# MEASURING THE LEVEL OF POVERTY AMONG ISLAMIC MICRO FINANCE USERS

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**Abstract:**

*Poverty is one of the chronic issues worldwide, particularly in Pakistan. It effects adversely on the poor people's life. In Pakistan, maximum part of rural population is living below poverty line. Therefore, to address this issue, the prime objective of the current study is to analyze the role of Islamic microfinance to reduce poverty level in Southern Punjab, Pakistan. The study examines the effect on poverty level, level of food, standard of education and health condition before and after availing the loan facility. To achieve this objective, this study adopted quantitative research approach and cross-sectional research design. The population was based on the interest free beneficiaries of Akhuwat to measure the level of poverty among Islamic micro finance users. Stratified sampling was used to collect the data from all the branches of Akhuwat in Bahawalpur city. The study comes to the conclusions that there is a noticeable and positive impact of Islamic micro finance activities on the living standards and poverty alleviation among the poor people in the society. The reality is that Islamic micro finance contributes to strengthen and provide a chance to the poor people for improving the living standard and fulfill the necessities of life such as food, education and health in a better way.*

**Keywords:** Islamic microfinance, Poverty, Health, Education, Food.

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## 1. Introduction

Poverty means deprives people not only of safe water, poor health, low levels of education, clothing, shelter and adequate food (Oppenheim & Harker, 1996). In depth, the concept of poverty is not so easy as understand but in general there are two terms used regarding explain the poverty, absolute and relative poverty. A huge amount of research has been performed on poverty that shows rural poverty are available everywhere especially in Pakistan.

Household Income and Expenditure Surveys (HIES) method is used to estimate the poverty. Almost studies have the same opinion that non-urban poverty changed around 40% during the Sixties, later on it dropped in the nineteen seventies and 1980's. In the several years of 1990 non-urban poverty reveals the improving pattern but after that it revealed a decreasing pattern (Ali & Tahir, 1999; Amjad & Kemal, 1997; Arif et al., 2000; Irfan & Amjad, 1984; Jafri, 1999; Malik, 1988; Qureshi & Arif, 2001).

Punjab population is the major part of the overall country population near about 56%. Punjab population is the second highest among the provinces of its rural population which is about 36%. According to the report of the Federal Bauru of Statistics (FBS, 2002), the biggest numbers of non-urban poverty in KPK and about 40% of the non-urban inhabitants in lower Punjab is poor. The International Fund for Agriculture Development (IFAD, 2001), also verifies that poverty is most chronic and vicious in the non-urban areas of Southeast Punjab, KPK, and Baluchistan.

The Government of Pakistan estimated in 2006, that 23.9% of Pakistani people lived under the poverty line and according to NGOs the poverty rate lies between 25.7-28.3% this year. World Bank reported 22.3%. According to the Human Development Index (HDI), 63% of Pakistani people live under $2 per day and 22.6% live under $1 a day in 2009. In Pakistan poverty is associated rural as well as urban areas but less extensive in urban than rural areas. Pakistan being agriculture-based country which is connected with the natural disasters and uncertainty like wind storms, flood and unfavorable weather condition are the causes of increase in poverty. To cut down the increase in poverty micro financing is the best tool against the poverty, which is rapidly growing in under developed like Pakistan after the successful experience of Grameen Bank in Bangladesh.

Worldwide, estimated one billion people have to live lesser than US$1 a day; about 2.6 billion people stay on smaller than US$2 a day. The above figures show that approximately 40% of the world's population lives below poverty line, most of these belongs to South Asia region that face the extreme poverty. The second's most populous country India is also facing the poverty issues where 34% live under the US$1 per day and 80% stay on less than US$2 per day. A survey conducted by CGAP in 2007 on Islamic microfinance, an estimated customer of Islamic micro finance across the world is 380,000 only

which is half of one percent of total microfinance coverage. In addition, it is also mentioned here that over 80% of this small number of customers is rigorous in Bangladesh, Indonesia and Afghanistan. In the globally, approximately 44% users of conventional micro finance cover the almost Muslim majority countries, where the growth of Islamic micro finance has been extremely slow. Only in Bangladesh who is the pioneer of micro finance concept and having the largest MFI that provide Islamic product only 100,000 customers as compared with the 22 million active lenders by Grameen Bank, BRAC etc.

Previous research different studies are conducted to reduce the poverty. For instance, Akhtar, Jafri and Akhtar (2009) explained that Islamic micro finance is an effective utensil to against the poverty. The researchers notice that in the Islamic countries, conventional micro finance could not be effective because of the Islamic public principles.

Chaudhry et al., (2006) also show in his study which was performed on city poverty relief based on the excellent government in Southern Punjab. Bakhtiari (2006) concluded that micro finance and credit has a general recognition as a strategy for reduce the poverty, economic growth and empowerment particularly in rural areas. Chaudhry et al., (2005) performed a study on the fits and information of poverty in the areas of Cholistan in Southern Punjab. According to Agion and Morduch (2005), with the microfinance you can reduce the poverty,

support social changes and many possibilities have emerged including extending markets.

UNCDF (2004) study pointed out three key roles played by the microfinance schemes on development helping the poor people to meet basic needs and safety against uncertainties; improvement in household economic welfare and economic empowerment of the women and promotion of gender justice. According to Ledgerwood, (2000) microfinance has progressed as a financial growth strategy suggested to advantage low-income women and men.

The findings of Otero, 1999 reveal that micro finance creates productive capital for the poor and less earning families. However, such credit programs were characterized by high loan defaults (Robinson, 2001). Kemal (1995) was paying attention on estimate of public policies and strategies for poverty reduction. Literature shows that the poverty has been discussed up to a certain degree, but the problem is that the people of the Southern Punjab specially Bahawalpur District are the most backward people of the Punjab province.

Although various studies have already been completed to investigate the micro finance to mitigate the poverty, but no study has been carried out to measuring the level poverty with Islamic micro finance. This study is being conducted to explore the potential of Islamic micro finance which is interest free to gauge the poverty level with different dimensions

like food, education and health for the people of this area.

Poverty is the global issue in both developed and under developed countries as well as rural and urban areas. All the Muslim countries including Pakistan and other developing countries are facing the poverty. Many projects have been launched by the Government (PPAF, 2000, PRSP-1, 2003-2006; PRSP-2, 2008-2012) and Conventional Banks (NRSP) to reduce the poverty. But these credit facilities based on interest and do nothing.

To address these issues, this study strives to answer the following questions:

1. What is the level of poverty after using Islamic micro finance?
2. What is level of food of taking the loan facility?
3. What is the standard of education after availing the loan facility from IMF?
4. What is the health condition of the poor people after availing loan?

To answer the above questions, the study has below research objectives:

1. To examine the level of poverty after using Islamic Micro Finance.
2. To assess the food availability after taking the loan facility through Islamic micro finance Institute.
3. To analyze the standard of education after availing the loan facilities through Islamic micro finance.
4. To analyze the health of poor people after using the Islamic micro finance.

The current study is significant because it focusses on the importance of Islamic micro finance. Islamic micro finance has been a rapidly-growing market. Now a day's Islamic micro finance plays a vital role and it is the best tool to fight against rural poverty in Muslim countries and it has capabilities to adopt diversifies strategies with effectively and efficiently improving access to finance all over the world. Within a few years, Islamic finance appears in the map of globe as an emerging and increasing market. More than 500, Shari'a Certified Institutions have been recognized in the past 30 years, distribute across 75 nations with a market size US$1.3 trillion, increasing about 15% every year.

## 2. Literature review and hypothesis development

### 2.1 Islamic Micro Finance

The foundation of Islamic Finance is on the prohibition of interest. Riba*' i*s forbidden in all types and intentions in Islam. Thus, the main theme of Islamic banking and finance is to offer all the services under the umbrella of Shari'ah. *(*Ziauddin, 1991). There are two types of *Riba:* The first one is known as Riba An Nasiyah or Riba AL Jahiliya and the second kind is known Riba Al Fadl/Riba An Naqd or Riba Al Bai (Az-Zuhayli, 2006). Riba An Nasiyah that kind of loan where specified loan term and a quantity in unwanted of investment is pre-specified. Riba Al Fadl indicates the unwanted which is taken in return of particular homogenous products and experienced in their hand-to-hand buy & selling. Hadith enumerates 6

different products namely: Gold, Silver, Dates, Wheat, Salt and Barley. These six products can only be dealt in comparative amounts and on identify. An imbalanced selling or a postponed selling of these products will represent Riba.

In general, Riba is known as "Interest", "Markup", the narrow definition of riba is "usuary" which is charge by the intermediaries like banks and financial institutions for the time period. This definition is derived from Quran and Hadith and unanimously accepted by all Islamic scholars.

"ALLAH has allowed BAI' (sale) and banned RIBA" (Al Baqarah: 275)"

"If you do not do so, then take notice of war from Allah and His Messenger. But, if you repent, you can have your principal. Neither should you commit injustice, nor should you be subjected to it." (2:279)

According to the above-mentioned references of Holy Quran and Hadith riba/interest is not allowed at any type. Islamic micro financial institute under the Shari'ah rules and regulations provide all these services without interest. They enable the Muslims that to do their business transaction in according to Quran & Sunnah. So, Islamic Micro Finance is the best option used against the poverty in Southern Punjab and all over the world especially in Muslim nations.

Akhtar, Jafri & Akhtar (2009) explained that Islamic Micro Finance is an effective utensil to against the poverty. The researchers notice that in the Islamic countries, conventional micro finance could not be effective because of the Islamic public principles. Pakistan is also a Muslim country, Pakistani's people believe in Islamic principles, rules and regulations which are interest free.

Today Islamic Micro Financial Institutions (IMFI) are playing a vital role for economic growth as well as developing human resources in the societies. It also creates significant efforts towards connecting the gap between the wealthy and the inadequate and decrease poverty. During the age of beginnings Islamic financial institutions criticized by both Islamic and traditional scholars. The debate was mostly around on interest charging, the conventional scholars argue that if the interest removed there would be nothing balances in the market.

According to Schoon (2009) Islamic scholar says that today Islamic micro finance has great potential in overall economic system and best alternate mode of financing against conventional system. Islamic Micro Finance has power to improving the living standard of the poor and reducing poverty. In the same way, on the basis of Shari'ah principles Islamic micro credit provide the same benefits as the best alternate to conventional micro credit. Islam is a whole system of life, and guides every step of life, how it is possible that Islam ignores the chronic and severs issue of poverty? Poverty is the leading plan of the religious beliefs. Islamic jurists have unanimously held the view that it is the combined responsibility of Islamic community to take proper care the primary needs of the inadequate (Ahmed, 2006; Alam, 2009; Habib et al., 2004; Mizanur

Rahmana, 2008; Parveen, 2009; Rahman, 2010; Uddin, 2008).

As compared to other Muslim countries the situation of the Pakistani people is very pitiable. According to the Economic Survey (2005-06), almost 80% of Pakistanis are poor. The indicator of the USAID study shows that only 600,000 Pakistani received microfinance in 2005. However, it is significant development from 60,000 in 1999; it results in many individuals out. Besides this many individual of the Muslims countries are not use microfinance loan facilities upon interest base financing which is prohibited in Islam as every type (Goud, 2007).

Hassan,(2010) explain the factors behind the achievements of Islamic micro finance and features that it is only having no security against loans. In the light of Islamic principles interest is prohibited in any way that's why Islamic inhabitants choose Islamic micro finance and prevent the interest based traditional small fund.

However, Conventional microfinance institutions are unable to meet the requirements of the Muslim population lived in across the world developed and developing countries like Pakistan. The solid reason behind this is that conventional microfinance institutions charge high rate of interest on their loans provided to poor. In addition, according to Shari'ah principles interest are not permissible, due to this a large number of Muslim population abstain the loan facilities from conventional microfinance institutions. Thus, in this scenario, it is particularly important to note that Islamic microfinance has marvelous potential in a country like Pakistan where 98% of the population are Muslims and could be used as a highly effective device to combat against poverty. Islamic micro finance can create a positive contribution for economic growth and provide a base for satisfying the financial requirements of the society. Being a Muslim country Pakistani people hesitate to avail the loan facilities from conventional microfinance institutions due to interest factors and they are not able to pay the loan with compound interest where low production and low level of income. So, Pakistani's avail Islamic Micro finances facility which is interest free. Islamic Micro finance provide the loans to the poor without charging the interest to improve their living standards and develop their socio-economic conditions, health and education which are ultimately play very important role to alleviate the poverty.

## 2.1 Food

According to Food & Agriculture Organization, across the world the number of hungry people reached near about 963 million which is estimated 15% of the world population. This indicator shows the increasing trend as compare to 1990-92 was that on 142 million. All over the world prices of food commodities have been increased and fundamentally effect the poor people of Pakistan. FAO also estimate, half of the population of Pakistan facing the food problems (FAO, 2009).

In the list of developing countries, Pakistan is a low per capita income. Pakistan is fast growing population and also being an agriculture country, it is the most important to meeting meals and fibers specifications of the individuals. Although the number of inhabitants great has completely downwards from over 3% in 1980's to 2.09% in 2009-10, it is also regarded great. At existing Pakistan is 6th most populated nation over the globe which is predicted to get more than doubled by 2050—making Pakistan 4th biggest nation by 2050 (Pakistan, 2010).

MDGs target and it is also the mandatory part of MDGs to reducing the food insecurity and poverty are pre-requisites for economic growth. Economic growth and food security are mutually interacts & reinforces with each other for the growth procedure in creating nations (Timmer,2004). A nation which is incapable to develop the required meals products and even its sources are not sufficient according to food demanded-supply chain and the gap is not being filled by its own production is not regarded meals sovereign condition (Pinstrup-Andersen, 2009). The problem of meals security is so much important that the state which does not manage the resources for food stuff production those nations does not fall national secured country (Fullbrook, 2010). The highest prices of food commodities in the earlier of 21$^{st}$ century for the third world countries including Pakistan was a big problem on food securities. Pakistan is an agricultural based country, we should not only concentrate upon the wheat self-sufficiency but also policies may be launched which should cover the other food commodities just like oil seeds, vegetables production and other edible items to make the country self-sufficient.

To make sure food protection at the household level, the accessibility part needs to be resolved more seriously. This leads the World Food Summit in 1996 to change the term as "food protection prevails when all people, at all times, have actual and economic accessibility adequate safe and healthy food to meet their nutritional needs and food choices for a healthy and effective life". This definition covers five basic aspects: accessibility, access, balance, healthy position and main concerns of food. The above-mentioned ingredients are influenced by economic, governmental, actual and other circumstances within areas and even within houses and are often destabilized by bumps such as mishaps and unfortunate occurrences (UK Parliament, 2006).

As a rule of thumb, the above discussion shows that in the developing countries like Pakistan to major failures that increase it poverty and uncertainty in food security. Although, Pakistan is an agriculture country, but food security failures are occurring due to paying no attention to develop the agriculture structural, institutional infrastructure and lack of lab facility to the farmers. This `dismantled move resulted that Government and international food agencies are not properly investing in Research & Development sector. Resultantly, the

fundamentally interlinked policy and sector moves back without support providing no alternate and initiative program launched in agriculture which tends to increase the rural poverty leading to low access of food. (Zezza *et al.*,2007). Pakistan launched a few security programs in the country but not as much as population is rapidly growing which are not fulfilling the needs of the people and facing the food security issues (Mittal & Sethi, 2009).

In creating nations like Pakistan, the level of poverty is far above the ground which the reason of food security. To improving the food security, it is necessary to first fight against the poverty which is resultantly achieved equitable economic growth through improving the income level (Smith, *et al.*, 2000).

**H1:** Food habits of Islamic Micro Finance users have improved after using Islamic micro finance facility.

## 2.2 Education

In developing countries including Pakistan the situation of education is not satisfactory. All the MFIs aim to spread out the light of education across the provinces. Pakistan's mature knowledge amount has gone stale at 58% – almost 50 % the country's mature inhabitants is not able study neither creates. The determination is not surprising when you consider that only 50 % of the non-urban inhabitants of nation has ever joined school; the number is higher for city communities, at 73%. With referrals to the Pakistan Education Atlas 2013,

enhancement in the training industry goes at a turtle rate, with 32% of children older 5-9 decades out of school. 17% of main educational institutions involve a single room. Pakistan Social and Living Standards Measurement Survey (PSLSMS) 2012-13, reveals the newest knowledge amount (10 decades and above) is measured at 60% as in comparison to 58% in 2011-12. The urban areas of the country are much literate rather than rural areas as well as male than the female. Province sensible information determines that Punjab brings with 62%, followed by Sindh with 60%, Khyber Pakhtunkhaw with 52% and Balochistan44%. In present year Government of Pakistan is investing 2.0% of its GDP on education industry and is completely dedicated 2.0 % to 4.0 % of GDP up to 2018. The Government has absorbed large amount of Rs. 59.28 billion during last season 2013-14, in addition to the provincial quota of Rs. 59.440 billion to rate up the rate to train at all levels and to get the MDGs objectives.

**H2:** Standard of education of Islamic Micro Finance users has improved after using Islamic micro finance facility.

### 2.2.3 Health

In developing countries like Pakistan, the situation of health is so pathetic. Basic health facilities are not available especially in rural areas as well as urban. The available doctors, nurses, hospitals and basic health units are not in a position to take properly attention to the patients. In the whole country, there are 1,096 medical centers, 531dispensaries, 5,527 primary

wellness models and 687 pregnancy and kid wellness Centre's in Pakistan as in comparison to 1,092 medical centers, 5,176 dispensaries, 5,478 primary wellness models and 628 pregnancy and kid wellness Centre's in the same period of last year. As in comparison to the last year the number of physicians has improved from 160,880 to 167,759, nurses from 82,119 to 86,183, dentists from 12,692 to 13,716 and hospital beds are also increase with the range from 111,726 to 111,953. (Economics survey 2013-14).

Although different NGO's is working in the country, they apply different and similar policies and procedures to mitigate the health problems, take some corrective measurement and adopt suitable and affordable latest technology. In spite of all these health is a serious issue facing by the country. Health has the aim and important part of the MFI.

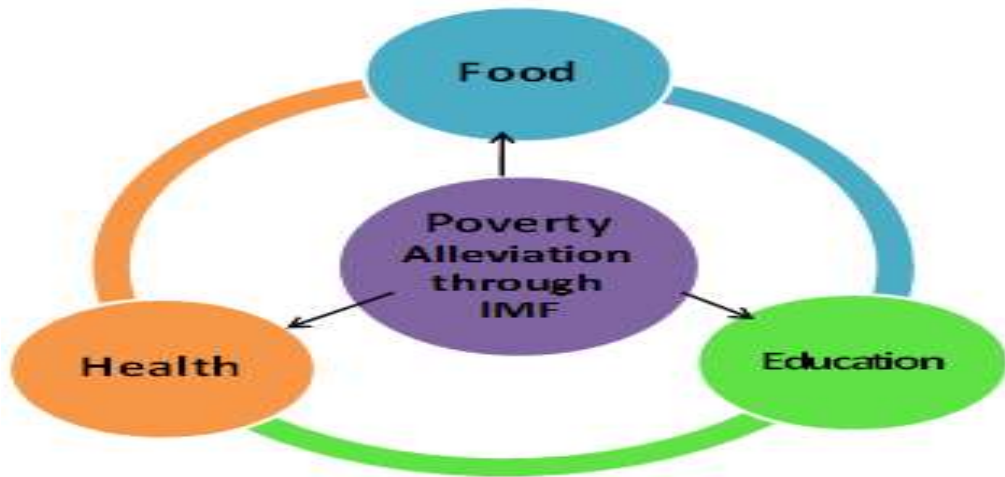**H3:** Health conditions of Islamic Micro Finance users have improved after availing micro finance loan.



