THE IMPACT OF HUMAN RESOURCE PRACTICES ON EMPLOYEE MOTIVATION; EMPIRICAL EVIDENCE FROM PRIVATE SECTOR BANKS OF PAKISTAN

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Abstract

The banking sector plays a vital role in the economic development of a country. This study attempted to examine the impact of Human Resource Management practices on motivation of employees working in the private banks of Pakistan. The significance of the study is that it will help managers to overcome the shortcomings in the existing human resource practices to affect employee motivation positively. The data collected from 266 employees working in different branches of private banks falling in AA or AA+ categories determined by the Pakistan credit rating agency (PACRA) and JCR-VIS which is joint venture of Japan credit rating agency and Vital Information Services (Pvt.) Limited. The simple random sampling method is used for data collection from the respondents. To determine to outcome of various independent factors on the dependent variable the Cronbach's alpha, descriptive statistics and Pearson Correlation coefficient are used. The finding of the study reveals that human resource management practices including training, performance appraisal, compensation & benefits are significant predictors of employee motivation.

Key Words: HR practices, Motivation, Recruitment & selection, Training, Performance Appraisal, Compensation & Benefits, and Banks.

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INTRODUCTION

In this age of competition and rapidly changing business environment, whether the organization is public or private, profit or non-profit, manufacturing or service, management is trying to achieve the organizational goals. To reach the organizational goals management uses different approaches to motivate the employees. In the banking sector employees directly deal with the customers which need employees must be motivated to provide good services. In the worldwide economy banking sector plays a pivotal role and the employees of these financial institutions are the most valuable assets that are liable to provide the pleasant services to customers (K. U. Khan, Farooq, & Khan, 2010). The banking sector is the rapidly growing sector in the economy of Pakistan (Kamal & Hanif, 2009) which results in severe competition among the banks. The banks are offering the wide range of high quality services for the satisfaction of customers to survive in the highly competitive environment. The quality services can occupy an everlasting image in the mind of customer. Therefore, it is challenge for the management of the banks to keep employees motivated in order to delivery of high quality services and the satisfaction of customers.

The Human Resource Practices are the major source of sustainable competitive advantage. The resource based view (RBV) of the firm has long provided a core theoretical rationale for HR's potential role as a strategic asset in the firm (Wright & McMahan, 1992). There are five types of resources in any organization; financial, physical, market, operational and human. The human resources are the more valuable because all the other resources are dependent on human resource and the human resources are more difficult to manage as compare to others (Mello, 2005). There is a large rising body of evidence that express a constructive linking between the development of human capital and organizational performance. The focus on the human capital in the organization reflects the view that market value is less depends upon the tangible assets, but rather than intangible on assets, particularly human assets (Stiles, Kulvisaechana, & Britain, 2003). HR practices are the mean to gain competitive advantage. According to the Resource based view of the firm, an organization can gain competitive advantage through complex HR system that is difficult to imitate for competitors (J. Barney, 1991; Penrose, 2009). The organization can gain sustained competitive advantage by implementing framework (value, VRIO rareness, imitability, organization) .The human resources can create value by increasing revenues or decreasing cost, the human resources must have the unique characteristics (e.g., skills, teamwork, employee commitment), the valuable and rare characteristics are not easily imitable by the competitors and it is possible if the organization is committed to exploit the resources (J. B. Barney, 1995).

Many authors have found positive relationship between the HR practices and the financial performance the organization. For Instance, (Cascio, 1991) and (Flamholtz, 1999) argued that investment in the progressive HRM practices have the substantial financial return. Terpstra and Rozell (1993) found a significant affirmative link between the extensiveness of recruiting, selection test soundness and the use of proper selection and organizational profits. system Russell, Terborg, and Powers (1985) demonstrated a link between the adoption employee training of program and financial performance .The use of performance appraisal and linking such

appraisal and compensation have also consistently connected with the been increased firm profitability. An increasing body of work contains the that the use argument of high performance work practices, including comprehensive recruitment and selection process, compensation, incentive performance management system and extensive employee involvement and training, can improve the knowledge, skills and abilities of the existing and prospective employees and increase their, motivation, reduce shirking and enhance retention of quality employees while encouraging the poor performer to leave (Jones & Wright, 1992).

HR outcomes (motivation, retention and development) play a role mediator between the HR practices and the organizational performance. Training and high salaries are positively associated with HR outcomes and job security is the strong predictor of the positive HR outcomes. Furthermore, promotions based on merit have direct positive relationship with the organizational performance (Fey, Björkman, & Pavlovskaya, 2000). The recruitment, selectivity, training and employees' development, rewards and recognitions, Job definition and work design all are the crucial HRM practices in increasing the employee job satisfaction and the retention of potential employees (M. A.

Huselid (1995) argues that the efficiency of even very trained employees will be restricted if they are not inspired to perform, however HR practices have an effect on employee motivation by cheering them to both work harder and smarter. Examples of firm efforts to direct and motivate employee behavior include the use performance appraisals that assess individual or work group performance, linking these appraisal firmly with the incentive compensation system, the use of inner promotions that focus on employee merit, and other forms of incentives to support the benefits of employees with those of the shareholders (e.g., ESOPs, profit and gain sharing plans).

This study investigates the impact of HRM practices such as recruitment & selection, training and development, performance appraisal and compensation & benefits on the work motivation of individuals working in the banking sector of Pakistan. The impact of the human resource practices on the employee behavior have been become an emerging issue in the field of HRM research. In Khan, Rehman, Rehman, Safwan, & Ahmad, 2011)

other words, HR practices are the key to success and the source of competitive advantage for any organization. Motivated employees can make an organization more profitable. In the banking sector, employees directly deal with the customer, that's why the motivation is vital. This study will help the managers to examine prevailing HR practices and their impact on the employee motivation level. It will make easy to find out the practices which effect motivation positively or negatively. As well as, it will be helpful for the management of banks to make changes in the existing HR practices. Finally, this study can be used to improve the performance of banks which can contribute effectively in the economic development of Pakistan.

2-Literature Review and Hypotheses development

The review of literature is consisted of two sections. First section describes definitions and importance of variables and second section describes the relationship between dependent and independent variables.

2.1 Motivation

Work motivation is a set of "energetic forces that originate both within as well as beyond an individual's being, to initiate work related behavior and to determine its form, direction, and duration" (Pinder1998, p. 11). Motivation is a theoretical concept that's accounts for why people (or animals) choose to engage in particular behaviors at particular times (Beck, 1999, p.03). Kreitner & Kinicki (2001) explains "motivation as psychological processes that cause the stimulation, persistence of voluntary action that are goal oriented" (p.162). Robbins & Coulter (2007) defines motivation as a process by which a human's intentions are reinforced, governed and directed for achievement of objectives. Generally, motivation is any force employed towards the objectives; more attention on the we pay organizational objectives because our focal point is job-concerned attitude.

Beer et al. (1984) firmly argue in their research study of volatile working circumstances, currently the organizations have completely changed, so that it is necessary for the top level management to bring up new techniques of establishing powerful and long term relationship between the organization employee for achievement of and organizational objectives and meeting the consecutively changing needs of both А thorough and careful parties. understanding of employees' motivation is needed for the organization to address and bring off those intentions. The above discussion shows that a good relationship between employee and organizations key for success in meeting the requirement of volatile environment for the both parties, to develop a strong ties with personnel the role of top level management is vital in this regard. In other way, a motivated individual has a knowledge of particular objectives must be accomplished in specific ways; therefore he/she moves its efforts to accomplish such goals (Nel et 2001).It shows that inspired al., individual is best fit for the objectives that he/she wants to accomplish as he/she is completely aware of its assumptions (Roberts, 2005).

An internally pleasant, happy and inspired employee or worker is basically creative employee in an organization which contributes in effectiveness and efficiency of organization which directs toward the maximization of profit (Matthew, Grawhich, & Barber, 2009). Manzoor (2011) has concluded that motivated employees do best in favor of the organization which leads them towards development, affluence and productivity. Messmer (2011) argues that motivated employees are loyal to their organization which results in lower employee turnover rate. Motivation promotes the coordination among employees due to which employee feel easy at work place and enjoy working in teams. Motivated employees provide the excellent services to the customers for their satisfaction. Motivated employees can easily work over time than their formal duty and they don't require more instructions from management, they are self-directed. Furthermore, he argues that money is the most important factor that plays an important role in the motivation of employees

2.1 Recruitment and selection

Lepak and Gowan (2008) defines that recruitment is the process of searching new employees, conveying the characteristics of the job and organization to attract them to apply for the job and selection as process of decision making that involves (a) which candidate should be hired as new employee (b) which employee should be promoted to higher rank within the

organization (c) which employee should be transferred within the organization but not promoted. Gomez-Mejia, Balkin, and Cardy (2009) define recruitment as a process of generating a pool of suitable candidates for a specific job.

Gratton (2000) argues that by the start of twenty-first century, a large number of managers have realized that the only exclusive and long term source of competitive advantage is the motivation, skills and effort of employees. In this age it is the challenge for the human resource professionals to retain and make employees more strong, and recruitment selection is and the essential for accomplishment of these objectives. Lepak and Gowan (2008) explained that if the employee is selected having good knowledge, skills and abilities can make great contribution in accomplishment of organizational goals. If the organization selects the employee that is not suitable with the job, the cost to replace that employee is annual salary plus benefits, to avoid these costs the managers should make a good selection decision. The more damaging; if the selection decision not ends with the turnover, if employee has not right skills for a job, it can result in more mistakes that increases the cost of production that and at the end lose the

customers. Good persons have many benefits and wrong persons have many costs.

The sophistication of systems, procedures and technology of an organization does not matter; it is the competencies and engagement of its employees that guarantees its success. Without the suitable combination of people at various levels, with fit skills, knowledge and inspiration, the performance of the individual and company will be affected. It is therefore necessary to prosperity of organization to make recruitment and selection is effective and provides the efficient employee at minimum cost (Banfield & Kay, 2012). Gomez-Mejia et al. (2009) selection reflects the overall class of the firm's people, Imagine if wrong person is hired what happen, and a line manager cannot work on the production line to cover the mistakes of bad employees. Catano (2009) argues that recruitment & selection practices can become the source of organization's success and failure. Empirical studies show that efficient organizations applying recruitment & selection practices attain a competitive advantage in the market. Furthermore, effective recruitment & selection practices help to develop

employee trust and enhance the knowledge, skills and abilities of an organization existing and prospective employees, boost motivation and well-performing encourage to retain while employees suggest lower leave. performers to So we can hypothesized that

H1: Recruitment & Selection process is positively and significantly correlated with Employee Motivation.

2.2 Training & Development

Noe (2008) defines the training as arranged struggle by the organization to prepare the employees to gain the job related expertise, these expertise include knowledge, skills and behaviors that are more important for the auspicious job completion. The objective of training for employees is to proficient the knowledge, skills and behaviors focused in the training program and utilize them in daily working. Durai (2010) argues that training is value-addition activity performed by the organization to increase the value of its most important resource, called its humans. Training is just making the difference between the where the employee knowledge, skills and abilities falls presently and where he will be stands after the training.

Mello (2005) argues that employees are frequently moving from one employer to another as compare to past, they are more loyal to their own career rather than with the employer, it's necessary for new hires to provide training to become more effective on workplace. Mergers and acquisitions are taking place in the world which results the integration of employees relating to different cultures, the problem arises to manage the people and training is the solution of this problem which makes employees easier. Training helpful is very in the performance management of employees and compensation. Noe (2008) argues that training is helpful to achieve the strategic objectives of the organization which results to gain competitive advantage. The training practices are very useful for the business growth and better customer services through teaching the skills and providing knowledge to the employees. Organizations are facing the rapid changes because of the globalization of business, E-commerce, technological and economic changes, it is a great challenge for the organizations to attain, retain and motivate the employees. Training is not an enjoyment; it is the compulsion for the organization to provide the quality products and services

in the global market. Training provides opportunities to the employees to gain their own competitive advantage which results in the long term job. Training leads employees towards the attainment of the high ethical standards and makes the employees easier to share knowledge with others. (Jackson, Schuler, & Werner, 2011).

Most of the organizations have identified the training as a technique of achieving the strategic objectives and a tool for employee retention within the organization. Now organizations consider their employees the valuable assets rather than cost and make investment on its humans. Training is helpful for employees to learn the basics skill and knowledge to perform a job and increase the efficiency and effectiveness of existing the employees. The employees become more loyal with the organization because of the personal growth and acknowledgement which results in better customer services which increased the overall performance of the business (Durai, 2010). Mathis and Jackson (2011) argues that the nature of technological innovations and changes demands that employee will be trained every time, if they are not, the company will suffer badly and lose its

competitiveness. For example, look at the telecommunication sector and make comparison with last few years, because of the new technological trends and innovation, without the consecutive training the employees may not have the appropriate knowledge, skills and abilities to perform well.

2.7 Training and Motivation

Lester (1999) said: "Professionals must relearn and retain to maintain the relevance of their skills". In this quote he that unsterilized business argues environment needs employees and learn the skills and managers to competencies to keep their knowledge up to date. He found a positive relationship between the training and the level of education obtained by the employees that increases employee motivation. He also argued that if employees have positive perception about training and they perceive that training can make their resume worthy their motivation increases. Nadeem (2004) has concluded the positive relationship between training and motivation, when employees get training they are motivated. The reason for this motivation is the employee positive thinking that they are growing in the organization and their knowledge is

valuable asset for the organization and they feel more confident and own the organization, which results in employee motivation, less job switching and more productivity.

Training is the necessity for the management of company for the better accomplishment of the goals. Training is helpful for the employees in reduction of frustration and anxiety caused by work load, they are not ready to perform job due to lacking the required skills (Chen, Chang, & Yeh, 2004). In the recent business world, the skills that are required by employees to perform their job only learn through training. A lot of companies train their employees in such a way that is helpful for employees in their career development. This type of training leads toward high level of commitment and motivation by the employees, who utilize the opportunity they provided (Chiaburu, Tekleab, 2005). Murphy, Cross, & McGuire (2006) argues that training has a positive impact on the employee's level of motivation. He concluded that there are so many factors influence employee to learn the new skills and competencies necessary to the requirements of volatile meet environment and effect positively their

motivation. These factors may be promotion opportunities, self-esteem, self-confidence and career satisfaction. He also found some hurdles like financial employer's compensation, rewards, recognition and not realizing the value of training for the employee that decrease the employee motivation. He suggested that organization should overcome these hurdles and provide the training that will increase the employee motivation.

Gamage (2007) conducted an empirical analysis of manufacturing SMEs in Japan to know the effect of HRD practices on business performance. A mail survey was conducted; the respondents were owner(s) and managers(s) of manufacturing SMEs in Aichi Prefecture in Japan. They drew a sample of 320, but only 105 respond positively. They concluded that Human Resource practices increase development the employee motivation which affects the firm performance positively. Sahinidis & Bouris (2008) examined the relationship between employee perceived training effectiveness and employee attitude .The total respondents were 134 female and (71)63 male and respectively), participating in a training seminar. The respondents were the first-line managers

and employees working with the five Greek well known organizations (employing over 1,000 people each), respectively five sectors of the industry. The respondents were given the questionnaire to fill out, at the end of seminar, they attending. At the end, they concluded is that there strong relationship between perceived training effectiveness and employee motivation.

The employees to whom organization provides training, mostly they have high morale and motivation because they acknowledge the company's investment for their development and ability which results in lower turnover rate. Trained employees can work more confidently as a team member and they have more decision making skills perform well. In addition, the employees who receive continuous training, they are more adoptive to change and come up with new ideas (Saleem, Shahid, & Naseem, 2011). Akhtar, Ali, Sadaqat, & Hafeez (2011) conducted a questionnaire survey on 100 employees of commercial banks in Pakistan in Punjab region including public/private banks and conventional/Islamic banks to determine the effects of training on employees' motivation and job involvement. They

concluded that training has a positive effect on the employee motivation.

H2: Training is positively and significantly correlated with Employee Motivation.

2.3 Performance Appraisal

Performance Appraisal process mostly include explicit audit and answer back discussion and may include plan for developing work design, conducting selfevaluation and establishing performance objectives. The procedures inherent in these structures and the performance evaluation consequences themselves can impact on have great employee's responses toward their function, their boss and their organization as a whole. The performance evaluation process can also become a mean of disappointment and anxiety when employees recognize that the appraisal system is prejudice, political and immaterial (Skarlicki & Folger, 1997).

Performance appraisal is a "formal management system that provides for the evaluation of the quality of an individual's performance in an organization. The appraisal is usually prepared by the employee's immediate supervisor. The procedure typically requires the supervisor to fill out a standardized assessment from that evaluates the individual on several different dimensions and then discusses the results of evaluation with the employee" 2002). (Grote, Conventionally, Performance appraisal is treated as official each year dialogue that creates social cooperation between the employees and managers to design a work plan through a conversation on employee's existing job performance and future developmental requirements (Murphy, Cross, & McGuire, 2006). Most presently, rather than considering performance appraisal as a very simple technique to put on paper and arranging individual's performance; performance appraisal is used as more holistic and strategic approach to develop coordination between the strategic plan of headquarters with the subsidiary and employee performance (Fletcher, 2004).

Performance appraisal is a "formal, structured system of measuring and evaluating an employee's job related behaviors and outcomes to discover how and why the employee is presently performing on the job and how the employee can perform more effectively in the future so that the employee, organization and society all benefit" (Randhawa, 2007). The main objective of the performance appraisal has been perceived to be the evaluation of employee's performance-compensation association. Spriegel and Mumma (1961) argues that beyond the establishment of salary& wage structure ,performance evaluation is also used for training & development of employees ,man-job matching, career planning, promotion useful for employees to be aware about their strengths and weaknesses and also supervisors to evaluate helps the performance of their subordinates. Barrett (1966) divides three main objectives of performance evaluation: Managerial decisions like determination of financial compensation and promotion need assessment for training and performance feedback, employee research to keep information about the manpower. Williams (1977) describes the use of performance appraisal for two major objectives; individual needs for improvements organizational and decisions of salary revision, promotion and transfer.

It has been realized that performance evaluation plays a vital role in the organization (Borman, 1979; Landy, Barnes, & Murphy, 1978; Saal, Downey, & Lahey, 1980). The organization use performance evaluation system for multiple purposes such as selection decisions making, determination of salary increment, and serve as a major source of feedback between employees and supervisors. Till now, lot of research focus on development of improved methods of psychometric dimensions of performance evaluation. Analoui and Fell (2002) argues that performance appraisals undoubtedly have managerial and motivational aims and we don't like to give little importance to these valuable objectives, the use of this system provides the charismatic control measure. Sadly a lot of firms "...seem to important matrices without giving any thought to the consequences of these matrices on human behavior and ultimately organizational performance" (Hammer, 2007, p. 22). We find it significantly right from performance appraisal point of view. There are so many issues about the performance concept of appraisal (Antonioni 1994; Lawler 1994), but the elimination of this practice is not practical, an organization should use performance appraisal system as strategic performance measure tool. Caruth and Handlogten (2001)concluded that performance appraisal system is essential for any organization to fulfill the managerial, motivational, strategic and

developmental needs of employees, managers and top management with strategic responsibilities. A study of Brown, Hyatt, and Benson (2010) has concluded that performance appraisal is a primary function of Human resource management: the results of information provided by the performance appraisal are helpful for making decisions related to Human Resource. While organization gives times and invest resources into Performance appraisal, research shows that quality of employee performance experience appraisal fluctuate. employees have high quality experience of performance appraisal process, on the other hand if some employees report low of performance quality appraisal experience the organization will have to price in terms of high turnover rate, low job satisfaction and organizational commitment.

2.8 Performance Appraisal and Motivation

addition. research iob In on the characteristics model (Hackman and Oldham, 1976) has found the relationship between the cognitive elements of experienced meaningfulness, accountability of consequences and information of original results of work

and intrinsic motivation (Fried and Ferris 1987; Johns, Xie, & Fang, 1992). Deci and Ryan (1985) argue that feedback is the acknowledgement of the good performance that can increase intrinsic motivation because it increases the perceived capability of the employee. Intrinsic motivation is the motivation to accomplish the task for itself, in this sense, experience the happiness and comfort inherent in the activity (Deci, Connell, & Ryan, 1989). Establishing goals and feedback are strongly conceived that to affect performance in a positive way through increasing the knowledge and inspiration crucial for work performance (Early, Northcraft, Lee, & Lituchy, 1990).Robert and Reed (1998)argues involvement, that objectives and feedback increases the appraisal acknowledgement, which influences the appraisal delighters and ultimately employee motivation and output. Similar effects of performance appraisal on motivation are suggested by PettiJohn et al. (2001a, b). Performance appraisal, as a source to convey and interpret strategic visions and objectives to employees, can increase the intrinsic motivation through the experienced meaningfulness of the work, because superordinte goals have the ability to communicate to employee something in which they believe (Latham, 2003).

Robbins (2008) believes that employee motivation depends upon three relationships, if these relationships are powerful; employees are motivated, if any one of these is weak, and it leads to lower employee motivation. First. employees believe that after exerting a good effort they will be appraised highly, unfortunately, for the most employee the answer is No, because their skills level have deficiencies, effort does not matter they exert or organization performance appraisal process is designed to analyze the determinants other than performance like inventiveness and devotion, the high level of efforts may not be appraised well. There is a possibility that employee wrongfully or correctly conceive the boss not like him/her, the employee will not get good appraisal even by putting extra effort. These examples suggest that a possible mean of the employee lower motivation is employee's belief and his/her effort not matter, in result the good performance appraisal is low. Secondly, Employees conceive that if they appraised highly, this will results in organizational reward, many of the employees find the weak performancereward relationship, because the

organization rewards beyond the performance, for example, the pay increased on the basis of seniority not performance, this will demotivate the employees. Last, the employee may not get the reward, he/she expecting, for example, expecting the promotion but the salary increased. Finally, he concluded that employee may not motivated at work ,if the gap exist between effort and performance, between performance and reward and between what they expect and actually receive ,if you need motivated employees, make these relationships more powerful.

