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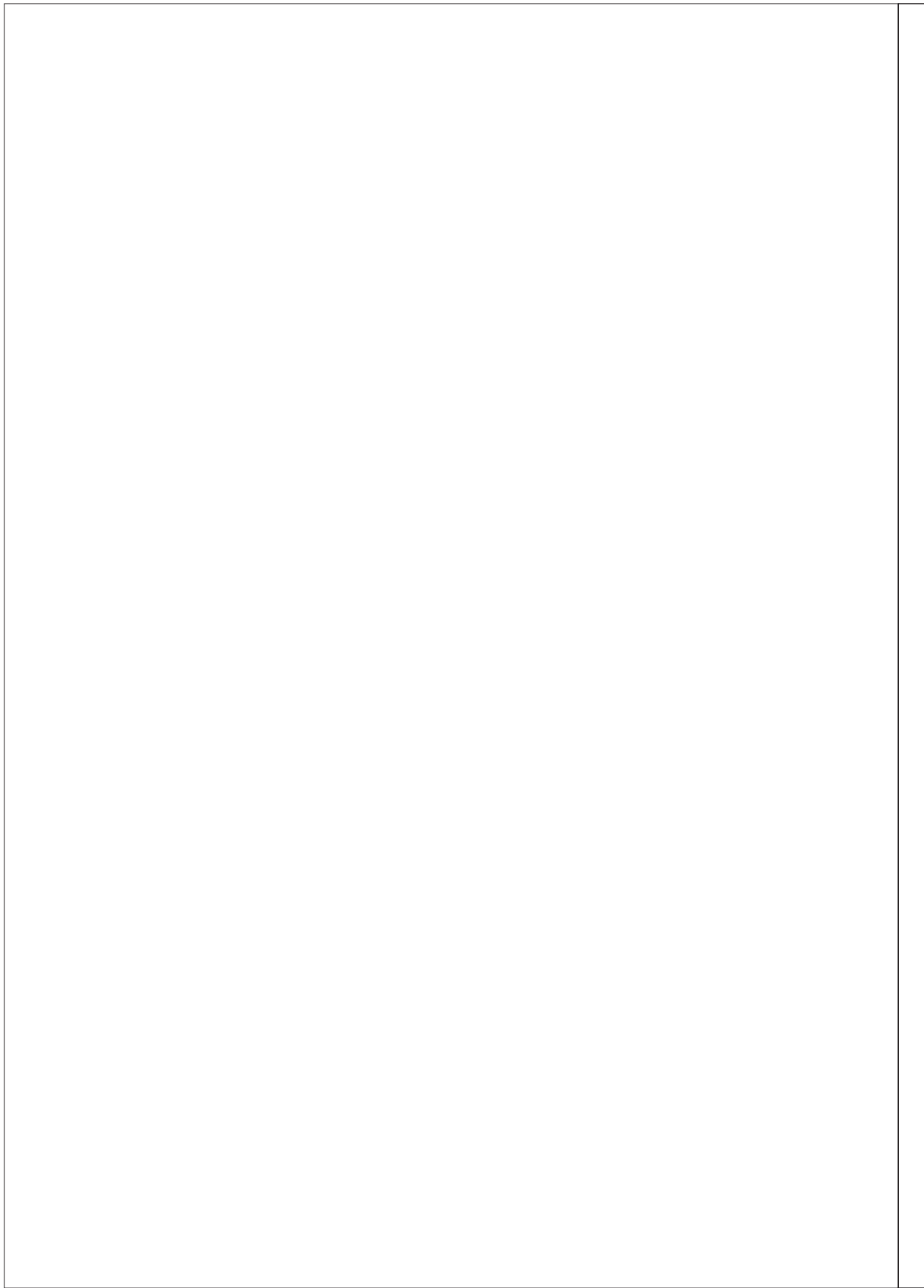
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a note from the Editor-in-chief

Welcome to the current issue of Journal of Business Strategies. This is the second issue which is supervised by me as its Editor-in-Chief. I am honoured to be part of a Journal which intends to inspire both new and expert researchers to contribute significantly to transform business education and research. The Journal of Business Strategies acts as a global platform for the researchers and academics of management studies to extend ideas to meet the challenges of global compatibility in higher education. It also provides an environment to foster innovative and entrepreneurial thinking benefiting both business and management in the contemporary social and business environments.

The Journal fosters discussion on developments in the theory and applications of business and entrepreneurship, innovation strategies and methods and incorporates ethical, moral and transcendental vision in management education. Moreover, it encourages original contributions of major research ventures in the field of business and management. To improve the quality of reviewing the scholarly publications, we have an Editorial Board comprising experts and reviewers from local and foreign institutions who, with their constructively critical way of thinking, research experience and enriching knowledge select the best research papers that meet our eligibility criteria.

The new editor, Dr. Arshad Karim has taken the editorial responsibility for this Business Journal. Presently Dr Karim is working as Professor and Dean of Social Sciences and Humanities at Greenwich University, Karachi. He has a very rich academic experience in various fields that include governance, development, academic administration, management, teaching and research. Mr Abdul Kalam composed the journal materials very efficiently. Finally, I wish to appreciate the ingenious efforts and expertise of Dr. Karim in making this journal a success.

The current issue of Business Strategies has emphasized on the need of

extensive research in business and management. This volume takes up series of research articles from reputed and established educationists who have focused on educating young business- minded leaders with the dynamic principles of ethico- morals, rationality, wisdom and organizational behavior in business education. I have great expectations from this Journal and look forward to its growth in future.

Prof. Dr. a . Q. Mughal, Azaz-e- Fazeelat, Sitara-i-Imtiaz
Editor-in- chief

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Impact of Determinants causing Organizational Politics: a case of private banks in Larkana, Pakistan

Wasim Abbas

This quantitative research aims to study organizational factors of power and politics impacting job satisfaction. Politics have remained an integral part of every organization and satisfaction is the greatest concern of contemporary employee to strive for. These both possess a causal relationship between each other. For examining their impact in private banks of Larkana a survey research using simple random sampling is conducted to gather data. The result exposes to have an impact of independent variables over dependent variable. Finally, conclusion was drawn and recommendations were made to escalate job satisfaction to attain greater retention in banks of Larkana, Pakistan.

Keywords: *Power; Politics; Job satisfaction; Banks; Larkana; Pakistan.*

Introduction

In recent era, more or less, in every organization politics is considered as a vital tactic to achieve desired goals. Organizational politics is an unofficial mean to procure power. Furthermore it is also described by researcher as attaining power by any way except for merit. Politics is mostly played to achieve power by hook or by crook. The use of politics is generally narrowed and restricted to achieve personal goals i.e. early promotions, early increments, unequal compensation etc. Literature reveals two broad perspectives of politics; positive and negative. Positive politics is to create a sense of encouragement for someone without compromising on merit while negative politics is to prefer an unqualified at certain point of time intentionally.

Power is the capability used by one person to influence another people. Politics is an effect of power. When different employees tend to restore their power in to an action politics starts breeding. Therefore, “adopting ways to use power for influencing people in organization” is organizational politics. In Pakistan power and politics is used in an unenthusiastic way to promote or hire an ineligible candidate for particular post. Consequently, organizational politics

has an impact on job satisfaction. However, it is not certain that politics in favor of an incumbent will increase his satisfaction from job and vice versa.

Job satisfaction is a broader term; it is regarded as an attitude of employees to some job position. It is a stage where an individual find some similarity in his attitude and work. Employees consider job as their part of life while other consider it as a thing which they have to do. Job satisfaction normally is associated with operational conditions and environment of work. It is mostly affected by low job independence, insecurity in job, low income, having no career progression etc..

It is very much observable that there is a decreasing graph of job satisfaction in banks of Larkana. According to general observation most of the employees are demotivated, dissatisfied from the power and politics among peers or in organization. Consequently the employee turnover is increasing, job insecurity is increasing, anxiety and stress among employees is increasing, performance in decreasing, unjust promotions and increments are prevailing, productivity is adversely affected and impression of merit is remained minimal among potential candidates.

Therefore, researcher presumes to identify the impact of organizational factors of power and politics on job satisfaction in the field of commercial banking sector in Larkana, Pakistan.

Literature r eview

None of the organization can restrain itself from power and politics; it is present in almost all organizations. Both power and politics are interdependent on each other. These terms are not operateable individually in context of organization. Finally these are the most corrupt forms of corporate whist blowing.

The natural phenomenon of the nature (animals and humans) is to prostrate or to dominate. Organization is a composition of people contradicting in desires, values and goals and power is a natural behavior of persons and organizations. In organization, an act of acknowledging the relationship among employees and ability to control and mold other behavior is termed as social power.

The term power has different bases. The bases of the power are as followed:

i. Legitimate power:

The power associated with formal position in an organization on the bases of authority and responsibilities attached to that position. Legitimate power is also known as position power. This is the most common and observable shape of power because employees are found in

obeying and respecting the immediate superior position they are accountable to.

ii. coercive power

This type of power is based upon the fear. It may be fear of demotion, dismissal or any other in kind loss.

iii. reward Power

This kind of power allows the individual to control the reward, benefits, remuneration or compensation. Both coercive and reward power compels employee to buy in words, ideas, orders and directions of incumbents of power.

iv. information Power

This power is to have an access to information or having a control over information .

There are other signs of power related to personal traits of an individual, which are as under

i. Expert Power

Power associated with an individual on the basis of skills, knowledge, or having an expertise in specific area, this power is also influence able on individuals.

ii. referent Power

This kind of power is also considered in personal influence when an individual is empowered for his traits desirable for particular assigned responsibility.

iii. charismatic Power

Referent power and charismatic power are more or less similar with each other. Charismatic power is basically based upon the characteristics of individual personality.

iv. Personal Power

This term consist of personalities, idiosyncrasies, mannerism to involve attention and to stand with interest of others. This power is backed by energy individual possess, stamina to tolerate events, sensitivity toward others, flexibility, management of conflicts and ability to take everybody on board.

v. situational Power

This kind of power in contingent to the proper match between style of an

individual and skills required in an individual.

There is always been an ambiguity, the power should not be judged by looking in the organogram. The man in position is not always as powerful as we perceive. The bone to contention here is arrangement to share power. The general principle says there should always be at least one individual with ultimate authority. In order to share powers to an acceptable level you need to have employee and manager skills, attitude, relationship, delegation, internal commitment, empowerment and to share command and control. This sharing sometimes begin with self-empowerment , the one who is able to empower one own self is expected to empower others as well.

Other considered powers have also a vital and visible role in organization. Knowledge is also considered as power. This power arises from control over information and a thirst to search for more. There has always been power in learning; to know better outshines an individual from peers. To have a dependency is also considered as power, it arises when informal power is due to the relationship with superiors. If the relationship is of interdependence; where staff and boss both are dependent, this may create both power and conflict. More extroversion, to be visible, to be highlighted may create power. More visibility shows strong networking and shows power. Similarly to be not being visible every time also creates power. Having less visibility shows status and symbols of powers like expensive suits, branded watch or big office even casual protocols etc.. To be consistent in an organization also considered as power. It depends on your track records, credibility and efforts that you put in work you perform.

Power is not a tangible thing to be seen clearly, one need to be focused upon consequences by observing keenly. It has both facets; positive and negative. Power utilized for advancement of organization will have clear positive effects, contritely to the one who used it for building himself.

People utilize power when they come in groups or are together. When, in an organization, people start using their power then they are now engaged in exercising politics. The act of using power to decision making and organizational unofficial behaviors is organizational politics. Moreover what people mean by organizational politics is to have political behavior which is not in your job requirements, something outside your specific job requirements for which you are hired. To exercise politics one need to have power bases, it requires the effort to impact goals, criteria and processes used for decision making. Organizational politics is a broad term it includes hiding information

from decision makers, whistleblowing, spreading rumors, spying, leaking confidential information, having an exchange of favors, creating lobbies etc. Literature discussed mainly two political behaviors, which are as under,

1. Legitimate political behavior

This political behavior is termed as normal political behavior of every day politics like complaining to supervisors, by passing chain of command, excessive adherence to rules etc..

2. illegitimate political behavior

This kind of political behavior is severe. It is not exercised in common due to extreme sanctions or great risk of losing jobs. These behaviors basically breach the real rule of organization like harming assets, whistleblowing, and protest symbolically, wearing nonconformist dress intentionally etc.

In vast arena of organizational politics, people dare not to exercise illegitimate political behavior easily. However, legitimate political behavior is common and unlikely it is difficult to eliminate it from organization, it remain exist every time in variable intensity. In an organization all groups are not the part of politics; some groups are there which may be very influential on outcomes. Recent researches in a decade have identified few factors of organization which breed up the political behavior. These factors may be considered as the result of culture of organization or internal environment. The organizational factors contributing political behavior are as under ,

i. r eallocation of resources

Downsizing to increase efficiency is the adopted practice of most of organizations in last three decades, in this, reduction in resources is also to be made. This threat to loose resources becomes the cause of politics in organization. Employees play different tactics to safeguard their resources.

ii. Promotion opportunities

Consideration for promotion is always been a cause to be engaged in political actions in an organization. This political behavior allows individual to influence promotion decision hence they are more lean towards political behavior for promotion than any other.

iii. Low trust

In order to gain trust of superiors, employees found indulge in political behaviors. Continuous low trust may lead to exercise illegitimate politics.

Therefore, it is to be considered that having trust suppress the level of political behavior in organization.

iv. Role ambiguity

It happens when an individual is unclear about his formal role in particular position and organization. Therefore, employees are then found involved in activities which are not formally there part of job like political activities. There is a negative relationship between role ambiguity and political behavior.

v. Unclear performance evaluation system

Performance evaluation is a difficult task. This is not a perfect science as well. Subjective evaluations create greater ambiguity, objectivity is generally acceptable widely when objectives are set clear and mutually agreed. Greater the subjective evaluation greater political behavior will be observed.

vi. Zero sum reward practice

This is a well-known practice with a name “Win-Lose”. In this type of reward practice artificial competition is created because two individual can never be stand equal; one has to be winner. This practice embarks political behavior to be winner and get lions share in reward. For this motive they increase visibility of what they do for organization in prescribed work.

vii. High performance pressure

Pressure to perform better always compels employee to politicking. Employee is expected then to adopt any behavior which ensures the results in favor.

viii. Self-serving senior manager

When an employee observe his seniors involving in political behaviors then he will also adopt politicking. Hence, it serves as a golden ticket; a form of permission to involve in political behavior.

Political activities are result of organizational characteristics more probably, evidences supports that there are certain situations and in breed culture of organization which encourages or promote politics especially when the above discussed factors are involved. Strong evidences are there to conclude that organizational politics has a negative impact on job satisfaction. It is also agreed by researchers that perception of not involving in politics increase job anxiety and job stress. This perception is backed by fear of losing job if non conformity

with politics is happed. This fear and pressure let him involve in politicking and to be a player in political arena. Consequently, politicking self-reports an individual having decline in performance and later demotivation is increased because he starts perceiving it as unfair practice.

Employee attitude towards job situations is generally known as job satisfaction. Researchers argue that about job satisfaction that it is a unilateral concept derived from over all attitude of the employee towards work. Other researchers argue about its subjective, physical and psychological attitude on job and working environment. Decision about satisfaction or dissatisfaction is an effect of the impact of different parts of the job. Thus job satisfaction is not general it may be the evaluation of the specific parts of the job. There are seven aspects of job satisfaction (satisfaction, supervisor, colleagues, working environment, job content, promotion, & organization itself) later these aspects were decreased to five only (compensation, job, promotion, supervisor and colleague). These all enrichments explain that if there is a pleasant feeling in work and their attitude towards work is positive then it is defined as job satisfaction. Contritely, if it is unpleasant and negative then it is defined as unsatisfied.

Methodology

This research is descriptive in nature; the type of investigation was causal and researcher interference was moderate. It was a non-contrived study; field experiment is used by researcher for this research. The unit of analysis was individual and the time horizon was cross sectional. Simple random sampling is used by researcher and the data was taken through primary source (questionnaire). A close ended questionnaire was used containing likert scaling. It was distributed among employees of private banks in Larkana and sample of 175 respondents were collected. The sample was determined on the basis of study conducted by Krejcie & Morgan (1970). Data analysis is done by using SPSS 17.0, the data was collected from eleven banks located in Larkana as,

- Muslim Commercial Bank (MCB)
- Allied Bank Limited (ABL)
- United Bank Limited (UBL)
- Habib Bank Limited (HBL)
- Sonheri Bank
- Summit Bank
- Al-Habib Bank Limited
- JS Bank
- Silk Bank
- Askari Bank
- Bank Alfalah

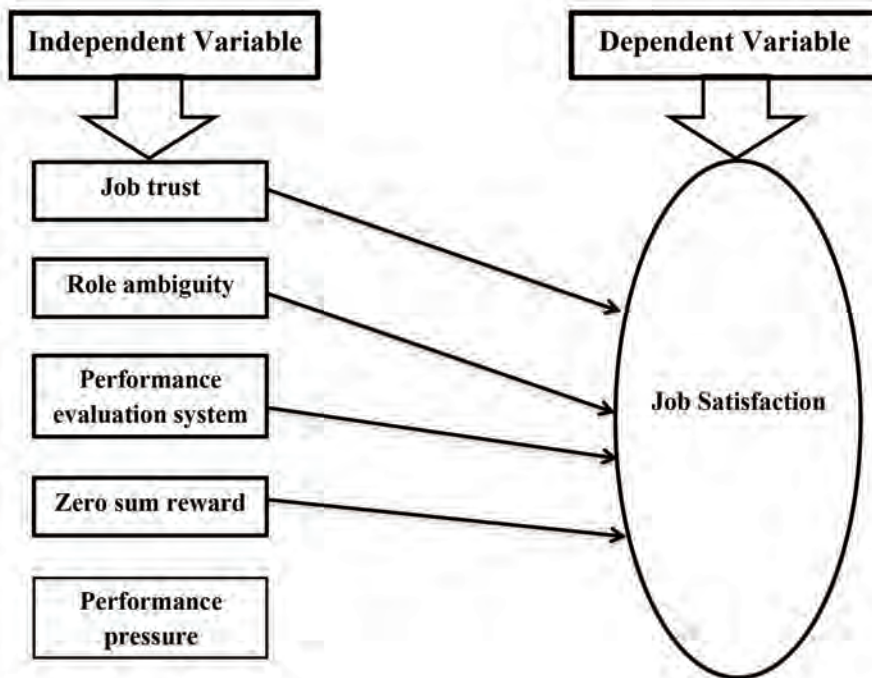
The reliability of questionnaire was analyzed through Cronbach's alpha test. Secondly, the Pearson correlation was used to identify the relationship between each dependent and independent variable. Finally Z test was used to identify the

impact of each dependent variable. The reliability of the questionnaire is decided on the basis of the rule of thumb, the strength of relationship is decided on the categories and decision for rejection of hypotheses for Z test is done on the basis of p -value and level of significance.

The variables; independent and dependent are job trust, role ambiguity, performance evaluation system, zero sum reward, performance pressure as independent and job satisfaction as dependent variable respectively. Variables are shown in **Figure 1**.

theoretical framework

Figure 1: theoretical framework for the study



hypotheses

- h₀₁**: There is no impact of Job trust on job satisfaction
- h₀₂**: There is no impact of role ambiguity on job satisfaction
- h₀₃**: There is no impact of performance evaluation system on job satisfaction
- h₀₄**: There is no impact of zero sum reward on job satisfaction
- h₀₅**: There is no impact of performance pressure on job satisfaction
- h₀₆**: There is no impact of organizational factors on job satisfaction

Findings

1. r eliability statistics

Internal consistency among items in questionnaire is measured with Cronbach's alpha test. This test is used to calculate the reliability of the questionnaire; whether the questionnaire is consistent to be used for statistical analysis or not. **table 1** describes the reliability statistics of the questionnaire. The reliability is calculated using SPSS 17.0 on forty three items in questionnaire having sample size of one hundred and seventy five.

table 1: r eliability s statistics

c ronbach's a lpha	n of items
.950	43

From **table 1**, the reliability statistics of questionnaire as per Cronbach's alpha is ($\alpha = 0.950$) which is greater than the range of acceptance i.e. $0.8 > \alpha \geq 0.7$. The Cronbach's alpha ($\alpha = 0.950$) lies in the range of excellent i.e. $\alpha \geq 0.9$ which is feasible for further statistical testing.

2. Descriptive statistics

In quantitative research, the descriptive statistics is used for quantitatively describing the main features of the collected information. In order to determine and summarize sample and observations collected, descriptive statistics is used. **table 2** summarizes the descriptive statistics (mean and standard deviation) of the dependent variables as Job trust, Performance Evaluation System (**PEs**), Zero Sum Reward (**Zs r**), Performance Pressure (**PP**) and Role Ambiguity (**r a**).

table 2: Descriptive s statistics for independent Variables

	n	Mean	s td. Deviation
Job trust	175	4.6286	.37248
PEs	175	4.2356	.37749
Zs r	175	4.5851	.42019
PP	175	4.5497	.43548
r a	175	3.6069	.40337
Valid n (list wise)	175		

From **table 2**, the descriptive statistics of independents variables are; Job trust ($N= 175$, $Mean= 4.6286$, $Std. Dev. = 0.37248$), Performance Evaluation System (**PEs**) (175 , 4.2356 , 0.37749), Zero sum Reward (**Zs r**) (175 , 4.5851 , 0.42019), Performance Pressure (**PP**) (175 , 4.5497 , 0.43548), Role Ambiguity (**r a**) (175 , 36069 , 0.40337).

Similarly **t able 3** describes the collective descriptive statistics of all independent variables as organizational factors (Job Trust, Performance Evaluation System, Zero sum reward, Performance pressure and role ambiguity).

t able 3: c ollective Descriptive statistics

	n	Mean	s td. Deviation
Organizational Factor	175	4.3212	.35007
Valid n (list wise)	175		

From **t able 3**, the collective descriptive statistics (Mean and Standard deviation) of independent variables as organizational Factors (**n**=175, **Mean**=4.3212 and **s td. Dev.** = 0.35007).

2.1 Frequency distribution

Frequency distribution is used to summarize the group of data; it normally helps in organizing an unorganized data to divide mutually exclusive classes and the number of occurrence in the class. **t able 4**, **t able 5** and **t able 6** are showing the frequencies of gender, age and education of the sample.

t able 4: s ummary table of frequency distribution for Gender

		Frequency	Percent	Valid Percent	c umulative Percent
Valid	Male	130	74.3	74.3	74.3
	Female	45	25.7	25.7	100.0
	t otal	175	100.0	100.0	

From **t able 4**, the total collected sample is of 175 respondents. Among them, the distribution of gender; males and females is 130 and 45 respectively. The total percentage of male is greater than female (74.3% > 25.7%). This shows that in banks of Larkana city males are in greater ratio.

t able 5: s ummary table of frequency distribution for a ge

		Frequency	Percent	Valid Percent	c umulative Percent
Valid	20-30	62	35.4	35.4	35.4
	31-40	89	50.9	50.9	86.3
	41-50	24	13.7	13.7	100.0
	t otal	175	100.0	100.0	

table 6: summary table of frequency distribution for Education

		Frequency	Percent	Valid Percent	c umulative Percent
Valid	B.c om	26	14.9	14.9	14.9
	BBa	49	28.0	28.0	42.9
	MBa	72	41.1	41.1	84.0
	Other	28	16.0	16.0	100.0
	t otal	175	100.0	100.0	

From **table 6**, among 175 respondents of the sample; 26 are having a highest education till date is Bachelors of Commerce (B.com), 49 are Bachelors of Business Administration (BBA), 72 are Masters of Business Administration (MBA) and 28 have other education then specified. The percentage share is 14.9%, 28%, 41.1% and 16% respectively. This means that in banks of Larkana employees with formal education business (MBA) are greater in number.

3. Pearson c orrelation (r)

Pearson correlation is a linear dependence widely used in sciences to determine the dependence between two variables; X as independent and Y as dependent. In this research Job satisfaction is dependent variable and Job trust, Performance Evaluation System (PEs), Zero Sum Reward (Zs r), Performance Pressure (PP) and Role Ambiguity (r a) are independent variables. **table 7**, **table 8**, **table 9**, **table 10** and **table 11** describes the Pearson correlation between dependent and independent variables and **table 12** describes the overall correlation of organizational factors and job satisfaction on 0.05 and 0.01 level of significance respectively.

table 7: Pearson c orrelation (r) between Job trust and Job satisfaction (Js)

		Js
Job trust	Pearson c orrelation	.781**
	s ig. (2-tailed)	.000
	n	175

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

From **table 7** the Pearson correlation (r) between job trust and job satisfaction is (r = 0.781). The relationship between two variable on sample of 175 respondents is statistically significant at 5% (α = 0.05) and 1% (α = 0.01) because (Sig. < α). The dependent variable (Job satisfaction) and independent variable (Job trust) have a direct relationship and are strongly correlated with each other.

t able 8: Pearson c orrelation (r) between

Performance Evaluation s ystem (PEs) and Job satisfaction (Js)

		Js
PEs	Pearson c orrelation	.776**
	s ig. (2-tailed)	.000
	n	175

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

From **t able 8** the Pearson correlation (r) between performance evaluation system and job satisfaction is ($r = 0.776$). The relationship between two variable on sample of 175 respondents is statistically significant at 5% ($\alpha = 0.05$) and 1% ($\alpha = 0.01$) because (**Sig.** < α). The dependent variable (Job satisfaction) and independent variable (Performance evaluation system) have a direct relationship and are strongly correlated with each other.

t able 9: Pearson c orrelation (r) between Zero sum r eward (Zs r) and Job satisfaction (Js)

		Js
Zs r	Pearson c orrelation	.983**
	s ig. (2-tailed)	.000
	n	175

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

From **t able 9** the Pearson correlation (r) between zero sum reward and job satisfaction is ($r = 0.983$). The relationship between two variable on sample of 175 respondents is statistically significant at 5% ($\alpha = 0.05$) and 1% ($\alpha = 0.01$) because (**Sig.** < α). The dependent variable (Job satisfaction) and independent variable (Zero sum reward) have a direct relationship and are strongly correlated with each other.

t able 10: Pearson c orrelation (r) between Performance Pressure (PP) and Job satisfaction (Js)

		Js
PP	Pearson c orrelation	.986**
	s ig. (2-tailed)	.000
	n	175

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

From **table 10** the Pearson correlation (r) between performance pressure and job satisfaction is ($r = 0.986$). The relationship between two variable on sample of 175 respondents is statistically significant at 5% ($\alpha = 0.05$) and 1% ($\alpha = 0.01$) because ($Sig. < \alpha$). The dependent variable (Job satisfaction) and independent variable (Performance pressure) have a direct relationship and are strongly correlated with each other.

table 11: Pearson correlation (r) between role ambiguity (ra) and Job satisfaction (Js)

		Js
ra	Pearson correlation	.634**
	sig. (2-tailed)	.000
	n	175

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

From **table 11** the Pearson correlation (r) between role ambiguity and job satisfaction is ($r = 0.634$). The relationship between two variable on sample of 175 respondents is statistically significant at 5% ($\alpha = 0.05$) and 1% ($\alpha = 0.01$) because ($Sig. < \alpha$). The dependent variable (Job satisfaction) and independent variable (Role ambiguity) have a direct relationship and are moderately correlated with each other.

table 12: Pearson correlation (r) between Organizational factors (org_fac) and Job satisfaction (Js)

		Js
org_fac	Pearson correlation	.961**
	sig. (2-tailed)	.000
	n	175

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

From **table 12** the Pearson correlation (r) between organizational factors and job satisfaction is ($r = 0.961$). The relationship between two variable on sample of 175 respondents is statistically significant at 5% ($\alpha = 0.05$) and 1% ($\alpha = 0.01$) because ($Sig. < \alpha$). The dependent variable (Job satisfaction) and independent variable (organizational factors) have a direct relationship and are strongly correlated with each other.