**Figure 1:** Research Framework

## 3. RESEARCH METHODOLOGY

### 3.1 Research design

For the purpose to achieve the already set of objectives of this study, to fulfill the targets of this study descriptive research has been applied to reflect the nature and basic characteristics of the variables used in the analysis.

### 3.2 Population and Sampling

Although there are many banks, institutions and NGOs, in the microfinance sector in Pakistan, but in Bahawalpur a few institutions are providing microcredit facilities. All these institutions are charge interest from their borrowers. Our sample population was based on the interest free beneficiaries of Akhuwat to measuring the level of poverty of Islamic micro finance users. Stratified sampling was used to collect the data from all branches of Akhuwat in Bahawalpur City. The heart of any piece of research work is the data collection, analysis and interpretation of the results. Data can be classified as primary, secondary and tertiary data. However, in the present study, we use primary data sources.

### 3.3 Data Collection

Akhuwat has 04 branches with 5413 active borrowers in Bahawalpur. Population is known, and the researcher decided to collect the data through questionnaire from the beneficiaries of Akhuwat. For this study researcher visit the four branches of Akhuwat within Bahawalpur and gathered the information from the respondents who take the loan only for business purposes and who are using the loan repeatedly. And also visit the different areas of Bahawalpur. 43 samples were collected from Branch No.1 who covers the area of Chandi Peer, Basti Jal Wala, Zeeshan Joyia colony, Waseem Abad colony, Salah- ud- Din colony, Bhatta No. 1 & 2, Habib colony, Sultan colony, New Sadiq colony. Branch No. 2, comprises the following areas: Mohallah Talehi Wala, Mohallah Islam Pura, Mohallah kajal pura and 89 questionnaires were filled by beneficiaries of this branch. 86 Questionnaires were filled by branch No.3 of Behari colony, Mosa colony, Tiba Badar Sher, Green Town, Shadab colony, Millat colony, Dilawar colony, Chak No. 9BC & 10BC, Madina Town and Shafiq Abad. Branch No. 4 covers the following areas: Mohallah Gareeb Abad, Shahdra, Model Town B, Quaid-i-Azam colony, Arshad Town, Akbar Town and Ghani Goth and 82 respondents are belonging to this branch. So, 300 questioners were distributed among the beneficiaries of Islamic Micro Finance users from the above-mentioned areas.

### 3.4 Data Collection Techniques

The questionnaire comprised in to two sections first one is related to demographic and other related to variables. Demographic section about gender, age, education, is based on number of family members, initial capital, and loan from Islamic Micro finance and per month income.

Structured and self-explanatory questionnaire used 'Likert Scale' (considered on 1-5 points scale) to measure the respondents' perceptions based on few statements to perceive the level of poverty of Islamic microfinance users through Food, Education and Health which are resultantly lead to measure the level of poverty. The points of the scale indicate the degree of satisfaction or agreement level of the household or a person after he or she has received loan from IMFI. '1' represents the Strongly Agree, whereas '5' represents the lowest level of satisfaction or Strongly Disagree.

From the known population 300 beneficiaries have been selected from Akhuwat, self-administered questionnaire has been distributed among the beneficiaries of Islamic Micro Finance. Out of 300 questionnaires 256 were received whereas only 46 questionnaires show the missing and double values. The questionnaire distributed among the respondents by hand and assurance was given to them that the information received by them will kept confidence and only used for research purposes. After completion the whole data gathered from the respondents converted in to the numeric form through statistical rule. For analysis frequency tables, descriptive techniques, demographic tables were used. Moreover, reliability it is found that all the constructs has reliability more than 0.8 which is acceptable to precede the analysis. According to Nunnally (978), reliability should be more than 0.7.

## 4. Data analysis and results

### 4.1 Islamic micro finance and food

Before availing loan, did you worry that your households would not have enough food?

Table 9: Level of Food before Taking Loan

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Often | 30 | 11.7 | 11.7 | 11.7 |
|  | sometimes | 111 | 43.4 | 43.4 | 55.1 |
|  | Rarely | 76 | 29.7 | 29.7 | 84.8 |
|  | very rarely | 39 | 15.2 | 15.2 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

After availing Loan, did you worry that your household would not have enough food?

After availing loan, did you worry that your households would not have enough food?

Table 10: Level of Food after Taking Loan

|       |            | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|------------|-----------|---------|---------------|--------------------|
| Valid | Often      | 6         | 2.3     | 2.3           | 2.3                |
|       | Sometimes  | 76        | 29.7    | 29.7          | 32.0               |
|       | Rarely     | 97        | 37.9    | 37.9          | 69.9               |
|       | Very Rarely| 77        | 30.1    | 30.1          | 100.0              |
|       | Total      | 256       | 100.0   | 100.0         |                    |

The above tables show that before taking the loan 11.7% respondents are relate to "Often" facing the food problem more than 10 times in a month while after taking the loan only 2.3% households worry about food more than 10 times in a month. It is clear from the above-mentioned facts shows that after using the loan percentage of the respondents are reduce from 12% to 2%. As for as the results show that before using loan the households are fall in the category of "Rarely" means 2-3 times in a month are 29.7% while 37.9% after using the loan. Further analysis shows that before using the loan in "Very Rarely" (0-1) times in a month the respondents are 15% but after taking the loan the percentage of this category increased up to 30%, which show the Islamic Micro Finance has reducing the food problem of the beneficiaries of IMF. After utilizing the micro finance, the households are not much concerned about food problem.

Before availing Loan, were you or any household member not able to eat the kinds of foods you preferred because of a lack of resources?

Table11: Food 2a

|       |             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------|-----------|---------|---------------|--------------------|
| Valid | Very Often  | 2         | .8      | .8            | .8                 |
|       | Often       | 54        | 21.1    | 21.1          | 21.9               |
|       | Sometimes   | 119       | 46.5    | 46.5          | 68.4               |
|       | Rarely      | 58        | 22.7    | 22.7          | 91.0               |
|       | Very Rarely | 23        | 9.0     | 9.0           | 100.0              |
|       | Total       | 256       | 100.0   | 100.0         |                    |

After availing Loan, were you or any household member was not able to eat the kinds of foods you preferred because of a lack of resources?

Food 2b

|  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Often | 13 | 5.1 | 5.1 | 5.1 |
| Sometimes | 97 | 37.9 | 37.9 | 43.0 |
| Valid Rarely | 97 | 37.9 | 37.9 | 80.9 |
| Very Rarely | 49 | 19.1 | 19.1 | 100.0 |
| Total | 256 | 100.0 | 100.0 | |

It obvious from the above tables that 46.5% of respondents of Islamic micro finance users have facing the situation 3-5 times in a whole month before using the loan and not able to eat the kinds of food they preferred due to lack of resources as well as 22.7% are lying in the category of "Rarely" and only 9% are relates to "Very Rarely" category. After using the IMF, the situations of beneficiaries are very clear that 19% of household belong to "Very Rarely" which was before using only 9%, which shows the significant impact of Islamic Micro Finance for reducing the poverty.

Before availing loan, did you or any household member have to eat a limited variety of foods due to a lack of resources?

Table 13: Food 3a

|  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Often | 49 | 19.1 | 19.1 | 19.1 |
| Sometimes | 109 | 42.6 | 42.6 | 61.7 |
| Valid Rarely | 96 | 37.5 | 37.5 | 99.2 |
| Very Rarely | 2 | .8 | .8 | 100.0 |
| Total | 256 | 100.0 | 100.0 | |

After availing loan, did you or any household member have to eat a limited variety of foods due to a lack of resources?

Table 14: Food 3b

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Often | 5 | 2.0 | 2.0 | 2.0 |
|  | Sometimes | 95 | 37.1 | 37.1 | 39.1 |
|  | Rarely | 121 | 47.3 | 47.3 | 86.3 |
|  | Very Rarely | 35 | 13.7 | 13.7 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

The respondent of beneficiaries of IMFI regarding to eat a limited variety of foods due to lack of resources before taking the loan19% respondent that they eat limited variety of food in the whole month 5-10 times while after taking the loan this percentage just only 2%. It shows that utilization of Islamic micro finance has increased the purchasing power of the loan beneficiaries.

Before availing loan, did you or any household member have to eat some foods that you really did not want to eat because of a lack of resources to obtain other types of food?

Table 15: Food 4a

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | often | 46 | 18.0 | 18.0 | 18.0 |
|  | Sometimes | 126 | 49.2 | 49.2 | 67.2 |
|  | Rarely | 81 | 31.6 | 31.6 | 98.8 |
|  | Very Rarely | 3 | 1.2 | 1.2 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

After availing loan, did you or any household member have to eat some foods that you really did not want to eat because of a lack of resources to obtain other types of food?

Table 16:  Food 4b

|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| | Often | 17 | 6.6 | 6.6 | 6.6 |
| | Sometimes | 75 | 29.3 | 29.3 | 35.9 |
| Valid | Rarely | 108 | 42.2 | 42.2 | 78.1 |
| | Very Rarely | 56 | 21.9 | 21.9 | 100.0 |
| | Total | 256 | 100.0 | 100.0 | |

It is found from the comparison of results of before and after using the IMF regarding to eat some food that really did not want to eat due to lack of resources to obtain other type of food. The results indicate that respondents of Islamic micro finance before using the loan facility just only 1.2% while after taking the loan 22% respondents are lie down in the category of "Very Rarely".  It's clear that IMF is the best tool to use for improvement of the basic necessities of life like food which leads to reduce the poverty.

Before availing Loan, did you or any household member have to eat a smaller meal than you felt you needed because there was not enough food?

Table 17: Food 5a

|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| | Often | 33 | 12.9 | 12.9 | 12.9 |
| | Sometimes | 86 | 33.6 | 33.6 | 46.5 |
| Valid | Rarely | 113 | 44.1 | 44.1 | 90.6 |
| | Very Rarely | 24 | 9.4 | 9.4 | 100.0 |
| | Total | 256 | 100.0 | 100.0 | |

After availing Loan, did you or any household member have to eat a smaller meal than you felt you needed because there was not enough food?

Table 18: Food 5b

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Often | 2 | .8 | .8 | .8 |
|  | Sometimes | 53 | 20.7 | 20.7 | 21.5 |
|  | Rarely | 124 | 48.4 | 48.4 | 69.9 |
|  | Very Rarely | 77 | 30.1 | 30.1 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

It is obvious from the results that before loan 12.9% households and after taking loan a little bit percentage of respondents are 0.8 are facing the food problem 5-10 times in a month. The results clearly indicate that Islamic micro finance has a great potential to mitigate the poverty. It is also observed during the questionnaire survey the respondents have satisfied with the Akhuwat who provide loan facility without interest. Before availing loan, did you or any household member have to eat fewer meals in a day because there was not enough food?

Table 19: Food 6a

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Often | 19 | 7.4 | 7.4 | 7.4 |
|  | Sometimes | 105 | 41.0 | 41.0 | 48.4 |
|  | Rarely | 124 | 48.4 | 48.4 | 96.9 |
|  | Very Rarely | 8 | 3.1 | 3.1 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

After availing loan, did you or any household member have to eat fewer meals in a day because there was not enough food?

Table 20: Food 6b

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Often | 2 | .8 | .8 | .8 |
|  | Sometimes | 55 | 21.5 | 21.5 | 22.3 |
|  | Rarely | 147 | 57.4 | 57.4 | 79.7 |
|  | Very Rarely | 52 | 20.3 | 20.3 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

It is found that 57.4% respondents are link with "Rarely" and 20.3% are relates with "Very Rarely" categories its mean approximate 78% respondents are facing the food problem after taking the loan only 0-3 times in a month while before loaning this figure is 51%.

Before availing loan, was there ever no food to eat of any kind in your household because of lack of resources to get food?

Table 21: Food 7a

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Very Often | 1 | .4 | .4 | .4 |
|  | often | 4 | 1.6 | 1.6 | 2.0 |
|  | Sometimes | 62 | 24.2 | 24.2 | 26.2 |
|  | Rarely | 144 | 56.3 | 56.3 | 82.4 |
|  | Very Rarely | 45 | 17.6 | 17.6 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

After availing loan, was there ever no food to eat of any kind in your household because of lack of resources to get food?

Table 22: Food 7b

|       |             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------|-----------|---------|---------------|--------------------|
|       | Sometimes   | 15        | 5.9     | 5.9           | 5.9                |
| Valid | Rarely      | 111       | 43.4    | 43.4          | 49.2               |
|       | Very Rarely | 130       | 50.8    | 50.8          | 100.0              |
|       | Total       | 256       | 100.0   | 100.0         |                    |

After using the Islamic Micro Finance, the above results clearly show that there are no respondents fall in the categories of "Very Often" and "Often". More than half of the beneficiaries are relating to "Very Rarely" category while before loan it is 17.6% only. A huge difference shows the significant impact of Islamic micro finance regarding reducing the poverty in term of food. Response of the beneficiaries shows that after using the micro credit facility households are not facing condition where no food to eat of any kind because of lack of resources to get food. It also observed during the data gathering that such type of situation is not create after taking the loan from Akhuwat which is interest free.

Before availing Loan, did you or any household member go to sleep at night hungry because there was not enough food?

Table 23: Food 8a

|       |             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------|-----------|---------|---------------|--------------------|
|       | Very Often  | 1         | .4      | .4            | .4                 |
|       | Often       | 1         | .4      | .4            | .8                 |
|       | Sometimes   | 24        | 9.4     | 9.4           | 10.2               |
| Valid | Rarely      | 68        | 26.6    | 26.6          | 36.7               |
|       | Very Rarely | 162       | 63.3    | 63.3          | 100.0              |
|       | Total       | 256       | 100.0   | 100.0         |                    |

After availing Loan, did you or any household member go to sleep at night hungry because there was not enough food?

Table 24: Food 8b

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Rarely | 30 | 11.7 | 11.7 | 11.7 |
|  | Very Rarely | 226 | 88.3 | 88.3 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

The above table show very significant result that 88% beneficiaries of micro finance that "they or any household member go to sleep at night hungry because there was not enough food" this situation creates only 1 time in a whole month.

## 4.3 ISLAMIC MICRO FINANCE & EDUCATION

Do you feel before using the loan your children education is better?

Table 25: Education 1a

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Neutral | 50 | 19.5 | 19.5 | 19.5 |
|  | Disagree | 142 | 55.5 | 55.5 | 75.0 |
|  | Strongly Disagree | 64 | 25.0 | 25.0 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

Do you feel after using the loan your children education is better?

Table: 26                          Education 1b

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 44 | 17.2 | 17.2 | 17.2 |
|  | Agree | 162 | 63.3 | 63.3 | 80.5 |
|  | Neutral | 50 | 19.5 | 19.5 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

It is found from the above tables that after taking the loan from Islamic micro finance institution the children education of the respondents are better. The data show that before using the loan 55.5% respondents are "Disagree" whilst 25% households are "Strongly Disagree" that before loan children education are not better. After using the loan, the result show that 63.3% beneficiaries are "Agree" as well as 17.2% is "Strongly Agree" that after utilizing the loan children education is better. It shows the positive impact of Islamic micro finance regarding education. After availing the loan, the respondents are enables to give better education to their children.

Do you think that before using IMF you feel your children school fee as burden?

Table:27                          Education 2a

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 23 | 9.0 | 9.0 | 9.0 |
|  | Agree | 183 | 71.5 | 71.5 | 80.5 |
|  | Neutral | 50 | 19.5 | 19.5 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

Do you think that after using IMF you feel your children school fee as burden?

Table:28 Education 2b

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Neutral | 48 | 18.8 | 18.8 | 18.8 |
| | Disagree | 122 | 47.7 | 47.7 | 66.4 |
| | Strongly Disagree | 86 | 33.6 | 33.6 | 100.0 |
| | Total | 256 | 100.0 | 100.0 | |

It is found from the results that 71.5% respondents are "Agree" that before taking the loan they feel the burden of children school fee and 9% are relate to "Strongly Agree". But after using the loan 47.7% households are "Disagree" and 33.6% are "Strongly Disagree" from the above-mentioned statement. It's clear from the results that after using the loan the beneficiaries are not feel the fees burden of their children. Its mean that after using the loan the condition of the deprived people are improve and they spent their income on children education. Would you feel that before taking loan you are providing better education facilities to your dependents?

Table:29 Education 3a

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Neutral | 42 | 16.4 | 16.4 | 16.4 |
| | Disagree | 143 | 55.9 | 55.9 | 72.3 |
| | Strongly Disagree | 71 | 27.7 | 27.7 | 100.0 |
| | Total | 256 | 100.0 | 100.0 | |

Would you feel that after taking loan you are providing better education facilities to your dependents?

Table 30: Education 3b

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 126 | 49.2 | 49.2 | 49.2 |
|  | Agree | 88 | 34.4 | 34.4 | 83.6 |
|  | Neutral | 42 | 16.4 | 16.4 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

The above-mentioned statement regarding providing better education facilities to the dependents before and after using the loan the results show that 56% households are "Disagree" and 27.7% are "Strongly Disagree" that before loan they are providing the better education to dependents. In contrast, after taking the loan 49.2% are "Strongly Agree" and 34.4% "Agree" they provide the better education of their respondents. It's also show the positive relationship between Islamic micro finance and education

**4.4 Islamic Micro Finance and Health**

Do you think after using the loan you can afford better health care?

Table 32:  Health 1b

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 72 | 28.1 | 28.1 | 28.1 |
|  | Agree | 152 | 59.4 | 59.4 | 87.5 |
|  | Neutral | 30 | 11.7 | 11.7 | 99.2 |
|  | Disagree | 2 | .8 | .8 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

Regarding the statement afford better health care before using the loan 58% are "Disagree" and 30% are "Strongly Disagree". On the other side after taking the loan 28% are "Strongly Agree" 59.4% are "Agree". The respondents of loan borrower think that Islamic micro finance institutions play major role regarding the health care of the poor people.

Would you feel that before using loan facility your access to the doctor was easy? Table 33: Health 2a

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Agree | 2 | .8 | .8 | .8 |
|  | Neutral | 45 | 17.6 | 17.6 | 18.4 |
|  | Disagree | 149 | 58.2 | 58.2 | 76.6 |
|  | Strongly Disagree | 60 | 23.4 | 23.4 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

Would you feel that after using loan facility your access to the doctor is easy?

Table 34: Health 2b

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 61 | 23.8 | 23.8 | 23.8 |
|  | Agree | 166 | 64.8 | 64.8 | 88.7 |
|  | Neutral | 29 | 11.3 | 11.3 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

The tables show that 58% households are "Disagree" and 23.4% "Strongly Disagree" before using the loan. While after taking the loan, a significant result is found that 64.8% beneficiaries are "Agree" and 23.8% are "Strongly Agree" that they are access to the doctor easily. Islamic micro finance has a positive influence for better treatment because after using the loan facility the income of households increased has led to greater access to better treatment and easy access to doctor.

Would you feel that before using loan facility your access to medicine was better?

Table 35: Health 3a

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Neutral | 49 | 19.1 | 19.1 | 19.1 |
|  | Disagree | 182 | 71.1 | 71.1 | 90.2 |
|  | Strongly Disagree | 25 | 9.8 | 9.8 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

Would you feel that after using loan facility your access to medicine is better?
Table 36: Health 3b

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 59 | 23.0 | 23.0 | 23.0 |
|  | Agree | 197 | 77.0 | 77.0 | 100.0 |
|  | Total | 256 | 100.0 | 100.0 |  |

It is found from the result that 23% of the respondents "Strongly Agree" while 77% are "Agree" that with loan facility they are able to access to the better medication. It clearly shows the significant impact of Islamic micro finance on health which is consequently reduce the poverty because after utilizing the loan their income has increased and they are access to the medicine for better treatment. It is also analyzed that before using the loan facility 71% respondents show "Disagree" that they are not able to access/purchase to medicine.