Najafi , Hamidi, Vatankhah & Purnajaf (2010) conducted a self administered questionnaire survey on 220 official employees of Toyserkans health system, including health houses, hospitals and health care staff system, urban and rural health centers in Iran to determine the effect of performance appraisal on employees' motivation and job promotion. After data analysis, they concluded that performance appraisal has a minor effect on the enhancement of employee motivation. Mathison & Vinja (2010) conducted online survey to address the question that the annual performances review as a positive source for employee motivation in USA. The

sample was eighty-one business managers from different 23 companies from which 35% were working for companies having less than 100 employees and remaining 65% were having 100 to 1000 employees. They resulted that annual performance review has a positive effect on employee performance.

H3: Performance appraisal is positively and significantly correlated with Employee Motivation.

2.4 Compensation & Benefits

Caruth and Handlogten (2001, p.01) define compensation as the "total reward package offered by the organization to its employees. Compensation encompasses all of the rewards or payments: tangible or intangible, monitory or non-monitory, physical and psychological, that an organization provides its employees in exchange for the work they perform". Compensation "represents both the intrinsic and extrinsic rewards employees receive for their jobs. Together, both intrinsic and extrinsic compensation together describe a company's total compensation system. Intrinsic compensation reflects employees' psychological mind-set and results from performing Extrinsic their job.

compensation includes both monetary and nonmonetary rewards. Organizational development professionals promote intrinsic compensation through effective job design. Compensation professionals are responsible for extrinsic compensation" (Martocchio & Joe, 2011, p.05).

Compensation consists of three main "Direct compensation components. encompasses employee wages and incentives. bonuses, salaries. and commission. Indirect compensation comprises the many benefits supplies by the employers, and Non financial compensation includes employee recognition programs, rewarding jobs, support, work environment and flexible work hours to accommodate personal needs" (Snell & Bohlander, 2012, p.394). The structure of reward system in terms of the inducement payment used is important for the success of the company. Genuinely, practical proof has found that pay structure is related to the financial performance (Gerhart and Milkovich, 1990).Reward has a greater impact on the employee recruitment, productivity, motivation and employee turnover (Bernardin and Rusell, 1993). Pfeffer (1994) articulates that one of the essential features of the effective organizations is the use of incentive compensation for the people. More particularly, in analyzing the human resource practices ,the use incentive payments has positive effect on the organizational performance(Huselid, 1995; Delaney and Huselid, 1996). The theory suggest that incentive payments can motivate employees better than the fixed rewards. Mclean and Tanner has conducted the survey in 1996 shows that 58% of the human resource managers and 70% of CEOs said that compensation system can enhance the productivity or performance of employees (Hays, 1999).

2.9 Compensation & Benefits and Motivation

Belcher and Atchison (1987) argues that generally, in the manufacturing firms payment to employee is more than 20% of the total expenses and can be more 80% the than in service based organizations which shows that organizations have to pay more attention on compensation to make employees motivated to perform good at work. In other words, reward system plays a vital role in the employee performance by connecting the interests of employee with team and organization, thereby the increasing struggle and performance (Kalleberg and Moody, 1994; Huselid, 1995; Kling, 1995).

The capabilities of skilled employees are to be likely confined if they are not inspired to perform. One of the major source through which an organization can increase motivation of employees to perform is to provide work-based rewards (Delaney and Huselid ,1996).Banjoko (1996) argues that many managers use money to compensate or punish employees, this is possible through compensating employee for their good performance or introducing the concept of firing of employees from job or other related issues (e.g. no promotion annual increment). The ambition to or earn more money and get promotion is motivating factor good for the employees.

Akhitoy (2000) argues that money is the very important part of inspirational strategy. As far back as 1911, Frederick Taylor and his scientific management have declared the money as more valuable motivational factor for the industrial employees. Taylor viewed the compensation and reward as a managerial technique motivate to employees, increase productivity and reduce the turnover intentions. Robbins

(2001) articulates that when employee think that their aspirations are acknowledged and the corporation developed a structure of unprejudiced arrangement of rewards and satisfaction, the organization has optimized the motivation, by enhancing the employee motivation that will increase employee performance.

A compensation and reward system of an organization depends upon expectancy theory, which suggests that employees are more motivated to perform if they perceive a powerful relationship between the compensation they receive and their performance (Guest, 2002; Mendoca, 2002). Sinclair, Tucker, Cullen, & Wright, (2005) explains the worth of money with the process of job choice. They argue that money has the strength to attract, retain and motivate the employees to perform. For example, if employee has another job offer with greater reward than existing job, the employee may prefer the new job.

Khan, Farooq, & Ullah (2010) conducted a questionnaire survey to examine the effect of four dimensions of reward including; payment, promotion recognition and benefits on the employee work motivation. The sample was 167

employees of all levels in commercial bank of Kohat, Pakistan. They concluded that all the independent variables have a significant effect on employee work motivation. Ghazanfar, Chuanmin, Khan, & Bashir (2011) conducted a research study on managerial level employees in the sales department of the cellular services provider in Lahore, Pakistan to know the effect of satisfaction with compensation on work motivation of employees. They used self designed questionnaire as data collection tool and the respondents were 60 employees of managerial cadre employees. They concluded that the positive relationship between satisfaction with compensation and employee work motivation exists.

Zaman, Hafiza, Shah, & Jamsheed (2011) Conducted a questionnaire survey of three employees non-profit on organization(World Vision, PERRA and Sungi development foundation) working in province Khyber Pakhtunkhuwa of Pakistan to determine the relationship between rewards and employee motivation the in non-profit organizations of Pakistan. They collected data from 107 employees and found a direct relationship between extrinsic rewards. However, found an insignificant relationship between intrinsic reward and motivation.

H4: Compensation & Benefits are positively and significantly correlated with Employee Motivation.

3. DATA & METHODOLOGY

Data Collection and Procedure

The type of this study is descriptive which means that the study is typically related with expressing the attributes of measure the certain groups, to frequentness or proportion of subjects in a defined population to examine the correlation between the variables to make particular forecasting (Zikmund, 2003). The population of this study was employees working in different branches of 9 private banks operating in Lahore, the capital city of province Punjab that are falling in AA or AA+ category of long term credit rating by the Pakistan credit rating agency limited (PACRA) or JCR-VIS which is the joint venture of Japan Credit rating Agency and Vital information services (Pvt.) Limited as on January 1, 2012. The only private banks are included in this study because no public bank has the AA or AA+ credit rating in the long term. . In this research multistage random sampling has been applied. The five banks were randomly

selected to study. The 350 questionnaire were randomly distributed among the employees by the method of proportional allocation. The 290 questionnaire were retuned back out of which 266 used for data analysis. The response rate was 76%.

Measurement

Questionnaire of Rathnaweera (2010) is used for the data collection purpose with some amendments regarding questions and variables. The five point Likert scales 1-strongly disagree to 5-strongly agree has been used to measure the variables effectiveness and relationship. A pilot study consisted of 20 respondents was conducted to testify the reliability and validity of the questionnaire. The value of Cronbach's alpha reliability coefficient is .837 that is good. In this research multistage random sampling has been applied. The five banks were randomly selected to study. The 350 questionnaire were randomly distributed among the employees by the method of The proportional allocation. 290 questionnaire were retuned back out of which 266 used for data analysis. The response rate was 76%.

4. RESULTS

The software, statistical package for the social sciences (SPSS V.16) is used to analyze and present the data in this research. Descriptive statistics illustrate the unrefined data in the clear way, According to Neuman (2000:24) this

method enables the presentation of numerical data in a structured, accurate and summarized manner. The descriptive statistics are considered appropriate for this research.

Gender	Frequency	Percent	
Male	229	86.1	
Female	37	13.9	
Age (Years)			
Below 30 years	126	47.4	
30-40	104	39.1	
Above 40	36	13.5	
Marital Status			
Married	171	64.3	
Single	95	35.7	
Nature of job			
Permanent	190	71.4	
Contract	76	28.6	
Designation			
supervisory level	149	56.0	
Middle Level	112	42.1	
top level	5	1.9	

Table 1.Demographics Characteristics of Respondents (N=266)

Education		
Bachelor	72	27.1
Master	182	68.4
M.phil/M.S	12	4.5
Job experience		
up to 5 year	51	19.2
up to 10 years	150	56.4
more than 10 years	65	24.4

Table 2. Descriptive Statistics

	Ν	Minimum	Maximum	Mean	Std.Deviato
					n
&	266	1.83	4.67	3.5614	.54483
	266	1.00	5.00	3.5846	.63237
	266	1.40	4.40	3.3962	.54737
	266	1.43	5.00	3.3641	.59841
	266	1.00	5.00	3.6378	.55928
	&	& 266 266 266 266	& 266 1.83 266 1.00 266 1.40 266 1.43	& 266 1.83 4.67 266 1.00 5.00 266 1.40 4.40 266 1.43 5.00	& 266 1.83 4.67 3.5614 266 1.00 5.00 3.5846 266 1.40 4.40 3.3962 266 1.43 5.00 3.3641

The descriptive statistics are used to determine the effectiveness of variables. The recruitment and selection process mean = 3.5614 and standard deviation=.54483 which indicates that people agreed that recruitment and selection process has effectiveness. The mean=3.5846 and standard

deviation=.63237 for training which shows that employees are agree that training has effectiveness on their behavior. The performance appraisal has effectiveness because it's Mean=3.3962 and Standard deviation=.54737.The Mean=3.3641 and Standard deviation= .59841 for compensation which clearly shows that employees are agree that compensation & benefits affect them.

Pearson correlation analysis showing the degree of variability among the dependent and various independent variables incorporated in the study. The relationship between motivation and the recruitment & selection process is insignificant because p > 0.05. The training has a highly significant relationship with employee motivation because p < 0.01. The coefficient of correlation between training and

motivation is r=.402 showing the moderate degree of variability in the dependent variable. The results show that performance appraisal and motivation have highly significant relationship because p < 0.01 and the value of correlation between the performance appraisal and motivation is r=.305

Independent Variables		Dependent Variable
		(Motivation)
Recruitment & Selection	Pearson Correlation	.100
	Sig. (2-tailed)	.105
Training	Pearson Correlation	.402**
	Sig. (2-tailed)	.000
Performance Appraisal	Pearson Correlation	.305**
	Sig. (2-tailed)	.000
Compensation and Benefits	Pearson Correlation	.397**
	Sig. (2-tailed)	.000

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

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

indicating the moderate relationship .The next variable incorporated in the study is compensation and benefits which have the coefficient of correlation r=.397 which indicates that compensation and benefits have moderate effect on the motivation but these both are statistically highly significant because p < 0.01.

5. CONCLUSION

The primary objective of this study was to investigate the relationship between the human resource practices and employee motivation in banking sector of Pakistan. The study has found weak and insignificant relationship between the recruitment & selection process and motivation, the reason is that when employees are selected after fulfilling all the criteria for selection and become the member of bank this process is ended and never repeated and have no effect on the employee behavior regarding work. The banks need to hire the young and energetic candidates from campuses of universities and colleges. The study has found significant and positive relationship between training and motivation and these results are consistent with the study of (Akhtar, Ali, Sadaqat, & Hafeez, 2011) because training provided by the banks to their

motivation employees and because training provides opportunities to learn new skills and competencies which make employees more productive and competitive. The training is helpful to keep their knowledge up to date regarding the rapid technological changes. The training also promotion opportunities and self-confidence of employees and motivate employees. The banks should conduct the training sessions after reasonable time period and give incentives to make training more effective. The relationship between the performance appraisal and motivation is positive significant and the results are similar with the study of (Kuvaas, 2006). The performance appraisal found the strengths and weaknesses of employees which help them to overcome their shortcomings and enhance their The feedback is the performance. acknowledgement of good performance which motivates the employee. If the employees are appraised highly they get the organizational reward. The banks have required making performance evaluation system fairer and eliminate the biasness and use different methods of performance evaluation. There is a significant positive relationship between the motivation and compensation &

benefits and results are consistent with the study of (Van, Van, & Cools, 2005). The compensation & benefits provided by the banks to their employees have positive and significant impact on employee motivation because the employees work for the money and the are providing good banks salary packages and incentives to motivate employees. The banks should provide the salary, bonuses and incentives to employees more than other banks retain the employee and provide flexible hours to accommodate the personal needs of employees. Human Resources Practices effect and their on employees' motivation has to regarded as serious matter in term of existing theory and practices of human resource management. This study has found an relationship insignificant between recruitment and selection process and employee motivation and significant relationship between training, performance appraisal, compensation & benefits and motivation. The basic purpose of this study was to know the impact of human resource practices on employees' motivation working in the banking sector of Pakistan. The study includes only private banks and the employees working in the branches not policy makers. This research also not focuses on the effect of HR practices on the financial performance of banks. The future research should also include top level employees and employees working in public sector banks of Pakistan.

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BONDING BETWEEN PARENT'S QUALIFICATION AND ACADEMIC ACHIEVEMENT OF SCHOOL GOING CHILDREN

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Abstract:

The Aim of this study is to compare the academic achievements of students who belong to educated and uneducated parents. The main objective of this paper is to discover the link between the social bond of parents and children and its influence on children academic performance. The hypothesis of the study is; higher the qualification of the parents, more the children's academic achievements are. The Quantitative Research Design has been used to analyze the relationship among variables. The target population of the present research contained the educated parents of at least one child from Johar town, the area of Lahore. Total sample of 110 respondents were selected through random sampling. Weak social bonding between parents and children leads the students towards the deviant behavior, which is a social problem. It was also concluded that those student who have strong social bond with their parents would have good Academic achievement rather than those who have weak social bond. This study will help to make the social bonding of parents and children stronger, as the reasons of children's deviant behavior is defined clearly. It is recommended that child-parent bonding should be strong, so that children can achieve the better academic results.

Key Words: Parental Education, Children Academic Achievement, Socialization of children, Parental involvement.

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INTRODUCTION:

Human Childs are born without any culture. Culture is transformed through academic achievements. Spread of culture is the academic achievements which mean an individual learn from society and act according to the teaching of society. A man can develop himself by academic achievements. The learning is the lifetime constant development of getting and spreading customs, duties and beliefs, providing a person with the abilities and habits compulsory for joining with his/her own societal patterns. Academic achievements is the methods of contact through which the person learns the beliefs, customs, services and criteria of decision that are essential for his active involvement in communities and societies and acquire to adapt the customs of the Society. (Lundberg). My topic is about the academic achievements of the children, and how the parental education is important in Children Academic achievements. There are many agents of academic achievements in which the family is more significant instrument of learning. As academic achievements is the process of education about the norms, values and believes which are the parts of a society so family play an important role in in learning process.

There is commonly mentioned typology of connection which contains a special ways by

which parents have to become participate in kids' teaching.

- Parent's necessity is elaborate at institute such as in the schoolroom and attendance institute occasions.
- Family has to care about the education activities at home.
- Parents have to be participating in governance and support.
- Parental participation in the teaching of broods can raise their learning results

Fathers can make sure an effect on children's results. Involvement of father in schooling of children has been connected to advanced child attainment, learning improvement, and improved teacher child association in hostile children this is because fathers instructor and boost their teen-agers to discover and proceeds tasks; they likely play a serious character outdoor the household (Greif & Greif, 2010).

Significance of the Study:

The present research falls in the area of social psychology, which is an important sub discipline of sociology. Academic achievements of the children are the main concern of today's parents. A lot of research work has already been done in this area but still it is a problem of today parents that how they can better socialize their children? Educated parents can play a vital role in this connection because majority of the social think tanks are of the view that the educated parents both father and mother can better socialize their children as compare to the uneducated parents. So, it may pertinent to study how the education of the parents can really perform for the better academic achievements of their children. Therefore, present study will be sociologically significant as the issue is related with core problem of mal-academic achievements of children which may further push the children to indulge in anti-social activities in their future life.

Objectives of the Study:

- To identify the influence of parent's qualification on child's academic achievements.
- 2. To explore the association among parent's level of schooling and the educational achievement of the children.
- To know the effects of the education of parents on educational results of their kids.

Literature Review:

The process of learning supports persons learn to function effectively in their community. Parents often make available the first skill of learning. Parents transfer anticipation and support standards (Kohn 2010)

Facts about academic achievements of children

The level of the children's psychological fitness is changed founded of the parent's nonphysical intellect and when parents have a complex mystical intelligence; their level of intellectual wellbeing of their children is great than the kids who have parents through inferior mystical intellect Mohammadyari (2012). Gelber (2010) said that parent's inputs have important effects on child out come. The skull start influence education (HSIS) characterized а situation for exploring this matter in the framework of skull start (HS).precise aim of HS is to raise the participation of the parents with their teenagers. Parents were interested to increase their own learning. Siles (2010) decided that the capacity to compose with oral confidence and the use of rare words, right sentence structure and precise meaning is a purpose of intellect, intellectual speed, and number of volumes at home-based and parents' level of instruction. Parental learning level views for a greater ecological excellence. There is a helpful association among the educational level of parents and the aptitude of their children and spoken skill. Cianci et al (2013)

concluded that the schooling of the parents is more significant than the gender of the parents as a cause of impact on the intellectual act of their kids. The relation among SES and intellectual results initiates in start. Deficiency and little education of parents are related with lower level of institute attainment and IQ in children. Parental education is the predictor of child's intellectual attainment. Strambler (2013) stated that educational learning is an feature of participation of parents with learning that shows the communication which is convey by the parents to their kids regarding learning. Cheadle (2014) said that parents have a significant character in the growth of initial babyhood attainment variances. Moreover, greater SES parents involve broods in new discussions; try to realize the performance of their children.

Influence of parents on the life of their children

An initial experience to the child what it means to be man or woman comes from close relative. Parents describe societal roles to their children (Laure& Laure, 2013; Kaplan, 2010). Children internalize parental messages about sexual role at an initial stage, with consciousness of mature gender roles variances being establish in early age of the kids (Weinraub et al, 1984).)

Involvement of parents in education of their child is very important. There is regularly

some ways of participation which comprises a variety of means parents become participated in the education of children.

- 1. Parent's necessity offer circumstances in the home-based that care in education of the teenagers.
- 2. Involvement of the parents in the learning of their children can raise the learning consequences of their children (Epstein).

There is a majority of indication, greatly and solid and definite proof, about the significance of nurturing for the extension and knowledge of the children. The confirmation can be collected into two comprehensive, and repeatedly corresponding, zones:

Effects of education of parents on the education of children

Education level of parents is an essential interpreter of learning and behavior consequences of their Child. The stretched term impact on learning of child is the victory of education of their parent monitoring for other family socioeconomic status and the intelligence of child. The education of parents indicates the value of private relations and behavior of the child (Eron&Yarmel, 2014). Duncan and BrooksGunn (2012) said that family education was connected meaningfully to the intellectual outcomes of child even later governing for a diversity of extra SES signs such as domestic wages Between the spare essential jobs and duties linked with the family character is learning of youngsters into a system of morals and opinions about personality and civilization. The awareness of the child about the standards of parents is an essential feature in value diffusion. The more accurately children perceived educational goals; the more likely they were to share them with parents (Furstanberg, 2014).

Theoretical Framework:

Different theories relate with this research. The theory of personality development "LookingGlass Self" is applied. All these theories create the concept of the academic achievementsthat how a person can socialize him /herself in the society. When a person adopts good academic achievements from their educated parents then he bring the good change in processes of Children Academic achievements.

Hypothesis: Higher the qualification of the parents will results the higherchildren academic achievements.

Methodology:

The Quantitative Research Design has been used to analyze the relationship among variables. The given methodological approach hasimplemented for this project. Present research was conducted to see the relationship between the level of education of parents and academic achievements of the children and to find out the impact of parents' education on child's academic achievements.

Target Population:

The target population of the present research contained of the educated parents of Johar town the area of Lahore, whose at least one child. The reason for selecting the above universe, educated parents can easily describe the impacts of their educational level on their academic achievements of children.

Tools for Data Collection:

After drawing the sample and designed the appropriate research technique data collected through questionnaire as a tool for data collection process. Questionnaire was filled by the respondents. Questionnaire was formulated on the basis of information drawn from the review of literature and knowledge of the indicators. Open ended question was asked by the researcher for the purpose of construction of questionnaire. The questions were about the behavior of parents with children and their academic achievements.

Data Collection/Field Experiences:

The researcher personally approached the respondent. The respondents took too much time of the researcher in asking the purpose of the research. The respondents were reluctant to provide information about their income, parents' type and their parenting styles. Most of the respondent have paly a very vital rule during collecting data and done their full cooperation with the researcher.

Sampling Frame:

Total sample of 110 respondents were selected through random sampling for the purpose of the selection of the sample through any sampling technique. Keeping in view the particular nature of the study and the scientific approach of research, it seemed appropriate to apply simple Random Sampling method for the selection of sample and all the samples were gathered by the simple random sampling technique. The reason behind using this technique was to select the sample without subjectivity and the personal preferences that carry many questions/criticism in social science research. It is also the most scientific and appropriate technique subject to the availability of sample frame/list of the respondents. Since it seemed very difficult to approach all educated parents of DG khan, a sample of 110 respondents was selected with the help of simple random sampling technique.

Summary:

The present research was conducted to study the impacts of education of parents on academic achievements of children, to measure the relationship among the education level of parent and the educational outcomes of their children, to see the parent's behavior and its influence on child's academic achievements. Peer group are important in the academic achievements process because children learn from peers how to form relationships on their own without the supervision of parents. Media is another powerful agent of academic achievements. Children learn culture, norms, fashion as well as gender role from the programs of television. School is another key agent of academic achievements. The researcher selected the universe of JoharTowan the area of Lahore. A sample of 110 respondents was selected with the support of Simple Random technique for the aim of data gathering out of the total educated parents. A semi structured questionnaire was organized for the aim of facts gathering, by visualizing the concepts and the variables. Chi square check was use to exam the hypothesis. The researcher founded

that children of the educated parents have higher achievement level particularly in the academic achievements, after the detailed analysis following significant results are drawn from the present study.