4. Z- test statistics

Z-Tests of hypothesis for mean were conducted to examine the statistical significance of the relationships between the variables studied at 5% level of

significance. **t able 13** shows the hypotheses testing against each variable and finally statistical conclusion is drawn on the basis of quantitative results.

t able 13: Z- t est of hypothesis for mean

Variables	s tandard Deviation	s ample Mean	s tandard Error	p- Value
Job trust (h 01)	0.37248	4.6286	0.0282	0.0000
Role ambiguity (h 02)	0.40337	3.6069	0.0305	0.0000
Performance Evaluation System (h 03)	0.37749	4.2356	0.0285	0.0000
Zero sum reward (h 04)	0.42019	4.5851	0.0318	0.0000
Performance pressure (h 05)	0.43548	4.5497	0.0329	0.0000
organizational Factors (h 06)	0.35007	4.3212	0.0265	0.0000

Source: This research

From **t able 13** the values of mean and standard deviation are adapted from **t able 2** mentioned above and values of standard error and *p*- value from the Z test statistics. The statistical results for hypotheses testing are that all null hypotheses are rejected on the basis of *p*- value and level of significance (*a*) i.e. *p*- value < *a*. Moreover, quantitatively on the basis of Z test for mean we conclude that there is a significant impact of Job trust (**h 01**), Role ambiguity (**h 02**), Performance Evaluation System (**h 03**), Zero sum reward (**h 04**), Performance pressure (**h 05**) and organizational Factors (**h 06**) on Job satisfaction.

Discussion and c onclusion

The quantitative analysis and results of the hypotheses testing reveals that there is a significant impact of determinants of power and politics on job satisfaction in private banks of Larkana, Pakistan. Moreover considering each independent variable, this research concludes that job trust has strong positive correlation with job satisfaction and has an impact on job satisfaction which is similar to the study conducted previously by Mohamed, Mohiadeen, & Anisa in 2012. Similarly, performance evaluation system and performance pressure has strong positive correlation and has an impact on job satisfaction which is similar to the study conducted by Rabia, Imran, & Hussain in 2011. Additionally zero sum reward has also a strong positive correlation and has an impact on job satisfaction which is also evident in from research conducted by Danish & Usman in 2010. However, role ambiguity is moderately correlated but has an impact on job satisfaction which contradicts with literature due to unclear objectives and impractical use of power in banks of Larkana. Collectively, all

independent variables (organizational Factors) has positive strong correlation and has an impact on job satisfaction which is similar to the study conducted by Rama & Anne in 2013.

Recommendations

In banks of Larkana it is very critical for employers to maintain job trust, strengthen their evaluation system, keep significant balance in reward and minimize role ambiguity to deliver an environment of satisfaction to employees. This will help in minimizing turnover, attrition and will significantly increase the goodwill of banks among employees and potential customers in vicinity of Larkana.

Moreover, future research may be conducted to explore the relationship between demographics (Age, gender and education) and organizational politics and their impact on job satisfaction.

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Exploring the Personality traits as cause of compulsive Buying Behavior

**Farooq-e-azam Cheema, Iqbal A. Phanwar,
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The purpose of this study is to investigate the relationship between compulsive buying and the big five personality traits (extraversion, agreeableness, conscientiousness, intellect and neuroticism). This study is a quantitative study embodying a self-administered questionnaire with a sample of 400 respondents. All respondents were above 18 years of age. The survey was conducted in the leading shopping malls of Karachi. To analyze the data Linear Regression was applied. The analysis of the data indicated a positive relationship between compulsive buying and the big five personality traits (extraversion, agreeableness, conscientiousness, intellect and neuroticism). Strongest relationship was observed between conscientiousness and compulsive buying ($R=.956$; $P=.000$), followed by Neuroticism ($R=.962$; $P=.000$), intellect with $R=.959$; $P=.000$, agreeableness with $R=.879$; $P=.000$ and lastly extraversion with $r=.829$; $P=.000$. The findings from this research might help the marketers' judge compulsive buyers and can devise strategies to maximize their selling by targeting compulsive buying after studying their purchase behavior.

Keywords: *Compulsive Buying Behavior, Big Five Personality Traits, Extraversion, Agreeableness, Conscientiousness, Intellect and Neuroticism.*

introduction

Research on compulsive buying dates back to the last century when it was identified by Bleuler (1924) and Kraepelin (1915), they called it as a mental disorder and named it *oniomania* which means buying mania – compulsive shopping, an addiction. Psychologists have defined compulsive buying as a tantalizing longing to buy (Krueger, 1988; McElroy et al., 1991), followed by a feeling or relief after making the purchase (Glatt and Cook, 1987; Krueger, 1988; McElroy et al., 1991; 1994). Buying or making purchase is a regular routine task for most people, however, compulsive buyers face an inability to control their buying behavior, they do not have control over themselves. Compulsive buyers do not merely buy or purchase for the utility of the

product/service but they also find satisfaction in the purchasing process (O’Guinn T, Faber R., 1989).

The tendency of a consumer to make constant purchases without considering the utility of the product or its need is compulsive buying. Compulsive buyers do not have any control over their impulse. This phenomenon was first described by Kraepelin (1915). However, with the passage of time interest of the researchers in the topic grew. Study conducted by Faber et al. (1987) was a seminal work in this regard. This and other numerous studies conducted subsequently found that compulsive behavior is a means to release tension (Valence et al., 1989), stress and anxiety rather than meeting the material needs. These studies have identified many intangible person related aspects compulsive buying. For instance, d’Astous (1990) found that compulsive buying boosts consumers’ self-esteem while according to findings of the work of Edwards (1993), Ergin (2010) and O’Guinn and Faber (1989), it is a process by which consumers feel positive about themselves, their negativity reduces and stress is released.

According to other contemporary researchers including O’Guinn and Faber (1989), compulsive behavior does not depend on any single factor but on an amalgamation of several factors including social, genetic, culture, physiological and psychological. In this study, mechanism of compulsive buying was tried to explore in the light of five personality traits commonly known as Big Five – Extravert, Agreeableness, Conscientiousness, Neuroticism and Openness (Goldberg 1992) as independent variables.

t rait	Description
Extraversion	Outgoing, talkative, sociable and enjoys being in social situations
Agreeableness	Affable, tolerant, sensitive, trusting, kind and warm
Conscientiousness	Organized, systematic, punctual, achievement oriented and dependable
Neuroticism	Anxious, irritable, temperamental and moody
Intelect	Curious, Original, intellectual, creative and open to new ideas

h ypotheses

To address the research questions and according to the thorough understanding of literature review, following hypotheses were formulated:

h 1: There will be a positive relationship between Compulsive buying behavior and ‘Extraversion’.

h 2: There will be a positive relationship between Compulsive buying behavior and ‘Agreeableness’.

h 3: There will be a positive relationship between Compulsive buying behavior and ‘Conscientiousness’.

h 4: There will be a positive relationship between Compulsive buying behavior and ‘Neuroticism’.

h 5: There will be a positive relationship between Compulsive buying behavior and ‘Intellect’.

r eview of Literature & s tudies

Researches on compulsive buying identified its long-term as well as short-term consequences. The long-term consequence of compulsive buying is that it is generally harmful and addictive to the individuals and others surrounding them. According to Ridgway et al (2006), compulsive buying behavior leads to circumstances which are extremely negative. However, Christenson et al (1994) earlier had found that there are short-term benefits of compulsive buying also including positive feeling, emotional satisfaction, reduced anxiety and high self-esteem etc.

According to Goldenson, 1984, obsessive compulsive disorder is an anxiety disorder in which obsessions or compulsions are a significant source of distress that interferes with the individual’s ability to function. Obsessions are persistent, recurrent ideas and impulses (e.g., thoughts of committing violence; ideas of contamination or doubt) that appear senseless or repugnant to the individual but force themselves on consciousness and cannot be ignored or suppressed.

There have been conducted numerous studies over a long period of time that have shown that compulsive buying is result of personality disorders. For example, earlier studies like Kraepelin (1915), Bleuler (1924) and Bergler (1958) suggested that to purchase compulsively is like substance addiction and gambling etc. Compulsive buying was also associated with other impulse disorder (McElroy et al. 1994). Study of Black (2007) also proved this point that the impulse control of compulsive buyers is extremely low that is why they cannot restrain from gratification. Latest research by Verplanken and Herabadi (2001) showed that compulsive buying is a result of shopper’s propensity to purchase on impulse.

Studies of Schmitz (2005) and Dittmar (2005) show that compulsive buyer’s exhibit low self-esteem and high level depression. Mueller et al., 2007 and Fernandez-Aranda et al. (2008) have found that compulsive buyers have a greater tendency to show negative approach towards life and are under depression. These studies support the findings of the earlier studies; like of Magee (1994) and Moore et al (1995) which found that compulsive buyers are usually depressed, have low self-esteem and low mood states. Finding of the study of Rindfleisch et al (1997) that compulsive buyers extract positive seek reduction of anxiety and stress supported this point. According to Hoyer and

Machinnis (2001), compulsive buying behavior is a result of low self-esteem and complex hedonic psychosocial motivations. According to Hasuman, (2000), hedonic motives are fulfilled by impulsive buying.

Likewise, studies of Shapiro (1993) and Schlosser et al. (1994) showed that compulsive buyers prefer shopping alone i.e. social isolation and feelings of loneliness have been linked to compulsive shoppers. Studies conducted by McElroy et al, (1994), Christensen et al, (1994), DeSarbo and Edwards (1996) and Black (1996) concluded that compulsive buyers seek excitement and movement as compared to non-compulsive buyers. These studies could be taken as extension of the study of Jacobs (1986) that concluded a strong relation between compulsive buying and fantasizing; most compulsive buyers daydream a lot. The study found that the reason why they fantasize is because it helps them stay away from reality and assists them overcome the negative feeling of not having control over their impulse. Lately, a study by Xu, (2008) found that compulsive buying is materialism satisfaction that is result of family stress and unsuccessful relationships

Besides, personality disorders, earlier studies have also suggested a gender orientation to the problem. For example, studies conducted by O'Guinn and Faber (1992), d'Astous (1990) and Scherhorn et al.(1990) found that most compulsive buyers are women as compare to men. Likewise a survey conducted by McElroy et al. (1994) found that 80 to 95 percent of compulsive buyers were women.

Big Five Personality traits and compulsive Buying

The five factor model of personality has achieved a mutual consensus of all personality trait taxonomies (Larsen & Buss, 2010), even extensive researches use the big five model to evaluate personalities and explain the personality differences including the research of Endler and Spear, 1998. The first ever attempt to understand and study personality was not that successful (Kassarjian, 1971), but since the past few years studies have yielded results to understand personality and human behavior including Lin (2010), Mowen (2000) and Egan & Taylor (2010).

The first attempt to research and study the field of personality and compulsive buying behavior was carried out by Mowen and Spears (1999). In that research, the big five was used to study and understand the need for arousal and materialism, hence, the compulsive buying behavior was predicted. In light of the personality traits, it was discovered that low conscientiousness, low stability and high agreeableness foretell compulsive buyers. This same approach of study was carried out by Mowen (2000). The central traits in the study were compulsiveness and impulsiveness. The research found that only two traits of personality predicted compulsive buying behavior, these traits were neuroticism and agreeableness.

The big five was also used by Balabanis (2001) to predict the compulsive buying behavior. Results of the study proved that high extraversion and low intellect were predictors of compulsive buying for scratch cards and lottery tickets. The study of Balabans (2001) was contradictory to the study of Mowen and Spears (1999), because the former discovered a negative relation between compulsive buying and agreeableness and no other personality variation was discovered between non-compulsive and compulsive buyers. According to a recent study conducted by Shahjehan (2012), a positive relationship between compulsive buying and neuroticism was found along with conscientiousness as a factor that triggers impulsive buying. Agreeableness, extraversion and openness were also shown as positively correlated factors by the study.

Method

Quantitative research methodology is opted for this study, where the data was gathered via self-administered questionnaire, which was then analyzed using SPSS Linear Regression by converting the questionnaires into summated scale.

This study is limited to Karachi city of Pakistan and the research. Sample size for this study was 400 out of which 50% were female 50% were male. Among the sample, 46.8% were high school graduates, 21.7 were bachelors, 28.1 were masters and only 2% were post-graduate. Age selected for the survey was 18 years and above. Frequency distribution for income of the sample shows the highest percentage of income was noticed to be less than 25,000 followed by 25,000 to 50,000 with 12.8%; whereas 34% of the samples choose "I would rather not say". The survey was conducted in the shopping malls of Karachi; three malls were selected for this purpose; Park Towers, Dolmen City Mall and the Forum

Data c ollection i nstruments

Two data collection instruments were used; the Mini-IPIP measure of personality devised by Donnellan et al (2006) and Compulsive Buying Scale developed by Ridgway et al (2008). The Mini-IPIP measure of personality – 20 item scale was used to evaluate the respondent's personality traits including Extraversion, Agreeableness, conscientiousness, neuroticism and intellect. This is basically a sub-part of the international personality item pool by Goldberg, 1999 which was of 50-items. On Compulsive Buying Scale a seven point scale was used to measure 4 items, the scale ranges from strongly disagree to strongly agree. There are further, two items which are measured in never to very often. Respondents having 25 or more score are said to be found compulsive buyers.

Reliability of these questionnaires were calculated using Cronbach’s Alpha, where it was in ordinal scale and it was found to be .735 which indicates that both the questionnaires are reliable for the study.

table 1: reliability statistics

Cronbach’s Alpha	N of Items
.735	26

Data analysis

Data for the study was collected in three months duration from a sample of 400 individuals in the city of Karachi using convenience sampling (non-probability) procedure, all respondents were above 18 years of age. The survey was conducted in the three leading shopping malls of Karachi. The data gathered was then analyzed using SPSS Software.

Linear Regression has been applied on all the constructs of the questionnaires namely Compulsive Buying and Big Five Personality traits (Extraversion, Conscientiousness, Neuroticism, Openness and Agreeableness) where compulsive buying being the dependent variable. The findings from the analysis are given below,

table 2: Extraversion

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.892 ^a	.795	.794	4.23643

a. Predictors: (Constant), Extraversion

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27668.129	1	27668.129	1541.631	.000 ^b
	Residual	7143.031	398	17.947		
	Total	34811.160	399			

a. Dependent Variable: Compulsive Buying

b. Predictors: (Constant), Extraversion

The value of R for the linear regression result of Extraversion and compulsive buying show that Extraversion has a strong positive relationship with compulsive buying. As Extraversion increases so does the compulsive buying and vice versa. The value of R square show that 79.5 percent variability has been explained by the model. The p value was found to be highly significant at $p < .05$ which means there is a significant positive relationship between Extraversion and compulsive buying. Hence, H_1 is verified.

t able 3: a greeableness

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 ^a	.773	.773	4.45140

a. Predictors: (Constant), Agreeableness

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26924.809	1	26924.809	1358.813	.000 ^b
	Residual	7886.351	398	19.815		
	Total	34811.160	399			

a. Dependent Variable: Compulsive Buying

b. Predictors: (Constant), Agreeableness

Regression analysis has been applied on the agreeableness and compulsive buying. The value of R showed that the Agreeableness has a strong positive relationship with compulsive buying. The R square value shows that 77.3 percent variability has been explained by the model. The p value was found to be highly significant at $p < .05$ which means there is a significant positive relation between agreeableness and compulsive buying. Hence, h_2 is verified.

t able 4: c onscientiousness

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.965 ^a	.932	.932	2.43602

a. Predictors: (Constant), Conscientiousness

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32449.345	1	32449.345	5468.185	.000 ^b
	Residual	2361.815	398	5.934		
	Total	34811.160	399			

a. Dependent Variable: Compulsive Buying

b. Predictors: (Constant), Conscientiousness

The results for the Conscientiousness and compulsive buying show that, there is a very strong positive correlation between Conscientiousness and compulsive buying. The R square value shows that 93.2 percent of the variability has been explained by the model. The value of p was found to be highly significant at $p < .05$ which means there is a positive relationship between Conscientiousness and compulsive buying. Hence, h_3 is verified.

t able 5: n euroticism

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.962 ^a	.925	.925	2.56077

a. Predictors: (Constant), Neuroticism

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32201.263	1	32201.263	4910.578	.000 ^b
	Residual	2609.897	398	6.558		
	Total	34811.160	399			

a. Dependent Variable: Compulsive Buying

b. Predictors: (Constant), Neuroticism

Regression analysis has been applied on the construct of Neuroticism and compulsive buying. The value of R shows a very strong positive correlation between Neuroticism and compulsive buying. The R square value shows that 92.5 percent of the variability has been explained by the model. The value of p was found to be highly significant at $p < .05$ which means there is a positive relationship between Neuroticism and compulsive buying. Hence, H_1 is verified.

t able 6: intellect

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.959 ^a	.920	.920	2.64273

a. Predictors: (Constant), Intellect

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32031.523	1	32031.523	4586.407	.000 ^b
	Residual	2779.637	398	6.984		
	Total	34811.160	399			

a. Dependent Variable: Compulsive Buying

b. Predictors: (Constant), Intellect

The value of R for the Openness and compulsive buying shows a strong positive correlation between Intellect and compulsive buying. The R square value shows that 92.0 percent of the variability has been explained by the model. The p value of the model shows a figure of .000 which is highly significant, which means there is a positive relationship between Intellect and compulsive buying. Hence, H_1 is approved.

Discussion & c onclusion

The results indicated a positive relation between compulsive buying and the big five personality traits. Strongest relationship was observed between Conscientiousness and Compulsive buying ($R=.956$; $P=.000$), followed by Neuroticism ($R= .962$; $P=.000$), Intellect with ($R=.959$; $P=.000$), Agreeableness with ($R=.879$; $P=.000$) and lastly Extraversion with ($R=.829$; $P=.000$). All figures accrued show a positive relationship between the big five personality traits and compulsive buying. All 5 hypotheses were accepted which indicates that compulsive buyers are extravert, agreeable, conscious, intellectual and neurotic.

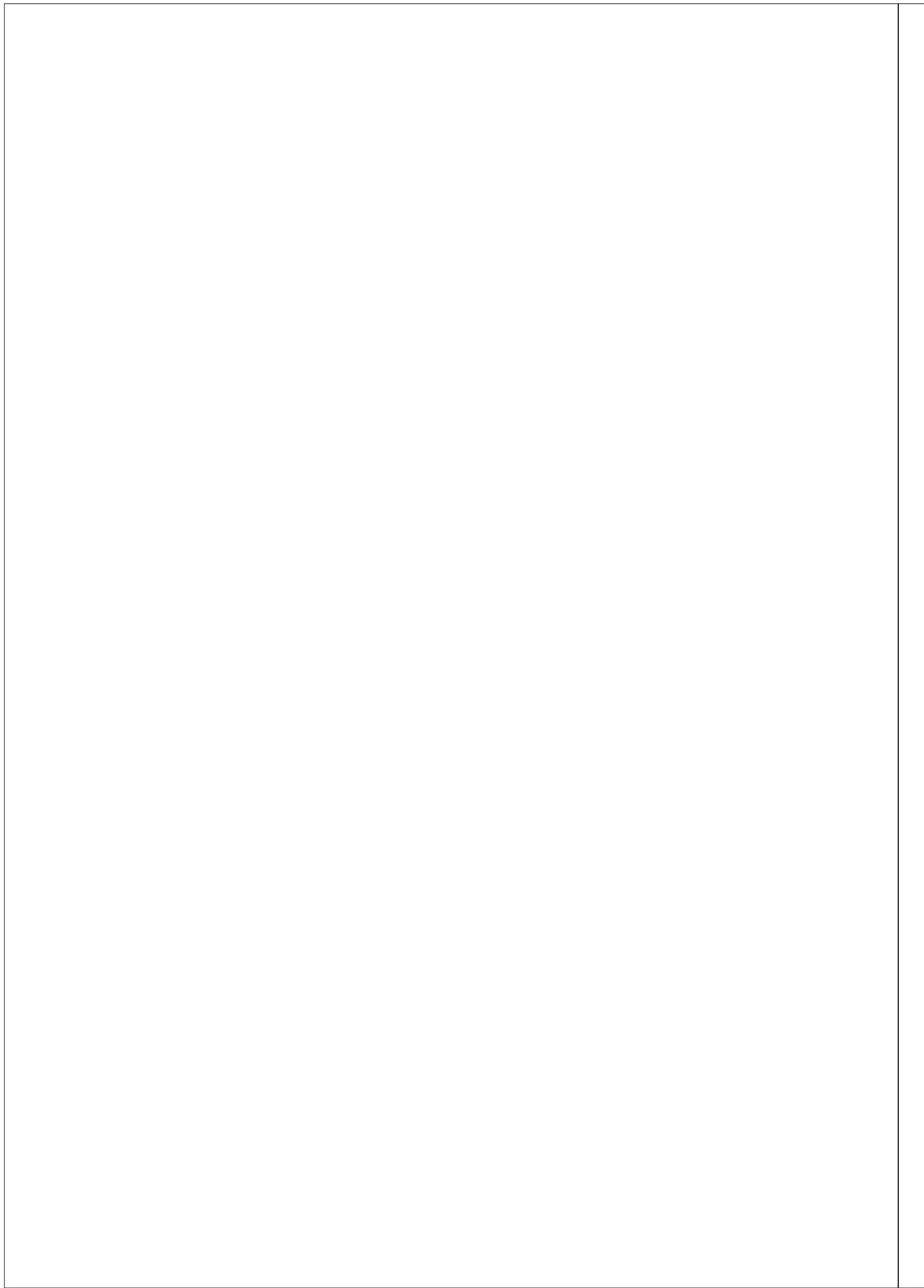
Previously no consistent findings had been drawn in any notable research work that could be expressly related to compulsive buying and the big five personality traits. Hence, main purpose of this study was to investigate the relationship between the big five personality traits and compulsive buying. The results of this study are unique in the sense that they show a positive relation with all five personality traits (extraversion, agreeableness, conscientiousness, intellect and neuroticism). According to previous research findings women are more prone to buy compulsively as compare to men (Dittmar et al., 2005; Babin et al., 1994). Likewise, extravert people were found having crave for attention and hence, opt for compulsive buying as an instant act to be liked and wanted (Balabanis, 2001). Agreeable individuals seek to maintain their relationship and give-in to their impulse (Jensen-Campbell & Graziano, 2001). Neuroticism was found to be related positively by several researches and it was also found to be positive in this research also because people who are a victim of anxiety and depression are said to buy more compulsively as compare to people with less anxiety disorders (McCrae & Costa, 1985). Openness was found to be positively related to compulsive buying in this research; whereas, most researchers found intellect negatively related to compulsive buying due to the fact that imaginative and daring individuals do not easily give-in to their impulsive

There are certain limitations of this study, first of all this study neglected the personality traits of online shoppers. Online shoppers are a huge chunk of the market and should be kept into consideration. Further, there are also other personality traits that should have been considered including Personality Adjective Check List devised in the year 1991. Further, this study generally asked questions to respondents regarding their shopping habits, a better approach would be to limit to a particular product and then investigate their personality and behavior for better and authentic results.

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Forecast simulation of tax collection in Pakistan

**Muhammad arif Hussain, syed Muhammad Murshid
and
s afeeullah soomro**

Nowadays voluminous amount of data are available in every discipline of life. Adequate statistical analysis of data is required to explore the processes / systems generating these data sets. Modern computer applications help to analyze such data and are widely used by scientists, economist, and engineers. Among these computer applications Statistica and Minitab are widely used for analysis, which cover several contemporary advanced research areas and provide enough functionality. This communication analyzes and develops forecast models for simulation and forecast of tax revenue collections in Pakistan. The Autoregressive Integrated Moving Average models are used to produce forecasts of long-term total indirect tax and federal revenue collections, which seem to give minimum forecast errors based on a nonparametric Mean Absolute Deviation (MAD) test. It also produced simulation of indirect tax and total federal revenue collections for next ten years (2011-2020). The study carried out will be useful for researchers, policymakers, exporters, importers and investors.

Keywords: *Tax collection in Pakistan, forecast simulation, minimum MAD, Statistica and Minitab.*

introduction

Nowadays voluminous amount of data are available in every discipline of life. Adequate statistical analysis of data is required to explore the processes/ systems generating these data sets. Modern computer applications help to analyze such data and are widely used by scientists, economist, and engineers. Among these computer applications **Statistica** and **Minitab** are widely used for analysis, which cover several contemporary advanced research areas and provide enough functionality (Hussain M A, and Khan A A, 2014). Because of the magnitude of the fiscal problems facing many developing countries, forecasting has assumed a more central role in the policy making process. As a result, revenue forecasts are closely examined and accuracy is essential for planning purposes. To improve accuracy, most of the analysts assemble as much

information about country's economies as possible, including formal and informal consideration of alternative forecasts. There are a variety of relatively easy and inexpensive methods for generating forecasts (Thomas M. Fullerton Jr., 1989). We lack a remarkable exercise in identifying appropriate methodology of revenue forecasting both from private and public institutions. Autoregressive Integrated Moving Average model simulation seems to show minimum error in long-term total federal revenue and indirect tax collection data forecasting. Similarly, for short-term forecasting, a second order models gives appropriate forecasts because of exponential rise in total federal revenue and direct tax collection data in recent past decade.

We test following approaches in this study:

1. The Autoregressive Integrated Moving Average model is appropriate for the simulation of short-term and long-term forecast of total federal revenue and indirect tax collection data
2. The linear trend model is appropriate for the short-term forecast of total federal revenue and indirect tax collection data
3. The quadratic trend model is appropriate for the short-term forecast of total federal revenue and indirect tax collection data

To get more insights of the fluctuating pattern of total federal tax and indirect tax collection data, we construct following hypotheses:

hypotheses

H_0 = The Autoregressive Integrated Moving Average model is appropriate both for the simulation of short-term and long-term forecasts of total federal revenue and indirect tax collection data.

H_1 = The Autoregressive Integrated Moving Average model is not appropriate both for the simulation of short-term and long-term forecasts of total federal revenue and indirect tax collection data

H_0 = The linear trend model is appropriate for the short-term forecast of total federal revenue and indirect tax collection data.

H_2 = The linear trend model is not appropriate for the short-term forecast of total federal revenue and indirect tax collection data.

H_0 = The quadratic trend model is appropriate for the short-term forecast of total federal revenue and indirect tax collection data.

H_3 = The quadratic trend model is not appropriate for the short-term forecast of total federal revenue and indirect tax collection data.

Data and Method

The data sets used for the analysis are secondary and consist of yearly tax collections (Hussain M A et al., 2014). For the purpose of cross validation of forecast values, published data has been used (Khan I M and Farzana Altaf, 2014). For the simulation of long-term forecast of total federal revenue and indirect tax collection observations, we implement Autoregressive Integrated Moving Average modeling approach. For the simulation of short-term forecast of total federal revenue and indirect tax collection observations, we implement linear and nonlinear trend analysis methods.

Linear and second order trends given by (1) and (2) (Hussain M A, 2006) were fitted to indirect tax collections and total federal revenue data.

$$y(t) = a + b t + e \quad (1)$$

$$g(t) = a + b t + c t^2 + e \quad (2)$$

Applying least squares method we get following trends:

Linear models:

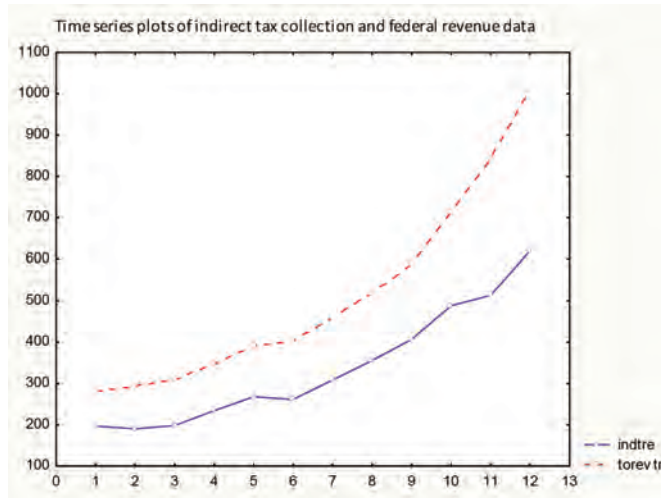
$$y_1(t) = 92.2 + 37.6 t + e \quad (3)$$

$$y_2(t) = 117.4 + 61.0 t + e \quad (4)$$

Quadratic models:

$$g_1(t) = 200.4 - 8.7 t + 3.6 t^2 + e \quad (5)$$

$$g_2(t) = 328.1 - 29.3 t + 6.9 t^2 + e \quad (6)$$



Twelve Years Data of Both Taxes

Fig.1 Time series plots of indirect tax collection (*indtre*) and federal revenue (*torevtr*) data of recent past decade showing some degree of nonlinearity in trends.