## 5. Discussion

Nobody can deny that poverty is natural phenomena, but it can be reduced by applying the different techniques and tolls.  Islamic micro finance is one of them best technique to reduce the poverty in Muslim countries as well as non-Muslim countries. To analyze the current study the beneficiaries of Islamic micro finance who has been taken loan by Akhuwat.  Through their commitment and will for the noble cause to help the deprived people, they brought the forces collectively and gave the energy to this cause, so that everyone can live a life worth living as a human being and get the opportunity to have something in life which they have not even thought of. Therefore, before concluding the current study it is necessary that some previous studies have been referred as empirical evidence.

Mosely and Hulme (1998) estimated the impact of 13 microfinance intermediaries in seven developing countries and the study was one of earlier done across the globe. Their study showing that for each of the intermediaries, the impact of borrowing on the recipient household's income increases with the debtor's income and asset position better.

Several studies have been undertaken to determine the outcome of participation in credit programs on food security and nutrition specifically. Zeller and Sharma (1998) reported that, in many countries, the poor spend as much as 91 percent of their income on food. Furthermore, most loans, especially in the informal sector, are used for financing consumption-related expenditure.

The analysis of data reveal that about 57% borrowers are female and about 43% are male. The largest group of beneficiaries are 36-45 years its mean

IMFI encourage the young people to avoid the risk related with old age. The young people are utilizing the loan with true spirit so that installments are easily paid. Hence the recovery rate of Akhuwat is 99%.

The results obtained from our research study regarding the users of loan, about 57% have large family size more than five family members. It indicates that the impact of family size on poverty is positive. It also observed from the data that most of the people start their business with his personal saving which is 47.3% while as loan from IMFI is 43%. It's clear that poorest of the poor have not fully benefitted or targeted by the IMFI.

About 40% of respondents got loan ranging Rs. 11 to 15 thousand most of them invested in their personal initiated business to increase the business activities whereas more than 40% beneficiaries start their business with the help of IMFI. After utilizing the loan, the per month income of the respondents are Rs. 8-10 thousand are 25% while about 23% households are earning Rs 5 to 8 thousand.

The data analysis demonstrates regarding food after taking loan from the IMFI the results show that Islamic micro finance has a significant impact in term of food availability. Case study indicates that Islamic micro finance has extensive outcome on food of the poor respondent. A significant association is found between the availability of food and Islamic micro finance. After taking the loan majority of

the respondents feel better improvement regarding to access the food and they are not much worried about food.

There is found a close relationship between micro finance and education. Approximately 50% are Strongly Agree that after taking the loan they are providing the better education to their respondents. As well as 64% beneficiaries agree that after availing the loan the children education are better. It's a strong association between education and Islamic micro finance. This relation leaves a positive impact on education which show that after availing the education the awareness of the respondents regarding market and daily routine matter are also increase which are the cause of reduce the poverty.

The present study also discussed the health of the respondents that after taking the loan from IMFI the health care of the households is better. The data reveal the results that 59.4% of households of beneficiaries of loan are agree that Islamic micro finance has a potential to afford better health care. It is also found that 65% of households are agreed that access to doctor is easy after taking the loan. It also shows close relationship between health and micro finance.

After analyzing the data, the result show that after utilizing the Islamic micro finance no one respondents are not ever go to sleep at night hungry. The previous research show that improved access to education can help the poor to participate in market on more equitable terms. The

current research also shows that after availing the loan educational status of the respondents has raised. In this regard female response is also positive and much better than male response.

Islamic micro finance has found a positive impact on health care. After utilization of Islamic micro finance, the purchasing power of the borrowers is increased. The increased income with the help of Islamic micro finance has increased the access of households to consult highly doctor in case of severe illness, access to hospital for better treatment and medication are also increased.

Regarding analysis of age and food the data show that above 15 years and below 50 years respondents are in favor of that after availing the loan, the access to food are better. Very rarely chances are occurring in a month to face the critically situation of food problem. It is also representing in the data that the users of Islamic micro finance are young poor. It's not only create the positive impact of Islamic micro finance on poverty alleviation due to true spirit and commitment on the other side IMFI are also reduce the risk which is involve giving the loan above 50 years.

Almost all age groups are agreed that education is necessary for life. After availing loan their children fees burden is reduce and they give better education to them. It shows the close relation between Islamic micro finance and education. IMFI has potential to increase the

educational status and mitigate the poverty.

Regarding the access to hospital and medication almost all group age is Strongly Agree that after utilization of Islamic micro finance they are in a position to access the hospital for better treatment and medication. Up to 73% respondents of the age group 26-45 years are agree that IMFI is assisting the poor people regarding health care.

The results show that ranging of loan from Rs. 11 to 15 thousand are the major portion of the respondents. Beneficiaries are fall in the categories of Rarely and Very Rarely categories. It shows that after taking the loan the beneficiaries are not much worried about food problem. The trend of the users of Islamic micro finance with Rarely and Very Rarely. It's means that in a whole month household are worried about food items only up to 3 times.

It was found that group lending is a major strategy of Akhuwat the IMFIs use to ensure higher repayment rate and therefore reduce default so due to this strategy the rate of recovery is more than 99%. The use of group-lending was aggravated by economies of scale, as the costs connected with monitoring loans and enforcing repayment are significantly lower when credit is distributed to groups rather than individuals. Many times, the loan of one member in group-lending depends upon the successful repayment of another member, consequently

transferring repayment liability off from microcredit institutions to loan beneficiaries.

## 5. Conclusion

The study comes to the conclusions that there is a noticeable and positive impact of Islamic micro finance activities on the living standards and poverty alleviation among the poor people in the society. The reality is that Islamic micro finance contributes to strengthen and give a chance to the poor people for improving the living standard and fulfill the basic necessities of life like food, education and health in a better way. The combined enhancement in all area of life has brought a distinct getting higher in living standard for the poor people and new message of hope for the mitigation of poverty.

The current study was based on small sample size taken from only Bahawalpur. Therefore, the results cannot be generalized to other district of Bahawalpur and other regions especially in the analytical terms. Further research done on a large scale with large sample size could discard light on how much Islamic micro finance activities effect the average living standard of poor people of Pakistan. Another area that has not been investigated is the difficulties that the borrowers face to repay the loan.

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# THE EFFECTS OF JOB INVOLVEMENT ON JOB SATISFACTION IN BANKING SECTOR OF PAKISTAN

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**Abstract**

*Everybody knows that successful implementation of any strategic objective depends on the inspiration and hard work of the company employees. Researches indicate that satisfied employees are the major asset and source of any bank for successful achievement of its short-term and long-term objectives. The purpose of the current study was to examine the effect of job involvement on employee job satisfaction among Managerial / lower-level employees in private banking sector of Pakistan. Job involvement was used as independent variables in the study while Job satisfaction was used as the dependent variable. Data was gathered from a random sample of 104 employees of the private banking sector of Lahore Pakistan. A questionnaire consisting of three parts was used for data collection. To gather biographical and occupational data, a self-designed 43-item questionnaire was used on 5-point scale Likert was used. Data analysis was done by means of various statistical techniques, including the Reliability Analysis Pearson Correlation Technique and Multiple Linear Regression Analysis. The results indicated that job involvement is strongly associated with job satisfaction.*

**Keywords:** *Job satisfaction, job involvement, banking sector, Pakistan*

## Background of the study/ Introduction

In today's business landscape, organizations face multiple impediments as they deal with the complications of the 21st century workplace. Subsistence of organizations essentially depends upon coping in a fast changing world with imminent challenges.

Dealing in a briskly changing world and forestalling imminent challenges on the skyline are part of the survival of every organization. HR professionals elude supporting high degrees of employee engagement and developing future organizational leaders at the front position of their human capital challenges (SHRM, 2017).

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Both, the private and public banking sectors of Pakistan have a long history of catering the financial and economic needs of the nation. However, with the wave of globalization and escalating market demands, the banking sector of Pakistan moved to incredible conversion from the traditional banking to modern during last epoch due to technology induction and product innovations (Awan & Asghar, 2014).The banking industry in Pakistan has been pigeon-holed by many problems that have severely effected the loyalty of the employees and customers. The employee's satisfaction is critical to the conduct of business in the competitive marketplace and business environment today, and the banks enjoy no exclusion to it (Hassan et al., 2011). According to Wright & Bonett (2007) satisfied employees are the major component to the success of banking sector in any country of the world. Public or Private sector banks and the employees have long been concerned with the paradigms of job satisfaction, because this variable has strong inspiration on the overall efficiency of banks. Awan & Asghar (2014) have found that when employees have high levels of psychological well-being and job satisfaction, they perform better and are less likely to leave their jobs. Satisfied employees are not only virtuous and effective performers but also efficient representatives of their banks. Only satisfied employees are devoted to bank and may fascinate the outside business to their bank. According to Locke & Latham (1990) among all the

work-related attitudes, job satisfaction has acknowledged greater attention of all the researchers in the field [5]. Job satisfaction is the degree to which people like their jobs. A person with a high level of job satisfaction grips positive attitudes towards the job, while a person who is dissatisfied with his or her job holds negative attitudes about the job (Marion, 2001).Organizations wants their employees to be satisfied to become more dynamic and competent (Shah & Jalees, 2004). Thus, job satisfaction is a very vital aspect which is regularly measured by organizations (Khan et al., 2009).Job satisfaction refers to an individual's positive emotional responses to a particular job. It is a sentimental reaction to a job that results from the person's comparison of actual outcomes with those that are anticipated, predicted, or justified . Job satisfaction is the degree to which people like their jobs (Hassan et al., 2011). The role of banks in our society is central as they are reservoirs of our investments. Since, banking encompasses greater individual liability; bank employees experience more anxiety and job dissatisfaction (Siddiqi & Kharshiing, 2015).

Emami (2012) views job involvement as an intellectual or belief state of psychological identification with one's job. In other words, this approach proposes that an individual's psychological identification with one's job. According to Abdallah at el,.(2016) job involvement has enticed attention as a key subsidizing factor to an

organization's triumph. Job involvement is comprehended as means of relieving productivity and crafting work situations in which individual and organizational goals are unified. This involvement leads to enriched satisfaction and increased efficiency for the organization. Job involvement has also been testified to be a top organizational priority as nurturing employee involvement can augment an organizational success.

Job satisfaction is highly influenced by job involvement. This is due to the datum that highly involved employees are more satisfied with their jobs than low involved employees. Job involvement was positively related to job satisfaction. He established that employees who are involved in their jobs are expected to be satisfied with their jobs and hence become devoted to their organizations. It is also revealed that high job involvement will result in higher levels of job satisfaction and by extension high intention to stay with the organization. Additionally, employee job involvement will positively effect work behaviors that are linked with job satisfaction such as employees' motivation and effort (Abdallah at el., 2016).

## 1.2    Purpose of the Study

The main objective of this study was to investigate the relationship of job involvement on job satisfaction among Managerial lower level employees.

## 2.    Literature review

### 2.1    Job Satisfaction

The successes of individuals and organizational goals are autonomous process linked by work motivation of employee. Individuals motivates themselves to fulfill their personal goals, therefore they devote and direct their efforts for the accomplishment of organizational goals to meet with their personal goals also. It means that organizational achievement is directly proportion to the personal goals of individuals. The Organizational environment is positively related to the job satisfaction (Hassan et al., 2011).

According to Mugane (2016), the concept of satisfaction, emotional, a personal and social concept, is something that delineates inner pleasure and inner satisfaction and cannot be observed by others but only defined and sensed and measured by the individual themselves. Job satisfaction that determines the emotions, outlook and inclinations of an individual about their job, generally means the outlook individuals have towards their jobs. Dissatisfaction or satisfaction of an employer towards their job, namely job satisfaction, is emphasized to increases success and in other words, job satisfaction and success has a circular relation feeding on into each other.

Güçer & Demirdağ (2014), proposed that the study of the concept of job satisfaction

originated in 1918. However, others stated that the analysis of the role of work attitude began in 1912 and was underlined by the Hawthorne studies in 1920 and eventually a systematic approach to studying job satisfaction was started in the 1930s. Job satisfaction is stately an important idea to study as it is applicable both to the humanitarian point of view and utilitarian perspective. The humanitarian point of view orbits around the premise that level of employee satisfaction refers to the extent that employees are being treated impartially and suitably in the organization. The utilitarian perspective suggests that employee satisfaction can lead to behaviors that effect the working of the organization (Abdallah at el,. 2016).

According to Rowden & Conine (2005), job satisfaction is a quantifiable picture of an effective reaction to a particular job that is the individual's satisfaction with his or her job. Spector (1997), declared that job satisfaction is a pleasing or positive emotional state resulting from the assessment of one's job. It can also be defined as the overall attitude that the employee has towards her job and is straightforwardly tangled to individual needs including equitable rewards, challenging work and a supportive work atmosphere and colleagues. Researchers Locke (1976) & Ostroff (1992) defined job satisfaction as a personal assessment of conditions present in the job, or consequences that arise as an outcome of having a job. Job satisfaction is a compilation of feelings that an individual

embraces towards his or her job. Schneider, & Snyder (1975) & Robbins, at el.,(2015) defined job satisfaction as the feelings and attitudes people have about their work where positive attitudes imply job satisfaction and negative attitudes reveal job dissatisfaction.

## 2.2 Job involvement

The involvement in job is the degree recognizes to which a person himself with his job, enthusiastically participates in it and deliberates his or her accepted performance level important to self-respect (Armstrong 2006). Employees with a high level of job involvement powerfully identify with and caution about the kind of work they do. Blau, & Boal (1987), define it as "the degree to which a person's work performance effects his self-esteem". High levels of job involvement have been found to be linked to rarer absences and lesser resignation rates i.e., the job holder responds to the work itself by attending frequently or being absent, or by leaving (Lodahl, & Kejnar 1965) . A job involved person seems to be one for whom work is very vital part of life and who is marked personally by his whole job situation; his co-workers, the work itself and the organization etc. An involved employee imagines his work to be profoundly rewarding because he ponders work provides him the chance for self-expression (Blau 1986).While a non-involved employee does living off the job. It is said that job involvement increases as a outcome of satisfying job experiences,

more involved a person more energy he will exercise on the job. According to Kanungo at el, . (1975)  management style that reassures employee involvement can aid to satisfy employee aspiration for encouragement. On the basis from several studies and result it is concluded that job involvement and contribution in decision making are positively and meaningfully correlated.

Job involvement states that how people perceive their jobs in relation the job itself, to the working environment and how their work and life are unified (Gilkar & Darzi, 2012).According to Hirschfeld & Field (2000), job involvement can be seen as a psychological condition wherein an employee "is cognitively preoccupied with, engaged in, and concerned with one's present job". One of the early definitions of job involvement was proposed by Blau & Boal (1987), who defined job involvement as 'the level to which an employee is identified psychologically with his job or the importance of job in his total self-image. There is a general agreement among researchers that employees with a high level of job involvement would place their jobs at the focus of their whole interests (Paullay et al., 1994).  On the other hand, employees with low levels of job involvement contemplate on other interests rather than their jobs, and will be less inspired and inventive (DeCarufel & Schaan 1990). Moreover, it is said that employees with "high job involvement are more independent and self-confident

they not only conduct their work in accordance with the job duties required by the company but are also more likely to do their work in accordance with the employees' perception of their own performance" (Hogan at el,. (2013). Employees with high levels of job involvement incline to realize their jobs as dominant to their personal character and emphasis most of their devotion on their jobs (Chen & Chiu 2009).  According to Abdallah at el.,(2016) job involvement is extremely provoked by the work setting as it makes one rely on that one's work is significant, approaches control over how work is consummate, maintains a clear set of behavioral norms, makes criticism concerning completed work available, and provides sympathetic relations with supervisors and co-workers. However pointed to the resemblance of the constructs of job involvement and organizational commitment as both are associated with worker's identification with the job experience; however, the two constructs differ. Job involvement is more related with identification with worker's immediate job activities while organizational commitment is more linked with worker's attachment to the organization.

## 3. Hypothesis Development

 Job satisfaction is highly influenced by job involvement. This is due to the fact that highly involved employees are more satisfied with their jobs than low involved employees (Mohamed et al., 2012). Researchers Singh& Pestonjee (1990),

found that job involvement was positively related to job satisfaction. He concluded that employees who are involved in their jobs are likely to be satisfied with their jobs and hence become committed to their organizations. Researchers Nwibere (2014). also revealed that high job involvement will result in higher levels of job satisfaction. **H1. Job involvement has positive impact on job satisfaction**

## 4. Methodology

### 4.1 Research Theory

Explanatory Research is the conducted for a problem which was not well researched before, demands priorities, generates operational definitions and provides a better-researched model. It is actually a type of <u>research design</u> which focuses on explaining the aspects of your study in a detailed manner.

### 4.2 Theoretical Frame work

This research is based on the proposed framework
**(Fig. 1).**The framework considers the effect of job involvement on job satisfaction.

### Figure 1.Theoritical Framework



IV                    DV
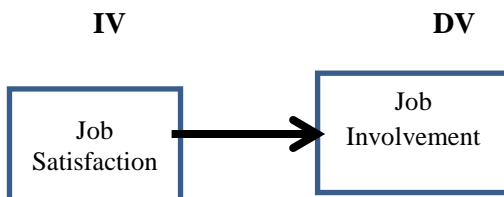
### 4.3 Variables of the Study

The researcher took organizational trust and job involvement as independent variable and job satisfaction as dependent variable.

### 4.4 Research Design

The design of the research is explanatory survey research. Simple random sampling technique are used .This design refers to a set of methods and procedures that describe variables .This method was suitable for the study involves coming up with answers that are precise as possible in getting accurate answers as the researchers (Kanungo 1982)] advices.

### 4.5 Measurement and Instrument

The constructs for this research were adopted from the literature. Scale of job involvement comprises of 18 items, based on the work of Blau & Boal (1987).Scale of job satisfaction consisted of 10 items and was adopted based on the work of Paliszkiewicz & Koohang (2013). A five point Likert scale will be used. The coding 1= Disagree strongly, 2= Disagree, 3= = Neutral, 4= agree, 5= Agree strongly is used.

### 4.6 Selection of the sample and sampling procedure

According to researchers Macdonald, & Maclntyre, (1997) the population of a study is the entire group of people, events, or things of interest that the researcher wishes to investigate. It is the aggregate

of all units that have a chance of being included in the sample to be studied. The population involved in this study was made of male and female Managerial lower level employees of banking sector of Lahore Pakistan. The population for the research included about 100 employees from banking sector, Lahore.

Researchers Sekaran & Bougie (2016) define a sample as a set of objects, occurrences or individuals selected from a parent population for a research study. The sample selected was a fairly large portion of the managerial lower level employees of banking sector and was thus fairly well representative of the population. In this sense, the characteristics of the sample represent those of the entire population.

The method used to collect the sample in this study was the simple random sampling method. A sample of 104 managerial lower level employees of banking sector was selected. Simple Random sampling was used because it ensures representativeness and generalizability of results. Random sampling is a probability sampling method, whereby each element in the population has some known chance or probability of being selected as a subject (Dray 2004).

### 4.7    Data Collection

The study collected primary data. The researcher used a questionnaire as the primary data collection instrument.