Findings:

There is a relationship among education of parents and Academic achievements of children. A strong relationship is among the education of parent and the Academic achievements of the children. The data shows significant majority (38.2%) of the respondents have master degree. The data shows that majority (59.1%) of the respondents are co-operative with their children. The data shows that mainstream (49.1%) of the defendants have friendly relations with their children. The finding displays that bulk (45.5%) of the defendants' children to some extent feel easy to discuss any problem with them. The data shows that majority (50.0%) of the respondents seldom spend time with their children. The data shows that majority (48.2%) of the respondents to great extent allow their children to grow up their creative skills. The data shows the majority (49.1%) of the respondents to great extent monitor their children's activities and friends gathering. The data shows that majority (49.1%) of the respondents was agreeing that their encouragement to great extent builds self-

self-regulation control and in their The results that youngsters. show preponderance (35.5%) of the defendants scold and advice their children, when their kids misbehave. The results show that majority (45.5%) of the respondents was agreeing not at all that physical punishment is workable to teach discipline to their children. The results show that mainstream (47.3%) of the accused was agreeing to some extent that parent's aggressive behavior leads to aggressive behavior in their children.

Conclusion:

There is an association between education of parents and Academic achievements of the children. There is a relationship between income of the parents and the academic achievements of children. The most of the respondents were master degree. The most of the families were co-operative to their children. The most of the parents have friendly interaction with their teenagers. The majority of the children to some extent feel easy to discuss any problem with them. The majority of the parents seldom spend time with their children. The socioeconomic status of majority to great extent affects the educational outcomes of their children. The parents prefer to some extent their sons on Parent's involvement their daughters. improves the children academic achievement and they economically sport their children in

the socio- educational field. Parents also focus on the children academic achievements on well-being in the society. Parent try to improve their skills that help out them in the academic achievements

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DEVELOPING ECONOMIES AND STATE LEVEL DETERMINANTS OF FOREIGN DIRECT INVESTMENT: A COMPARATIVE STUDY

By

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Abstract

Foreign direct investment (FDI) can convey great advantages to host countries; current research indicates that the benefits of FDI differ greatly across different countries. The aim of the research is to reveal the key elements influencing Foreign Direct Investment in Pakistan Sri Lanka, India and Bangladesh. An empirical analysis using cross-country data for the period 1990-2015 shows that each country has its own specific determinant. Exchange rate has positive and statistically significant relationship with FDI in Pakistan and for India, Bangladesh and Sri Lanka it has insignificant relationship. The availability of labour has positive impact on FDI in India only. GDP has positive and significant relationship with FDI in Bangladesh and Sri Lanka, whereas in Pakistan and India it is showing insignificant relationship. Inflation is showing statistically significant and positive relationship in case of Sri Lanka only, predicting economic stability has positive impact on attracting FDI.

Key words: Foreign Direct Investment, Market size, Cost of capital, Economic stability.

INTRODUCTION

Direct Foreign Investment represents the investment in fixed assets in foreign countries which is normally employed for business operations (Madura, Jeff 2015). Foreign direct investment is made to serve the business interests of the investor in a company, which is in a different nation distinct from the investor's country of origin. Capital flows across countries in three primary forms which are Portfolio equity investment, Portfolio debts investment and FDI. Among these three, FDI is less volatile and more lasting. FDI is a key source to bring capital in emerging and developing economies. Human Capital development, GDP Growth, advanced technology saving and investments, exports and trade are potential impact of FDI (Shamsuddin 1994).

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FDI is the best option to deliver the services across borders. From last few decades, FDI has gear up its importance especially in developing countries as capital has marginal productivity higher in these countries. Developing countries are also putting their concentration towards FDI and are renewing their strategies about FDI in order to achieve desirable level of economic growth. FDI not only bridge the gap between saving and investment, foreign exchange, but also providing more job opportunities, management skills and technology. The inflow of Foreign Direct Investment (FDI) increased through some predefined factors which include consistent economic growth, de-regulation, liberal investment rules, and operational flexibility.it is believed that FDI is not only capital but is a bundle of capital stocks, knowhow and updated technology. Consequently, its influence on growth is expected to be which include technologically multiple advancement in developing countries. FDI has a progressive effect but when the country has a threshold level of human capital, it does not enhance development immediately but delivers positive impact in the year after FDI increases. There are two arguments regarding attraction of developing countries towards inward FDI. The standard argument which is applied to economies, western inward investment increases employment output and productivity. The second is a general argument that inward investment indicate openness, and that openness of an economy is favourable for development. Foreign Direct Investment brings financial resources to the host countries, it also provide the much needed Foreign exchange to help bridge the balance of trade deficit. A much more important contribution of FDI is that it helps the host country to improve its exports. Foreign-owned enterprise come up with a competitive environment for local firms, in result of which local firms

needs to improve in quality and technology of production as well as product. Having a lot of benefits FDI also has some drawbacks if it's not done with proper planning and if planning done but not properly implemented as in the case of power sector in Pakistan (Dost and Khan 2010). Developing countries should deal their short-term priority towards FDI to generate earning if not possible then at least balance should be there.

Beforehand studies on FDI, like Hill and Johns (1985) argued that the benefits of FDI mostly transferred to the originator country or the homeland of that multinational company, target countries of FDI receive very little in return. Although FDI raises the level of investment and possibly the investment productivity, also the host country consumption, but factor price distortions affect rate of development negatively.

1.1 Pakistani Economy at Glance

For Pakistan 1960's has been the period of economic development as the government policies were encouraging the private sector. Afterwards two wars with India in 1965 and Bangladesh Liberation War 1971, badly hurt the economic growth. The war of 1971, drastically affect the economy close to shut. By deregulation policy and remittance from expatriates workers bring back the economy in 1980s (Khan and Kim 1999). In 1990's growth was slow that was in the result of economic mismanagement and futile economic policies.

Government of Pakistan has initiated its efforts towards FDI by liberalizing its trade and investment policies. In 1995 there was an agreement with Independent Power Producers (IPP's) causing a huge inflow of FDI, when government changed they changed their

policies regarding these agreements which shattered the confidence of foreign investors. Furthermore, nuclear launch in 1998 promoted several countries to force economic restriction on Pakistan which hurts Pakistan's foreign investment. But from start of 2000, level of FDI improved. As government announced new investment policies and open up the economy and welcomed the investors. They also provide protection from various ordinances (currency Accounts Ordinance 2001 which gives the protection to the foreign currency accounts that they cannot be frozen). Since 2000 the government of Pakistan has formulated extensive economic reforms, job creation and poverty reduction is one of them. Inflation is one of the major threats to the economy, which was jumped in 2005 at more than 9% before dropping to 7.9% in 2006. Inflation reached at 25% in 2008, with the intensification in global petrol prices. The central bank has practised tighter monetary policy however attempting to maintain growth. There has been a sharp improvement in Government revenues its a result of economic growth, tax reforms - which include a broadening of the tax base, efficient tax collection - and the privatization of public functionalities and telecommunications (Hashim et al., 2009). Pakistan has curbed the tariffs and supporting exports by bettering its ports, roads, electricity supplies and irrigation projects. For development of its social sector Islamabad has doubled development spending to 4% in 2003. Many incentives have been announced for technology companies by the Government of Pakistan. These are in the form of zero duties on imports, various programs of technical education and tax holidays.

If we evaluate the progress made by Pakistan since 2001-2009 in FDI, facts shows huge

disparity like in 2001-2002 total FDI was \$485 Million. Then it keep enhancing and in 2007-2008 it reached \$5,152.80 Million and in 2008-2009 it got decline to \$3721.80 Million(51% decrease in total FDI compared to July-June FY-08) (Source: State Bank of Pakistan). In 2015 FDI has declined 53% while comparing it with FDI in 2014(UNCTAD, world Report 2016).

1.2 Indian Economy at Glance

In 2008 India was at 4th position in attracting FDI among the Asian countries (UNCTAD, world Report 2008) now in 2016 India is on 10th position(UNCTAD, world Report 2016). India is an ideal place for FDI after China; India has strong point in information technology. telecommunication and some other major areas such as chemicals, apparels, jewellery and pharmaceuticals. Even with a heave in foreign investments, inflexible FDI policies were a major barrier. In India the term foreign direct Investment was vague but reforms take place in 1991 by Indian Government when Dr. Manmohan Singh was member of Consultative Committee for the ministry of finance (Singh 2005). There began a tussle between government and business committees but after 5 years they understand the importance of FDI and its importance for the growth of economy and for themselves as well. Now India is in competition with China to attract FDI. Now tax exemption for foreign investors is part of their economic policy. India has made some positive economic reforms which aimed at stimulating foreign investment and deregulating the economy, by which it has secured position as the victors of the rapidly growing Asia-Pacific region.

During 2000–10, the country passed through different phases of FDI. FDI is attracted by giving tax advantages and creating tax treaties

between countries like India did with Mauritius. It's a zero taxation zone of FDI for Indi.

In 2005 India has further liberalized its policy regarding FDI in which they have allowed 100% FDI ventures. It has also liberalized its industrial policy in which restrictions on expansion, industrial licensing requirement has been reduced now they can easily access Direct Investment Foreign and Foreign technology. Amendments regarding FDI have also been made in construction sector which include infrastructure development and construction of development projects like educational institutions hospital. and recreational facilities at regional and city level. No doubt Government has made a number of changes regarding FDI policy giving it ease, but still there left some room for improvement such as in insurance sector and retailing sector etc. In result of these reforms India received US\$ 27.29billion as FDI in 2008-09 which has shown growth of 25% in terms of rupees. India is among top five countries in the developing economies of South Asia in respect to attract FDI. FDI inflow has increased by 27.8% in 2015 while comparing it with figures in 2014 (UNCTAD, world Report 2016).

1.3 Sri Lankan Economy at Glance

From 1977 Sri Lanka has begun to move away from a socialist orientation. The government has been focused on privatizing, deregulating and opening up the economy. Civil war of about twenty-five years has affected economic growth, liberalization and the political group Janatha Vimukthi Peramuna (JVP) insurrections, caused extensive chaos. After the defeat of the JVP, Government was able to focus on privatization, export-oriented growth which has assisted in stimulating the economic

performance and took the GDP growth to 7% in 1993. Over 1991-2000, overall GDP annual growthwas up to 5.2%. However in 2001 GDP growth was negative and that was the first contraction after independence. The economy faces sequences of global and domestic economic issues and was also hit by terrorist attacks in Sri Lanka and United States. Bold reforms were required to overcome structural imbalance and fundamental policy failure in the economy at this stage.

In 2002 Sri Lanka instigated a gradual recovery. The whole economy was evidencing that improvement. It lowers down the defence expenditures and focus was on public sector debt to get it under control. Moreover, tourism grown, stock exchange got restoration, domestic demand recovered and FDI increased. In 2002, by the help of strong service sector growth, there was a bonus up to 4% in economic growth the government was in a position to control inflation as well as fiscal policy implementation service sector has the largest share of FDI, Stand Bv Arrangement made up good progress possible it was restarted by International Monetary Fund (IMF). These actions along with diplomatic environments has helped in restoration of investors' confidence and helped government to implement economic and fiscal reforms. However the Civil war in 2005 has commanded to a sharp increase in expenditures regarding the defence. Lawlessness condition also stimulated donor countries to rethink regarding aid policy towards Sri Lanka. Sri Lanka faced 9.2% deficit, inflation has reached to 20% by rise in world petroleum prices combined with outcome from civil war.

1.4 Bangladesh Economy at Glance

In Bangladesh there are various factors like country's large population, corruption by the government, power shortage etc., which are deterrent achieving Bangladesh's in macroeconomic goals. Public sector industries privatized at slow pace. Demand for wages hikes in government-owned Industries has been proven to be capitulating by the government. Capital access has not been easy as state-owned banks, which control about three fourths of deposits and loans, has burden of classified loans of about 50%. The end of quotas under the Multi-fiber Arrangement has

put positive impact for Bangladesh Initially. Continuing investment in the readymade garment sector has also giving annual export growth near about 20%. Bangladesh has to cut down it's final delivered costs to remain competitive in the world market. Foreign investors from almost every sector are frustrated with the level of corruption, politics of confrontation reforms at slow pace and also lacking in basic infrastructure. Interim government is making some reforms to overcome corruption, governance and issues regarding infrastructure but it's not a proper time to judge the long-term effect of these reforms.

Table 1: FDI flows for selected countries and regions in Millions of US \$ Countries

Source: UNCTAD, World Investment report 2016

Countries	1990	2005	2014	2015
Pakistan	463	2183	1865	865
India	237	7622	34582	44208
Bangladesh	190	846	1551	2235
Sri Lanka	159	272	694	682

The above statistics will help in having a clear view about the FDI inflow trends in Pakistan, India, Bangladesh and Sri Lanka.

Just a glance is enough to find the performance of India as it has a great portion of FDI among the South Asian developing economies. India has increased its FDI in 2015 by 27.8% in comparison to 2014. Pakistan had a great decline in FDI in 2014 it was \$1865 million and in 2015 It is about \$865 million only which is 53% less than the previous year. Bangladesh has secured 44% more FDI in 2015 while comparing it with FDI inflow in 2014. By analyzing Sri Lanka in 1990 its flow of FDI was \$159 million and in 2005 its \$272 million. Among these countries Sri Lanka has secured \$682 million in 2015 and its less than the previous year.

Literature Review

Theories state firmly that FDI occurs where transaction cost of technology and other knowledge is low and market is imperfect. Hymer's Theory state that foreign firm will only opt for FDI if it has compensating advantage by which it will be able to compete with local firm. This is however not a sufficient reason for the rise in FDI, there are definitely some more facts and certain other conditions for the decision of FDI. Dunning (2003)electrical theory provide more comprehensive analysis which is established on advantages of ownership, location and internationalization rendering to this theory a firm will go for direct investment in a foreign country if it fulfill these three conditions.

Ohlin (1938) discussed the economic progress in Sweden. Before nineteenth century Sweden seems to be the poor country of Europe. Living conditions of Swedish people were so pitiable and they were getting very low wages. But after 1860 there is a rise in wages of industrial workers. While discussing the factors of improvement in Sweden from 1860 to onward decades rapidly progressing in industrialization one of the main factors of progressing were railroad construction which made transportation easy, development of electrical technique, production of paper from wood pulp, water power and forests made manufacturing industry rapidly grow, development in industry car made transportation easy. Due to industry realization a large number of inventions open up new industries and were doing production on large scale these were also exported. Educational system seems to be one of the essential factors for economic progress. They believe in consumption, nationalization of not nationalization of means of production.

Hill and Johns (1985) attempted to identify the function of FDI in the development of East Asian countries. They took eight major no socialist countries: Hong Kong, Korea, Taiwan, Malaysia, Philippines, Singapore, Thailand and Indonesia late 1960's. These are the part of fastest growing region outside Middle East. These countries have liberal policies regarding capital and uncertainties technology. Political and sluggishness of economic growth made Philippines unattractive for investment. Results indicated FDI considerable but still relatively low source of resource inflows and total domestic investment. There was still a need to change the "packaging" of Capital and technology inflow.

O'Sullivan (1985) investigated the consequence of foreign direct Investment in host countries and its determinants. Market size, exchange rate factors, and labour costs were found to be significant variable for determination of FDI location. Private FDI has positive relation with domestic capital formation whereas grants and subsidies are insignificant. For the study OLS technique has been used and time series data from 1960 to 1979 of Ireland economy as it got huge inflow of FDI from US and have reliable and consistent database.

Shamsuddin (1994) examined the economic determinants of FDI by using crosssection data for 36 developing countries and he found the market size to be the most important variable, other were cost factor, investment climate, inflow of public aid. Today FDI is used as a tool for transferring technology and resources across borders. He used per capita FDI as dependent variable and suggested a full-scale macro-econometric model for each country.

Hennart et. al, (1994) analyzed the determinants FDI Japanese of by manufacturing investment in US. Their results supported that FDI can be explained by strategic variables and location governance Japanese FDI in US attracted variables. through trade barriers and economies of scale, higher the intensity of R&D more manufacturers will move to US. In the case of advertisement expenses results were mixed, Japanese FDI's significant determinants in technological intensity.

Shaver, et al.(1997) argued that foreign firms generate information spillovers for other investors. They used 354 US investments from the period of 1987-1992. They suggested that country-specific knowledge and industryspecific information are important to determine the success of FDI. They suggested that successful FDI is a sequential process.

Park (2000) examined the relation between FDI and global sourcing preferences of firms in US, and found it statistical significant. The study has reflected multinational enterprises as key players. These multinationals seek quality and cost advantages from various countries and enjoy the repute of their ultimate product China and India gaining more shares in FDI by attracting US direct investment due to productivity wage. MNC's focusing on low productivity wage for profit maximization. They get their supplies from high-income countries having direct cost and low transaction cost so that they can get high quality and on-time delivery.

Bevan and Estrin (2004) analyzed determinants of FDI in transition economies of central and Eastern Europe. Results has showed country risk unit labour cost, host market size and gravity factor to be significant, determinant of country risk included private sector development industrial development government balance gross reserves and corruption to be significant.

Nonnemberg and de Mendonsa (2002) used panel data of 38 developing countries for the period of 1975-2000 to analyze determinants of FDI. They found size of economy and level of schooling to be most important determinants. They concluded that capital market performance is also associated with FDI. They run a causality test between GDP and FDI and concluded that GDP affects FDI but not FDI to GDP.

Deichmann et al. (2003) has analyzed the FDI flow towards Eurasia transition states. They used regression model consisting on twenty-six variables and then reduced them to four factors by using factor analysis. By using FDI relative to population they found human and social capital to be the most significant determinant, that's why Western states got favour over East. Human and social capital reinforces the excellence of professional skills highly developed infrastructure. Favorable investment climate, natural resources, market reforms, trade policy and financial depth are also significant determinate FDI. There were some other determinants like precondition and availability of raw material which are beyond the control of governments have an impression on the attractiveness of host countries in the region.

Biswas (2002)analyzed the determinants of FDI by using traditional and nontraditional variables and realized that they both were important and jointly determine By direct investments multinational FDI. corporations have positive gains in term of capital and technology which attract FDI. duration of a regime, Longer better infrastructure, low wage, and environment with secured property and contractual rights are elements by which countries attract foreign investors. Political factor is a limited term it should be clearer by using variables like type of regime and period of regime etc. Reliability and constancy of country's economic and environment influence poetical finally

investor's decision. Here democracy found as favourable for FDI.

Hejazi and Pauly (2003) has argued about changing pattern of FDI to test this pattern they used Canadian industry-level data they found that rapid growth of outward FDI in relation with in ward flow of FDI should not be thought as negative to the development, in fact they may be showing success.

Accolley (2003) said that some macroeconomic variables like exchange rate, rate of economic growth, market size etc. determine the flow of FDI and mentioned that inflow of FDI may have an impact on foreign exchange rate, induce an appreciation in the value of currency of host country and its economic growth.

Singh (2005) discussed the FDI in India with reference to liberalization and political climate and also define FDI. He examined the importance and the flow of FDI by analyzing economic policies of Indian government from 1991-2005. Success of infrastructure is result of telecommunications and power sector. Before 1991 these governments were not aware about effect of FDI but the view change after that and they understand the importance of FDI for progress of India.

Chakraborty and Nunnenkamp (2006) analyzed that type of FDI and its composition is changing since India has changed its policy of restricted economy to openness. They found that growth effect of FDI vary sector wise manufacturing industry has attracted FDI before, but now service sector is also doing the same. FDI growth now mainly depending upon relaxed policies and more industries are opened up for FDI.

Hsiao and Hsiao (2006) analyzed Granger causality relations between GDP exports and FDI in eight swiftly developing East and Southeast Asian economies, Korea, Hong Kong, China, Singapore, Taiwan, Malaysia Philippines and Thailand for the period of 1986-2004. Considering the consequences of FDI inflows Human capital and Financial development are important for growth. They concluded that FDI caused GDP. They suggested exports, in relation with FDI and GDP, to be a good substituted of human capital and financial development.

Mottaleb (2007) shed light on the determinant of FDI and its influence on economic progress in developing countries by use of panel data from 60 low income and lower middle-income countries. Result shows countries with high GDP growth rate, large domestic market. well equipped with infrastructure, friendly business environment are top recipient countries of FDI with less corruption rate and better infrastructure attracts FDI inflow to the developing countries as less cost of startup also contribute towards rapid economic growth.

Kimino et al (2007) analyzed the characteristics and specification of source country that whether these affects Japanese inflow of FDI or not. They observed that country-specific Japanese unique characteristics are needed to be explored while studying about scarce FDI towards Japan. They conventional also found that determinants like market size, exchange rate, labour costs etc, are statistically insignificant for FDI towards Japan. They found highly significant results related to export performance and stability of business climate of the source country. Dumludag (2007) used an institutionalize approach as determinant of FDI and panel data regression for developing questionnaire countries, survey of 52 multinational corporations operating in turkey. Right institutional framework has a strong relationship with FDI. Here state played a significant role. Developing countries can attract FDI by improving the efficiency of institutions and legal infrastructure. Daniele and Marani (2008) examined the effect of organized crime on Foreign Direct Investment inflows in 103 Italian provinces. They found a significant and negative correlation between FDI and organized crime. They constructed an index of incidents of organized crime to make it measurable and comparable. They observed that there is no correlating between FDI and other crimes like theft etc. They suggested national institutional environment as an influential element of FDI, as in the case of Italy quality of local institutional system can influence the decision of investor, whereas improvement in security conditions may cause to attract FDI. Kok and Ersoy (2009) analyzed FDI factors in 24 developing countries over the period of 1983-2005. They found that appropriate domestic policies helps to attract FDI and boost its benefits also removes obstacles to local business. They found communication i.e. telephone mainlines; to be the best FDI determinant having strong positive effect. Trade, GDP per capita growth and gross capital formation also have shown positive effect.