Results and Discussions

Figure 1 reveals that the recent past decade data sets under study are nonlinear to some degree, suggesting inquiry of linear and quadratic trends for fitting to data. We obtained models represented by Eqs. 3-6. To test formally for adequacy of trends we use a nonparametric Mean Absolute Deviation (*MAD*) test (Hussain M A and Ansari M. R. K, 2010). The test values (minimum of *MAD*) show that Autoregressive Integrated Moving Average models are the most appropriate to capture the fluctuations of both total federal revenue data and indirect income tax collections. Figures 2 and 3 reveal simulation of indirect tax and total revenue collection for the next ten years (2011-2020). The adequate models for indirect income tax and total federal revenue are *ARIMA(1,1,0)* and *ARIMA(1,2,1)* respectively, which have been used for the purpose of simulations and forecasts. Forecast values of indirect income tax and total federal revenue for next 10 years are given in Tables 1 and 2. Based on the obtained results, we reject H_1 hypothesis and conclude that Autoregressive Integrated Moving Average model is appropriate both for the simulation of short-term and long-term forecasts of total federal revenue and direct tax collection data. Results obtained also suggest that H_0 of the second and the third hypotheses should also be rejected. Now, we conclude this study.

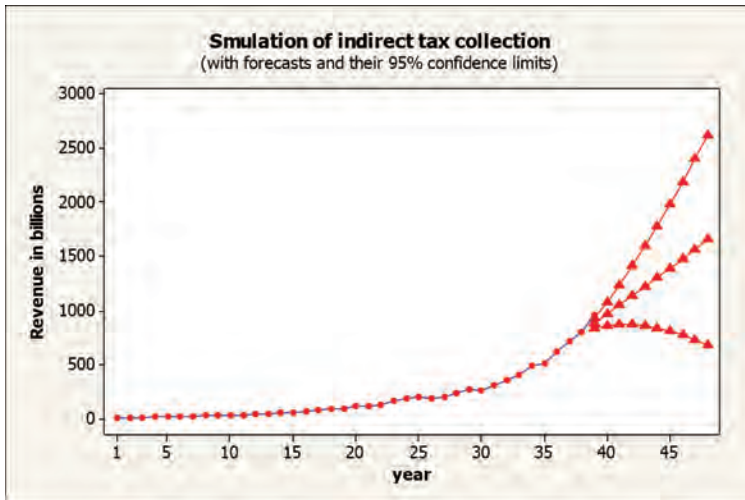


Fig.2 Simulation of indirect tax collection for next ten years (2011-2020).

Table 1: Forecast values of indirect income tax for the next 10 years (2011-2020).

Period	Forecast values	Lower 95% limits	Upper 95% limits
2011	885.40	836.17	934.62
2012	969.59	859.42	1079.76
2013	1053.98	869.47	1238.49
2014	1138.57	868.23	1408.91
2015	1223.36	836.67	1589.72

2016	1308.34	836.67	1780.01
2017	1393.53	807.98	1979.08
2018	1478.91	771.46	2186.37
2019	1564.50	727.56	2401.44
2020	1650.29	676.68	2623.90

table 2: Forecast values of total federal revenue for the next 10 years (2011-2020).

<i>Period</i>	<i>Forecast values</i>	<i>Lower 95% limits</i>	<i>Upper 95% limits</i>
2011	1508.06	1469.98	1546.13
2012	1698.24	1608.97	1787.51
2013	1899.62	1743.55	2055.69
2014	2112.26	1874.06	2350.46
2015	2336.24	2000.54	2671.94
2016	2571.62	2122.83	3020.42
2017	2818.48	2240.69	3396.27
2018	3076.89	2353.84	3799.94
2019	3346.91	2461.92	4231.90
2020	3628.63	2564.60	4692.65

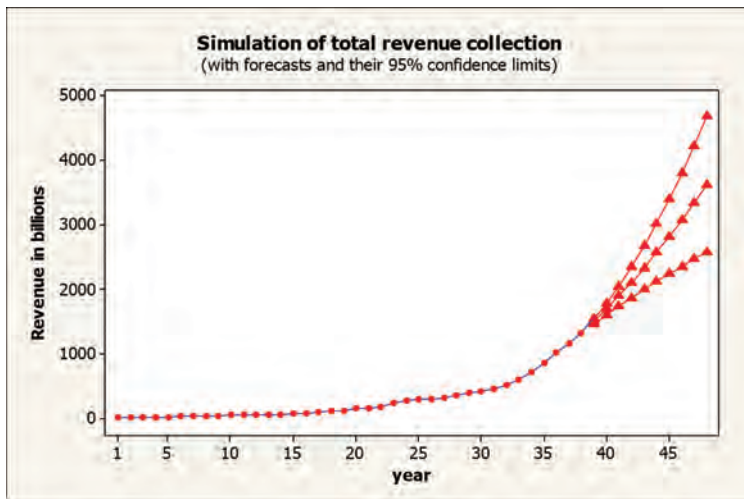


Fig.3 Simulation of total revenue collection for next ten years (2011-2020).

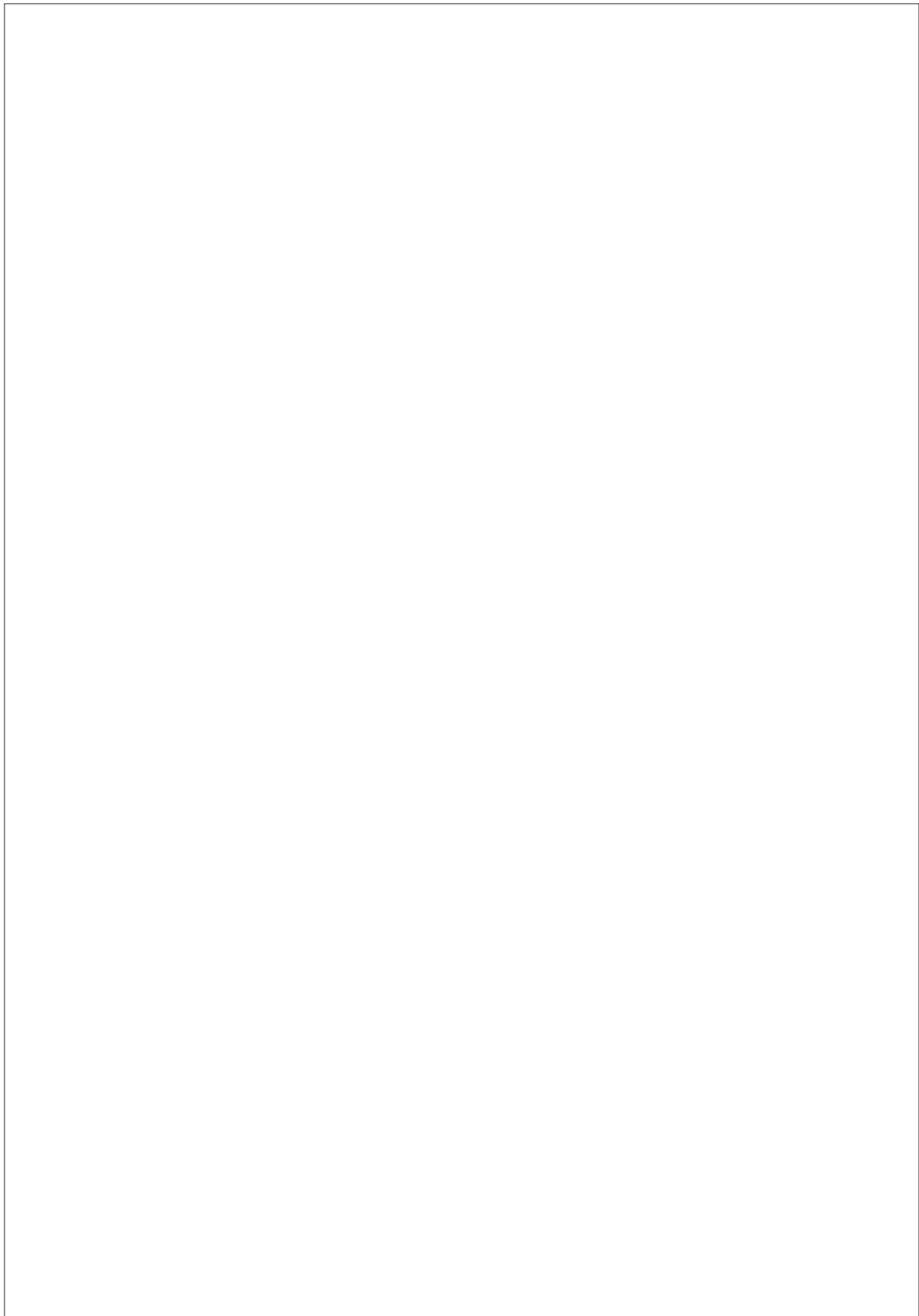
conclusion

The reported results reveal that Autoregressive Integrated Moving Average model simulation provides better forecasts both for short-term and long-term. Short-term predictions from the quadratic model seem to be better than the linear model. It is worth noting that the total federal revenue and indirect tax series are easy to model and forecast with time series methodology. Analysts

facing structural and / or policy environment changes may also find Autoregressive Integrated Moving Average model simulation to be helpful for long-term total federal revenue forecasting. Figure 1 shows time series plots of indirect tax collection and total federal revenue data of recent past decade showing possibly presence of nonlinear trends. Figures 2 and 3 reveal simulation of indirect tax and total revenue collection for next ten years (2011-2020). As a systematic means of applying different approaches appear to offer both public and private sector analysts a sound method to improving accuracy of forecasts. To further improve accuracy of forecasts modern techniques will be used in the future study.

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Workplace spirituality and affective commitment among Employees: a case study of Akhuwat*

nasira Jabeen, Urooj Qamar and Nighat Ansari

The paper discusses the concept of Workplace Spirituality a relatively new concept in organizational behavior to find its linkage with the level of Affective Commitment among employees at Akhuwat, one of the largest micro finance organizations in Pakistan. The study using a cross sectional survey method attempts to investigate employees' perceptions of Akhuwat as a Spiritual organization and their level of commitment. A combination of Quantitative and Qualitative method is used to derive the findings. Instruments used for data collection include In-depth interviews and survey questionnaire. Studying Akhuwat as a case in point reveals useful findings about the concept of workplace spirituality in the specific context of Pakistan. The paper emphasizes that employees enhance their level of commitment with their organizations when organizations enrich Inner and Spiritual lives of employees. The findings of the study reflect that committed employees contribute towards organizational effectiveness by having an alignment in individual goals and organizational values, strong sense of purpose, building a relationship of trust and respect among employer and employees.

Keywords: Workplace: Workplace spirituality, Akhuwat, micro finance, affective commitment, human resources, qualitative terms, sustainable investment.

introduction

Among all the resources of an organization, human resource is the most valued asset and a competitive advantage that an organization could have. Many organizations believe in this and therefore, seek to develop an organizational culture and organizational spirit that could help them in cultivating their employee's creativity, insight and passion. Fawcett, S., E., Brau, J., C., & Rhoads, G., K., & Whitlark., D. (2008), quoted a Fortune 500 company's senior executive commenting on aforesaid reality as, 'people are either the bridge or the barrier' (p. 420). Ingredients such as creativity, contribution and worker's involvement which are considered necessary for organizational success are the key challenges faced by today's leadership.

Workplace spirituality is a relatively newer concept in the field of Organizational Behavior. It has risen to the forefront in the late 1990's, due to the massive cost of disregarding human resource standards as they relate to business practices. Technological trends and organizational competition were always given priority and were gained despite considering its impact on human resource, which resulted in the widespread emotional, organizational, and financial devastation to employees, customers and stockholders.

According to Fawcett et al. (2008), 'success dictates that organizations of all kinds identify and invest in their underlying source of value creation' (p. 421). During 1990s, technology has been seen as primary source of competitive advantage as suggested by investment patterns of organizations. No matter how innovative a technological advancement, competitors can easily replicate these within a year or so, and technology-based competitive edge race usually ends in parity. The organizations that are progressing these days are those who make the most of their precious resource i.e. human resource and nourish them by taking care of them and investing in their development. This people centered approach of the organization is the most vital source of competitive advantage. But this competitive advantage can only be achieved if workforce is committed towards their organization. Hence, employee commitment is the factor that makes the organization get maximum out of its human resource to get best performance. Mathieu & Zajac, (1990 as cited by Nasina, 2011), defined committed employees as the ones having high involvement by being supportive to the organization, its plans, policies, vision, mission or purpose. Employees with high commitment have a strong desire to stay in the organization in which they are serving and they feel pride to be the part of the organization. Organizations with highly committed workforce tend to gain competitive advantage over other companies by efficiently optimizing their human capital by successfully implementing business strategies and ultimately achieving their goals. As compared to non-committed employees, committed employees are less likely to be absent from their work or leave the organization they are serving. According to Nasina, 2011, 'they are more willing, instead, to share and make sacrifices, project higher loyalty, possess lower work stress and produce higher performance towards their organization' (Nasina, 2011, p. 217).

At workplace, organizational commitment has been observed to be related with numerous attitudes and behaviors that employees exhibit (Porter et al., 1974). Meyer & Allen (1997) defined a committed employee as the one who has faith in organizational goals, values, vision, mission and stays with an organization, protects corporate assets, and attends the work regularly.

Employees having organizational commitment are assumed to contribute more positively to the organization.

There are various antecedents to employee commitment as stated by Batemen and Strasser (1984). According to them the reasons for studying organizational commitment are to focus on 'a) employee behaviors and performance effectiveness, b) attitudinal, affective, and cognitive constructs such as job satisfaction, c) characteristics of the employee's job and role, such as responsibility and d) personal characteristics of the employee such as age, job tenure' (Batemen and Strasser 1984, pp. 95-96).

Organizational commitment is a subject that has been studied profusely in all sectors whether it is public, private, and third sector, both nationally and internationally. Committed workforce needs certain pre-requisites that actually boost the commitment level of the employees and that is organization's or employer's commitment towards improving the life of its employees. That leads to the recent concept of workplace spirituality in the literature of human resource management and organizational behavior. Karakas (2010), in his article discussed a new paradigm in organizations and named it as *Spirituality Movement*. According to his work, spirituality improves organizational effectiveness by improving employees' performances. Karakas (2010) also identified the work of numerous scholars and social theorists in this direction. He explained the paradigm shift in organizational science theory and practice during the past two decades as follows:

'A paradigm shift is complex and includes multiple dimensions such as moving from a predictable outlook to chaos, from command and control or fear-based approaches to trust and empowerment..... These changes in management include a shift from an economic focus to a balance of profits, quality of life, spirituality, and social responsibility concerns, a shift from self-centeredness to inter connectedness, a shift from self-interest to service and stewardship, and a change from materialistic to a spiritual orientation' (Karakas, 2010, p. 3).

In line with this paradigm shift, telecommuting and flexible work arrangements have been introduced by organizations and managers as innovative ways and techniques to help employees balance their work and family life. Karakas (2010) mentioned that North American organizations have increased their focus on employee involvement and participation as strategies foremployee empowerment. These innovative and novel ways of working have proved to be financially rewarding and spiritually satisfyingyet mind-enriching

and heart-fulfilling at the same time. This new paradigm that is emerging in organizations is termed as ‘the spirituality movement’ which gives sense, reason, and a sense of community to the employees and the concept is ‘Workplace Spirituality’.

Since workplace spirituality produces a higher level of organizational commitment among employees, they actually contribute more towards higher performance of the organization. The paper attempts to explain the concept of workplace spirituality and its effect on the organizational commitment. The organization that has been chosen for this study is Akhuwat, an indigenous micro finance institution that is extending small loans to poor individuals with a remarkable recovery rate of 99.85%. Akhuwat is a renowned micro finance NGO in Pakistan that embodies the concept of Akhuwat (brotherhood) in its organizational setting.

a khuwat Operations & Functions: a n Overview¹

Akhuwat established in 2001 is Pakistan’s largest micro finance institution and NGO. Its broader mission is to improve standard of living of destitute and poor by providing them interest free loans. According to its founder and CEO of the organization this broader mission could be achieved by working on the principles of brotherhood. Akhuwat is aimed at eradicating poverty through creating a system of mutual collaboration and support in society. It does not charge an interest on its loans in accordance with the doctrines of Qarz-e-Hassan and operates from religious places i.e. Mosques and inspires the spirit of volunteerism in society. The organization is registered under the Societies Registration Act of 1860.

Akhuwat’s Vision statement, ‘A poverty free society built on the principles of compassion and equity’ , and Mission statement, ‘To alleviate poverty by empowering socially and economically marginalized families through interest free microfinance and by harnessing entrepreneurial potential, capacity building and social guidance, explain the real gist of its existence. In order to achieve its vision and mission, four core principles are being followed at Akhuwat that reflects its underlying philosophy. These four principles are as follows:

1). *Interest Free Loans*²; Akhuwat since its very inception works on the Islamic principles of Quran and Sunnah. It provides ‘Qarz-e-Hassan’ to the destitute and poor so that they may live a respectable life by starting some business that could help them to earn a respectable living. Higher interest rates

¹<http://www.akhuwat.org.pk/>

exacerbate problems of borrowers, so, in order to combat these issues faced by poor, the organization aims at providing interest free loans to borrowers.

2). *Use of Religious Places*³, Religious places (Mosques) are being used as center for loan disbursement and community participation. Religious places have historic background in Islam with respect to social and economic development of communities, a role that Akhuwat seeks to revitalize. It also minimizes operational cost and has vast outreach. Besides these, it increases transparency and accountability as Oath is taken on God's name before grant of loans which automatically gives employees feeling of being accountable and seen by the God.

3). *Spirit of Volunteerism*⁴; Akhuwat struggles hard to activate, organize and mobilize all the members of society to play their role in welfare of society and poverty alleviation. For this it fosters a spirit of volunteerism as an important pillar of mutual support. It works on the principle of social contract; kind of pact which emphasizes the duty in the form of contributing one's resources (knowledge, skills, time etc.) of those who have resources towards those who do not.

4). *Transforming Borrowers into Donors*⁵; No matter how small the amount of loan may be, Akhuwat encourages its borrowers to donate to Akhuwat's program and help their brothers/sisters to gain economic stability once they have gained enough themselves, yet these donations are not compulsory, it's just a borrowers discretion to spend (any amount of) money in God's way. This practice has been named as Member Donation Program.

significance

Workplace spirituality is a relatively newer concept in the field of Organizational Behavior. Studying this relatively newer concept in connection with its relationship with organizational commitment and resultant effect on organizational performance not only validates the current findings of relationship between all these factors but also focus on the actual mechanism of how it really works and how positive workplace relationships are promoted.

'A successful organization does not only depend on how to make the most of human competencies and how to utilize their employees, but more important is how the organization stimulates commitment among its employees' (Nasina, 2011, p. 217). The paper using an empirical research focus on aspects beyond extrinsic factors (remuneration and benefits), that is, Workplace Spirituality as a determinant of organizational commitment. The study is expected to offer

²³<http://www.akhuwat.org.pk/Microfinancewithadifference.asp>

²⁵<http://www.akhuwat.org.pk/Microfinancewithadifference.asp>

useful insight for organizations to foster the commitment level of their employees by way of realizing the potential of inculcating the right sense of spirituality within their organization. For this purpose retention of employees by making them both extrinsically and intrinsically satisfied can help reduce loss of human capital and voluntary turnover and absenteeism while increasing yield of investment made on employees that may result into more efficiency and organizational effectiveness in both quantitative as well qualitative terms.

This paper postulates on the importance of factors other than compensation and benefits etc. in organization in order to make their employees more committed and better productive. It's been researched that employee willingness to contribute to organizational effectiveness is markedly influenced by the level and nature of the commitment being experienced by them (Coetzee, 2005, p. 7). According to Coetzee (2005), 'employees who want to belong to the organization (affective commitment) might be more likely than those who need to belong (continuance commitment) or feel obliged to belong (normative commitment) to make an effort on behalf of the organization' (Coetzee, 2005, p. 7).

Third sector organizations are gaining ground universally as well as in Pakistan. They are now considered as third tier and partners in the process of governance besides the public and corporate sector organizations. The focus of the study on Akhuwat as part of the third sector provides an insight into the operational dynamics of NGOs in general and Akhuwat in particular.

Objectives

- To find the understanding of Organizational Commitment and its three dimensions i.e. Affective Commitment, Continuance Commitment, and Normative Commitment among Akhuwat employees.
- To investigate the level of understanding of Workplace spirituality as a concept at Akhuwat.
- To study the association between workplace spirituality and the types of commitment among employees of Akhuwat.

Literature r eview

Ashmos and Duchon (2000), defined workplace spirituality as a concept that recognizes that people have an inner life and this inner life nourishes and gets nourishment by meaningful and purposeful work that takes place in the context of organization (as cited by Robins, Judge & Sanghai, 2009). Similarly Nasina and Doris (2011), have stated the definition of Giacalone and Jurkiewicz (2003) as 'workplace spirituality is a framework of organizational values evidenced in

the culture that promotes employees' experience of transcendence through the work process, facilitating their sense of being connected to others in a way that provides feelings of completeness and joy' (p.13).

Nasinaand Doris (2011) has also stated Kinjerski and Skrypnek (2004) definition as 'the workplace spirituality is the experience of employees who are passionate about and energized by their own work, find meaning and purpose in their work, feel they can express their complete selves at work, and feel connected to those with whom they work' (p.27).

Organizations that believe in the concept of workplace spirituality recognize that individuals do not have only extrinsic needs but also intrinsic needs. A spiritual culture does realize that people have both mind and spirit, they need to know meaning and purpose of the work they do. They do not like to be alienated but need to be connected to other individuals and like to become part of the community.

Workplace spirituality has a significant effect on organizational members and the resultant success and productivity of the organization. As cited by Nasina & Doris (2011), over the past few years, adding more meaning to one's workplace spirituality has been acknowledged in the academic world as one of the essential areas of research.

Nasina et.al. (2011) quoted Lloyd (1990), who discovered that spiritual organizations outperform by 86 percent from those organizations which practice either no or little workplace spirituality. Turner (1999), cited by Nasinaet.al. (2011) highlighted that organizations can help workers achieve their full capacity if they practice workplace spirituality which enormously affects an organization by helping them to gain competitive advantages through developing a humanistic work environment. This new trend of workplace spirituality has been encouraged by many organizations because they believe a win-win situation can be created by humanistic work environment for employees, their co-workers, and for the organization. Employees can become more innovative, creative, satisfied, and productive if they are at freedom to bring their spiritual, intellectual, physical, and emotional qualities to the workplace. On the other hand, working in a dispirited workplace, results in various work related troubles, like low morale, high turnover, absenteeism, stress and non- committed attitude to the organization (Nasina& Doris, 2011, p. 216).

Employee commitment certainly has a very important standing in the study of organizational behavior. Meyer & Allen (1997) defined a committed employee as the one who have faith in organizational goals, values, vision, mission etc., who stays with an organization, protects corporate assets, and

attends the work regularly and because of commitment to the organization the employee contributes positively to the organization.

Organizational Commitment has been defined by various authors. Bateman and Strasser (1984) defines employees' organizational commitment as a multidimensional concept in nature, that involves employee loyalty to the organization, motivation to help organization, alignment between personal and organizational goals and desire to stay in the organization.

Sowmya and Panchanatham (2011) cited Mowday, Steers & Porter (1979) who considered Commitment as an alternative construct to Job Satisfaction and argued that 'Commitment can sometimes predict turnover better than Job Satisfaction... Commitment was characterized by three related factors: 1). a strong belief (faith) in and acceptance of the organization's goals and values; 2). a willingness to exert considerable effort on behalf of the organization; and 3). a strong desire to maintain membership in the organization' (p. 20).

Three types of commitment have been identified by Meyer and Allen (1991), namely Affective Commitment, Continuance Commitment, and Normative Commitment. As cited by Khalil and Asmawi (2012), 'Affective commitment is defined as the emotional attachment, identification, and involvement that an employee has with its organization and goals' (Mowday et al, 1979; O'Reilly & Chatman, 1986; Meyer, Allen & Smith, 1993, p. 101). Porter et al. (1974) have characterized Affective Commitment as a belief/faith in the organization's goals and values, an aspiration to maintain organizational membership and an eagerness on helping the organization to achieve its desired goals.

Continuance commitment is willingness to stay in an organization because employees feel they have invested in that organization and if they leave then there is a cost associated with leaving the organization. It also includes benefits that employee gets with more years of employment spent in that organization (Reichers, 1985).

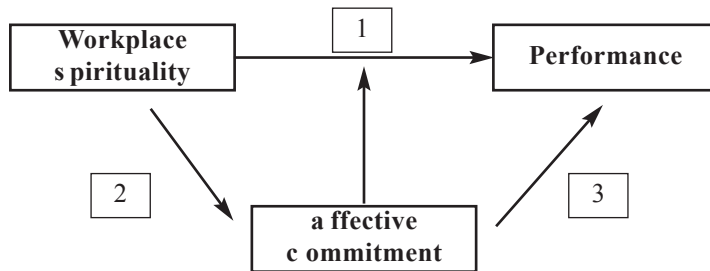
Normative commitment is like a feeling of obligation that employees feel towards the organization they are serving (Bolon, 1997). Commitment like marriage, family and religion etc. can metaphorically explain Normative Commitment's moral responsibility to the organization (Wiener, 1982).

Meyer, Allen, & Smith (1993) that the three types of commitment can be more or less defined as employee's psychological state which characterizes two situations; firstly their relationship with the organization and secondly, their commitment to continue work with the organization. Meyer et al. (1993) stated,

employees with strong affective commitment love to continue their services to an organization not because they are forced to do so but because they want to. Employees who exhibit strong continuance commitment remains in an organization because they feel they have to, and employees with strong normative commitment remain in an organization because they feel a feeling of moral obligation to work for an organization.

Having faith (belief) in organizational vision/mission/principles means that employees associate themselves with organization. Faith being a component of Affective Commitment heartens the employees to stay committed to the organization as they feel associated with the organization. According to Coetzee (2005), 'it thus seems reasonable to assume that employee willingness to contribute to organizational effectiveness will be influenced by the nature of the commitment they experience. Employees who want to belong to the organization (affective commitment) might be more likely than those who need to belong (continuance commitment) or feel obliged to belong (normative commitment) to make an effort on behalf of the organization' (Coetzee 2005, p. 7). The above discussion has helped us to develop the important links between work place spirituality, employee commitment and organizational performance as below:

Figure: 2 - important links between Workplace spirituality, a affective c ommitment and Performance.



This proposed figure shows explicit links between Workplace Spirituality and Effective organizational Performance, Workplace spirituality and Affective commitment, Affective Commitment and Effective Organizational Performance, all these links are further discussed in the literature.

1. First one is the explicit link based on published researches between Workplace spirituality and affective organizational performance which can be measured through its profitability. Karakas (2010) in his article has discussed a new paradigm in organizations and named it as Spirituality movement.

