In this line, Bazzo et al (2003) emphasize that science and technology influence social formations, which is reinforced by the fact that S&T come increasingly encroaching the international agenda, which is also justified by its extensive interaction and transversal character.

Troyo (2003) distinguishes three types of cooperation, scientific-technological (S&T), technical and educational, and delineates their specificities (see Table 2).

In the S&T cooperation, the author supposes equivalence of technical and scientific competence among the cooperators and a goal that goes beyond the transfer of knowledge, understanding innovation for the economic development. The amount of knowledge changes significantly throughout the process, and it is assumed that the joint action of the partners will bring results that are not easily obtained in the research standalone. There is also equivalence between the motivations of cooperation and the politico-diplomatic objects of broad reach.

Table 2 : Specificities of international cooperation

Scientific Technological	Techniques	Educational
Vertical spread of knowledge	Horizontal spread of knowledge	Intellectual exchanges (students and teachers)
Innovation of processes and product	Definition of trend by the transmitter funding performed mainly by this.	Training of human resources

Co-funding and joint development activities	Adherence to programs and/or areas previously defined by the transmitter	University middle and scientific cooperation
Support or promotion of centers of excellence	"Excellence" is not a pre-requisite for all partners	Scholarships
Countries and institutions of high sectoral technological development	Tendency to programs targeted to social base problems (basic roots)	Technical schools, training of qualified personnel

Technical cooperation, for him, has an assistance list character and "marks a process of simple transfer of knowledge, expertise, equipment, human resources etc... Available to an agent relatively less developed, allowing jumps in pursuit of training" (Troyo, 2003, p.108). Idealistically speaking, aims at leveling the quality of international research and production in a specific area, not necessarily increasing the stock of knowledge, because there isn't a concern to innovate. Educational cooperation would be a particular case of technical cooperation, acting mainly through exchanges and scholarships.

A peculiarity of magnitude for which Troyo (2003) points out, in the case of a cooperative activity whose raw material and essential product is the knowledge, is that, notwithstanding the goals are set jointly, which one search, despite the according protocols, is subject to distinct interpretation and appropriation, and therefore to different scientific, technological, political, economic and social gains by the different cooperating countries. Furthermore, the cooperation activities involve knowledge that, in principle, could not be seized only by traditional methods of international trade. The author adds that the scientific and technological cooperation before the Cold War was based on many traditional ways of exchange of teachers, joint studies and participation in scientific events, period in which your technological component was not yet fully recognized as a decisive factor for increasing productivity. On the other hand, technical cooperation aimed at its purest design, leveraging social and economic development of the country "receiver", was defined as a mechanism parallel to the relations strictly economic or trade between developed countries and countries in developing process. Troyo (2003) emphasizes that the mechanisms that arise from those concepts in vogue in the decades of 1960-70 are now overcome and new arrangements of technical cooperation tend to arise.

Soares (1994) explains that the concept of international technical assistance focuses on cooperative movements that have occurred since the

establishment and recognition of inequalities between nations, including sending experts, granting of scholarships, internships, training seminars and creation establishment of pilot institutions. The author argues that today the international technical cooperation is not a target of universal understanding, and the inadequacy of the terminology "technical assistance" today is due not only to a mere vocabulary issue, but also to a change of focus in international relations. This was not connected to humanitarian issues or legitimization of unilateral actions of the industrialized countries in the CPDs, but to the assertion of a right to development of those states, coupled with the duty to cooperation from industrialized countries, within the principles of the Charter of UN. He also points out that although the name of the phenomenon of transfer of resources between countries, both in its bilateral as well as the multilateral basis, has received the expression of international technical cooperation, the terms "aid", "assistance" and "technical assistance" not disappeared, expressing mainly the modality of training of technicians, administrative staff and managers of CPDs, by countries industrialized or more developed countries.

Focusing on criteria for classifying forms of international technical cooperation, Soares (1994) identifies three types: a) the source of funds of donors, which may be public or private, with subcategories within each one of them; b) the nature of relations between the participating states, generating multilateral and bilateral cooperation c) the objective that cooperation has in view, that may take two modalities: c.1) transmission of knowledge in the forms of technical assistance and technology transfer, and c.2) transfer of capitals by the means of ONU system organisms or by the transfers of regional organizations or yet, direct transfers from senders and the ones from private banks, individually or in consortiums form.

In another direction, Baiardi and Ribeiro (2011, p.596) analyze reasons for transfer of knowledge and competencies in the sphere of international S&T, highlighting: I) create or extend a competitive advantage of the territory in the economic, military, sports and cultural sphere ii) to share resources and possibilities arising from the appropriation of natural resources or created through interventions as infrastructure, engineering works, etc. iii) create an innovative environment for favoring companies iv) face threats, natural disasters, disease, aggression, v) as a vehicle of diffusion of knowledge, VI) for the construction of national and regional innovation systems vii) in order to promote the division of labor of basic or applied research, viii) to networking or create research groups for strengthening competencies in certain areas etc.

VI. BRIEF HISTORIC OVERVIEW

The current system of international relations established at the end of the Second World War and

embodied in the collective security system under the aegis of United Nations (UN) has marked difference compared to the current system in the interwars, with the League of Nations, and even more striking difference compared to previous centuries systems. If the previous concern was to establish negative rules in international relations (i.e., rules that would ensure the peace through prohibitive standards for disruptive actions), from the UN system the emphasis falls on establishing rules for constructing behaviors that encourage cooperation (Smith, 1994).

The twentieth century testifies to three periods of international cooperation. In the beginnings of the century, it obeyed the universalist aspirations of scientists of the XIX century, and the scientific activity was seen as belonging to the universal domain and of universal exercise, despite this universalism was constrained by national interests. The idea of science gave itself very little of economic interpretation, according to Troyo (2003), and more to the biology, physics, chemistry, mathematics, astronomy and geology. Thus, the Cooperation before the Great Wars was characterized by an institutional exchange and governments participating in these activities in an accessorized way.

In the period beginning from the First World War until the Cold War the international cooperation sought international knowledge - oriented goals to Military-geopolitics interests and the notion of the community of scientists was replaced by the idea of geopolitical alliances that used S&T as a tool for approximation. The prevalence of politico-ideological factors remained and one imagined that the scientific-technological findings could be threats as much as aids to the development and to the security of the countries. More than in the nineteenth century, there was the presence of researchers colonizers of countries in their colonies, which led to some scientific development. However, in this case one cannot speak of international cooperation, as the colonized territory could be up to a nation, but it was not a nation-state, according to Gaillard (1994).

Contemporaneously with the emergence of an international order in which economic and commercial factors prevail, the same perspective comes to govern international cooperation, implying that actors of S&T, especially research centers and companies can no longer remain isolated. For Brazil, it represents significant change because since the beginnings of the Republic until the consolidation of the scientific activity in Brazil in the 1950s, the attention was focused mainly on basic science.

From another perspective of analysis, focusing on bilateral and multilateral plans for cooperation in times marked by the Cold War, it appears that the activities in the bipolar period were differently developed, comparing with the current system of undefined polarities, as summarized in the Table 3.

Table 3 : International cooperation before "versus" after the Cold War Cold War Post Cold War

Cold War	Post Cold War
Prevalence of "exchange" cooperation on	Prevalence of "exchange" cooperation on
Prevalence of nation-state over civil-society	Prevalence of civil-society about nation-state
Prevalence of "action" on "cooperation"	Coexistence between "action" and "cooperation"
Politically oriented activities	Economically oriented activities
Ideological orientation	Ideological disorientation
Goal is geopolitical alliance	Goal is the conquest of markets

These differences demonstrated in the temporal plane, clearly marked by a first moment of politico-ideological orientation that surpasses that of economic-commercial character that comes on to become hegemonic in post-Cold War, are reflected in the Brazilian reality in its foreign relations. These two moments show a clear political and strategic reorientation of the governments. While in Brazil in the 1950s the relationship with the USA was more devoted to staff technician training (in Brazil and abroad) and was focused on operating machinery and equipment manufactured in U.S. and purchased by bilateral trade, in the 1990s the cooperation prioritizes the axis of new technologies, such as the connection of communication electronical networks. Already in the South-South plan, Brazil before sought simply prestige that will guarantee political leadership in the developing world, whereas in the 1990s this relationship becomes oriented towards a "Brazilian presence in the vicinity of South African political and economic epicenter, marking the revival of economic Southern Africa" (Troyo 2003, p.95).

At the multilateral level the picture shows that, before the mechanisms provided by the United Nations Program for Development (UNDP) allowed the CPDs for the use of funds for welfare purposes, whereas in the 1990s these mechanisms are progressively replaced by structures, like the Work Groups on information technology (IT) of the UN Commission on S&T for Development, that together with the Information for Development Program (INFODEV) of the World Bank become preponderantly to shape the multilateral treatment given to the ITs.

A study carried out by Cervo (1994) in the 1990s examines the UNDP multilateral cooperation with Brazil and the bilateral cooperation received by this country in the decades from 1960s to 1990s. The results show a superiority of the UNDP cooperation, particularly in view of its strategic planning function, the flexibility and connection of their programs to the UN bodies, the

universality of its operations and a certain ideological and political mindset. The author stresses that the UNDP programs contributed to consolidate some important research centers in Brazil, among them the Brazilian Agricultural Research Corporation - EMBRAPA, the Brazilian Institute for Forestry Development - IBDF, and the national control system for quality drugs and medicines, then responsibility of the Adolfo Lutz Institute, currently Oswaldo Cruz Foundation - FIOCRUZ.

Based on 401 technical cooperation projects received and approved until 1990 by UNDP and the foreign governments involved, Cervo (1994) concluded the existence of five subareas of action of this cooperation in Brazil in that period: I) Agrícola, focusing on food, irrigation, forests, livestock, dairy technology, horticulture, fisheries, and pest control, ii) Industrial, focusing on telecommunications, electric power, metallurgy, nuclear applications and steel; iii) Engineering in their various branches and iv) diversified objects (R&D, training, planning, technologies, education, regional development and environment). On the other hand, the projects of bilateral technical cooperation received by Brazil in the 1970s and 1980s were spread into subareas of activity, denoting weakness in drafting joint programs that prioritize national development. Generally, they were small projects that exchanged experts and trainees or provided advices to Brazilian agencies. Notwithstanding, there is a more robust guidance from Italy in transport by rail, from Japan in agricultural research, from France in scientific cooperation with universities, and Germany in advanced technological areas (CERVO, 1994).

In contemporary times, Troyo (2003) points out that in Brazil the international cooperation (especially on the axis of S&T) started dialoguing with research institutions and policy formulators, distributed in various Ministries, state departments of S&T institutions, such as the FIOCRUZ, ITAL, Institute of Food Technology of the State of Sao Paulo, Chambers of Industry and Commerce, among others. Indeed, the recognition that investment in R&D has become critical to economic competitiveness and increased well-social welfare expands the dialogue in the area and leads municipalities, federal states and civil society to constitute as qualified interlocutors aimed at international cooperation in S&T. The reality that almost every state and many municipalities in Brazil have created departments of science and technology, and within them established an organizational structure dedicated to the international cooperation is emblematic of this huge change (BAIARDI, 2004; RIBEIRO, 2009).

However, the introduction of conditionalities and thematization of cooperation (thematic cooperation, with programs that emphasize ethnic, gender and cultural aspects, instead of the competitiveness of emerging

countries), contributes to the erosion of the traditional cooperative activities. Thus, the civil society, including the organized scientific community, is no longer expecting the Government for promoting cooperation. In view of that, "interinstitutional" agreements proliferate contemporarily, marginal to the intergovernmental agreements, i.e. without legal validity by the Public international law. This framework leads to rethinking that now a new dialogue is necessary between state and civil society, and between the country and the international cooperation.

VII. CRUCIAL ISSUES OF INTERNATIONAL COOPERATION IN S&T TODAY

One obstacle to the achievement of international cooperation lies in deepening the dialogue between nations of different cultures, respecting their identities and different visions about development. The established relationships may impose concessions that may lead to dependence of the recipient country, and may also define conditional constraints. Moreover, the difficulties with resource constraints for International Cooperation have been increasing.

Another challenge lies in the legal and political issues that permeate the international transfer of technology, and towards that Soares (1994) reminds us that the field of intellectual property is one of the most controversial and problematic issues that the international technical cooperation faces today. According to Brazilian regulations for Property Law Industrial 9279, of 1996, the field encompasses both properties, industrial (patents, trademarks of industry, of commerce and of service, and expressions or advertising signs), as the new aspects of copyright (and in particular, the legal regulation of the software). The concept of "transfer", by the nature of the phenomena involved, involves knowing to what extent the "transfer" would mean the assimilation and reproduction capacity of inputs or goods by the proper force of the CPDs. This concern stems from the fact that both, the original production of technology and the maintenance processes based thereon, are conditioned on all a set that includes an industrial park base, centers of basic and applied research and, above all, organizational attitudes, attributes with different variations in the CPDs. So, to what extent a technology transferred, indirectly or directly to a CPD, means a real contribution to its development or a simple introduction of a good, whose maintenance would require continuity of technical assistance by the industrialized countries, leading to perpetuate in the CPD a relationship of dependencies of the industrialized countries? Even if one can establish a policy of transfer of appropriate technologies that are adequate to the development level of the beneficiary country, there is the risk of transfer of obsolete knowledge or a product in a experimentation phase in

industrialized countries, such as the case of drugs. Expecting to receive adequate technology, CPDs risk becoming deposits of unprofitable technologies from industrialized countries, or becoming experimental laboratories for those countries.

Risks in this direction are shown in studies cited by Losego and Arvanitis (2008), which seek to explain the low appropriation of science oriented products industry in the peripheral countries, stressing that in these countries the research is guided by the logic that follows the international mainstream, to the detriment of the local utility. The local programs focus on problems and objects of "theoretical models" type, which offer them greater international scientific visibility, as the case of "Chagas" disease (barber bug fever). Notwithstanding having been elevated to the category of public health problem since the 1950s, this epidemic disease is in the list of the neglected industries drugs, and is treated according to the scientific logics: even if the national goal is practical (designing vaccines and remedies), the research teams not deviate from fundamental scientific research and collaborate very little locally. That research seeks international partners and uses the parasite just like biological model, chasing models and no solutions. Having in view the growing inter-institutional cooperation, if it presents, on the one hand, the advantage of avoiding the lengthy interactions with governments, on the other it poses risks to the developing countries. Such risks can lead the relationship to serious legal errors, or promote harmful relationships to the interests of the CPDs. These may lend themselves to "colonization" by the foreign institution, and to be used only as "outpost" of their research abroad, without sharing the results, or "open the doors" to foreign technicians allowing them to map their capabilities in S&T and to collect materials for unilateral research, corroborating concerns.

On the other hand, Soares (1994) shows difficulties with the high costs of technology, especially the cutting-edge technology, and activities related to R&D, implying in measuring its price in foreign currency, with the consequent difficulty to the CPDs to have them. Focusing on the technology transfer and the types of contracts and their regulation, the author draws attention to the insurmountable difficulty to reconcile the reality of the world of contracts governed by private law, with the reality of a right to development, supported by the Public International Law. The thematic relates to rights attached to transfers of goods or services, and even to capital that are beyond the direct control of the states involved, given that they are rights of individuals or companies (among these, multinational companies), strongly protected at the international level with the privilege of representing a monopoly ownership, use and availability of intangible property embedded in transferred goods or services. The author emphasizes, however, the possibility of a direct transfer of the

intellectual property rights, emphasizing that even in this interventionist States the will to protect such privileges is present, especially at the international level, in view of the naturally protectionist attitudes toward the national S&T.

Other risks of cooperation in S&T are pointed by Silva (2007) as the loss of freedom of action and creation of dependencies, increased managerial complexity, political risks, risks of "unwanted" transfer of sensitive technology and involuntary help that would create or strengthen future competitors. Amorim (1994), in turn, adds that the challenge for the CPDs is matching efforts to increase their own absorption capacity and technology generation, for which measures are indispensable to guarantee the protection of their industries - without losing sight of the opportunities of international cooperation.

Major dilemmas arise in decision making processes of international technical cooperation, against whom Medeiros (1994) highlights: a) concentration versus dispersion of efforts, being pivotal to the establishment of priorities and programs that address not only how to do research, but also how to use their results; b) definition of the actors to be engaged in setting priorities and programs: complex question considering the multiplicity of actors involved in the process c) State, civil-society and NGOs: what role should they play in the process and how such relationships should be led and conducted? d) concrete short-term results versus developing local capacity in the medium and long term outcomes: this dilemma arises from the presence of short, medium and long term development programs in the field of S&T, which compete with each other under tension, by different time horizons, and, finally, e) sectorial specialization versus integrated approaches to development: in the move from scientific and technological knowledge to the application of this knowledge for solving concrete problems difficulties can arise, because the former is organized into areas of sciences and disciplines, while real-life problems are not confined to such spaces - the reality is much more complex and multifaceted.

VIII. BRAZIL TOWARD INTERNATIONAL COOPERATION IN S&T

Cervo (1994) argues that the objectives of the Brazilian technical cooperation planning had evolved in the last decades of the twentieth century. He adds that in this period, while it was possible, one tried to extract from the UNDP the transfer of S&T to sectors considered strategic and little affected by the bilateral cooperation, since the provider countries of this type of cooperation were afraid to do it to not hurt their economic and commercial interests: the cutting-edge technology would just come in "packages" controlled by the country of origin, in a profitable way.

Focusing on contemporary Brazil, Troyo (2003) suggests the Brazilian claim as a source of technologies adaptable to CPDs conditions, making a technological alternative to partners of equivalent or lower socio-economic stage in various areas, including the environmental, agriculture and health sectors. He emphasizes the ability of the country to participate as an important actor in S&T cooperation, not only with developing countries, but also with industrialized ones, highlighting:

The Foreign Ministry has the role of, through its network of overseas posts, to encourage activities that promote the transfer of knowledge, as well as activities that provide the definition of programs aimed at scientific and technological joint research with a view to innovation, be it of economic industrial value, either for relevance to the solution of social problems that the country still experiences. (Troyo, 2003, p.124).

In the opinion of this author, since the current situation is marked by the prevalence of the economic and commercial field to the detriment of the political-strategic one, the international Brazilian performance should seek strategic knowledge by way of trade or cooperation, which would result in the welfare for the Brazilian society and the appreciation of its structure of competitiveness in the world economy, increasing the space it occupies today.

Toward the question of thematic and institutional structure of S&T in Brazilian diplomacy, Troyo (2003) warns that it needs to be changed to suit the specificities of the types of cooperation. He reminds that S&T and scientific-technological cooperation are not an end in themselves, because they operate in a sector and comprise applied R&D in numerous areas. Thus, the logic of their institutions should not lose sight of the logic of the sector they want to steer.

A major complicating factor is that the field of S&T has a multitude of facets that complicate this relationship, which foreign cooperation policy must address. This is because the issue can be addressed with regard to "sensitive technologies" or dual use, or under a purely commercial optical regarding the transfer of technology, concerned buying and selling of knowledge that is susceptible to technological application and of equipments that are derived from it.

The current emphasis of Brazilian foreign policy is addressed by two axes: a) definition of "edge areas" inducing technological transformation (such as informatics, telematics, biotechnology, new materials, space technology) and pursuit of improved technologies with direct social impact (education, public health, sanitation) and b) encouraging structural changes that facilitate innovation.

Focusing on the major contemporary challenges of the Brazilian Government that could bring

benefits from international cooperation in S&T, Kreiger and Goes Filho (2005) suggest: a) to increase institutional cooperation involving the Ministry of Science and Technology (MCT) and its agencies, the Ministry of Foreign Foreign (MRE) and the Brazilian Academy of Sciences b) to avoid asymmetry between cooperating teams, seeking continued investment and c) to favor multilateral cooperation, since it is the more agile mechanism to form collaborative networks between researchers.

It should also be considered here that for a country like Brazil, attention to the scientific-technological thematic might represent a "window of opportunity" for its international projection. Moreover, the scientific and technological space (mainly of the Global Information Society), unlike other sectors in the relationship between states, is marked by an international agenda still under construction, erected, especially for international cooperation activities. It is worth remembering the revitalization that the scientific-technological cooperation has been taking place, given that countries of greater sophistication in this field identify, in some sectors, the need for non-traditional partners of reasonable equivalence, like emerging countries like Brazil, Russia, China, India and South Africa, which signals for these countries broad possibilities and opportunities.

It's important here to emphasize that untraditional yet promising examples of international S&T cooperation have started to proliferate. One of them is the Cyclone Project-43 which foresees soon launching a Brazilian rocket in partnership with Ukraine, from the Alcantara Launch Center in Maranhão, located in the Northeast Brazilian region. Another case is the CBERS (China - Brazil Earth Resources Satellite), agreement from 1988 that involves INPE (National Space Research Institute) and the CAST (Chinese Academy of Technology Space) for building advanced satellite remote sensing, which today is found in revision phase of the electrical and environmental tests results of the Brazilian-Chinese satellite CBERS-34. Dias (2006) points out to the example of the South American Program, which supports cooperation activities in S&T in Brazil with countries of South America (PROSUL Program), aiming to contribute sustainably to the scientific and technological development of this region.