Jayachandran and Seilan (2010) investigated a causal relationship between FDI, trade and Economic Growth of India for 1970-2007 by applying Granger causality test. The results show the direction of causality that FDI and exports are affecting economic growth. They have not found any impact of economic growth on FDI and trade. Kazmi (1998) was of the view that Pakistan has potential resources and economic policies to attract FDI but the implementation is very bad. They have good policies but are not worked as they should be that's why Pakistan is lacking behind or facing hindrances to attract FDI govt. of Pakistan should reviews its policies and make sure its implementation will solve all the problems. Khan and Kim (1999) analyzed the policy issues and operational implications regarding FDI in Pakistan. They come to the conclusion that it is not necessary that FDI is always beneficial for developing countries especially when policy for FDI is also improper. Due to massive FDI in power sector had made serious consequences on balance of payment. Developing countries should deal their short-term priority towards FDI which generate earning if not possible at least a balance should be there political stability and law and order situation is crucial to attract FDI. Investors have perceived a bad impression on about Pakistan economy. There is a need of revised policies and its proper implementation, law and order should be transparent and simplified. Ali and Guo (2005) found market size as major determinants for FDI in China. They preferred to use primary data by using questionnaire, filled by 22firms. They asked them the reason to invest in China and factors which influenced them to reinvest. The second major determinant is low labour cost, especially for Asian firms. The new thing they found from research is the many firms have invested in China, being the part of their global integration strategy economic growth of China is result of foreign investments. These FDI has given liquidity to Chinese economy and created employment to make them prosper some restriction in investment law and market access barriers are need to be detached. Urata and Kawai (2000) have empirically examined the factors which attracts Japanese small and medium-sized enterprises to bring FDI's. In

decision about location for FDI's these SME's consider both supply-side factors and demandside factors. The supply-side factors are availability of good infrastructure, low wage labour and good governance while demand factor is size of market. The motive behind investing in developing countries is export production while in developed countries sales at local market are decisive motive. Industrial agglomeration by Japanese firm is also an attraction for Japanese FDI. Ageel & Nishat (2005) view shortage of capital in developing countries generate higher marginal productivity of capital, which attracts foreign investors to earn high return. Developing economies are liberalizing their tariff tax and fiscal policies to attract foreign investment. Government of Pakistan established some economic reform policies in 1980; further in 1988 they liberalized their trade policies and generate good results as far as FDI's are concerned. But due to policy and political inconsistency level of FDI was low as compare to other developing countries. Authors were of the opinion that political stability, law and order situation, mineral resources, level of technical labour and Government liberal policies are the reasons which attract the FDI in Pakistan. They used cointegration and error-correction techniques, result shows that reduction in import tariffs and corporate tax rate were the reason to increase in FDI. As rupee appreciates if attracts foreign investors as they expect high return. Lim and Endesrs (2001) worked on determinants of FDI and its relations with the growth by doing investor surveys and econometric studies. They find market size, political stability. economic stability. infrastructure quality for developing economies and free trade zone are significant for FDI. Conventional view of FDI has been discussed which is horizontal and vertical FDI.

Evidences for openness, transport cost and fiscal incentive are mixed. Khan (2006) estimated total factor productivity in Pakistan and its macro determinants and proved that macroeconomic stability, FDI and financial sector development are essential to increase total factor productivity. He segregated total factor productivity by using growth accounting framework and simple regression approach and found that education expenditures and openness of trade to be insignificant whereas Government consumption, credit to private sector and foreign investment are significant to factor productivity total of Pakistan. Availability of credit to private sector enhance both economic growth and total factor productivity. Hakro and Ghumro (2007) analyzed FDI factors of Pakistan with four main categories, cost, investment environment factors, development strategy factor with ownership and internationalization factors. In cost-related factors wage rate has showed long-run relation with FDI. The macroeconomic factors are playing а comparatively significant role to determine FDI. To induce economic activity and growth FDI is a significant source for these. Falki (2009) tested the relationship between growth and FDI in Pakistan and found negative relation. She uses the data from 1980-2006 in her findings, FDI has not contributed towards the growth of Pakistani economy for the period. She suggested that Government need make some reforms in institution. to infrastructure and market to attract FDI so that it can contribute its part in the growth of Pakistan's economy. Dost& Khan (2010) mentioned the Pakistan in one the Asian countries which attracts FDI. it is responsibility of Government of Pakistan to make sure Law and order, political situation and stabilize economy to gain the investors trust then liberalization, transparency of

investment policies will give it's high-quality and enhanced results. Offiong and Atsu (2014) have explored the determinants of FDI in Nigeria since 1980-2011, by using multiple regression analysis and found a significant relationship among FDI, GDP and wage rate. They suggested that if wage rates increase, it will attract more FDI in Nigeria. Rehman (2016) analyzed the relationship of FDI and economic growth by using the vector error correction model upon time series data from Pakistan since 1970-2012. He found that FDI is depending upon economic growth but economic growth is not necessarily depending upon FDI. Moreover he suggested that human capital should be improved in order to attract FDI.

Research Methodology

By literature it is clear that most of FDI determinants are most probably moves around market size (Ali and Guo 2005), cost of capital (Accolley 2003), wage rate (Biswas 2002), tariff, availability of skilled labour, Infrastructure, Financial health and Economic stability. Here multiple regression model is used to find out the major determinants of FDI. The following model is estimated

 $FDI = \alpha + X_1 \ \beta_1 + X_2 \ \beta_2 + X_3 \ \beta_3 + X_4 \ \beta_4 + X_5 \ \beta_5 + \varepsilon$

By taking FDI as dependent and others as independent variables where

FDI	=	Net Inflow of FDI
\mathbf{X}_1	=	Market Size
X_2	=	Cost of Capital
X ₃	=	Availability of skilled labour
X_4	=	Infrastructure
X_5	=	Economic stability
€	=	Represent error term

Market Size measured by GDP per capita as growth is captured here (O'Sullivan 1985; Shumsuddin, 1994; Hakro et al 2007; Lim et.al 2001; Urata et al 2000; Mottaleb, 2007; Beven, 2000; Kawai, 2000; Bevean and Estrine 2004; Ali and Gou 2005). GDP expected to have Positive relationship with FDI. Exchange rate (Accolley 2003; O'Sullivan 1985; Hakro et al 2007;) is used to represent signify cost of capital. Continuous depreciation of a currency would mean an increase in estimated profit rate associated with the investment in that particular country which will appeal to foreign investor. It is expected to have inverse relationship with FDI. Availability of skilled labour is measured by total labor force available in the country (Hakro et al 2007). Inflation represent economic stability (Hakro et al 2007; Garibaldi, 2001;) and expected to have inverse relation with FDI. Infrastructure (Lim et.al 2001; Kawai, 2000;) being determinant of FDI was found as a major drive by researchers such as Biswas (2002). In this research Electric Power Consumption represent infrastructure and expected to have positive sign. The data has been taken from World Bank indicators in March 2017. The Regression analyses have been executed by using statistical program for social sciences (SPSS).

Results of the study

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Pakistan	.858 ^a	.735	.662	9.09366
India	.919 ^a	.845	.802	6.17968
Banglade sh	.977 ^a	.955	.944	2.20032
Sri-Lanka	.946 ^a	.896	.867	1.05828

Model Summary

The above table shows the Regression Analysis of Pakistan, India, Bangladesh and Sri-Lanka. Regression analysis for Pakistan, in which adjusted R square is .62 which shows that 62% of the total variation in Foreign Direct Investment is because of independent variable and remaining 38% is because of those factors which are held constant in the model and they are sitting in error term. Regression analysis for India, in which adjusted R square is .80 which shows that 80% of the total variation in Foreign Direct Investment is because of independent variable and remaining 20% is because of those factors which are held constant in the model and they are sitting in error term. Regression Analysis for Bangladesh shows adjusted R square is .94

which displays that 94% of the total variation in Foreign Direct Investment is because of independent variable and remaining 06% is because of those factors which are held constant in the model and they are sitting in error term. Regression Analysis of Sri-Lanka, in which adjusted R square is .86 which shows that 86% of the total variation in Foreign Direct Investment is because of independent variable and remaining 14% is because of those factors which are held constant in the model and they are sitting in error term. Value of F test is 10.00 for Pakistan, 19.64 for India, 84.85 for Bangladesh and 30.93 for Sri-Lanka and these all are having significant level 1%, which shows that overall models are good and there is no problem of autocorrelation.

Pakistan

Coefficients ^a						
	Unstandardized	d Coefficients	Standardized Coefficients			
Model	В	Std. Error	Beta	t	Sig.	
1 (Constant)	-1.149E10	2.837E9		-4.049	.001	
Market size	-2.420E6	3.753E6	470	645	.527	
Cost of capital	-1.323E8	5.565E7	-1.948	-2.378	.029	
Availabl skill labour	358.297	245.449	2.407	1.460	.162	
Infrastructure	1.259E7	1.211E7	.492	1.040	.312	
Economic Stability	7.833E7	6.658E7	.205	1.177	.255	

Coefficientea

Cost of capital has a negative relationship with Foreign Direct Investment and statistically significant at 10% level whereas market size is showing negative sign and statistically

insignificant. Availability of skilled labour, infrastructure and Economic stability with positive sign are statistically insignificant.

India	l

	Unstandardized	d Coefficients	Standardized Coefficients		
Model	В	Std. Error	Beta	t	Sig.
1 (Constant)	-8.379E10	3.258E10		-2.571	.019
Market size	-2.196E7	3.884E7	638	565	.579
Cost of capital	-1.075E9	6.147E8	759	-1.749	.097
Availabl skill labour	214.280	87.510	.812	2.449	.025
Infrastructure	1.335E8	1.313E8	1.363	1.017	.323
Economic Stability	4.535E8	6.389E8	.106	.710	.487

Coefficients^a

Availability of skilled labour has a positive relationship with Foreign Direct Investment and statistically significant at 10% level whereas market size and Cost of capital is showing negative sign and statistically stability with positive sign are statistically insignificant. insignificant. Infrastructure and Economic

Bangladesh

Coefficients ^a						
	Unstandardize	d Coefficients	Standardized Coefficients			
Model	В	Std. Error	Beta	t	Sig.	
1 (Constant)	-9.277E8	2.203E8		-4.211	.000	
Market size	3.432E6	639055.807	.968	5.370	.000	
Cost of capital	-4.480E6	7.207E6	073	622	.541	
Availabl skill labour	1.008	.738	.089	1.366	.187	
Infrastructure	109189.690	654580.725	.020	.167	.869	
Economic Stability	-8.448E6	2.085E7	022	405	.690	

Market size has a positive relationship with Foreign Direct Investment and statistically significant at 1% level whereas cost of capital and economic stability is showing negative Sri Lanka

sign and statistically insignificant. Availability of skilled labour and infrastructure with positive sign are statistically insignificant.

Coefficients							
	Unstandardized	l Coefficients	Standardized Coefficients				
Model	В	Std. Error	Beta	t	Sig.		
1 (Constant)	-1.112E9	8.092E8		-1.374	.186		
Market size	212618.921	76928.822	.710	2.764	.013		
Cost of capital	-5.801E6	4.152E6	590	-1.397	.179		
Availabl skill labour	142.670	131.120	.289	1.088	.291		
Infrastructure	1.368E6	1.454E6	.573	.941	.359		
Economic Stability	1.059E7	4.841E6	.177	2.189	.042		

Coofficientsa

Market size and economic stability have a positive relationship with Foreign Direct Investment and statistically significant at 10% level whereas cost of capital is showing negative sign and statistically insignificant. Availability of skilled labour and infrastructure with positive sign are statistically insignificant.

Conclusion & Recommendations

According to the findings of the current study, it is evident that different variables have different impact on FDI across different countries. GDP which refers to the market size have a positive and significant relationship with FDI for Bangladesh and Sri Lanka. Exchange rate which shows the return on investment has negative significant (Hakro et al 2007; Kimino et al, 2007) relationship with FDI in Pakistan whereas in India, Bangladesh and Sri Lanka it is negative and insensitive to FDI. Electric power consumption which depicts availability of infrastructure is positive and insensitive to FDI for all the abovementioned countries. The availability of labour has a positive impact on FDI in India only and positively insignificant is for Pakistan Bangladesh and Sri Lanka. Inflation is also showing statistically significant relation with FDI in Sri Lanka only, whereas insignificant and positive in case of India and Pakistan, negative for Bangladesh.

Hence, more research on determinants of FDI is desired to be done. After reviewing the literature and empirically testing that each country has different factors of attraction for FDI and there has been no thumb rule about these determinants and these vary from region to region.

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REDUCING THE FREQUENCY OF SELF-TALKING BEHAVIOR THROUGH TECHNIQUES OF APPLIED BEHAVIOR ANALYSIS By Syeda Batool Najam

Abstract

The objective of this study was to reduce the frequency of self-talking behaviour defined as a verbal internal conversation with oneself which becomes observable to others when done, with aided application of Token Economy with Response Cost in combination with Differential Reinforcement of Lower Rates of Behavior (DRL). It was conducted on an adult with Down Syndrome in an institutional setting. The research was divided into 3 phases of pre-intervention, intervention and post-intervention for 10 days each with observation for 2 hours. On average the behaviour was recorded to be observable 56 times during the time span of 120 minutes and after applying the above-mentioned techniques in the intervention phase, the post-intervention generated an average score of 17 times with a gradual and steady drop in the target behaviour. Follow up was also conducted to check the consistency of behaviour modification which concluded to be 27 times. The functional analysis of the behaviour gave information of it being maintained through automatic positive reinforcement as it was self-stimulatory with no possible extraneous variables as the causes of its maintenance. It could be said that the study of Applied Behavior Analysis (ABA) resulted to be highly successful in bringing a socially significant change in the quality of life of the subject.

Key Word: Self-Talking Behaviour, Token Economy with Response Cost, Lower Rates of Behavior (DRL), Down Syndrome, Functional Analysis, Applied Behavior Analysis (ABA)

INTRODUCTION

"Applied Behavior Analysis is the process of systematically applying interventions based upon the principles of learning theory to improve socially significant behaviours to a meaningful degree, and to demonstrate that the interventions employed are responsible for the improvement in behaviour" (Baer, D.M., Wolf, M.M., & Risley, T.R., 1968). Applied behaviour analysis has been derived from the school of behaviourism which focuses primarily towards the measurable and observable behavior in contact with external stimuli that could be objectively recorded. (Gerrig, Richard J., & Zimbardo G.P., 2002)

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After much controversy about the ethical concerns and detached course of treatment of

this therapy it has been now suggested that behavior analysis is a combination of a field,

discipline and practice where the features of experimentation, radical behaviorism and philosophy made up the concept of the respective field of study. (Morris E.K, Altus D.E & Smith N.G., 2013). After the establishment of stimulus-response psychology by Watson, B.F Skinner brought another direction to the field of behaviorism which laid ground for the interventions used in Applied Behavior Analysis. (Burk, C., 2015).^[4] He gave techniques of shaping and the schedule of reinforcements which are used even to this date. From that time, it was finally in the 1970's that a group of dynamic psychology based professionals headed by Ivar Lovaas and Robert Koegel came together and gave Applied Behavior Analysis the look that it is in now. In these 46 years, extensive work has been done in this area not just on disabled population for which it was initially designed but it has also generated immensely effective results with stable individuals as well. (Lovitt, T.C., 1993). The misconception of Applied Behavior Analysis to be effective in clinical settings has been widely accepted by majority of the schools. There is no denying that the major chunk of quality work in ABA literature is dedicated to the context of behavioral changes in clinical population of children and adults (Johnston, J.M., Foxx, R.M., Jacobson, J.W., Green, G. & Mulick,

J.A., 2006) but it has also generated positive results in other settings like Organizational Behavior Management (OBM); a subdiscipline of ABA which solely works for the purpose to improve poor performance and produce desirable employee outcomes in a work setting. (Wilder, David A.; Austin, John, Casella, Sarah, 2009). It covers a wide range of areas including multiple targets like substance abuse, criminal activities, phobias, language acquisition, and HIV prevention as it is an efficient tool for support of adaption of new ideas. In the same way Applied Behavior Analysis made it's mark in educational settings with outstanding results by pairing self-directed learning with contingent reinforcements as a motivational drive for the effort. (Bordieri, M.J., Kellum, K.K & Wilson, K.G, 2012).

One of the many problematic behaviors Applied Behavior Analysis could be used as an effective strategy for modification is the behavior of self-talk which has been termed as self- stimulatory and self-directed sometimes leading towards psychosis in a person with disabilities. As research suggests, 91% of the studied sample of people with Down Syndrome depicted self-talking behavior when studied. (Patti, P., Andiloro, N. & Gavin, M., 2008). It has been seen not just in children but it could also be said that adults with the same disorder tends to show vulnerability towards self-talking behavior which was confirmed by presence of engaging in an on-going conversation with themselves. According to a study, the results concluded 81% population confirming the behavior in 500 patients of Down Syndrome. (McGuire, D., Chicoine, B.A & Greenbaum, E., 1997). The behavior though must be screened out for psychosis as sometimes it produces features of hallucinations and delusions in the context of the conversation. Other times, the behavior is usually used as an out loud thinking procedure to cope with the fast-going external environment. (Patti, P.J.).

The systematic procedure of ABA undoubtedly generates the most cogent results with the special population as it is easily understandable and works on the basis of immediate satisfaction of the subject which leads to maintenance of the modified behavior. According to a study conducted at Brothers of Charity Ortho-Pedagogical Institute or OPI a Special Education School for Mentally Challenge Person, the intervention of token economy, where the subject is given reinforces as symbols to gather much desirable reinforcements after depicting the desired behavior, was used for children with Autism Syndrome for and Down improving communication skills, interpersonal skills and cooperative attitude. The research resulted in the improvement of behavior from 0 to 2. (Baltazar, S.M.M., Bunagan, J.E.G. & Cruz, G.B.). Another study where token economy and social reinforcements were used to enhance learning abilities in subjects of 1) arithmetic and 2) language in children with Down syndrome, it was measured that the group which token used economy demonstrated significant improvement in both areas of arithmetic and language which managed to stay sustained and stable in the retest taken after one year whereas the second group that received verbal praises for correct responses did not show results in arithmetic but a meaningful gain in language. (Dalton, A.J., Rubino, C.A & Hislop, M.A, 1973).

Applied Behavior Analysis does not just help in improving social conduct but also aids diminishing unwanted behaviors. Rather than using controversial means of punishment, ABA suggests the techniques of Differential Reinforcements to minimize damaging behaviors. Among many, Differential Reinforcements of Lower Rates of Behavior (DRL) have been widely used as an intervention to bring an undesirable behavior to a socially acceptable number. A successful experiment of DRL was conducted on primary school children asking for teacher's

constant attention with still leaving them an opportunity to go up to the teacher for assistance. The study proves using this strategy as an effective tool in bringing a behavior down. (Austin, J.L. & Bevan, D., 2011).

Based on the ability of high effectiveness of Applied Behavior Analysis, a study was conducted on an adult with Down Syndrome with an aim to reduce the frequency target behavior of 'self-talking' behavior with an objective to bring a socially significant improvement in the social skills of the client for betterment of quality of life. For the purpose of this study, the behavior of self-talk has been defined as

"A verbal internal conversation with oneself which becomes observable to others when done.

METHOD AND PROCEDURE

Subject and Target Behavior

The subject LOY is an almost 45-55 years old female with the diagnosis of Down Syndrome. It was reported by one of the nurses on the floor that she often talks to herself in public. She described the behavior to be distracting every time anyone tried to have a conversation with her as she would drift off to her own self while talking and stop responding to the other person. After observation, it became clear that due to her self-talking behavior, there was a negative impact on her social behavior which is why LOY was chosen for this study to bring betterment in the socially significant behavior of social skills as to improve the quality of the subject's life.

Acquiring Consent

The researcher secured permission to conduct a study in the institute. Also the rights of giving consent to start the study were taken by the guardian in Darul Sukon who was informed about nature and goals of the study, the cost-benefit ratio and that incase of any psychological discomfort effective services would be provided. All concerns of the guardian were addressed by the researcher and were given the authority to make LOY withdraw from the study anytime he wants as it was a voluntary participation.

The letter of informed consent was signed by him as a permission to start the research.

Work Setting

The study was conducted in an institutional setting with all arrangements made before commencement of the work. The observation took place daily for 30 days for 2 hours (04.00 pm-06.00 pm). Observation time for each day was kept constant as to avoid the interference

of any possible time bound extraneous variables. The purpose of the presence of the researcher was not disclosed to the client as an attempt in constraining the Hawthorne effect for genuine readings. (Subject depicting a faking-good or faking-bad behavior when knowing they are being observed.)

Determination of Reinforcements

Before the study could be officially started, a reinforcement performa was filled in order to gain insight about the different reinforcements that would be rewarding and desirable for the client. The performa was filled by asking questions about the personal liking of different things mentioned in the form from the client, nurses, workers and other inpatients assigned to the particular floor.

Phases of the Study

The study was divided into 3 phases of Pre-Intervention, Intervention and Post-Intervention with 10 days each. 2 follow up sessions were also recorded on the 4th and 8th day after the last day of Post-Intervention in order to measure the consistency of the behavior after the research was over.

Pre-Intervention Phase

The pre-intervention phase of the study primarily focused on taking the baseline of the target behavior without any interventions applied to where the client stands in the current time. It was observed for 10 consecutive days for 2 hours from 04.00 pm to 6.00 pm. The time span of two hours was divided into 8 intervals of 15 minutes each for example 4.00-4.15. The method used for data collection was event recording. Each time the client depicted self-talking behavior which has been defined as a verbal internal conversation with oneself which becomes observable to others when done, a tally was marked on the sheet. The behavior qualified to be marked as another tally when there was a gap of at least 5 seconds in between two instances of self-talk. At the end of the pre-intervention phase an average score was accumulated by adding the recorded frequency of behavior each day and dividing it by the number of days observed i.e 10. The client was given the behavior value of 0 whenever she was in the washroom or sleeping out of routine.