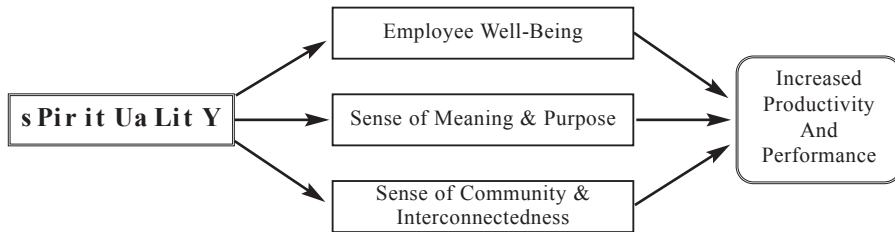
According to his work spirituality improves employees' performances and organizational effectiveness. Marschke, E., Preziosi, R., Harrington, W., (2009) have discussed in their article spirituality's impact on the work environment and how does it relates to the bottom line of a business, they stated, 'when people find meaning in their work activities and feel involved in a spiritual organizational climate, they become happy and healthy employees engaged in a collaborative manner, to apply the full potential to work and bring their entire selves to the organization' (p. 44). Many recent publications have focused on the relationship between organizational performance and workplace spirituality (Giacalone&Jurkiewicz, 2003 as cited by Marschke et.al. 2009). Even before Spirituality concept received attention many earlier studies have observed a strong correlation between organization's core values, corporate culture and profitability. Marschke et.al. 2009, have quoted in their article a study that examined twenty companies, with ten exhibiting strong corporate culture and ten exhibiting weak corporate culture and they found out an interesting correlation between profitability and organization's spiritual culture; companies with spiritual culture outperformed the weak spiritual companies by 400 to 500 percent with respect to shareholder's value, net earnings, and ROI (Return on Investment) (Giacalone&Jurkiewicz, 2003 as cited by Marschke, 2009, p. 5).

Professor Ian Mitroff (1999) conducted similar kind of study in University of Southern California indicating that the organizations which identify themselves as spiritual "have employees who: 1) are less fearful of their organizations; 2) are less likely to compromise their basic beliefs and values in the workplace; 3) perceive their organizations as being significantly more profitable; and, 4) report that they can bring significantly more of their complete selves to work, especially their creativity and intelligence" (p. 5).

Companies that succeed in engaging the hearts and minds of their employees not just have values; but they actually live them, hence providing an element of spirituality in the everyday working environment. Therefore, companies that focus on processes that include the spiritual element, by bringing together employees and encouraging employees to find meaning in work, often increase employee retention, employee motivation, employee commitment which together has a sure impact on profitability and performance of the organization, (cited by Marschke et.al. 2009). McLaughlin (1998), in his article (as cited by Marschke et.al. 2009), has emphasized the relationship between spirituality and profitability by asserting that organizations need to create meaning and purpose in the roles that their employees has to play in order to survive in the 21st century. In today's competitive environment, the best talent is not looking just

for bigger salaries but for the organizations that could help them to reflect upon their inner values and could provide opportunities for community service as well as personal development. Karakas and Fahri (2010) have expressed this relationship in the form of following diagram:

Figure: 3 - t hree Perspectives of Workplace s pirituality and Performance



Source: Karakas, Fahri (2010). *Spirituality and performance in organizations: a literature review. Journal of Business Ethics, Vol. 94(1), 89–106. (p. 11)*

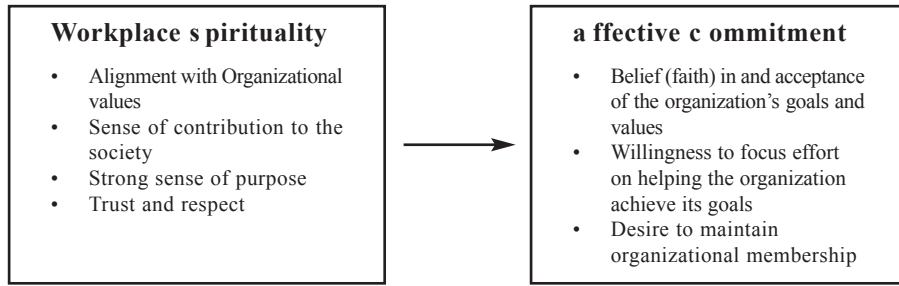
2. Workplace spirituality also affects organization commitment, because when employees find sense and meaning in their work, a synchronization with organizational goals, feeling of contribution to the society, a feeling of strong sense of purpose, trust and respect in their organizational setting they develop Affective Commitment by exhibiting in their behavior an acceptance for the organization’s goals and values, a deliberate effort in order to help organization achieve its goals, and a desire to remain an integral part of the organization.

Nasina, M., D., and Doris K., P., (2011) have explained this relationship between Workplace Spirituality and Affective Commitment. They found that people feel happier and healthier when they find meaning and purpose in their activities and feel heavily involved in their organizational culture and overall climate, hence their level of commitment increases and they become more engaged by applying their full potential to work. Neck and Milliman (1994) as cited by Nasina et.al (2011) states four benefits to a firm brought by workplace spirituality in the organization: Firstly, it helps employees to develop consciousness at a deeper level which in turn promotes their intuitive skills. Secondly, spiritual-based intuition fosters among employees a sense of commitment to the organization’s mission and increases their motivation towards work. Thirdly, it provides employees opportunities for both personal and professional growth and development. Fourthly, it promotes the spirit of teamwork and collegial support among which in turn, leads to greater employee commitment.

3. Moynihan, Boswell, and Boudr, (2000) have quoted that, ‘Affective

commitment has also been positively associated with objective performance indicators such as higher sales (Bashaw& Grant, 1994) and lower operating costs (DeCotiis& Summers, 1987, p. 10). Meyer, Becker, and Vandenberghe, (2004) have quoted commitment as a strong determinant of job performance. Indeed, research shows that Affective Commitment has the strongest positive correlation with employee attendance, job performance, overall organizational performance and profitability and OCB (Organizational Citizenship Behavior), followed by Normative Commitment. The following conceptual model has been developed in view of the above discussion on the subject:

Figure: 4 c onceptual Model for Workplace spirituality and a ffective c ommitment among Employees at a khuwat



Source: Nasina, M.D., Doris, K.P.P. (2011), *The Workplace Spirituality and Affective Commitment among auditors in big four public accounting firms: does it matter?* *Journal of Global Management.* (p. 219).

Organizational Behavior 13th Edition by Robert, S., Judge, T., &Sanghai, S. (p. 621).

Porter, L.W.; Steers, R.M.; Mowday, R.T.; &Boulian, P.V. (1974) *Organizational commitment, job satisfaction, and turnover among psychiatric technicians.**Journal of Applied Psychology.*

This figure clearly shows the interconnection and interrelationship between Workplace Spirituality and Affective Commitment. Left side of the diagram shows that people who have an inner life that nourishes and is nourished by meaningful work. Workplace spirituality is characterized by synchronization with organizational goals, feeling of contribution to the society, strong sense of purpose, trust and respect. All these characteristics are linked to Affective Commitment, which shows if organization strives to ensure workplace spirituality then employees exhibit in their behavior an acceptance and faith in the organization's goals and values, a deliberate effort in order to help organization achieve its goals, and a desire to remain an integral part of the organization.

In view of the above discussion it seems logical to hypothesize that:

Hypothesis: Workplace Spirituality is positively related to Affective Commitment among employees.

Research Design

A cross sectional descriptive study has been conducted on the employees of Akhuwat, with a view to measure the perceived spirituality of the organization. In-depth interviews were conducted in order to probe employees' perception about Akhuwat being a spiritual organization. Interview guide was prepared around four major themes of spirituality that included Alignment with Organizational values, Sense of contribution to the society, Strong sense of purpose, Trust and respect. After measuring the perceived spirituality of Akhuwat through interviewing the interviewees were requested to fill questionnaires aimed at measuring their Commitment level in order to investigate the linkage between perceived spirituality and the type of commitment as per the hypothesis formed.

The study utilized a triangulation method by including both qualitative and quantitative research methodologies i.e. in-depth interviews and self-administered questionnaires as data collection tools to measure Workplace spirituality and Commitment type (Affective, Continuance and Normative Commitment), in order to enrich and cross validate the findings.

Population/sample

All employees of Akhuwat constituted the population of this study. Due to the limitations of time and resources, the sample was taken from the branches of Lahore only including the Township, Green Town, and Shah Jamal branches.

Non probability convenience sampling techniques was employed as the study aimed at enriched qualitative views of selected sample by using in depth interview plus questionnaire as major tools for data collection.

Instrument for data collection

In depth interviews and questionnaires were used as the instruments for data collection.

For in depth interviews, interview guide was used (see appendix), which consisted of questions revolving around major themes of Workplace Spirituality as discussed earlier. Questionnaire on commitment has been adopted from Allen and Meyer, 1990 (Original Version), Meyer, Allen, and Smith, 1993 (Revised Version) that uses Likert Scale (1 = Strongly disagree, 2 = Disagree, 3 = Don't know, 4 = Agree, 5 = Strongly agree).

Data a nalysis and Findings

Data was collected by taking interviews from 15 respondents consisting of employees from various branches of Akhuwat located in Lahore (Township (head office), Township (branch office), Shah Jamal office, Green town Office, Mian Meer Office).

Educational qualification of the employees comprising the sample ranged from Intermediate to MPhil, and employees' designation ranged from Unit Managers, Branch Managers, Program Manager, Assistant Program Manager, Assistant Manager Credit and Operations, Assistant Manager HR, HR Officer, Manager Accounts, Manager Internal Audit. Majority of the employees had Islam as their religion while two of the employees belonged to Christianity.

Major themes around which Workplace Spirituality interview revolved were; Alignment with Organizational values, Sense of contribution to the society, Strong sense of purpose, Trust and respect. Findings on each of the these dimensions are presented below:

a lignment with Organizational values

Out of 15 employees interviewed 13 of them were of the view that they joined Akhuwat because their goals matched with organizational goals. Major attributes that attracted them to work for this organization and inspired them to work were Akhuwat's four values/principles, namely: interest free loans, volunteerism, converting borrowers into donors, use of religious places for issuance of loans. Many of them were of the view that they have not seen any organization working like Akhuwat, Akhuwat has no match, it's a unique organization and it's not only a microfinance institution it is also a state of mind, truly established on Islamic Principles of Quran and Sunnah and benefiting the society at large. Employees who had Islam as their religion were all full of praise for Akhuwat because of its pure Islamic functioning but Christian employees were equally appreciating Akhuwat's pure intentions in providing welfare to the society as a whole and its service for poverty alleviation in Pakistan for borrowers irrespective of borrowers sect, religion, creed, gender. Two exceptions were found among the sample being interviewed who despite acknowledging Akhuwat's efforts in making them spiritually satisfied, didn't seem to be happy with life overall, for them money was an important element in their lives, when asked about alignment between their personal goals and organizational goals, they replied in affirmation but expressed persistently that if they find any opportunity where they get better compensation package, they would not hesitate leaving Akhuwat for the sake of inner satisfaction because at

that point in time they need to support their families and their family needs money for meeting necessary demands of living.

r elationship of t rust & r espect

This theme covered four major sub-themes:

- Between employer and employees
- Among employees
- Among employer, employees and borrowers
- Akhuwat truly metaphors for Brotherhood

All interviewed employees praised the Executive director and founder of Akhuwat for his persisting efforts to ensure mission and vision of the organization. They shared that culture in Akhuwat is based on Islamic principles and simplicity is observed as Sunnah of Prophet PBUH as most important element of the organizational culture, the Executive Director despite being the Founder is no exception to any principle, he sits on the same floor as employees do (as modest means are used, Akhuwat offices are either located in mosques or small communities with very minimum furniture, and there are no air conditioners). Interviewees further expressed that in overall, there is an environment of trust and respect among employer and employees. One of the employees stated, 'when he first joined Akhuwat he was unaware of Akhuwat's open and friendly culture, he joined because of Islamic principles, he was amazed to see the Executive Director calling his name by including "Sahab" in the end (Sahab is considered respectful addition to name in Urdu language). Many interviewees reported that they have never heard Executive Director scolding any employee, he is trust worthy and that quality automatically flows down to the bottom tier of employees from the top i.e. Executive Director. Islamic principles have set forth criteria of self-accountability among all employees and even borrowers, since disbursement is done in Mosques or any other religious places, it automatically gives everyone a feeling of being accountable not only to the Board of Directors but most importantly to Almighty Allah and this delineates "trust" relationship automatically'.

Similarly, relationship of brotherhood can be seen among employees that sets the roots of the relationship of trust and respect irrespective of designation. 'Akhuwat truly metaphors for Brotherhood', an employee said. Another employee added 'this brotherhood is not only among employer and employee or among employees but it is in the form of triangle, employer, employee and

borrowers'. An employee added that though hierarchy is strictly followed but that doesn't make one rule above the other rather hierarchy is there for seniors to guide their juniors and juniors to respect their seniors.

One of the interviewees said, 'for us borrowers are not clients, like other micro finance organizations but they are like brothers and sisters. We not only give them respect but also we trust them, and they in return reciprocate us with more respect and come up to our trust'. Another senior employee added, 'if you want others to trust and respect you, you have to give them respect first and make your personality worth receiving, if you're good, everything around you becomes good, and this is what Akhuwat teaches us'.

All employees remarked that Akhuwat is not only the name of an organization but it is an institution where Akhuwat (Brotherhood) can be seen all around the organization. Almost all of the respondents interviewed expressed that they were proud to be the part of the organization. Even those two interviewees who were in Akhuwat just for the sake of money and were ready to leave if better opportunity arises, were also of the view that since Akhuwat has taught them so much, they would love to volunteer for Akhuwat even if they resigned from the organization at any stage.

sense of contribution to the Organization and society

Based on In-depth interviews and probing done, following are sub-themes identified under this major theme:

- Meaningful and purposeful work
- Feeling of connection among employees (Brotherhood/ Akhuwat)
- Satisfaction of Inner or spiritual life
- Serving community at large
- Volunteerism

'My life has become more meaningful after I joined Akhuwat', one of the employees said. All interviewees were of the view that Akhuwat has added meaning to their lives, even those whose main aim at the moment was to earn money. Those employees who saw alignment between their personal and organizational goals viewed that they have found purpose in their lives while working with the organization. So, in order to corroborate their words, a question was asked as a probing question, 'What are the top things that carry most meaning for you in your job'? They were given 11 options while 12th being

others* option, 14 employees out of 15 being interviewed answered 'service to others' as their top most priority. 2nd most common answer was 'Interesting or meaningful work', 3rd most common answers were 'being associated with an ethical organization' and 'bringing your whole self to work'. And the least common answer that was chosen by only one employee as the only option was 'Making money'. Hence, these answers show that majority of the employees at Akhuwat not only feel their work meaningful, but they view that their work has added purpose to their lives, and after joining Akhuwat they feel more committed to not only the work but also to the cause Akhuwat is serving.

'Spirit of Akhuwat' is my motivation and inspiration, an interviewee remarked. On further inquiry, he responded, "I can never leave Akhuwat because I know I cannot find such working environment and organizational culture anywhere", he added 'although I am being paid 30 % less than what I earned in my previous organization, I am spiritually satisfied, my inner is complacent in this organization, I can't pass my day if I don't feel committed to my job, and Akhuwat has served the purpose, not only this organization and its people give me strength but I feel I am serving the community at large and that is the best feeling. My religion (Islam) teaches me same etiquettes. Another employee at very senior position added, 'bieng a Christian employee Akhuwat serves my purpose as well, as every religion teaches us to do good, to serve the community within our capacities and move away from what harms the society. I am not only at giving end but I am also receiving respect from people, from colleagues, from seniors, from juniors and most importantly from my family. I believe if so many people around me are happy because of my work, God will also be happy with me, and this thought gives me a lot of satisfaction that my previous job or any other job couldn't give me (he said with conviction)'. Majority of the respondents were convinced that they donot feel the need to leave the organization, one of them expressed 'I am more than satisfied with Akhuwat, but if offered a better opportunity I will avail it as I have an MBA degree from a leading university and I want to make my own micro-finance institution on Akhuwat model, so, I feel that way also I will be serving Akhuwat'.

On further probing employees added, 'if we because of some un-avoidable circumstances leave the organization, we plan to serve the organization as a volunteer, we will bring donors, we will spread the word of Akhuwat, and we will refer destitute/poor to Akhuwat'.

All of the respondents were convinced on one question that they were satisfied with their spiritual life because of Akhuwat and its teachings and respect for all religions but 2 out of 15 said they are not satisfied with respect to their material life because of heavy financial crises. 'I have started following my

religion with more ease and comfort. Initially my brother was my inspiration not Akhuwat as such, I was getting my MBA degree and I was very materialistic in terms of getting my personal benefits at whatever cost. My brother joined Akhuwat, within 2 years I observed remarkable change in his personality, meanwhile he got his approval for immigration and I was amazed to see that the moment he had to resign from Akhuwat there was feeling of melancholy in his face, that scene clicked me. My brother is in USA now, and he is serving Akhuwat chapter there. After my brother I am at his position, and I got to know it was not my brother who was my real inspiration but Akhuwat subtly served as my actual inspiration and I am glad I am part of this organization rather than serving any Bank or insurance company after getting MBA with Finance degree’.

strong sense of Purpose

Organizations that follow workplace spirituality have their employees exhibiting strong sense of purpose (Robbins & Judge, 2009). This was observed during the in depth interviews with Akhuwat employees. In order to investigate strong sense of purpose, employees were asked about their basic values that guide their lives as a preliminary question, most common response was “Religion”, other than religion second most common response was “self-respect” and “service to community” , other answers included: wellbeing of family and self-satisfaction.

One of the senior employees expressed, ‘the organization is unprecedented as it synchronizes with my personal aims. Why would I leave this organization under any circumstances when I know there is God above, and life hereafter, I consider myself perfectly fit for this organization’.

Similarly, majority of the employees viewed that they were not satisfied with their previous organizations because they were not ‘religiously’ satisfied. They expressed that most important thing is to work for a place where you can feel you are not working nine to five, but for a cause and ready to contribute your lifetime to it, where you feel to be part of the organization, where you feel emotionally attached to the organization, where you feel strong sense of purpose in your life in general. One of the respondents added, ‘we usually work for the organizations where we think we are getting benefit in terms of material gains, we all want this as it is necessity of life, but I am very lucky to be the part of the organization where I feel both financially and spiritually satisfied, I feel nourishment since the day I joined this organization’.

Working for Akhuwat according to the employees was like giving back to society as ordered by Lord i.e. to serve the humanity. One of the respondents

expressed, ‘we all must embrace our responsibility and play our part regardless of how small and insignificant it may seem to us’.

Organizational c ommitment

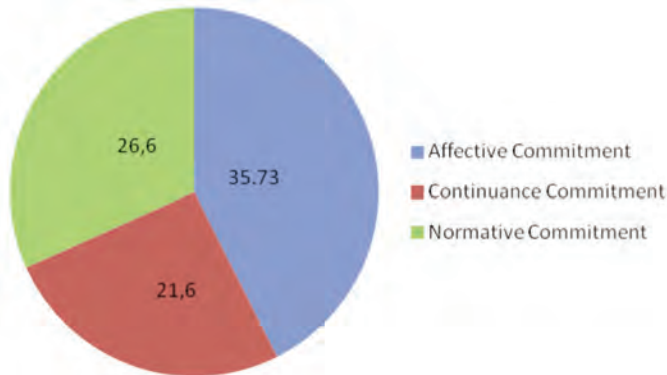
After in-depth interviews, questionnaires were filled in from employees who were earlier interviewed. In order to observe the type of commitment prevalent among employees who see their organization as spiritually satisfying. Statements for original and revised version of Commitment Scale by Meyer & Allen, 1990 and Meyer, Allen, & Smith, 1993 respectively were utilized.

t able: 1 – Descriptive s tatics showing “Means” of t ype of c ommitments
Descriptive Statistics

	N	Minimum	Maximum	Mean
Affective Commitment	15	22	40	35.73333
Continuance Commitment	15	11	30	21.6
Normative Commitment	15	16	30	26.6

Table 1 shows ‘N’ as total number of respondents who filled the questionnaire for Workplace Spirituality. Further, mean value shows sum of each type of commitment values for respondents, summing them up and finding their mean by dividing the sum with number of respondents. Clearly, the table exhibits that Affective Commitment’s values is higher than values of other two commitment types i.e. Continuance and Normative Commitment.

Figure: 5 – Pie c hart showing area occupied by three types of c ommitment



Values inside the Pie Chart reflect the mean values for three types of commitment for all respondents. It can be clearly observed that the greatest portion is represented by Affective Commitment among all three commitment types.

The real essence of Table 1 is on visible association between Workplace Spirituality and Affective Commitment. After establishing Akhuwat as Spiritual

organization through in-depth interviews, the results of the Questionnaire show that Affective Commitment was visibly higher in Akhuwat as proposed in the hypothesis that ‘workplace Spirituality is positively related to Affective Commitment’, which meant organizations that are spiritual have employees that are Affectively Committed to the organization. Workplace spirituality is characterized by alignment with organizational values, sense of contribution to the society, strong sense of purpose, trust and respect. Maximum portion of Affective Commitment in the Pie Chart reflects that since Akhuwat strives hard to ensure workplace spirituality, its employees exhibit in their behavior a faith in the organizational values, because of which they exert efforts on helping the organization, as cited by Meyer et al., (1993) that generally the research shows that those employee’s with a strong affective commitment want to stay in an organization as they feel emotionally attached to the organization.

Second largest portion on Pie Chart is occupied by Normative Commitment. As stated by Bolon, 1997, Normative Commitment is a type of commitment that an employee believes they have to give to their organization like a feeling of obligation. As cited by Wiener (1982), employees with Normative Commitment stay with organization because they often feel like they have a moral obligation to the organization. Employees in Akhuwat told during in-depth interviews that since Akhuwat has given them so much in terms of Spiritual satisfaction, Religious satisfaction and learning therefore they feel morally obligated to stay with the organization and serve it.

There is also some portion in Pie chart occupied by Continuance Commitment which is least in area. Continuance commitment is willingness to remain with an organization because employees feel they have invested in that organization and if they leave then there is a cost associated with leaving the organization. It also includes benefits that employee gets with more years of employment spent in that organization (Reichers, 1985). Meyer et al., (1993) stated, employees who possess strong continuance commitment remain in their organizations because they have to. Two of the employees among the sample of 15 stated that they are part of Akhuwat as they have no other option. Hence, this Pie chart shows employees in all three categories but as suggested by the research hypothesis, ‘workplace Spirituality is positively related to Affective Commitment’, largest portion is occupied by Affective Commitment.

s summary of Findings

Above discussion and analysis clearly depicts workplace spirituality (alignment with Organizational values, Sense of contribution to the society, Strong sense of purpose, Trust and respect) as a dominant characteristic of Akhuwat. The office environment in Akhuwat gives away a clear message to its community that its employees live and practice the real concept of Akhuwat i.e

brotherhood. Akhuwat offices are low cost, located in mosques or in local communities that helps the organization reduce its overheads and creates an atmosphere of trust, cost effectiveness, civic awareness and easy access to its clients (Ghaffari et.al, 2011), hence, this entire system creates a culture of brotherhood overall both in the organization and in its surroundings for all the stakeholders. 'People who visit offices are impressed by the simplicity of the organization and readily buy the concept it has to offer' expressed by one of the respondents (Ghaffari et.al, 2011).

A clear link has been found between Workplace Spirituality and Affective Commitment as proposed in the research hypothesis. In-depth Interviews with employees corroborate this view. They feel an explicit synchronization between their goals and those of the organization. Employees believed Akhuwat to be a workplace that is spiritually satisfying. When employees were requested to fill in questionnaire in order to investigate which type of commitment was prevalent in the organization, the findings indicated that Affective commitment was higher than other types of commitment i.e. Continuance and Normative Commitment. Workplace spirituality suggests that employees have an inner life that nourishes and is nourished by meaningful work (Robins, Judge & Judge & Sanghai, 2009). The findings of the research clearly reflect that all of the characteristics of Workplace Spirituality are linked to Affective Commitment in case of Akhuwat employees, which corroborate that if an organization strives to ensure workplace spirituality then its employees exhibit in their behavior a belief (Faith) in and acceptance of the organization's goals and values, willingness to focus effort on helping the organization achieve its goals, desire to maintain organizational membership as they have a faith in organization's vision, mission and purpose.

Strong association between Workplace Spirituality and Affective Commitment improves employees' performances and organizational effectiveness (Karakas, 2010). This clearly can be seen in the case of Akhuwat, as quoted by Ghaffari et. al., 2011, according to the audited statement of Akhuwat accounts, in micro loans disbursement Akhuwat has reached more than 1.9 billion rupees. Today, Akhuwat has 54 branches in 10 cities of Pakistan and has a remarkable recovery rate of 99.85%. This is exceptional by all standards. Marschke, et al., 2009 wrote,

'When people find meaning in their work activities and feel involved in a spiritual organizational climate, they become happier and healthy employees engaged in a collaborative manner, to apply the full potential to work and bring their entire selves to the organization'. (Marschke, Preziosi, Harrington, 2009, p. 44).

r ecommendations

In view of the findings of the study following recommendations are offered to enhance workplace spirituality leading towards employee Affective Commitment and organizational performance:

- 1) Since HR practices have a pivotal role in organizational performance, Ahuwat needs to improve upon its recruitment and selection practices to get employees having best synchronization in between their goals and organization's vision and mission. Third sector and philanthropic organizations are emerging as important partners in the process of governance in Pakistan, therefore, selection of people with right mindset and competencies may strengthen workplace spirituality ultimately resulting in better performance.
- 2) Work spirituality being an emerging area in organizational behavior has so far received less attention in terms of training and development of employees in this direction. There is need to impart training to employees on such qualitative aspects relating to durable organizational performance.
- 3) Interviewing and selection practices should include better measurements tools to gauge compatibility of employees with organizations values including psychometric testing and sophisticated qualitative testing measures in order to ensure the best person job for better organizational outcomes.
- 4) The findings of the research also emphasize that compensation and benefits practices of organization play an important role in employee motivation and encouraging moral of the human resources along with other intangible rewards. Therefore, the organization need to consider market based incentive and rewards for its employees to ensure retention. Tangible and Intangible rewards enhance commitment of employees and employees find more time to realize their potential when they are spiritually and materially satisfied. Such effort would reduce loss of human capital, voluntary turnover and absenteeism and would increase retention of committed human capital through inculcating Affective, Normative and Continuance commitment among employees.
- 5) Last but not least, Akhuwat needs to Market-out its interest- free model having spiritually satisfied employees which may highlight positive work practices to benchmark learning for other philanthropic organizations planning to adopt/adapt interest free model in their micro-finance institutions in order to improve governance in the country.

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issues & Effects of c n G in Karachi

**a rshad syed Karim
and
Maryam Zafar Janjuah**

Compressed natural gas CNG has been in great demand in Pakistan today because of being the alternative of gasoline or diesel expensive prices. This paper analyzes the issues emerging from the heavy demand of CNG with particular reference to Karachi, because of its lower price than that of gasoline and diesel. This study on Karachi is found to be of significant value as the consumption of CNG is the highest here in the whole country because the city has over 600,000 vehicles on the road. Moreover, comparing other countries of the world CNG is considered to be used in maximum amount in Pakistan. The study looks into the impact of CNG demand on the socio-cultural issues of Karachi which shows that the increase in CNG price will bring increase in social issues as well.

Keywords: CNG, Social Issues, Karachi, Consumers, Gasoline

introduction

Compressed natural gas (CNG) is an alternate for gasoline (Petrol) or diesel fuel. It is considered to be an environmentally free alternative to those fuels. It is made by compressing methane (Ch₄) extracted from natural gas. Hard containers, usually cylinders are used for the storage.