According to researchers Uma & Roger (2003) a self-administered questionnaire is the only way to elicit self-report on people's opinion, attitudes, beliefs and values. The questions were designed to collect quantitative data. The questionnaire was administered through drop and picks method to the operations managers in each branch of banking sector. The researcher in person distributes by hand the questionnaires to be completed by the selected respondents. Upon completion, the researcher personally collected the questionnaires and ensures high completion rate and return of the completed questionnaires.

### 5.    Data analysis

### 5.1 Reliability

The collected data were analyzed using quantitative data analysis methods. Data from questionnaire were coded and logged in the computer using Statistical Package for Social Science (SPSS version 17). Sample composition was calculated and tabulated in previous section. Measuring reliability of data is being done with the help Cronbach alpha. SPSS 17 is making use for performing the test Regression analysis was run to check the impact of independent variable on dependent variable.

**Table No: 5 Cronbach's Alpha Reliability**

| Cronbach's Alpha | No of items |
|:---:|:---:|
| 0.85 | 43 |

Table 5 shows that Cronbach alpha of all the statements of all variables i.e. job involvement and job satisfaction is 0.85 which indicates that data of all the statements of all variables is more reliable.

## 6.    Results and discussion

Analysis of the data of organizational trust, job involvement and job satisfaction is done through correlation, Regression and at banking sector, Lahore. The chapter also provides the major findings and results of the study. Finally, the chapter presents a discussion on the findings.

## 6.1    Correlation Analysis

Table No 2 represents correlation matrix for all the variables of the study. Pearson correlation reports that all variables are significantly correlated with each other.

Hence suggesting that there is a positive association among all variables. Job involvement is positive correlated with job satisfaction.

**Table No 6: Correlation Analysis**

|  | JI | JS |
|:---:|:---:|:---:|
| JI | 1 |  |
| JS | $0.770^{**}$ | 1 |

## 6.2    Regression Analysis

Regression analysis describes the impact of independent variable on dependent variable. The value of R square is acknowledged when this is more than 25 percent. The value of p explains the level of occurrence of association. There are three level of acceptance about value of p i.e. it is ‹ 0.05, ‹ 0.01 or ‹ 0.10. F explains degree of association among independent and dependent variables. If the value of F is greater, then there will be strong relationship between these variables. In Last, β shows the intensity of effect of predictors on criterion.

**Table 6.1: Relationship of Job involvement on Job satisfaction**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .823[a] | .678 | .671 | .77834 |

a. Predictors: (Constant), JI

**Table 6.2 : Relationship of  Job Involvement on Job Satisfaction**

| Model | Sum of Squares | df | Mean Square | F | β Sig. |
|---|---|---|---|---|---|
| Regression | 128.650 | 2 | 64.325 | 106.180 | .000[a] |
| Residual | 61.187 | 101 | .606 | | |
| Total | 189.837 | 103 | | | |

a. Predictors:: (Constant), JI

Dependent Variable: Job Satisfaction

***Significant at the 0.01 level.

**Significant at the 0.05 level.

 * Significant at the 0.10 level.

Above mentioned table indicates the relationship of job satisfaction on Job involvement. The value of R square 68 percent which is more than 25 percent.t value must not be zero. Above table shows t value is not zero. F value shows the association between independent and dependent variables, more the value of the F stronger is the relation between variables

**H1. Job involvement has positive impact on job satisfaction.**

**Table 6.3: Relationship of job involvement on Job satisfaction**

**Coefficients[a]**

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| 1 (Constant) | -1.259 | .262 | | -4.813 | .000 |
| JI | 0.75 | .102 | .550 | 8.120 | .000 |

a. Dependent Variable: JS

Dependent Variable: Job Satisfaction

***Significant at the 0.01 level.

**Significant at the 0.05 level.

 * Significant at the 0.10 level.

Table 6.3 indicates the relationship of job involvement on job satisfaction. The value of R square 82 percent which is more than 25 percent. Value of β shows is equal to 0.82 and also value of p 0.000. This indicates that job involvement has prominent effect on job satisfaction. Moreover, one unit change in job involvement causes 75 % change in job satisfaction. This results shows that job involvement is the strong predictor of employee satisfaction in banking sector of Lahore, Pakistan

## 7. Conclusion

This study is based on the premise that an organization's intellectual capital is its most important asset. Thus, gaining employees job satisfaction to their organization's goals is believed to unlock their potential and achieve heightened levels of performance. Accordingly, this study was conducted with the aim of investigating the impact of job involvement on job satisfaction in banking sector of Lahore Pakistan. The premise behind this is that job satisfaction is considered a crucial component to the survival of organizations as it influences various outcomes such as productivity and overall performance. Therefore, a major objective of the study was to determine whether the organizational trust play a positive relationship on job satisfaction. The findings have shown that a significant positive effect does exist  of job involvement on  job satisfaction. Job involvement on job satisfaction indicating that employees

who are involve with their jobs tend to exhibit actions to more satisfy in their jobs. The result is consistent with the results obtained in some previous studies (Singh & Pestonjee, 1990; Wood & Menezes 2011; Hennessey & Amabile 2010).

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# EFFECT OF PROCEDURAL AND DISTRIBUTIVE JUSTICE ON ORGANIZATIONAL COMMITMENT

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**Abstract**

*On various occasions, it has been suggested that the perception of Organizational Justice plays a significant role in determining organizational commitment. Our research indicated that most recent studies have suggested that Distributive Justice and procedural justice had impact on organizational commitment in various sectors. The objective of our article is to provide an overview of literature available in organizational justice and organizational commitment. The basic motive of this current research was to determine the relationship and impact of the employees' distributive and procedural justice perception on organizational commitment of the banking sector. The sample size for the study was 103 and data was collected through questionnaires. The reliability of the questionnaire was checked through Cronbach alpha test. Correlation and multiple regression analysis were used to evaluate the data. The outcomes of the study indicated that the distributive and procedural justice has significant positive influence on the organizational commitment of the employees in the banking sector.*

**Key words:** Distributive justice, procedural justice and organizational commitment.

## 1. Introduction

Organizational justice perception of the workers plays significant role in the efficient progress of any business concern (Ali, & Saifullah, 2014). When the employees considered that the

organization is honest and fair in decision making process about the resource allocation and proper procedure of decision allocation then it will enhance

the satisfaction level towards the organization and will definitely trigger the organizational commitment.

Organizational commitment is the most frequently researched issue in various sectors due to its significance and strong impact on business concerns and workers (Kaul, S., & Singh, (2017). Procedural justice and distributive justice have significant impact on organizational commitment (Sareshkeh et al, 2012).

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A number of empirical studies have been conducted to explore the analytical functions of distributive justice and procedural justice on organizational outcomes. Overall, the results of these studies proposed that distributive justice and procedural justice might be predictive of various attitudes and behaviors (Greenberg, 1990). In general, distributive justice might be a more significant predictor of personal outcomes (McFarlin and Sweeney, 1992), whereas procedural justice may have strong impact on organizational commitment (Lind and Tyler, 1988; Folger and Konovsky, 1989; McFarlin and Sweeney, 1992). In the present study the impact of two main components of organizational justice (distributive and procedural justice) on organizational commitment is studied.

Pakistan is an under-researched country in the field of organizational commitment. Effect of fairness on employees' commitment has been investigated in Pakistan in some studies (Chughtai & Zafar, 2006) but the overall evidence is not strong enough to support especially in the public sector. According to Baig (2006), there was high agreement among researchers that social sciences research in Pakistan is always being neglected and ignored. Keeping in view this research gap, the objective of this study is to estimate the effect of distributive and procedural justice on organizational commitment. Moreover, the study aims at exploring and analyzing the employees' perceptions about the equal dealing at their workplace and whether or not the fair dealing has an effect on the organizational commitment.

## 2. Literature review

### 2.1 organizational Commitment

Organizational commitment defined as "the potential of an employee's recognition with and participation in a specific business, categorized by a strong belief in an acceptance of organization's milestones and values and a specific desire to continue organizational attachment" (Porter et al, 1974). A research was conducted that showed commitment level of the aged employees was higher than younger employees and procedural justice had a positive influence on employees' evaluation of supervisor and organizational commitment (Mcfarlin et al, 1992).

Rafei et al, (2013), described the relationship between organizational justice and its relation with organizational commitment of the employees in Directorate of Youth and Sport of Chahar Mahal va Bakhtiari. 150 staff was selected as sample. For the collection of data, questionnaire of organizational justice (Nihoof and Moorman 1993) and organizational commitment questionnaire (Allen and Meyer, 1991) were used. Results hypothesized that all of the components of the organizational justice distributive justice, procedural justice effect organizational commitment and there is direct and significant relationship between organizational justice and organizational commitment.

Positive attitude of the employees towards the organization would definitely refer to the organizational commitment (Mowday et al, 1982). There are many antecedents of organizational commitment though in this study we have focused only perceptions justice both distributive and procedural. Procedural and distributive justice has a positive influence on organizational commitment of employees (Akanbi et al, 2013). employees when showed commitment to their own organizations were more preferred to stay in their respective organizations and also expected to give their best in favor of their organizations and work hard for its prosperity, success and economical growth. Employees with high level of organizational commitment would consider as back bone of the organization that perform even better than those had low level of organizational commitment (Chughtai et al., 2006).

## 2.2 Distributive Justice

Distribution of the rewards that are based on the equity theory of Adams considered input and output. As Adams (1965) described that a person will be rewarded for his contribution towards the output he had shown. Adams discussed equity theory that the employees who were satisfied when they feel that the rewards had been equally distributed according to their input and it was fair and justice in the distribution. If rewards were not distributed equally then there might be the unlikable feeling and employees would be de-motivated (Folger et al, 1998). Longnes

and Scanlon (2001) expressed that distributive justice also related with social and economic goods and services were distributed in a society and focused on the equal distribution of rewards. Distributive justice always considered as reward of constructive results and outcomes for employees (Colton, 2002). Therefore, distributive justice finally involved with the extent of perceived equality in distribution of rewards according to employees' input (Cohen; 1985;; Adams 1965; Prince & Mueller, 1986Wastler, Wastler & Berscheid, 1978).

## 2.3 Procedural Justice

Procedural justice refers to the equality of decision making. There should be constancy between employees and times in shape of rewards and outcomes among the employees (Hegtredt et al, 1995). Thaibut (1975) described that employee of any organization focused on fair outcomes that is influenced by fair procedure. Therefore the desire of procedural justice in an organization related to desire of every fair employee. Procedural justice refers to the method, way or procedure used in decision making. Tendency of employees to conduct evaluation of supervisors has strong relationship with procedural justice. According to McFarlin and Sweeney (1992) when employees' experiences high level of procedural justice, it would trigger the evaluation of supervision across the all levels of distributive justice. Therefore, it concluded that procedural justice emphasized on means while distributive justice highlighted the ends.

## 2.4 Organizational Justice and Organizational Commitment

Moorman (1991) defined organizational justice as the term used to explain the role of equality as it directly related to the workplace. Organizational justice is related with the ways in which employees determine that whether they have been treated equally in their working environment. In general, OJ has been conceptualized based on three dimensions, namely procedural, distributive and interactional justice (Ahmadi, et al, 2012).

Arif Hassan (2002) conducted a study how perception of equity and justice played an important role in employee's organizational commitment. The sample consisted of 181 lower and middle level managers from the finance and banking, manufacturing and production, and service sectors. The results hypothesized that both external and internal equity perceptions are positively related to the organizational commitment. Among all the facts, equity promotion considered to be the strongest predictor. Both distributive and procedural justice factors made significant contributions to employees' organizational commitment.

## 3. Theoretical Framework

The objective of the study is to find out the effect of distributive justice and procedural justice on organizational commitment among the employees in bank. All of the research literature reviewed involve research in different sectors of United States of America, European and Asian companies but has a highlighting on employee of the banks. The framework of the study consists of distributive justice and procedural justice as independent variables and organizational commitment as dependent variable.

Lambert et al. (2005) also argued that perceptions of procedural justice have a greater impact on organizational commitment of employees than perceptions of distributive justice. In the light of above cited previous studies the following hypotheses have been developed:

**H1:** There will be a positive relationship between the level of the perceived distributive justice and the level of their organizational commitment.

**H2:** There will be a positive and significant relationship between the level of perceived procedural justice and the level of organizational commitment.

**H3:** Perceived procedural justice will be more strongly correlated to the level of organizational commitment than perceived distributive justice.

## 3.1 Conceptual Model

**Figure 3.1**

```
┌──────────────────┐
│   Distributive   │─────────────────┐
│     Justice      │                  ╲
└──────────────────┘                   ╲      ┌──────────────────┐
                                        ╲→    │  Organizational  │
                                        ╱     │   Commitment     │
┌──────────────────┐                   ╱      └──────────────────┘
│   Procedural     │─────────────────┘
│     Justice      │
└──────────────────┘
```
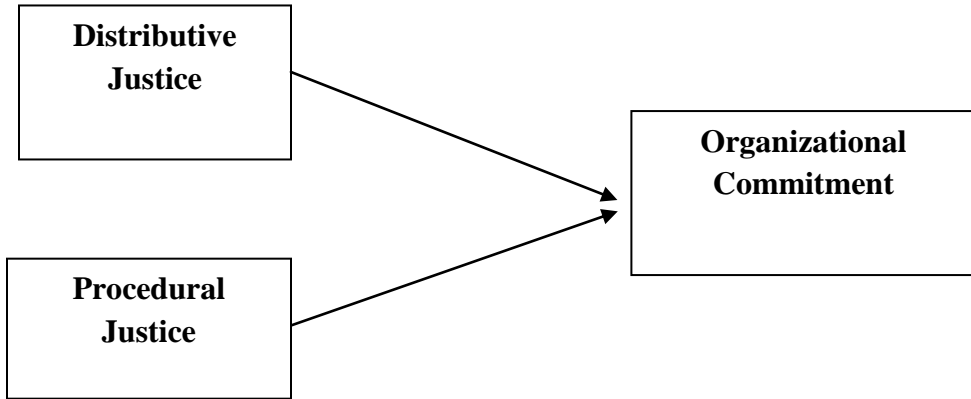
## 4. Research Methodology

### 4.1 Research Design

This study was carried out using a longitudinal research design. This research is based on explanatory research theory.

### 4.2 Population and Sampling Technique

In this research study the managers of the banking sector Lahore Pakistan are the population for the research study. Public and private banks of the Lahore are taken as the target population for the study. In this research both the male and female staff is the chosen participants for the target population of the research. There is total of 103 respondents were included in research. For the data collection the selection of the banks is done randomly with the help of most widely used sampling technique i.e.; simple random sampling and the sample size to be selected for this study is 103 participants from the public and private banks of Lahore.

### 4.3 Instrumentation and Data Collection

A survey method was used to collect the data by distributing questionnaires among employees of the banks. The questionnaire consisted of five sections. Section A solicited demographic information from respondents including income, gender, marital status, age, and education level and employment history. Section B focused on distributive justice. Section C focused on procedural justice. Section D focused on employees' organizational commitment. Questions for section B were adopted from Lambert et al. (2005) and C was adopted from

Niehoff and Moorman (1993). Questions for Section D were adopted from Hunt (1985). Close ended questions, which are more efficient and less time consuming for respondents were used. In the study, a five-point likert scale was used for section B, C and D.

## 5. Results and Discussion

In this study all the data has been collected from Lahore Pakistan. The first section of questionnaire has the items to collect demographic information of respondents. It includes questions related to gender, age, managerial level, work experience, working hours, types of hospital, and qualification. Demographics were not used in the correlation analysis with the dependent variable i.e. organizational commitment.

### 5.1 Statistical Analysis

For the analysis, interpretation of the data, to check the reliability, correlation and regression are also analyzed by a statistical package for social sciences (SPSS-22). Pearson correlation analysis was used for assessment of the inter-relationships among quantitative variables. The value of Cronbach alpha value = 0.791.This value indicates the best and reliable results of the data.

**Table 5.1**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|:---:|:---:|
| 0.791 | 3 |

### 5.2 Correlation Analysis

The process of establishing a relationship or connection between two or more things is known as correlation. Pearson correlation introduced a correlation matrix for all the variables of research. Pearson correlation proved all the variables of the study are significantly correlated with each other and also develops mutual relationship or connection between two or more variables.

**Table 5.2**
**Correlation Analysis**

|  | DJ | PJ | OC |
|---|:---:|:---:|:---:|
| Distributive Justice | 1 | | |
| Procedural Justice | 0.483[**] | 1 | |
| Organizational Commitment | 0.528[**] | 0.777[**] | 1 |

From the above table it is well expressed that the coefficient of correlation between organizational commitment and distributive justice $= 0.528^{**.}$ It shows that there is a positive correlation among the variables. The coefficient of correlation between the organizational commitment and procedural justice is $0.777^{**}$. It shows that there is a positive correlation among the variables. The coefficient of correlation among the procedural justice and distributive justice $= 0.483^{**}$. This value shows positive correlation among both variables.

## 5.3 Regression Analysis

### 5.3.1 Regression Analysis of Distributive Justice and Organizational Commitment

The regression analysis is implemented to verify the impact of independent variable on dependent variable. The regression analysis proves the impact of distributive justice (predictor) on organizational commitment (criterion).

**H1: Distributive justice has positive influence on organizational commitment**

**Table 5.3**

|  | β | T | p-value |
|---|---|---|---|
| (Constant) | 0.955 | 4.264 | 0.000 |
| Distributive justice | 0.139 | 2.890 | 0.005<0.01 Accepted |
| R Square | 0.635 |  |  |
| F | 86.874 |  | 0.000 |

**Dependent Variable: Organizational Commitment**

In this regression analysis table the value of p shows the significance level between the variables. If the p value is smaller than 0.01, 0.05, and 0.10 than it satisfied the condition and hypothesis is accepted i.e. ($p < 0.01$, 0.05 and 0.10 = accepted) but if the p value is greater than 0.10 i.e. ($p > 0.10$) than it does not satisfied the condition and hypothesis is rejected. In the above table the value of p=0.005 < 0.01 so this hypothesis is accepted.

In the regression analysis table R square values explains the percents of change in dependent variables it effects the collective impact of independent variable on dependent variable. If the value of R square is more than 0.25 than it is accepted i.e. (R square > 0.25 = accepted). From the above analysis R square= 0.635 that is greater than 0.25 it is considered to be acceptable. This value explained well that independent variable

(distributive justice) causes 63.5% change in dependent variable (organizational commitment).

The F value indicates the relation between independent variable on dependent variable. Grater is the value of F explains the strong relation between independent variable (distributive justice) and dependent variable (organizational commitment). The value of F 86.874 which is shows the relationship between these variables.

 't' value must not be zero. In this analysis it meets up the requirement.

The results also indicate that value of $\beta$= 0.139 which demonstrates that there is a positive impact of distributive justice on organizational commitment and if there is one unit change in distributive justice it results 13.9% organizational commitment.

### 5.3.2 Regression Analysis of Procedural Justice and Organizational Commitment

The regression analysis is implemented to verify the impact of independent variable on dependent variable. The regression analysis proves the impact of procedural justice (predictor) on organizational commitment (criterion).

**H2: Procedural justice has positive influence on organizational commitment**

**Table 5.4**

|  | β | T | p-value |
| --- | --- | --- | --- |
| (Constant) | 0.955 | 4.264 | 0.000 |
| Procedural justice | 0.597 | 9.865 | 0.000<0.01 Accepted |
| R Square | 0.635 | | |
| F | 86.874 | | 0.000 |

**Dependent Variable: Organizational Commitment**

In this regression analysis table the value of p shows the significance level between the variables. If the p value is smaller than 0.01, 0.05, and 0.10 than it satisfied the condition and hypothesis is accepted i.e. (p < 0.01, 0.05 and 0.10 = accepted) but if the p value is greater than 0.10 i.e. (p > 0.10) than it does not satisfied the condition and hypothesis is rejected. In the above table the value of p=0.000 < 0.01 so this hypothesis is accepted.