Intervention

The intervention phase of the study objectively focused on bringing a decrease in the frequency of self-talking behavior by using Applied Behavior Analysis techniques of Token Economy with Response Cost in combination with Differential Reinforcement of Lower Rates of Behavior (DRL).

This phase of the study was done for 10 days with sessions of 2 hours each from 04.00 pm to 06.00 pm with behavior observation intervals of 15 minutes divided into 8 and reinforcement intervals of 5 minutes.

A cut-off point of 5 minutes was calculated to designate a limit of time in which the client was to show 0 behaviors in order to collect the reinforcement. It was measured by dividing the average score of the pre-intervention phase with the number of days the observation was conducted.

4 behaviors that had been observed as problematic behaviors during the preintervention phase were chosen to be reinforced in this phase. Following are the behaviors:

- No self-talking behavior depicted in a time span of 5 minutes.
- 2. Not leaving food that has been served to her on the plate.
- 3. Not crying out loud with tears for more than 30 minutes in 2 hours.
- No nose-picking behavior and then putting the same finger in her mouth in a time span of 30 minutes.

Before the commencement of the intervention phase, the client was given the following instructions:

"From now on we will be playing a very interesting game. Everytime you do something nice I will give you one chip. This is your money. You will collect all the money in this box and keep it very close to you at all times and when the time is over, we will count the money together and you can buy things from the chart with this. The more the money, the better the prize."

The role of the researcher in this phase was now active as interaction had to be made in order to apply the interventions.

Reinforcements

A value chart of reinforcements was put up on the wall at the back of her bed. Poker chips of the same blue colour were chosen as tokens for the study. The client was reinforced every time she demonstrated the desirable behavior by giving her tokens.

Tangible Reinforcements

She was given a box to put all the chips in one place which were counted with her at the end of each session. Based on her collected amount, she was asked to choose a reinforcement that she could buy from the chart which was brought to her the next day before starting the further observation. The reinforcements given were also recorded along

with the targeted behaviours. Following are the reinforcements and their assigned values:

Value	Reinforcements
5 Chips	A bar of Chocolate
10 Chips	Chocolate Ice-cream
15 Chips	French Fries
20 Chips	Coke
25 Chips	Sunglasses
30 Chips	Wrist watch

Social Reinforcements

The client was also given social reinforcement once a day other than tangible ones occasionally when she had managed to collect a good number of tokens. The words, "*Wow! You have collected a lot of money today. That's great*" were used each time. Also at the end of the session after counting all the tokens, the client was given a high-five to appreciate her performance in the game.

Response Cost

Response cost is a technique used with Token Economy in which a determined number of reinforcers are taken away from the subject for depicting the undesirable behavior in order to decrease the frequency of behavior. Response Cost was introduced after the 4th day and the client was told that if she did not do a nice thing the researcher would take one of her tokens. The first 4 days did not involve the amalgamation of this technique as to initially promote the idea of collection of tokens.

At the end of the intervention phase, an average score for the number of times the selftalking behavior occurred was accumulated by adding the recorded frequency of behavior each day and dividing it by the number of days observed.

Post-Intervention

The post-intervention phase solely focused on going to back to the observation side and recording the frequency of behavior so that comparison could be made as to measure if there has been any change in the occurrence of the behavior after the application of interventions.

This phase of the study lasted for 10 days with 2 hours of observation each day from 04.00 pm-06.00 pm divided into 8 intervals of 15 minutes each. The self-talking behavior was marked with a tally everytime it was observed by the observer. At the end of the post-intervention phase an average score was accumulated by adding the recorded frequency of behavior each day and dividing it by the number of days observed.

Generalization

Generalization of the behavior was done with intent to keep the behavior consistent even after the study was over and also so that the idea of encouragement for depicting good behavior does not just limit with the researcher. It took place in the last 3 days of the post intervention phase across people where the client was given tokens and gained tangible reinforcements by other inpatients and nurses on the floor.

Follow-Up

The follow-up session was conducted on 4^{th} and 8^{th} day for 2 hours each from 04.00 pm – 06.00 pm after the post-intervention phase to see if generalization took place and with the goal of measuring if the behavior modification was observable even after the study was over.

RESULTS

After a detailed research conducted, following are the results generated from pre-intervention, intervention and post-intervention.

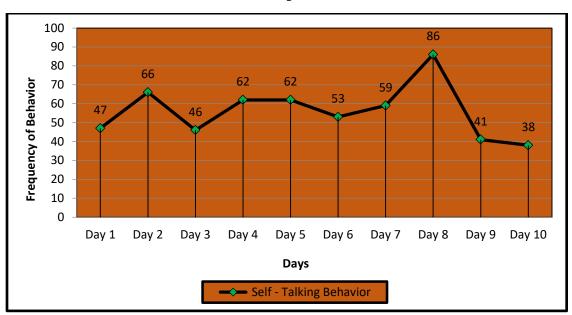
Days	Frequency of Behavior
1	47
2	66
3	46
4	62
5	62

Pre-Intervention

		1
110	hli	
	ble	

6	53
7	59
8	86
9	41
10	38

On average the subject engaged in self-talking behavior 56 times in 10 days during observation period of 2 hours each.



(Graph 1)

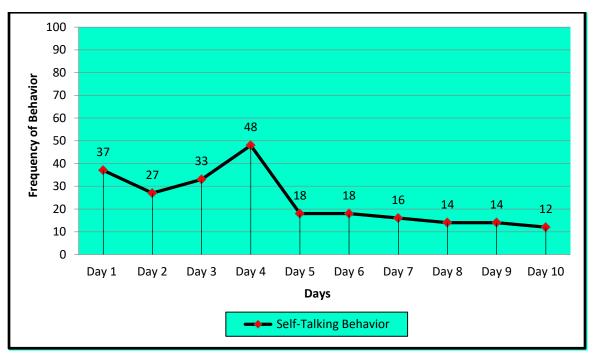
Intervention

(Table 2)

Days	Frequency of Behavior
1	37
2	27
3	33
4	48

5	18
6	18
7	16
8	14
9	14
10	12

On average the subject engaged in self-talking behavior 23 times in 10 days during observation period of 2 hours each.



(Graph 2)

The behaviors recorded during the intervention phase generated the following pattern for reinforcements with (\checkmark) representing reinforcements given and (_x) denoting no reinforcement given due to depiction of the undesirable behavior.

Self-Talking Behavior

				(140	ne u)				
/S	4.00- 4.15	4.16- 4.30	4.31- 4.45	4.46- 5.00	5.01- 5.15	5.16- 5.30	5.31- 5.45	5.46- 6.00	Total
	1	x	x	x	x	1	x	1	3
	x	1	x	3	1	2	1	x	8
	1	2	2	x	1	x	2	x	8
	x	1	1	x	1	x	1	x	4
	x	x	2	2	1	1	x	x	6
	1	x	1	2	x	3	x	x	7
	1	1	x	2	2	x	2	1	9
	2	3	2	1	1	2	2	1	14
	2	2	1	1	x	2	3	2	13
)	2	1	1	3	2	x	2	3	14

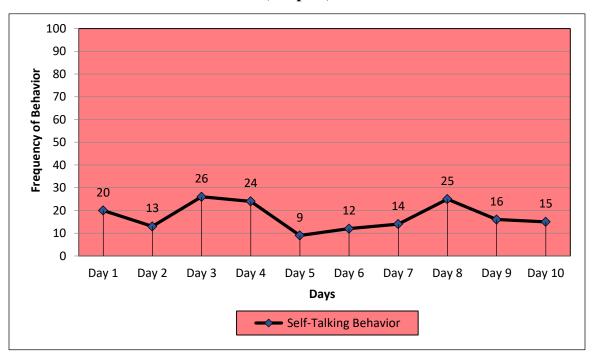
(Table a)

Post-Intervention

(Table 3)

Days	Frequency of Behavior
1	20
2	13
3	26
4	24
5	9
6	12
7	14
8	25
9	16
10	15

On average the subject engaged in self-talking behavior 17 times in 10 days during observation period of 2 hours each.

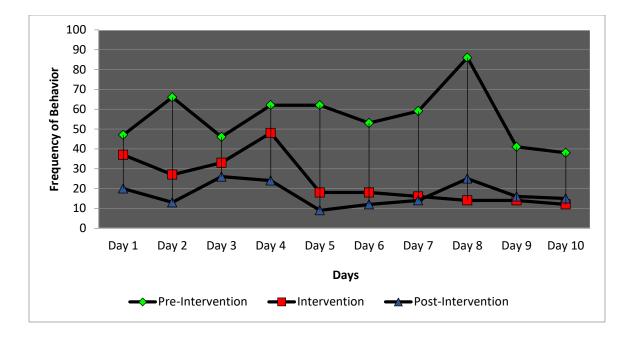




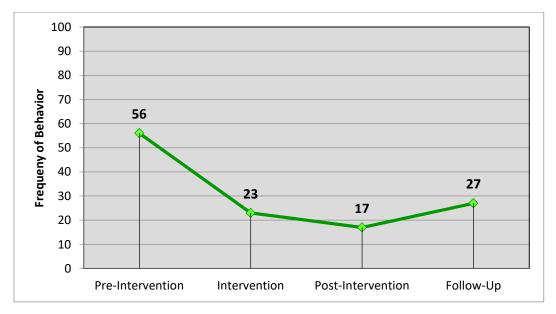
Following graph give an overview of the entire process conducted and the variation of results in each phase.

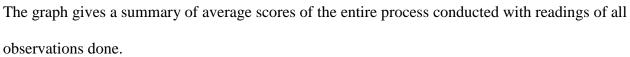
Comparison Graphs

(Graph 4)



(Graph 6)



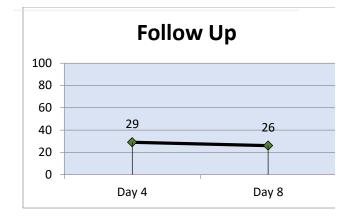


Follow-Up

Table 5

Graph 5

Days	Frequency of Behavior
4 th	29
8^{th}	
	26



Follow up on average produced the behavior 27 times when observed for two days.

DISCUSSION

The study designed targeted towards reducing the frequency of self-talking behavior in adult with syndrome Down based on the interventions used in the therapy of Applied Behavior Analysis. After the commencement of the therapy and 30 days ahead with 10 days each of pre-intervention, intervention and postintervention at Darul-Sukun; a home for vulnerable and abandoned children and adults with disabilities, to decrease the target behavior, it can be concluded that the client's behavior proved the study to be successful.

During the time when LOY was being considered as a potential client for the study, it was observed that she was a highly cooperative, friendly, slightly moody, selfindependent and polite person with almost none vivid abnormal behaviors. But after some time it became clear that due to her self-talking behavior, the social life was being disrupted. While having a conversation with someone, at times, she would drift off towards talking to herself and thus was not able to listen or respond to the other person. She would find it hard to communicate what she needed, to other people as she would ask for it while talking to herself and not to someone around her. She had a very limited social circle with only 2 friends she would talk to. All other people around her did not matter or were disliked since she could not communicate with them.

Due to the above mentioned reasons LOY was chosen for this study to bring betterment in the socially significant behavior of social skills as to improve the quality of the subject's life.

The first interaction with LOY was made when getting the reinforcement performa filled to know her choices of which activities, items or food would be rewarding for her when given during the intervention phase as reinforcements for the desirable behavior.

In order to record the baseline of the problematic behavior, the pre-intervention phase was completed by observing and keeping count every time the behavior occurred. The method of Event Recording was chosen as the format of recording the target behavior. Event Recording was given preference for measurement over other methods like Duration Recording because the continuous span of the behavior was not more than a few seconds or Time Sample and Anecdotal as the study focused more towards

the frequency of the behavior and not trying to find out the antecedents of the behavior or Total Interval Recording, Momentary Time Sampling and Time Sampling because the behavior was constant and did not just happen after a certain period or Latency Recording since the behavior was self-stimulatory at most times and did not exist due to the presence of a certain external stimulus. The behavior was given a reading of 0 at times when she was sleeping out of routine or was in the washroom.

The behavior was marked to be qualified as another tally mark on the sheet when there has been a pause of 5 seconds in between two instances of the behavior occurring. It was recorded during the pre-intervention phase (table 1) that average frequency of the selftalking behavior was 56 times in 2 hours. The highest reading of the behavior was of 86 times on the 8th day because she was angry which always escalated the behavior due to the frustration of not being able to communicate with the one she was angry at. The lowest reading came out to be at 38 times on the 10th day as the client by this time had become familiar of the presence of the observer and was making an attempt to imitate the behavior of the researcher.

Moving ahead in the study towards the intervention phase the cut-off point for the target behavior was measured to be 5 which meant that the client was to be reinforced on a schedule of fixed interval after every 5 minutes if the behavior was not depicted.

It was observed during the pre-intervention phase that LOY had a good sense of understanding new concepts and the system of exchange as once the nurse taught her a new game of thumb wrestling in an attempt to make her have the medicine when she was upset. It was established before the game that if she lost, she would have to take the tablets. This incident helped in making a decision of using Token Economy with response cost in combination with Differential Reinforcement of Lower Rates of Behavior (DRL). Other methods of differential reinforcements like Differential Reinforcement of Omission Differential (DRO), Reinforcement of Alternative Behavior (DRA) and Differential Reinforcement of Incompatible Behavior (DRI) were not chosen as the behavior was not intended to be ended completely or replaced by another behavior. According to what studies suggest, it has been observed and concluded that people with Down Syndrome are often seen depicting the target behavior with various intensities. (Patti P.J, Andiloro N. & Gavin M., 2009).^[9] This has been explained

as one of the defense mechanisms or as termed by a sister of a girl with Down Syndrome as a 'mental marathon' (Rae, 2015).^[14] It is used by them in an attempt to comprehend the external environment which often they are unable to interpret because of their lower capacity of understanding. Therefore, the study conducted aimed towards focusing on reducing the intensity of the behavior to a reasonable amount and not omitting a coping strategy that is commonly used by this population.

Before the commencement of the intervention phase, LOY was given the following instructions:

"From now on we will be playing a very interesting game. Everytime you do something nice I will give you one chip. This is your money. You will collect all the money in this box and keep it very close to you at all times and when the time is over, we will count the money together and you can buy things from the chart with this. The more the money, the better the prize."

The above mentioned instructions got LOY excited about the intervention phase. She was given a box to collect all her chips and the value chart was placed on the wall at the backside of her bed for 10 days. She was observed and given a chip at times when the behavior did not occur after every 5 minutes. She would get the chips in a playful manner that got established during the intervention period that she would close her eyes every time the researcher stood to add another chip in the box and then she would count all her tokens and show it to her friends. Often she was given an appreciation on being able to collect so many chips as a social reinforcement which was very affective. Multiple behaviors were chosen during the intervention phase to keep the client unaware of the actual behavior she was being observed and reinforced for. This was done to avoid faking behavior for reinforcements and ruling out the possibility of hostility or defensiveness about the problem. The chips were given on all four target behaviors which were decided as the part of the token economy plan. LOY was reinforced on the basis of the following four behaviors:

- No self-talking behavior depicted in a time span of 5 minutes.
- 2. Not leaving food that has been served to her on the plate.
- 3. Not crying out loud with tears for more than 30 minutes in 2 hours.
- 4. No nose-picking behavior and then putting the same finger in her mouth in a time span of 30 minutes.

All 4 behaviors were observed and reinforced according to the criteria that were set for each

of them. At the end of the two hours, LOY was socially reinforced with a high-five for performing well in the game and finally after counting was given a choice to pick what she wanted to buy from the money that she managed to earn through her behavior from the value chart. The reinforcement was brought to her the next day so that the motivation of being better continues throughout.

Response cost was introduced as a part of the interventions on the 5^{th} day when the previous recording summed up to be 48 times. LOY on the 5^{th} day was told that if she does not do something nice, one of her tokens will be taken away. The initial days did not involve this technique as the idea of collection of chips was being encouraged. It was when response cost was introduced, the subject made a constant effort to perform her best to make sure none of her chips are taken away.

After the completion of 10 days, a massive difference in the target behavior was recorded with the average of it now being present 23 times in 2 hours. A pattern of dropping behavior was recorded (table 2, graph 2) starting from 37 with a rise till 48 but then constantly going down after the introduction of response cost till the point 12. Wrist watch being the last item on the list was kept the

most expensive as this was something which she had been asking for from quite some time. Although she would work to get it but she could not have one. Even if she had enough chips, she would end up getting herself a coke as according to her it was so tempting that it always distracted her. The highest reading during the intervention phase was 48 on the 4th day as she was angry for more than 45 minutes. The lowest reading came on the 10th day when she managed to show the behavior 12 times without the presence of it being low due to an extraneous variable.

During the last three days, the behavior was taken towards generalization to normal environment in an attempt to maintain the desirable behavior even after the research was over. Generalization was done across people where she would get her tokens by her friends, nurses on the floor or the doctors present there. Even the eatables were given by the head nurse of the floor and not the researcher. This helped in inducing the idea that she would not just be encouraged for good behavior by the researcher but also by the people who are constantly around her.

After the completion of the intervention phase, when moving towards post-intervention, LOY was told *that she played the game very well and since she won and completed the game, it*

was now over. This helped in eradicating a possible drop in behavior and also to avoid mood disruptiveness on the finished game. She was very happy to have won the game which she flaunted about to her friends as well. There was no extinction burst recorded as the average of 10 days of post-intervention was measured to be 17 times in two hours. Infact, the reading of the last phase managed to decrease even more than the intervention period. The highest reading during postintervention came out to be at 26 on the 3rd day when for 1 hour she was angry. The lowest reading reached down to 9 on the 5th day, as she was upset for the initial 45 minutes of observation and also went to sleep, out of routine in the last 15 minutes.

Systematic tool of Functional Analysis of Behavior (FAB) was conducted that helps in the identification of the possible functional cause of a behavior which further leads toward providing assistance in designing interventions to eradicate the problematic behavior.

During the pre-intervention phase, the content and style of the self-talking behavior was strongly looked upon to determine the existence of psychotic nature. (Patti, P.J.).^[111] It was observed that the conversations were mostly directed towards self and did not show any features of hallucinations or delusions. The behavior gave markedly high recording at times when the client was angry and alone and low recording when she was upset, crying or was talking to people she liked.

Based on these observations, self-talk of LOY could be termed as a behavioral feature of private speech to aid the conflicting circumstances experienced. In order to confirm the readings, alone condition test was conducted where she was observed for 20 minutes in a setting without any public interference of people. The behavior was recorded from an angle where the client could not see that she was being seen. Finally, it could be hypothesized that the behavior was self-stimulatory as it was being maintained by automatic positive reinforcement because it was mostly done at times when she was alone and was not being nourished through attention or avoidance of external factors in the environment. Antecedent of the behavior could not be detected as the behavior was prominent at all times during the day therefore it could be said that it was not being maintained with the help of any socially based sensitive consequences. 2 follow up sessions were conducted on the 4th and 8th day after the postintervention period was over. It was done to test the generalizability of the behavior whether it existed after the study was over. The results concluded to be on an average of 27 times in 2 hours. The behavior was more

than the modification observed during intervention and post-intervention but it was still less than 50% of what was initially recorded during the pre-intervention phase.

It was noticeable towards the end of the study that now she was able to interact better with other people on the same floor. She made new friends and also talked to another girl whom she hated the most at the time when the research started. She would now make sure that the other person was listening to what she had to say by grabbing their attention towards her physically. She also started helping out the workers at the time when dinner was served. Although she had the tendency towards being protective about her belongings but she would always share her reinforcements with her two best friends.

The study thus demonstrates the effectiveness of the interventions applied since it gave out positive successful results.

CONCLUSION

The collected data drives the research to a conclusion that after the application of Token Economy with Response Cost in combination with Differential Reinforcement of Lower Rates of Behavior (DRL); techniques of behavior modification in Applied Behavior Analysis that there was a marked decrease in the frequency of target behavior of self-talk in an adult with Down Syndrome. The study therefore proves the effectiveness of Applied Behavior Analysis for bringing a socially significant change to improve the quality of life.

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THE IMPACT OF SUPPORTIVE LEADERSHIP BEHAVIOR AND ETHICAL LEADERSHIP BEHAVIOR ON EMPLOYEE JOB PERFORMANCE: THE CASE OF BANKING SECTOR OF LAHORE (PAKISTAN).

By

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Abstract

The purpose of this study is to investigate the impact of supportive leadership behavior and ethical leadership behavior on performance of employees working in the banking sector of Lahore. In this research, "*cross sectional data*" is considered and analyzed. The population of this study is derived from banking sector of Lahore. The target population in this study is employees of banking sector in Lahore. Data is collected by using Simple random sampling method. Data is analyzed by using statistical package of social science (SPSS) version 16. Questionnaires to carry out this research are adopted from Dessler and House (1974), (Brown et al, 2005) and Wiedower, K.A (2001). Questionnaires were administered to 250 respondents, 235 were received and 220 were perfect for further analysis. Data is analyzed through reliability test, demographics expressions, descriptive analysis, and correlation and regression analysis. Empirical results of this study showed that supportive leadership behavior has a positive and significant impact on employee job performance and ethical leadership behavior is also appeared to be positively and significantly influencing employee job performance, thus both study hypotheses (H₁ and H₂) are supported.

Keywords: Supportive Leadership Behavior, Ethical Leadership Behavior, Employee Job Performance, Banking Sector, SPSS.

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1. Introduction

Employee performance is "the level of work capacity and work efficiency of an individual employee, as compare to his co-worker, on divergent job-related matters" (Babin, B.B. 1998). According to John P. Campbell (1990) "employee performance is refer as a condition in which an individual victoriously and completely accomplished the tasks designed by an organization and entertains the predetermined targets set by an organization". There are many factors such as General mental ability, absenteeism, work motivation, environment and knowledge & skills which influence the job performance of employee at work place (Connolly et al., 1962).