It is one of the most valuable natural resources abundantly available in our country. People in Pakistan have been using petroleum products as a fuel in their vehicles. For that they need to spend large amounts of foreign exchange for the imports of petroleum products. Therefore, the government of Pakistan has taken certain important steps in order to promote the use of natural gas as a fuel in their vehicles. Due to such efforts made by the Government and the low prices of gas as compare to other fuels, more than 600,000 vehicles have already been converted to CNG fueling system and now 2.74 million vehicles are running on CNG fuel all over the Pakistan which accounts for almost two-thirds of cars and small commercial vehicles. (Pakistan today, 2011) Currently there are more than 3500 CNG-Stations operating in the country, and still they are insufficient to

meet the rising demand of the county people. Especially in Karachi the demand for CNG has been increasing day by day.

Compressed natural gas is produced when the natural gas is produced into cylinders to be used as a fuel in the automobiles. The compressed natural gas has been used as a fuel since 1940s (The Guardian, 2011) and over the years this technology has been modified and redefined. In the recent years, the usage of CNG as an automobile fuel has been increased so much due to its low cost and environmentally friendly nature.

Pakistan is currently having the highest number of vehicles running on CNG in the world followed by Iran, Argentina, and Brazil. (Owais Mughal, 2009) Pakistan also has the highest number of CNG stations in the world numbering more than 3600. Majority of vehicles have converted to CNG due to its low cost. Only luxury cars and official vehicles are running on petrol. Almost all cars manufacturer in Pakistan (except Honda) now produce company fitted CNG kit version. Pakistan is also exporting CNG kits to various countries including China, Brazil, and Italy. More than 2 million vehicles on the country's road have dual fuel options with Suzuki having the highest in quantity. (Owais Mughal, 2009)

There are also some advantages of CNG like, cheaper than other fuels Environment friendly gas (produces significantly less pollutants than other fuels) available on almost every gasoline station but due to the increasing demand of CNG its disadvantages are more important to concern. Because survey shows that 71% of the car owners in Karachi use CNG as fuel, 75% of whom claim to face problem in its supply. Only 27% of cars are running on Petrol, and 2% are on Diesel. (Authors Data Collection, 2011).

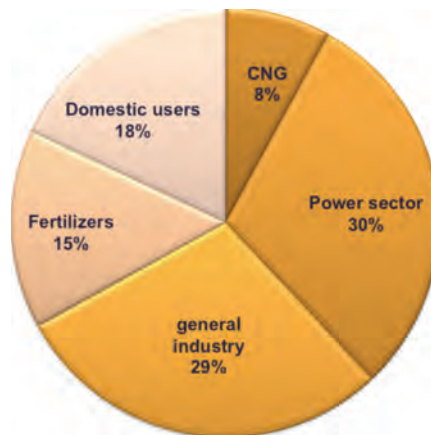


Figure 1: Gas consumption-sectors

Problem s tatement

The increasing demand of CNG has created many problems for the users because Pakistan has become the country with the highest number of CNG-run vehicles in the world. The number of operational CNG pumps has increased to 17, 000, while around 200 CNG pumps are being established and 4,000 investors have shown interest to set up fuel stations of this gas. And in a city like Karachi there are 71% of the car owners who run their on CNG. Therefore, some problems have aroused. Due to this increasing demand the prices of CNG is consistently increasing, the cost of installation is high, and now there is a shortage of CNG as well. Moreover, the cylinders are not safe as they are life dangerous and many cases and accidents have taken place in which many lives are lost and the reason behind was the cheaper fuel and financial crises. Moreover, the increasing demand of CNG for the use of fuel and household's causes' shortage of the gas provided to the industries and result is close down because of the demand is very high. The main issue of the CNG shortage in Karachi is that there is increasing demand due to increase in number of the CNG users and shortage of supply due to financial crisis.

Therefore the **h ypothesis** is:

“t he increase in the demand of c n G may lead to increase in several socio-cultural issues in the society.”

h ypothesis s etting:

H1. Assuming that more than 60% respondents are using CNG as a fuel.

$$H_0: \pi \geq 60\%$$

$$H_A: \pi < 60\%$$

H2. Assuming that more than 70% respondents are aware of CNG's Poor effects on vehicles' engines.

$$H_0: \pi \geq 70$$

$$H_A: \pi < 70\%$$

H3. Assuming that more than 50% respondents use CNG due to its lower prices than other fuels.

$$H_0: \pi \geq 50$$

$$H_A: \pi < 50\%$$

Purpose of the research:

The general purpose of this study is to understand the increased usage of

CNG as a fuel and its effects on CNG users of Karachi and to create awareness to the people that how this excessive usage is in turn affecting the industries and households.

Research Objectives

This research is conducted to achieve the following objectives:

- How the excessive use of CNG is becoming a reason for the Spoilage of vehicle's engine.
- Reasons for the Shortage of CNG in Karachi and its effects of CNG users.
- How the increasing demand of CNG Causing shortage of gas provided to industries and to the general public.

Significance of the study

The research work on CNG issues will help us to demonstrate the true reasons of CNG load -shedding and its problems. This study is important because today usage of CNG as a fuel has been increased so much that Pakistan currently has become the highest number of vehicles running on CNG in the world. Pakistan also has the highest number of CNG Stations in the world more than 3600. Especially in Karachi which is the largest city of Pakistan is currently having the highest number of CNG users. Recently new buses had been introduced by CDGK (city district government of Karachi) in Karachi, due to this, the consumption level of CNG will be increased. But with its increased usage its reservoirs are start to deplete with fast rate, that will create the problem of load shedding and also cause long lines in front of CNG Stations and also the cause for shortage of gas provided to other industries and to the general public. Therefore, the result of this study will help understand the issues and take necessary steps towards it.

Literature review

When CNG started in Pakistan, at that time almost everyone started converting his car from petrol to CNG because it was cheaper than petrol and diesel and also gives more mileage than petrol. But the demand of CNG has increased so much and now Pakistan has the highest number of CNG Stations in the world more than 3600 and also having highest number of vehicles running on CNG Only luxury cars and official vehicles now run on petrol. The situation has become so intense because many problems have arisen due to this high demand. Such as its load shedding and other affects.

Such as, the engine's life span is getting shortened by the usage of CNG. I

interviewed three vehicles engine mechanics and they told me that an engine which is made for running on petrol when runs on CNG that is a dry gas, damages the walls of engine and the ring over piston starts getting weak. Therefore the engine's life starts getting short.

Its load shedding has become a big problem for domestic users, and industries. On the other hand economy is being hit very hardly. This load shedding has put the CNG transport in trouble and those people who rely on public transport are being hit hard by the shortage of CNG.

Government recently announced two-days load shedding that brings 36,000 public transport vehicles to stand still.

Ghulam Mustafa (2011) describes the effects of two days load shedding in Karachi. The two-day closure of CNG stations in Karachi has brought about 36,000 public transport vehicles to remain in place, daily news has learnt. According to President Karachi transport union, about 16,000 mini buses and coaches and about 20,000 rickshaws and taxis stopped to operate referred shortage of CNG. Only about 3,000 coaches and buses were seen running on the road. He said that, it is pertinent to mention that two-day CNG load shedding is being done to control over the energy crisis. The greedy private transport owners are going against the rights of commuters as the passengers in the city are being charged unconscionably. And the more interesting thing is that the mini buses and coaches are not allowed to legally run their vehicles on CNG without the permission of government but due to this the transporters suspended their services

Murtaza Mughal, (2011) says that the decision to close CNG stations closed increase gas tariff to fertilizer plants by 100 percent will result in inflation, slow agricultural growth, low return, costly transportation, economic degradation and overall economic downturn, he said. Such a decision will also undermine the confidence of investors who invested in billions in CNG sector following the assurances of the top government officials. For the CNG Sector in Karachi, there is a two-day scheduled load shedding and in the remaining five days, long lines are seen in filling stations due to low gas pressure.

Aftab Chana (2011) mentions that in Karachi the CNG supplies to gas stations remained closed all across Sindh, including the financial backbone Karachi here on Wednesday according to the media report. Moments before the closure of compressed natural gas supply to Karachi, on almost every gas station a large number of long queues of vehicles were noticed waiting for CNG

refill. This two-day announcement of CNG closure from Karachi to Kashmir is followed by Sui northern gas. People complained of suffering from unhappiness by this decision, because their daily routine is badly disrupted by the stoppage of CNG supply from gas stations. They urged the government to make some alternative ways to meet this shortfall instead of suspension.

CNG consumes more than 8% of the total gas consumption, but this consumption is getting worse because 100% middle and lower middle class people use CNG transport. But they are suffering now due to this shortage. All this is causing big financial losses and large scale unemployment.

In 2005, CNG usage was just 2% of the total gas consumption, but now it is more than 8%. It may be increasing in the future. And this in turn will harm the productivity of industries. Therefore, it should be controlled because this precious gas can be used in more productive sectors like the industry.

Imran Ali (2011) deals with the effects of gas load shedding in industries. Because the gas shortage has forced a number of industrial units to close down their operations, while delay in fulfillment of exports consignments has become a matter of routine due to less supply and shortage of natural gas.

Meanwhile the government has already announced 'Gas load management plan' under which gas supply to the industries and CNG stations in Karachi would be stopped for two days a week. But this plan is looking totally ineffective because it was decided under "Gas load management Plan" that there would be 2-days load shedding in a week for the textile industry, however the days now have been increased up to three to four days, which is not feasible for the industrial productivity.

Data collection

The collection of data was taken up through questionnaires survey in selected Karachi city areas for collection of data on the Research at hand. In the questionnaires the general impact was on the theme related to use of CNG for major reason by the consumers affecting their financial burden and also their ultimate choice to shift from petrol to CNG due to financial reasons.

Data analysis

After collection of data from different respondents the data were analyzed that who uses personal transport 95% of them drive themselves and rest given them by the drivers.

The power and size of the vehicle engines, and found that the largest number of vehicles is 39% and lowest was 1800cc that is 4%. However, the maximum

number was the combination of 1000 and 1300cc which was above 70% of the total vehicle use.

Moreover, 27% of the people were using petrol as a fuel for their vehicle whereas 48% are using CNG and the rest lies in the use of petrol, CNG, and diesel. 74% of the people installed the CNG kit knowing that it had poor effects on the vehicles engines and 20% are not aware of the afterward effects of CNG on the engines and using it.

Discussion

The result shown was as such:

- 97% of the people own the cars.
- 3% of the people are just the users of vehicles but do not own them
- 15% are 800cc vehicle.
- 33% are 1000cc vehicles.
- 39% are 1300cc vehicles.
- 9% are 1600cc vehicle
- 27% of the people are using petrol as a fuel
- 48% of the people are using CNG as a fuel for their vehicles
- 74% people installed the CNG kit
- 80% of the people are aware of the CNG poor effects on vehicle's engines
- 43% of the people are using CNG due to its lower prices.
- 9% of the people say that the main reason behind CNG load shedding is the Depletion of LNG.
- 40% of the people say that all of the above reasons contribute to the CNG load shedding in Karachi.

The people who own the cars and uses CNG as their fuel because of the low prices, Whereas 27% of the people uses petrol and didn't install CNG kits in their cars knowing that it has very bad effect on their engines.

28% respondents are using both petrol and CNG as a fuel for their vehicles, and other use other diesel. However 80% are the CNG users and aware of the poor effects on vehicles engine, the main reason behind this usage of CNG gas is due to its low prices as compare to the other fuels and 23% of the people are using CNG due to its higher mileage than other fuels.

The reason behind CNG load shedding is the increasing number of CNG vehicles. Because of that the government has taken decision for two days off for gas at all CNG station which 16% thinks that this is the right decision whereas the rest of the people disagree with this. Whereas 40% of the

respondent claims that all of the above reasons contribute to the CNG load shedding in Karachi.

Almost about 80% people were aware of the poor effect on engine; even about 50% people were using CNG and are still using it. This implies through people in general are passing through social problems; they are using CNG for economic reasons.

c onclusion

The purpose of conducting this Research is to create awareness of high consumption and afterward effects of CNG as a fuel and its effect of CNG users in Karachi.

After conducting the Research the following conclusion have been drawn which are as follows

Most of the respondents agree that CNG spoils their vehicle engine, but due to much cheaper as compared to other fuels they are still using it as they can't afford these due to low income and vice versa. Moreover, the reason behind this shortage of CNG is due to increasing number of CNG users and its demand is increasing day by day.

71% use compressed gas where as 75% of the people claims to face the problem in its shortage supply, because as the demand is increasing day by day supply automatically decreases because 100% of the middle class are poor and can't afford other fuels as the petrol prices are reaching to the sky and they remain CNG transporters.

Industrial productivity is getting badly affected by this excessive use of CNG, causes a huge depletion in natural resources because the gas shortage has forced a number of industries to close down and delay in fulfillment of exports as a matter of less supply and shortage of natural gas. Therefore it should be controlled and use in industrial sector as productivity will not only help our nation but also increase in its economic development of the country.

Therefore the increase in CNG prices is increasing social issues as well.

Thus our Research shows that:

CNG issues have negative impact on CNG users as well as on the economy. It has more disadvantages than advantages and it has become a difficulty rather than a facility.

r ecommendations

- CNG cylinders who are not properly installed could become a cause of a huge loss. Therefore it should be installed by the proper certified company/ workshops.
- Do not buy the component by different sources and install the kit by yourself.
- CNG cylinders should be tested in every five years.
- Acquaint yourself with the mechanics of CNG and the precautions essential for driving a CNG cylinder.
- Car owners should not depend totally on CNG. They should also go for the other fuel alternative such as petrol. So that their daily activities will not be affected and the problem of gas load shedding could be minimize.
- There are many industries that are totally dependent on gas for running their daily operations and due to this they suffer the shortage problem in the long-run. They should make some alternative for running their activities.
- Government should ban the new gas connection to the new CNG stations and to the industries for managing the gas shortage problem.
- Gas supplies could be enhanced through facilitating commerce in LPG.
- Government should drop taxes temporarily from, other fuel substitutes such as Petrol and Diesel, to make it cheaper and competitive with CNG, thus the problem of CNG shortage can be controlled.

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Poverty has no Lobby in Pak Media

a bdul Jabbar Khan

This paper has dilated upon the question of poverty alleviation and its coverage in Pakistani media, both in print and electronic. Poverty has not even been a serious concern for the government officials as in case of the United Nations Development Program's Millennium Development Goals wherein poverty reduction has been prioritized as number one issue of the world. Being one of the poorest countries of the world, Pakistan government and its luxurious style of governance do not match nor commensurate with its resources. The study has examined as how the various segments of print media and the news channels, mostly in the private sector have treated the poverty issue. The revenue earning sources through direct and indirect taxation and political discussion is the largest time-consuming slots which have been placed on fixed programme charts particularly by news channels.

Keywords: Poverty, Pakistani Media, Lobbying, Developmental Goals

introduction

There has been an increase in poverty incidence and its prevailing rate in the country. During the early five years of the first decade of 2000, the poverty has witnessed an increase and according to some World Bank and IMF estimates the prevailing rate has been even fifty to sixty percent ranging from general poverty to extreme to critical level of poverty in urban, rural and remote areas of different provinces. Thar Desert area in Sindh, remote areas of Baluchistan and lower belt of the Punjab has suffered the poverty levels like that of different mountainous terrains of KP Province of north-western region.

With a purchasing power parity (PPP) concept of measuring poverty or on the basis of consumption with no savings method, the poverty could also be examined through the low savings and low investment, or otherwise depending fully on foreign assistance and borrowed funding. The role of media thus plays a highly critical role as unlike print media where the buying power is required for purchase of newspapers; the electronic media has good presence almost in every household having a television set to have a better access to information and a message. People receive the message through

audio-visual aid and do not require a minimum educational level. The impact of electronic media did not need any literacy percentage as required in print media to read and analyze the message.

Information itself being a big strength in any society and could be utilized in economic reforms and help address the behavioral stance thus attracting the attention of viewers or readers for contentment and not persuading for high consumption. According to experts information is at the centre of everything in today's world. The savings itself being the fundamental economic factor for higher investment and accelerated economic activities could be achieved through a proper message to the recipients. The desired results could be attained through contentment and a simple living. This communication technique has a meaningful impact on poverty reduction and declining the temptation for higher consumption and so-called high standard of living.

This study catered to the usage of leading newspapers and leading news channels who not by designs but by happening of incidents have covered the poverty related incidents and analysis namely, daily Dawn, daily The Time, daily The Nation and daily The News with different editions from different cities. While the news channels like Express, ARY News, Aaj, Geo Dawn, Waqt and Dunya etc. being the main windows of mini-screen have the popular audience at the prime-time coverage. The analysis carrying a data-based study showed that the coverage has not been even one percent of the 24-hour coverage of the news channels or the print media including all the leading English daily newspapers from major stations like Karachi, Lahore, and Islamabad etc. The span has been examined in terms of space for fifteen days in the month of August 2014 and the prime-time of electronic media (major news channels) for the same period. The news have been either published or put on air related to certain incidents of suicidal attempts, distribution of cash through income support programme or youth's loan and incentive scheme, however hard contents on poverty and government plans for alleviation have not been projected or properly reflected in media.

This may be because of, one could say, "Poverty has no lobby in media to get better coverage." The global community having realized the problems of poverty and allied issues pursued the Millennium Development Goals for poverty reduction.

This paper has also examined as how the mainstream media has viewed the basic question of food related needs of low income group in Pakistan. The media owners are found more on money-making programmes than the poverty

and social issues projection. Though the majority of population suffered a lot due to poverty incidence, however the projection has been more on political discussion than meaningful message on socio-economic issues which the majority of people have suffered over a long period of time.

Objective and importance of study

Poverty may be defined as lack of resources to fulfill basic needs of food, health, education and shelter to manage day to day living. In a politically charged environment in any democratic Third World country could be seen through the eyes of mere slogans and no solid socio-economic work for the good of society.

r esearch Methodology

1. r esearch Design

This is a design that examines the contents related to poverty and related issues by media in news channels and newspapers from leading media houses and provide statistics and figures on the coverage (poverty and socio-economic issues).

2. s ampling

This being a qualitative research, non-empirical thus logical has been based on both the sectors of media, print and visuals leading to create impact on poverty and economic policy messages to the audiences. The research on comparative study entertains a sample that has been drawn from different leading English Daily, namely Dawn, The News, The Time, The Nation and leading channels like Express, ARY, Aaj, Dunya etc. The analyses are based on the basis of the leading circulation and viewership of the papers and television channels in terms of the viewership based on the “meters to having rating” managed by the a private organization.

The definition of news or communication could be referred to as according to JohnV.Vilani (2009) the news or communication could be explained and defined as “one of the referable information to the society or the recipient, though difficult to define in the modern communication regime. He referred the development news related to the needs of a developing country in terms of information and dissemination of message.

3. h ypothesis

A media organ reflecting the non-economic news either through the columns or the mini-screen has its compelling contents like many other organisations that

are having an exclusive report or coverage has more attraction in competitive regime today in Pakistani market. However, the political or criminal aspect of the news story is projected more in sensational manner than the hard issues of poverty and social problems that a society is confronted with.

It could also be assessed as if the policy of the media organization is more of sensationalism or politically motivated viewers than having its priority for the socio-economic development of the society. There has not been a single media house that could be pro-poor, majority population operating in Pakistan than those either projecting the private sector or political contents. So it could be hypothesized that the media organisations in majority prefer the sports, political or crime related coverage more than the economic or social issues like education, poverty, health and water related problems.

Literature r eview

The literature under reference is most referred to here with a background of international funding organisations that provide funding for poverty alleviation, socio-economic projects etc. and health and education matters. The individual countries' poverty reduction strategy papers like Pakistan are also referred in literature review. Besides the organisations engaged in poverty reduction financial assistance include Asian Development Bank, the World Bank, International Monetary Fund and some other institutions like British and Norway based funding organizations. Conflict resolution too has relevance in poverty reduction funding programme.

Economic Survey of Pakistan, an official annual study by the economic affairs ministry Islamabad, *Poverty Reduction Strategy Papers* (PRSP), provides material on poverty and alleviation policy of the government on the yearly basis. Last report was released on 31st May, 2013.

William J.V.Vilanilam (2009) has discussed the question of Development Communication in Practice: India and the Millennium Development Goals; an analytical book on the United Nation's Development Programme Millennium Goals in India carrying valuable assessment with reference to development communication.

UNDP Thematic Trust Fund: Poverty Reduction 2006 Report, New York. It assesses the poverty reduction and the funding source is thematic trust Fund for poverty all through the communication tools and triggers available through different communication means.

James D. Wolfensohn, a well-known World Bank economist and President well known for his leadership with his report on, "The Right to tell: the Role of

Mass Media in Economic Development.” WPF 2005, Washington.

Luc-Joel Gregoire, Chief Economist, UNDP, “Why Development needs Good Journalism” WPF 2005.

Joseph R. Dominick, “Perspective on Mass Communication” talks about the newspapers and a paradigm for the purpose of analyzing the particular subject in research and analysis.

Main theme

The discussion and remedies for poverty reduction has been indigenous programme for different countries. In case of Pakistan there are certain private sector organizations (NGOs) besides the government programmes like Benazir Income Support Programme, Youth Business Loan by Nawaz Sharif regime could be referred to besides Zakat and *Bait ul Maal* concept of the old Divine teachings are the tools and triggers used for poverty alleviation, yet the communication still plays a leading and fundamental role in properly educating and teaching the community to be simple in usual household life that also helps in inducing savings through moderate spending on foods and other household items. Mere consumption and more spending yields inflation and consumption pattern higher in any society, thus becomes a counter productive means for poverty alleviation. The divine message included the Zakat, Ushr, welfare for poor by the government and state machinery are provided in the Holy Book and even the Church provides enough teaching and practices for poor and poverty alleviation. Besides the welfare concept of poverty reduction envisaged in Islamic teachings or Bible, the same could be applied in any society as there are laws related to the Islam are being implemented by the Western World for the good of their low income people.

impact of media coverage

The impact is always notable in any given situation by media, be it print or electronic. It has the strength and at time weakness in message being received by the readers or audiences. The poverty could be tackled in the manner governments or a given community wanted to handle it. More resources would certainly help in addressing the issue for more welfare tools while having no corruption and fair application of triggers would have positive impact. However, like many other third world countries, Pakistan has the critical issues in corruption led practices and approaches even by the government functionaries and officials handling the financial matters aimed at addressing the poverty issues.

News Channels	Time provided	Prime time 7Pm to 12Pm
ARY News	10.5 Min	During 5-hour a day
GEO	12.40 Min	During 5-hour a day
Dunya TV	12.30 Min	During 5-hour a day
Aaj TV	10.50 Min	During 5-hour a day

Source: FPC of different new channels.

The strength of poverty in a poor country is getting more. The scale and insidious nature of poverty desires new reporting approaches and strategy in order to prick the national conscience and prod governments into firm action. It is noted with concern that the media covers poverty and related issues in a superficial manner. The sensationalism is the visible theme in electronic media while in print one the in-depth analysis are more on business and corporate sector than the general development and its impact on poverty alleviation. Poverty reporting should include:

Table 2. Number of items published on Poverty issues

Name	News Pages	Editorial	Editions/Other pages	Total
Dawn	13	1	3	17
The News	5	0	1	07
The Nation	2	1	2	5
Tribune	7	1	2	10

Source: Data from newspapers in August 2014 for 15 days.

The above figures show that the news pages or the editorial have no attraction to cover the poverty and allied subjects by the national daily newspapers. It is certainly not a good proposition by the print media. Identical position existed in case of news channels as the Table 1 also showed poor coverage on news, features, reports or news or feature packages in news channels. However, a negligible coverage could be seen in case of drought or floods type natural calamity as and when affected the rural or remote areas.

Table 3. Comparison of total space provided on Poverty issues

Daily	Main News	Mag & Other	Total
Dawn	170 cm	350 cm	620 cm
The News	160 cm	210 cm	370 cm
The Nation	145 cm	230 cm	375 cm

Source: Daily Newspapers coverage in August 2014

There are urgent and specific measures to be deployed by the government and international funding agencies, like the World Bank and ADB stressing the corruption-free policies and more involvement of community representatives and audits in post project situation. This leads to better usage of funds which could in their true sense lead to address the poverty fight.

c onclusion and s ummary

The international and domestic laws provide a protection to the users and consumers towards information. Access right to information has rightly been discussed and being adopted in even poor countries, however corruption still being the strong sector which needs better perception among all cadres of society. Perception on corruption has been poor, as being referred to by Transparency International.

The right of expression is embodied in the United Nations charter where free media provide a protection to the fundamental right; similarly poverty alleviation is a fundamental social right. The World Bank has produced an excellent publication, *The Right to Tell: The Role of Mass Media in Economic Development* targeting how media impacts development under different situation and projecting evidence on factors that can allow media to foster economic and political markets as well as to empower those who are disenfranchised. Though there are certain government controls over media, an independent media has a strong presence for poverty alleviation through fair practices not involving in corruption and pilferages of public money. Media must be used in socio-economic development programmes rather using the same for political purposes.

An independent media moves like a watchdog on the government activities. The policies of any government are criticized by media in the best public interest, and as such, when people do not have awareness to raise voice for their rights. It is always media that becomes voice of the people. Amartya Sen's (2001) fundamental contribution 'Development as Freedom, measures poverty not in terms of income rather follows a good and positive life.

In Pakistani society where gender discrimination too has a toll, needs to be addressed through the available means in poverty reduction policy by way of education and women empowerment. This being an important factor could also help in proper information dissemination and managing household unit through the female member of the given family.

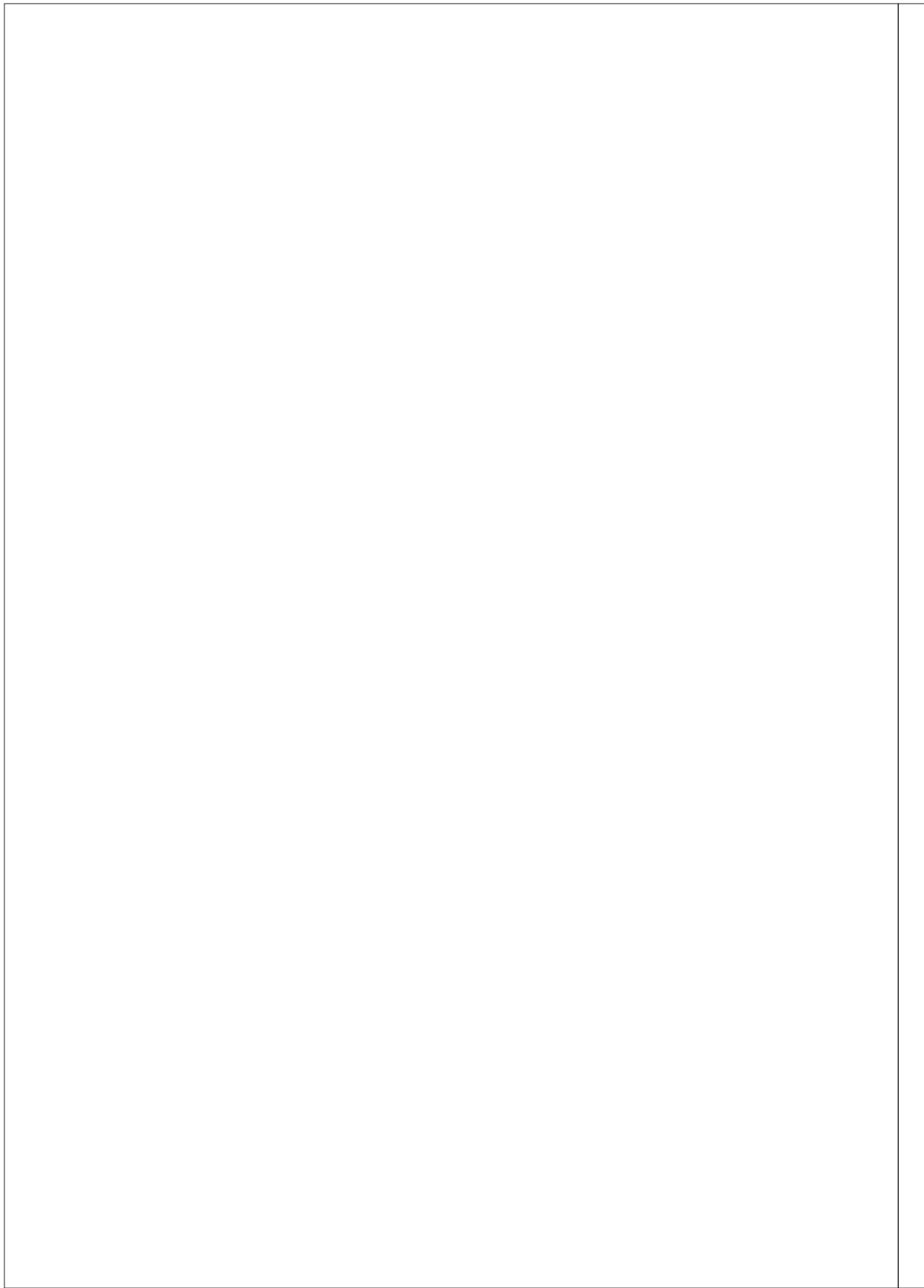
There are moves in the developed world for using media for poverty alleviation; however, Pakistani media has not been of its own, or through the

government persuasion applying its impact on poverty issues and education spread. This study has seen how weak is the response from the media organizations, personnel and even the regulatory authorities in addressing the poverty and social issues. To combat this highly placed issue in the society needs application and deployment all available sources for fight against poverty. Media has a strong role and would continue to be assessed a powerful forum available to economists and social reformers. Poor coverage needs to be changed through the acts of plays, scripts, news presentation in electronic media and in print special editions and a dedicated space not alone for industry and finance is required but for education and poverty is required on a regular and daily basis.