The International Space Station Program5 (ISS) is one current example of the reality of cooperation in S&T, although in this related case, Brazil is integrated with over 15 countries, under the coordination of the U.S. space agency (NASA), and despite the country be invited by the U.S. government to perform a portion of NASA task (which owns about 50% of the consortium), Brazil was defined in the mere category of collaborator, whereas the other member countries were configured as partners in a North-North cooperation relationship.

On the other hand, in the institutional focus, deserves recognition the performance of EMBRAPA - the Brazilian Agricultural Research Corporation, and it has been seen as a remarkable example of mobilization toward S&T international cooperation. Founded in 1973, it weaves a web of fruitful external relations conducting cooperation with many institutions and countries, which has contributed to the high level of scientific and technological development of Brazil in this sector. An ongoing doctoral research of the author examines the international cooperation in S&T in Embrapa Semi-Arid branch since its deployment, focusing on several dimensions of this cooperation, which includes the political and strategic, as well as those related to S&T and innovation produced by joint efforts, skills and experience of the actors involved in these processes. The unit of analysis of this study is the Embrapa Semiarid, whose position is strategic within the region of Tropical Brazilian semiarid, given that it is located in its center. Some of the most recent data collected shows a marked degree of innovation through these experiences. Among the many partners on the list of the cooperating Embrapa Semiarid partners are Japan, USA, Germany, France, UK, Netherlands, Argentina and Uruguay, and lately Sri Lanka, through its Department of Agriculture (DOA), and Australia by Commonwealth Scientific and Industrial Research Organization (CSIRO). Cooperation with CSIRO has mainly focused on the application of advanced techniques in molecular cane sugar, genetic improvements and on animal health area, in addition to the use of the modeling program developed by CSIRO that allows the evaluation of different production systems.

IX. CONCLUDING REMARKS

Knowing that international cooperation can become an important element of the strategy of an autonomous technological development of a country and given the issues faced discussed herein, it's imperative that a deep reflection be taken about the foreign policy that should be designed and implemented addressing the scientific and technological cooperation in the countries. It's evident that the scientific and technological dynamics will increasingly influence the ways of the world economy and its movements will be reflected in all international aspects, which engenders an essential tangency of the scientific-technological thematic across all the interface of the external action.

² Placement in the program <<http://www.alcantaracyclonespace.com/>> site. Accessed on 17th Sep 2013.

³ News from the National Institute for Space Research (INPE). <<http://www.cbbers.inp-e.br/>>. Accessed on September 17th, 2013.

⁴ News broadcast by NASA in <http://www.nasa.gov/mision_pages/station/main/index.html>. Accessed on September 17th, 2013.

Thus, in this backdrop and considering the reflections developed here, notwithstanding the risks and challenges to be faced, it is clear that for the scientific-technological fields there are large "avenues" for international cooperation that are yet to be covered. However, to maximize the potential of this journey, initiatives must be taken with the goal of creating a well oriented development towards the priorities of the majority and of future generations, respecting the cultural heritage of people in their process of emancipation and technological literacy, as suggested by Bazzo et al. (2003).

Therefore, an interaction is imposed between international cooperation and programs of national scientific and technological development, as well as the democratic structuration of an international S&T cooperation policy, based on a well-articulated strategy with allied partners that become concrete in effective and sustainable actions. This statement conforms not only the reflections from authors, but also the evidences brought out in the Brazilian Science, Technology and Innovation Conferences, all of them emphasizing the vital importance of international cooperation for the advancement of scientific nations. The 4th. Conference occurred in 2010 and highlighted 14 recommendations for the advancement of the Brazilian science: among them, five addressed directly the international cooperation, and all the others were tangent to it.

A striking example of the current determination of the Brazilian State for fostering international cooperation in S&T is the conditioning that the Education Ministry does today, through its body focused on the post-graduate education, the Coordination of Improvement of High Level Education (CAPES). It requires the presence of international cooperation for improving evaluations of graduate, Masters and PhD programs.

Thus, given that international cooperation plays a profound role for institutional development of science, as many examples show, international cooperation in S&T should be seen as a critical instrument in fostering autochthonous knowledge generation, and be encouraged as a policy by nation-states. Ratifying Baiardi and Ribeiro (2012), the benefits of this cooperation can be large, reaching the federal and sub-federal levels, insofar as this promotes research leading to dynamic supply chains. Furthermore, inducing production of regional scientific and technological knowledge, international cooperation in S&T intensifies the supply of innovations, which triggers the possibilities of the regional economy to internalize temporary monopolistic advantages, including intra-national trade.

For instances where countries have low public budgets and such fragility in their graduate and post-graduate education systems and also in their national research system, as the vast majority of African countries, urgent action for public policies should be

taken to seek for support from the international cooperation in order to preserve and enhance its scientific capabilities. Without that, such objectives in those countries would become too difficult or even unattainable at first.

International cooperation in S&T can still support and create centers of excellence on which could support national research systems. It is worth remembering that the transfer of technology to promote sustainable development is one of the central issues for the design and appropriation of "green technologies" claimed by the planet. The importance of technology to a new techno-industrial-environment paradigm requires the full utilization of accumulated knowledge, including those arising from the latest technological advances, for which the international cooperation in S&T must have a fundamental role. It is not difficult to see that this kind of cooperation is the instrument that may lead the process of global governance for environmental sustainability of the planet. The challenges to implement it, given the difficulties inherent in a multidisciplinary and multicultural process are undoubtedly extensive. Notwithstanding the form "anarchic" international system, not a holder of central authority, an auspicious future can be seen through the promotion of beneficial forms of international cooperation, if governments seek a better coordinated way, with support from researchers and academics in this process, corroborating Axelrod and Keohane (1985).

Finally, considering that international cooperation is an instrument of foreign policy of a country, and that cooperation in S&T is one of its modalities, it's essential that governments align and coordinate policies that are transversal to this broad theme. Only then it will be possible to enhance this cooperation in order to make it reflect the reality of society, its desires and needs, in harmony with its historic-cultural process, since, as Baiardi and Ribeiro (2012) suggested, no state and modern society today can prescind international cooperation in science and technology.

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Principals' Managerial Skills and Administrative Effectiveness in Secondary Schools in Oyo State, Nigeria

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Abstract- This study was carried out to examine the Relationship between Principals' Managerial Skills and Administrative Effectiveness in Secondary Schools in Oyo State, Nigeria. The researcher adopted a correlation survey research design. Simple random sampling technique was used to select twenty (20) secondary schools. In each of the school, 10 teachers were selected. On a whole, 200 teachers served as subjects for this study. A researcher- designed questionnaire titled: "Principal Managerial Skills Questionnaire" (PMSQ) was used to elicit relevant data for the study. To ascertain the validity of the instrument, content validity was adopted. Also, the reliability co-efficient of the instrument was obtained through test-re-test method and the co-efficient of 0.65 was obtained. Four research hypotheses were formulated to guide the study. Thus, Pearson Product Moment Correlation Statistics was used to test the research hypotheses at 0.05 significance level. The findings revealed that there was significant relationship between principals' managerial skills and administrative effectiveness (Cal. R-value = 0.246 > critical r-value = 0.148).

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PRINCIPALSMANAGERIALSKILLSANDADMINISTRATIVEEFFECTIVENESSINSECONDARYSCHOOLSINOYOSTATENIGERIA

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Abstract- This study was carried out to examine the Relationship between Principals' Managerial Skills and Administrative Effectiveness in Secondary Schools in Oyo State, Nigeria. The researcher adopted a correlation survey research design. Simple random sampling technique was used to select twenty (20) secondary schools. In each of the school, 10 teachers were selected. On a whole, 200 teachers served as subjects for this study. A researcher- designed questionnaire titled: "Principal Managerial Skills Questionnaire" (PMSQ) was used to elicit relevant data for the study. To ascertain the validity of the instrument, content validity was adopted. Also, the reliability co-efficient of the instrument was obtained through test-re-test method and the co-efficient of 0.65 was obtained. Four research hypotheses were formulated to guide the study. Thus, Pearson Product Moment Correlation Statistics was used to test the research hypotheses at 0.05 significance level. The findings revealed that there was significant relationship between principals' managerial skills and administrative effectiveness (Cal. R-value=0.246 > critical r-value = 0.148). Principals' supervision skill had significant relationship with their administrative effectiveness (Cal. r-value=0.214 > critical r-value=0.148). Based on the findings, it was recommended among others that; school principals should show dedication to duties, because they are the pillars of good education; principals of secondary schools should learn how to adopt management styles to situation in order to sustain good working environment for teachers and other staff in the school.

I. BACKGROUND TO THE STUDY

Education is seen as the backbone of development in any nation. It improves the quality of life of a society through refinement of its potentials. Education further enhances the application of man's achievement towards improvement of his environment. In every known great nation, therefore, national development was preceded and accomplished by educational advancement. Today, there is an increasing faith in the casual relationship between education and economic development especially in the developing countries like Nigeria. Education has been seen as a vehicle for economic, social-cultural and political development of nations and individual (Obayan, 2006). Education is a social process in which one achieves societal competence and individual growth. Education

is the art of learning about one-self and one's environment for the purpose of self-development (Oyedeeji, 1998).

Education is a tool for building a united, independent, wealthy and egalitarian society that can maintain its' tradition and values. In the past however, there was no well-planned and programmed educational system and this was precisely 1882, when most schools were mainly being maintained, owned and financed by the missionaries. Historically, Western type of education came to Nigeria in 1842 by the missionaries which led to the establishment of the first school called "the Nursery of the Infants' Church" at Badagry in 1843 (Muraina, 2012; Jacob and Weigman, 1973). This ownership of school by the missionaries has not given room for inclusion of principalship into educational system. Even most of the schools then were being headed by the missionaries with the sole aim of teaching Nigerians the gospel of evangelism and inclusion of reading, writing and Arithmetic (3Rs) in their curriculum; not until when the first and most acceptable educational ordinance was passed across, that is 1887 education ordinance, which among others paved way for proper planning of the schools, standardization of schools, grants-in-aids, setting procedures for opening and closing of schools, division of schools into private and public schools, etc. This thereby gave rise to government inclusion of principals into the secondary schools in the country. Thus, the origin of the principalship in secondary education could be traced to 1887 when the government began to finance, established and own some secondary schools as a result of the 1887 Education Ordinance.

The secondary school system is however a very crucial level of educational system. It is a gateway to the tertiary education and a ripe age for developing students' potentials. Its benefits should be commensurate with the cost, for this reason, the performance at this level is of significant importance to educational planners and managers. The school as a formal organization is the centre for all teaching-learning processes. The principals and teachers as human resources are sine qua non in goal achievement of the school instructional leadership, pupils relationship, academic achievement of the students, manipulation of facilities and other areas of teaching task must be

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performed at the school building and within the community level. Oyedele (1998), observed that of all the major functions of the school principals are called upon to play, while speaking on the supervising skills of the principals, no one is greater than their functions as supervisors, instruction and curriculum planners. Supervision includes supporting services to teachers, in that, it helps the teachers to learn what their problems are and then seek the best methods of solving them. Good's Dictionary of Education (1998) defined supervision as all efforts designed to school officials towards providing leadership to the teacher and other educational workers in the improvement of instruction. Ojo (1991) defined supervision in the school context as "a process which dynamic and on-going in outlook towards realizing the creative ability of children, teacher and the community for the development of the best possible educational programmes. The principals are however, the overall supervision of the school programmes and will help to influence the administrative effectiveness of principals as a whole. The supervising skills of the principals will help in rating teachers, help the teachers to use various measures of self-evaluation and to a large extent make the principal to provide suitable enabling environment for teaching/learning activities.

There are various reasons behind supervision in schools. One of the most crucial reasons is to ensure that each individual teacher within the school system has been performing the duties for which he was hired to do. Another important reason is to improve the effectiveness of teachers so that he can contribute maximally to the attainment of the system's goals. According to Ijaiya (1991), the following functions should be performed by the principals if effective supervision is expected to take place in the school system.

- i. Ensuring that everybody in the school is doing what he is employed to do.
- ii. Organizing the time-table and daily routine in such a way as to ensure flowing of education activities.
- iii. Paying regular visit to the classroom to observe lesson and assist teachers to improve on their competence.
- iv. Ensuring adequate provision of instructional materials.
- v. Seeing to it that appropriate evaluation procedures and used for appraising students development.
- vi. Relating well with members of staff in order to motivate them.
- vii. Promotion of innovation in the school.
- viii. Identification of educational problems in the school in order to find out solution to them, e.g. lack of teachers, lack of fund, etc.
- ix. Ensuring proper records in the school, e.g. attendance register, logbooks, scheme of work, etc.

- x. Make up sure that school fund is spent for what they are meant for and maintenance of discipline of and staff welfare.

Talking on principals' communication skills and administrative effectiveness, Mbiti (2000) remarked that communication is the life blood of any organization. No institution can meet the need of its people without proper communication. Information has to flow from the school management to the staff and students, head of department must be briefed by the principals before disseminating the news to other members of staff and students. Principals should however make judicious use of communication skills to encourage good communication between the school and community, establish close relationship between parents by holding meeting with them at intervals, building parent teacher link. The importance of communication skills in administrative effectiveness of the principals cannot be over emphasized perhaps, that is why Morgan (2002) lamented that; possibly the most vital and fundamental element in the management process is based on working with people, which is done through some forms of communication. He stated further that the success of managerial actions depends to a large extent on the effective use of communication process. Nwankwo and Luisggel (2002), also stated that keeping everyone informed is a positive way of ensuring effective leadership, co-operation, co-ordination, support and commitment.

Palsey (2003) in his research on thinking about school as organization conclude that organization may be said to exist, therefore, when there are people with an ability to communicate, willingness to contribute and who have aims and purpose in common. To explain the influence of communication skill on administrative effectiveness of principals therefore, Scott and Mitchell (1996) mention four (4) major functions of communication as follows:

- i. Communication gives employees the opportunity of expressing their feelings and also serves as medium of resolution conflicts, reducing tension and refining direction for individuals.
- ii. It serves motivational function of encouraging achievement in subordinates.
- iii. It provides the necessary information for decision making.
- iv. It is used to control the activities in an organization (school).

Organization skill of the principals emanate from element of management. Organization however is a process, a conversion process. It is the process of arranging and allocating work, authority and resources among organization membership for the pursuit of the goals of the organization. It is the process of engaging two or more people in working relationship in a structural

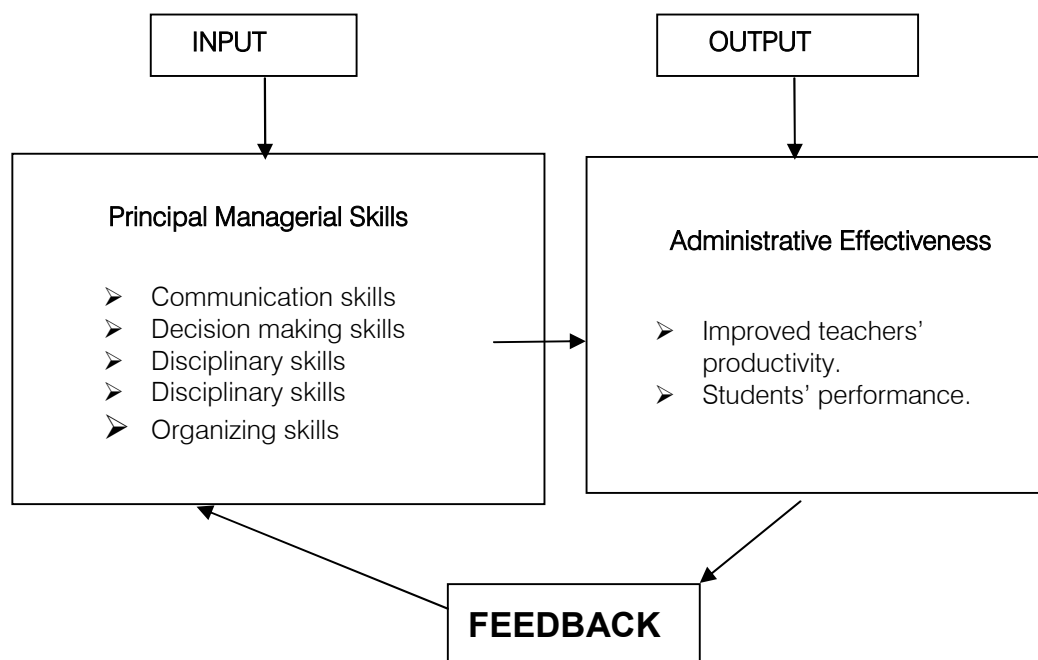
way to achieve specific goals. Oyedeji (1998) defined organizing to relate the grouping of people and activities into specific unit and trying to establish relationship between them. Edem (1992) stated that organizing is the building up of the human and material resources needed for the successful attainment of the goals of an enterprise. In this regard, the internal organization and control of the schools depends largely and solemnly on the principals. The principals however, make effective use of the organizational skill to put the right person in the right place to do the right thing at the right time for the administrative effectiveness of the school and for the effective and efficient accomplishment of specific goals and objectives of the school. Abraham, Adenaike, and Mallam (2004), asserted that there are four (4) fundamental steps involves in organizing. They are:

- i. Works is divided into tasks to be carried out by individual with appropriate skills and competence.
- ii. Tasks are combined in related manner, often referred to as departmentalization.
- iii. These departments are linked with one another, specifying who reports to whom; who gives order and instructions. The linking of such departments results in hierarchy.
- iv. Mechanisms are devised to integrate the various task activities for proper co-ordination.

They further that organizing as a process deals with the following:

- i. Determining grouping and structuring.
- ii. Dividing and allocation roles arising from the grouping and restructuring of activities.

A conceptual framework of the principal's managerial skills and administrative effectiveness is illustrated below:



- iii. Assigning accountability for result.
- iv. Determining detailed rules and system of working, making and conflict resolution.

In Nigeria today, there is an increasing public fear and complaints that the administrative effectiveness of the principals is jeopardizing. Thus, this need be proved beyond public speculations through empirical studies. The falling standard of education over the years may not be unconnected with the influence of increase enrolment on the students' academic performance which is the parameters to measure principals' administrative effectiveness (Muraina, 2006). According to Okorie (2000) and Adesina (1990) were of the view that leadership is the activity of influencing people to strive willingly for goal achievements. This implies that the principals as leaders should have the ability to inspire members of the school community to work together for the achievement of goals. Leadership is getting the job done through people. It is obvious that no leader can succeed without a clear vision of where he is going.

Therefore, a school principal must function in various capacities ranging from the instructional leadership to students guidance and management of school facilities. The attitude of a good principal is when he contributes to the formulation and attainment of school goals, when he has good human relation and staff discipline, which are the yardsticks for measuring his administrative effectiveness. It is in the light of the above that the researcher deems it fit to examine the relationship between principals' managerial skills and their administrative effectiveness.

II. STATEMENT OF THE PROBLEM

The success of a manager depends on his ability to discharge his managerial functions and make judicious use of his managerial skills (Eniola, 2006). There are speculations and findings that lack of adequate managerial skills of many schools principals jeopardize the administrative effectiveness of the schools and teachers commitment in general. For instance, Alani (2003), posited that negative attitudes of the teachers and poor academic performance of the students in secondary schools is connected to poor managerial skills and competencies of the school principals. It is in this regard that this study investigated the relationship between principals' managerial skills and their administrative effectiveness in secondary schools in Oyo State, Nigeria.

III. RESEARCH HYPOTHESES

HO_1 : There is no significant relationship between managerial skills and administrative effectiveness of principals in secondary schools in Oyo State, Nigeria.

HO_2 : There is no significant relationship between principals' supervisory skill and administrative effectiveness in Secondary schools in Oyo State, Nigeria.

HO_3 : There is no significant relationship between principals' organizational skill and administrative effectiveness in Secondary schools in Oyo State, Nigeria.

HO_4 : There is no significant relationship between principals' communication skill and administrative

effectiveness in Secondary schools in Oyo State, Nigeria.

IV. METHODOLOGY

Research Design: This study employed descriptive research design

Population: The population for this study comprised all the secondary schools in Oyo State

Sample and Sampling Techniques: Twenty secondary schools were sampled in Oyo State. In each of the schools, 10 teachers were selected by means of simple random sampling technique. On a whole 200 teachers served as respondents for this study

Instrumentation: The instrument used for collection of data for this study is questionnaire. The questionnaire title "principals Managerial skills Questionnaire" (PMSQ) was designed by the researcher. This questionnaire contained two parts; part 'A' and 'B'. Part 'A' contained demographic information about the teacher such as Sex, Age, marital status, year of teaching experience, etc., while part 'B' contained 16 items. The instrument was validated using content validity while the reliability co-efficient of 0.65 was obtained through test-re-test method. Hence, Pearson Product Moment Correlation Co-efficient was used to test the earlier formulated research hypotheses at 0.05 level of significance.