In the regression analysis table R square values explains the percents of change in dependent variables it effects the collective impact of independent variable on dependent variable. If the value of R square is more than 0.25 than it is accepted i.e. (R square > 0.25 = accepted). From the above analysis R square= 0.635 that is greater than 0.25 it is considered to be acceptable. This value explained well that independent variable (procedural justice) causes 63.5% change in dependent variable (organizational commitment).

The F value indicates the relation between independent variable on dependent variable. Grater is the value of F explains the strong relation between independent variable (procedural justice) and dependent variable (organizational commitment). The value of F 86.874 which is shows the relationship between these variables.

't' value must not be zero. In this analysis it meets up the requirement.

The results also indicate that value of β= 0.597 which demonstrates that there is a positive impact of distributive justice on organizational commitment and if there is one unit change in procedural justice it results 59.7% in organizational commitment.

## 6. Discussion

The results of this study also signify that both distributive and procedural justice is important for the bank employees but procedural Justice has been found a stronger predictor of commitment. The employees may perhaps think that if the stipulation procedures are fair, the allocation of rewards and distribution of resources automatically will be given according to their education, skills and experiences. Generally at the work place a lot of employees working and during the work they make mistakes or blunders intentionally or unintentionally and the management has to impose the penalty for their mistakes according to the rules without biasness. They have to decide fairly about their intentional and unintentional mistake. The findings of this study are consistent with the results of past studies, prominent among which are of Lambert et al. (2005). Results of our study also suggest that managers should prefer procedural justice to distributive justice. Following the fair procedures in the organization, the management can improve the organizational commitment and employee satisfaction without any extra expenditure on employee compensation. After this the distributive justice should be improved regarding the allocation of resources, performance rewards, pay and

promotion and incentives as well. The justice in procedures also shows the degree of authenticity of the organization. All in all, organizational justice is an important organizational variable and plays a significant role in the development of organizational commitment.

## Conclusion

Mainly purpose of this study was to test a model that examines the impact of distributive justice and procedural justice on employees' commitment with the organization. The results of this study showed significant association among perceptions of fair dealing and bank employees' commitment with organization. In this research the model signifies that both perceptions of distributive and procedural justice play a major role in the development of employees' commitment but procedural justice has shown a greater impact on employees in banking sector. The excellence of management's justice in the organizations promotes employees' perceptions of fair dealing. The policy makers and managers should pay keen attention towards procedural and distributive justice among the employees and should never ignore this important aspect. However other aspects of organizational justice like informational justice and interactional justice among public sector employees are required to be examined and future study should include sample from different other government constituencies to increase and generalize the results.

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# WORK LIFE BALANCE ON RETENTION AT ISLAMIC BANKS (KARACHI)

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## Abstract

*This study is based on the relationship of work life poise and retention at the Islamic Banks. "Work Life Balance on Retention at Islamic Banks" seeks to find out and test the degree and intensity to which the variables determining work life balance have its effect on retention of employees in Islamic Banks specifically up to the mid-grade level employees. Stratified Sampling technique was employed to a sample size of 100 respondents. Moreover, quantitative analysis technique of multiple regressions was applied. Furthermore it looks at the perception of work life equilibrium. Moreover, the taboo of working hours of the Pakistani Banking industry and the impact on work life balance and job switching behavior has also been proven to be true through this research. The role played by the job involvement and life involvement and their intermingling results of work life balances and imbalances have also been illuminated in this report. This research also highlights and endeavors to reach some solutions and provide efficacious recommendations to better the work life stability situation in order to ensure retention and employee satisfaction or even delight leading to organizational citizenship behavior and evangelism. Working hours as anticipated with various other multiplicity of features namely work related calls after office hours, work on holidays and long working hours were found to be most strongly effecting retention. Job and life involvement did not seem very strength fully to impinge on the work life balance of the employee. However, gender did seem to play a vital role along with the marital status. These aspects can definitely not be ignored especially in an Asian society where the females are expected to do more domestic chores. Overall it is recommended that the Islamic Banks should introduce flexible timings with alternate arrangements (a representative has to always be there in the branch). Flexible timings does not mean compensating work of six days in 4 days by working those hours extra, but it could be provision for late comings or permission to attend a family obligation and then compensated another day. Furthermore, day care in house facilities could be made available for females with very young children. This could definitely retain employees and could be made part of compensation package. Not only that work life balance policy could be bettered by discouraging taking work home and creating a culture of maximum efficiency with work within office hours.*

**Key Words:** Work Life Balance, Timings, Retention

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## INTRODUCTION:

Sound administered human resource, is one of the chief reasons for organizational prosperity, and it should be taken care of (Malik, Saleem and Ahmad, 2010). In the age of organizational streamlining it is imperative for the organizations to be concerned of their competent and high potential employees. It is manifested that the organizations that take care of their workers by facilitating them work life balance amenities in general have a larger numbers of contented employees (Malik, Ahmad & Hussain, 2010). It is hereby obvious that the pleased employees will contribute towards organizational optimum performance, goal achievement and most essentially will be committed. In more typical HR jargon they shall be retained. The study shall be based on the analysis of the relationship between employee retention and work life balance practice which have been implemented by the Islamic Banks in Pakistan. Furthermore it will look at the perception of work life equilibrium; whether it is evidently understood and appropriately put into action by the management of the organizations or otherwise. The research will also highlight and endeavor to reach some solutions and provide efficacious recommendations to better the work life stability situation in order to ensure retention and employee satisfaction or even delight leading to organizational citizenship behavior and evangelism.

## Study Background

These days, a good number of companies do be in agreement that engaged workers – can have a very major role in the victory of a business and so are in quest of helpful methods that will permit them to construct engagement. Employee engagement has generated an immense interest in current years as an extensively repeated expression in organizations and consultant provider firms (Macey & Schneider, 2008). Work/life balance isn't a short-lived trend. It is as old as the early 19th century when the U.S. government thought that there is a requirement to counteract work with time off. In the late 1800s and early 1900s, a number of states in point of fact began instituting labor boundaries for women.

During the '60s and '70s, female laborers started to articulate their want for backing in balancing personal and work responsibilities. Even though the government did deal with some of their apprehension - with the Pregnancy Discrimination Act of 1978 but companies were sluggish in providing work/life support policies. Ultimately, in the '80s, a figure of corporations commenced to put into practice policies such as motherhood leaves, flexible arrangement, and telecommuting and employee aid. These started with accommodating women at first but then the concept moved out to men as well. This is how companies advented by making strategy for work life balance for men and women. (Parakati, V., 2010). Researches illustrate that organizations that make available a

workplace culture with the psychological environment of safety and security along with sympathetic supervisor and accessibility of resources are more liable to have engaged employees. Work-life balance is ever more important for engagement and influences retention. By being conscious of the exceptional needs of diverse groups, as well as by being acquainted with individual variations within these clusters, HR can better comprehend the test of increased variety in the organization's workforce and exert toward creating and put into operation work-life balance policies and practices to fit into place assorted employee groups and retain them. (Susi, S., Jawaharrani.K, 2010).

## Problem Statement:

The problem statement, "Work Life Balance on retention at Islamic Banks" seeks to find out and test the degree and intensity to which the variables determining work life balance have its effect on retention of employees in Islamic Banks of Karachi specifically up to the mid grade level employees. Let us see the definition of each of the terms in problem statement in detail:

## Work Life Balance:

Dictionary of Business defines work life balance as a contented state of balance accomplished between an employee's chief concern of their employment arrangement and their personal way of life. Most psychologists have the same opinion that the weight of an employee's job should not overpower the person's capability to take pleasure in a rewarding personal life at exterior of the business setting.

## Employee Retention:

Many employee retention policies are intended at dealing with the a multiplicity of wants of employees to augment their job contentment and trim down the significant costs drawn in appointing and training fresh staff.(Definition of business dictionary).

## Islamic Banks:

A method of banking found on the ruling of Islamic law and economics. Paying or accumulating interest, or RIBA, is forbidden by Islamic law. Distribution of profit and loss is a banking rule and shareholder capital and deposit are kept disconnect to make certain fair revenue division is being done. (Investor Words Definition). Currently there are 5 fully fledged Islamic Banks being operated in Pakistan. Islamic banks in Pakistan take up 8% of largely banking industry and for the past 6-7 years, 30% growth has been realized by Islamic banks.(Saad., S., 2012)

## Scope & Purpose of Study:

It has been a prevailing trend that Pakistani bank employees are often seen switching jobs not always for a better salary but a better opportunity. This better opportunity does indicate to chances of a better work life balance. Pakistani Banks have working hours of 9-None and it is very difficult for Bank Employees to strike a balance

between Personal and work life. Work life balance is extremely important for mental, physical well being of the employee. Also, a healthy mind is the one that can produce big results in organizations. This is a much needed research. With the Islamic Banking industry picking up pace and a huge growth rate much study is needed on the topic. The scope of this research will extend to work life balance factors and their catalytically in causing retention.

Furthermore, perception of employee's in regard with work life balance shall be obtained. The study will also endeavor to find out through secondary sources the vitality and significance of work life balance. The Karachi Islamic Banks branch and head office employees up to managerial levels will be the respondents

### Research Objectives:
1. To identify the necessities of work life balance policies for Islamic bank employees.

2. To study the perception of Islamic Bank Employees towards work life balance and alternative work arrangements.

3. Understand the association between work life balance determinants and employee retention.

4. Recommend certain measures/ incorporation of certain policies to augment the work life balance situation at Islamic Banks.

### Research Questions
1. How vital is work life balance to the general well being and satisfaction of Islamic Bank Employees?

2. How Significant is work life balance in contributing to retention?

3. Are working hours and work load only bone of contention in regard with work life balance for Islamic Bank Employees?

### Literature Review:
The 21$^{st}$ era of today is engaged in a race. Thanks to the ever evolving technology, the entire human population is at their feet. With the need to cope with the enhanced competition and make fast responses due to globalization, increased technology and continuous strife to attain a higher standard of living; individuals tend to work much more than forty eight (48) hours per week. Spending so much time at work does come with an opportunity cost of time. One must not forget that the employees as a matter of fact and in reality are but human beings. According to Maslow's theory individuals have the need of affiliation, effection, friendship and intimacy as well. By working for long hours, people face a shortage of time and energy to be spent with family, friends or to take care of children and senior citizens of the kin. Hence, there is a continuous struggle captivating the individuals; s/he is in the centre tied with two strings of work and family pulling at him/her in opposite directions. The individual seems to be upsetting some one or the other- at times

his/her boss and at others his/her spouse and children. Resultantly, the individual him/herself seems to be in a consistent situation of constant worry like a circus jester having to juggle the two wobbliest balls of personal and professional life thus ending up with a misbalanced work and private life. Moreover, work life balance in these times is more significant because of the prevailing employment at will trends and the shifting environment of psychological contract. People are no longer loyal to their organizations/managers. Contrarily, everyone is faithful to but their very own careers. Organizations today are not apprehensive of the compensation and benefits policy being competitive or not. On the other hand, the Human Resources are more concerned about the total reward they have to give the employees- this of course by default considers work life balance policies and facilities to the employees. In 1990, Zedeck and Mosier made a notice of the majority five representations of work and life. Firstly, the Segmentation Model puts forward the concept that work and life are two separate components which are dissimilar and do not effect one another. It seems the Segmentation Model has lack of pragmatic proof. If this model is compared with the Spillover Model; the latter holds more rationale and evidences through studies and findings. This model professes that professional and personal life optimistically or pessimistically influences one another.

Following so is the concept of Compensation which hypothesizes is that one part can make up for shortcomings in another, meaning if work life is not very harsh family life may prove to be cumbersome due to immense responsibilities or vice versa. Instrumental model poses that each of the two complement each other. In case of an effort bearing fruit at work place the fruit may be efficacious in the personal life. Lastly, the Conflict Model which is centre of all focuses now days comes into picture. There is always a war on balance between the professional and personal life. Either side wins or loses at a time. This theory can be illustrated in such a way that a person may be late to office, miss an important meeting and lose chances of promotion as s/he had to cater to a severely injured child. The other picture could be that an employee could not make it to an important function at a child's school because of an urgent piece of important work that came up in office. The above mentioned model is but explanatory in nature.

The research will be further facilitated by Border Theory as talked about by Clark in 2000 who defines the work family border theory as one which revolved around work and family. This theory concludes that satisfaction at work and ability to do well at both employment and home with the minimum clash between the two leads to work life balance. Contrary to this theory lies the boundary theory as explained by Desrochers and Sargent. Boundary theory defines the limitations of the clash between

work and home to mental aspects only. Whereas, the boundary theory touches the parameters of time, the physical environment and people as well.

Furthermore, Clark explains that people as individuals contribute to their responsibility at work and roles at home. In addition, work and family are considered two different sides of the same coin. Similarly, work life balance depends on how the individual manages to transact with the two in synchronization. This of course cannot be achieved by the employee's efforts alone; s/he definitely ought to have support from colleagues, the line manager, the management and most essentially the work life balance related HR Policies. The Border Theory seeks to accommodate social and psychological deformation of borders to ensure that the right balance is struck. Furthermore, all of us are well aware of the concepts of work holism. In 2000, Peiper and Jones reported that Baylon in 1977 viewed it parallel to ailments like drug abuse and over dosage. However, in 1981 Machlowitz improvised it as a state where individuals were tremendously attached to work. Moreover, analysis by Moore, Scott and Miceli in the year 1977 shows that work holism seems to be connected with different personality types each having motives of either perfectionism, compulsive working or the drive to be a high achiever.

Discrimination is also made between workaholics who consume long hours at work with the perception of an assumed reward. Some workaholics even though feel stretched hours are not justified with the pay but have no option but to work for prolonged time. These researches require further work and detailed working though credit ought to be given for the vitality of for those determining variances among the different opinions on work life balance.

David E Guest puts it extremely beautifully in 2001 that the nature of the work also determines the permeability of the walls between work and life. Work life balance is better maintained in jobs consisting of fixed hours, flex timing and the convenience of being permitted to work from home and at own convenience. Individuals at particular stages of their careers may spend more time at work simply because they want to move up in the career path. In some cases individuals may spend more time at work simply because at that particular stage they really do not have much to do outside their work places. More importantly, another concept of work life balance also emerges. To a degree absence of work may lead to a disturbance in the work life equilibrium situation. Individuals, to be able to afford the necessities and luxuries of life ought to spend considerable time at work to have a comfortable off work life.

The traditions and prevailing culture at homes also plays a key role in determining work life balance. This might vary from home to home to home and family structure. For instance, the individuals belonging to a family comprising just a couple without any children may have lesser family obligations. Even in case of

an extended family with children; grandparents, aunts and uncles living together the working parents are satisfied with the children or elderly parents not left unattended. Another aspect could be that because of a joint family system pressures to spend more time with the family could be humungous.

Along with this gender also turns out to be an important factor, considered by Guest in 2001 in his study. Women especially being more popularly known as home makers have much higher multiple responsibilities child bearing, child rearing, housekeeping for instance in sharp contrast with men.

Clark reveals in 2000 that support from managers adds tremendously to the motivated employees but as such does not promote work life balance. This is a worthwhile research, however does raise some brows as it does not tend to be rationale. To be able to cater to emergencies for example, an essential determinant of work life balance is dependent on support from colleagues and the immediate boss. The boss grants the permission to leave during office hours to cater to personal obligations and the colleagues offer to do the work as well.

If we look at the legislation in Europe then legally a maximum of 48 hours working week is permitted. According to U.S.A Fair Labor Standards Act there is no restriction to the number of hours per day or week for a labor above 16 years of age. Moving towards the Pakistani scenario where the research is going to be conducted, Factories Act, 1934 does not permit to allow individuals of 18 years and above to work more than nine hours a day and 48 hours a week. For less than 18 years old the number of hours per day and per week gets limited to 7 and 42 respectively. It is disallowed that a worker continuously works for more than six hours at a stretch; s/he has to take a break of at least one hour in doing so. The law also makes special provisions for reduced working hours in the Muslim's Holy Month of Fasting-"Ramadan."As far as paid leaves are concerned, Pakistani Law requires that a worker having completed one year of service is entitled minimum 14 days leave in a go. In addition, s/he is entitled 10 days casual leave and 16 days half paid leaves in case of sickness.

Special provision is made for women in the Pakistani Labor Law. In times of maternity, the 1958 ordinance provides up to 6 weeks paid leaves before and 6 weeks paid leaves after child birth. Not only that gazette, festival and provincial holidays entitled to workers. If a worker works on any such day s/he is entitled additional compensation.

**Variables:**

From the literature review the following main independent variables have been reached at with the dependent variable being work life balance.

**Job Family Involvement:**

Job family involvement refers to the different roles that an individual is in. An employee has various dimensions. At work place s/he is a peer, a colleague, a boss and even a subordinate. Outside work the individual is a child to someone, a friend, a spouse, a parent, a sibling and the list goes on. Different personality types have different sort of job and family involvement. Also, this depends on the stage of career, the marital status and the presence of any off spring or not.

**Working relationships:**

An individual at the work place in any organization has to work together with other people whether s/he likes it or not. According to psychologists it is but human nature to assume certain expectations from others. Moreover, individuals expect the minimum amount of support and cooperation from colleagues and supervisors. Working relationships play an essential role in the productivity of an employee.

**Working Hours:**

The official working hours may be nine to five, but in a leading majority of organizations the trend of late sittings, taking work home, or work related calls from office even when on leave have made the employees work from almost nine to none. Working hours to a great intensity impact the individual's personal life too.

**The conceptual Framework:**

| Independent Variables | Dependent Variable | |
|---|---|---|
| Job Family Involvement<br>Working Relationships<br>Working hours | Work Life Balance | Employee Retention |

**Independent variables:**

Job Family Involvement, Working Relationships & Working Hours

**Dependent Variable:**

Work  Life Balance

**Employee Retention**
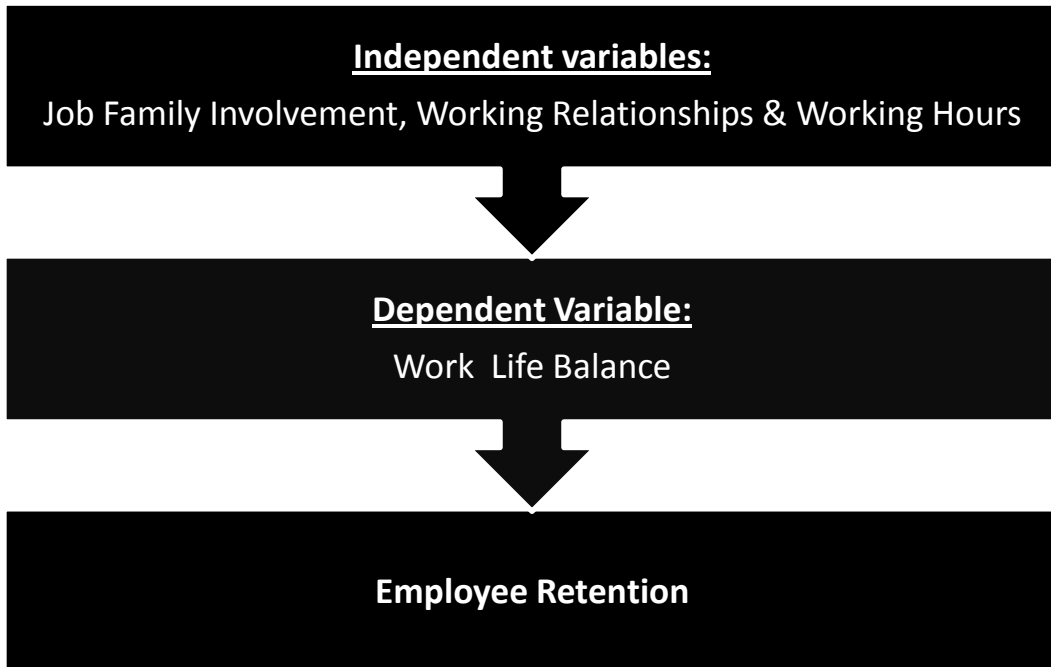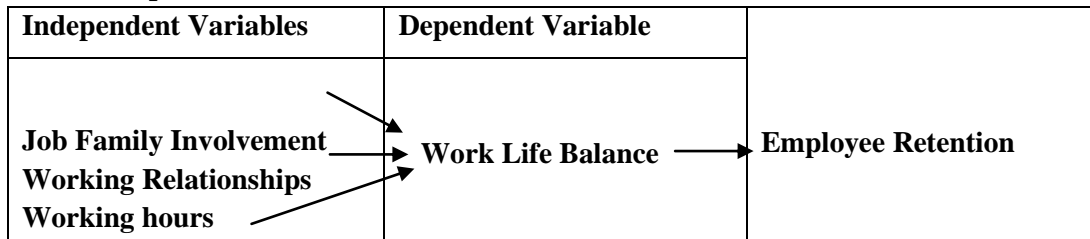
As one can observe in the conceptual frame work model illustrated above, a relationship is seen to be formed between the independent variables, (Job Family Involvement, Working Relationships & Working Hours) and the dependent variable: Work life balance. The work life balance in turn leads to the employee retention.