Leadership styles are a supreme factor in an organization which plays considerable role in encouraging or discouraging the employee's interest (Obiwuru et al., 2011). The quality of employees' performance is highly affected by the leadership style adopted by a leader. In an organization, leadership styles significantly affect the employees. Employees work with each other on a cooperative basis to meet the stated corporate targets of the organization due to the specific style adopted by a leader. The bonding between the leader and his employee is sharply affected by the leader's style (Jeremy et al., 2011).

Successful leaders accelerate norms, skills, confidence, motivation. employee development and organizational progress. Leadership has a significant and direct one way cause and effect relationship with organizational development and progress. exhibit Leaders effective organizational strategies and make sure their execution in a proper way. By adopting different leadership styles leaders make it possible for employees to reap maximum utilization of organizational resources. However, gaining maximum and optimum utilization of expensive and inflexible resources is a key corporate objective of any of the organization (Michael; .2011).

Supportive leadership style shows concern about subordinate's well-being and leader is being supportive to his employees (Malik et al, 2014). The idea of supportive leadership is of being friendly and approachable leader who is more concerned about the well-being and human needs of his subordinates. Supportive leadership is applicable when task is simple, easy, formal authority is weak (Lussier and Achua, 2010). Now a day's ethical behavior of a leader has gained much attention due to ethics based scandals happened in corporations. Leaders clearly manifested ethical leadership behavior by doing morally good, impartial and fair things to their subordinates (Frankena; 1973). Ethical leaders treat their employees in neutral and equitable ways. They do not show any biased tendency towards any one employee, hence, they judge and deal each employee to their fix criteria (Dailey & Kirk ; 1992). According to Taylor (1991)racial discrimination among employees, gender discrimination, corruption flows from top to bottom and from bottom to top and bribery are considered as the most prime issues of ethical practices.

Existing research work investigated the impact of supportive leadership behavior and ethical behavior of a leader in banking sector of Lahore city. Banking sector exhibits a crucial role in development of a country. Banking sector is considered as a "push up sector" for rest of the sectors. By reinvesting huge capital amounts it enables other sectors to expand and grow fast in the economy (Gropp and Vesala ; 2001).

2. Problem statement:

To describe the impact of supportive leadership behavior and ethical leadership behavior on employee job performance in banking sector of Lahore (Pakistan).

3. Problem Identification & Rationale of Existing Study:

Banking sector is a fundamental sector of an economy. Existing research work investigated the impact of supportive leadership behavior and ethical leadership behavior in banking sector of Lahore city. Banking sector is considered as a "Push Up Sector "of an economy because it provided a huge bulks of investment for rest of the basic sectors of an economy (Gropp and Vesala ; 2001). Banking sector is also a main pillar of an economy like agriculture , industrial and education sector. So it is in dire need to check the efficiency of this sector. Banking staff faces many problems above of all are problems related to leadership styles adopted by top management at banks.

Leadership styles significantly affect job performance of employee. Wrong composition of leadership styles negatively affects performance level. If the staff at banking sector works under supportive and ethical leadership brackets then they can contribute their best to this sector as both leadership styles aim at to enhance employees efficiency through good and fair dealings of their leader. So, it is necessary to focus on dramatic variability in top management and administration for better outcomes. Supportive leaders promote favorable environment for their employees who develops dignity, respect, satisfaction, trust and cooperation among employees (Daft, 2005).

Limited studies are conducted on this perspective in Pakistan. Consequently existing study is being conducted to figure out the effects of supportive and ethical leadership behavior on the employee's job performance of banking sector in Lahore. The banking sector must provide slot to encourage supportive and ethical leadership in banks as this will provide favorable environment and will lead to higher performance.

4. Objectives:

1: To investigate the impact of supportive leadership behavior on employee job performance in banking sector of Lahore.

2: To investigate the impact of ethical leadership behavior on employee job performance in banking sector of Lahore.

2. Literature Review

2.1 supportive Leadership Behavior:

Supportive Leadership behavior:

Supportive leadership style shows concern for employee's wellbeing and personal needs. The

manager is not so interested in giving orders and managing every detail as in giving employees the tools they need to work themselves (Northouse, 2013).

Supportive leaders are those leaders who are responsible and dutiful in nature and are encouraging in case of their subordinates. Phenomena of supportive leadership take into account the wellbeing of employees and it focuses on the needs and satisfaction of (House, 1971). Studies employees by (Dumdum et al., 2002: Judge et al., 2004) showed the one way direct relationship between supportive leadership and employee job performance. If the leader is supportive motivation and promotes among his employees then they will complete their assigned tasks efficiently and effectively. Leader's support works as motivation for the employees, hence supportive leader motivates his employees and due to this motivation employees fully concentrate on their tasks and perform better job. For better organizational performance supportive leadership is crucial phenomena. Workplace which poses supportive leader ultimately reaps the benefits due to favorable and relaxing environment given by supportive leaders. According to Rafferty & Griffin (2006), a supportive leader focuses subordinate's individual on consideration. Supportive leader pay personal

attention on each subordinate and make it sure that higher performance can be achieve through their effective task management. Moreover, supportive leaders also assist their subordinates to find the way out of problems related to assigned tasks, so this will lead to reduce stress level among the subordinates and they feel relax during work and ultimately such favorable environment leads to higher performance (Avolio and Bass 1995). Imtiaz and Ahmed (2009) also confirmed that if employees don't get appropriate support from their leaders they cannot show better performance relative to those who take support from their leaders.

It is leader's responsibility to fully understand the needs of his subordinates and make the environment favorable for them through adaptation. A number of studies confirmed a significant and positive relationship between supportive leaders and employee job performance (Farris & Lim, 1969; Greene, 1975; Lowin & Craig, 1968).

2.2 Ethical leadership behavior:

In past few years the concept of ethical leadership has been emerged rapidly. It has been discussed and explored by various researches as impact factor for employees in organizational studies (Triveno, Brown & Hartman; 2003).

Unethical practices of leaders have appeared in both developed and developing countries. Various fraud cases due to unethical issues have arise across the nations (Brown & Mitchell ; 2010) The most vigorous issues of ethical practices are racial discrimination, gender discrimination, deception , sexual harassment, and hush money (Gerri ; 1997).

Ethical practices should start preliminary from top management, in this way its effect will spill over throughout the organization. This approach stressed that leaders's good ethical behavior has a significant impact on the ethics of his employees. When a leader is honest, right and has fair dealings with his subordinates then organization exhibits a smooth and peaceful environment for all, consequently it will enhance the employee job performance at workplace (Toor & Ofori 2009).

Honest , just and fair leaders are primary choice of subordinates. Employees wish to work with such leaders who have remarkable ethical qualities. Self esteem and self respect of employees nourish under the guidance of such leaders (Cran & Matten, 2004).

2.3 Employee job performance:

Job Performance is viewed as a necessary determinant for organizational effectiveness and success. Employee performance is "the level of productivity of an individual employee on several job-related behaviors and outcomes" (Babin, B. B. 1998).

Kahn, et al. (1964) argued that the most effective employees are those who can learn quickly and execute their responsibilities effectively and having good judgment when working with others to make decisions and solve problems. (Rynes, Brown, & Colbert, 2002) concluded that general mental ability (GMA) has been shown to be a significant predictor of job performance. (Paul. M, 1977)

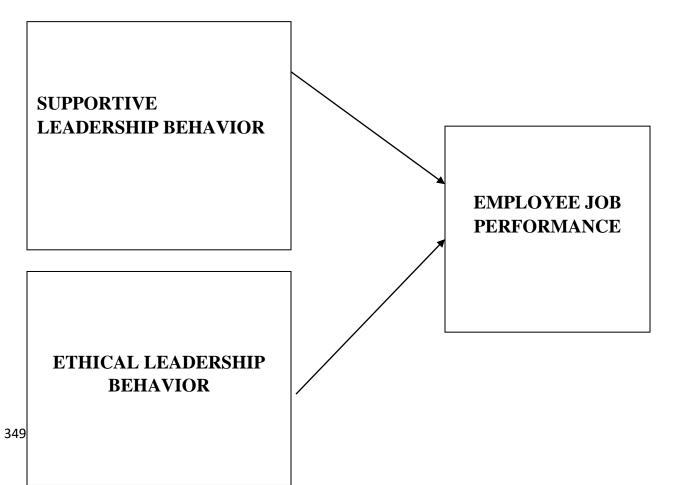
Independent Variables

argued that absenteeism in job perspective highly and significantly affect the employee job performance and thus it leads to decrease the turnover rates. His study links the frequent absenteeism tendency with the low employee job performance.

3. Research Model

Figure 1: Following research model demonstrated the relationship and direction of impact among dependent and independent variables. It shows that both supportive leadership behavior and ethical leadership behavior directly affect employee job performance.

Dependent Variable



4. Hypothesis Development

This study proposed two hypotheses **H1** and **H2**.

- H1: "supportive leadership behavior has a significant and positive impact on employee job performance".
- H2: "Ethical leadership behavior has a significant and positive impact on employee job performance.

5. METHODOLOGY

5.1 Research Design By considering the past studies related to supportive leadership behavior and ethical leadership behavior "cross sectional design" is used. The purpose of this study is to investigate the impact of supportive leadership behavior and ethical leadership behavior on performance of employees working in the banking sector of Lahore. Three banks (Allied, Alfalah and HBL) are selected as a sample through simple random sampling procedure. Positivist paradigm is used in this research because quantitative research is usually linked with the positivist paradigm.

5.2 Sample Size sample size of 250 units is taken on the basis of rule of thumb proposed by Hair et al, (2004). A total of 250 questionnaires are circulated. 235 are received and 220 questionnaires are ready for analysis.

5.3 Questionnaires Design supportive leadership behavior scale is adopted from Dessler and House (1974) 5 item scale. One indicates a never with the item and five indicates a always. Ethical leadership behavior scale is adopted from (Brown et al, 2005) 9-item scale. One indicates a strongly disagree with the item and five indicates a strongly agree. Employee job performance scale is

adopted from Wiedower,K.A (2001) 5-item scale. One indicating a strongly disagree with the item and five indicates a strongly agree. Five points "Likert Scale" is applied.

5.4 Data Analysis Methods data is analyzed through reliability test, demographics expressions, descriptive statistics, correlation analysis and regression analysis in SPSS version 16.

6. FINDINGS

6.1 Reliability Analysis Cronbach alpha is more than 0.60 its means that data is reliable. This technique is applied to check the reliability of the data (Nunnally & Bernstien 2010). Overall reliability of the data is .836, so study data can be used for further research.

Table 1

Reliability

Variables	Cronbach'Alpha	N of Items
SLB	0.727	5
ELB	0.869	10
EJP	0.728	5
Overall Reliability	0.836	20

6.2 Demographics Respondents

qualification, designation and experience. Demographic profile of respondents is given below.

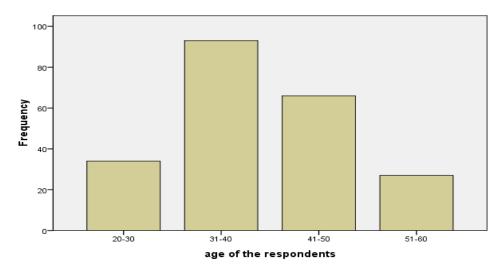
Demographic profile represented record of the respondents regarding age, gender,

Table 2

Age of the Respondents

Age	Frequency	Percentage %	
20-30	34	15.4	— Fig
31-40	93	42.1	ure
41-50	66	29.9	2
51-60	27	12.2	
Total	220	100.0	

age of the respondents



The above table and diagram shows age of the respondents. It indicates that major set of the respondents is round about 42.1 % under the ages of 31-40 years having 93 respondents.

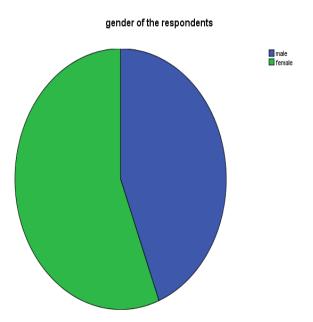
While minor set of the respondents is round about 12.2 % under the ages of 51-60 years having only 27 respondent.

Table 3

Gender	Frequency	Percentage %
Male	97	44.1
Female	123	55.9
Total	220	100%

Gender of respondents

Figure 3



Above table and diagram shows that there are Percentage of female employees in banks is 97 male and 123 female respondents. more than the percentage of male employees.

Table 4

Qualification of Respondents

Qualification	Frequency	Percentage %
graduation	23	10.5
masters	93	43.6
others	101	45.9

Total

Figure 4

qualification of respondents

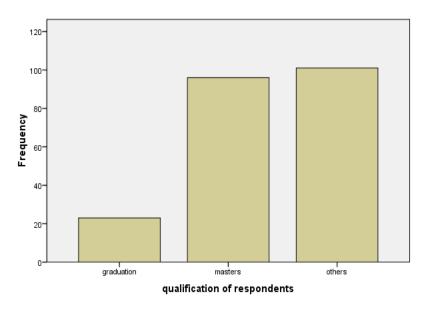


Table and diagram of qualification of respondent depicts the qualification in terms of graduation, masters and others. Majority of

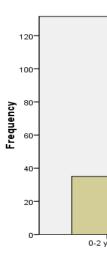
employees are lies on "others then graduation and master qualification" category.

Table 5

Experience of Respondents

Experience	Frequency	Percentage %
0-2 Years	35	15.8

2-5 Years	122	55.2	
5-10 Years	40	18.4	
10 above	23	10.1	Fig ure
			5
Total	220	100.0	



Majority of the respondents lies in the range of 2-5 years of job experience.

6.3 Descriptive Statistics

To examine the response rate descriptive analysis is applied.

Table 7

Variable	Ν	Minimum	Maximum	Mean	Std.
					Deviation
SLB	220	3.80	5.00	4.5282	.26228
ELB	220	7.40	9.00	8.2155	.31454
EJP	220	1.80	4.60	3.4982	.47724

6.4 Correlation Analysis

"Pearson product-moment correlation" represented the association between the considered variables. Correlation is a method that is utilized to explain that how many

Table 8

Correlation

	SLB	ELB	EJP	
SLB	1	_	_	
ELB	.382*	1		
EJP	.463*	.487*	1	

*Correlation is significant at 0.05 level (two tailed).

couple of variables is linked/correlated with each other. Table 8 shows that supportive leadership behavior and ethical leadership behavior both variables are positively and significantly correlated with employee job performance.

6.5 Multiple Linear Regression Analysis

Multiple linear regression analysis is frequently used by researchers when one has to estimate the effects of more than one independent variables. This analysis is opted to test the hypotheses of the study (Fahrmeir *et al.*, 2009).

Existing study opted this technique to estimate the influence of SLB and ELB on EJP. Spss results of the multiple linear regression analysis of supportive leadership behavior and ethical leadership behavior and their impact on employee job performance are given below.

Table 9

Model Summary

Model	R	R Square	
Regression	.589	.347	

The table describe that value of R = .589 its value shows a strength of relationship between the variables. Value of R2 is .347 which **Table 10**

indicates that almost 34 % of the variation in (EJP) is explained by supportive leadership behavior and ethical leadership behavior.

Model	F	Sig
Regression	5.325	.006

ANOVA

F-test value shows that this relationship is statistically significant. The P value for the Ftest of overall significance test is .006 and it is less than significance level of 0.05. Hence it is concluded that SLB and ELB has a significant impact on EJP.

Table 11

din

	Un-Standardized	Standardized	Т	Sig
Model	Coefficients β	Coefficients β		
Constant	1.260		2.260	0.008
SLB	.300	.165	2.481	0.014
ELB	.413	.149	2.241	0.026

Coefficients table shows that un-standardized β value of SLB .300 (p<0.05) is an indication of a significant and positive linked between SLB and EJP. It shows that for one unit rise in SLB will lead to .30 units rise in EJP while holding other independent variable (ELB) constant in the model. The standardized Beta value is .165. SLB is significant because its p-value (0.014) is less then alpha level of 0.05, which indicates that this is statistically significant. Thus accepting hypothesis (H₁).

Coefficients table shows that un-standardized β value of ELB .413 (p<0.05) is an indication of a significant and positive linked between ELB and EJP. It shows that for one unit rise in ELB will lead to .413 units increase in EJP

g other independent variable (SLB) constant in the model. The standardized Beta value is .149. ELB is significant because its p-value (0.026) is less then alpha level of 0.05, which indicates that this is statistically significant. Thus accepting hypothesis (H₂).

7. RESULTS & DISCUSSIONS

Existing study has used demographics expressions, reliability test, descriptive statistics, correlation analysis and regression analysis as data analysis methods. Study results are discussed in detail according to study objectives and hypothesis.

Study Objective 1:

"Supportive Leadership behavior has a significant and positive impact on employee job performance in banking sector of Lahore".

To attain this objective, study investigated the impact of SLB on EJP through regression analysis in SPSS. Multiple linear regression analysis supported the hypothesis (*H1*) and confirmed that supportive leadership behavior has a significant and positive impact on EJP. SLB is significant because its p value (0.014) is less then alpha level of 0.05, which indicates that it is statistically significant. Moreover it concludes that our model provides a better fit.

Our findings are also consistent with previous research work. According to Avolio and Bass (1995) a supportive leader has high concern for individual consideration. (Dumdum et al., 2002: Judge et al., 2004) confirmed the direct consideration influence of (supportive leadership) on employee job performance. If the leader is supportive and stimulates understanding and motivation then it will be helpful in getting tasks accomplished by subordinates efficiently and effectively. (Farris & Lim, 1969); (Greene; 1975) has proved positive impact of supportive leadership style on employee job performance. A number of studies confirmed a significant and positive impact on supportive leaders and employee job performance (Farris & Lim, 1969; Greene, 1975; Lowin & Craig, 1968). The banking sector of Pakistan should provide slot to encourage supportive leadership in banking will sector as this provide favorable environment and will higher lead to performance. Supportive leaders are those leaders who are responsible and dutiful in nature and are encouraging in case of their Phenomena supportive subordinates. of leadership take into account the wellbeing of employees and it focuses on the needs and satisfaction of employees (House, 1971).

Study Objective 2:

"To investigate the impact of ethical leadership behavior on employee job performance in banking sector of Lahore."

To attain this objective, study investigated the impact of ELB on EJP through regression analysis in SPSS. Multiple linear regression analysis supported the hypothesis (*H2*) and confirmed that ethical leadership behavior has a significant and positive impact on EJP. ELB is significant because its p value (0.026) is less then alpha level of 0.05, which indicates that it is statistically significant. Moreover it concludes that our model provides a better fit. Findings are also consistent with previous research work. According to Toor & Ofori (2009)

leader's good ethical behavior has a significant impact on the ethics of his employees. When a leader is honest, right and has fair dealings with his subordinates then organization exhibits a smooth and peaceful environment for all, consequently it will enhance the employee job performance at workplace. The role of ethical leadership has investigated to analyze the employee's performance in many organizational studies (Triveno, Brown & Hartman; 2003).

8. CONCLUSIONS

Existing research aimed at to find out the impact of SLB and ELB on EJP. Results showed that both hypotheses (H1, H2) are supported. Both independent variables tend to influence EJP significantly and positively.

Despite of having few limitations, the empirical results and findings from this study could be used as references for management so that institutions can practice different leadership styles more effectively on their employees to enhance their job performance. So findings drawn by this study are very helpful for the future researchers.

9. STUDY IMPLICATIONS

Existing study implies that supportive and ethical both leadership styles are very effective to enhance the EJP by practicing managerial staff and by empowering employees at their utmost capacity. Existing study practically implies the importance of leadership styles in a banking sector. Findings drawn by this study ethical leadership suggested that and supportive leadership both styles are very effective to enhance the employee job performance at banks. Banking sector is crucial for economic development as it generate investment opportunities for rest of the sectors.

10. LIMITATIONS

Firstly, this study mainly focused on banking sector in Lahore (Pakistan). Secondly, due to shortage of resources and time the survey data was collected only from one city's bank employees. Thirdly, cross sectional design is used in this study in which data is collected in single point of time. Fourthly, this study is restricted only to three banks (*i-e* allied, Alfalah and HBL). Fifthly, all results are based on information provided by the respondents. Sixthly, existing study only used survey questionnaire method to collect data from the respondents.

11.FUTUREDIRECTIONS/RECOMMENDATIONSFORFUTURESTUDY

Future directions are as follow:

Firstly, the current study has been conducted in one city only that is Lahore. Further research can be done in other cities of Punjab and country's other provinces. Secondly, this study is confined to banking sector only, it is recommended to expend research on other sectors (i-e industrial sector, education sector, energy sector, agriculture sector, trade sector business sector, etc). Thirdly, this study has used cross sectional design, longitudinal and panel data research design can be use in further researches. Fourthly, future researcher can also increase the sample size of the study to draw more generalize and valid results; *fifthly*, this study is restricted only to three banks future research can be done on other banks. Sixthly, current study has used EJP as dependent variable and SLB and ELB as independent variables. So, future researchers can do research on other leadership styles and also can add other variables like employee commitment, iob satisfaction, employee turnover, job insecurity etc. Seventhly, questionnaire technique is used in this study for collecting data. Other methods of collecting data like, focus group, interviews (structured or unstructured) etc. can be used to draw different results.