V. RESULTS

HO_1 : There is no significant relationship between managerial skills and administrative effectiveness of principals in Secondary schools in Oyo State, Nigeria.

Table 1 : Analysis of the significant relationship between managerial skills and administrative effectiveness of principals

Variable	N	X	SD	Df	Cal.R-value	Crit.r-value	Decisin
Managerial skills	200	98.6	21.4	198	0.246	0.148	Horejected
Principals' Administrative Effectiveness	200	64.3	14.8				

Field Survey, 2013

As shown in the table 1 above, the r-calculated value is 0.246 while the r-critical (table) value is 0.148. However, since the r-calculated value of 0.246 is greater than the r-critical value of 0.148 at 0.05 level of significant and 198 degree of freedom, the null hypothesis is rejected.

HO_2 : There is no significant relationship between principals' supervisory skill and administrative effectiveness in secondary schools in Oyo State, Nigeria.

Table 2 : Analysis of the significant relationship between principals' supervising skill and administrative effectiveness

Variable	N	X	SD	Df	Cal.rvalue	Crit.r-value	Decision
Supervising skill	200	84.3	21.8	198	0.214	0.148	Ho: rejected
Principals' administrative effectiveness	200	62.6	93				

Field Survey, 2013

As indicated in table 2, the r-calculated value of 0.214 is greater than the r-critical value of 0.148 at 0.05 level of significance and for 198 degree of freedom. Hence, the null hypothesis is rejected.

H_{o3} : There is no significant relationship between principals' organizational skill and administrative effectiveness in secondary schools in Oyo State, Nigeria.

Table 3 : Analysis of the significant relationship between principals' organization skill and administrative effectiveness.

Variable	N	X	SD	Df	Cal.r-value	Crit.r-value	Decision
Organization skill	200	95.3	242				
Principals' administrative effectiveness	200	98.4	26.3	198	0.257	0.148	Ho: Rejected

Field Survey, 2013

From table 3, the r-calculated value of 0.257 is greater than the r-critical value of 0.148 at 0.05 levels of significant and for 198 degrees of freedom. Thus, null hypothesis is rejected.

H_{o4} : There is no significant relationship between principals' communication skill and administrative effectiveness in secondary schools in Oyo State, Nigeria.

Table 4 : Analysis of the significant relationship between principals' communication skill and administrative effectiveness

Variable	N	X	SD	Df	Cal.r-value	Crit.r-value	Decision
Communication skill	200	83.2	24.3				
Principals' administrative effectiveness	200	92.7	36.2	198	0.240	0.148	Ho: rejected

Field Survey, 2013

From table 4, the r-calculated value of 0.248 is greater than the r-critical value of 0.148 for 198 degrees of freedom and at 0.05 alpha level of significant. Hence, the null hypothesis which states that there is no significant relationship between principals' communication skill and administrative effectiveness is rejected.

VI. DISCUSSION OF FINDINGS

Research hypothesis one was rejected. This therefore means that there is a significant relationship between managerial skills and administrative effectiveness of the principals. This follows that managerial skills positively influence the administrative effectiveness of the secondary schools principal. Possession and effective utilization of managerial skills by the principals will enable the principals to positively influence the tone of the school and administratively excel. It is therefore important for the principals of the secondary schools to be acquainted with the required managerial skills in order to perform their administrative duties and functions effectively and efficiently. The above finding corroborates with the earlier study of Muriana (2006) who found a positive relationship between managerial skills and principal's administrative effectiveness in selected secondary schools in Itesiwaju Local Government Area of Oyo State. In the same view, Alani (2000) asserted that principals need to possess adequate and sound managerial skills to be able to achieve administrative effectiveness.

Research hypothesis two was also rejected. This means that there is a significant relationship between supervisory skill and principals' administrative effectiveness. This follows that supervision plays important role in the effective administrative of the schools. Effective and adequate supervision is required by the principals, perhaps as a result of the fact that human being are lazy, who do not want to do their jobs as expected. It is therefore germane for the principal to get them supervised from time to time in order to ensure that they do their jobs as required. There is no gain saying the fact where teachers are not properly supervised. It will have adverse effect on the administrative effectiveness and excellence of the school principals. No wonder Oyediji (2002), posited that of all the major functions of the school principals' no one is greater than their functions as supervisors, instruction and curriculum planners. The principals are therefore the overall supervisors of the school programmes. The supervising skills of the principals will help in rating teachers, help the teachers to use various measures of self-evaluation and to a large extent make the principal provide suitable enabling environment for teaching-learning activities. This finding is in agreement with the view of Ogunsaju and Ojulabi (2001), who opined that supervision brings about excellence and quality and it helps to give concrete and constructive advice and encourage teachers in order to improve teaching and learning.

Based on research hypothesis three, it was discovered that there is a significant relationship between principal's organization skill and administrative effectiveness. This means that good organization skill enables the principals to put the right person in the right place to do the right thing at the right time, by implication, it is evident that internal organization and control of the schools depend largely and solemnly on the principals. The principals thus make use of the organization skill to ensure good organization structure in the school for administrative effectiveness and for effective accomplishment of the specific goals and objectives of the schools. The above finding correlates with the opinion of Adam and Ogunsanya (2000), who submitted that for principals to be effective administratively, he must be able to organize human material resources in the school to bring about effective learning and attainment of goals.

Similarly, research hypothesis four was rejected. By implication, there is positive and significant relationship between communication skill and principal's administrative effectiveness. This implies that for effectiveness in any organization schools inclusive, communication is very important. A good principal must ensure free flow of information among the personnel in the school (teachers and students). Communication remains the life blood of the school. Information needs to be flowing from the school management to the staff and student; heads of department must be briefed by the principals before disseminating the news to other members of staff and students. Principals should therefore make judicious use of communication skill to encourage good communication between the school and community, establish close relationship between parents by holding meeting with them at regular intervals, building parent- teacher link. No wonder, Morgan (2002), lamented that possibly the most vital and fundamental element in the management process is based on working with people, which is done through some forms of communication. He furthered that the success of managerial depend to a large extent on the effective use of communication process.

VII. CONCLUSION

The study has brought to explain that there was significant relationship between supervising skill and administrative effectiveness of principal in the schools covered. This implies that effective supervision of the principals will lead to their effectiveness administratively. This study also established that there was significant relationship between organization skill and administrative effectiveness of principals. This implies that good organization will improve the administrative effectiveness of the principals. The study reveals that there was significant relationship between communicating skill and administrative effectiveness of the principals. This also implies that when principals

maintain cordial communication with the teachers and the students, it will enhance their administrative effectiveness in schools.

VIII. RECOMMENDATIONS

Based on the findings and conclusion of the study, the following recommendations were proffered:

Principals must endeavour to keep a high level of professional spirit and good moral standard of the schools. Principals of secondary schools should learn how to adopt their management styles to situations in order to sustain good working environment for teachers and other staff in their schools.

The principals should handle the responsibility of assigning all activities within the school, he is also expected to divide and group the work into individual job, define the relationship between them. For example, they should make sure teachers attend classes regularly, they should ensure that teachers teach what is in the syllabus, moderate examination question and all the report and progress of the school should be taken care of praises, empowerment, good flow of communication in the school staff involvement in decision making as well as regular promotion to merited teachers as at when due should be done by the various principals. This is because they are components of motivational measure in school.

Regular supervision of teachers by supervisors and their principals should be carried out in order to develop their skills both curricular and co-curricular.

Management and school principals should be involved in seminars and workshops on issues of management in education in order to enhance their administrative effectiveness by acquiring new techniques (skills) for teacher's motivation and productivity.

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Iraqi and Kurdish Cultural Values in the Semi- Autonomous State of Kurdistan

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Abstract- This paper explores the cultural values of Kurdistan, a semi-autonomous region of Northern Iraq. An assessment of individuals from both Arab and Kurdish ethnicities was conducted using Hofstede's 5-D model of cultural values. Some significant differences were found between the two groups. The results of this study indicate that both ethnic groups in Kurdistan possess a low power distance and shortterm orientation. Both ethnic groups rate relatively high on measures of individualism. However, the data revealed that there are significant differences between the two groups in terms of masculinity and uncertainty avoidance. Implications of Kurdistan's cultural composite relative to economic development, political progress, and management practice are discussed.

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Iraqi and Kurdish Cultural Values in the Semi-Autonomous State of Kurdistan

Charles Rarick ^α, Gregory Winter ^σ, Casimir Barczyk ^ρ & Eric Merkt ^ω

Abstract- This paper explores the cultural values of Kurdistan, a semi-autonomous region of Northern Iraq. An assessment of individuals from both Arab and Kurdish ethnicities was conducted using Hofstede's 5-D model of cultural values. Some significant differences were found between the two groups. The results of this study indicate that both ethnic groups in Kurdistan possess a low power distance and short-term orientation. Both ethnic groups rate relatively high on measures of individualism. However, the data revealed that there are significant differences between the two groups in terms of masculinity and uncertainty avoidance. Implications of Kurdistan's cultural composite relative to economic development, political progress, and management practice are discussed.

I. INTRODUCTION

a) The Region

Kurdistan is a semi-autonomous region in Northern Iraq whose mainly non-Arabic people possess their own distinctive language and culture. Because the region is situated within the country of Iraq, it is also home to Arabs who are Iraqi by nationality. The largest concentration of Kurdish people can be found in Turkey, Iran, Syria, and Armenia. They have longed for a separate state and have found one, to some extent, in a 15,000 square mile region in Iraq. The Kurdish diaspora have been disenfranchised and subjugated (Donovan, 2006), with a sizable number of people seeking a land to call their own for some time. Since the fall of the Ottoman Empire the Kurds have had to struggle for recognition in countries in which they lived and have experienced many difficulties, especially in Turkey (Lerer, 2004). This Sunni minority in Iraq has finally established a degree of nationhood and has the promise of economic prosperity with sizable oil and gas reserves in their territory. Kurdistan has emerged as a possible transforming force in Middle East politics (Stansfield, 2013) showing prospects of a stable demo-

cracy and good relations with its neighbors. The constitution of Iraq, ratified in 2005, defines Iraqi Kurdistan. It is established as a federal entity of Iraq having a parliamentary democracy with a regional assembly. The constitution establishes Arabic and Kurdish as Iraq's joint official languages.

Kurdistan's ability to capitalize on its mineral wealth depends on the relationship it maintains with the local Arab and greater Iraqi populations. Major oil companies have signed contracts with the newly formed government of Kurdistan, resulting in tension between the semi-autonomous state and Baghdad (Hiltermann, 2012). The oil riches, believed to be very significant, cannot be fully realized until these tensions are resolved (Walt, 2013). A better appreciation for the cultures of the people living in Kurdistan is helpful to understand the mindset and politics of the area. Having greater awareness of Kurdish cultures has great potential implications for doing business in this newly formed state. It provides insight into the economic and political potential of the country and a guide to managing business operations in the area.

b) Hofstede's Cultural Values

The most popular and often cited research on cultural issues is that of Geert Hofstede and his associates. Dr. Hofstede, who was employed by IBM as an industrial psychologist during the late 1960s and early 1970s, administered a survey on values to employees in the subsidiaries of the company. From those data, Hofstede concluded that cultures differed on a number of dimensions. He proposed that management theories were not universal, but rather, were bound by culture. Management behavior deemed appropriate in one culture may be inappropriate in another culture (Hofstede, 1980a; Hofstede, 1980b; Hofstede, 1983; Hofstede, 1993; Hofstede, 1994; Hofstede, 2001). Hofstede's work has been widely cited in academic studies across disciplines (Kirkman, Lowe & Gibson, 2006) and often forms the basis for cross-cultural analysis in university business courses. Hofstede originally surveyed 72 countries and was able to profile 40 different cultures. Later research provided for the classification of 10 more countries and three regions (www.geert-hofstede.com, 2014).

Hofstede initially identified four dimensions of culture which include, power distance, uncertainty

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avoidance, individualism, and masculinity. Power distance is a cultural value that accepts or rejects power differences in society. Individualism is the degree to which a society places importance on the individual over the group. Individualistic cultures elevate the prominence of individual rights and responsibilities and expect societal members to care for themselves. This is contrasted with collectivism in which the societal focus is on group membership. One's identity is determined by being part of a group, which aims to protect itself. Masculinity is the extent to which people value competition, assertiveness, and the acquisition of material goods. This is contrasted with femininity, which values nurturing, relationships, and a concern for others. Uncertainty avoidance measures the level of comfort a culture has with change and ambiguity. In high uncertainty avoidance cultures people establish rules and regulations to reduce the uncertainty of the future. They feel more comfortable in having some assurance of what will happen in the future, whereas in low uncertainty cultures change and ambiguity are not considered a threat.

An additional dimension was later added (Hofstede & Bond, 1988) now referred to as long-term orientation. That dimension reflects the extent to which a society encourages and rewards future-oriented behavior such as planning, delayed gratification, and investments in the future. The original term, Confucian Dynamism, grew out of a view that long-term orientation was unique to a specific region of the world, which later proved to be false. While high long-term orientation orientations can be found in Confucian cultures, they can also be found elsewhere. Further research into cultural values uncovered another dimension referred to as indulgence/restraint (Minkov & Hofstede, 2011; Minkov, 2013). This dimension measures the degree to which a society permits or suppresses the expression of human desires. Indulgence/restraint was not included as a variable in this study due to restrictions on instrumentation. As such, this study analyzed Kurdish culture using the five dimensional Hofstede model.

As Hofstede's work became very popular it also attracted a number of critics. Some have expressed concerns about the generalizability of his findings, the level of analysis, the equation of a country's political boundaries to culture, and the validity of his survey instrument itself (Blodgett, Bakir, and Rose, 2008; Mc Sweeney, 2002; Smith, 2002). Others have challenged the assumption of the homogeneity of each culture studied (Sivakumar & Nakata, 2001). Venaik and Brewer (2013) are critical of both Hofstede and the GLOBE investigations and caution against both for marketing management research and practice. Venaik, Zhu, and Brewer (2013) argue that Hofstede and GLOBE measure different aspects of time-orientation, with Hofstede measuring past versus future, and GLOBE measuring the present versus future. These measurement

differences call into question how time orientation is a matter of definition and a cultural value, which is interesting in itself. Grenness (2012) suggests that Hofstede's work suffers from the problem of ecological fallacy. The problem is an incorrect conclusion that predominant traits of a culture can be generalized to individuals within that cultural group without accounting for individual differences. While there is some validity to many of the concerns raised by Hofstede's critics, his research represents the oldest and most comprehensive analysis of cultural values. No theory of cultural classification is without its critics and possible limitations, and while Hofstede's approach may be "blunt" (Jackson, 2011), it nevertheless provides useful insight into understanding important cultural values.

This paper explores cultural values in the semi-autonomous region of Kurdistan, a cultural area not previously studied by Hofstede or others. The paper adds to the literature on cultural classification by looking at the two ethnic groups that reside in the newly formed region of Kurdistan. The paper aims to determine the cultural values of the newly formed state and to investigate possible cultural differences between Arab and Kurdish subpopulations.

II. METHOD

a) Respondents

This investigation of cultural values was made using a sample of 91 students at a university in Kurdistan. The sample consisted of 56 Arabs (Iraqis) and 34 ethnic Kurds. The sample did not represent a perfect balance between ethnicities found in Kurdistan in that it had an overrepresentation of Arabs. The respondents were somewhat mixed in terms of being from urban and rural areas of the country. Among the participants in the Iraqi sample 70% were male and 30% female. In the Kurdish sample, 38% of the participants were male and 62% were female. The survey respondents were mostly young adults who volunteered to participate in the research study.

b) Survey Instrument

Cultural values were assessed using Hofstede's Values Survey Module 1994 (VSM 94). The survey items measured Iraqi and Kurdish cultures using Geert Hofstede's 5-D Model, which includes the variables known as power distance (PDI), masculinity (MAS), individualism (IDV), uncertainty avoidance (UAI), and long-term orientation (LTO). Results were calculated using the index method found in the VSM 94 Manual. The scores for the five value dimensions obtained in this study were compared to the scores obtained by Hofstede (www.geert-hofstede.com, 2014) and the results of a similar investigation of Afghanistan (Rarick, Winter, Falk, Nickerson, & Barczyk, 2013). Comparisons were made with select countries including Saudi Arabia, Iran, Afghanistan, Turkey, and the USA. Scores for the

value dimensions from four of the mentioned countries, with the exception of LTO, were obtained from Hofstede's investigation. Since Hofstede did not investigate Afghanistan, and limited LTO data are available for countries in the region, the long term orientation score for Kurdistan was compared to the data for other countries reported by Rarick, et al (2013).

III. RESULTS

The data indicate that both Iraqi and Kurdish cultures can be characterized as being low in power

distance and short-term in time orientation. Both are prone to individualism with Iraqis being more individualistic. The culture of Iraq is masculine in nature, whereas Kurdish culture is more feminine. In terms of uncertainty avoidance, Iraqi culture is low, as contrasted with Kurdish culture, which is high. The sample shows an unusually low score for power distance, perhaps an indication of the age of the respondents and the unique conditions found in present day Kurdistan. Figure 1 shows the scores for Iraqis and Kurds in Kurdistan on all five cultural dimensions using the Hofstede 5-D Model.

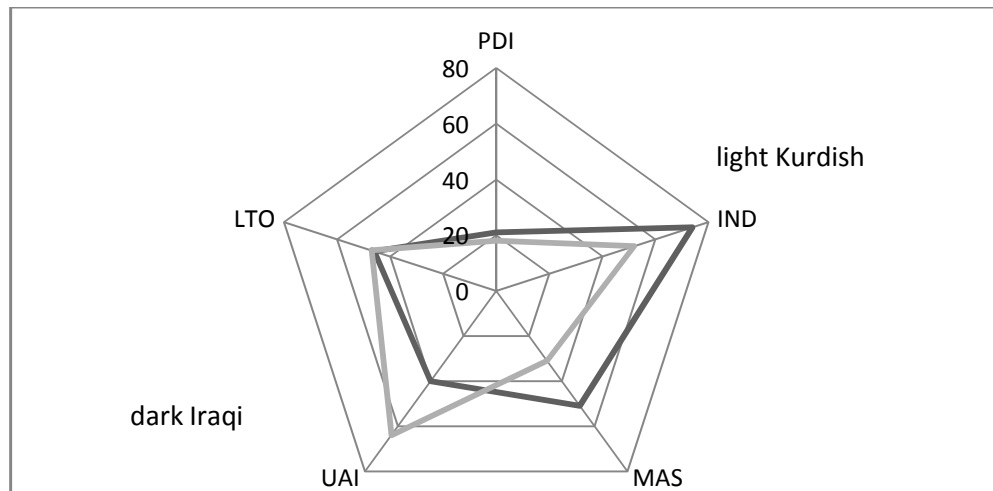


Figure 1 : Plot of the five cultural value dimensions for Iraqis and Kurds

a) Power Distance

The data indicate that Iraqis in Kurdistan have a PDI score of 21, whereas Kurds have a score of 18. This suggests that both groups have a low level of acceptance of inequality among societal members. Figure 2 shows the PDI scores for Iraqis and Kurds along with other select countries. The data reveal that

with respect to power distance, Kurdistan is much lower than that of some of its neighbors and even lower than that of the United States. These surprising findings may be attributed to the age of the survey respondents and reflect the unique current socio-political situation in Kurdistan.

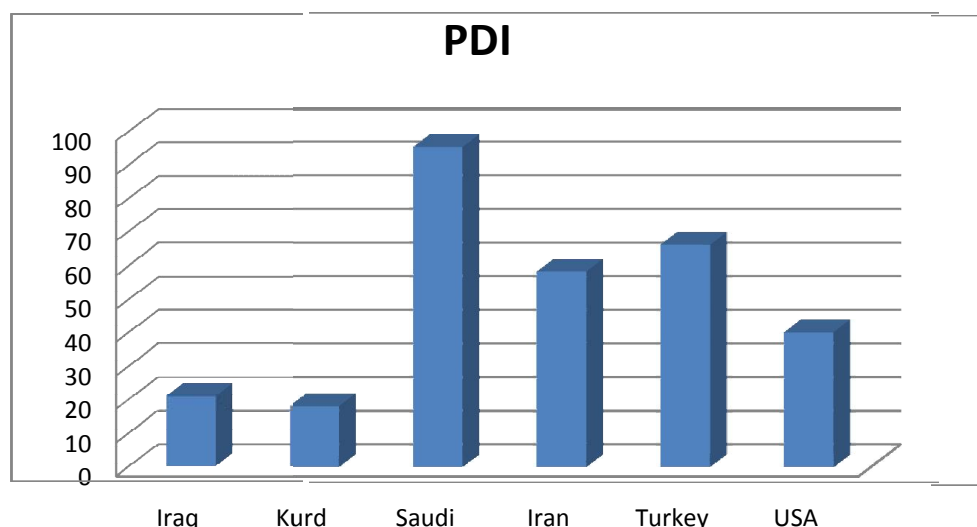


Figure 2 : Scores for power distance in select countries

b) *Masculinity*

The data indicate that the Iraqis in Kurdistan have a masculine orientation with a MAS score of 51, while the Kurds have a feminine orientation with a MAS score of 31. These scores suggest that Kurdistan is a country with differing cultures based upon ethnicity.