The relationship is explained as follows:

**Job Family Involvement:**

Man is a social animal and does not live in isolation. Every individual has a family, if not then relationship in form of spouses and then children tend to be created. Job family involvement is an essential variable contributing to work life balance. An individual needs' consists of effection according to Maslow's theory. Relationships certainly demand time and Western society is moving towards the concept of "quality time" with children and spouse. However, this seems to be an ironic scenario. One if spends whole time with family, work suffers and so do the means by which one can afford the basic needs and wants for a family. Some people are only spending all their energies at work which again makes futile as what is the use of earning which takes away from one's family. Hence, the work life balance is definitely at a stake. Also, the involvement of work and family may differ from job to job, family structure and career stage.

**Working Relationship:**

By average the employee spends most of the waked up hours at the work place. If the employee does not share good working relationships with the colleagues and the supervisor, this can be a continuous cause distress and pose grave consequences such as de-motivation and withdrawal. On the contrary, if an employee is fortunate enough to have a family in shape of colleagues, the employee begins enjoying work and this becomes the cause of satisfaction and retention. Supportive colleagues can lead to a great productive team work not to forget burden sharing and according to Herzberg's Hygiene Principles be a cause of satisfaction at work which makes an individual more relaxed and able to go home with a good mood and a higher energy level to be spent with family, relatives, friend or personal hobby.

**Working Hours:**

There are only 24 hours in a day. Out of these 7-8 hours are spent in sleep, 2-3 hours in travelling to and fro between house and work, minimum 8-9 hours at work. Majority of a full time working individual's time is spent at the work place. Now this occupies definitely a huge chunk of the time in hand of the employees. For key positions, sales or in case of banking the cashiers have highly demanding jobs which require the individuals to be on the upfront catering to customer needs all the time. As explained in the literature review there is a trade off situation, the more time one spends at work the lesser is available to be spent in

personal life; making it difficult for the work life balance to be struck.

The relatively **dependent variable** in this research is work life balance. **Work life balance** depends on the individuals' ability and provision from organization to spend a quality time with family. The relationships at work make working more fun or stressful, this definitely contributes to the work life balance. Moreover, different family structures, personality of individuals and involvement levels with job and family certainly effects work life balance condition of the human being. Having discussed the relationship between the independent and dependent variables, the question of "retention" pops up Karatepe and Uludag in 2007 discuss that employee retention and attrition are a consequence of lack of work life balance either due to company policy, short fall in peer support as well as a combination of these factors with industry practices. Sussi and Jawaharrani in 2010 quote in their research on employee engagement that 78% of the Human Resource professionals consider employee engagement an essential tool for business prosperity and retention magnet for employees. Further to this the book on Reward Management by the Hay Group considers work life balance as an essential employee engagement factor in the Engage Model. This definitely adds weight to the relationship between work life balance and retention.

**Population and Sampling:**

**Target Population:**

**Elements:** Male or Female Officer to Manager Cadre Islamic Bank employees.

**Sampling Units:** Islamic banks

**Extent:** Karachi, Pakistan.

**Time:** September to November 2013

**Sampling Frame:**

Branch banking employees will be included in sampling frame.

**Sampling Technique:**

A stratified random sampling procedure shall be used as determined from the literature review and various empirical studies reviewed. Probability sampling technique shall be put to use because of the quantitative nature of research. Moreover, the stratified method is further selected for the research because the population has been divided into levels of grade range of Officer-Manager, location being the Islamic Bank's Branches.

**Sample Size:**

A sample size of 100 has been determined keeping in mind the monetary resource constraints. Also, time can also be an issue considering the law and order situation leading to strikes and closures of banking activity as well.

**Research Methodology:**

The survey method of research will be administered, with the help of a questionnaire being the instrument primarily comprising the 5-point Likert scale. Mail and personal intercept interviews shall be conducted. Survey

research method is apt as it would cater to the expediency, flexibility and shall be a convenient method of gathering the desired information from the defined population.

**Analysis Technique:**

Multiple regressions will be employed as an analysis technique. According to Naresh K. Malhotra multiple regressions facilitates the development and provides results of relation existing among more than two independent variables over single dependent variable. If we study the model and conceptual frame work along with the variables, multiple regression is the right analysis technique as it seems more suitable because in our model there is a single dependent variable of, "Work life balance" and other three independent variables, "Job family involvement, Work place relationships and Working hours." The study aims to determine relation between work life balance and retention. Since the independent variables, "Job family involvement, Work place relationships and Working hours" are indicators of work life balance and relation ought to be determined between retention and work life balance, multiple regression shall be pertinent.

## The instrument:

**Section A: Please mark only one box in each set of horizontal options**

| # | | | | | | |
|---|---|---|---|---|---|---|
| 1 | Gender: | ☐ Female | ☐ Male | | | |
| 2 | Grade: | ☐ Officer | ☐ Assistant Manager | ☐ Manager | | |
| 3 | Marital Status: | ☐ Single | ☐ Married | ☐ Widowed | ☐ Separated | |
| 4 | Financial dependents you have | ☐ Children | ☐ Elders | ☐ Elders & Children | ☐ None/No as such direct dependents | |
| 5 | Non-financial dependents (require your time/care daily) | ☐ Children | ☐ Elders | ☐ Elders & Children | ☐ None/No as such direct dependents | |

**Section B: Please mark only one box in each set of horizontal options**

**Do you think having financial dependents affects an employee at work?**

| # | | Strongly Disagree | Disagree | May be | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| 6 | Assignment completion on time | ☐ | ☐ | ☐ | ☐ | ☐ |
| 7 | Quality of assignments & accuracy | ☐ | ☐ | ☐ | ☐ | ☐ |
| 8 | Socialize with colleagues | ☐ | ☐ | ☐ | ☐ | ☐ |
| 9 | Feel distressed about personal troubles | ☐ | ☐ | ☐ | ☐ | ☐ |

**Do you think having non-financial dependents requiring care and time daily affects an employee at work?**

| # | | Strongly Disagree | Disagree | May be | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| 10 | Assignment completion on time | ☐ | ☐ | ☐ | ☐ | ☐ |
| 11 | Quality of assignments & accuracy | ☐ | ☐ | ☐ | ☐ | ☐ |
| 12 | Socialize with colleagues | ☐ | ☐ | ☐ | ☐ | ☐ |
| 13 | Feel distressed about personal troubles | ☐ | ☐ | ☐ | ☐ | ☐ |

**Your current job is so crucial that the work will suffer if you are absent because:**

| # | | Strongly Disagree | Disagree | May be | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| 14 | You do not have a back up employee | ☐ | ☐ | ☐ | ☐ | ☐ |
| 15 | Your absence will affect the department as a whole | ☐ | ☐ | ☐ | ☐ | ☐ |
| 16 | You are the only one possessing required skill | ☐ | ☐ | ☐ | ☐ | ☐ |
| 17 | Highly important nature of work | ☐ | ☐ | ☐ | ☐ | ☐ |

**Which best defines the relationship with your colleagues:**

| # | | Strongly Disagree | Disagree | May be | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| 18 | Provide social/emotional support | ☐ | ☐ | ☐ | ☐ | ☐ |
| 19 | Volunteer you to help in work | ☐ | ☐ | ☐ | ☐ | ☐ |
| 20 | Agree to help in work when asked by you | ☐ | ☐ | ☐ | ☐ | ☐ |
| 21 | Will support you in times of work related crises | ☐ | ☐ | ☐ | ☐ | ☐ |

**Your boss is such that:**

| # | | Strongly Disagree | Disagree | May be | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| 22 | You may freely share work related problems | ☐ | ☐ | ☐ | ☐ | ☐ |
| 23 | You may freely share personal problems | ☐ | ☐ | ☐ | ☐ | ☐ |
| 24 | Supports you in front of others if you commit mistakes | ☐ | ☐ | ☐ | ☐ | ☐ |
| 25 | Pressurizes you | ☐ | ☐ | ☐ | ☐ | ☐ |
| 26 | Pays attention to your career growth | ☐ | ☐ | ☐ | ☐ | ☐ |

**Work hours:**

| # | | Strongly Disagree | Disagree | May be | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| 27 | You work more than the official hours | ☐ | ☐ | ☐ | ☐ | ☐ |
| 28 | You carry work home | ☐ | ☐ | ☐ | ☐ | ☐ |
| 29 | Get work related calls out of office timings | ☐ | ☐ | ☐ | ☐ | ☐ |
| 30 | Work on off-days/public holidays | ☐ | ☐ | ☐ | ☐ | ☐ |
| 31 | Feel upset about working hours | ☐ | ☐ | ☐ | ☐ | ☐ |

**Working hours allow you:**

| # | | Strongly Disagree | Disagree | May be | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| 32 | Personal Hobbies | ☐ | ☐ | ☐ | ☐ | ☐ |
| 33 | Time for family | ☐ | ☐ | ☐ | ☐ | ☐ |
| 34 | Time for friends | ☐ | ☐ | ☐ | ☐ | ☐ |
| 35 | Time for rest/relaxation | ☐ | ☐ | ☐ | ☐ | ☐ |

**You might switch a job because of:**

| # | | Strongly Disagree | Disagree | May be | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| 36 | More time for family | ☐ | ☐ | ☐ | ☐ | ☐ |
| 37 | Working relations with colleagues and Boss | ☐ | ☐ | ☐ | ☐ | ☐ |
| 38 | Flexible working hours | ☐ | ☐ | ☐ | ☐ | ☐ |

**Rationale for instrument components:**

Part A of the questionnaire as one can see caters to the demographic requirements i.e. the Gender, grade and dependents. The gender is highly essential because in case of work life balance different genders have different roles and duties. Furthermore, different grades have separate responsibilities, authorities and work life involvements. Working hours/ after working hours work may vary grade to grade. Dependents financial or non financial definitely effect the quality of work life balance in an individual's personal and professional life.

Moving on to part B of the questionnaire, each question is a reflection of the variables. For instance the questions relating to financial and non-financial dependents are actually trying to configure the variable, **"job family involvement"** of the individual. A Job family involvement determination becomes essential as individuals having different roles at work and at home has different work life balance issues. A person who has to financially and non-financially (as well) cater to dependents has high personal life involvement than an individual with no dependents. An individual who has a very crucial and important nature of work, with no employee back up and no one as skilled available, has high job involvement. Moreover, the crucially of assignments, effect of employee absenteeism and presence of back up of employee again is a question that aims to discover the respondents view to the variable, **"job**

**Case Processing Summary**

|        |                       | N | %     |
|--------|-----------------------|---|-------|
| Cases  | Valid                 | 5 | 100.0 |
|        | Excluded[a]           | 0 | .0    |
|        | Total                 | 5 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

**family involvement."** The questions that are related to relationships with colleagues and boss are in fact a manifestation of the variable, **"Working relationships."** Employees spend considerable time at office and work life balance needs of affiliation and burden sharing seem to be effected by working relationships according to literature review. The questions relating to

W

W working hours, carrying work home etc. reflect the variable, **"Working hours."** This is very essential as discussed in literature review an individual has only 24 hours a day. Now a maximum amount of working people goes at work, commuting and even when they are home often many individuals are mentally still at office or carry work home. The work hours definitely play a role determining work life balance of the individuals.

**Proof of Instrument Validity:**

The instrument validity was checked through Cronbach alpha. The result was a 0.733 which reflects good internal consistency.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .733 | .709 | 33 |

**Pilot Test:**

The pilot test was carried out on 5% of the sample. Sample was 100; hence merely 5 respondents were eligible for pilot testing. The instrument was printed, copies made of it and then the researcher personally visited the elements i.e. employees of Islamic Banks at I.I Chundrigar Road, Karachi.

**Analysis:**

The following research questions have been answered and results analyzed:

**How does Family Involvement effect Work life Balance?**

This question has been answered by regression of the variables: Financial dependents and non-financial dependents, gender and marital status against financial and non-financial dependents possessing employees' timely assignment completion and quality of assignments. Since employees who are males or females have different roles at home and those who are married, divorced or separated also tend to have different sets of obligations. Not to forget the presence of financial and non-financial dependents or no dependents have different impacts on work life balance.

**How Significant is work life balance in contributing to retention?**

Retention can be judged by factors that lead the employees to switch jobs. Thus, the independent variables: financial dependents and non-financial dependents, gender and marital status have been regressed against: more time for family, Working relationships and flexible timings. Also working hours are regressed against switch job for time for family, time for friends, hobby and flexible hours.

**Are working hours and work load only bone of contention in regard with work life balance for Islamic Bank Employees?**

For this research question the independent variables: work more than the official hours, carry work home, Get work related calls out of office timings, Work on off-days/public holidays, have been regressed against the dependent variables: Feel upset about working hours, Working hours allow hobbies, time for family, time for friends and time for rest.

## How does Family Involvement effect Work life Balance?
## Financial dependents effect timely assignment completion:

**ANOVA[b]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | .449 | 3 | .150 | .095 | .962[a] |
| | Residual | 150.551 | 96 | 1.568 | | |
| | Total | 151.000 | 99 | | | |

a. Predictors: (Constant), Single/Married/Widowed/Separated, Gender F/M, Children/Elders/Both/None

b. Dependent Variable: Financial Dependents affects timely assignments

F value of .095 with significance .962 indicates an insignificant relationship between gender, marital status and financial dependents on timely assignment completion.

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b. Dependent Variable: Financial Dependents affects timely assignments

F value of .095 with significance .962 indicates an insignificant relationship between gender, marital status and financial dependents on timely assignment completion.

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | T | Sig. | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.199 | .709 | | 4.511 | .000 | 1.791 | 4.607 | | | | | |
| | Children/Elders/Both /None | -.056 | .121 | -.052 | -.466 | .642 | -.297 | .184 | -.033 | -.047 | -.047 | .821 | 1.217 |
| | Gender F/M | -.006 | .253 | -.002 | -.024 | .981 | -.509 | .497 | .003 | -.002 | -.002 | .979 | 1.021 |
| | Single/Married/Wido wed/Separated | -.076 | .179 | -.048 | -.427 | .670 | -.431 | .278 | -.027 | -.044 | -.044 | .837 | 1.195 |

a. Dependent Variable: Financial Dependents affects timely assignments

Beta of having financial dependents is highest suggesting it has most unique contribution, but Sig. of higher than .05 suggest none are making significant unique contribution.

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | T | Sig. | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.199 | .709 | | 4.511 | .000 | 1.791 | 4.607 | | | | | |
| | Children/Elders/Both /None | -.056 | .121 | -.052 | -.466 | .642 | -.297 | .184 | -.033 | -.047 | -.047 | .821 | 1.217 |
| | Gender F/M | -.006 | .253 | -.002 | -.024 | .981 | -.509 | .497 | .003 | -.002 | -.002 | .979 | 1.021 |
| | Single/Married/Wido wed/Separated | -.076 | .179 | -.048 | -.427 | .670 | -.431 | .278 | -.027 | -.044 | -.044 | .837 | 1.195 |

a. Dependent Variable: Financial Dependents affects timely assignments

Beta of having financial dependents is highest suggesting it has most unique contribution, but Sig. of higher than .05 suggest none are making significant unique contribution.

**ANOVA[b]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 2.660 | 3 | .887 | .561 | .642[a] |
| | Residual | 151.850 | 96 | 1.582 | | |
| | Total | 154.510 | 99 | | | |

a. Predictors: (Constant), Single/Married/Widowed/Separated, Gender F/M, Children/Elders/Both/None

b. Dependent Variable: Financial Dependents affects assignments quality

F again shows low statistical significance here.

**Coefficients<sup>a</sup>**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.201 | .712 | | 4.495 | .000 | 1.787 | 4.614 | | | | | |
| | Children/Elders/Both/None | -.053 | .122 | -.049 | -.437 | .663 | -.295 | .189 | -.005 | -.045 | -.044 | .821 | 1.217 |
| | Gender F/M | .140 | .254 | .056 | .551 | .583 | -.365 | .645 | .059 | .056 | .056 | .979 | 1.021 |
| | Single/Married/Widowed/Separated | -.208 | .179 | -.128 | -1.160 | .249 | -.564 | .148 | -.107 | -.118 | -.117 | .837 | 1.195 |

a. Dependent Variable: Financial Dependents affects assignments quality

Most unique contribution in case of quality assignments is that of marital status; however it is not a statistically significant unique contributor.

**ANOVA<sup>b</sup>**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 7.626 | 3 | 2.542 | 1.661 | .180<sup>a</sup> |
| | Residual | 146.884 | 96 | 1.530 | | |
| | Total | 154.510 | 99 | | | |

a. Predictors: (Constant), Children/Elders/Both/None, Gender F/M, Single/Married/Widowed/Separated

b. Dependent Variable: Non Financial Dependents affects timely assignments

Again statistically insignificance of Non financial dependents on timely assignment completion.

**Coefficients<sup>a</sup>**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.632 | .640 | | 5.675 | .000 | 2.361 | 4.902 | | | | | |
| | Gender F/M | .046 | .248 | .019 | .187 | .852 | -.446 | .538 | .026 | .019 | .019 | .998 | 1.002 |
| | Single/Married/Widowed/Separated | -.016 | .170 | -.010 | -.093 | .926 | -.353 | .322 | .061 | -.009 | -.009 | .900 | 1.111 |
| | Children/Elders/Both/None | -.248 | .116 | -.224 | -2.132 | .036 | -.478 | -.017 | -.221 | -.213 | -.212 | .900 | 1.111 |

a. Dependent Variable: Non Financial Dependents affects timely assignments

In this case Non financial dependents are a significant unique contributor as Sig is less than .05.Meaning Non financial dependents effect timely assignment to large extent.