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BODY DISSATISFACTION AND SOCIAL COMPARISON AMONG PAKISTAN UNIVERSITY STUDENTS

By

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ABSTRACT

Body dissatisfaction is one of the prevalent issues in youth as trend of media, glamour, fashion, globalization and fake advertisement is at peak. There are several factors that are playing their role in misleading youth causing body dissatisfaction (Bucchianeri, Arikian, Hannan, Eisenberg, & Neumark-Sztainer, 2013; Fitzsimmons-craft et al. 2015) but the present study has focused mainly on variables, social comparison and body dissatisfaction. The purpose of this research was to examine gender differences in the relationship among social comparison and body dissatisfaction in university students. For the data collection two questionnaires were utilized, Iowa-Netherlands Comparison Orientation Scale (Gibbons and Buunk,1999) and Body Shape Questionnaire (Cooper, Taylor, Cooper, & Fairburn, 1987). The data was collected from Punjab University Lahore with 200 sample size (100 males and 100 females with the age range 18-30). Furthermore, the data was analyzed by applying correlation and t-test analysis. It was hypothesized that social comparison is positively related with body dissatisfaction in university students are more prone to

body dissatisfaction and social comparison than males. Results showed that there is significant positive relationship between body dissatisfaction and social comparison, r = .25, p < 0.001. Females (M =85.64, SD = 34.80) reported significantly higher levels of body dissatisfaction than males (M = 70.82, SD =25.28), t (198) =-3.44, p < .05 and females (M = 33.3300, SD = 6.88000) reported higher levels of social comparison than males (M = 29.34, SD =7.54), t (198) = -3.90, (p= n.s).

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INTRODUCTION

This is no longer a denied fact that it is a human psychological need to get reputation, identity, popularity, and achievement in life for which he strives. No individual across the world could deny this fact, a desire to pursue fame and recognition in life, for which energy, time, money and other resources are invested to earn appraisal- for oneself- by all means. One of the methods of gaining appraisals is social comparison, a human drive that helps in comparing oneself with others to satisfy one's need of recognition, improvement and selfevaluation (Corcoran, Crusius, & Mussweiler, 2011). Social comparison can be studied in multifaceted aspects of human life but this research mainly focuses on how social comparison explains itself as a strategy for body evaluations. It is mostly found that one of the goals towards which people are striving these days is to keep one's body figure in flow with societal expectations. These expectations are later transform into societal standards through different factors like false advertisement, marketing and Globalization dissatisfaction. body cause Body dissatisfaction can be defined as a perceptive component of body image, it is perceived that there is difference between ideal body and a current body size (Primus, 2014) and one eventually, starts being responsive and sensitive to this difference. It explains how social comparison and body dissatisfaction are linked and affects cognitions.

Theoretical examples are also found in literature that explains the phenomenon of

body dissatisfaction and social comparison, Social comparison theory initially proposed by social psychologist Leon Festinger in 1954 states that there is an innate need in individuals to achieve exact self evaluations. This theory describes how people assess their own suppositions and abilities by comparing their own selves with others in order to figure out how to characterize the self. Sociocultural theory provides the most strongly supported theoretical account of the high levels of body image disturbance, body dissatisfaction and disordered eating experienced by many women. Many women are experiencing body dissatisfaction, eating disorders and image disturbance as provided by the sociocultural theory (Thompson, Heinberg, Altabe, & Tantleff-Dunn, 1999).

There are many researches that clearly states that it is social comparison that is significant in causing body dissatisfaction and eating disorders in females (Blechert, Nikert, Caffier, Tuschen-caffier, 2009; Fitzsimmons-craft et al. 2015; Botta, 1999). Many researchers have proved that body dissatisfaction itself leads to mental disorders (Hamel et al., 2012). So we can have conception on how rigorous consequences of body dissatisfaction are due to social comparison (Bucchianeri, Arikian, Hannan, Eisenberg, & Neumark-Sztainer, 2013; Fitzsimmons-craft et al. 2015). Similarly in another research females reported and admitted that they compare their own bodies with attractive females in order to evaluate themselves. So the research proves that the more magazine exposure, the higher will be social comparison that will cause body dissatisfaction among females (Poveromo, 2007).

Rationale

There are different western and eastern studies that have focused on the issue of body dissatisfaction due to social comparison (Myers & Crowther, 2009). Bundles of Western researches have devoted their efforts for the accumulation of existing literature but it should be noted down that there are differences between western and eastern cultures (Warkentin, Pauvers, & Chau, 2015) so there is a need to investigate the phenomena in Pakistan. Secondly, there is a need to add it to Pakistan Literature. So it would be helpful for the future researchers to extend the existing further work for explorations (Najam &Ashfaq, 2012). Thirdly, it is going to be helpful in spreading awareness to others. It will investigate the relationship of social comparison and body dissatisfaction among university students. Furthermore, social comparison is a societal issue due to which body dissatisfaction is increasing day by day

causing disturbance in mental health which is eventually affecting the societal progress overall. Therefore, it is very important to address this issue.

Method

Objectives

- To explore the relationship of social comparison and body dissatisfaction among university students
- To explore gender effects on social comparison and body dissatisfaction among university students

Hypotheses

- Social comparison is positively related with body dissatisfaction in female university students
- Females would be high on body dissatisfaction
- Females would be high on social comparison

Sample

For data collection 200 adult males and females with the age range of 18-30 years were approached. The sample was based on Punjab university of Lahore and used convenient sampling technique.

Instrument

Demographic Sheet. A demographic sheet measuring variables age, CGPA, Faculty and weight in the female university students.

Social Comparison. Iowa-Netherlands Comparison Orientation Scale (INCOM) is made by Gibbons and Buunk (1999), measures extent of social comparison people do time to time for self-evaluation. It is comprised of 11 items with the reliability of 0.83. Higher scores indicates higher social comparison. Item 6 and 10 need reverse scoring, the minimum score and maximum score will be 11-55.

Body Dissatisfaction. Body Shape Questionnaire is made by cooper in 1989. It is a 34 item self-report scale that measures the concerns of people for their body image, shape and size. The internal consistency measured by cronbach's alpha is 0.96 (Cooper, Taylor, Cooper, & Fairburn, 1987). The cutting points of this scale are less than 80 = no concern with shape; 80 to 110 = mild concern with shape; 111 to 140 = moderate concern with shape; and above 140 = marked concern with shape (Najam &Ashfaq, 2012). It also provides categories of weight like below normal weight (BMI < 18.5); healthy weight range (BMI between 18.5-24.9); overweight (BMI between 25.0 -29.9); obese (BMI \geq 30), the minimum score and maximum score will be 34-204.

Procedure

After taking permission from the university's authorities, required females and males were approached. They were provided by information inclusive of purpose of the study. The questionnaires were provided after taking their consent. The data was analysed by applying correlation and t- test by using SPSS Software for analysis.

Results

Table 1

Variables	f	%	
Gender			
Male	100	50	
Female	100	50	
Faculty			
Management Sciences	25	12.5	
Arts and Humanities	43	21.5	
Behavioral and Social Sciences	38	19.0	
Commerce	32	16.0	
Education	27	13.5	
Engineering and Technology	35	17.5	

Frequencies and percentages for demographic variables

Table 2

	Range						
Scales	No of items	α	Potential	Actual	Skewness	kurtosis	
Body dissatisfaction	n 34	.95	34-187	34-204	.78	.28	
Social Comparison	11	.72	11-49	11-55	19	15	

Cronbach's alpha Reliability for Body Dissatisfaction and Social Comparison

Table reveals that Cronbach's alphas for the 34 Body dissatisfaction and 11 social comparison items were .95 and .72, respectively.

Table 3

Pearson Product moment correlation for Body dissatisfaction and social comparison among university students

Variables	1	2	
Body Dissatisfaction	-	.254***	
Social Comparison	-	-	

Table indicates that Body dissatisfaction and social comparison were significantly correlated, r = .25, p < 0.001

Table 4

Mean, Standard deviation and t -values for body Dissatisfaction and Social Comparison

Gender										
		M	ale	Female						
		(n=1	.00)	(n=100)		CI 95%				
Variables	Ν	Μ	SD	М	SD	t (198)	LL	UL	Cohen's d	
BD	100	70.82	25.28	85.64	34.80	3.44	-23.30	- 6.33	0.48	
SC	100	29.34	7.54	33.33	6.88	3.90	-6.00	-1.97	0.55	

Note: BD = Body dissatisfaction and SC = Social Comparison

Table indicates gender differences on body dissatisfaction and social comparison among university students.

Females (M =85.64, SD = 34.80) reported significantly higher levels of body dissatisfaction than males (M = 70.82, SD =25.28), t (198) =-3.44, p < .05.

Females (M = 33.3300, SD = 6.88000) reported higher levels of social comparison than males (M = 29.34, SD =7.54), t (198) =-3.90, (p= n.s).

DISCUSSION

Body dissatisfaction is one of the prevalent issues in youth as trend of media, glamour, fashion, globalization and fake advertisement is at peak. There are several factors that are playing their role in misleading youth causing body dissatisfaction (Bucchianeri, Arikian, Hannan, Eisenberg, & Neumark-Sztainer, 2013; Fitzsimmons-craft et al. 2015) but the present study has focused mainly on variables, social comparison and body dissatisfaction. The first aim of the research was to study the relationship between social comparison and body dissatisfaction. Secondly, with these two main variables, demographic variable i.e. gender was also measured. To our knowledge the current study is the first study that is investigating the relationship of social comparison with body dissatisfaction in Pakistan. In this study Iowa-Netherlands Comparison Orientation Scale (Gibbons and Buunk, 1999) and Body Shape Questionnaire (Cooper, Taylor, Cooper, & Fairburn, 1987) has been used to measure body dissatisfaction and social comparison with reliabilities 0.83 and 0.96. The first hypothesis is Social comparison is positively related with body dissatisfaction in female university students and it is resulted that body dissatisfaction and social comparison are positively correlated, r=.25, P<0.001. Similar findings have been observed in a study shows that social comparison is related to body dissatisfaction when people idealize thin ideals (Blechert et al, 2009). In other study, 253 college women were selected and it was observed that the more they were engaged in body comparison, more likely they were experiencing body dissatisfaction (Fitzsimmons-Craft et al 2015). The other study investigated body comparison in sisters and peers and found that people comparing oneself led them towards body image dissatisfaction and were more prone to thinness. influenced Friends body dissatisfaction negatively more than sisters. (Lev-Ari, Baumgarten-Katza & Zohara, 2014).

In total 156 studies have proved that social comparison has strong relation with higher levels of body dissatisfaction. (Meyers & crowthers, 2009).

Secondly, it is hypothesized that females are more prone to body dissatisfaction. The current finding shows that females (M = 85.64, SD = 34.80) reported significantly higher levels of body dissatisfaction than males (M =70.82, SD =25.28), t (198) =-3.44, p < .05. Similarly, in past studies, it has proved that females are more likely to show body dissatisfaction than males (Tiwari, & Dubey, 2015). Another study also proved that females are not only more dissatisfied from their body shape than males but are more likely to be suffering from low self-esteem, depressive mood, exposure to dieting magazine, low BMI and body dissatisfaction due to social comparison (Berg et al., 2007).

Lastly, it is hypothesized that females are more prone to social comparison than males. It has been observed through studies that women score high not only in body dissatisfaction but in social comparison too (Bucchianeri, Arikian, Hannan, Eisenberg, & Neumark-Sztainer, 2013; Fardouly, Diedrichs, Vartanian, & Halliwell, 2015). Definitely, the present study has found difference in the two variables but differences were not significantly related to social comparison. Females (M = 33.3300, SD = 6.88000) reported higher levels of body dissatisfaction than males (M = 29.34, SD =7.54), t (198) = -3.90, (p= n.s).

Limitations and Suggestions

This study has certain limitations as the previous studies had. Firstly, there would have used a moderator or mediator with the relationship. Secondly, Sampling technique was not appealing as the present study has used convenient sampling that is a non-random sampling technique .Thirdly, no relationship of age and weight has been measured in the study, the people who were dissatisfied were not studied further may be any factor other than social comparison for body dissatisfaction could have found relative to body dissatisfaction. It lacks generalizability as the sample was only retrieved from Punjab University Lahore and the sample size was small too due to shortage of time. Lastly, we lacked access to international databases.

As far as suggestions are concerned, it would be suggestive to take data from different cities of Pakistan in order to make this phenomenon generalizable. The future research should utilize different methodologies, focus other factors that contributes in the process, especially, measure the relationship of age, weight, socioeconomic status and occupation with these two variables, social comparison and body dissatisfaction. The current study focused only on non-clinical sample but in future clinical sample could be considered in Pakistan.

Implications

The current study has certain implications too. It would help in spreading awareness and adding information to the people knowledge. Secondly, it would add in Pakistan literature. The research finding could better help in designing and planning intervention Programs for university students.

CONCLUSION

The Conclusion is that many studies has been conducted on the current research topic but all are representative of west culture, to our knowledge this is the first study in Pakistan that is considering the relationship on Pakistan culture. Body dissatisfaction and Social comparison are positively correlated and females are more to get dissatisfied from their bodies than males.

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A CASE STUDY OF DEPRESSION: BRIEF PSYCHODYNAMIC MODEL

By

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ABSTRACT

The current study aims to explore the causes and maintaining factors of major depressive disorder and impact of Brief Psychodynamic approach, in order to eradicate the symptoms of depression along with improvement and preservation of overall quality of patient's life and social functioning. A case Study was conducted in Institute of Professional Psychology, Bahria University, Karachi. A 33 years old married male, running his own business in Karachi. Assessment was done by detailed clinical interview using various interview techniques and formal assessment tools and was given diagnosis of Major Depressive Disorder with borderline features. Treatment plan was formulated according to the Cognitive Analytical Therapeutic approach using brief psychodynamic model to modify client's dysfunctional beliefs and maintaining healthy functioning. Result profile of the client confirmed the diagnosis of Depression with some maternal dependency traits as a part of his personality. Some sign of

significant emotional trauma was also reflected in his assessment results which might have lead him to the depressive symptoms. Defensive and guarded attitude was reflected in the procedure, along with obsessive thought patterns. A remarkable improvement in the overall quality of life as well as with respect to his presenting complaints and social well-being was reported as a post therapy observation. Results concluded that Cognitive Analytical Approach using a brief Psychodynamic Model, is worth applicable for the treatment of major depressive disorder.

Keywords: Major depressive disorder, Cognitive Analytical Approach, Borderline features, Brief Psychodynamic Model.

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INTRODUCTION

"We may talk a good game and write even better ones, but we never outgrow those small wounded things we were when we were five and six and seven." This statement by famous author Chris Bohjalian in his best seller Secrets of Eden corresponds with the "Psychoanalytical Theory of Personality" given by Sigmund Frued. According to which the representation of an adult personality is a product of early childhood experiences in terms of how they were processed on conscious and unconscious level within human developmental stages, and the way personality has been shaped by these experiences (Journal Psyche, 2015).

Psychological According to American Association (APA), Personality is referred to the patterns of thoughts, feelings and behaviors with individual differences in characteristic. According to them, personality can be studied with two dimensions, where one is evaluating the individual differences in personality characteristics in terms of sociability or irritability. Whereas, on the other side observing the various parts of a person as a whole (APA, 2017).

Taking the above described aspects of personality, reviewed literature links the idea of cognitive theory proposed by Aron Beck in terms of defining depression. Where he based his theory on the prolonged negative biasing (thinking patterns) which leads to the manifestation in thinking errors (such as negative self-attribution, over-generalization and selective abstraction) in depression. He explained the cognitive aspect of depression in terms of six different models where he mentioned hyper-valence of certain negative schemas shifting the cognitive process to produce systematic bias in abstraction of data and interpretation. He further linked this concept through stressor vulnerability that specific patterns of schemas make a person sensitive to particular stressors. He also discussed the key factors relevant to recurrence of depression. Explaining the same concept through different aspects he also conversed the cognitive and biological process under explanation of psychobiological model (Ziegler, 2005).

Furthermore, defining depression American Psychological Association specified the term as more than just sadness. The prolonged experience of lacking interest and pleasure in daily activities, noteworthy change in weight and sleep, dearth of energy and poor concentrate along with feelings of worthlessness or excessive guilt and recurrent thoughts of death or suicide (APA, 2017).

As literature suggests that depression is the most common mental disorder in the current era, fortunately, it is treatable through different approaches. Exploring psychotherapeutic work, psychodynamic is found to be one of the considerable approaches for depression. Under the vast meadow of psychodynamic school of thought, Cognitive Analytical Therapy has been found to be a fruitful treatment methodology for depression. Ryle and Low are the known names while talking about the Cognitive Analytical Therapy. In 1990, they came up with the full account of the approach, where they emphasize on the reformulation process of the problem and the resulting descriptions, in the combination of cognitive behavioral therapy and use of transference were used by the patient and therapist as a tool of understanding and change (Ryle & Low, 1993).

Previously this approach has been used for borderline personality disorder by Ryle & Golankina in 2000, where they assessed 27 patients of borderline personality disorder after 6 months of completing the therapy. It was found that one-third of the sample was still maintaining some extent of criteria depending upon the severity of initial diagnosis, whereas the rest of them did not meet the criteria of the diagnosis in the post treatment assessment (Ryle & Golankina, 2000).

Considering it as a briefer model and being cost effective in nature, the current study is designed to explore the effectiveness of Cognitive Analytical Therapy with client diagnosed with Major Depressive Disorder with borderline features.

Case history

A 33 year old male walked in with the presenting complaints of panic attacks and difficulty in traveling by air along with lack of interest in activities. He was referred by cardiologist and had already been into psychiatric treatment for his symptoms. History of presenting issue portrays that he started to experience panic attacks around two years back where no precipitating event has been remembered by the client. Family history reveals that client is 3rd born among 5 siblings and is taken as the responsible person of the family. He has been married since 8 years and has two kids. Exploring the interpersonal relationships it was revealed that relationship with wife is not very warm due to her suspicious behavior towards him. Whereas, relationship with siblings seems to be average but on emotional level. Relationship with parents were found to be emotionally distant but as a supportive son towards them, also he stated that his father encourages and motivates him in his decisions. According to the client he cannot share things with any of his family members, there is one friend whom he shares his issues but not on deeper level.

According to him, he used to be a lively and fun loving person before but since two years he is not able to enjoy things that he previously used to. Going into details he reported that previously he used to enjoy long drives and traveling which is now being restricted by his family to travel alone due to his health problem. He further added that this restriction makes him more frustrated and he refuses to continue his plans. He also stated at one point that he used to travel a lot before to refresh himself but after the previous air blue crash he could not travel due to the fear of something will go wrong. He revealed that he had canceled his several plans a few hours before the flight. According to him now he has started having difficulty in sleep at times for which he takes medicine previously prescribed by psychiatrist. As per the client, he is a business man and his problem is affecting his business performance. He wants now to get his issue resolved so he may carry on his functioning without medicines.vDuring initial sessions client was dealt with psychoeducation about his problem i.e; panic attacks

and lack of interest as signs of depression. Exploration seems to be difficult during the first few sessions of rapport building due to client's secretive nature and difficulty in trusting people. Observing the resistance and strong use of defenses, psychodynamic approach was decided to use with the client.

Client's Behavior:

Client came in with pleasant appearance, appropriate dressing and good mood. He was well oriented to time, place and person. During the initial sessions resistance towards therapy was observed where client wanted to continue treatment but was having difficulty to open up, which seemed to be reflection of his inability to trust on people. During the sessions it was observed that client uses shift of the topics and humor as defenses where intense emotions were touched. A few sessions were taken by him to develop trust and rapport with the therapist. Dependency traits were also shown in his behavior, whereas locus of evaluation seemed to be external which lead towards low self-worth in the client.

Assessment

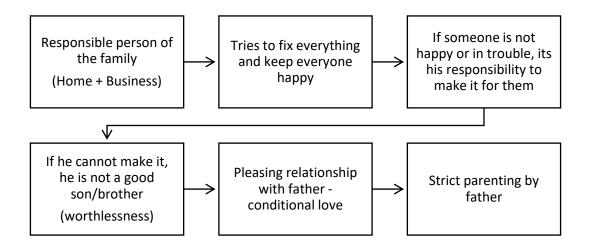
Psychological assessment was done through administration of Minnesota Multiphasic Personality Inventory-II (MMPI-II), Rotter's Incomplete Sentence Blank (RISB), House Tree Person (HTP) and Thematic Apperception Test (TAT) to the client. Results of the MMPI-II profile showed marked elevated scores on depression scale which was corresponding to his presenting complaints. RISB protocol indicates client's objective score was 127 that falls under well-adjusted range. His HTP profile indicates a pleasant personality with some defensive and guarded attitudes, whereas some dependency traits on opposite gender and obsessive thought patterns were also reflected. Importantly, protocols reveal some sign of emotional trauma. His main needs in his TAT stories included need for achievement, dominance and autonomy (freedom) where dominance is also a part of his external environment (press) which may sometimes provoke a need of aggression. Repression and rationalization were reflected as main defenses.

TREATMENT

Analysis of the problem

Cognitive Analysis of the problem was articulated by discussing a recent example from client where he experienced irritability and had withdrawn from the situation. He reported a recent event where his widow sister wanted a new laptop for her son. According to him client became stressed and offered his own laptop to the child initially to help his sister. Later on, he faced complaining and crying behavior from his sister for not taking care of them. As per the client, he finally had to surrender and got his nephew a new laptop for saving his sister from feeling bad. On further probing for the thought underlying his behavior, it was stated by the client that "if I wouldn't have done this she would feel that nobody loves her or nobody cares for her". Further probing revealed the thought of responsibility leading to feeling of guilt for not being able to manage his family needs and keeping everyone happy. Deeper exploration discovered the core belief of worthlessness which was found to be a causal factor of client's responsible and pleasing behavior towards family. Here the cognitive factors is use of personalization by the client where he feels responsible and guilty for making his sister upset. The dynamic part is the feeling of worthlessness which makes him stressed for not keeping his sister happy.