Poverty is not “sexy” to have its due projection on media, thus one could simply assert and hypothesized that it has no “ lobby” in media for projection and presentation. The need of a society urges upon all segments to move forward to a better coverage on reasons as why the poor commit suicide and why the body organs are being sold by poor men or women. The media, thus has its responsibility and could play a lead role in poverty alleviation.

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r ural Women r ole in a griculture of Pakistan: c ontributions and c onstraints

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and
s huhabuddin Mughal**

The study was conducted to analyze participation level, competence and constraints faced by the rural women in agricultural activities in the rural Sindh province of Pakistan. A descriptive survey research was designed to collect the information from 100 females who were selected by employing multi-stage random sampling technique. Results showed that the majority of the respondents were illiterate, married, engaged in various household and agricultural activities, i.e., sowing, thinning, weeding, hoeing, harvesting and cotton picking, aimed to support their families. Results further revealed that the competency level ranked 1st in harvesting followed by weeding, hoeing, sowing, thinning, storage, seed sorting, fertilizer application and drying ranked 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, and 9th, respectively. The results further suggested that women were competent enough, but their illiteracy, lack of awareness about advanced technologies and transportation facilities recorded as one of the major constraints to contribute as a professional agriculturists and to travel to remote fields. Finally based on the results it is recommended that at least middle school should be established at village level.

Keywords: *Women; Gender; Agriculture; Sindh; Pakistan;*

introduction

Available data from Pakistan on rural and agricultural feminization shows that about 49.09 percent of women reside in rural areas as compared to 50.91 percent of males (GoP, 2013). Majority of our women population residing in rural areas are directly or indirectly involved in agricultural activities. They play a significant role in agriculture with their contribution is nearly 43 percent. Women work as mothers, household laborers, and as social

production workers. They are involved in a number of on-farm agricultural and related activities such as weeding, hoeing, grass cutting, cotton picking, animal grazing, milking etc. They constitute over 25 percent of entire family workers in agriculture household and over 75 percent as a part time labor force. Women include the largest percentage of the workforce in the agricultural sector, but do not have access and control over all land and productive resources (Magsi, 2012).

Rural women play a key role in agriculture and livestock management and in supplying food to men in the fields, hauling water, collecting fuel wood, and managing livestock. Rural women really supplement their efforts in cultivation of the crops right from the preparation of soil to the post-harvest operations (Habib, 1996). According to a report by UNDP (1997) rural women's participation rate in crop and livestock production activities is about 79.4 percent which is higher than that of men (60.8 percent). Women are also responsible for managing pre-harvest, post-harvest and food security activities. A large majority of them are also engaged in poultry and livestock production.

The women are equally efficient in other field operation such as seed bed preparation, tilling, sowing, fertilizer application, fodder cutting, weeding, inter-culturing, transplanting, husking, threshing, drying, storing cereals and fodder, selling produce and harvesting of crops, fruits and vegetables (Ahmed and Hussain, 2004). Rural women often devote more time to these tasks than men do. Surveys have revealed that a woman works 12 to 15 hours a day on various economic activities and household chores. According to another survey report by FAO (2001) rural women often devote more time from 16-18 hours against 8-10 hours by men in a day to these tasks. Rural women residing in rural areas of four provinces extensively involve in the production of major field crops. With respect to crops, their participation is particularly high in cotton, rice, pulses and vegetables (Nosheen *et al.*, 2008). Rice and cotton cultivation in Sindh jointly account for more than one-third of women's annual agricultural activities. It has been estimated that women account for 29.28 percent of labor in rice production and 23.55 percent in cotton-wheat areas. One study in rice and cotton producing villages in Pakistan showed that in agricultural activities women spent 39.34 and 50.42 percent of their time in rice and cotton growing areas respectively (Shaheed and Mumtaz, 1990; Rashdi, 2002). Asghar (1994) reported that women are involved in various primary and secondary cotton operations, such as weeding and thinning (59.5 percent), manuring (29 percent), hoeing (52.5 percent), cotton cleaning (77

percent), and stick removing (72.5 percent). Actually their participation in production of major crops has been estimated to be approximately 30 percent in rice, 25 percent in 152 cotton, 23 percent in sugarcane, 18 percent in wheat and 26 percent in vegetables (Ahmed and Hussain, 2004).

Despite the important roles they play in agricultural economies, rural women in Pakistan suffer from the highest illiteracy rates and are the most visible face of poverty. They constitute about 36 percent of the total population residing in the rural areas of Pakistan but only 7 percent can just read and write. The literacy rate of women living in the province of Sindh is only 5 percent. Being less educated, the rural women cannot properly take care of their livelihood, children and make account of their earned income. As a result of women's great efforts in agricultural production, cannot guarantee their self-sustenance. This is still not enough, however, to cover other needs, such as health care, paying for the education of their children or the acquisition of other products and goods which are necessary on a day-to-day basis since they have a limited financial capacity caused by an inefficient supply chain and poor conservation of their surpluses.

Although, so many research studies had been designed to investigate the rural women; involvement in agriculture in the past but there is still an inadequate database on 'what farm women do. To integrate women in any agricultural development project's design and implementation, it is essential to have a complete knowledge of 'what women do'. The single major reason attributed to this lopsidedness of development plans and policies is that economic contribution by women has not only been underestimated and unrecognized but very little has actually been written and known about what women do in different sectors of the national economy and particularly in agricultural sector. This research is an attempt to highlight the pronounced but invisible hand of women in agriculture, and come up with the findings that deprive women to get access to productive resources and considerable livelihood earning. So keeping in view the above facts, an attempt had been made to explore the extent of rural women's participation in different agricultural activities related to crops, livestock and poultry production in the TalukaJhando Mari from District TandoAllahyar which was purposively selected for this study. Moreover, specific objectives set-forth for this study are (i) to determine the level of participation of rural woman in various agriculture activities, (ii) to assess the competence level of rural woman in performing roles related to agriculture production and the constraints, faced by rural woman in farm practices.

Methodology

• *Location and description of study area*

The study was conducted in a randomly selected union council of Taluka Jhando Mari, District Tando Allahyar (Figure 1). Like other Talukas of Pakistan, the literacy level of female was comparatively low than male in rural areas of Jhando Mari (GoP, 2013). Taluka Jhando Mari has normal climate and canal water supply that irrigates agricultural crops. Especially, Cotton, Wheat, Sugarcane are the major crops grown in this Taluka. All types of fruits and vegetables, Cabbage, Cauliflower, Tomato, Okra, Radish, Spinach, Chilies, Onion Oil Seeds, Soybean, Sunflower, Fodder like Maize, Millet, Berseem etc. are also grown in this area. Taluka Jhando Mari is also famous for orchards such as; Mango, Chikoo, Guava, Grewia (Falsa), Banana, Papaya and Citrus.



Figure 1. Map of district Tando Allahyar showing union councils of Taluka Jhando Mari

• *Sampling procedure*

Descriptive survey research was designed to collect the information from 100 females who were selected by employing multi-stage random sampling technique. The five villages were taken randomly from Taluka Jhando Mari District Tando Allahyar, Sindh. Twenty farm families were selected from each selected village at random. A questionnaire was developed in this regard. A multistage sampling design was used for the selection of study respondents using random sampling technique. For random selection of a farm family list of farm families residing in the selected villages was prepared with the consultation of local management (councilor) and then it was verified from the local voters list. Then the names of farm families were written on the piece of paper and respondents were selected through lottery method from each farm family thereby, making a sample of 100 respondents. The data were collected during 2013 through a well-structured,

validated interview schedule (Eck and Torres, 1996; Cho, 2002; Wingenbachet *al.*, 2003). The extent of rural women participation in agricultural activities was measured by using a five point scale namely 'Never', 'Once a month', 'Once a week', 'Almost', and 'Every day' which was assigned scores of 1 = Never, 2 = Once a month, 3 = Once a week, 4 = Almost, 5 = Every day (Sailaja and Reddy, 2003). Competence level of rural women in agricultural activities was measured by using a five point continuum namely 'Not at all', 'Poor', 'Satisfactory', 'Good', and 'Excellent' which were assigned scores of 1 = Not at all, 2 = Poor, 3 = Satisfactory, 4 = Good, 5 = Excellent. Similarly, the extent of constraints faced by rural women in agricultural activities was measured by using a five point scale namely 'Not at all', 'Some time', 'Often', 'Almost always', 'Always' which were assigned scores of 1 = Not at all, 2 = Some time, 3 = Often, 4 = Almost always, 5 = Always. The ranking of activities was completed on the basis of the mean value. The study was descriptive in nature and reliability of data was checked through Crobbach's Alpha. During data collection efforts were made to keep it simple and understandable so as to capture all the necessary information on participation level of women farmer's in various economic activities. The collected data were analyzed by using Statistical Package for Social Sciences (SPSS).

s tudy Findings

- ***Descriptive statistics***

This part shows the main findings of the research. Likewise it is observed that majority of the respondents (50 percent) were married and the majority of them (50 percent) were also illiterate, where only 10 percent received 10 years of standard education (matriculation). We have also observed that around half of the respondents were in the category of 31-45 years of age, while 40 percent were 16-30 years, while 10percent belonged to the age of 46 years and above. Similarly, 85 percent of the total respondents were engaged in agriculture, 15 percent engaged in other then agriculture, e.g. sewing, housewives etc.

- ***Participation and competency of rural women in agricultural activities***

Rural women in Pakistan perform a variety of tasks in the field of agriculture. To determine their extent in crop production activities questions were asked to the respondents and their responses are given Table-1. Data in this table reveals that most of the women participated in pre-harvest, harvest and post-harvest activities. They were involved in pre-harvest activities like weeding, hoeing, thinning and seed sorting. Similarly, they actively participated in harvesting activities, either it is vegetable and cotton picking or it may be wheat and sugarcane cutting. The rural women could always be seen working in the field.

The women are always involved in post-harvest activities like harvesting, storage and drying. However, they were least concerned in irrigation and fertilizer activities. Most of the responses regarding working hours suggest that they spent about 6 to 8 hours in the field working shoulder to shoulder with their men. They don't care of the about the severity of season or weather. It may be sizzling cold of winter or tough hot summer but they are always working in the fields. The data presented in Table 12 depicts that among agricultural activities women's participation in harvesting of was at the top (M = 4.87, SD = 0.39). followed by hand weeding (M = 4.83, SD = 0.51), hoeing (M = 4.42, SD = 0.67), sowing (M = 4.15, SD = 0.98), storage (M = 4.09, SD = 0.93), thinning (M = 3.86, SD = 1.07), drying (M = 3.61, SD = 1.14), seed sorting (M = 3.02, SD = 1.16), seed treatment (M = 2.77, SD = 1.37), threshing (M = 2.73, SD = 1.52), seed preparation (M = 2.69, SD = 1.51), land preparation (M = 2.36, SD = 1.25), fertilizer application (M = 2.31, SD = 1.31) and irrigation application (M = 1.20, SD = 0.49.)

t able-1Extent of participation of rural women in farm level agricultural activities

Categories	Frequency & Percentage of respondents					Mean	SD	Rank
	Never	Once a month	Once a week	Almost Every Day	Every Day			
Harvesting	0	0	2	9	89	4.87	0.39	1
Weeding	0	2	3	8	87	4.83	0.51	2
Hoeing	0	0	10	38	52	4.42	0.67	3
Sowing	3	5	12	34	46	4.15	0.98	4
Storage	2	5	17	36	40	4.09	0.93	5
Thinning	6	5	19	39	31	3.86	1.07	6
Drying	3	17	23	30	27	3.61	1.14	7
Seed sorting	9	32	14	38	7	3.02	1.16	8
Seed treatment	26	21	11	34	8	2.77	1.37	9
Threshing	29	25	9	18	19	2.73	1.52	10
Seed preparation	31	5	21	29	14	2.69	1.51	11
Land preparation	29	34	18	10	9	2.36	1.25	12
Fertilizer application	38	19	27	6	10	2.31	1.31	13
Seed rate	67	0	3	22	8	2.04	1.52	14
Irrigation application	84	10	4	2	0	1.20	0.49	15

Scale: 1 = Never, 2 = Once a month, 3 = Once a week, 4 = Almost, 5 = Everyday

Ranking of rural women’s participation in farm level agricultural activities has been based on responses as per set scale: 1 = Never, 2 = Once a month, 3 = Once a week, 4 = Almost, 5 = Every day are given in Table 12. The data analysis reveals that the participation of rural women in harvesting of different crops (wheat, cotton picking, sugarcane cutting) ranked on the top. About 89 percent women out of sample of 100 responded that they were involved in harvesting of almost every crop; cotton picking was on the top of all. It was followed by activities like; hand weeding, hoeing, sowing, storage, thinning, drying, seed sorting, seed treatment, threshing, seed preparation, land preparation, fertilizer application, seed rate, and irrigation application 2nd, 3rd, 4th, 5th, 6th, 7th and 8th.....15th, respectively. The women were least involved in irrigation application, land preparation and threshing activities. 84 percent women responded that they were not involved in any kind of irrigation activity hence; this activity was ranked the last (15th), while sixty seven (67) women did not know about the seed rate required for cultivation of any crop. While on the other hand rural women’s participation is low in seed rate that ranked 13th among the other agricultural and production related activities. The data further suggest that low ranked activities were mostly carried out by the men. However, women were sharing in the activities like seed sorting, seed preparation and seed treatment.

The data reveals in the Table-2 that most of the women were competent enough in pre-harvest such as weeding, hoeing, sowing, thinning and seed sorting, harvest and post-harvest like storage, harvesting and drying activities.

Table-2 Competence level of rural women regarding farm level agricultural activities

Categories	Frequency & Percentage of respondents					Mean	SD	Rank
	Not at all	Poor	Satisfactory	Good	Excellent			
Weeding	1	1	3	43	52	4.44	0.70	1
Harvesting	0	1	2	53	44	4.40	0.59	2
Hoeing	2	2	10	38	48	4.30	0.86	3
Sowing	5	6	12	30	47	4.08	1.13	4
Thinning	4	6	21	37	32	3.87	1.06	5
Storage	4	5	40	22	29	3.67	1.07	6
Seed sorting	35	28	11	13	15	2.48	1.45	7
Fertilizer application	26	31	25	8	10	2.45	1.24	8
Drying	36	27	23	5	9	2.24	1.25	9

Seed treatment	34	45	11	7	3	2.00	1.01	10
Seed preparation	41	35	17	4	3	1.93	1.01	11
Threshing	40	37	19	3	1	1.88	0.89	12
Land preparation	48	39	8	5	0	1.83	1.11	13
Seed rate	62	22	13	3	0	1.58	0.84	14
Irrigation application	84	10	4	2	0	1.24	0.62	15

Scale: 1 = Not at all, 2 = Poor, 3 = Satisfactory, 4 = Good, 5 = Excellent

Ranking of rural women's competence level in agricultural activities has been based on responses as per set scale: 1 = Not at all, 2 = Poor, 3 = Satisfactory, 4 = Good, 5 = Excellent are given in Table 2. The ranking is based on the competency level shown from their responses. They were asked whether they can perform good or excellent to be ranked at number one. The data analysis reveals that the rural women' were competent enough in harvesting of different crops (such as: wheat, cotton picking, sugarcane cutting, vegetables etc.) ranked on the top. Their competency level ranked 1st in weeding followed by harvesting, hoeing, sowing, thinning, storage, seed sorting, fertilizer application and drying ranked 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, and 9th, respectively. The weeding (M = 4.44, SD = 0.7) , crop harvesting (M = 4.40, SD = 0.59) and hoeing (M = 4.30, SD = 0.86) were their favorite activities; they were equally competent to carry the tasks of sowing (M = 4.08, SD = 1.13) and thinning (M = 3.87, SD = 1.13). Their response to these activities was either good or excellent. The irrigation application (M = 1.24, SD = 0.62), Seed rate (M = 1.58, SD = 0.84), land preparation (M = 1.83, SD = 1.11), threshing (M = 1.88, SD = 0.89) seed preparation (M = 1.93, SD = 1.01) seed treatment (M = 4.08, SD = 1.13) were their less attracted activities. About 84 percent women were not involved in any irrigation activity, hence they did not know much about it. Similarly, they were poor in fertilizer application and drying almost 26 percent and 36 percent women did not show interest in both activities. In their opinion men can perform better in threshing than women. The women seem competent in cotton picking, wheat harvesting, weeding, thinning, and hoeing as compared to land preparation, seed sorting, and crop storage. The women seem incompetent in irrigation application, land preparation, seed treatment, seed preparation, seed rate, drying and threshing activities. 84 percent women responded that they were not involved in any irrigation activity hence this activity was numbered 15th in the ranking list, while, 62 percent women did not know about the seed rate required for sowing of any crop and ranked number 14th.

• **Participation of rural women in other economic activities**

In the study area rural women were actively involved in household activities to generate income, where their participation was evaluated in terms of activities like: stitching, embroidery, wood collection, handicraft, and basket making. The responses were measured on scale: 1= Never, 2 = Once a month, 3 = Once a week, 4 = Almost, 5 = Every day, and results are presented in Table 7. Comparison of results suggests that women have significant contribution in stitching (M = 4.39, SD = 0.68), embroidery (M = 4.17, SD = 0.87), and wood collection (M = 3.23, SD = 1.14). However, very few rural women were involved in handicraft (M = 2.42, SD = 0.89), and basket making (M = 1.37, SD = 0.53). Ranking of rural women’s participation in economic/household management activities has been determined and results are presented in Table 18. A questioner was set with scale: 1= Never, 2 = Once a month, 3 = Once a week, 4 = Almost, 5 = Every day to seek the responses. The data analysis reveals that the participation of rural women in stitching (48 percent), embroidery (42 percent), wood collection (41 percent), ranked 1st, 2nd, and 3rd, respectively. While, handicraft (4 percent) and basket making (zeropercent) ranked 4th and 5th, respectively.

Table-3 Extent of participation level of rural women in economic/household activities

Categories	Frequency & Percentage of respondents					Mean	SD	Rank
	Never	Once a month	Once a week	Almost Every Day	Every Day			
Stitching	0	2	5	45	48	4.39	0.68	1
Embroidery	0	5	15	38	42	4.17	0.87	2
Wood collection	11	14	25	41	9	3.23	1.14	3
Handicraft	12	45	36	3	4	2.42	0.89	4
Basket making	65	33	2	0	0	1.37	0.53	5

Scale: 1 = Never, 2 = Once a month, 3 = Once a week, 4 = Almost every day, 5 = Everyday

For this study the responses regarding respondent’s competence were measured on scale: 1 = Not at all, 2 = Poor, 3 = Satisfactory, 4 = Good, 5 = Excellent and results are plotted in Table 4. Comparison of results suggests that women were competent enough in embroidery (M = 4.52, SD = 0.63) and stitching (M = 4.40, SD = 0.57). The wood collection (M = 3.82, SD = 0.81) was also their requirement to cooking in the house. However, very few rural women were involved in handicraft (M = 3.31, SD = 0.91) and basket making (M = 1.61, SD = 0.92). They have very little knowledge on basket making and handcrafting. The aged and trained women used to teach the younger girls and

women the techniques on homemade crafts. They used earn some money by selling their home made crafts at very meager rates to support their family.

Table-4 Competence of rural women in economic/household activities

Categories	Frequency & Percentage of respondents					Mean	SD	Rank
	Not at all	Poor	Satisfactory	Good	Excellent			
Embroidery	0	1	4	37	58	4.52	0.63	1
Stitching	0	0	4	52	44	4.40	0.57	2
Wood collection	2	4	16	63	15	3.82	0.81	3
Handicraft	4	7	54	24	11	3.31	0.91	4
Basket making	61	24	9	5	1	1.61	0.92	5

Scale: 1 = Not at all, 2 = Poor, 3 = Satisfactory, 4 = Good, 5 = Excellent

Competence level of rural women's was ranked on the basis economic/household management activities and given in Table 8. A questioner was set with scale: 1 = Not at all, 2 = Poor, 3 = Satisfactory, 4 = Good, 5 = Excellent. The data analysis reveals that rural women ranked on top in embroidery (58 percent) followed by stitching (42 percent) and wood collection (15 percent), respectively. While, handicraft (11 percent) and only (1 percent) basket making have excellent skills. The aged women used to teach the techniques on homemade fashioning to younger girls and women. They were earning some money from the embroidery; however they were selling their products at very meager rates.

• **Constraints faced by rural women working in agriculture sector**

Respondents were interviewed to find out their perceptions about constrains faced by rural women in terms of their economic conditions, money ownership, lack of knowledge, lack of transportation facilities, lack of adoption of agricultural technologies, lack of coordination, long distance to attend meeting and non-regularity of meetings. The data on their response are given in Table 5. An overwhelming majority of the respondents (over 95percent) indicated that they have difficulty in understanding the technology and 86percent has weak economic conditions (M = 4.94, SD = 0.28). Similarly, over 88percent responded that they do not have their own money (M = 4.85, SD = 0.44). Lack of mobility was another major constraint to travel to long distances (M = 4.86, SD = 0.40) so that they were unable to attend meetings. Constraints faced by rural women were ranked on scale: 1 = Not at all, 2 = Some time, 3 = Often, 4 = Almost always, 5 = Always. The data analysis reveals that the constraints of rural women were ranked under categories as: technology difficult to

understand, weak economic conditions, having no own money, irregularity in meetings, lack of knowledge, lack of communication, long distance meetings, lack of transportation facilities, lack of adoption of agricultural technologies, and lack of coordination and they followed the ranking order as: 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, and 10th, respectively.

Table-5 Extent of constraints faced by rural women working in agriculture sector

Categories	Frequency & Percentage of respondents					Mean	SD	Rank
	No at all	Some time	Often	Almost always	Always			
Technology difficult to understand	0	0	1	4	95	4.94	0.28	1
Weak economic condition	0	0	2	12	86	4.86	0.40	2
Not having own money	0	0	3	9	88	4.85	0.44	3
Long distance to meeting	0	8	0	0	92	4.76	0.82	4
Irregularity meeting	0	0	5	21	74	4.69	0.56	5
Lack of adoption agriculture technologies	0	0	15	31	54	4.43	0.69	6
Lack of communication	0	3	4	49	44	4.41	0.55	7
Lack of knowledge	0	0	6	72	22	4.16	0.51	8
Transporting constraints	0	0	12	60	28	4.16	0.61	9
Lack of coordination	0	6	12	51	31	3.56	1.00	10

Scale: 1 = Not at all, 2 = Some time, 3 = Often, 4 = Almost always, 5 = Always

c onclusion and r ecommendations

The results of the study indicate that ...majority of the rural women in the study area were illiterate and engaged in various agricultural activities (sowing, thinning, weeding, hoeing, cotton picking, wheat and sugarcane harvesting) and household activities, aimed to support their families. In fact maintaining balance between domestic duties and farm related activities is one of the main challenges for them which not only create social problems but also spoil their own health. It is concluded that in the study area vast majority of rural women were engaged in cotton picking and fodder/grass cutting, which is traditionally found in rural Pakistan (Nazar, 2004). Besides this they were also found in

serving for their domestic animals that is also commonly found among housewives in the country (Luqmanet *al.* 2013).Although the women have favorable attitude from their family members by women working in farms but they have to face unfavorable attitude of the landlords.

On the basis of results of we recommend that educating a woman is educating a family. There should be a balance between their role in family/ household assignments and agricultural practices so that a healthy and creative environment can be flourished. Negative stereotype images of rural working women should be changed through various organs of the mass media. In the study area women did not find to be part of decision making for the family matters while their contribution were also ignored by their husbands/guardians that led violation of their rights, which must be protected. This situation has been emerged after illiteracy of female population tin rural areas of the country, it is recommended that at least middle school should be established at each village and rural women may be given training on home economics. Provincial agricultural departments should also train the rural women regarding latest technologies on agriculture and livestock in order to improve their economic conditions.

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Individual Innovative Behavior: Interplay of Reputation, Job Requirement and Expected Positive Performance Outcomes

Atahmina Latif and Faisal Qadeer

Why do employees engage in innovative behavior? In an attempt of finding the answer, this study investigates the impact of expected positive performance outcomes on innovative behavior where these outcome expectations are shaped by antecedent variables namely innovativeness as job requirement and reputation as an innovative person. The data was collected from 112 employees and their direct supervisors following cluster sampling technique. Various statistical techniques like bi-variate correlation and hierarchical linear regression model were carried out to assess the hypothesized model of the study. All the hypotheses were significantly supported and the findings indicate a successful mediating effect of expected positive performance outcomes on the relationship between antecedent and outcome variable. It is implied from the study that organizations seeking to promote individual innovative behavior should attach some explicit rewards and recognitions with employees' innovative performance along with incorporating innovation in job descriptions and should also provide social support and an environment conducive to innovative initiatives to promote innovative activities.

Keywords: *innovative behavior, expected outcomes, reputation, job requirements*

Introduction

Today, in this rapidly changing competitive environment, organizations are much more dependent on creativity and innovations to get an edge on other organizations. Organizations need to enhance their productivity in order to meet changing demands of competitive environment. Meeting these demands require a continuous change process through which organizations can easily adapt to dynamic environment. This change process can better be expressed in terms of innovations.

Vande Ven (1986) defined innovation as the process of development and implementation of new idea by people who over time engage in transactions with others within an institutional context. Individuals are the building blocks of any organization. Where does an organization stand is determined by the capacity and competence of its individuals and their willingness to innovate. In order to implement successful change it is required to engage employees in the process of innovative behavior (Ramamoorthy et al., 2004).

Individual innovative behavior in the workplace is the foundation of any high performance organization (Carmeli, Meitar & Weisberg, 2006) hence the study of what motivates employees to innovate is critical. Whenever an organization performs well, it ultimately benefits its employees in the form of rewards and recognitions. In order to achieve these rewards employees engage themselves in innovative behaviour. The aim of management has always remained to search for best possible ways to get maximum output from employees; therefore, special attention is paid towards the outcomes that can motivate employees to bring new ideas to improve their work performance.