**Coefficients^a**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.496 | .633 | | 5.521 | .000 | 2.239 | 4.753 | | | | | |
| | Gender F/M | .055 | .245 | .022 | .223 | .824 | -.432 | .542 | .028 | .023 | .022 | .998 | 1.002 |
| | Single/Married/Widowed/Separated | -.057 | .168 | -.036 | -.338 | .736 | -.391 | .277 | .021 | -.034 | -.034 | .900 | 1.111 |
| | Children/Elders/Both/None | -.193 | .115 | -.178 | -1.675 | .097 | -.421 | .036 | -.167 | -.169 | -.168 | .900 | 1.111 |

a. Dependent Variable: Non Financial Dependents affects assignments quality

Again Non-financial dependents do not have statistically significant unique contribution to assignment quality. But non-financial dependents have most contribution.

**How Significant is work life balance in contributing to retention?**
**Switch a job to give more time to family:**

**ANOVA^b**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 26.734 | 4 | 6.684 | 5.989 | .000^a |
| | Residual | 106.016 | 95 | 1.116 | | |
| | Total | 132.750 | 99 | | | |

a. Predictors: (Constant), Working hours allow you, Working hours allow you, Working hours allow you, Working hours allow you

b. Dependent Variable: Switch a job because more time for

High significance

**Coefficients**<sup>a</sup>

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | T | Sig. |
| 1 | (Constant) | 4.635 | .349 | | 13.288 | .000 |
| | Working hours allow you | -.133 | .158 | -.128 | -.839 | .403 |
| | Working hours allow you | -.455 | .187 | -.387 | -2.441 | .017 |
| | Working hours allow you | -.138 | .146 | -.140 | -.944 | .347 |
| | Working hours allow you | .191 | .186 | .186 | 1.026 | .308 |

a. Dependent Variable: Switch a job because more time for

TiMe for family is a significant unique contributor

**Coefficients**<sup>a</sup>

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.819 | .681 | | 5.607 | .000 | 2.467 | 5.171 | | | | | |
| | Gender F/M | -.140 | .237 | -.061 | -.590 | .557 | -.610 | .330 | -.063 | -.060 | -.060 | .975 | 1.026 |
| | Single/Married/Widowed/Separated | -.114 | .167 | -.076 | -.681 | .498 | -.446 | .218 | -.042 | -.070 | -.069 | .831 | 1.204 |
| | Children/Elders/Both/None | -.161 | .134 | -.157 | -1.198 | .234 | -.427 | .106 | -.109 | -.122 | -.121 | .602 | 1.661 |
| | Children/Elders/Both/None | .035 | .138 | .034 | .251 | .802 | -.240 | .309 | -.024 | .026 | .025 | .549 | 1.820 |

a. Dependent Variable: Switch a job because more time for

Financial dependents are a strongest unique contributor but not significant unique contributor.

**Coefficients<sup>a</sup>**

Coefficients<sup>a</sup>

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.271 | .666 | | 4.911 | .000 | 1.949 | 4.594 | | | | | |
| | Gender F/M | .216 | .232 | .095 | .931 | .354 | -.244 | .675 | .122 | .095 | .093 | .975 | 1.026 |
| | Single/Married/Widowed/Separated | -.087 | .164 | -.059 | -.532 | .596 | -.412 | .238 | .009 | -.055 | -.053 | .831 | 1.204 |
| | Children/Elders/Both/None | .089 | .131 | .088 | .679 | .499 | -.171 | .350 | -.040 | .069 | .068 | .602 | 1.661 |
| | Children/Elders/Both/None | -.228 | .135 | -.228 | -1.685 | .095 | -.497 | .041 | -.163 | -.170 | -.169 | .549 | 1.820 |

a. Dependent Variable: Switch a job because of working relationship with colleagues/boss

Non-financial dependents ones are most likely to switch or not switch jobs due to working relationships.

## 4.22 Switch job because of flexible working hours:

Coefficients<sup>a</sup>

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.026 | .705 | | 4.292 | .000 | 1.627 | 4.426 | | | | | |
| | Gender F/M | .286 | .245 | .119 | 1.166 | .246 | -.201 | .773 | .122 | .119 | .117 | .975 | 1.026 |
| | Single/Married/Widowed/Separated | .125 | .173 | .080 | .722 | .472 | -.219 | .469 | .112 | .074 | .073 | .831 | 1.204 |
| | Children/Elders/Both/None | -.138 | .139 | -.129 | -.996 | .322 | -.414 | .137 | -.138 | -.102 | -.100 | .602 | 1.661 |
| | Children/Elders/Both/None | .034 | .143 | .032 | .237 | .813 | -.250 | .318 | -.098 | .024 | .024 | .549 | 1.820 |

a. Dependent Variable: Switch a job because of

Mostly effected to switch a job due to flexible timings are one with financial dependents followed by gender.

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 4.773 | .545 | | 8.751 | .000 |
| | Working hours allow you | -.046 | .166 | -.042 | -.276 | .783 |
| | Working hours allow you | -.169 | .196 | -.138 | -.867 | .388 |
| | Working hours allow you | -.059 | .152 | -.058 | -.389 | .698 |
| | Working hours allow you | -.266 | .196 | -.248 | -1.361 | .177 |
| | Gender F/M | .095 | .226 | .040 | .421 | .674 |

a. Dependent Variable: Switch a job because of

Working hours is highly significant to switching jobs for flexible timings.

**Are working hours and work load only bone of contention in regard with work life balance for Islamic Bank Employees?**

**Feel upset about working hours:**

**ANOVA[b]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 45.670 | 4 | 11.417 | 13.970 | .000[a] |
| | Residual | 77.640 | 95 | .817 | | |
| | Total | 123.310 | 99 | | | |

a. Predictors: (Constant), Work on holidays, work more than official working hours, Carry work home, Get work related calls out of office timings

b. Dependent Variable: Feel upset about working hours

This model has a high statistical significance with F=13.9 and Sig. =. 000.

**Coefficients**[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | .944 | .274 | | 3.441 | .001 | .399 | 1.488 | | | | | |
| | work more than official working hours | .020 | .029 | .060 | .707 | .481 | -.037 | .077 | .229 | .072 | .058 | .910 | 1.099 |
| | Carry work home | .005 | .022 | .019 | .218 | .828 | -.040 | .049 | .209 | .022 | .018 | .899 | 1.112 |
| | Get work related calls out of office timings | .404 | .105 | .391 | 3.829 | .000 | .194 | .613 | .561 | .366 | .312 | .637 | 1.570 |
| | Work on holidays | .264 | .096 | .268 | 2.738 | .007 | .073 | .456 | .498 | .270 | .223 | .691 | 1.447 |

a. Dependent Variable: Feel upset about working hours

Those getting work related calls are significant unique contributor to feeling upset about work hours along with those working on holidays.

**Working hours allow hobbies:**

**Coefficients**[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 4.003 | .313 | | 12.810 | .000 | 3.383 | 4.624 | | | | | |
| | work more than official working hours | .025 | .033 | .075 | .770 | .443 | -.040 | .090 | -.054 | .079 | .071 | .910 | 1.099 |
| | Carry work home | -.026 | .026 | -.098 | -1.005 | .317 | -.076 | .025 | -.219 | -.103 | -.093 | .899 | 1.112 |
| | Get work related calls out of office timings | -.328 | .120 | -.316 | -2.726 | .008 | -.566 | -.089 | -.396 | -.269 | -.253 | .637 | 1.570 |
| | Work on holidays | -.131 | .110 | -.133 | -1.193 | .236 | -.349 | .087 | -.317 | -.121 | -.110 | .691 | 1.447 |

a. Dependent Variable: Working hours allow you

Those getting work related calls or don't are significant unique contributor to the time for hobbies they have.

## Working hours allow time for family:

**Coefficients**[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 4.034 | .275 | | 14.657 | .000 | 3.488 | 4.581 | | | | | |
| | work more than official working hours | .009 | .029 | .029 | .296 | .768 | -.049 | .066 | -.091 | .030 | .027 | .910 | 1.099 |
| | Carry work home | -.045 | .023 | -.196 | -2.006 | .048 | -.090 | .000 | -.295 | -.202 | -.186 | .899 | 1.112 |
| | Get work related calls out of office timings | -.294 | .106 | -.323 | -2.783 | .006 | -.505 | -.084 | -.384 | -.275 | -.258 | .637 | 1.570 |
| | Work on holidays | -.017 | .097 | -.020 | -.175 | .861 | -.209 | .175 | -.241 | -.018 | -.016 | .691 | 1.447 |

a. Dependent Variable: Working hours allow you

Those getting or not getting work related calls are most effected with time given to families.

## Working hours allow time for friends:

**Coefficients**[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.668 | .350 | | 10.490 | .000 | 2.974 | 4.362 | | | | | |
| | work more than official working hours | -.008 | .037 | -.022 | -.214 | .831 | -.081 | .065 | -.094 | -.022 | -.021 | .910 | 1.099 |
| | Carry work home | -.037 | .029 | -.136 | -1.308 | .194 | -.094 | .019 | -.203 | -.133 | -.129 | .899 | 1.112 |
| | Get work related calls out of office timings | -.146 | .134 | -.134 | -1.087 | .280 | -.413 | .121 | -.235 | -.111 | -.107 | .637 | 1.570 |
| | Work on holidays | -.102 | .123 | -.098 | -.831 | .408 | -.346 | .142 | -.210 | -.085 | -.082 | .691 | 1.447 |

a. Dependent Variable: Working hours allow you

Carry work home and time for friends has strong contribution though not significant.

## 4.35 Working hours allow time for rest:

**Coefficients<sup>a</sup>**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | | Correlations | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero-order | Partial | Part | Tolerance | VIF |
| 1 | (Constant) | 3.934 | .324 | | 12.143 | .000 | 3.291 | 4.578 | | | | | |
| | work more than official working hours | .008 | .034 | .023 | .230 | .819 | -.060 | .075 | -.070 | .024 | .022 | .910 | 1.099 |
| | Carry work home | -.037 | .027 | -.141 | -1.400 | .165 | -.090 | .016 | -.232 | -.142 | -.133 | .899 | 1.112 |
| | Get work related calls out of office timings | -.127 | .125 | -.121 | -1.017 | .312 | -.374 | .121 | -.280 | -.104 | -.097 | .637 | 1.570 |
| | Work on holidays | -.225 | .114 | -.226 | -1.975 | .051 | -.451 | .001 | -.324 | -.199 | -.188 | .691 | 1.447 |

a. Dependent Variable: Working hours allow you

Work on holidays can said to be a strong as well as statistically unique contributor to getting time for rest.

**Answers to questions:**

**How does Family Involvement effect Work life Balance?**

Overall family involvement alone **does not** statistically significantly effect work life balance.

**How Significant is work life balance in contributing to retention?**

Factors of time for family and flexible timings lead to retention depending on current work hour practices of organization (current). Gender seems to be unique significant contributor in switching job. Work life involvement both job and personal life doesn't contribute to retention. According to this research working hours seem to be the unique significant contributor.

**Are working hours and work load only bone of contention in regard with work life balance for Islamic Bank Employees?**

Yes, this has a strong significance and seems to be the sole bone of contention as whole model has high F and .000 Sig. Especially work related calls seem to be effecting work life balance most followed by work on holidays.

**Key Results:**

- Financial dependents and non-financial dependents effect timely assignments most
- Marital status most effects quality of assignments
- Non-financial dependents effect quality of assignments
- Financial dependents effect choice to switch job due to more time to family
- Non-financial dependents presence or absence adds to the ease of switching or not switching job due to working relationships at office
- Financial dependents effect choice to switch jobs due to flexible timings.

- Work related calls upset one's attitude towards working hours.
- Working on holidays also effects work life balance
- Work related calls solely cam effect time for hobbies
- Work related calls determines how much time is spent with family
- Working at home plays a role in effecting socialization with friends
- Working on holidays is a unique contributor and can by itself effect work life balance by non provision of rest or relaxation to an employee.
- Work life balance factors of working hours and time for family most effects retention.

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# IMPACT OF POSITIVE-NEGATIVE EFFECT OF LEARNING IN SECONDARY SCHOOL STUDENTS

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**Abstract**

*This study aimed to investigate effect of positive and negative effect on learning in secondary school students. It was hypothesized that learning is better in positive effect than in negative effect. Experimental study design was used to carry out this research. Our sample consisting of N=30 female secondary students (n=15 positive effect; n=15 negative effect), with an age range of 14–16, was selected from a Government high School from district Okara, by using purposive sampling strategy. Positive and negative effect were verbally induced in two groups of participants. Positive and Negative Effect Schedule (PANAS) (Watson, Clark, &Tellegan, 1988) and learning task devised by the researcher assessed the learning of participants were administered. Independent samples t-test was applied to find out the difference in learning between positive and negative effect induced groups. Findings exhibited that the group with positive effect had better learning than that with negative effect. Future suggestions are being discussed.*

Key words: Positive effect, Negative effect, Learning, secondary students

## Introduction

The present study was conducted to find out influence of negative and positive effect on learning in secondary students. "Mood indirectly influences an on-going and succeeding event. When a student is in a certain learning process, such as studying the material, concentrating in certain topics, understanding the lectures, memorizing and remembering some jargons or terminologies, and analyzing an experiment result, he/she influence by his/her mood states" (Febrilia &Warokka, 2011). In educational setting, there are certain factors that influence learning such as task difficulty, teachers' instructions, or the conditions provided for learning. Moreover, the process of learning may solely rely on the student as

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well, such as the student's cognitive ability; student's belief about his or her ability to perform on a certain task; evaluation of the task in terms of its importance, utility, and interest; and even the mood or effectivity states of the student including emotional reactions to the task (Reynolds, Miller, & Weiner, 2003). Certain effectivity states may hinder or enhance the information processing or learning procedures (Perry & Smart, 2007).Thus, this study aims to establish which effectivity states are appropriate for learning of secondary students in educational settings.

Kimble (1961) defined learning as relatively permanent change in behavior that results from experience and cannot be attributed to temporary body states induced by illness, fatigue, or drugs (as cited in Hergenhahn, 1976). It is a way of gaining understanding, comprehension, or mastery through experience (Hergenhahn, 1976), reorganization of cognitive field, change in behavior due to practice, the change in the probability of responses and acquiring new behaviors (Chance, 1979). Learning plays a central role in the language, rituals, attitude and beliefs, goals, personality traits (both adaptive and maladaptive) and perceptions (Morgan et al., 1993). Learning is influenced by multiple factors including cognitive, motivational, and

developmental and effectivity states. Effect is the communication of sentiment or feelings presented to others through facial expressions, voice tones, hand gestures, and other signs such as laughter or tears (Efklides & Petkaki, 2005). Effect can influence positively or negatively a persons' performance. It can facilitate or hinder learning process. Positive and negative effect are the mood dimensions and are opposite to each other (Watson, 2000). Positive effect is a mood dimension that consists of positive emotions such as excitement, self-assurance, and cheerfulness (Robbins, Judge, & Sanghi, 2010; Marsland, Pressman, & Cohen, 2007), feelings of energy, joy, alertness, and enthusiasm (Watson, 2000), pleasurable engagement with the environment such as happiness, joy, and contentment (Marsland, Pressman, & Cohen, 2007) joviality and self-assurance (Carr, 2004). Negative effect is a dimension of mood that consists of nervousness, stress, and anxiety (Robbins, Judge, & Sanghi, 2010), feelings of nervousness, guilt, and sadness (Watson, 2000) distress, discomfort, dissatisfied and depressed (Zanna, 2011).

Effectivity states are a significant determinant of how one evaluates the information around oneself (Parrott, 2001). It may also influence the learning process, recall of information, or performance on

certain tasks. Positive and negative effect can influence availability of cognitive concepts, styles of information processing, student's willingness to engage and persist in a task, and consequently the performance (Seel, 2010; Dai & Sternberg, 2004).

A growing body of literature have shown that positive effect increases a person's ability to organize ideas in multiple ways and access alternative cognitive perspectives and facilitates creativity (Bower, Monteiroa, & Gilligana, 1978; Branda & Opwisa, 2007; Brand, Reimer, & Opwis, 2006; Bryan, Mathur, &Sullivan, 1996; Efklides & Petkaki,2005; Garcia, Rogat, & Koskey, 2011; Gasper, 2003; Russ, 1998; Singer & Salovey, 1988; Zanna, Kiesler, & Pilkonis, 1970).

Bryan and Bryan (1991) conducted two studies to assess the influence of students' positive attitude on self-efficacy and math skills. "Findings showed that children in the positive-mood condition completed significantly more problems accurately than children in the no-treatment control condition. In addition, in the junior high and high school sample, students in the positive-mood induction condition expressed greater self-efficacy for math than students in the control condition".

Isen, Daubman, and Nowicki (1987) conducted four experiments to investigate if positive effect facilitated problem solving. Findings show that positive effect, induced by means of watching a few minutes of a comedy programs or by getting a small bag of candy, enhanced performance on two tasks that were regarded as requiring creative ingenuity. Firstly, negative effect was induced and secondly, subjects engaged in physical exercise were unsuccessful to produce relative improvements in creative performance.

Davis (2009) conducted a meta-analysis of 62 experimental and 10 non-experimental studies to evaluate the positive-mood-enhances-creativity generalization. Results demonstrated that positive mood enhanced creativity; the strength of that effect was contingent upon the comparative mood state (i.e., neutral or negative mood).

Brand, Reimer, and Opwis (2007) investigated to find out if positive and negative mood may obstruct or enhance information handling. "Experiments showed that negative mood impaired transfer effects and learning. Participants in a negative mood solved the transfer tasks less efficiently in the first experiment. While in the second experiment, same result was replicated with 80 participants selected from a training course for nurses. Moreover, attitude effected show if it was prompted before the learning phase; applicants in a negative mood needed more repetitions to reach the mastery level and also performed poorer in the transfer tasks, while there were no higher mood variances in this problem-solving phase."

The present study aimed to investigate the effect of positive-negative effect on learning in secondary students. Effect have strong influence on the daily life activities. Learning is strongly influenced by the mood under which the learning occurs. Positive mood facilitates learning while the negative moods can deteriorate earning process as it is reflected by above literature.

## Rationale

Effectivity states are important factors that may influence learning (Izard, Kagan, & Zajonc, 1984). Effect can influence the divergence and flexibility of thinking, cognitive performance and a student's thinking perspective. It has been established that certain effectivity states can enhance the academic learning and performance (Smart, 2010; Dai & Sternberg, 2004). Thus, this study investigates if the positive effect and negative effect have some facilitating or hindering effect on learning in educational settings. This study has implications in the educational setting as the teachers' instructions and classroom environment influence the effectivity states of students.

## Objective

To find out the effects of positive and negative effect on learning in secondary school students.

## Hypothesis

Learning is better in positive effect than in negative effect in secondary school students.

## Method
## Research Design

Experimental study design was used to measure the effect of positive negative effect on learning in secondary school students.

## Sampling Strategy

Purposive sampling strategy was used to select the sample

## Sample

The sample consisted of N=30 females secondary school students (n=15 for learning in positive effect; n=15 for learning in negative effect) was selected from Government High School from district Okara. Age range of the sample was 14-16.

## Inclusion criteria

Secondary school students of class 9th were selected.

Only English medium students were taken to avoid confounding due to medium of instructions as the language of all assessment measures used in the study was English.

Students having average and above average previous academic record, i.e., with 70% to 90% marks were selected to avoid confounding due to below average or outstanding achievers.