Case Formulation



Therapeutic process

Assessment confirmed the client's diagnosis of Major depressive disorder which relates to his presenting complaints of lack of interest and panic attacks. As client was resistant and defensive since the initial sessions. psychodynamic approach was decided as a plan of treatment for the client. Picking up Cognitive analytical approach, therapeutic process was started with focus on rapport building and exploration through different psychodynamic techniques like early recollection and free association. Relaxation and grounding techniques like deep breathing and mindfulness were used to reduce anxiety in times of intense emotional exploration. Psycho-education was provided to the client about the effect of feelings on behaviors and bodily symptoms. During the therapeutic process more focus was made on exploration along with supportive work. During the therapeutic process, the therapeutic alliance was well maintained and it was identified that erotic transference has been developed from the client towards the therapist which was connected with his interpersonal relationships outside the therapy. It was figured out that client seeks approval and positive regard from people around him to overcome his feeling of worthlessness which leads him towards pleasing behavior. In case of not getting desired approval his feeling of worthlessness is triggered and makes him angry and disappointed. Countertransference in this case was reactive.

Outcome

Cognitive Analytical Therapy in this case of Major depressive disorder seems to be fruitful. As work is still in the process, progress of the client's functioning through feedbacks and reported events show that improvement in the presenting issues is seen as after 6 sessions client was able to travel by air after almost 2 years of refusing the opportunity. Insight development and supportive friends are the tools that will be helpful for the client's prognosis.

CONCLUSION

The presented case spots the influential cognitive and emotional factors of Major depressive disorder. A 33 years old male with a diagnosis of Major depressive disorder has been progressing successfully using CAT. A combination of different cognitive and psychodynamic approaches have been used which results in a remarkable improvement in symptoms and daily functioning evident by pre and post intervention feedback from the client. Hence, it is concluded that Major depressive disorder can be successfully treated with CAT.

LIMITATION OF STUDY

In the current study, it was observed that client was resistant towards the behavioral part such as home works and the intense analytical part of the therapy which was to be handle tactfully and made the pace of the process a little slower. In future study, resistance of the client if figured out earlier would be beneficial in terms of time consumption and may come up with quicker results. Moreover, in future generalization of the results needs application of the therapeutic plan on greater population.

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JOB SATISFACTION AND WORK AND SOCIAL ADJUSTMENT BETWEEN RETIRED ARMY EMPLOYEES AND CIVIL EMPLOYEES WORKING AT CIVILIAN SETTING

By

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Abstract

The study was conduct to find that job satisfaction and work and social adjustment between retired army employees and civil employees worked at civilian settings. 150 employees were selected in the study in which 75 were retired army persons and 75 were civilian which was working at civil settings. Cross sectional research design and convenient sampling was used to collect data. Generic Job Satisfaction Scale and Work and Social Adjustment Scale were used to collect data. Independent Samples T-Test, Pearson Correlation analysis and Linear Regression analysis was applied to find out results. The findings was showed that there was significant difference between retired army employees and civil employees regarding job satisfaction but according to work adjustment the difference was not significant as retired army employees were more satisfied than civil employees but their work adjustment was almost same. Work adjustment and job satisfaction. This study will help authorities figure of organization to improve working environment and increase productivity and standardized work settings.

Key Words: Job Satisfaction, Social Adjustment, Retired Army Employees, Civil Employees, Civilian Settings

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INTRODUCTION

All army personnel are to be back to civil society after completion of their armed forces services tenure. McNeil, (1983) suggested that when talk about military retirees a more suitable description was a change of careers rather than the term "retirement". Sharp and Biderman, (1966, 1967) was founded that there is 96% of retiring personnel's planned to started the civilian employment (as sited by Graves, 2005). Civilians are working through out in civil setting and they stay in one job on the basis of their job performance and attractive sources such salaries given by any work settings. Mitchel (1982) describes that the four variables: ability, understanding of the task, environment, and motivation leads toward the job performance. The satisfaction and adjustment of civil employees and retired army employees may be different because of their work conditions, work atmosphere, job recourses, performance in job, implementation of skills, salaries and most important is position or status in job etc. Fulfillment of the work situation with the individual is known as satisfactoriness. Individual ability and needs sound fully correspondent to the requirement of work and work environment leads to work adjustment (Waskiewicz, 1999).

Job satisfaction first time introduced by Taylor in his research in 1911 he stated that rewards given by the job can increases the satisfaction of job such as person earning from job, of progress, promotion chances and appreciation etc (as cited by Hagos & Abrha,2015). One's job or job experiences estimate that job satisfaction is a positive emotional or pleasurable state (Locke & Lathan, 1976). Job satisfaction is closely focused on behavior of individuals at their work place (Davis, 1985).

Luthan, (1998) purposed three dimensions of job satisfaction. 1) Person's emotional response toward job situation could leads to job satisfaction. 2) People's positive or negative attitude toward their job is based on the fulfillment of their expectations from their job. 3) Person's attitude toward their job characteristic such as good pay, chances for promotions, good position and relation with coworkers etc shows effective response (as cited by Tella, 2007).

Many researcher and practitioners used different theories which explain the influence of satisfaction on job and employ. Two-factor theory of job satisfaction: Frederick Herzberg's, (1976) job satisfaction theory used in most of the researches and articles. This is also known as motivator-hygiene theory twofactor theory. The theory postulates that satisfaction and dissatisfaction are two different concepts and motivator and hygiene factors are used to explain these concepts. Motivation factors include pay and benefits that lead to enhance satisfaction and hygiene factors included conditions, company policies, job security, interaction with coworkers and management quality this also leads to satisfaction but if both of these are not fulfill the requirements of employs this lead to dissatisfaction (as cited by Aziri, 2011).

The dispositional theory was describing the idea that people who are happy in life then they are also happy in their job. Heller, (2002) supported dispositional theory by connecting three behavioral theories which are follows positive affectivity and negative affectivity, the big five personality attributes and core self evaluations.

Heller, (2002) proposed that the personality characteristic described as high energy, passionate and pleasurable commitment lead toward positive affectivity while negative affectivity describe with personality characterized which includes distressed. unpleasable commitment and nervousness Research supported that people with positive affectivity are happier than those with negative affectivity in their work and life.

Goldberg, (1990) introduced the big five personality attributes that have conformity from behavioral experts as the comprehensive personality catalog. The big five traits include that "extraversion, neuroticism (or emotional instability), agreeableness, conscientiousness, and openness to experience" (Heller, 2002). Mccare and costa, (1978) are associate big five trait with other personality factors are follows: 1) extraversion is associated with "socialized, outgoing, confident and enthusiastic" personality factors.2) neuroticism is related to "moody, worried, insecure and inhibited" personality.3) agreeableness leads to "cooperative, good nature, forgiving and generous" type traits. 4) Openness to experience associative with "broad mind, imaginative, curious and original".5) conscientiousness associated with "responsible, ambitious, industrious and thorough" in nature (as cited by Buchanan, 1998). Research has shown a strong correlation between these five factors and job satisfaction.

The core self evaluation theory is the third facet of dispositional theory. Core self evaluation theory developed by Judge, Locke and Durham, (1997) is also known as model for determining job satisfaction and job performance. There are four facets of core self evaluation theory which are follows "selfesteem, generalized self-efficacy, locus of control, and emotional stability". The theory found the relationship between motivation, job satisfaction and job performance to the personality attributes and practices. The three theories included in dispositional theory support the relation between job satisfaction, motivation and performance and basic focus on personality attributes.

Hackman & Oldham, (1975) described the Job characteristics model. This model investigates that the job satisfaction of employees improved by motivated work environment. This model described those three human psychological states (i.e. meaningfulness, autonomy, knowledge of results) which influenced by five motivating factors (i.e. skill variety, task identity, task significance, autonomy, and feedback). Meaningfulness of work influenced on Skill variety, task identity, task significance and responsibility of outcome influence by autonomy and feedback leads to knowledge of results (as cited by Judge and Klinger, 2008). So when person is satisfied their job it is important to see their work adjustment. (1961) says Shaffer, Living organisms maintain equilibrium, between need and situation that leads to satisfy these needs which refer to adjustment. Shaw & Ort, (1953) purposed that adjustment lead to affect by our previous experiences and our anxieties (as cited by li shi, 2001). Coleman and James, (1986) purposed that adjustment focus on how person cope up with stressful situation and fulfill their needs, and also maintain relation with their atmosphere. Good, (1959) said that adjustment leads to the search the behavior which is appropriate for atmosphere and for changing's in environment (as cited by Toheed, 2012). Jose, (2010) describe in his article that psychologist explains three factors as of adjustment i.e. Adjustment an achievement, Adjustment as a process and adjustment as defense mechanism. Adjustment follows some theoretical background which explains how adjustment is important for any job environment. Dawis, George and Lofquist purposed work adjustment theory at the University of Minnesota in 1964. This is also known as Person–Environment Correspondence Theory. They theory purposed that level of satisfactory and satisfying decide that person stay or leave the job. Person abilities and organization requirement have some connection which leads to makes good performance of employee at job and also predict level of satisfactory as employer. As similar the reward given by organizations have some connection to the values that employee give to their work place or work that predict level of job satisfying.

Theory explains six pin point that to individual satisfaction: Achievement (lead to progress and success), comfort (encourage toward relaxation).status (leads to repute), altruism (encourage coordinating with others), safety (leads to security), autonomy (lead to achieve control and motivation toward success) are six values which encourage toward satisfactory and satisfying (Dawis et.al, 1964).

The theory also suggested that when person choose wrong job and employer select wrong person for job which may leads to disturbed coordination between person and environment. The theorist also explains the impact of flexibility that predicts level of tolerance between person and environment when loss of balance occurs between abilities reinforces and values. This level of tolerance differs from person to person and environment to environment. Both the internal factors (include personality and culture) and external factor (e.g. other better options) is influence on level of flexibility Dawis et.al, 1964). It was also explains two forms of adjustment. Active adjustment in which person change their environment according to their behavior or mood and other is reactive adjustment in which person change their own behavior according to their environment demand .The whole theory explains that there is some relation between adjustment and satisfaction of

job so it is important that person and environment should be adjust in situations otherwise person cannot continue their job or fired from the job (Dawis et.al, 1964).

LITERATURE REVIEW

Job satisfaction and work and social adjustment are exploring variables of the current study and it is important to find that how these variables used in past researches in relation to work conditions. Venkateswaran, Sakthivel and Manimaran, (2015) studied Adjustment, Job Satisfaction, Job Involvement and Job Stress of Private School Secondary Teachers. Sample of the study was 267 teachers. Purposive sampling method was used. Study was used correlation to test variables. Following was the three findings of research. (a)There was positive correlation between job stress and adjustment of secondary school teachers of both genders, (b) the adjustment of secondary school teacher was increases with the increase of job involvement and also job satisfaction as well. So there was two variable of past research is used in present research job satisfaction and work adjustment in present research variable is used to investigate retired army persons job satisfaction and work adjustment at civilian settings while previous research focus area was private secondary school teachers.

MacLean, Til, Thompson, sweet, Poirier. sudom and pedlar, (2010) studied Post military Adjustment to Civilian Life: Potential Risks and Protective Factors. The sample of the study was 3,154 Canadian veterans after released from military job. It was a crosssectional survey. Data was collected from computer-assisted telephone interviewing of 30 mint length. Multivariable logistic regression analysis was used to find results. Research was finding that the prevalence rate of difficult adjustment is 25%. Lower rank and medical, involuntary, mid-career, and Army release leads toward difficult adjustment. Past study also cover the social, physical and environment problem. So present study is explain the work adjustment after retirement of any army employ work at civilian setting while previous study focus on the difficult adjustment of Canadian military retired persons in civilian life. Danish and Usman, (2010) studied the Impact of Reward and Satisfaction Recognition Job on and Motivation: An Empirical Study from Pakistan. The sample of study was 220. Correlation and regression analysis was used to test hypothesis. Convenient sampling was used to collect data. Job satisfaction survey was used to collect data. Hypothesis of study was the promotional opportunities, work itself, operating procedures, sense of achievement, recognition and different facets of satisfaction are positively and significantly correlated with work motivation and satisfaction. Finding of previous study is that there was strong positive correlation between all variable of work satisfaction and motivation while present study finds the relationship between work and social adjustment and job satisfaction (Danish and Usman, 2010).

Rationale

The topic was selected to assess the job satisfaction and work and social adjustment between retired army and civil employees work at civilian setting. Army employees are habitual for well-disciplined, punctual and strictly follow the rules and regulations of life while civil employees are easy going and are habitual of more flexible environment. Civilians are more likely to be typical minded and may stuck on current job until they don't have the opportunity or confirmation about the new one. As the Soldiers have hard instructions from their head offices to follow upon and they may be transferred from one station to another and tackle different hard situations. That's why they have ability and their motivation is at the highest level where they can adjust themselves easily from armed environment to civil environment.

Purpose of study

The objective of the study is to find out the difference in job satisfaction, work and social adjustment between retired army employees and civil employees. Its purpose is to investigate job satisfaction among retired army employees and civil employee's working at civilian settings and compares their level of satisfaction and work and social adjustment. Study also investigates the relationship of work and social adjustment with job satisfaction of retired army employees and civil employees. Aim of present study is to evaluate the impact of work and social adjustment on job satisfaction in employees.

Hypothesis of the Study

- H1 There would be a significant difference between retired army employees and civil employees regarding job satisfaction.
- H2 There would be a significant difference between retired army employees and civil employees regarding work and social adjustment.
- H3 There would be significant relationship between job satisfaction and work and social adjustment of employees.
- H4 Work and social adjustments would predict job satisfaction between retired army employees and civil employees.

METHOD AND MATERIAL

Research Method and Design

Cross-sectional research design was used to find out the comparison of two groups that were civil employees and retired army employees regarding their job satisfaction, work and social adjustment at a same time. Quantitative research method was used for the study because study put emphasis on purposive measurements and the statistical, mathematical, or numerical analysis of data collected from scales.

Sample and Sampling Strategy

In present study the sample was consist of 150 employees working at civilian setting in which 75 was retired army employees and 75 was civil employees. Sample was taken from different cities of Pakistan but majority from Lahore. Purposive and convenient sampling was used for data collection. The study used purposive sampling because sample was selected from population on the basis of specific aim.

Inclusion criteria and Exclusion criteria

Study focus on retired army and civil employees which should worked in civilian environment such as worked in management, accounts, administration, business, and educational institutes etc. Study exclude gender difference and experience difference of employees.

Operational definition

- Generic job satisfaction scale was used to measure job satisfaction of retired army and civil employees working at civilian settings. It has 10 items have 1 to 5 liker type scale.
- Work and social adjustment scale was used to measure work and social adjustment of retired army and civil work at civilian settings. It has 5 items have 0 to 8 liker type scale.

Assessment Measures

Two scales were used to assess data for the purpose of finding relationship.

Scale 1:Generic Job Satisfaction Scale

Generic job satisfaction scale was developed by Macdonald and MacIntyre. It was developed in 1997. It was develop to measure work related problem at any occupation. The value of Chronbach' Alpha reliability of GJSS was .77. In present study its reliability is .87.

Scale 2: Work and Social Adjustment Scale (WSAS)

Work and Social Adjustment Scale (WSAS) was developed by Mundt, Marks, Shear, and Greist. It was developed in 2002. Its chronbach alpha value was in the range of .70 to .94. Its test re-test correlation was .73. Its convergence and criterion validly was examined and the simple valid or reliable scale was used to measure functional impairment in work and social adjustment. In present study its reliability is .70

Ethical Consideration

- First take permission from author to used scales for data collection.
- Makes inform consent for the aim to get permission from respondent or participant.
- There was no mentally or physically harmful effect on participants.

Procedure

Firstly permission was obtained from authors of scales through email for the purpose of data collection. After permission was taken from author of the scale then start searching retired army employees and civil employees that should work in civilian environment. We obtained data from different organization of different cities of Pakistan and also from surrounding such as info takes from person to person. Some instruction was given to the respondents and participants about study and how to fill scale and also give them guarantee about their information that it would be confidential and only used for academic purpose. Then, asked them that they will properly read full questionnaire and then respond it.

Statistical Analysis

The research was used following statistical analysis to calculate results.

Table 4.1

Psychometric properties of the job satisfaction and work and social adjustment

					Range	
Variables	K	М	S.D	A	Potential	Actual
Job satisfaction	10	37.52	7.53	.87	10-50	14-50
Work and social adjustment	5	13.33	8.00	.70	0-40	0-37

Table 4.1 shows that reliability of job satisfaction scale and work and social adjustment scale was good and reliability of job satisfaction scale is .87 and work and social adjustment scale is .70.

Table 4.2

Difference between retired army employees and civil employees for the purpose of job satisfaction

- Independent T-Test
- Pearson product moment Correlation
- Linear Regression

RESULTS

Purpose of the study was to analyses the job satisfaction and work and social adjustment between retired army employees and civilian employees. SPSS 21 version was used for analyses of results. Independent T test, Pearson Product Moment Correlation and Linear regression analysis was applied for results. The results are follows below.

	Retire	d army	Civil				95% CI	
	Emplo	oyees	Emplo	yees				
Variables	М	SD	М	SD	T	Р	LL	UL
Job satisfaction	39.58	7.42	35.45	7.11	3.48	.001	2.57	7.21

Result of table 4.2 4showed that there is significant difference between retired army employees and civil employees regarding job satisfaction. Value of mean shows that retired army employees are significantly more satisfied than civil employees when working in civilian settings.

Table 4.3

Difference between retired army employees and civil employees for the purpose of work and social adjustment

	Retire	d army	Civil				95% CI	
	Emplo	yees	Emplo	yees				
Variables	М	SD	М	SD	_ T	Р	LL	UL
Work and social	13.44	7.58	13.22	8.46	0.16	.87	-1.83	3.80
adjustment								

Results of table 4.3 showed that there is no significant difference in work and social adjustment between retired army employees and civil employees.

Table 4.4

Correlation between job satisfaction and work and social adjustment

Variables	1	2	Р
1 Job satisfaction		284**	.00
2Work and social	284**		.00
adjustment			

Table 4.4 shows that there is a significant relationship between job satisfaction and work adjustment of retired army employee and civil employees who working at civilian settings. It is

also find that the relationship is weak and negative between job satisfaction and work adjustment.

Table 4.5

Linear regression analysis for work and social adjustment predict job satisfaction of retired army and civil employees

Predict	В	В	95%CI
Job satisfaction	41.0		[38.81,43.36]
Work and social adjustment	268	284**	[41,.12]
<i>R</i> ²	.081		
F	13.04**		
Р	.000		

Table 4.5 shows that work adjustment significantly effect on job satisfaction. Results also indicated that there is poor explanation in relationship between job satisfaction and work adjustment as $R^2 = 8.1\%$. The negative value of un-standardized coefficient (B) indicates that with decreases of Work adjustment, the job satisfaction is increases and vice versa.

Discussion

The aim of the study was investigated that retired army employees and civil employees are significant difference regarding job satisfaction and retired army employees are more satisfied than civil employees. The outcome of the study is comparable to the pervious study which was found that adjusted workers and mal adjusted workers had significant difference on the basis of job satisfaction and adjusted workers was more satisfied than maladjusted workers(Srivastava, 2002). One of the reason is that the retired army employees are spend more than half time of their life in armed settings and after this time period their children are also independent and married and able to fulfill their own needs so at the moment they work at civil setting to only fulfill their own expenditures and their spouse expense and also want utilized their skill which they learned from armed settings then they are satisfied on less salary at civil settings on the other hand civil employees work throughout at civil setting and they do work hard and they have more expenditures because they hardly fulfill their all needs with their one salary that why they are less satisfied with their job. The past study found that there was six job descriptive index and demographic variables of employee's shows significant difference (Lam, Zhang & Baum, 2001).

The present study also investigated that retired army employees and civil employees are not significantly different for purpose of work adjustment. Both the retired army employees and civil employees face same physical condition like load shading and discipline problems etc. It is estimated that both are facing same adjustment problems with their work in civil settings because civil settings take more work with their employee's capacity and did not give good salary and other recourses so that their work adjustment score are same. As similar the previous study was found that there is no significant difference in general and work adjustment of women than men for acculturation (Lineberry, 2012).

Present study also found that job satisfaction and work adjustment are significant and indirect relationship in retired army and civil employees. the results reveal that both type of employees has high job satisfaction because satisfied salary, position and work condition and low adjustment because of discipline problems in civil setting, not good relation with co-workers and security problem and vice versa. This outcome is comparable with previous research which was found that significant correlation with work adjustment and job satisfaction in public sectors (Srivastava, 2002). The past study revealed that the job satisfaction facets and organizational commitment had positive relationships and all the facets of job satisfaction were significantly related 0.01 and 0.05 level with at organizational commitment (Azeem, 2010).

The present study also found that work adjustment significant influence on job satisfaction such as job satisfaction increases with the decreases of work adjustment. So if employees are satisfied with their job such as satisfied salary, position at work and work conditions than they are not adjusted in their work environment such rules regulation, relation with coworkers, job timing and major discipline problems and vice versa. As similar past study also found that three of big five factor (Extraversion, Conscientiousness, and Neuroticism) was significantly predict job satisfaction (Judge, Heller & Mount, 2002).

Conclusion

The study concludes that retired army employees are significantly different from civil employees regarding job satisfaction while work and social adjustment are not different. significantly The relationship between job satisfaction and work and social adjustment is negatively significant. Work and social adjustment are significantly effect on job satisfaction. This study will help authorities figure of organization to improve working environment and increase productivity and standardized work settings.

LIMITATIONS

- When the research concludes, there are some limitations arise. The sample of study is 150 employees out of which 75 are retired army and 75 are civil employees. As the sample size was too small so, it may be possible that the result would be different and better if the sample size was large.
- There were many problems arises to get collection of data because most of the peoples did not agree to give their personal information.

- The English version of scales was used in the study for the aim to get data because most of the people were qualified enough. Even though they did not understand properly.
- Further the study also finds out gender difference in employees but present study only focus on male employees.

RECOMMENDATIONS

- The findings of the study recommended government, ministry of commerce and security exchange commission of Pakistan that they should introduced rules and pass law satisfaction employee's for and adjustment.
- Army employees should also share their learned skills and talent with civil employees and also introduced some disciplines of army setting in civil settings.
- The study further worked on gender difference of retired army and civil employees.
- Present research gave an idea to future researches that they should further worked on government retired employees.

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