Figure 3 shows the MAS scores for Iraqis and Kurds, along with those for other select countries. The data reveal that Kurdistan's Iraqis and Kurds have a lower masculinity score than their neighbor, Saudi Arabia, yet not too different from that of Iran or Turkey.

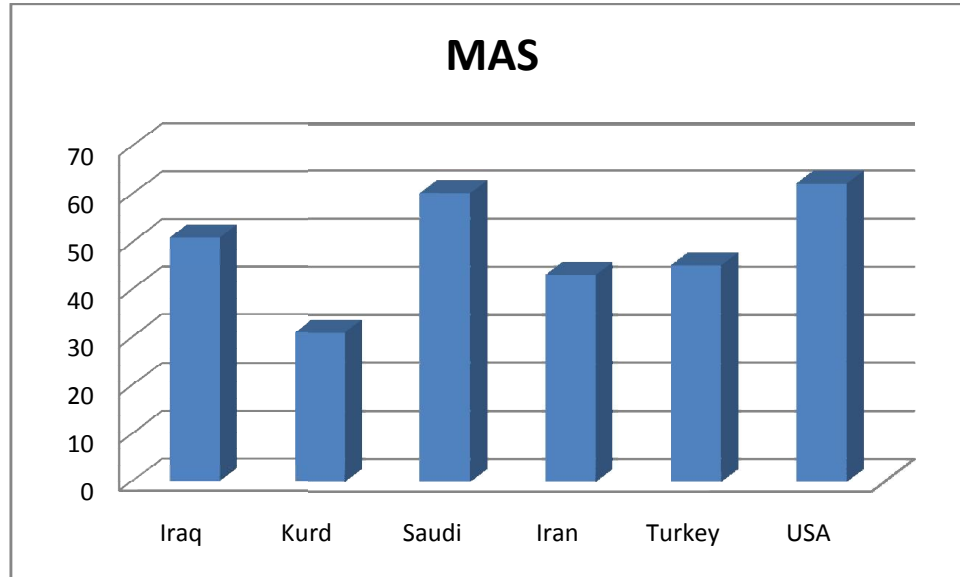


Figure 3 : Scores for masculinity in select countries

c) *Individualism*

The data indicate that Kurdistan's culture is primarily individualistic, with the IND score for Iraqis being significantly higher than that for the Kurds. The Iraqis have an IND score of 74 and the Kurds an INDV score of 52. Figure 4 shows the INDV scores for the Iraqis

and Kurds, along with those for select other countries. The Kurdish and Iraqi scores for individualism are higher than for other countries in the region, but lower than those for the United States, which is considered very high.

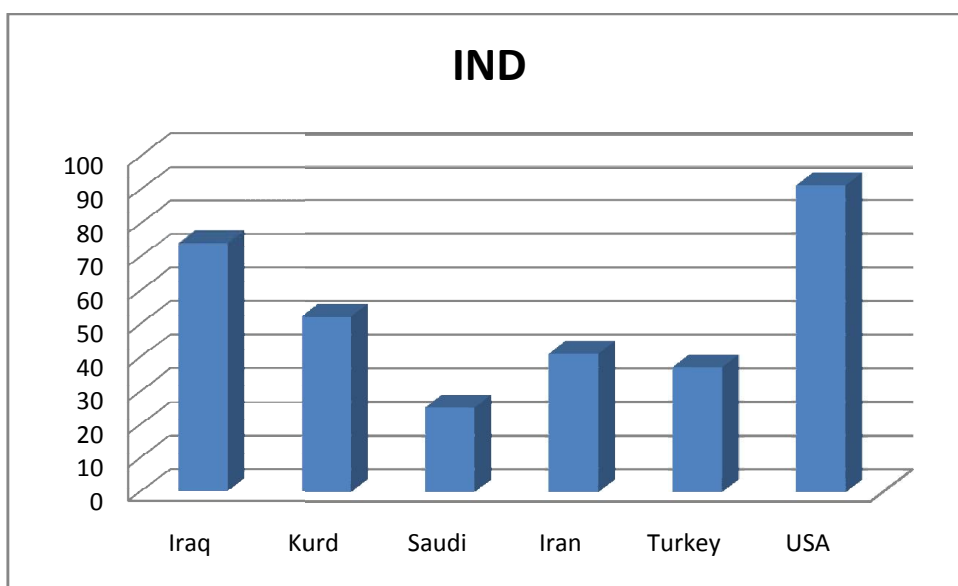


Figure 4 : Scores for individualism in select countries

d) *Uncertainty Avoidance*

The data again indicate that Kurdistan is divided culturally relative to uncertainty avoidance. Iraqis in Kurdistan are low in uncertainty avoidance, while the Kurds are high on this cultural dimension. The Iraqis have a UAI score of 40 compared to 64 for the Kurds. These scores suggest that Kurdistan's culture is

bimodal, with Iraqis having a relatively high tolerance for uncertainty, but Kurds having a low tolerance for uncertainty. As can be seen in Figure 5, Saudi Arabia and Turkey have higher UAI scores than those found for Kurdistan's Iraqis and Kurds. Iraqis in this region have slightly more tolerance for uncertainty than that typically found in the culture of the United States.

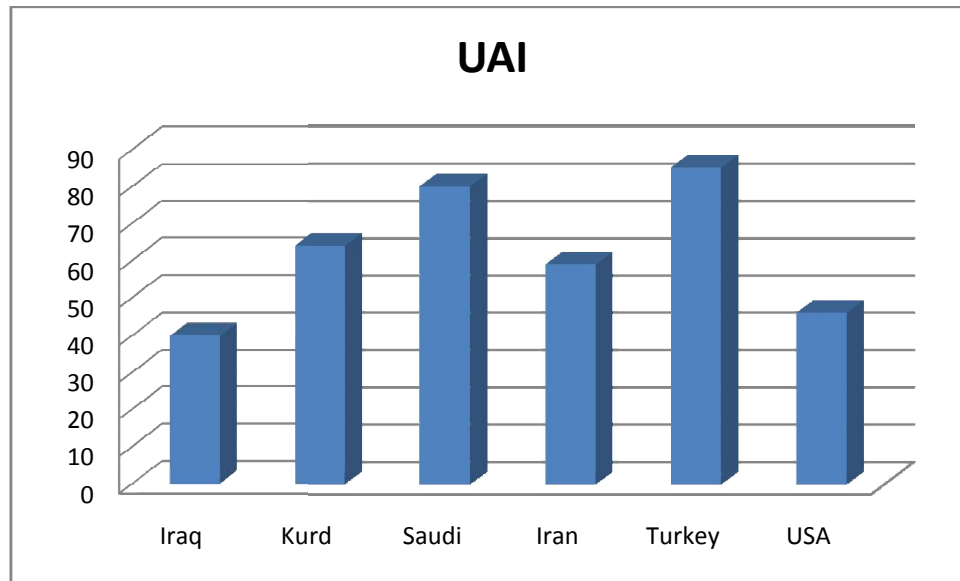


Figure 5 : Scores for uncertainty avoidance in select countries

e) *Long-Term Orientation*

The data indicate that both groups in Kurdistan have a relatively short-term orientation towards time. The Iraqi group had a LTO score of 46 and the Kurds had a score of 47, both of which are similar and interpreted as being consistent with a culture that is short-term in nature. As stated earlier in this paper, we have

comparative LTO data for relatively few countries. As such, comparisons of Kurdistan with the rest of the world are difficult and require country substitution for comparison. Figure 6 shows the LTO scores for the Iraqis and Kurds along with scores for Afghanistan, the United States, and Japan. Japan is included for comparison purposes due to its unusually high score.

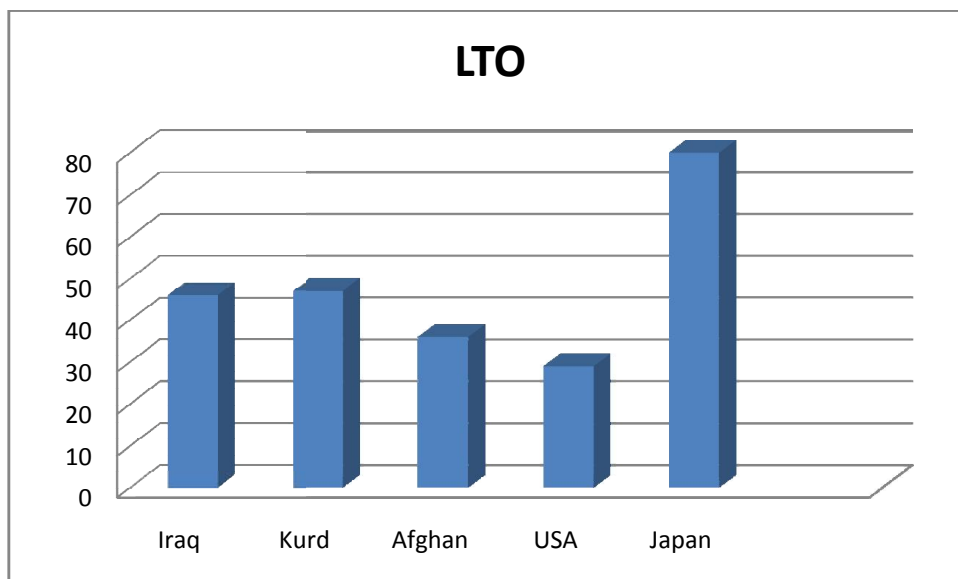


Figure 6 : Scores for long-term orientation in select countries

IV. DISCUSSION

This study aimed to determine the cultural values of present day Kurdistan and to ascertain whether there were differences between Arabs and Kurds living within Kurdistan. Limitations of this study are similar to most other cross-cultural comparative analyses. As with many investigations of cultural values, significant underreporting of less educated and more isolated members of the culture can occur. While this is also true of this study, the results provide a first attempt to gain a general cultural assessment of the cultures found in Kurdistan. Hofstede (2013) recommends using matched samples for country comparison. The current study does not use matched samples. Using matched samples with the original data set would be ideal for comparison. However, without some degree of generalizability of the original data set, the work of Geert Hofstede would have very limited application. The VSM used by Hofstede and others can only act as a "blunt instrument" in assessing national culture. Despite this limitation, useful insights and understandings of culture that would otherwise not be available can be studied.

Based upon this assessment, the culture of Kurdistan can be characterized as being somewhat divided between the Arab and Kurdish populations. Both are low in power distance, individualistic, and short-term time oriented. Iraqi Kurdistan is masculine and low in uncertainty avoidance while the Kurdish culture is more feminine and high in uncertainty avoidance. These cultural dimensions have implications for economic development, political stability, and business management.

National culture can be the major determinant of the success of a multinational organization (Dartey-Baah, 2013). Understanding the values, beliefs, and assumptions of the people with whom we do business is critical to fostering better understandings and the promotion of harmonious business relationships. These cultural values and their differences can present some challenges to doing business and managing inside Kurdistan. It should be remembered that people from cultures low in power distance prefer some form of power sharing and participation in the workplace. Having lived under the strong arm rule of a dictator for many years, the careful management of power sharing in Kurdistan is important. While both ethnicities show a low power distance score (especially among the younger population), developing a sense of trust will be an important role for managers working in Kurdistan. The split nature of Kurdistan's culture with respect to masculinity presents a unique set of challenges. The differences, however, are not extremely large between the two ethnic groups. However, it is large enough to require special attention. The more masculine Iraqis will prefer greater competition and material rewards in their business interactions. The more feminine Kurds will

prefer more cooperation and consensus in decision-making. The individualistic nature of both cultural groups means that people will want to be responsible for their own actions and rewarded for individual successes. Goals, measurement, and reward systems will need to be designed to accommodate their individualist nature. The split in high uncertainty avoidance will present some difficulties in terms of integration. Among the Kurds, with their tendency for high uncertainty avoidance, more direction and clear policies and procedures will need to be structured in the business infrastructure. The Iraqis will be more comfortable operating in an environment with fewer constraints. Integrating these two preferences will be a challenge to management in Kurdistan. The short term orientation of both ethnic groups would suggest that a focus on the present and more immediately realizable results would be considered more appropriate than organizational policies and procedures that emphasize the future and delayed gratification.

Hope for the future of Kurdistan and its economic progress and development depends more on people than resources. Many countries suffer from the "resource curse" in which the abundance of natural resources distorts and corrupts the marketplace and politics. With the abundance of oil and gas reserves it will be essential for Kurdistan to manage its economy and political institutions so that it will not become a victim of the resource curse. Like any other former totalitarian regime, Iraq requires three elements to succeed (Berman, Haber, & Weingast, 2003). First is literacy and individualism. Kurdistan is making progress in developing its human resource base and the combined scores of the two ethnic groups on the IND scale would indicate possible success in democratic nation building. The second element necessary to succeed is a system of government that contains checks and balances. This is especially true in the case of a country divided by ethnicity. The last element necessary for political success in Kurdistan is open markets and rule of law. Integrating two ethnic groups with different cultural values (and a history of mistrust) will be a challenge. With a Kurdish majority having a cultural orientation that values low power distance, moderate individualism, and feminine ideals, there is hope that all three elements for a successful political structure can materialize.

As globalization spreads, frontier markets will continue to be interesting to companies engaged in international business. All too often not much is known about the cultures of these more remote and isolated locations. To be successful in these and other markets, a better understanding of culture becomes essential. According to Bradley, Brown, and Rubach (2010), understanding culture involves looking at the past and the ingrained values of the present. Understanding Kurdistan requires an appreciation of its past and the

emerging values of the current ethnic composition. This paper provides much needed illumination on the cultural values of this promising frontier market.

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Security Consideration in Information Management of Organization

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Abstract- Information has become today the life-wire of every organization having the potential of determining the success or failure of the organization, irrespective of size. More so, it has become so valuable as an asset which is constantly under threat of attack by modern technology. There is need for proper management information, for maximum utilization and benefit this paper thus discusses the security in information management, especially in corporate organizations. The operational environment of institution) and organizations has become highly competitive, with each actor aiming at outsmarting others. Only enhanced knowledge of security, with its full implications understood would help any organizations to survive the competition and not washed out.

GJMBR-A Classification: JEL Code: L15, L22



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Abstract- Information has become today the life-wire of every organization having the potential of determining the success or failure of the organization, irrespective of size. More so, it has become so valuable as an asset which is constantly under threat of attack by modern technology. There is need for proper management information, for maximum utilization and benefit this paper thus discusses the security in information management, especially in corporate organizations. The operational environment of institution and organizations has become highly competitive, with each actor aiming at out-smarting others. Only enhanced knowledge of security, with its full implications understood would help any organizations to survive the competition and not washed out.

1. INTRODUCTION

In the past few decades, there have been some breakthrough in science and technology, which have greatly revolutionized communication. The scientific and technological revolutions in communication have transformed every facet of the business world in particular and impacted seriously on the society, in general. Today, the complexion, quality, quantity and role of information in human society as well as its effective dissemination no doubt have greatly changed.

Nearly in all epoch and civilization, the important role of information as a vehicle of peace, of war, commerce, within the family, village, or among villages and other groups, had long been understood and appreciated. It has developed from the face-to-face and person-to-person transmission of information to breath-taking level or sophistication collapsing the wide-world into a global village with easily accessible communities. Event that have serious implication on the human society happen in any part of the world, and are seen at the same time. The war on terror, operation desert storm, the capture of Saddam Hussein, earthquakes and the dismantling of the twin towers in New York, all were seen as they happened.

Earlier the ancient Persians were said to have built towers or call posts on which they placed men with shrill, loud voices to relay messages by shouting from one tower to the next. The Romans themselves operated an extensive messenger service called the 'CURSUS PUBLICUS.' In all these, there was neither privacy nor security about whatever information that was shouted

from the towers or transmitted by those who operated the Cursus Publicus.

So much has changed and the society has developed to appreciate the need to control and protect information. Today there are personal identifying numbers for bank accounts, computers and cell phones. All these are geared towards the protection of stored information. In this regard, Toffler, A, (1980:49), has observed that:

... While face-to-face information exchange was open to all, the newer system: used for carrying information beyond the confines of family or village were essentially closed and used for politico! control. They were, in effect, weapons of elite.

In the above statement, Toffler has defined the new information environment and pointed to the need to protect and secure information, which today has become a weapon in the hands of the possessor. That the elite uses it as a strong weapon for social and political control does not come as a surprise to anyone who realizes that the elite desires always to live above the society. Organizations must always recognize their operating environment and be quick in noticing the changes their environment is undergoing. This appears to be the key that unlocks the wings of any organization to soar far above the nebulous and highly competitive clouds of business and aspire to succeed. The old chips characterized by unrestricted openness must be thrown out and the new system, which is closed to, unauthorized access firmly introduced. This imposes great responsibilities on the managers of these organizations, especially and every other staff of the organization. This is so, because the environment in which many managers operate is fundamentally different from that of a few years ago as clearly illustrated above. Now there exists the potential for serious damage to the well being of the organization for which they have a responsibility. This danger arises from the nature and importance of information processing and communication systems in today's organization security outfit for the protection of the information bank in the light of the threats and vulnerabilities of their system. Common criminals terrorists and even military interventions succeed, depending on the information available to them. Unprotected bank of information opens all organization or even a political system to the outside world or enemies.

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For the survival of the organization, an efficient security system is a sine qua non. Security is indeed a people problem as. "Computers don't steal, but people do." We could use Langley 's definition of data security to give a dimension to, as well as explain the importance of information security as Langley (1989:1) defines information security as

...the protection of data from accidental or malicious modifications, destruction, or disclosure: it is the science and study of methods of protecting data in computer and unauthorized disclosures, transfer delay, modifications or destruction, whether accidental or intentional.

Here, we observed that the very idea of disclosure, transfer delay, modification or even destruction are the actions of persons. It is in the light or this understanding that it has become very necessary to pay more than lip service to security management of corporate information. What is the role of the personnel in this? What implication would insecure information of an organization have on the image and integrity or such an organization; and how does that affect the staff. What must be done?

The interest in information security had come as a result of several factors. In the first instance, information has become a very valuable asset of every organization, which, like most other assets, is the target or intruders. The cost of building an info-bank upon which the organization depends is today very high, and not securing this vital asset will mean wasting much resources as well as destroying the integrity and credibility of the organization. For instance, the secret of the success of a company like coca-cola is its ability in firmly securing and protecting the information regarding its production, whatever forms the concentrate and in what percentage and combination, and secret not only to the outside world, but to most staff of the company.

The composition in this area of business is so high that any unauthorized disclosure of transfer of this information" is able to seriously under-cut coca-cola. The point emphasized here is not particular with coca-cola rather to every institution and organization that hopes to last very long as a business. The point has been corroborated by Caelli, Langley and Shain in their very interesting book, Information Security for Managers. The trio believes that the importance of information systems, which has made them to become very valuable to their users, has by the same token.

...become consequent more attractive targets for criminal and terrorists groups holding the possibility of high rewards from minimal effort and with little chance of detection until it is too late.

This point is even better appreciated when it is realized that by simply compromising or disclosing a password, a major fraud running into several millions of naira, involving electronic funds transfer will have been

successfully executed. Most banks and other corporate organizations have gone under water and tagged "distressed" through the careless handling of their information system. There is espionage in nearly every area, of human endeavour. Academic records in Universities have become very juicy targets of cultists and some staff who are ready to compromise their job. Certain recent developments in information technology dictate that matters of information security should be considered priority area by organizations. These include among others:

- i. The replacement of paper-based processing by main frame computer,
- ii. The integration of organization files into data base: and
- iii. The development of complex, real time information processing system with highly volatile and valuable data.

These developments do not require much explanation since we know that manual information processing has a high level of redundancy and associated safeguards. All those clerks in charge of a process like invoicing would be aware of normal suppliers and be likely to recognize, suspect documents, or significant variations from usual patterns. However, these days, when once the secret information is accessed, documents or sets of documents that are identical to the one held by the organization, and hard to detect as fake will be produced from any street corner.

Database can readily provide unauthorized users with access to integrate information that would be difficult to obtain from a variety of computer files held by different departments.

The speed at which information is relayed especially in international trading and money transfer is amazing. This makes such delays or even errors that in previous systems, which could have been managed without much-loss or damage to assume disastrous consequences in the present environment and system.

The reason for this is simple. Such information asset developed by an organization over a period of time could have a corresponding value to a rival competitor, which would eventually affect the continued existence of the organization that first built up this information asset. It is in this respect that Alvan Toffler (1980: 172) explains the importance of security in organizations as he highlights the role of spies. He says:

For the spy's basic business is information and information has become perhaps the world's fastest growing and most important business. The spy is a living symbol of the revolution now seeping the info-sphere.