Before this study a variety of contextual and individual difference factors have been studied which are expected to influence individual innovative behavior such as organizational culture and climate (Scott & Bruce, 1994), supervisor relationship quality (Yuan & Woodman, 2010; Janssen & Van Yperen, 2004), perceived organizational support (Yuan & Woodman, 2010), job characteristics (Oldham & Cummings, 1996), employees goal orientation and outcomes of job performance and job satisfaction (Janssen & Van Yperen, 2004), Job demands and resources (Martin, Salanova, & Peiro, 2007). Yet the research evidence regarding the intermediate psychological processes that would explain how and why different individual and contextual antecedents effect innovative behavior remains inconclusive and underdeveloped (Yuan & Woodman, 2010; Shalley, Zhou & Oldham, 2004; West & Farr, 1989). Farr and Ford (1990) identified expected payoffs as an important proximal antecedent to individual innovative behavior. Scott and Bruce (1994) examined how contextual and individual difference factors affect innovative behavior through the perception of organizational climate for innovation where these perceptions are conceptualized as signaling the expectations and potential outcomes of innovative behavior. But still like majority of other innovation studies, Scott and Bruce's work do not examine the nature of these outcome expectations and their effect on individual innovation (Yuan & Woodman, 2010).

Filling the gap, Yuan and Woodman (2010) directly theorized and test the outcome expectations associated with innovative behavior. They examined

expected positive performance outcomes and expected image outcomes as proximal antecedents of individual innovative behavior. After that Cingoz and Akdogan (2011) studied the same relationship. Yuan and Woodman (2010) in their study proposed that people act on the basis of expected consequences of their behavior therefore they engage themselves in innovative behavior when they expect positive consequences of their innovative behavior. They also emphasized on how contextual and individual difference factors could affect employee innovation indirectly by shaping these outcome expectations. However, because of some surprising results such as negative relationship between innovativeness as job requirement and employee innovative behavior, it was suggested to test the findings of the study in another scenario.

This study is an effort to shed light on expected positive performance outcomes as proximal antecedent of individual innovative behavior. It also incorporates innovativeness as job requirement and employee reputation as an innovative person as distal antecedents where the impact of these antecedents on innovative behaviour is channelized by expected positive performance outcomes. The hypothesized model of this study is given in figure 1.

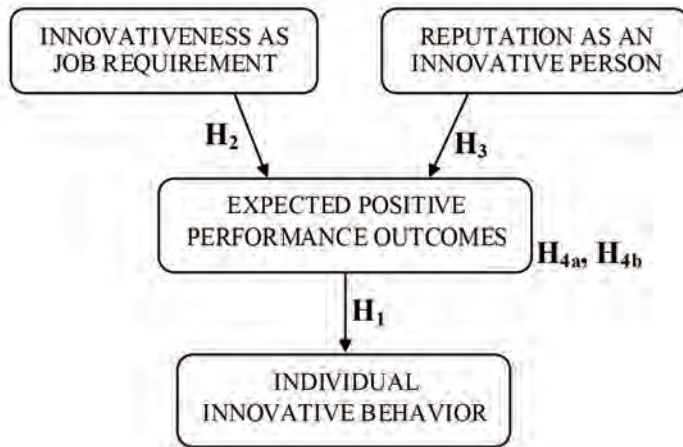


Figure 1: h ypothesized Model

Literature Review and Grounded Hypotheses

Expected Positive Performance Outcomes and innovative Behavior: One major reason employees tend to innovate in the workplace is to bring performance gains (Yuan & Woodmen, 2010) because the adoption of a new idea in an organization is expected to result in an organizational change that might affect the organizational performance (Cingoz & Akdogan, 2011). Workplace

creativity has become one of the key drivers of growth, performance and valuation in organization today and it has been conceptualized and measured in terms of behaviors and outcomes of these behaviors (Montag, Maertz & Baer, 2012). Drawing from Fernandez and Moldogaziev (2012), employees can improve their performance by innovating new ways for correcting errors, whereas, discouraging innovation can seriously undermine the effectiveness.

Keeping with Yuan and Woodmen (2010), who first studied the relationship between expected positive performance outcomes and individual innovative behavior, most innovation research follows dominant efficiency-oriented perspective according to which organizations make rational decision in adopting innovation to maximize their efficiency gains (Abrahamson, 1991). This efficient-choice perspective reinforce pro-innovation bias (the view that diffusion of innovation will benefit the adopter) because a rational adopter will never adopt technically inefficient administrative technology (Roger, 1983). Underlying assumption is that innovations serve the function of improving efficiency and that innovation decisions are based on expected positive performance outcomes (Yuan & Woodmen, 2010). Yuan and Woodmen (2010) found positive relationship between expected positive performance outcomes and individual innovative behavior.

Following the efficiency-oriented perspective, employees tend to innovate when they expect that doing so will bring efficiency gains for their work role and for their organizations. Therefore, hypothesis 1 states that expected positive performance outcomes are positively related with individual innovative behavior.

innovativeness as Job requirement and Expected Positive Performance Outcomes: When an employee perceives that his/her job requirements are meaningful and important, the employee will spend more time and effort on understanding and resolving a problem from multiple perspectives, using a wide variety of information from multiple sources, and generating a significant number of alternatives by connecting diverse sources of information (Gilson & Shalley, 2004; Jabri, 1991; Zhang & Bartol, 2010).

Compared with others, employees who perceive innovativeness as part of their job requirement are more likely to believe that generating, adopting and implementing new ideas should benefit their work (Yuan & Woodmen, 2010). Yuan and Woodmen (2010) found that innovativeness as job requirement is positively related with expected positive performance outcomes. Accordingly, hypothesis 2 states that innovativeness as a job requirement is positively related with expected positive performance outcomes of innovative behavior.

r eputation as an innovative Person and Expected Positive Performance Outcomes: According to impression management literature, people tend to build their impression among people in a particular way when they expect to get certain rewards and benefits from building that impression (Leary & Kowalsky, 1990). Individuals, who believe that they are expected to engage in innovative behavior, may be more likely to invest their time and energy in this behavior (Hammond et al., 2011). These employees feel confident while introducing and implementing innovations because they enjoy full support from co-workers and supervisors. Moreover, they are provided with more opportunities and resources for idea implementation. Over the past decade considerable attention has been paid to outcomes of organizational reputation (Lange, Lee & Dai, 2011) but the research investigation of employee's innovative reputation remained relatively un-investigated (Henard & Dacin, 2010). From an efficiency-oriented perspective, once an individual enjoys the reputation of being innovative and views her/ himself as innovative, his/ her self esteem will reinforce the positive view of innovation (Yuan & Woodmen, 2010) developing the expectations that engaging in innovative activities should ultimately lead to performance and efficiency gains. Therefore, hypothesis 3 states that reputation as an innovative person is positively related with expected positive performance outcomes of innovative behavior.

Expected Positive Performance Outcomes as Mediator between innovativeness as Job r equirement and innovative Behavior: Innovation requirements for job empower the employees by providing them access to job related knowledge and skills, and granting them discretion to change work processes. This empowerment helps employees improve their performance by recovering quickly from errors, learning from those recoveries and generating innovative proposals for new products and processes (Fernandez & Moldogaziev, 2012). These practices make the employees successful developing their expectations for work and efficiency gains from innovative behavior. These expectations should encourage employees to innovate. Same relationship was predicted by Yuan and Woodman (2010) in their study. Accordingly, hypothesis 4a states that expected positive performance outcomes mediate the relationship between innovativeness as job requirement and individual innovative behavior.

Expected Positive Performance Outcomes as Mediator between r eputation as an innovative Person and innovative Behavior: Creativity is best conceptualized not as a personality trait or general ability but as a behavior resulting from particular constellations of personal characteristics, cognitive abilities and social environments (Amabile, 1983; Shalley, Gilson & Blum, 2009). Review of impression management literature suggests that people tend to be consistent with

their social image and reputation because they believe that their reputation will enhance their self esteem and efficiency gains. Employees who enjoy a reputation of being innovative are also more likely to internalize the value of innovation and more likely to believe that innovative behavior will benefit their work (Yuan & Woodmen, 2010). Therefore, hypothesis 4b is stated as the expected positive performance outcomes mediate the relationship between reputation as an innovative person and individual innovative behavior.

Methods

This study is correlational in nature. It utilizes descriptive quantitative research technique based on survey. It is a cross sectional study conducted in a non-contrived environment.

sample: The population of this study consisted of employees working at MCB head office based in Pakistan. The work assignments in the study organization are conducted under heads of groups. There are total 16 groups based on the function each group performs. These groups are sub-divided into departments and then into units. After consultation with a focus group, 9 groups were found relevant to innovative behavior. Therefore, employees of these groups were the specific target population of our study. 34 unit heads were selected from these groups using probability proportional to size sampling technique considering their units as clusters and census was conducted within these clusters. After matching employee and supervisor questionnaires, data for 112 employees remained useable for the analysis. Of the 112 employees, 90 (80%) were male and 22 (20%) were female. 96.7% of male employees belong to an age group of 40 or less and 3.3% were above 40. 82 % were permanent employees and the remaining 18% were working on contract basis in the study organization. As far as the departmental affiliation of the respondents is concerned, the representation of risk management group was about 38 %, for retail banking it is about 14 %, for compliance and HRM it is 8% each, for information technology and special assets management it is 7.1% while 6.3% to 4.5% belong to remaining three groups. The response rate of the actual sample was about 65%.

instrument and Data c ollection: The data was collected using two structured closed-ended questionnaires. Keeping in view the fact that only employees can express their behaviors best, it was felt suitable asking employees to rank their expectations regarding positive performance outcomes of innovative behaviour and independent variables (ref. Appendix A). In order to prevent common method bias, employees' innovative behavior was measured by their direct supervisors who gave their judgement regarding what they think of a particular employee's innovative behaviour (ref. Appendix B). All variables were measured on 5-item scale where 1= strongly agree and 5 = strongly disagree.

individual innovative Behavior: Individual innovative behavior ($\alpha = 0.917$) was measured by 10 items adapted from Janssen (2000) which are based on Scott and Bruce's (1994) scale for individual innovative behavior. These items are categorized into three stages of innovation process based on Kanter's (1988) work on stages of innovation. Sample items of the construct are as follow: Which characteristic you belong, a) creating new ideas of improvement, b) acquiring approval for innovative ideas, c) introducing innovative ideas in a systematic way.

Expected Positive Performance Outcomes: Expected positive performance outcomes ($\alpha = 0.794$) were assessed by 3-item construct adapted from Yuan and Woodman's (2010) scale which was modified from House and Dessler's (1974) outcome expectancy scale. The items are given as: a) The more innovative I am, the better my job performance, b) Coming up with creative ideas helps me do well on my job, c) My work unit will perform better if I often suggest new ways to achieve objectives.

innovativeness as Job r equirement: Innovativeness as job requirement ($\alpha = 0.757$) was measured using 5-item construct adapted from Yuan and Woodman's (2010) scale for innovativeness as job requirement. Sample items are indicated as follow: a) My job duties include searching for new technologies and techniques, b) Introducing new ideas into the organization is part of my job, c) I do not have to be innovative to fulfil my job requirements (R).

r eputation as an innovative Person: Reputation as an innovative person ($\alpha = 0.806$) was assessed by 2 items adapted from Yuan and Woodman (2010). The items are given as follow: a) People come to me when they want new ideas, b) Others in the organization often expect me to contribute innovative ideas.

Data a nalysis and r esults

Mean, s tandard Deviation, and Bi-variate c orrelation: Table 1 reports means, standard deviations and bi-variate correlations among the study variables. The bi-variate correlation indicates a significant positive relationship between expected positive performance outcomes and individual innovative behavior at 0.01significance level. Similarly, innovativeness as job requirement and Reputation as an innovative person also significantly and positively correlated with expected positive performance outcomes. Surprisingly, a significant correlation was found between innovativeness as job requirement and reputation as an innovative person ($r = 0.524$, $p = 0.05$). However, this moderate relationship ruled out the problem of multi-collinearity, since multi-collinearity is not considered problematic until correlation reaches about 0.75

(Janssen, 2000; Ashford & Tsui, 1992). Distal antecedents do not show any significant relationship with individual innovative behavior.

table 1: correlation Matrix at 0.01 significance Level

s #	Variables	Mean	sD	1	2	3	4
1	Job Tenure	4.494	4.266	1			
2	Innovativeness as a Job Requirement	2.504	0.737	-0.130	1		
3	Reputation as innovative	2.504	0.899	-0.118	0.524**	1	
4	Expected Positive Performance Outcomes	1.839	0.664	-0.050	0.364**	0.359**	1
5	Individual Innovative Behavior	2.060	0.609	0.010	0.104	0.161	0.254**

hypotheses testing: The hypotheses were tested by submitting data to hierarchical linear regression model. The results of hypotheses testing are presented in Table 2. The findings suggests that hypothesized model accounted for 7.1% variability in individual innovative behavior, whereas, the distal antecedents caused 17.1% variability in expected positive performance outcomes. It is also observed that by the inclusion of expected positive performance outcomes, the explanatory power of independent variables for individual innovative behavior has been increased by 4.5%. The figures in the table reports that all the hypothesized paths were significant at 0.05 level and support the stated hypotheses.

table 2: hierarchical Linear regression for innovative Behavior at 0.05 significance level

Dependent Variable	Expected Positive Performance Outcomes	individual innovative Behavior	
	Model 1	Model 2	Model 3
Constant	0.865	1.756	1.572
<i>Independent</i>			
Innovativeness as a Job Requirement	0.242*	0.027	-0.029
Reputation as innovative	0.232*	0.147	0.093
<i>Mediator</i>			
Expected Positive Performance Outcomes			0.231*
R ²	0.171	0.026	0.071
ΔR ²			0.045

For mediation to be effective it requires separate significance tests of the strength of relationship between (a) independent and dependent variables, (b) independent variables and mediator, (c) the mediator and dependent variable,

(d) and it must be inspected whether the relationship between antecedents and outcome variables weakens after inclusion of mediator in the model (Baron & Kenny, 1986; Judd & Kenny, 1981; McKinnon & Fairchild, 2009). This description is true for causal-step approach.

However, there is another acceptable approach according to which mediation may be successful without the presence of significant relationship among independent and outcome variable (McKinnon & Fairchild, 2009). In such a case, the antecedent variables affect mediator and mediator influences dependent variable forming a chain of relationship (Baron & Kenny, 1986; Judd & Kenny, 1981). This is called an indirect or mediated effect of antecedent variable on dependent variable. Hypothesis 4a and 4b are tested in the light of above arguments.

Model 2 shows that there is insignificant positive relationship (the coefficient = 0.027, $P < 0.05$) between innovativeness as job requirement and individual innovative behavior. Thus, the first condition of mediation was not fulfilled for our data. However, the support for hypotheses 1 and 2 met the second and third conditions. The effect of innovativeness as job requirement on individual innovative behavior decreases from 0.027 in model 2 to -0.029 in Model 3 by the inclusion of mediator in the model. Although the influence of independent variable on individual innovative behavior is not significant even before inclusion of mediator yet it provides sufficient indication for fulfilling the fourth condition of mediation. It can be seen that although the effect of innovativeness as job requirement on innovative behavior substantially decreased, the expected positive performance outcomes has significant unique effect on outcome variable. Therefore, following McKinnon and Fairchild, (2009) as discussed above, Hypothesis 4a and 4b are supported. The results of mediation testing are shown in figure 2.

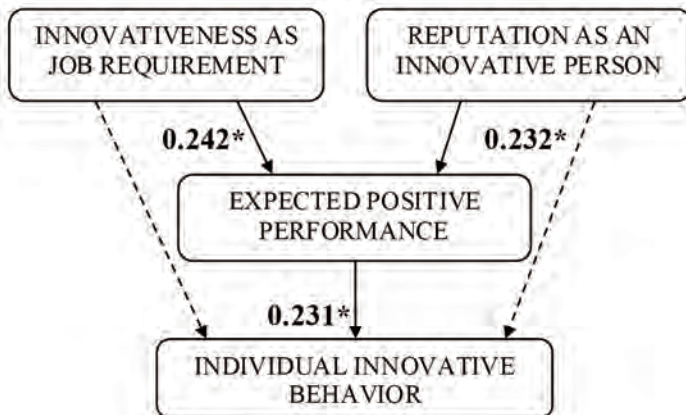


Figure 2: r esults of Mediation t esting (h ypotheses 4a-4b)

Discussion and c onclusion

t heoretical implications: The study gives important results which are as (1) innovativeness as job requirement and reputation as an innovative person do not have direct impact on individual innovative behavior, (2) Expected positive performance outcomes directly effects individual innovative behavior, (3) innovativeness as job requirement and reputation as an innovative person can effect individual innovative behavior only through expected positive performance outcomes.

One possible explanation of innovativeness as job requirement not having a direct impact on innovative behavior may be that employees may feel burdened having innovativeness incorporated into their job requirements because innovation self- evidently creates new workloads (Janssen, 2000) which may prevent employees to respond to such requirements. But when they expect that their innovative activities will benefit them in one way or the other, they engage themselves in innovative behavior.

A possible explanation for reputation as an innovative person not directly effecting individual innovative behavior may be, as innovative activities confront the status quo (Bunce & West, 1994), innovations may cause an image risk to the person (Yuan & Woodman, 2010) being reputed as innovative. That employee may hesitate in bringing and implementing new ideas in his work activities. But when he expects that doing so will bring work benefits he dares to innovate.

Both these findings are contradictory to the previous study conducted by Yuan and Woodman (2010) whereby both antecedent variables significantly correlate with individual innovative behavior. It may be possible that respondents' job description does not incorporate innovative activities in their jobs. That is why they show less concern for innovative behavior.

Another surprising finding during the investigation is the significant correlation between antecedent variables namely, innovativeness as job requirement and reputation as an innovative person. One possible explanation of this relationship emerges in the form that the employees, who are reputed as innovative, may think that they are always expected to innovate; as a consequence, they feel themselves liable to innovate in all circumstances as it has become their job responsibilities. For this reason they consider innovativeness as part of their job requirements.

Practical implications: The indirect relationship between independent and dependent variables implicates that although innovativeness is incorporated into employees' job description yet they do not find themselves motivated to bring

and implement new ideas while performing their work roles. The reason might that they do not believe doing so will benefit their work (Yuan & Woodman, 2010). In such situation it is important for management to attach certain opportunities for growth and development in employees' work roles which can motivate employees to innovate.

Moreover, several social constraints may prevent employees to perform innovative tasks, although, they are used to practice such activities yet many other constraints or preferences hinder them to innovate. It is important for management to establish a social recognition and encouragement system in the organization which can support the innovative activities of the employees, thus reducing social constraints.

Limitations and Future Directions: This study is based upon cross sectional data which is not suitable for measuring behaviors because behaviors are subject to change over time. In such situations time to time data is required otherwise the findings may be misinterpreted. It is, therefore, suggested for future studies to follow a longitudinal time frame for data collection to account for behavioral changes.

Second, the individuals' innovative behavior is measured by their direct supervisors, in spite of employees' self-reports in order to prevent the common method bias. It raises the possibility that supervisor rating may be biased for a particular employee based on formal or informal associations. Future research requires including a second measure (peers rating) of innovative behavior from another source to cross validate supervisors' rating (Yuan & Woodman, 2010).

Third, this research is meant to study the employees' innovative behavior. But the population includes employees of one organization only. This may affect the generalizability of the research findings. It is suggested for future studies to choose a population which is representative of employees from several different organizational cultures and contexts.

Finally, the significant correlation between independent variables is both surprising and interesting. More future research is needed to test the viability of different interpretations of current study.

Contributions: This type of study has not been conducted yet in Pakistan. Yuan and Woodman carried out this kind of study in United States by using same variables along with some others. The US work context is entirely different from that of Pakistan. Therefore, this study is a milestone, when we talk about work context of Pakistan.

In organizational perspective, this study is very significant for banking sector of Pakistan because the banking sector is usually not thought to be relevant for innovative behaviour because of its mechanical operations. This study is likely to set dimensions for other banking institutions to emphasize upon individual innovative behaviour in order to enhance their performance and productivity through these contextual and individual difference factors and outcome expectations.

c onclusion

This study is an attempt to empirically investigate the performance outcome expectations associated with individual innovative behaviour that are shaped by different contextual and individual difference factors. It provides a framework to understand why employees engage in innovative behaviour. In this study all the relationships are significantly supported. The findings suggest that different contextual and individual difference factors can be manipulated to influence employees' innovative behaviour indirectly through these outcome expectations. This study will provide a base to scholars for further theory building in innovation literature by exploring more distal and proximal antecedents of innovative behaviour.

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Permaculture: a n Ethical and Valued Based system for s sustainable Management

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Newer phenomena and definitions of sustainable development are surfacing that emphasize the need to integrate social, environmental and economic ethos for gaining sustainability. Literature shows that the efforts to achieve sustainability have not been very effective in the past. One major contributor for this has been absence of comprehensive recognition of the ethos in businesses that must align with the society in the long term business management. Choosing single value objective i.e. economical ethos over the others may lead to debate and confusion and result in the failure of polices. There are various studies that examine the missing links reflected in the terminology of the sustainable development but no study alienates it from its economic, social and ecological ethos. This paper reviews the concept of sustainable management applying Permaculture approach that integrates the social, economic and ecological values and ethics. The Permaculture concept gives a more utilitarian ethic and value based system that provides an ecocentric reinterpretation for the term “sustainable management” and also incorporates recognition of the socio-ecological and economic ethos.

Keywords: *Permaculture, Strategic Management, Sustainability, Sustainable Management, Management Ethics.*

introduction

Sustainable Management is one of the vital concerns of policy makers globally. Efforts around the world are focused on improving methods of management for sustainability. In 1987, the Brundtland Commission’s brief the definition of sustainable management as the “ability to make development sustainable—to ensure that it meets the needs of the present without compromising the ability of future generations to meet their own needs” (Kates

et al., 2005). Sustainable Management has various wide dimensions values dealing with managerial, financial, legal, societal, scientific, ecological, spiritual and cultural features correlated with business organizations. The searching for equal integration of social, economic and ecological perspectives of ethics for sustainability has been a challenge within the sustainability managers and scientific community. To gain the concept of sustainable development resulting from the current requirements and input to long-term development, without the equal integration of ethical based dimensions of sustainability, it would be complex to achieve the real concept of sustainability.

The WCED's definition of sustainable development put more stress on protection of assets for satisfying economic and societal requirements of human beings and ignores the ethics and values requirements especially the environmental ethos (Buchdahl and Raper, 1998). The international strategy on sustainable development in national & international monetary systems have also ignored the ethic based nature-oriented philosophies, neglected the interconnectedness of living and non-living natural systems. In such situation the new understanding of sustainable development is more required that, encourages for the 'practice of "economical, environmental and social equality"', a way of life that endorses egalitarianism of the inherent significance for both elements of the nature: living and nonliving (Ingwe et al., 2010). The ethical issues are being raised whether our strategies and plans must be clued-up by a concern for welfare of the human being's purpose or for the innate milieu for itself (Horsthemke, 2009). A holistic demeanor is clearer in the ethics evident in the ecocentric Permaculture approach that provide ethical and inherent doctrine to sustainable management in which all living organisms, have requirements for existence and it implement a systems-based strategy that analyze the world as an unified and inter-reliant mesh of sub-systems (Ehrlich, 2002; Chunming et al., 2013).

As an untraditional strategy, Permaculture has the potential to cause optimistic change in sustainable management. It is capable of enhanced management and conservation of assets, improving ecological and socioeconomic development of all stakeholders. Permaculture, as comprehensive strategic management philosophy that can radically modifies management system, and restructures the basis for greater economic, ecological, social, and political, agility sustainable management state. Permaculture is a potential way to create and support sustainable management, and thereby global sustainable development as a whole. This innovative notion of Sustainable Management through Permaculture incorporates individual's preferences for marketed as well as non-marketed products and services, including indigenous

people, knowledge, and other stakeholders, the preferences of present as well as future generations. Therefore, the present efforts of setting new directions through Permaculture shall add to deal with the missing gaps in the sustainability.

Permaculture's Ethics and Principles

Bill Mollison developed an idea on steady agricultural systems. This system design is known as Permaculture. In the beginning of 1980s, the notion of Permaculture had extended from farming systems design toward sustainable human habitats. Therefore, Permaculture is developed as a consciously planned system which imitates the pattern and interaction that establish integration of sustainable management practices. It is focused on ethical and design principles that provide a framework for the Permaculture approach (Mogen, 2006; King, 2008). Holmgren (2002) identifies twelve principles for the practical application of Permaculture:

1. Observe and interact
2. Catch and store energy
3. Obtain a yield
4. Apply self-regulation and accept feedback
5. Use and value renewable resources and services
6. Produce no waste
7. Design from patterns to details
8. Integrate rather than segregate
9. Use small and slow solutions
10. Use and value diversity
11. Use edges and value the marginal
12. Creatively use and respond to change

Permaculture endorses ethical commitment that does not establish, nor intend at moral standards, but that are expressed as tangible and existential requirements. Consequently, these ethics are equally generic— their authenticities differ and engage especially tangible substance behavior of considering how to work with natural patterns. In general, Permaculture ethics are consideration for structure of managing e.g. encouraging forms of shared through egalitarian sharing instead of competition (Smith et al., 2007). They are not about a conceptual external vision of the practice of others. In Permaculture logic, these ethics of care describe consideration to personal accountability in the perspective of liaison or association. This, in turn, revisits to the thought of holistic interrelatedness which basically becomes conversant with Permaculture

equally as an idea a strategy for sustainable management and has theoretical lashes to society.

Permaculture as a system design principles for sustainable management, there is significant overlap between Permaculture and sustainable management. Values delineate by the UNCED with both underpinned by an ethical and holistic approach to conservation and production that integrate challenges of social acceptability and care for the ecosystem in its entirety. A dynamic universal network of Permaculture, classify and ethical orientation, a focus on the restricted and small scale which to some level, though not completely, confine potential for large scale management and promote sharing, escort by a lack of concern with market recognized certification are the principal features that differentiate Permaculture from other management systems.

1. Earth for care

First ethic of Permaculture is “care for earth” which recognizes as the utmost accountability of human beings; the instinctive atmosphere is the foundation for their income and it takes this ethic with self-sufficient. Permaculture proffers various answers to vital questions contained by sustainable development (Adams, 2006). It does not employ the moral values of environment protection with regard to what ought to be concurrence ethical contemplation, relatively, it proposes to move toward the milieu with modesty and an gratitude of our unawareness and vigilance has brawny intangible links with the preventive standard which is apparently a guiding thought in sustainable development policy and practice (Bremer, 2013; Bety and Godfred, 2013).

The metaphysical and ethical issues are being raised whether our strategies for sustainable management should be clued-up by a concern for nature for human purposes or for the innate milieu for itself (Horsthemke 2009). Conventional sustainable management approaches adopt instrumental values systems and provide a strong ground to exploit resources to satisfy human material needs and ignores the needs of other species. Therefore, it is inclined that without developing the ethical dimension and codes that attach moral values to both living and non-living organisms progress towards sustainable management, will not be possible. For instance, business organizations have complex socio-economic systems, which in turn are implanted in complex ecosystems. Business organizations that claims to be part of the global economy needs to view the socio-economic system as a sub-set of nature (Buchdahl and Raper, 1998; Gasparatos et al., 2009). In contrast, a human-centered socio-economic management disrespects the interaction across scales (Folke et al., 2005; Luke, 2005). Sustainable management, therefore, needs to integrate the

ethical dimension and system in policies and decision making.

Care for earth is positioned in a bottom up Permaculture's viewpoint of sustainable development which encourages localized, situation particular relations with environment that is directed by vigilance modesty and consciousness of confines to knowledge. In contrast; Environment, as a significant element of sustainable development, is extensive, blurred, complex and liberate gap for competition in perception and performance.

2. care for People and society

The second ethic of Permaculture is the care for people and society. The key aim of Permaculture is to provide quality of life by designing and contained the natural systems; an effort to decrease workload through planning and organizing social organizations which allocate people to work collectively. This allow people to function without an over exploitation of natural resources, with no returning to a structure of lofty workloads. The current description of sustainable development is mainly not capable to successfully encourage sustainable development or convey to transform in the behavior of society and organizations towards sustainability (Thompson, 2007). Sustainable development has to be evaluating as a holistic approach in the light of the ethical system that connect ethical standards to both living and non-living organisms. Such an ethically accountable approach will not overlook potential consequences for other organisms in a sustainable development process. Permacultural organizations can originally be more effort than traditional organizational systems, but this reduce following the early organizations are in place and the system is able to self-sufficient and self-regulate.