It is readily acceptable that the information really has become the world's fastest growing and most important business as pointed out above by Toffler.

Information is money and money information, one would say. Caelli, Langley and Shain suggest that:

In the financial world, money and information can be almost synonymous. The exchange of financial assets as achieved not only by the physical transfer of billions or paper currency by the exchange of messages over data communication on links...

If anything happens with the information to the sent out, or the communication links, unauthorized by the organization, then it is possible that the entire system would be messed up to the disadvantage of the organization. Here again lies the need for security of information.

II. SECURITY CONSIDERATIONS IN INFORMATION MANAGEMENT

The very high level of computerization and the sophistication in communication gadgets and cryptographic system in use currently would have ensured maximum information security. However, these have increased the risks and urgently call for security. The management apart from formulating and religiously implementing security policy should also get every staff of the organization to be aware of his/her responsibilities in security matters. It is not only the organization that suffers, the individual members also suffer, when the organization's integrity is violated and as a result it, its business fortunes begin to nose dive. Even when the individual leaves to join another organization, surely he/she has following him a trail of negative reputation acquired. Information security is organizational thing and not something that effects a section of the organization. Security thus becomes a swimming together and drowning together affair in which the survival of the organization becomes the survival of every member of staff. Every staff becomes a stakeholder.

III. SEPARATION OF DUTIES

Even when such orientation has been given to the staff, there is the need also to separate duties so that there are not concentrated in one person or group of persons. If this is overlooked the chances are indeed high that an outside attacker could easily penetrate the organization by buying over the person in whose hands these functions are concentrated.

Similarly, they could infiltrate the small group and steal whatever information they are interested in. It could not be put differently in this way, that those with expertise be separated from those who man the operations. All those staff with expertise to affect operations should be prevented from doing so. In the same way operations staff should not have access to the knowledge or expertise necessary to modify system. It is important that knowledge of security controls should be restricted to a need-to-know basis.

IV. STAFF RECRUITMENT AND SECURITY

Still at the point of recruiting a staff, the organization could send the prospective staff for psychological testing. Such tests have been known to reveal the social attitude, party affiliations and general stability of the prospective staff.

Finally, when a staff is terminated, there should be changes effected in the secret codes and other security combinations, which the staff was aware of before he was terminated.

It is necessary also to protect the computers and other communication gadgets very well. It should be the responsibility of a senior member of staff to control the entry into the computer rooms as well as authenticate every information going out or those coming in.

V. CONCLUSION

Information is the live wire of any organization and requires adequate protection since it is a major asset of the organization. We have discussed above certain developments, which while transforming and revolutionizing the info-sphere have imposed on organization information managers a high security responsibility. Notwithstanding the sophistication in information technology in the use of a secret passwords, codes and cryptographic systems, there have been leakages, unauthorized disclosures, modifications, etc., which have had tremendous consequences on these organizations and their staff. If some of these controls are brought to bear in the functions of such organizations as West African Examinations Council (WAEC), Independent National Electoral Commission (INEC), Examinations and Records Departments in the Universities, etc, the scandalous leakages of classified information, alteration of figures etc would be controlled at least.

Information security would not deal with the communication gadgets alone, but the staff too, from recruitment through management to retirement or termination. The character of the staff is indeed a major factor in the security of the institution. However, this too rests by and large on the attitude of management to the staff, the incentives available as well as what training programmes or facilities available to staff. The organization must be ready to pay its staff very well.

All these may be done and yet without success if there is no security policy or if the information to protect is not clear or protectable. It will then be useless surrounding a rotten egg with cotton wool, the goal of information security is primarily to check occurrences outside system specifications. If this happens, then it must be promptly discovered and the source too, detected, with a view to preventing similar future occurrences.

These are very interesting steps to take in information security, but they require a dynamic and non-compromising management team to work. Over dependence also on a few key computing personnel without adequate supervision is more risky and should not be allowed, it must be noted that the image and reputation of any organization are on the line and suffer great damage if the organization lacks information security.

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Economic Discounting and Stocking of Perishables: A Simulation based Approach for Wholesalers

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Abstract- Customers are more particular about shelf life, taste and nutritious value of products when it comes to perishables, as compared to non-perishables, especially food items. Decisions related to stock size, price discounts, and after shelf-life uses of such goods are relatively difficult to take. The majority of wholesaler of perishables generally manages their inventories and profit on know-how basis rather than using any objective criteria. This paper is based on a study conducted lately by the authors on inventory management and performance of supply chains of perishables. Monte Carlo simulation approach is used in this paper to find out economic stock size, amount and period of price discounts, and expected profit for wholesalers supplying eggs to a local market. The framework of this study has been adapted from two previously published studies on a related issue.

Keywords: *inventory; perishable; profit; simulation.*

GJMBR-A Classification: *JEL Code: C15, L42*



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Economic Discounting and Stocking of Perishables: A Simulation based Approach for Wholesalers

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Abstract- Customers are more particular about shelf life, taste and nutritious value of products when it comes to perishables, as compared to non-perishables, especially food items. Decisions related to stock size, price discounts, and after-shelf-life uses of such goods are relatively difficult to take. The majority of wholesaler of perishables generally manages their inventories and profit on know-how basis rather than using any objective criteria. This paper is based on a study conducted lately by the authors on inventory management and performance of supply chains of perishables. Monte Carlo simulation approach is used in this paper to find out economic stock size, amount and period of price discounts, and expected profit for wholesalers supplying eggs to a local market. The framework of this study has been adapted from two previously published studies on a related issue.

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I. INTRODUCTION

To classify every entity as perishable or not, we need to establish the threshold value for the shelf life. Examination of the data has revealed that all products which require a conditioned environment have a shelf life that is equal to or less than 30 days (Donselaar et. al., 2003). Consequently, in this paper we have defined perishable life of the product as less than or equal to 30 days. K. van Donselaar (2003) applied this definition to the entire assortment (including here weight products and direct deliveries) in his paper and estimated that roughly 15% of the assortments are perishables versus 85% non-perishables. Commodities that have predetermined useful life are said to be perishable commodities (Gupta et. al., 2003). Common examples include decomposing organic products such as vegetables, fruits, daily bread, milk and meat etc. Perishable commodities may also have fixed life time, after which they are not useful for the use, such as medicines, packaged juices (for which lifetime is different when opened) etc.

Our paper is based on already published two papers in which discounts are offered and they have considered 30 day perishable product with fixed lifetime

(Sezen, B., 2004, Ramanathan, R., 2006). In our paper we have considered only “egg” as a perishable product since it is a commodity which is used as a regular item in the household and have a seasonal lifetime of 2-5 weeks which is close enough to analyze the discount approach of Sezen (2004) and Ramanathan (2006).

II. LITERATURE REVIEW

Numerous models have been developed in literature so that inventory management of perishable products can be easily understood and it can be useful in accepting complex situations of perishability. Some complex models including returns policies (Vlachos, D. and Dekker, R. 2003, Hahn, K.H, et. al, 2004), ordering policies for cyclic commodities (Gupta et. al., 2003), demand with time variance, production and deterioration rates (Goyal, S.K. and Giri, B.C., 2003) have also been developed in the literature.

Problem related to discounting and stocking decisions for short shelf life perishable commodities has not attained the due magnitude in literature (Ramanathan, R., 2006). Decisions regarding discounts have been considered in some somewhat old articles, while there seems to be an improved interest in taking into account discounting policies in some recent articles (Arcelus, F.J., 2003, Sezen, B., 2004, Ramanathan, R., 2006).

Abad (2001), with an objective of profit per period, allows for elastic pricing, assuming that the perishables are price sensitive. His procedure is relatively simple and can be implemented on a spread sheet. Similarly, in a different inventory model of Abad (2003), the decision variable is the selling price of the product. Teng et al. (2007) have widened his model with additional costs of backlogging and lost goodwill. Tsao and Sheen (2008), with the same intention of maximizing net profit; show that dynamic decision-making is superior to fixed decision-making in terms of retail price and promotional effort. In practice, it is common to put forward deteriorated items at a discounted price. In many supermarkets, items that are near their expiration date are marked down by a fixed percentage to manipulate the consumer's buying behavior. Such price discounts are addressed in numerous papers (Sezen, B., 2004, Ramanathan, R., 2006, Li, Y. et. al., 2008,

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Warburton, R.D.H., 2009, Cai, X. 2009, Chew, E.P., et. al. 2009, Akcay, Y. 2010, Krishnan, H. and Winter, R.A. 2010, Chang, H.J. et. al. 2011, Li, Y. et. al. 2011). Monitoring and organizing of perishable products can be facilitated by the applying radio frequency identification (RFID) and a policy of dynamic pricing (Berk, E. et. al. 2009, Bisi, A. and Dada, M. 2007), such as discounts when the item reaches a predetermined age. Ferguson and Koenigsberg (2009) discuss the probable cannibalization effect of having both high-priced fresh products and low-priced older products in same shelf. Ramanathan (2006) and Sezen (2004) assume two discount rates for the first and second discount period in their models.

Arcelus et al. (2003) provide a model with payment reduction schemes other than temporary price discounts. They presume that the vendor's trade advertising is a mix of credit and/or price discount. For the retailer, the model determines the size of the special order to be placed at the vendor, the price and/or credit-terms incentives to be passed onto customers and the quantity to be sold under these one-time-only situations. In the model by Tsao and Sheen (2007) the price discount is a function of both quantity and time of order placement whereas Lin et al. (2009) presume a selling price that decreases linearly with time and customer demand linearly increases with the same.

Sezen (2004) provides an interesting procedure to empirically identify optimal discounting policies for perishable commodities and is further elaborated by Ramanathan (2006). Sezen (2004) has used expected profit approach to identify the timing and quantum of discount for perishable commodities while Ramanathan (2006) used probability distributions to justify the probability of selling the perishable product along with no. of units to be stocked. Ramanathan (2006) extends the expected profit approach from Sezen (2004) by including decisions on the quantities of the perishable products to be stocked by the retailer.

This paper attempts to extend the expected profit approach presented in Sezen (2004) & Ramanathan (2006) by including decisions on the quantities of the perishable products to be stocked by the retailer and adding the cost incurred variable holding cost, cost of revenue/waste generated after the end of shelf life. Their findings are duplicated with data taken from wholesalers who sells perishable commodity like eggs.

Section 3 deals with the objectives and methodology followed by us in this paper. Section 4 will propose the expected profit equation with notations followed by Sezen (2004) and Ramakrishnan (2006). Section 5 deals with data collected from the wholesale market and use of Monte-Carlo simulation technique to analyze the best possible discount period, with specifically eggs taken as perishable commodity with summarized results. Section 6, is conclusions and future research directions.

III. OBJECTIVES AND METHODOLOGY

As discussed earlier, this study is the continuation of two previous studies (Sezen, B., 2004, Ramanathan, R., 2006) in which they have considered a perishable commodity of shelf life 30 days. In our study we are extending this by taking revenue/waste cost after the shelf life of the product has expired. We are also considering variable holding cost as this was not the case for the studies done earlier. Keeping this in light, our objectives are:

- To optimize the number of items to be stocked by the wholesaler seasonally and the quantum of discount to be offered.
- To identify the best possible time to offer the discount.
- To minimize the unsold inventory and hence maximize the profit.

As we know that the demand patterns for such type of commodities cannot be exactly known. Stochastic demand patterns are considered as closest way to analyze the situation in terms of perishable products. Such demand patterns are considered very rarely in the literature (Gurler, U. and Yuksel Ozkaya, B. 2003, Berk, E. et. al. 2009, Li, Y. et. al. 2011). After discussing with the wholesalers, we understand that approximately 65-70% of their demands are constant throughout year due to fixed retailer market. Therefore we have taken 70% demand pattern for normal period of sales to make our calculations easier. Demand for first discounted period as well as for units unsold even after discount are randomly generated using the RAND command in excel. Since we have considered probability distribution as arbitrary, again RAND command in excel is used to generate the probabilities for the respective periods of normal demand, discounted demand, and unsold demand.

The excel sheet for monte-carlo simulation is run for 1000 trials for profit, making the demand and probability pattern selection totally random. In using a Monte-Carlo modeling approach, a higher number of realizations usually leads to a more reliable and convergent result. Results are said to be converged if the estimate of a particular percentile value does not change significantly if additional Monte-Carlo simulations are performed. However, it is not generally possible to determine beforehand how many realizations are needed to achieve a specified degree of convergence since the value can be highly dependent on parameter distributions. Once profit and the probabilities of all the combinations of D0, D1 are computed, the expected profit can be calculated (table 1).

If the demand patterns during normal and discount period are assumed to be independent, then the probability of obtaining the above decisions for

perishable commodities over profit is the product of $P(D_0)$, $P(D_1)$ and $P(NS)$ (Ramanathan, R., 2006). Once profit and the probabilities of all the combinations of D_0 , D_1 and NS are computed, the expected profit can be calculated. This expected profit provides a guide for the choice of the number of units to be stocked (n), appropriate times (t) of beginning the discount and the quanta of discounts (d).

IV. PROPOSED EXPECTED PROFIT APPROACH FOR STOCKING AND DISCOUNTING DECISIONS

We consider one discount period in this model. In view of the fact that it is not possible for the wholesaler to give extra discount due to short shelf life of the product. To provide continuity, we have attempted to use, as far as possible, the same notations used by Sezen ((Sezen, B., 2004)) and Ramanathan ((Ramanathan, R., 2006)). The following are the notations used.

P	-	selling price per unit
C	-	purchasing cost per unit
h	-	holding cost per day per unit
d	-	discount rate (in percentage of the original selling price)
t	-	starting time of the discount period in days
ShL	-	shelf life ($ShL \geq t$)
n	-	number of items stocked
D_0	-	number of items demanded during normal period (when there is no discount)
$P(D_0)$	-	probability of the number of items demanded during normal period (assumed to vary depending upon t , d)
D_1	-	number of items demanded during the discount period
$P(D_1)$	-	probability distribution of the number of items demanded during the discount period (assumed to vary depending upon t_1 , d_1)
NS	-	number of items not sold at the end of shelf life.
$P(NS)$	-	probability of the number of items not sold even after offering discount.
$R(NS)$	-	if the unsold, perished item is taken back by the manufacturer/ or sale.
PFT_0	-	profit per unit when the product is sold in the normal (no-discount) period
PFT_1	-	profit per unit when the product is sold during the discount period
PFT_{ns}	-	loss per unit when the product is not sold in any period but can have resale resulting in some revenue.

Items are placed on shelf for sale at time 0 and sold at price P without any discount during the normal period (time 0 to time t). If there are items unsold at the end of a pre-specified period t and until the shelf-life of the product, discount policy is applied to encourage consumers buy before the product expires. If the product is sold between the time period t to SHL , a discount d is applied so that the selling price is $p \times (1 - d)$. In our paper, we have assumed the following:

- All arriving items are new and their lifetime starts when they are placed on the shelf;
- The unsold products at the end of shelf-life are disposed with some extra cost or revenue.
- Purchase cost c is constant.
- There is a fixed demand rate in normal period for both summer and winter seasons.

a) Mathematical Relationships

During the total shelf life of the product, we assume three time phases in which three different prices can be applied. The first period, the normal (no-discount) period, is the time between the placement of the egg crates on the shelf and the start of the first discount at time t . The selling price in the normal period is p . The second period, the discount period, is the time in which the discount price is applied until the end shelf life of the eggs. The selling price in the first discount period is equal to $p(1-d)$, where d is the discount rate for this period. Finally, the last period, where the product is not sold even after offering discount, occurs after the end of shelf life.

In a local market such as Aligarh, cost of waste is negligible due to the fact that expired; unsold eggs are thrown away in bins. Hence we have taken the cost

of waste as negligible as it does not affect the overall cost of the wholesaler. The profit for normal period can be calculated as:

$$\begin{aligned} PFT_0 &= \{(\text{selling price}) - (\text{purchasing cost} + \text{average holding cost})\} \times \text{no. of units sold in normal period} \\ &= \{p - (c + t \times h / 2)\} \times D_0 \end{aligned}$$

Here, since we do not know the precise moment in time of selling the product, the average holding cost is roughly found by taking the half of t and multiplying the result by the unit holding cost h . For the first discount period, the selling price is discounted by the rate d . In addition, if the product is sold in the

discount period, the holding cost will rise because the product is carried beyond the normal period. Therefore, profit per unit for a product sold in the first discount period is calculated as follows:

$$PFT_1 = \{p(1 - d) - (c + t \times h + ((SHL - t) \times h) \div 2)\} \times D_1$$

Since the product is held (not sold) until the first discount period, inventory holding cost is the sum of inventory costs for the entire normal period ($t \times h$) and the half of the unsold period.

In case where the manufacturer is able to return the unsold item back to other manufacturer then it can be accounted for revenue. It simply reduces the cost of the wholesaler. Some local bakery manufacturers often buy from them in order to serve their needs and reduce the overall costs of buying. Sometimes, big wholesalers put pressure on "mandis" i.e. local poultry markets, to take the lot of waste eggs back and charge a small

amount for their disposal for next lot. These eggs are sold to the manufacturers of poultry feed at a lower cost. Therefore, we have tried to inculcate such cost also. This additional cost can be termed as revenue for the wholesaler's. It can be denoted as:

$$R = NS \times c_1 \quad \text{where } c_1 \leq c$$

When the product is not sold in any of these periods, in that case, instead of a profit value we find a quantity of loss and may generate some revenue. The equation will be:

$$\begin{aligned} PFT_{ns} &= \text{Revenue} - (\text{cost of the lot unsold} + \text{holding cost}) \\ &= \{c_1 - (c + (SHL) \times h)\} \times NS \end{aligned}$$

Here, $SHL \times h$ gives us the total holding cost for the product because it is kept on the shelf until the end of its expiry date. We assume that the cost of removing and disposing the unsold products is negligible.

For any given discount rate and time combination (d , t), assume that P_0 , P_1 are the probabilities for selling a product in the normal period, discount period respectively. Further, assume that P_{ns}

is the probability of not selling the product. Since these probabilities (P_0 , P_1 and P_{ns}) are collectively exhaustive, that is, at least one must occur in any condition, their total should be 1. With these probabilities and the profit per unit values, the expected profit can be found by using the common expected value approach (Ramanathan, R., 2006):

$$(\text{Expected profit})_i = P_0(PFT_0) + P_1(PFT_1) + P_{ns}(PFT_{ns})$$

Therefore for 1000 trials expected profit is the average of all the scenarios randomly generated, which can be represented as:

$$\text{Average Expected profit} = \frac{\sum_{i=1}^{1000} (\text{Expected profit})_i}{1000}$$

V. DATA ANALYSIS

In India, egg is a commodity used in large quantity which has a short shelf life. As Sezen ((Sezen, B., 2004)) & Ramanathan ((Ramanathan, R., 2006)) tried to support their mathematical relations through assumption of data, we have tried to take the required inputs through wholesaler markets here in Aligarh, India. Egg has a lifetime depending upon the season cycle; hence two type of analysis has been carried out so that

both seasonal discounts can be taken into consideration. For summer season shelf life of eggs are approximately 15 days whereas in winter season 30 days shelf life is considered.

Example here is carried out for winter season, when the shelf life of an egg is approximately 30 days. Data taken under consideration is an average for four wholesalers. They procure eggs from different markets known as 'Mandis', which in turn buy from poultry farms all across Aligarh and nearby areas.

Example: For winter season- shelf life 30 days.

In our case, as we have considered only one discount period, no of days are limited to $t - (20, 25 \text{ days})$ with discount values $d - (5\%, 10\%, 15\%, 20\%)$. No of items to be stocked are substituted as $n - (2000,$

$3000, 4000, 5000 \text{ crates per lot})$. Holding cost per unit is also calculated as illustrated below. Demand for 1st period, i.e. normal period is assumed to be approximately 70% of overall demand; following calculations are done (Table 1) with data as under.

p	=	Rs. 128/ crate of thirty eggs
c	=	Rs. 105/ crate of thirty eggs
h	=	$((\text{Rent of the shop} + \text{Salaries}) \text{ per day} + \text{maintenance per day}) / (\text{Total no of eggs per lot}) = (84600/30 + 2500/60) / (3000) = 0.045 \text{ per crate}$
n	=	No of units to be stocked = 3000 crates
c_1	=	Rs. 60/ crate
SHL	=	30 days
Discount offered	=	5%
Time of discount	=	20 th day

Table 1 shows the overall 1000 trails carried in excel for generation of the average expected profit. The expected profit for the 1st scenario (as shown in table 2) can be calculated as:

$$PFT_0 = \{125 - (105 + 20 \times 0.045 / 2)\} \times 1935 = \text{Rs. } 37832.1$$

Similarly PFT1 and PFTns is calculated and expected profit is

$$(\text{Expected Profit})_{i=1} = P_0 \times (PFT_0) + P_1 \times (PFT_1) + P_{ns} \times (PFT_{ns}) = 0.04 \times 37832.1 + 0.15 \times 7272.6 + 0.82 \times (-24077) = -16952.5$$

Therefore for 1000 trails, average of Expected profit is:

$$\begin{aligned} \text{Average Expected Profit} &= \frac{(\text{Exp Profit 1} + \text{Expected profit 2} + \dots + \text{Exp Profit 1000})}{1000} \\ &= \text{Rs. } 12349.55 \end{aligned}$$

The overall summarized table for different discount rates, time of discounts and the no of units to be ordered are shown in table 1.



Table 1: Simulation carried for 1000 trials

S.No.	p	d	c	c1	t	h	SHL	D0	D1	NS	P0	P1	Pns	PFT0	PFT1	PFTns	Exp Profit
1	125	5	105	60	20	0.045	30	1935	538	527	0.04	0.15	0.81	37832.1	7272.6	-24077.2	-16952.5
2	125	5	105	60	20	0.045	30	1994	378	628	0.07	0.14	0.79	38987.3	5106.7	-28692.7	-19396.5
3	125	5	105	60	20	0.045	30	1644	183	1173	0.44	0.17	0.39	32133.0	2479.6	-53578.1	-6313.7
334	125	5	105	60	20	0.045	30	1442	1010	548	0.31	0.55	0.14	28197.4	13655.9	-25029.9	12512.7
335	125	5	105	60	20	0.045	30	1584	833	583	0.30	0.17	0.53	30958.6	11273.1	-26625.8	-2760.4
336	125	5	105	60	20	0.045	30	1671	990	340	0.54	0.17	0.29	32662.9	13383.0	-15518.8	15241.2
777	125	5	105	60	20	0.045	30	1469	801	730	0.64	0.28	0.09	28723.1	10831.6	-33339.5	18373.7
778	125	5	105	60	20	0.045	30	1926	219	856	0.35	0.23	0.42	37649.5	2956.1	-39080.9	-2233.7
.....																	
691	125	5	105	60	20	0.045	30	1663	979	358	0.05	0.43	0.52	32513.7	13240.5	-16348.6	-1179.3
692	125	5	105	60	20	0.045	30	1781	721	498	0.46	0.37	0.17	34822.4	9749.1	-22745.2	15570.0
693	125	5	105	60	20	0.045	30	1662	44	1294	0.35	0.56	0.09	32490.4	599.0	-59094.2	6439.2
744	125	5	105	60	20	0.045	30	1914	537	549	0.46	0.03	0.51	37416.8	7261.8	-25083.9	4368.2
745	125	5	105	60	20	0.045	30	1531	295	1174	0.28	0.38	0.34	29927.2	3991.0	-53627.5	-8593.0
746	125	5	105	60	20	0.045	30	1868	793	339	0.88	0.03	0.09	36521.9	10728.5	-15467.3	30896.5
747	125	5	105	60	20	0.045	30	1539	215	1247	0.75	0.22	0.02	30079.7	2905.3	-56937.7	22088.0
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824	125	5	105	60	20	0.045	30	1796	481	722	0.92	0.05	0.04	35115.4	6511.8	-32993.5	31352.0
891	125	5	105	60	20	0.045	30	1993	500	507	0.81	0.15	0.04	38966.5	6757.2	-23167.1	31583.0
892	125	5	105	60	20	0.045	30	1987	117	896	0.20	0.74	0.05	38843.6	1587.8	-40912.1	6867.5
893	125	5	105	60	20	0.045	30	2099	70	831	0.41	0.08	0.51	41040.8	942.3	-37958.3	-2423.9
944	125	5	105	60	20	0.045	30	1453	921	626	0.56	0.25	0.19	28407.9	12461.9	-28570.3	13637.3
945	125	5	105	60	20	0.045	30	1509	141	1351	0.96	0.01	0.02	29496.3	1903.0	-61685.9	27061.6
999	125	5	105	60	20	0.045	30	1731	749	520	0.73	0.02	0.26	33842.5	10128.6	-23752.9	18538.3
1000	125	5	105	60	20	0.045	30	1956	440	604	0.41	0.59	0.00	38238.4	5953.7	-27581.8	19187.8

Expected profit = Average (overall expected profit) = Rs. 12349.55

For summer season (table 2), major problem for the wholesaler is the limited shelf life of eggs. Also the demands are less. Therefore it is better to stock at a level where losses can be reduced and chances for losses are minimized. One such scenario can be seen in table 2.

Table 2 : summarized results for summer season

SHL-15 days							
N	d	t	Average	Max	Min	Positive	Negative
1000	5%	8	3477.3	8965.6	-9256.3	83.6%	16.4%
		10	3281.1	8926.8	-9487.3	83.5%	16.5%
	10%	8	3694.8	8973.3	-7367.3	84.5%	15.5%
		10	3261.0	8939.6	-9104.1	84.5%	15.5%
	15%	8	3807.2	8965.5	-7411.1	84.8%	15.2%
		10	3677.2	8939.8	-9001.1	78.5%	21.5%
	0%		3614.1	9096.8	-8011.2	80.7%	19.3%
2000	5%	8	3515.5	17219.9	-31465.4	74.2%	25.8%
		10	3716.7	17626.5	-31468.1	72.5%	27.5%
	10%	8	3370.4	17178.3	-29925.6	71.2%	28.8%
		10	3159.0	17300.5	-36712.2	72.7%	27.3%
	15%	8	2979.4	17794.6	-30609.8	66.3%	33.7%
		10	2979.4	17216.2	-30505.5	67.1%	32.9%
	0%		3303.6	17681.1	-37309.1	64.8%	35.2%
3000	5%	8	3557.4	25445.5	-69030.3	70.3%	29.7%
		10	2618.3	25820.3	-61678.9	68.2%	31.8%
	10%	8	2658.2	25459.0	-51131.2	66.2%	33.8%
		10	2922.2	26237.4	-61770.0	65.5%	34.5%
	15%	8	1753.3	25868.8	-52024.0	63.5%	36.5%
		10	1753.3	26304.8	-55396.9	66.6%	33.4%
	0%		4963.2	27172.1	-55772.9	67.8%	32.2%
4000	5%	8	3995.3	35289.4	-74373.2	66.8%	33.2%
		10	4728.9	35087.7	-88833.2	68.0%	32.0%
	10%	8	2515.7	34680.8	-79402.2	64.4%	35.6%
		10	2781.0	34142.0	-76772.3	64.6%	35.4%
	15%	8	957.7	34116.8	-83055.6	61.9%	38.1%
		10	957.7	34141.5	-82286.9	61.9%	38.1%
	0%		4327.3	35547.3	-65704.2	69.6%	30.4%

For $n=1000$, $d=15\%$ and $t=8^{\text{th}}$ day, we can see that the wholesaler's average profit is maximum Rs. 3807.2 with a positive profit chance of 84.8%. Also the losses are not high in this case. Another close scenarios are when (n,d,t) ; (3000, 0, 0) and (4000, 5%, 10). In both these cases, first inventory is quite high, which involves stocking, distribution cost along with additional sale requirement. Also, positive profit chances for both the cases are 67.8% and 68.0% respectively. Also the loss incurred is huge. Therefore, in summer season, where the wholesaler do not have large shelf life, the best possible combination for number of units to be stocked, quantum of discount and time of discount will be $n=1000$, $d=15\%$ and $t=8^{\text{th}}$ day.

For winter season (table 3), due to the enhanced shelf life of the egg, it is easier for the

wholesaler to stock more and more. Since at $n=3000$, $d=5\%$ and $t=20$ days, we see that average profit comes out to be Rs. 13349.50. The chances of maximum profit will be Rs. 39883.3 and maximum loss will be Rs. 48167.40. Close to the highlighted figure (table 3), are (n,d,t) ; (3000, 5%, 25), (4000, 5%, 20), (5000, 5%, 20) and (5000, 5%, 25). But, as we can see, the minimum value of profit are quite high and chances of profit are also low when compared to (3000, 5%, 20). Same is the case with inventory for 4000 units and 5000 units. Additionally such large inventory will require more marketing, sales, distribution, storage etc. which will inculcate extra cost and pressure on the wholesaler. Therefore, in winter season, where the wholesaler has the liberty of having shelf life of 30 days, the best possible combination for number of units to be stocked,

quantum of discount and time of discount will be $n=3000$, $d=5\%$ and $t=20$ days. Another interesting fact is, the average profit at $n=5000$, $d=0\%$ and $t=0\%$ is Rs. 15643.6, see that the difference of maximum and minimum values of profit is quite large. Also the

probable chances of having profits are 68% approx which is quite less as compared to the optimum scenario. Hence it is not a wise decision for wholesaler to carry on with large amount of eggs with lower discounts.

Table 3 : summarized results for winter season

SHL 30 days							
n	d	t	Average	Max	Min	Positive	Negative
2000	5%	20	10743.3	27317.7	-23215.1	85.6%	14.4%
		25	10664.4	27187.3	-18135.6	85.6%	14.4%
	10%	20	10181.8	27367.6	-25727.2	83.0%	17.0%
		25	10949.2	27204.1	-20641.8	85.0%	15.0%
	15%	20	10188.2	27366.7	-22156.4	83.2%	16.8%
		25	10010.3	27185.2	-20995.3	81.7%	18.3%
	20%	20	9767.7	27319.6	-24218.4	80.1%	19.9%
		25	9503.8	27156.7	-24185.3	79.5%	20.5%
	0%	0	12500.4	27978.5	-22544.6	78.6%	21.4%
3000	5%	20	12349.6	39883.4	-48167.4	81.9%	18.1%
		25	12371.4	40370.6	-56939.6	79.6%	20.4%
	10%	20	10659.3	39883.9	-50554.5	75.9%	24.1%
		25	10885.4	40033.6	-50212.4	78.1%	21.9%
	15%	20	9225.3	39879.9	-56468.4	73.1%	26.9%
		25	10508.6	40475.3	-52228.7	75.7%	24.3%
	20%	20	9195.4	39814.3	-57762.1	71.1%	28.9%
		25	8882.9	39426.9	-53108.5	71.0%	29.0%
	0%	0	11725.7	41841.7	-51959.2	81.7%	18.3%
4000	5%	20	13110.3	51731.0	-86997.6	77.9%	22.1%
		25	12071.3	51998.9	-96941.4	78.1%	21.9%
	10%	20	11255.6	53314.9	-76796.5	74.2%	25.8%
		25	11241.7	52695.9	-71507.1	74.0%	26.0%
	15%	20	11287.0	53193.9	-71803.8	71.1%	28.9%
		25	9017.2	52610.9	-77089.1	70.8%	29.2%
	20%	20	9287.5	52426.0	-86394.9	65.5%	34.5%
		25	8875.0	53731.1	-66793.3	65.8%	34.2%
	0%	0	14085.7	52667.0	-75976.3	78.6%	21.4%
5000	5%	20	13851.6	67443.9	-100192.1	76.3%	23.7%
		25	13349.0	66388.0	-125088.0	74.6%	25.4%
	10%	20	11159.8	67021.2	-127490.4	69.4%	30.6%
		25	11555.9	66342.9	-138294.2	73.0%	27.0%
	15%	20	10419.6	66892.0	-94364.0	69.8%	30.2%
		25	8078.5	64527.9	-134126.7	67.1%	32.9%
	20%	20	7742.7	67230.5	-116428.5	63.3%	36.7%
		25	7789.7	66466.4	-104897.1	66.1%	33.9%
	0%	0	15643.6	68940.4	-122490.0	67.9%	32.1%

VI. CONCLUSIONS AND FUTURE RESEARCH DIRECTION

The simple expected profit calculation procedure depicted in this study could be utilized at least for two reasons. The first reason might be to compare a discount policy with a no-discount policy. In table 2 and table 3, for example, we can easily make a decision in favor of applying a discount policy instead of a no-discount policy. Another reason could be to evaluate several different discount rate combinations and/or various discount schedules for a number of crates need to be ordered. As we can see from the result table that offering discount is somehow better than not offering discounts in both seasons. Although in some cases no large difference in revenue is there between zero and some discount offered by the wholesaler, but the chances of profit/ loss also effects the decision. On the other hand, when they are implemented in the right manner, price discounts offered for eggs in both seasons have their own benefits like reduction of waste; shortening the cycle time for the item inventories and thus, more space availability for the fresh products; and reduction of the holding costs. Hence, there appears to be a tradeoff between the benefits of perishable product discount pricing and the costs linked with the challenging full-priced perishable products. Achieving a well-balanced pricing approach will require information regarding the characteristics of the specific market, including the percentage of waste of perishable products, the proportion of discounted perishable products, and the customers who wait for the discounts (which are price sensitive). Only with such information, the true impact of perishable item discount pricing on the demands of other products could be determined.

For future research, more trials can be performed in order to reduce the chances of errors. Cost of waste can also be inculcated in the equation. Other factors such as producer's risk and consumer's risk can also have an effect on the overall performance of wholesaler. Also other factors effecting demand such as economic, demographic etc. can be taken care of for future research.

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Team Building as an Organization Development Strategy

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Abstract- An organization as it implies is a social system deliberately established to carry out some definite purposes. It consists of a number of people in patterned relationships. There need for team training to enhance the team building experience. Team building is the process of helping a work group become more effective in accomplishing its tasks and in satisfying the need of the group members. If we look at the university as a social system} then a strategy of change must aim at changing the entire system - not merely part of it. A strategy for creating greater impact is to expose an organizational team to simultaneous training. The people and problem are still there} the same communication blockage} the same clinging to traditional values} and the same little groups here and there with one intention or the other which is to keep the system in its homeostatic steady state. This paper focuses on one of these families of organization development which is team building.

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I. INTRODUCTION

An organization as it implies is a social system deliberately established to carry out some definite purpose. It consists of a number of people in patterned relationships. All human organization resembles each other, so closely that much of what is learned by managing one organization can be applied to managing any other organization.

Every organization has:

- i. Antagonist.
- ii. A table of organization.
- iii. A set of formal rules partly determined by informal rules.
- iv. Procedures of adding and removing members.
- v. Utilitarian objectives used in the organizational programme.
- vi. A history and special vocabulary.
- vii. Some elements folklore.
- viii. Friends.
- ix. A roster of members.
- x. Collective identity.
- xi. A program of activity and a time schedule to go with it.
- xii. A symbolic object used in the organizational programme.
- xiii. A territory and a method of placing members with in that territory according to their relative importance.

Every organization has a division that allocates specialized tasks to its members and a status order that awards them unequal shares of authority, honour and influence. Each of these is an organization in its right and has all of the normal features described above.

Some sub-organizations are departments of the present organization. Some are illegitimate factors of it. Some are formally independent of the parent organization like a local union is a factor or attached to it temporarily, like an orchestra lined for an evening. It is quiet impossible to manage a large organization without occasionally offending, damaging or destroying some of its sub organizations.

A change is a must for any organization. An organization that does not change is sure to stink and die away. All change process consists of three steps:

- i. Infreezing.
- ii. Moving.
- iii. Refreezing.

These three steps can be taken by anyone within the organization, but when it is impossible, the assistance of an organization development practitioner is sought. The organization development practitioner is then capable of using any of the organization development strategies and steps.

II. WHAT IS ORGANIZATIONAL DEVELOPMENT?

Organizational development is the process by which behavioral science knowledge and practice are used to help organizations achieve greater effectiveness, including improved quality of work life and increased productivity. It focuses upon human resources and their motivation} utilization and integration within the organization.

Organizational strategies} structures and process for improving an organizations} effectiveness;

- i. Organizational development is oriented to improving organizational effectiveness
- ii. Organizational development encompasses strategy} structure and process changes.
- iii. Organizational development is more of an adaptive strategy for planning and implementing change than it is a blue print for how things should be done.
- iv. Organizational development is based on behavioral science knowledge and practice.

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- v. Organizational development applies to an entire system.
- vi. Organizational development is a more adaptive strategy for planning and implementing change than it is blue print for how things should be done.

III. BACKGROUND LITERATURE

a) *Who Is an Organizational Development Practitioner*

These individuals may include managers responsible for developing their organizations or departments. People specializing in Organizational development as a profession and people specializing in the field currently being integrated with Organization development e.g. Strategic change or human resource management who have gained familiarity with the competitors in Organizational development.

b) *The major families of organization development intervention*

These are:

1. Diagnostic activities- Action research.
2. Team building activities: activities designed to enhance the effective operation of system team.
3. Integration activities.
4. Survey feedback.
5. Education and training activities.
6. Techno-structural activities.
7. Process consultation.
8. Grid O. D. activities.
9. Third party in peacemaker activities.
10. Coaching and counseling activities.
11. Planning and goal setting activities and
12. Contingency theory - which is the concept by which as many of the other Organizational development activity are felt, needed and used to solve only one problem within the organization.

IV. WHAT IS TEAM BUILDING

Team building is the process of helping a work group become more effective in accomplishing the task and in satisfying the needs of the group member.

Team building as it implies, is the process by which differences in organization are ironed out through sectional solutions of misunderstanding within vertical groups and horizontal groups and intra-vertical and horizontal groups of such organizations.

The analogue of a football team, hockey team and other teams could be used. A team is a group of players working together to win matches. This end in view is possible if they will work with the "team spirit", good feeling of those members working together, as a team.

It is also a group of activities designed to enhance the effective operation of system teams. It may relate to task issues, such as the way things are done, the needed skills to accomplish task, the resources allocations necessary for task accomplishment or it may

relate to the nature and quality of the relationship between the team members or between members and the leaders.

V. PRESENTATION STRUCTURE OF ORGANIZATION

Problems of structure are a recurring theme. Structure could be in the form of linkage levels and bonds, Hieré observed that structure directly and hypothesized concerning forces playing on it. Repaceport provide is a situation in which it is possible to study both structures and process as variables. In doing so he raises a fundamental point about the linkage of individuals for communication in problem solving groups. He points out that in dealing with communication among linked individuals, we have tended to see the information theory of "bits" developed for communication engineering.

Bakke (1959), spells out the Bonds that join the organization together are:

- i. Organizational charter.
- ii. Basic resources- people, ideas, capital, material and nature.
- iii. The essential process - identification, perpetuation work, flow control and homeostatic

The bonds must be kept constantly at equilibrium for the achievement of the organizational goals and objectives. This is the ideal, but it is never so all the time. It is people who make ideas, take decisions about capital, purchase these materials and manipulate nature for what is good for the organization. This same people make mistakes, disagree and change the climate of the organization either in favour or against the attainment goals. Which change as a necessary feature of any corporate success, culture must be taken in account to prevent unnecessary upheaval within an organization; managers should judiciously manage their organization's culture when they could rent the following circumstances;

1. Opportunities to diversify.
2. Strategic changes- strategic
3. Increase rate of growth
4. Conflict management between groups in an organization or between the organization and outside agency.

Culture as defined by Schien (1983), is the pattern of basic assumptions, that a group has invented, discovered or developed learning to cope with its problems of external adaptation and internal integration- a pattern that has worked well enough to be considered valid and therefore, to be taught to new member as the correct way to perceive, think and feel in the relaxation to problems.

When an organization is just formed, it has no "culture". There are policies, strategies and objectives stated in formal documents-chartered organizations but until these are put into action culture cannot exist.

Change means growth, and since there is life there is growth, for the sustenance of the organization, growth must be properly understood by the organizational development practitioner as development formation in terms of systematic orderly sequence.

Development may be in the form of progression or regression. When the growth takes the form of progression, people tend to feel happy and complacent. But when growth takes the form of regression, the organization tends to erupt and this is the time known as crisis period. Organizational development intervention is necessary at the crisis stage as much as any other time.

It is necessary to spell out what is meant by groups. There are two types of groups;

- i. Formal and
- ii. Informal.

VI. TYPES OF GROUPS IN ORGANIZATION'S FORMAL GROUPS

Formal groups are created in other to fulfill specific goals and carry on specific task which are clearly related to the total organization mission. Formal groups can be of two types, based on their duration.

Permanent formal groups are bodies such as the top management team work it's in various departments of the organizations. Staff groups providing specialized services to the work organization, permanent committees and so?

Temporary formal groups are committees or task forces, which may be created, to carry out a particular job which once the job is carried out, cease to exist unless some other task is formed for them or unless they take an informal functions.