The utmost care for people identifies individual accountability for human society because all individuals are linked to the combined society (Bellacasadia, 2010). The inconsistency of individual proceedings and combined consequences in relation to the use of natural assets is frequently signified as the tragedy of the commons. The dilemma or the tragedy of the commons take place due to lack of inducement to refrain from over consumption and exhausting resources because every person anticipate that nobody would cooperate to attain socially best possible utilization of the assets. That's why; Permaculture stresses supportive and harmonious correlation between individuals.

Permaculture alleges that alternative ways of living and thinking only become feasible if they are operating in our daily life. The innovative characteristic of these ideas is that "small is attractive and the compilations of several small activities go near altering the entire". These ideas would not be

imposed from above by decision makers or legislators, but performed by individuals effective to progress their own vicinity. Self-awareness and self-sufficiency is encouraged throughout the realization of pattern in nature, not through following an organized management plan of how to survive to be sustainable in our own lives, and in our society, that required dedication and more endeavor – an innovative manner of living, resulting as of a vision of individuality in perspective within a system of interactions and of individual development in service to humanity, as our own resilience.

3. Fair share and Economy

The third ethic of Permaculture is fair share and economy. The utmost challenge facing mainstream in sustainable development is that the current economic system cannot be continued, as economic growth had overpowered and threatened environmental and social services, on which survival of ecosystems depends. Rising economies, therefore, will not achieve something unless original trade model are planned that not only increase a better consideration of social, ecological and economic objectives (Lambacher, 2007; WBCSD, 2010). In developing countries, the emphasis placed on the causal link between sustainable developments with poverty reduction is the major challenge countenance by policy makers. Globally, natural resources maintain the source of revenue of more than a billion individuals living in poverty and contribute salaried employment for more than hundred million people. From 1990 to 2005 the total number of people breathing in extreme poverty increased by 36 million and from 1990 to 2007, the number of malnourished people rose from 817 million to 830 million and has continued to rise (FAO, 2012). The economic benefits have not been equitably shared.

Inequality appears as a key part in sustainable development theory, strategy and activities. Economic inequity within developed and developing countries confines the effects of economic development on minimizing poverty and reallocate interest from long term objectives to short term sharing concerns. In a study of Philippines the causal link between economic inequity and environmental degradation is also reflected. It is found that locations with larger impartiality of revenue between cultivator's considerably higher production charges of protection exercises with sites than bigger inequity. Developed societies with better economic growth and development and material egalitarianism benefit from higher societal and natural resources. Through a two way fundamental link between community assets and dependence that is theoretically connected to society, which reflects the interrelatedness of individuals, social egalitarianism and the environment. This interrelatedness

revisits to the idea of primary sources of poverty, environmental crisis and the ineffectiveness of government strategies of addressing them which, Permaculture as a system design of self-sufficient, to some level circumvents.

Permaculture as a sustainable Management strategy

The term sustainable development that was placed forward in the WCED's report in 1987 from that time, the global policies provoke for sustainable management which reflects the balance in economic, social, and ecological objectives. It has been suggested by the policy makers that the ambiguity of the term that centered on financial development should be removed and the ecological and social parameters should be indulged in the definition of sustainability. They are interrelated; economy is dependent on society and environment while human survival and society are dependent on, and within the environment. Generally sustainability is presented as the intersection among economy society and environment which are perceived as separate though allied entities. In the past policy makers often give priority to economic factor and overlook the sustainability aspect of ecological and social features. These social and environment features are viewed as apart from society and resultantly policies are designed to attain short term gains although ignoring long term implication. As a result the subject of sustainable development requires dealing with both at scientific and ethical echelon (Barkemeyer et al., 2011). Now, sustainable development as it is viewed as a holistic ecocentric approach in the light of the ethical codes that attach ethics to both living and non-living organisms (Chunming et al., 2013).

Permaculture presents an eco-centric, place based, perspective of human relation with each other and with environment, through ethics of care and equity (James and Joshua, 2008, Mc Manus, 2010). Usually it is accepted that economic concern is the main requirement for sustainable management (Beckmann et al., 1997; Law, 2001), the description given by WCED (1987) for sustainable development, enhances the idea by integrating many other parameters of sustainability and placed it at universal center stage; and now this idea has amplified over the last three decades. Therefore, Permaculture supports society to plan their own milieu and create more self-sufficient human settlements. Permaculture is one of many ecological design systems, but proffers some advantages over others. It is a broad-based and comprehensive system of science and ethics, but the ethics always come first (Mogen, 2006).

Sustainable development is mainly emphasized by significant rational principles, curbed in laws as human rights, and more in recent times these moral

values have been uttered as expression of liberty and development of competencies (Seghezzeo, 2009; Harlow et al, 2011)). On the other hand, the ethical arrangement underlining Permaculture ethics of care is “ethical compulsion to cares about oneself, with each other and with the nature”, and it is a link of this notion that these ethics of care place Permaculture as increasing sustainable approach for management and development. In context of the Where, When, What and How, issues underneath sustainable management and development to Permaculture prospective accustom counter to these issues through self-organization or individual development, articulated as ethics of care. Ethics of care then can be perceived as prospect to open space for individual development and improvement through the development of behavior and thinking that represent and endorse sustainable and righteous livelihood. Intensifying the thought of the need for integration of individual development within social development in strategy and practice, it is recommended the presently principal philosophy of individual sanctuary within current development rhetoric is inadequate in scope and requirements to be gasping to comprise that psychological safety seen as development of personal identity and qualities coupled with ethics of care such as a sagacity of fairness, understanding and consideration, to name a few (Jae and Kim, 2012).

The key interest of a sustainable society is qualitative improvement, so apply those values, standards, appropriate expertise and knowledge which increase growth, social goals and sustainability (Kates, 2005; Prell et al., 2013). Practically and ethically, a sustainable culture must make provision for adequate wellbeing. Economists and environmentalists advocate that current course of development does not support ecological sustainability and that it is not already too late for changes which will daunt future disaster (Imran et al., 2011). System thinking of Permaculture is more systemic than systematic. Permaculture confers equal worth to the links between social, economic and ecological essentials of a system as to the essentials themselves. Therefore, Permacultural organizations can originally be more effort than traditional organizational systems, but this reduce following the early organizations are in place and the system is able to self- sufficient and self-regulate (Smith et al., 2007).

In conventional sustainable development principles, strategy and practice, society is a significant aspect and is planned at the progress of people and their societal institutes, in which the awareness of social unity, impartiality and welfare plays a vital task (UNESCO, 2009). In conventional sustainable development oratory, to some level, severance of social institute equity and fairness from economy, which completely advocate economy, is neither an

individual construct nor a type of communal institute, and equity and welfare are exclusively public concerns and are not linked to economy. This severance of society from economy is sign of the inequality between sustainable development strategies which accentuate the need for social impartiality and egalitarianism in development however not succeed to relate these in some realistic sense to structural reasons of growing injustice, such as discriminatory global trade accords, unfettered fiscal markets and asymmetrical access to capital (McMichael, 2009). Although society is conceptual to some extent, the Permacultural ethic cares for people bring society to individual level, highlighting self-organization accountability and responsibility. The significance of care for people direct logically into interrelated notions of society and vicinity and games. Individual and society are equally important, and consequently contain the equal basic status- the individual and societies build each other and need each other (Etzionis, 1967).

Permacultural ethic cares for people composes manifest an unequivocal ethical plans and direction (McEwan and Goodman, 2010). Whereas the ill-defined nature of society has supposed several elucidations and uncertainty in impletion of sustainable development plans. This, in turn, opens gap for individual actions and accountability for sustainable development at a grass root level in the situation of are inscription of the communal as a place of moral values and accountability, in which acceptance of holistic interrelatedness is decisively cultivated. In this view care for people, in compare with society, is observed to develop and the precincts of individual hood and, relatively than a commencement of people predicated on logical individualism, care for people possible leading to extending of the stricture of society (Attfield, 2003). In the same way, logic of ethical cohesion in Permaculture may possibly broaden the limits of society away from individual to global that might possibly coalesce global community with a universalized, shared ethics of care that familiarizes individual relations with each other and with nature (Clark, 2001).

As the function of value; specially entrepreneurial and industrialist principles that escort neoliberal entrepreneurship, which Permaculture defy with an ethic of equity that, even if slanted in the perception of equity, provides to remained economy is a societal construct and term of philosophy. The term fair share is attached to the qualitative impression of equity rather than equality, and consent to for personal verdict and deed comparative to situation. For intergenerational equity fair share give importance to individual accountability as well. This in turn is observed to relate to the difference between the expressions of sustainable and development. The difference between growth and

development is explained by a prominent supporter in the growing field of sustainable economics Hermon Daly (Daly, 1990). An increase in size is denoting by growth, and modification or progress is denoting by development. According to Hermon, development without growth is sustainable economic development, where beside economic concerns of distribution and share of assets, resource flow is also considered, which comprise squander, inputs, outputs and is established by the renewal capacity of natural capital. Permaculture explicitly support and encourage the analysis of resource flow through principle-5 “Produce no waste” and principle-6 “Use and value renewable resources and services”. The differences between Permaculture conceptions of economy with that of sustainable development are highlighted by these doctrines (principle 5 and 6). Solving old and new challenges, Permaculture makes better and greater use of renewable resources, increases the resilience and diversity of production systems, and provides for broader sharing of economic wealth. In business organization Permaculture is uniquely positioned in contributing to a sustainable future that will address the needs for both sustainable economic growth and economic and social fairness.

The significant role of individual activities, detain, relate to the sequential rooted in sustainable management and development which is identical to be expected on two times frame. First logically, sustainable management is concerned with the sound and enduring possibility of nature, for beyond the simplicity and alleviation of individual’s life span, and probably further than society’s sustained existence. Secondly, another important element of linking within ethics of Permaculture and theory and practice of sustainable development is inter-generational equity, after that, potentially deal with, this how long question with sustainable development by conveying sustainability to individual level, encouraging activities articulated through ethical concern for each other and the earth, that is sustainable and perforce expand further than the existence period of the human being. Inter-generational equity is addressed through care for earth. Holistic and permanent sustainable management and development become achievable, through ethics of care and equity. Permaculture mingles aboriginal awareness with suitable technology and supports the concept of “the Spiral of Intervention” (Paull, 2011). This concept deal with the inspiration that nature should sprint its itinerary and minimum human intrusion is best course of action. It is a dynamic philosophy that expands the idea of “minimum effort, more effect”. Western-industrial culture is wedged with the approach that the more physical work and control over milieu that the worker commences; the more proficient and productive that work will

be. Therefore Permaculture proffer an approach, a vision for genuine sustainable management, discussion that revolve to the dimensions of sustainable management, social, economic and ecological parameters with the three ethical creed of Permaculture; care for earth, care for people, share the surplus and how they relate to sustainable development.

c onclusion

Globally, Permaculture is a developing phenomenon. Permaculture perceived as philosophy of life style ethic as much as design instrument. Sustainability management with the Permaculture's ethos approach helps to overcome the shortcomings of conventional approaches to business management systems by integrating the three pillars of sustainability into a single and overarching strategic management approach. Permaculture principles start from everyday practices at the level of ordinary life; and personal practice is connected to a collective. The ethical obligations and commitments do not start from a normative morality. These ethics, in discourse and practice are based on concrete rationalities and focus on firm relationships. Correlatively to the above, in spite of this non-human centered stance, permaculture ethics do not disengage from developing specific ethical obligations for humans. Collective and personal actions are thus also moved by ethical commitment. The viability of this approach in the current world is promising because though it needs a paradigm change, the fundamentals of our modern world view are not discarded. Basically Permaculture implement a sustainability standpoint signifying that human being must be ready to give back what is taken from environment to conserve it for upcoming generations.

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c a s e s t u d y

Millat Tractors Limited

**Enaved Ahmed Khan, Farooq-e-Azam Cheema, Saima Zia,
Sobia Shujaat and Mansoor Zakir**

This case is about how good management can transform a company which was close to bankruptcy. The Government decided to privatize this company which was losing money and facing declining sales. Millat Tractors Limited management was taken over by the employees in competitive bidding and transformed the company into world class tractor manufacturing company. This case is also about Sikander Mustafa Khan, the legendary Chief Executive and his influence on the leading the company into delivering high performance consistently. Millat Tractors have gone into related diversification and backward integration which has provided cost efficiencies to the company. Millat Tractors now operates as a group of companies. This company is taken as a role model by engineering companies in Pakistan; they feel that if Millat Tractors can create such competitive advantage locally that even manufacturers of tractors in China India and Africa cannot compete on quality and cost than other companies in Pakistan can also do that. The case also discusses the current dilemma being faced by the management which has resulted in declining sales. This case study is basically for Strategic Management students but it can also be used by Change Management and Human Resource students.

Key Words: *Strategic Management, Bankruptcy, Millat Tractor, Change Management.*

Vision

“Millat to be a global group of companies, recognized for a range of quality products with innovative design capabilities”

Mission statement

“To be market leader in agricultural tractors and machinery, building company’s image through innovation and competitiveness, grow by expanding

market and investing into group companies, ensuring satisfaction to customer and stakeholders and to fulfill social obligations”

Sikander Mustafa Khan, Chairman of Millat Tractors Limited (MTL) was beaming with delight in the meeting with company officials in head office of MTL at Lahore during the first week of December 2013 when he announced that the contract of exporting tractors to China and Africa has been finalized with the principal American company AGCO. Until now Millat Tractor was not allowed to export as the licensing agreement of Massey Ferguson restricted them.

The team of AGCO visited the factory and advised the management to control emission and modify certain parts to meet the international environmental standards. Millat Tractors will be shipping semi knocked kits to China where AGCO has established an assembly plant.

Sikander Mustafa Khan stated that even the cheapest Chinese Tractor in China is costing farmers US \$ 2000 more with low quality. We are ready to enter global supply chain and export tractors from Pakistan. It is difficult for automotive industry in the world to comprehend how a local company in Pakistan has achieved such competitive advantage that even Chinese companies cannot compete with MTL on cost and quality.

Background

Millat Tractors Limited was created by the initiative of private sector in 1964. Purpose was to introduce market and assemble international brand of tractor Massey Fergusons in Pakistan. In 1967 an assembly plant was also set up.

In 1972 Millat Tractors Limited (MTL) was nationalized by the PPP Government. Main focus at that time was to manufacture components within the country, legendary Managing Director of National Motors took the initiative of manufacturing advance engineering components within the country and achieved 90 % self sufficiency in manufacturing of Bedford “Rocket” truck. He also initiated in 1981 local manufacturing for Millat Tractors and took a major step towards self reliance by establishing a first engine assembly plant in Pakistan. MTL use to manufacture 4000 tractors in one year.

In the year 1984, advance manufacturing facilities were developed in house to manufacture engine block, axle housing, transmissions, lift cover, hydraulic lift, front axle. All were manufactured from local sources.

Sikandar Mustafa Khan joined MTL as a young man after completing his mechanical engineering from NED Karachi and masters from Imperial College

of London. He remembers at that time Millat Tractors was a sick unit. The share price in the market was less than Rs.5 and now in year 2014 it is around Rs.500 per share. He was made Managing Director of MTL in 1985 and was fully aware that MTL was performing much below than its potential. In 1992 Nawaz Sharif Government decided to privatize Millat Tractors. Sikander led the employees' team and competed in the privatization process. He created the sense of ownership in which every employee of MTL contributed to their maximum in arranging the funds. Union workers sold their wives jewelries to participate in the employees led by Sikander. After pooling all the resources, they were still short of funds. At this time Sikander Mustafa Khan recalls he was worried that his team will fail to win the bid. Fortunately for him his meeting with Mian Mansha of Nishat Group at Karachi airport resulted in MCB funding for the MTL employees group for making the payment to the Government

Millat Tractors staff and workers formed a group and requested all employees to contribute and help the existing management to buy the company from the Government in the privatization process. Ansari, a young manager of the MTL bought his allotted 150,000 shares. For that he sold his plot, took out his retirement funds from the company account and took a loan from his father to finance his purchase of shares. Today these shares have made him a rich man. The value of shares has increased many times in the stock market. Employees have become wealthy because the company is paying dividends on continuous basis. Most of MTL employees now have their own cars.

Employees of other companies like Engro Fertilizers and Allied Bank Limited sold their shares in the stock market after acquiring the management and ultimately losing the management control. Majority of employees of MTL still hold the shares of their companies despite share pricing soaring above Rs. 500 in year 2013 and 2014.

c u r r e n t s i t u a t i o n

Today Millat Tractors Limited 1600 employees almost own 42% of the company, 28% is owned by management and other institutions collectively.

In order to be self reliant and capture efficiencies, Millat Tractors Limited (MTL) started a new company Millat Industrial Products to manufacture tractor batteries. MTL also acquired Bolan Castings which makes cylinder heads of international standards.

Millat Tractors has created additional capacity to handle production of 45,000 tractors in two shifts expecting demand to grow by 2014. MTL now enjoys the market share of 57% balance 43% is with Al Ghazi tractors. This

company Al- Ghazi Tractors was purchased in 1992 by Al- Futtaim group (based in UAE) in privatization process.

Since privatization of Millat Tractors Limited, the company has grown enormously and now it comprises four companies and is called as Millat Tractors Group.

Millat Tractors Limited has grown to become a market leader in the tractor manufacturing industry of Pakistan. With their engineering prowess and dynamic team, they have paved the way for mechanized growth and high quality production. MTL has created competitive advantage of high quality, low cost manufacturing of tractors in the world. The world largest tractor manufacturer is an Indian company, Mahindra & Mahindra even cannot match low cost manufacturing of MTL.

In year 2005 Sikander Mustafa Khan decided to retire from the position of Managing Director of MTL so that younger employees can take his place as Chief and decided to become the Chairman of the Board to provide guidance and continuity to MTL.

MTL's new objective is to develop sophisticated agriculture machinery in house where intricate technology and heavy investment is required. MTL gives lot of importance to research and development and is in process of creating more energy efficient engines. Millat Tractors Limited (MTL) ensures customer satisfaction by delivering quality at the best price possible in the world and excellent after sales service.

MTL has achieved 98% self sufficiency in local manufacturing of the tractor in a country which is not known in the world for its engineering and designing skills. Forbes magazine has nominated MTL in 2014 as among the 200 best managed companies of Asia.

Growth and development of Pakistan is dependent on agriculture sector which contributes 21.4% in GDP and employs 45 % of the labor force. Tractors are extremely important for agriculture economy of Pakistan. Along with mechanized farming and cultivation tractors are being used for transportation of agriculture commodities to the markets.

Year	Production of MTL
2008	27,260 tractors
2009	30,677 tractors
2010	40,140 tractors
2011	42,011 tractors
2012	32,006 tractors
2013	32,023 tractors

Sales in year 2012 and 2013 were hit mainly on account of increase in General Sales Tax (GST), from 5% to 16% by the Government. The market went chaotic. It tumbled. The tractor industry was suddenly paused, ruining the tempo of activities, resulting in a long stretch of slow production and even plant closure for a short time – worse than what the company witnessed during the 2010 floods.

Chairman Sikander was of the opinion that we have dramatically improved our tractors we have introduced a tractor with features of power brakes, disk brakes. Sikander also stated that the MTL is working on new products, we have recently developed a tractor driven fodder harvesting equipment – which is becoming rapidly popular in the livestock sector. We are also looking forward to new business avenues and machines in the harvesting and biomass fuel handling sectors, which will hopefully give a major boost to the agronomy of the country. These machines include combine harvesters, bailers, lawn mowers and conditioners along with high horsepower tractors etc.

The Company has achieved sales of Rs. 22.7 billion in 2013 compared to Rs. 20.1 billion of last year, i.e. an increase of 13%. Input costs have risen during the year due to the energy crisis, increase in the cost of raw materials and overall inflation.

During the year several new applications were developed in the ERP system in order to further streamline the system and improve visibility and control, improved access to company information. In the coming years, MTL is heading towards mobile technology – by implementing the next generation of the existing ERP system, based on the state of the art technology.

During the year the main focus of the HR department was on corporate training and skills development of shop floor staff. MTL has send 6 engineers to Brazil for hands on training and exposure to the AGCO plant in Canoas and to come back with new ideas to make products on agriculture side which are suitable for Pakistan economy. MTL maintains a healthy pay- out ratio in the form of dividends to its share holders.

MTL has also recently opened an office in Dubai to promote exports of tractors to Africa, Middle East, China, India and Afghanistan. MFN status to India by the present Government will provide MTL management big opportunity to export Tractors to India as they feel MTL has 35% cost advantage as compared to Indian manufactures

Chairman Sikander Mustafa lifted the phone and informed his secretary that

he wants an urgent meeting with the top management of MTL group and inform them about the agenda points that Board is not at all satisfied with declining sales of tractors in numbers despite such a tremendous advantage in cost, Board wants along with tapping export opportunities for tractors, new products like efficient water pumps, tube wells and lights which run on solar energy should be developed. Board is interested in innovative aggressive strategies to be developed and implemented, we want high volumes and growth, we have always been meeting the expectation of our shareholders and we can't disappoint them now.

Financial Position of Millat Tractors Limited (MTL) (Rupees in Thousands)

	Year 2013	Year 2012	Year 2011	Year 2010	Year 2009
Net Sales	22,698,651	20,133,130	24,863,264	22,199,909	15,910,619
Gross Profit	4,010,267	3,433,817	4,431,963	3,982,800	2,421,716
Operating Profit	3,175,819	2,639,248	3,584,675	3,143,484	1,755,736
Profit After Tax	2,138,646	1,977,618	2,670,736	2,284,498	1,215,120
Margins					
EBITDA %	14.52%	14.63%	16.05%	15.33%	11.57%
Return on Capital Employed	45.38%	38.50%	57.41%	54.82%	36.30%

End note

Data from: www.millat.com.pk assessed in 2014.

Book review

Steven Van Belleghem, *The Conversation Company*, London, Kogan Page Limited, 2012, pp.271

This book presents a very comprehensive study on potentials of conversation. A company grows with such conversations that create happiness for the client along with the employees in an organization. Steven Belleghem's study argues in this comprehensive literature that people play the best role in the growth of a business of an organization as they basically get engaged with the culture of company and its objectives. In business for such understanding it is necessary to create a standard value within the organization for both, the employees and the consumers.

The author argues that the group of people working for the business organization who are important for playing the key role in marketing. The buyers or the customers need to experience a pleasing environment more than their expectation when they come into contact with the employees of an organization. However, it is not only the task of the department of marketing alone in the organization. Rather each employee remains important for his contribution to bring success for the organization. Thus every employee is a "Potential spokesperson, sales person or managers".

The book is divided into four parts and each part is further spread into several chapters. The entire discussion has based on conversation and collaboration between the consumers and the employees. The emphasis is on how to build up a strong relation between these two pillars, the consumers and the employees to create a viable culture for the success of business. It is a powerful study which has attempted a new way of working for the success of organization. In other words it is a comprehensive study covering the strategic framework and process based on conversation for achieving success of an organization.

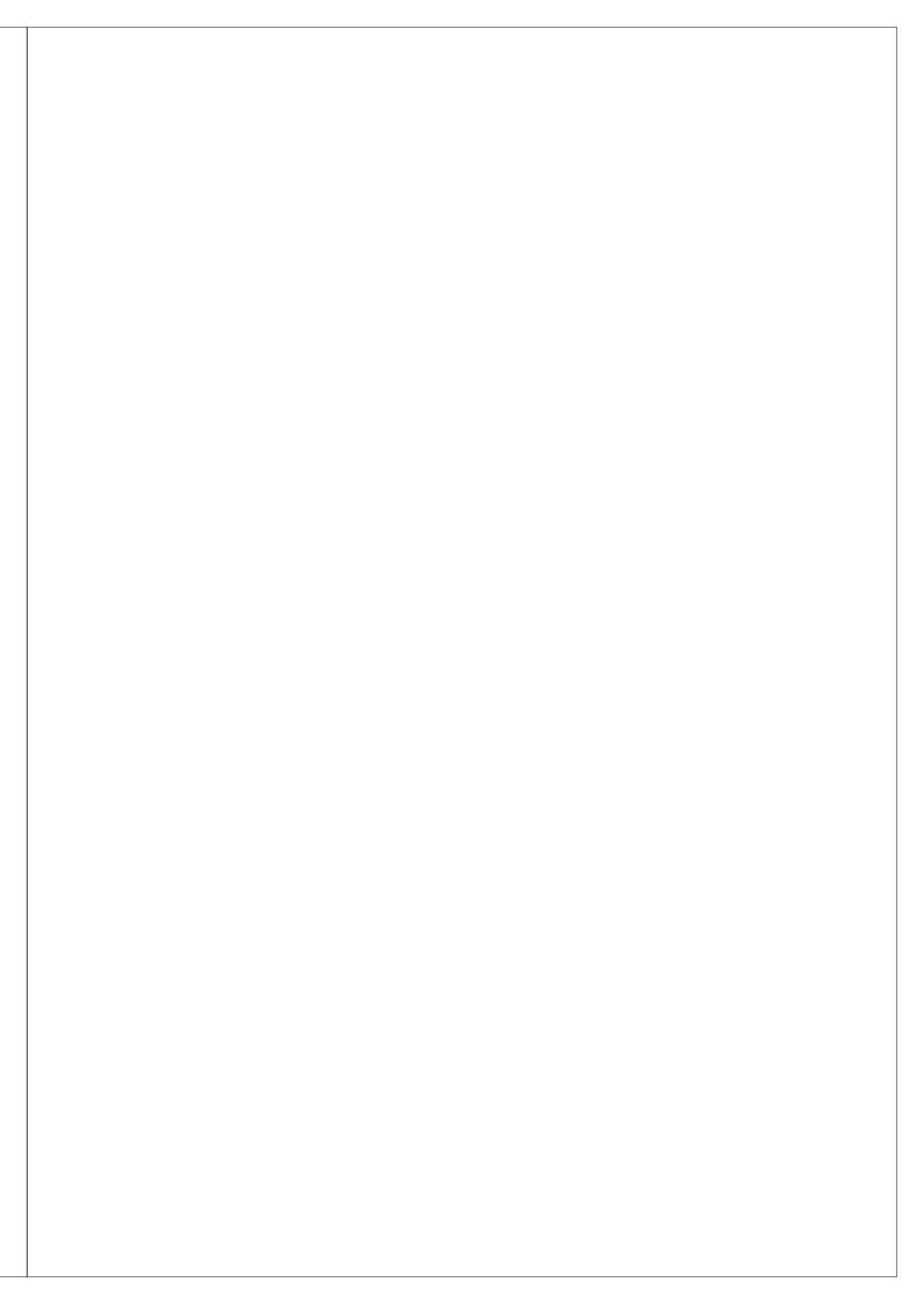
Moreover, the author shows that Facebook or Twitter is the best resource for growing and improving your business nowadays. It is found that conversation with the customer of how we are communicating with the employees bring fruitful results in business or service level.

The book must be read as a guide to know how to shift themselves from communication to conversation because the conversation is much more important in business world than how do we communicate.

It is very useful for the top management to change their behavior, mind, action in order to change their organization according to the modern consumers and employee. It is highly motivating book to inspire innovation and success and get productive conversation between business and customers resulting in positive and improved quality. In short there is not a single industry and organization that can't benefit from Conversation Company. This book is center addition to business management.

The importance of the book is presentation of case study attached with each chapter of the whole work which provides particle knowledge for the readers and very much valuable to business both on large and medium scale enterprise and shed light on making the customers their main purpose, from this dimension the book is a good contribution for the readers of management sciences. The book has a comprehensive reference and contains index also.

Dr. Arshad Syed Karim



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