An organization may create a committee or study group to reveal salary policy, to study the

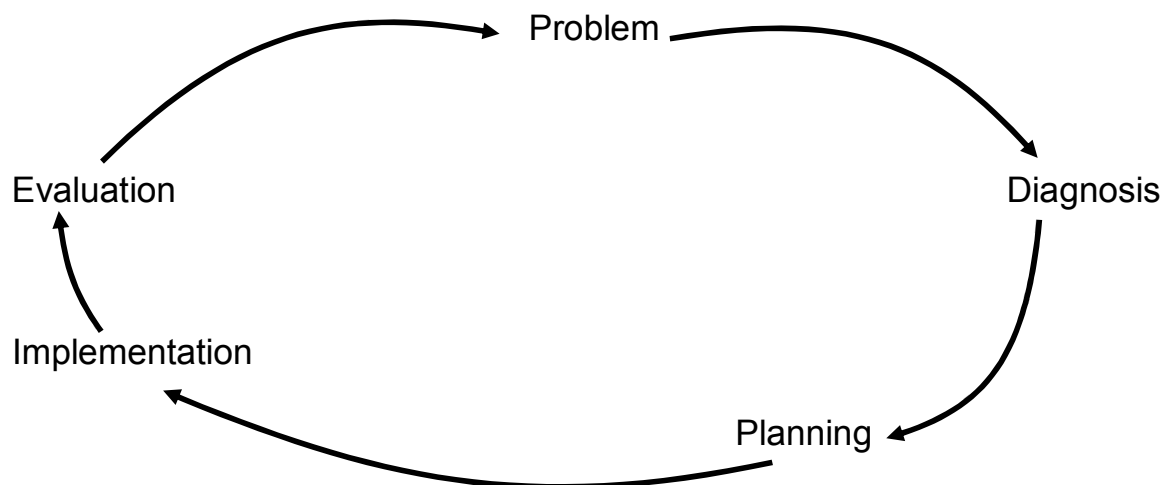
relationship between the organization and the community, to try to invent some proposals for improving relations between the union and management to think of new products and service, and so on. Temporary formal groups may exist for a long time. What makes them temporary is that they are defined as such by the organization and the members feel themselves to be a part of a group which may at anytime go out of existence.

VII. INFORMAL GROUPS

There are three informal groups. The first is horizontal cliques. By this, it means an informal association of worker, managers or organizational members who are more or less of the same rank, and work in more or less the same area.

A second type, which can be called vertical clique is composed of members from different levels within a given department. For example in several organizations studied, we found groups that consisted of a number of workers, one or two foremen, and one or more higher managers. Some or the members were actually in superior-subordinate relationship to one another, they need each other to accomplish goals. For example, such groups often serve a key communication function both upward and downward.

The third type of clique can be called a mixed group. This will have in it members of different ranks from different department and from different physical location such as clique may arise to take care of the organization. For example, the head of manufacturing may cultivate a relationship with the best workers in the maintenance department in other to be able to short-circuit formal communication channels when a machine breaks down and needs immediate maintenance work. On the university campus, we have seen the group of informal groups which consist of students, faculty and higher level administrators to work on problems that the outside organizational contest maybe an important basis for the formation of such clique.



VIII. HELLRIEGEL AND SLOCUMWOODMAN 1986

From the diagram the process of team building is in a circle. It starts by the identification of the problem. Members of a work group diagnose how they work together and plan changes that will improve their effectiveness. Team building involves work- group members focusing on one or more of the following;

1. Setting goals or priorities for the group.
2. Analyzing or allocation the way work is performed.
3. Examine the way the group is working.
4. Examine relationships among the people doing the work.

After identifying the problems, the group goes about collecting data, by these is meant getting together to ask questions on what is responsible for the problem. They needed activity is diagnoses-the question "is the cause of the problem human or material?" is answered next in planning ways and means of solving the problem and making the group. Cohere for progress, growth and efficiency implementation of planning is next and evaluation of the implementation, which is sometimes referred to as monitoring follows. This is a circle. This method has been used to solve problems in organizations e.g. team building in a federal agency.

The two basic underlying objectives of every planning organizational changes are;

- i. To improve the capacity or ability of the organization to adapt to changes in its environment and
- ii. To change pattern of employee behaviors.

IX. RECOMMENDATIONS

- i. An organization is a social system deliberately established to carry out some definite propose.
- ii. What is learned by managing one organization can be applied to managing any other organization.
- iii. There is also a need fro team training to enhance the team building exercise.
- iv. Team building is the process of helping the work group to become more effective in accomplishing its tasks and in satisfying the needs of group members.
- v. Also strategy is for creating greater impact to expose an organizational team to simultaneous training.

IX. CONCLUSION

An organization as it implies consist of a number of people in patterned relationship. Training is necessary in organization to enhance the team building exercise. It is more effective to accomplishing its task and in satisfying the needs of the group members.

We must aim at changing the entire system not part of it. Eventually, every part of it. The people with their problems are still there, little groups here and there with one intention orb the other which is to keep the system in its homeostatic state.

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Management of Fund Sources for Development Bank of Cities and their Reflections on the Credit Facilities for the Local Committees (2000-2013)

By Dr. Ghazi Abdul Majeed Alrgaibat

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Abstract- This study is aimed to determine the impact of the financial resources available to the Development Bank of City and villages on size of credit facilities granted for the period (2000-2012). Which represented in the financial resource available by both customer deposits, secretariats of the local Committees, loans and capital on volume of credit facilities by using unit root test to identify the stability of the data in the time series, and test the method of least squares regression analysis (OLS) to test the hypotheses. The results indicated no statistically significant impact for each of Capital and its equivalents, the volume of loans, and the secretariats of the local Committees on the average size of credit facilities. While showing a statistically significant impact on the size of customer's deposits on the average credit facilities for the development bank of cities and villages. The study recommended that the Development Bank of cities and villages has to issue bonds with expanding the size of investment projects, also to increase the return through using of short-term investment projects with a higher return.

Keywords: *development bank of city, financial resources, credit facilities.*

GJMBR-A Classification: *JEL Code: G21*



Strictly as per the compliance and regulations of:



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I. INTRODUCTION

Commercial banks play a major and an important role in all areas of the economy, business and money in all countries of the world, for its business brokerage and other financial transactions, which indispensable the economy for any country, that we can know the bank as a facility financial trading money and have a purpose to work intermediary between the capital, which seeks to find the areas of investment and investment between the areas that seek to search for capital. The universal banks lead the traditional functions of banks as well as non-traditional jobs such as those relating to invest any of those banks that perform the functions of commercial banks, investment banks and businesses, which known to others as the financial institutions that do business brokerage and direction of credit, that play the role of regulator in establishing and managing projects. In general banks that no longer adhere to specialize Limited, which is confined to the banking business in many countries, it has become extends for its activities

to all regions and areas to get money from multiple sources and its orientation to the various activities in order to achieve economic and social development, also seeking always the diversification sources of funding and mobilize the greatest possible savings from all the various services and renewable which may be based on the bank balance, so we found the combination for functions of traditional commercial banks, the specialized banks and investment banks, and business, in addition to the direction and keen to diversify its sources for obtaining funds, bank's revenue or materials that come from multiple sectors through liability management and development of the Bank's financial materials

II. PROBLEM OF THE STUDY

The Development Bank of towns and villages supported loans to local authorities in order to establish service projects and productivity in all cities and villages of the Kingdom, which makes it unable to meet all requests for loans that provided by bank, so that the grouping based on several criteria, including geographical distribution, significant of the project and the service desired, so the above problem can be formulated the following questions:

1. What is the effect of customer deposits with development Bank of towns and villages on size of the credit facilities granted to local authorities?
2. What is the effect of borrowing by the Development Bank of towns and villages on size of the credit facilities granted to local authorities?
3. What is the effect of local authorities Deposit with the Development Bank of towns and villages on size of the credit facilities granted to local authorities?
4. What is the effect of capital for Development Bank of towns and villages on size of the credit facilities granted to local authorities?

III. IMPORTANCE OF THE STUDY

Contribute to knowledge of the amount of resources available to the Development Bank of towns and villages in evaluating the performance of the bank and determine its financial position, its ability to finance the projects submitted to the bank and through the bank

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which can discover the strengths and weaknesses, that helped to improve financial performance also increased its ability to grant credit facilities, which leads to raising the level of economic and social development for the local authorities in all cities and villages of the Kingdom to improve its services rendered

IV. OBJECTIVES OF THE STUDY

This study aims to achieve the following goals:

1. Identify the impact of customer deposits at the Development Bank towns and villages on size of the credit facilities granted.
2. Identify the impact of loans for Development Bank Cities and villages on size of the credit facilities granted.
3. Identify the impact of Deposit local authorities with Development Bank towns and villages on size of the credit facilities granted to the local authorities.
4. Identify the impact of capital to the Development Bank towns and villages on size of the credit facilities granted.

V. PREVIOUS STUDIES

Study Essam Abdel Hadi (2012), entitled: "An analytical study problems of the credit decisions in commercial banks from the perspective of the accounting comparative study between Egyptian banks and the European ". The study aimed to achieve a set of objectives : clear and precise nature of credit in commercial banks with a statement, stages, and the foundations of his success, study and analysis of the practical problems which faced by the industry, credit decisions in commercial banks with an indication of these problems on banks, economic units and the national economy, finally to offer a range of accounting methods and integrated, which contribute rationalization of industry decisions of credit in commercial banks, and specify their negative effects with raise the level of quality for loan portfolio, also help the formulation of credit policy rational, in the study the problems of credit decisions in a commercial bank in Egypt and the European study and analysis a proposal to a range of courses and accounting methods to reduce risks, negative effects of these decisions that concluded from results such as the following: First, governing the granting of credit in commercial banks, a set of principles and technical controls, like: keen student funding to repay, its ability to manage its business efficiently, the adequacy of its capital, the availability of adequate safeguards and economic conditions appropriate for the project as well as the relevance between size and type of credit program repaid and need of the customer financing, accurate and realistic study of the feasibility of the project. Secondly, related to the most serious problems decisions of credit with

banks, while some related units borrowed and economic circumstances surrounding nor it's different in European banks than in Egyptian banks, also because different importance Relative to all, particularly with respect to economic conditions. Thirdly, in spite of the multiplicity of problems and risks for credit decisions in commercial banks, but they are more or less to banks through competition between each other, dropped some talent bank in which it operates. Fourth, can be reduced the risks and problems of credit decisions through a variety of means, accounting tools including: increasing the effectiveness of Statutory control and internal audit departments of credit, the rationalization of methods for measuring the cost of loans granted to customers, usages of indicators for financial analysis in assessing financial risk for credit decisions, usages of curriculum classification and analysis of debt provisions loans, in addition to the necessity of activating, the supervisory role of both the Central Bank and auditors in decisions for Basel Committee of international control: there needs to be concerted, coordinated and integrated between the tools and methods of accounting, administrative and legal working to reduce the risks and problems of the decisions for bank's credit.

In a study of Khalidi (2011) entitled: "The Impact of internal factors yield of a portfolio for loans and credit facilities of commercial banks - An Empirical Study in a sample of the Iraqi private banks for the period 2000-2008." The aim of this study is to determine the internal factors affecting the return on a portfolio of loans and credit facilities to the private banks in order to promote their positive impact and minimize its negative impact, to achieve the goal of the study was to collect data on a sample of private banks from the annual reports issued, citing reports and the study results showed the existence of a positive relationship with a statistically significant correlation between the return portfolio of loans and credit facilities as the dependent variable, a set of independent variables represented by size of the bank, the capital adequacy ratio, cash flow present, the rate of spending on advertising and the age of the bank, on the other hand showed a study, the presence of significant negative relationship between the moral and the rate of return on the portfolio employ deposits in loans and credit facilities, while there were not statistically significant relationship with a variable number of bank branches to return the loan portfolio.

In a study of omar (2007) entitled: "The determinants of the faltering banking facilities in Palestinian banks." This study identified the most important reasons for the faltering debt in Palestinian banks, as well as to determine the relative importance of these reasons to enable banks to focus on ways of dealing with this study used the descriptive data were collected through a questionnaire distributed to a group of officials for the Department of the facilities in the banks operating in the Palestine, a group of customers

who are facing a tried to answer the question of reasons that defaulting were divided reasons stumble into three main areas: credit policy of the bank, market conditions and customer behavior, which highlighted the study, the most important causes within each group, where The results of the study. The lack of results study for credit, lack of their information, and low follow-up customers after the granting of such facilities are the main reasons for tripping policy credit either with respect to market conditions were the most important factors causing the tumble: the closure policy and military checkpoints, loss of markets as a result of economic with lawlessness and the weakness of the judiciary, either in respect to factors related to the behavior of customers, the study found that the loan for purpose was granted and expansion for studied in investment, increased indebtedness and changes in behavior credibility of the customers were the most important reasons for defaulting. The study found a difference statistically in the answers of respondents about the importance of factors related to policy and credit behavior customers depending on, while there was no difference statistically regarding the importance of market conditions in the incidence of tripping, gave researchers the recommendations that the most important call of banks operating in the territory of the Palestinian Authority to increase interest in credit studies and rely on accurate information .

In a study of Abdel-Aziz and others (2006), entitled: "Credit Analysis and its role in rationalizing the operations of bank lending application at the Industrial Bank of Syria," in bank's credit the effective is very important, because the revenue generated by the axis represents the main income of any bank, no matter how many and diversified sources of revenue, without losing bank and its function as a financial intermediary in the economy and being at the same time invest surrounded by risks due loans and non-performing has become the subject of "credit analysis" of topics occupant of banking activity, that is an important tool to reach accuracy in decision-making credit and thus reduce the losses that may be exposed to banks and from the importance of the subject was Take it study : the process of granting credit and procedures performed on the requests for credit facilities in the Industrial Bank, compared with the basic pillars of the analysis of credit, in order to identify the positive aspects as well as the deficiencies, provide suggestions and recommendations to work to avoid them, thus contributing to the rationalization of bank lending. In study Faris Abu Muammar and Basil (2008) entitled: "The role of banks operating in Palestine in support of various sectors of the economy." the aim of this study is to identify what are the most important obstacles that stand to support banks in various economic sectors, determine what percentage of the credit facilities provided by banks operating in Palestine (Gaza Strip and the West Bank) to support various economic sectors since year (2000) and even the public

(2003), with an attempt to provide some suggestions that reduce the severity of these difficulties before the departments of banks, they had been using descriptive analytical method to get some results in this area, that conducting some interviews with D behind these banks and with an official from the Palestinian Monetary Authority, in addition to distribution questionnaire to some directors institutions operating in various economic sectors to identify the obstacles they find when they go to the banks for a loan to support economic activities to allow the study reached several conclusions, including: banks operating in Palestine that had desired to expand supporting of various economic sectors in Palestine, but there are some difficulties encountered such as : weakness of guarantees offered by entrepreneurs working in various sectors of the economy to banks when they want to get a loan to support sectors of the economy, where the limit minimum 40% but the banks reached in 2003 to only 29%, and it became clear that banks prefer to deal with the commercial sector, compared with the jealousy of other economic sectors where banks supported this sector about 25% of the total loans provided to all sectors of the economy, which means that the highest rate of progress with any other economic sector. In a study of Ahudaban (2005), entitled: "The impact of good governance and decentralization on the efficiency of local Committees, a case study of municipalities Sudia Arabia. This study seeks to examine the impact of policy and institutional reforms on the response of local authorities and their effectiveness in the management of local affairs and services, particularly in light of the municipal elections for 2005 and the new structure of municipal councils. This study focused on the practice of local elections and their impact on local government decentralization with citizen participation; to achieve the interaction between local authorities and citizens, through responding to the authorities and the newly local councils, the results indicate that the presence of a large gap between the large municipalities and small municipalities, by terms of citizen financial capacity, participation and cooperation with the private sector, as well as in terms of administrative capacity, also the gap stretches to reach the performance of the capital 'institutional and results, particularly in terms of municipal work, construction, municipal areas remote, roads The study results confirm that demographics, social and economic diversities play a vital role in determining the capacity of local authorities to fulfill their responsibilities cost.

In a study of Worms (2001), entitled: "The impact of monetary policy on size of loans." Where this study expanded to know the effect of monetary policy on size of loans through the provision of evidence applied, rely on the study information monthly contained balance sheet for all German banks from the period of the year (1992-1998). To measure the impact of

monitory policies on volume of loans, the researcher used some statistical technique. By applying this model and the adoption of a researcher on a set of standards descriptive statistical, researcher concluded in his study a group of results, mainly that the volume of loans affected negatively where shrinking quantity of loans granted as a result of the central bank to a contractionary fiscal policy, as a result of it also decreased the size of short-term deposits relative to the total asset

VI. WHAT DISTINGUISH THIS STUDY FROM OTHER STUDIES?

This study was an attempt to address the impact of the financial resources available to Development Bank Cities and villages on the size of the credit facilities also to contribute this study providing results of a recent view for period that covered by the data (2000-2012), but previous studies did not address the study of the financial resources available, it only addresses the unique Development Bank towns and villages precisely.

VII. HYPOTHESES OF THE STUDY

H0: No statistically significant effect on size of deposits available to the Development Bank Cities and villages on size of the credit facilities granted to the local committees.

H1: There is a statistically significant effect on size of deposits available to the Development Bank Cities and villages on the size of the credit facilities granted to the local committees.

H0: No statistically significant effect on size of loans available to the Development Bank Cities and villages on size of the credit facilities granted to the local committees.

H2: There is a statistically significant effect on size of loans available to the Development Bank Cities and villages on size of the credit facilities granted to the local committees.

H0: No statistically significant effect on size of the capital with the Development Bank Cities and villages on size of the credit facilities granted to the local bodies.

H3: There is a statistically significant effect on size of the capital with the Development Bank Cities and villages on size of the credit facilities granted to the local committees.

H0: No statistically significant effect on size of Deposit local bodies and institutions with the Development Bank Cities and villages on size of the credit facilities granted to the local committees.

H4: There is a statistically significant effect on size of Deposit local bodies and institutions with the Development Bank Cities and villages on size of the credit facilities granted to the local committees

VIII. METHODOLOGY OF THE STUDY

And include a presentation of the study methodology followed by the researcher data collection and analysis of verify hypothesis of the study which included the variables of the study model, the study period, the collection of data sources, processors and statistical limitations of the study.

Society and the study sample. The study population consists of Jordanian commercial banks while the sample of the study include the resources available and size of the credit facilities granted to the Development Bank towns and villages during the period 2000-2012. Methods of data collection: It consist of Secondary sources: that concerning or coverage of the theoretical framework for the study included: books, periodicals and scientific journals, thesis on the study subject.

Also Primary sources: Which related data that is obtained from the annual reports issued by the Development Bank towns and villages and the website of the Bank during the study period 2000-2012.

Variables of the study. The variables of the study, including:

The Independent variables: The capital, the volume of loans available, customer deposits and Deposit local Committees.

The dependent variable: Size of the credit facilities granted.

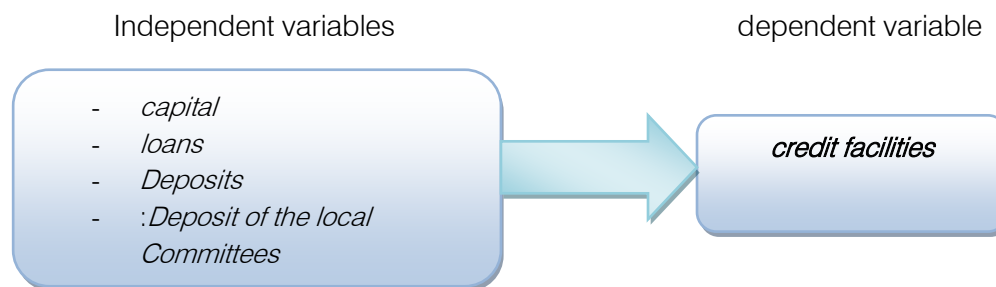


Figure 1 : Model of study

Model study. To achieve the goal of the study was to build a model of multiple linear regression shows the relationship between the variables of the study are as follows:

$$C.F. = \alpha + \beta_1 \text{Dep.} + \beta_2 \text{Lo} + \beta_3 \text{Cash} + \beta_4 \text{Sec.} + \epsilon_i$$

C.F: The size of the credit facilities granted to the local bodies (Credit Facilitation)

Dep.: Size customer deposits (Deposits).

Loans: the volume of loans available.

Cap: the size of the capital.

Sec :Deposit of the local Committees .

ϵ_i : total residues

IX. FINANCIAL ANALYSIS AND HYPOTHESIS TESTING

Initial tests: was performed a group of tests before the initial estimate model study. Test of unit root (Unit Root Test): studies that deal with time-series used

the expected value of the time series fixed : $E(Y_t) = m$

Contrast fixed:

$$M - 2(Y_t) E = (Y_t) \text{VAR } s^2$$

Covariance period when the slowdown (k) is linked only to slow down time or gap (k) between the two time periods, rather than the current period, which calculated as follows:

$$g_k = E[(m - k + Y_t)(m - Y_t)]$$

Dickey - Fuller test (DICKEY-FULLER): This test found to test the hypothesis of a unit root in the time series (Y_t), and can be illustrated by the following equation:

$$Y_t = rY_{t-1} + u_t \quad -1 \leq r \leq 1$$

And this equation can be formulated so as to be as follows:

$$Y_t - Y_{t-1} = Y_{t-1} - Y_t$$

$$Y_t = Y_{t-1} + U_t \quad \dots$$

It also tested the presence of asymptomatic hypothesis which states that the presence of unit root, It means lack of silence during the time series of test (t), It can be formulated hypothesis (H_0) and its replacement (H_1) as follows:

$$H_0: 1 = 0::0$$

$$H_1: 1 = 0::1$$

The equation one of the three cases that test the stillness of time series, with the following formulas of three cases:

$$U_t \dots t + Y_{t-1} = Y_t$$

$$U_t \dots + Y_{t-1} = Y_t$$

$$U_t \dots + Y_{t-1} = Y_t$$

Test of Dickey Fuller for Unit Root (Augmented Dickey-Fuller): If the time series are interdependent self to a high degree of slowdown schedule, it will be a

method of least squares without test stillness variables were used over time, which leads to misleading results due to the breach of assumptions form; also leads to the emergence a lot of statistical problems, stillness time series (Y_t) means that this series of time characterized by the following characteristics:

violation hypothesis jamming White for errors-White noise disturbances-and thus test Dickey Fuller normal is no longer feasible, it becomes a test expanded Dickey Fuller (ADF) to solve the problem by building a model of a corrective the highest degree of correlation, assuming that the time series (Y_t) are subject to the self-regression model (Arp).

$$Y_t = \alpha + Y_{t-1} + \beta_1 Y_{t-2} + \dots + \beta_k Y_{t-k} + u_t$$

Test Phillips - Perron (Phillips-Perron): Test Phillips - Perron (PP) test similar to Dickey - Fuller cares of test the hypothesis of a unit root in the time series (Y_t), and it can be illustrated by the following equation:

$$U_t + Y_{t-1} = Y_t$$

This test does investigated the Zero hypothesis (the presence of unit root) through using of test (t); However, this test does not address the problem of bonding chain errors in the same test method Dickey Fuller, any way parametric but it dealt with non-parametric , which estimated by two tests for unit root (Dickey Fuller test expanded and Phillip Peron test) using the statistical Package (E-Views-7), and accordance with the previously mentioned cases : the case of categorical and direction, and the case cutter, the latter case without cutter and direction. The results of tests are shown in the following tables, so the hypothesis is rejected Zero if the absolute value of the calculated value is greater than the absolute critical in both tests.

$$DFCal \geq DFCri \text{ if Refuse } (H_0).$$

$$PPCal \leq PPCri \text{ if Refuse } (H_0).$$

Table 2 : Dickey Fuller

Variable	The calculated value	The critical value at 1%	The critical value at 5%	The critical value at 10%	Decision
Dep.	-5.0459	-4.5743	-3.6920	-3.2856	Reject H0
Loans	-5.2689	-4.6193	-3.7119	-3.2964	Reject H0
Cap.	- 5.4854	4.5743	-3.6920	-3.2856	Reject H0
Sec	-4.9025	-4.5743	-3.6920	-3.2856	Reject H0

shows (2) values (t) calculated to test Dickey - Fuller expanded stillness with the trend and cutter which was less than the critical negative values, for all variables, the values are statistically significant at levels (10% 0.5%

(10% 0.5% 0.1%), this means reject the zero hypothesis, which confirms the presence of a single root in the time series (Yt) .

Table 3 : Dickey Fuller test extender (ADF)

Variable	The calculated value	The critical value at 1%	The critical value at 5%	The critical value at 10%	Decision
Dep.	-4.2540	3.8572-	3.0400-	2.6608-	Reject H0
Loans	-4.2506	3.8877-	3.0521-	2.6672-	Reject H0
Cap.	-4.6069	3.8572-	3.0400-	2.6608-	Reject H0
Sec	-4.3823	3.8877-	3.0521-	2.6672-	Reject H0

Table (3) shows values (t) calculated to test Dickey - Fuller expanded stillness with cutter which was less than the critical negative values , for all variables, the values are statistically significant at levels (10% 0.5%

0.1%), this means rejecting imposition of zero, which confirms the presence of a single root in the time series (Yt).

Table 4 : Dickey Fuller test extender (ADF) of stillness

Variable	The calculated value	The critical value at 1%	The critical value at 5%	The critical value at 10%	Decision
Dep.	-2.9250	-2.7057	-1.9614	-1.6257	Reject H0
Loans	-4.3906	-2.7158	-1.9627	-1.6262	Reject H0
Cap.	-3.2752	-2.7057	-1.9614	-1.6257	Reject H0
Sec	-3.0727	-2.7057	-1.9614	-1.6257	Reject H0

Table (4) shows values (t) calculated of test Dickey - Fuller expanded stillness without cutter and the trend was less than the critical negative values, for all variables, the values are statistically significant at levels

(10% 0.5% 0.1%), and this means reject the zero hypothesis, which confirms the presence of a single root in the time series (Yt)

Table 5 : Test Phillips (Philips Perron)

Variable	The calculated value	The critical value at 1%	The critical value at 5%	The critical value at 10%	Decision
Dep.	-5.7843	-4.5348	-3.6746	-3.2762	Reject H0
Loans	-5.2689	-4.6193	-3.7119	-3.2964	Reject H0

Cap.	-5.4854	-4.5348	-3.6746	-3.2762	Reject H0
Sec	-5.0846	-4.5348	-3.7119	-3.2964	Reject H0

Prepared by the researcher depending on the Statistical Package Eviews7

Table (5) shows values (t) calculated to test Phillips - Byron with the trend and cutter was less than the critical negative values, for all variables, the values are statistically significant at levels (10% 0.5% 0.1%),

and this means rejecting the zero hypothesis, which confirms the presence of a single root in the time series (Yt).

Table 5 : Test Phillips (Philips Perron) with cutter

Variable	The calculated value	The critical value at 1%	The critical value at 5%	The critical value at 10%	Decision
Dep.	-4.4357	-3.8304	-3.0294	-2.6552	Reject H0
Loans	-6.3871	-3.8372	-3.04	-2.6608	Reject H0
Cap.	-5.0892	-3.8372	-3.04	-2.6608	Reject H0
Sec	-3.9150	-3.8304	-3.0294	-2.6552	Reject H0

Prepared by the researcher depending on the Statistical Package Eviews7

Table (6) shows values (t) calculated to test Phillips - Byron with the trend and cutter was less than the critical negative values, for all variables, the values are statistically significant at levels (10% 0.5% 0.1%),

and this means rejecting the zero hypothesis, which confirms the presence of a single root in the time series (Yt).

Table 6 : Test Phillips (Philips Perron)

Variable	The calculated value	The critical value at 1%	The critical value at 5%	The critical value at 10%	Decision
Dep.	-4.1231	-2.7057	-1.9614	-1.6257	Reject H0
Loans	-2.7930	-2.6968	-1.9602	-1.6251	Reject H0
Cap.	-3.3779	-2.6968	-1.9602	-1.6217	Reject H0
Sec	-2.9623	-2.6968	-1.9602	-1.6251	Reject H0

Prepared by the researcher depending on the Statistical Package Eviews7

Table (7) shows values (t) calculated to test Phillips - Byron with the trend and cutter was less than the critical negative values, for all variables, the values are statistically significant at levels (10% 0.5% 0.1%),

and this means rejecting the zero hypothesis, which confirms the presence of a single root in the time series (Yt).

Table 7 : the final results of unit root tests.

Variable	Test with	Levels of dormancy	
		Phillips-Perron Test	Dicky-Fuller Test
Dep.	With the cutter.	*(1)	*(1)
	With direction and cutter.	*(1)	*(1)

	Without direction and cutter.	*(1)	*(1)
Loans	With the cutter.	*(1)	*(1)
	With direction and cutter.	*(1)	*(1)
	Without direction and cutter.	*(1)	*(1)
Cap	With the cutter.	*(1)	*(1)
	With direction and cutter.	*(1)	*(1)
	Without direction and cutter.	*(1)	*(1)
Sec	With the cutter.	*(1)	*(1)
	With direction and cutter.	*(1)	*(1)
	Without direction and cutter.		*(1)

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Where is:

Dep.: Size available and customer deposits (Deposits)

Loans: the volume of loans available

Cap: the size of capital .

Sec :Deposit size of local Committees and institutions

(*) Rejected at the rate of significant (0.05).

Through previous results, can be judged on the level of stillness time series, Comparing results of test Dickey Fuller expanded and Phillips Peron, pointed both tests to silence all of the volume for customer deposits that are available, the volume of loans available, the size of capital, and size of Deposit for local Committees and institutions, it is stable when moral level (0.05).

a) Results Displaying

The study relied on the analytical method (ISO) and the researcher based on the Cobb Douglas production (Cobb-Douglass Production Function)after adjusted to fit objectives of the variables for the study,

$$Y_i = bo + b1X1 + \mu_i \dots\dots\dots (1)$$

$$Y_i = bo + b2X2 + \mu_i \dots\dots\dots (2)$$

$$Y_i = bo + b3sX3 + \mu_i \dots\dots\dots (3)$$

$$Y_i = bo + b4X4 + \mu_i \dots\dots\dots (4)$$

$$Y_i = bo + b1X1+b2X2+b3X3+b4X4 + \mu_i \dots\dots\dots (5)$$

Where is :

Yi: size of credit facilities granted to the local Committees

X1: customer deposits that are available

X2: loans available

X3: capital

X4: Deposit for local

bo: represents the model parameters to be estimated

μ_i : represents the limit of error in the model.

were presented the results according to the study hypothesis, which stipulates that "no statistically significant effect of the financial indicators for Development Bank of towns and villages the size of the credit facilities granted to local authorities "with four hypotheses.

b) Analysis of the standard model

The researcher developed a standard model in this study based on the production function of Cobb Douglas (Cobb-Douglass Production Function), according to the standard model by the following economic indicators:

The researcher calculated measures of central tendency and measures of dispersion standard deviations with (the lowest value and the highest value) for the variables of the study, it had been using the method of least squares (OLS) to estimate the parameters of a function the average size of the credit facilities granted to local authorities through data Time Series (Time Series Data) to estimate model parameters, and presented according to the study hypotheses.

First, results of the first hypothesis: first hypothesis said that: "There is a statistically significant effect on size of customer deposits available to the Development Bank towns and villages on size of the credit facilities granted to the local bodies," To investigate this hypothesis, was calculated averages and standard deviations for size customer deposits available at the Development Bank of towns and villages, and size of the credit facilities granted to local authorities, see table (9) shows that.

Table 9 : Averages and standard deviations for size and customer deposits

Vriables	Standard deviation	Mean
Credit Facilities	27.703008	55608346
Deposite	88.14131	19182103

The table shows (9) that the arithmetic average of the credit facilities granted to the local Committees was (55,608,346) JD standard deviation (27.703008), while the arithmetic mean of the average customer deposits (19,182,103) and standard deviation (88.14131) .We calculated the correlation coefficient,

and value of square for correlation coefficient, and value of square for correlation coefficient amended, between size of customer deposits available to the Development Bank towns and villages, and size of the credit facilities granted to local authorities, see table (10) shows that

Table 10 : The correlation coefficient

The estimated value of the standard error	Value of the square of the correlation coefficient modified	Value of the square of the correlation coefficient	The correlation coefficient
19.365970	.511	.560	.748

Notes from Table (10) that there is a strong positive correlation between volume of customer deposits available to the Development Bank towns and villages, and size of the credit facilities granted to the local Committees. It has also been testing the regression analysis (Enter Regression Analysis), where the results were as described in table (11).

Table 11 : The results of the regression analysis

R ²	Sig.	T	Beta	Variable
% 12.81	.489	.721	==	The constant term
	.008*	3.386	2.352	Deposits

Statistically significant at the significance level ($\mu = 0.05$).

AS Seen from table (11) a statistically significant effect when ($\mu = 0.05$) for the effect of variables (size and customer deposits) are available at the average credit facilities granted to the local Committees, where the value of the beta (2.352), and in terms of the statistical (0.008). The value of unexplained variation of impact for size and customer deposits are available on the average credit facilities granted to the local Committees (12.81%), which is statistically significant at the significance level ($\mu = 0.05$).

Second, the results related to hypothesis II: Under the second hypothesis on: "There is a statistically significant effect on the size of loans available to the Development Bank towns and villages on the size of the credit facilities granted to the local bodies," To investigate this hypothesis, was calculated averages and standard deviations for the volume of loans available to the Development Bank towns and villages, and the size of the credit facilities granted to local authorities, and the table (12) shows that.

Table 12 : Averages and standard deviations

Variable	Standard deviation	Mean
Credit	27.703008	55608346
Borrowing	16.18562	2016018

Table (12) Shows us the arithmetic average of credit facilities granted to the local towns was (55,608,346) JD standard deviation (27.703008), while the arithmetic average of loans (2,016,018) and standard deviation (16.18562).

Also we calculated the correlation coefficient, the square of the correlation coefficient, value of the

correlation coefficient amended, and the value of the standard error of the capabilities, the volume of loans available to the Development Bank towns and villages, the size of credit facilities granted to local authorities, table (13) illustrates:

Table 13 : The correlation coefficient

The estimated value of the standard error	Value of the square of the correlation coefficient modified	Value of the square of the correlation coefficient	The correlation coefficient
28.971916	-.094	.016	.125

Notes from Table (13) that there is a weak positive correlation between the size of loans available to the Development Bank of towns and villages, the size of credit facilities granted to local authorities, the test was performed regression analysis (Enter Regression Analysis), where the results were shown in Table No. (14).

Table 14 : The results of the regression analysis

R ²	Sig.	T.test	Beta	Variable
%2.24	.002	4.170	==	The constant term
	.714	-.378	-2.142	Credit

* Statistically significant at the significance level ($\mu = 0.05$).

Table (14) Shows lack of a statistically significant effect ($\mu = 0.05$) of size for the average loan credit facilities granted to the local towns, where the value of beta (2.142 -), and the statistical (0.714) . The value of unexplained variation of impact for size and customer deposits are available at credit facilities granted to local towns (2.24 %), which is not statistically significant at the significance level ($\mu = 0.05$).

Third, the results related to hypothesis III: Under the third hypothesis: "There is a statistically significant effect on size of capital with the Development Bank towns and villages on size of credit facilities granted to the local towns," To investigate this hypothesis, It was calculated averages and standard deviations for amount of capital at Development Bank towns and villages, the size of credit facilities granted to local authorities, and the table (15) shows that.

Table 15 : Means and standard deviations

Stand. Deviation	Mean	Variable
27.703008	55608346	The volume of credit facilities
69.99942	23649229	Capital

The table (15) Shows the arithmetic average of credit facilities granted to the local towns was (55,608,346) JD standard deviation (27.703008), while the arithmetic mean size of capital (23,649,229) and standard deviation (69.99942). It Was calculated the

correlation coefficient, square of the correlation coefficient amended, between size of capital with the Development Bank towns and villages, and the size of credit facilities granted to local authorities, table (16) illustrates this.

Table 16: The correlation coefficient

the standard error of the ability of	the square of the correlation coefficient modified	square of the correlation coefficient	correlation coefficient
26.933004	.055	.149	.386

Table (16) Shows that there is a medium positive correlation between size of capital with the Development Bank towns and villages, and size of credit facilities granted to local authorities, as the test was

performed regression analysis (Enter Regression Analysis), where the results were as shown in Table No. (17).

Table 17: The results of the regression analysis

R ²	Sig.	T.test	Beta	Variable
%3.07	.013	3.070	==	The constant term
	.240	-1.257	-1.529	Capital

* Statistically significant at the significance level ($\mu = 0.05$).

Table (17) Shows the lack of a statistically significant effect ($\mu = 0.05$) for effect of average capital on credit facilities granted to the local towns, where value of beta (1.529-), and in terms of the statistical (0.240). The value of unexplained variation of the average capital on credit facilities granted to the local bodies (3.07%), which is not statistically significant at the significance level ($\mu = 0.05$).

effect on size of local deposit with the Development Bank towns and villages on size of credit facilities granted to local towns", to verify this hypothesis, was calculated averages and standard deviations for size of local Deposit with Development Bank towns and villages, and size for credit facilities granted to local authorities, the table (17) shows:

Fourth, the results related to hypothesis IV: Under the hypothesis fourth: "There is a statistically significant

Table 18: Means and standard deviations

Stand. Deviation	Mean	Variable
27.703008	55608346	The volume of credit facilities
69.99942	23649229	Deposit local Committee

Table (18) Shows the arithmetic average of volume for credit facilities granted to the local towns was (55,608,346) JD standard deviation (27.703008), while the arithmetic mean of towns deposit (23,649,229) and standard deviation (69.99942), also it was calculated the

correlation coefficient, and value of square for correlation coefficient amended, size Deposit between local towns with Development Bank of towns and villages, size of credit facilities granted to local authorities, the table (19) illustrates :

Table 19: The results of the regression analysis

R ²	Sig.	T.test	Beta	Variable
%32.55	.072	-2.034	==	The constant term
	.003*	3.974	10.170	Deposit local Committee

* Statistically significant at the significance level ($\mu = 0.05$).

Table (19) showed lack effect when statistically significant ($\mu = 0.05$) for effect of size Deposit to local bodies and institutions on the average credit facilities granted to the local authorities, where value of beta (10.170), and the statistical (0.003). The size Deposit

authorities on credit facilities granted (32.55%), which is statistically significant at significance level ($\mu = 0.05$), It was calculated averages and deviations for credit facilities, and table (20) shows:

Table 20 : Means and standard deviations

Stand. Deviation	Mean	Variable
27.703008	55608346	credit facilities
88.14131	19182103	Deposits
16.18562	2016018	Loans
69.99942	23649229	Capital
21.74053	11395744	Deposit local Committee

The correlation coefficient was calculated, and square of the correlation coefficient, value of square for correlation coefficient amended, between the study variables credit facilities granted to the local authorities, and Table (21) illustrates:

Table 21 : Pearson correlation coefficient correlation coefficient

the standard error of the ability of	the square of the correlation coefficient modified	square of the correlation coefficient	correlation coefficient
19365970.	.511	.560	.748*

* Statistically significant at the significance level ($\mu = 0.05$).

Notes from Table (21) that there is a strong positive correlation between the study variables combined of credit facilities granted to local authorities, and it has also been testing the regression analysis of the variables of the study (Enter Regression Analysis), where the results were as shown in the table (22) .

Table 22 : The results of the regression analysis

The level of significance	T.test	Value (beta)	Variable
.979	.027	1424808	The constant term
.016*	2.879	2.489	The volume of deposits
.456	.797	5.184	The volume of loans
.506	-.708	-.974	Capital
.595	.561	1.809	Deposit local bodies

* Statistically significant at the significance level ($\mu = 0.05$).

Table (22) shows with statistically significant ($\mu = 0.05$) lack of effect for the variables of the study, except amount of deposits on the price of credit facilities to the local authorities, where the value of the beta (2.879), and in terms of the statistical (0.016) .

X. RESULTS

Analysis of financial and statistical hypothesis testing found the following results:

1. Development Bank of towns and villages dramatically depends on the granting of credit facilities mainly on customer deposits because customer deposits ranked the fourth in terms of the sources of funds for bank where is the center of the funds deposit, especially those funds that it collects

on behalf of its by government agencies which given the Bank by Act, also from any other entity approved by the central bank. In addition to the all amounts collected on behalf of local committees monthly, which applies the provisions of the Bank Act of fees and flammable materials, fuel and road transport, tax buildings, land within the areas of local committees, the taxes and fees that get to the expense of those committees including the secretariats in the possession of any of the entities on behalf of local bodies.

2. Size of the loans does not pose a significant proportion of the resources for bank so the bank does not depend upon the granting of credit facilities in spite of the borrowing tributary of the resources for bank. The bank began relying on borrowing from the central bank, at the same time that it happened on foreign loans and in 1988 began to borrow from the Public Institution for Social Security.
3. The size of the credit facilities to unimpaired capital, that is any credit facilities do not rely on Capital), when you realize development Bank of towns and villages is an official public institution enjoying legal personality independent administratively and financially.
4. The Deposit local bodies does not affect on size of credit facilities granted, The bank began to accept deposits from local towns, because it was only accepted deposits under demand also pulls them according to their need. In 1984, the bank began to accept deposits and the depositors Greater Amman Municipality and insurance companies in 1985 amended the Bank Act to allow acceptance of deposits from other destinations.

XI. RECOMMENDATIONS

According to the conclusions that have been reached through a theoretical framework for the study and previous studies, also reached the reality of statistical analysis to the following recommendations:

1. the researcher recommends action to encourage the various sources of deposits (local towns, banks) to increase the size of their deposits with bank in order to increase the volume of credit facilities and to enable the largest possible number of local towns to take advantage of the loans
2. the researcher recommends a policy to encourage local authorities to increase the size of their secretariats with bank in order to be able to increase the size of bank credit facilities in future
3. the researcher recommends increasing the volume of loans granted to the Bank by private sector within and outside the Kingdom in order to increase the size of credit facilities granted
4. the researcher recommends reconsideration of the exploitation of capital invested with the bank . Also Government has to allow bank to issue debt securities whenever needed.

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- Fundamental goal
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Approach:

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Approach:

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Approach:

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Approach:

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