Only female students were taken to avoid confounding due to gender

Table 1

*Descriptive of Sample Characteristics (N=30)*

| Variables | *M* | *(SD)* | *f* | *P* |
|---|---|---|---|---|
| Age | 12.60 | (.72) | | |
| Birth Order | | | | |
| First | | | 12 | (40) |
| Middle | | | 60 | (60) |
| % in Previous Class | 77 | (6.36) | | |
| 70 – 80% | | | 22 | (73.33) |
| 81 – 90% | | | 08 | (26.67) |
| Number of Siblings | | | | |
| 1 – 3 | | | 22 | (73.33) |
| 4 – 6 | | | 08 | (26.67) |
| Number of Family Members | | | | |
| 6 and below | | | 21 | (70) |
| Above 6 | | | 09 | (30) |
| Family System | | | | |
| Joint | | | 12 | (40.0) |
| Nuclear | | | 18 | (60.0) |
| Father's Occupation | | | | |
| Govt. officer | | | 08 | (26.7) |
| Engineer | | | 06 | (20.0) |
| Business man | | | 05 | (16.7) |
| Other | | | 11 | (36.7) |
| Mother's Occupation | | | | |
| Housewife | | | 25 | (83.3) |
| Working woman | | | 05 | (16.7) |
| Family Income | | | | |
| Below 50,000 | | | 23 | (76.7) |
| Above 50,000 | | | 07 | (23.3) |

**Assessment Measures**
**Positive and Negative Effect Schedule**
Positive and Negative Effect Schedule (PANAS) by (Watson et al., 1988) was used to measure positive-negative effect. The scale consisted of 20 items; 10 items to assess positive effect (interested, excited, strong, alert, enthusiastic, proud, inspired, determined, active and alert), and 10 items for the assessment of

negative effect (distress, upset, guilty, scared, hostile, irritable, ashamed, nervous, afraid)

Watson (1988) reported chronbach alpha of Positive Effect Scale 0.86 to 0.90 and of the Negative Effect Scale, 0.84 to 0.87. Each item of the instrument is rated on a five points Likert scale with 1 representing 'very slightly' or 'not at all' and 5 representing 'extremely'. According to the scoring instructions of the instrument, the scores of positive effect items and those for negative effect are added separately. The scores for positive or negative effect items can range from 10-50, with higher scores representing higher level of positive or negative effect and lower scores representing lower level of positive or negative effect.

## Learning Task

Learning task devised by the researcher was used to measure the learning of students after reviewing syllabus of 9th class. The learning task consists of 20 items; each item is a statement, containing an idiom, which the participant has to convert into simple English according to the meaning of that idiom learnt in the learning task. Each item was scored as 1 for a correct response and 0 for an incorrect response.

## Procedure

After taking permission from authorities of school two different sections of class 9th were selected. The researcher reached the school in time allocated for the experiment.15 out of 60 students from one of the allotted sections were randomly selected for positive effect treatment condition.15 out of 59 students from the other allotted section were selected for negative effect treatment condition. After giving detailed instructions, experiment was initiated with positive and negative effect induction. Participants treated with positive effect condition were praised and encouraged by their teacher and the researcher also had pleasant conversation with them. Participants in negative effect treatment condition were scolded by their teacher. The teacher also told the students that she would be taking their test right after the experiment and the results would be shown to their parents. As a manipulation check, the participants were given Positive and Negative Effect Schedule (PANAS) right after the mood induction procedure, on which they mentioned their current effectivity levels. Then the participants were instructed that they would be given a learning task consisting of 40 idioms along with their meanings. They had to memorize the meanings in 20 minutes after which they would take a test based on the learning task. Participants learnt the task with keenness. After 20 minutes sheets of learning task were collected.

Afterwards, the researcher instructed the participants about the learning test that consisted of 20 items. Each item was statement, containing an idiom, which the participant had to change in simple English according to the learnt meaning of the idiom. Tests were taken back after

the allotted time. The experiment completed in 1 hour.

As the experiment ended, the participants were briefed about the purpose of research, and were warmly thanked for their cooperation.

**Statistical Analysis**

Statistical Package for Social Sciences version 16.0 was used for data analysis. Independent sample t-test was applied to measure the difference in the performance on the learning tasks of the groups treated with positive and negative effect conditions.

**Results**

The present study aimed to investigate the effects of positive effect and negative effect on learning in secondary school students.

Table 2

*Descriptive of Positive Effect, Negative Effect, and Learning*

*Note*: M= mean and SD= standard deviation Table 3

| Variables | *M* | *SD* | *A* |
|---|---|---|---|
| Positive Effect | 39.33 | 5.59 | .60 |
| Negative Effect | 17.70 | 6.19 | .76 |
| Learning | 9.50 | 6.63 | .94 |

Table 3

*Comparison of Learning in Positive Effect and Negative Effect*

| Variable | Positive Effect (n=15) | | Negative Effect (n=15) | | | | 95% CI | | |
|---|---|---|---|---|---|---|---|---|---|
| | *M* | *SD* | *M* | *SD* | *t* | *p* | *LL* | *UL* | Cohen's d |
| Learning | 14.60 | 4.97 | 4.40 | 3.25 | 6.66 | .00 | 7.06 | 13.34 | 2.42 |

Independent sample t-test was performed to see difference in learning performance between two groups. Table 4 shows that there is a significant difference in learning between the groups induced with positive effect and negative effect. Thus, the results exhibit that participants with positive effect showed better performance on learning test as compared to participants induced with negative effect. Hence, positive effect enhanced learning. Moreover, the value of Cohen's d shows a large effect size.

**Discussion**

Effect is considered to be the most basic element of feeling and often involves evaluation of a stimulus good or bad. Effect has two main dimensions positive and negative effect (Watson, Clark & Tellegen, 1984). Positive effect include the expressions like interested, excited, strong, enthusiastic, proud, alert, inspired, determined, attentive, and active while expressions distressed, upset, guilty, scared, hostile, irritable, ashamed, nervous, jittery, and afraid constitute negative effect (Synder & Lopez, 2007). Learning is the continuous process of transforming information and experience into knowledge, skills, behaviors, and attitudes (Cobb, 2011). In the current study the learning which was assessed after the induction of positive and negative effect is related to academic task.

It was hypothesized that learning is better in positive effect than in negative effect. The hypothesis is supported as the results showed that students in positive effectivity states performed better on the learning test than those in the negative effectivity states. This result provided evidence which was consistent with the previous researches (Efklides & Petkaki, 2005; Garcia, Rogat, & Koskey, 2011; Gasper, 2003; Hirt et al., 1996; Russ, 1998; Singer & Salovey, 1988; Zanna, Kiesler, & Pilkonis, 1970) Studies by Davis (2009); Hettenaa and Ballifa (1981); Bryan and Byan (1991); and Bryan, Mathur, and Sullivan (1996) showed that positive effect leads to better learning and performance; while Brand, Reimer, and Opwis (2007) concluded in their study that negative effect hinder learning. Moreover, Isen, Daubman, and Nowicki (1987); Baas, De Dreua and Nijstada, (2008); Branda and Opwisa (2007); and Gasper (2003) observed in their researches that learning is improved in positive effectivity states and is deteriorated in negative effectivity states.

The results of this study were verified by the findings of Masters, Barden, and Ford (1979) who suggested that the pre-school children induced into a positive mood learned shape discrimination task more quickly than children in negative and neutral mood. Moreover, Nadler, Rabi, and Mind (2010) suggested in their study that the participants in positive mood condition performed better than those in neutral or negative mood conditions in classifying stimuli from rule-described categories.

Findings of the study indicated that students in negative effectivity stated failed to perform better on the learning test. This conclusion was validated by the

results of Potts, Camp, and Coyne (1989) who demonstrated that non-dysphoric individuals benefited from elaborative encoding in recall performance whereas dysphonic individuals did not. Moreover, Lee and Sternthal (1999) established that positive mood enhances learning in relation to a neutral mood.

From the findings of the study it may be concluded that effectivity states play a momentous part in the learning processes in secondary school students. It was established that positive effect might facilitate learning through better recall, more cognitive flexibility, and improved concentration levels, making greater cognitive resources available to the students in their educational settings. Furthermore, it was recognized that negative effect was the potential cause of deteriorated learning in secondary school students due to poor concentration and recall.

## Limitations

The Positive and Negative Effect Schedule (PANAS) contained vocabulary that was difficult for the students to understand. A subjective procedure for mood induction was applied.

## Suggestions

Greater sample size which is homogeneous on the basis of IQ, as it is a better measure of one's level of understanding, should be taken. Indigenous assessment measures for measuring positive and negative effect should be developed so as to eliminate the potential language barriers. Assessment of learning should be done on various aspects including a collection of different formats of items, so as to establish a broader view of facets of learning that are influenced by effectivity states. Standardized and objective mood induction procedure should be applied. Dimensions of effectivity states that are appropriate in the educational settings should be investigated.

## Implications

This study has strong implications in the educational settings and especially for the secondary school students who are in a phase of understanding and analyzing complex ideas as beginners. The scope of the study should be exercised as an awareness platform in the academic institutions for better learning and enhanced performance of students. This study also guides the teachers and instructors to imply innovation in their teaching method so as to develop the interest of students in their studies.

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# CRITICAL ANALYSIS OF MARSHAL MCLUHAN'S IDEAS

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**Abstract**

    *The effort of Marshall McLuhan to explain the ecosystem of our modern media is tainted by his failure to understand the significance of socio-historical context. The episodic view he presents of history carries its reader from pre-alphabetic tribal people to the people of electronic era through 'probes', 'mosaics' and 'a toolkit approach' to see media. Print, beyond doubt, ushers alphabets to extreme phase and detribalizes and de- collectivizes men by raising the visual power of alphabet to highest intensity of definition. The individuating power of the phonetic alphabet cannot be denied, however, the book of McLuhan appears to be misunderstanding media because of the non-sequiturs and exaggerations used for the relegation of auditory and sensuous complexity to the background and because of the visual homogenizing of experience of print culture.*
**Keywords:** Ecosystem; Episodic; Pre-Alphabetic Tribal People; 'Probes'; 'Mosaics'; A Toolkit Approach; Detribalizes; De- Collectivizes; Intensity of Definition; Individuating Power; Non-Sequiturs; Homogenizing of experience

## Introduction

    The classic expose of Marshall McLuhan on mass media adds to lexicon coinages such as 'the medium is the message' and 'the global village'. Marshall McLuhan's 'understanding of Media' provokes the reexamination of mass assumptions and sensibilities regarding communication; thus making his book the most influential of intellectual scene; however, every review be it of Commonweal or of Nicholas Carr acknowledges its brilliance as well as its infuriating incoherence. Multi-disciplined approach of McLuhan's initiates us into the pleasure of negotiating the world of media with the quotes of James Joyce and Shakespeare; however, there are moments when readers felt like reading cult literature, and these feelings are because of the failure of McLuhan to guard against the perils of multi-disciplined approach.

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This article is not an attempt to deal with nonlinear style and mosaic description that define book as mind-bending, gnomic, and oracular and make people say that 'the book of McLuhan defies summary' through the distillations provided by so many authors, nor it seeks to impose coherence by understanding what and how McLuhan is saying. This article is neither interpretative nor pedagogical; it is the critical evaluation of the sloppy scholarship of certain part of a book that begins with the acknowledgment that work of McLuhan contains not the morsels but the substantial food for thought and that makes his book worth the effort of reading. This article is an attempt to pluck plausible ideas to expose reasoning errors in formulating arguments; and aspects of the method by which the argument proceeds. This article examines the logical fallacies and intellectual inconsistencies; unsupported explanatory hypotheses and underlying assumption for drawing parallels and conclusions that weakened the strengths of his many assertions and as importantly the 'magical naiveté of proposed causalities that transforms media into a catch-all and contagious "mana".

## The Most Influential Book

The insights of the Canadian philosopher Herbert Marshall McLuhan, CC (July 21, 1911 – December 31, 1980) was so significant in the technical and the human process of information and communication that his understandings became not only one of the cornerstones of the study of media studies("Programming: Getting the Message, 1976) but also made McLuhan

the fixture in media discourse in 1960s( Plummer, Kevin 2011). The perception of academic circles, however, started turning unfavorably toward him in the 1970s (Stille & Alexander, 2000) but the advent of internet has stimulated interest in the work of McLuhan (Beale & Nigel 2008).

Marshall McLuhan burst upon the intellectual scene with his most influential book Understanding Media: The Extensions of Man (1964) that began with his words: "After three thousand years of explosion, by means of fragmentary and mechanical technologies, the Western world is imploding" this book was the response to his deep disappointment to the way people interacted with new media: "we live mythically and integrally ... but continue to think in the old, fragmented space and time patterns of the pre-electric age" (Marshall & McLuhan, 1964).

Understanding Media: The Extensions of Man (1964), a pioneering study in media theory, gave world the terms such as 'global village' and 'the medium is the message' and saw the World Wide Web three decades before it came into being (Levinson & Paul 1999).

## The Perils Of Multi-Disciplined Approach

It is interesting to analyze the way success stories of one discipline are received by the other disciplines. The wonders of technology made the conquest of a moon possible; one may analyze the poetry and prose of the post-conquest period to see the impact of the victory of science on the use of the word moon as the metaphor for

beauty. It is, however, different from multi-disciplined approach to subject as followed by McLuhan in describing the impact of technical extension of consciousness on collective consciousness and intuitiveness.

Multi-disciplined approach has its own benefits and perils. It is really fascinating to see literary giant describing how mechanization influenced our thinking in linear terms and enabled us to see life as a series of causes and effects. Description of McLuhan is fascinating not only because of the depth, but also because of the words and the way they are put together.

Reading McLuhan helps us to look at media in a different light; however, cognitive science and social psychology require hard evidence as the support for claims; and if McLuhan talks about cognitive science and social psychology, he must follow the norms of discipline. The sloppiness of some parts of a book is embarrassing because of the outrageous claims with no evidence and becomes more embarrassing when he defends the lack of evidence by stating that he needs not to apply scientific methods of hypothesis and experimentation because he is from the humanist tradition.

Aphoristic statements of McLuhan come with a pinch of humor and flash of wit; the double entendre imparts beauty to his description of things; however there are moments when readers are not sure that ideas he presents are literal or metaphorical and that makes prose embarrassingly terrible for a scientific text and a book appears to be filled with distorted facts or with facts those are not facts.

Below are Excerpts from 'Understanding Media, the Extensions of Man'; followed by critical dissection.

## 'The Gadget Lover: *Narcissus as Narcosis'*

'The Greek myth of Narcissus is directly concerned with a fact of human experience, as the word Narcissus indicates. It is from the Greek word narcosis, or numbness. The youth Narcissus mistook his own reflection in the water for another person. This extension of himself by mirror numbed his perceptions until he became the servomechanism of his own extended or repeated image…. He was numb. He had adapted to his extension of himself and had become a closed system'.

Now the point of this myth is the fact that men at once become fascinated by any extension of themselves in any material other than themselves. There have been cynics who insisted that men fall deepest in love with women who give them back their own image. Be that as it may, the wisdom of the Narcissus myth does not convey any idea that Narcissus fell in love with anything he regarded as himself. Obviously he would have had very different feelings about the image had he known it was an extension or repetition of himself. It is, perhaps, indicative of the bias of our intensely technological and, therefore, narcotic culture that we have long interpreted the Narcissus story to mean that he fell in love with himself, that

he imagined the reflection to be Narcissus!' (P36)

We are not Narcissus. We are in love with media because it our own reflection (media is the extension of our senses) but we are not like young Narcissus because we never mistake our own reflection, nor the extension of ourselves by mirror numbs our perception until we become 'the servomechanism of our own extended or repeated image', we want media to reflect not only what we are but also what we wish to be. We want media to capture our flight of fancy, our projection into the distant future and media comply through science fiction.

### 'Media as extensions of man'

'Physiologically, man in the normal use of technology (or his variously extended body) is perpetually modified by it and in turn finds ever new ways of modifying his technology. Man becomes, as it were, the sex organs of the machine world, as the bee of the plant world, enabling it to fecundate and to evolve ever new forms. The machine world reciprocates man's love by expediting his wishes and desires, namely, in providing him with wealth' (P46).' We modify media by being modified by it. Media as the extended body of our selves extends our thinking, thus making us 'the sex organ of the machine world, enabling it to fecundate and to evolve ever new forms'. Media extends our capabilities of visualization and this extension extends media as we probe deeper the inherent possibilities of media and envisage the new forms of media.

### The medium is the message

'The medium is the message because it is the medium that shapes and controls the scale and form of human association and action. The content or uses of such media are as diverse as they are ineffectual in shaping the form of human associations. Indeed, it is only too typical that the content of any medium blinds us to the character of the medium' (P9)

The famous aphorism 'The medium is the message' means the form not content should be analyzed for their effects on audience. Medium cannot work if message has no force of its own. Message is determined in a sense by medium as potent message may be less provocative and may stir lesser than expected number of people if medium is not appropriate to it. The potency of message cannot blind us to the character of the medium nor can the potency of medium blind us to the content of medium.

### 'Media as metaphors'
### 'All media are active metaphors in their power to translate experience into new forms.' (P57)

Language makes it possible in the field of imagination what is impossible in the field of experience. If Marshall McLuhan intends to imply that active metaphors have the power to make everything possible in the field experience so it is not the case, even the language can make things possible only in the field of imagination what is impossible in the field of experience.

Media translate imagination into forms; minus technology, the imaginative

interpretation of the abstract concepts such as hate, love, hunger, thirst in so many forms would not have been possible. People conceive ideas and words convey them, and media work as the vehicle, thus media makes all that is possible in the field of imagination possible. It is, however, possible that as mesmerizing power of word can lead one to an idea, so the enormous possibilities technologies contain for the actualization of conception stimulates thinking in ever new directions. People do not experience everything, one can imagine the pangs of hunger without being hungry, and man can identify with a woman in feeling the jealousy she harbors for another woman with her husband. If new forms are translation of experience so one must accept that one has experience of so many forms, something that is impossible and if this is what must be so every creative genius has to be poor enough to express the pain of hunger and has to alter himself physically to depict the perception of opposite sex. Media does not translate experience, it, as the matter of fact, translates imagination.

 'The typewriter fuses composition and publication, causing an entirely new attitude to the written and printed word....Seated at the typewriter, the poet, much in the manner of the jazz musician, has the experience of performance as composition.... The machine is like a public address system immediately at hand. He can shout or whisper or whistle and make funny typographic faces at the audience (P260)'

If writer does typing instead of writing his imagination after succeeding to find words he deems appropriate for expression, he fuses composition and thinking; the draft of his then goes to the press and the press fuses composition and publication. Jazz musician is not the author of words to be for becoming a jazz musician as he is evaluated for his voice. Poet needs not to be composer, nor he needs to have the experience of performance as composition as he is evaluated for ideas he conceives, for the words he choose and for the pattern he chooses to put them together to externalize his perception of things. A poet can hire a person and dictates him his ideas; poet continues to be a poet even if a person writes or types instead of a poet. The distinction of a poet lies in creating words and of a musician in singing words. Poet can rarely be composer, and a musician can rarely be the author without ceasing to be what they are.

**"Hot" and "cool" media**

 'Different media invite different degrees of participation on the part of a person who chooses to consume a medium. Some media, like the movies, were "hot"—that is, they enhance one single sense, in this case vision, in such a manner that a person does not need to exert much effort in filling in the details of a movie image. TV is cool because it requires more effort on the part of the viewer to determine meaning, and comics, which due to their minimal presentation of visual detail require a high degree of effort to fill in details that the cartoonist may have intended to portray. A movie is "hot",

intensifying one single sense "high definition", demanding a viewer's attention, and a comic book to be "cool" and "low definition", requiring much more conscious participation by the reader to extract value.[Page56]

"Any hot medium allows of less participation than a cool one, as a lecture makes for less participation than a seminar, and a book for less than a dialogue."[Page57]

Hot media usually, but not always, provide complete involvement without considerable stimulus. For example, print occupies visual space, uses visual senses, but can immerse its reader. Hot media favor analytical precision, quantitative analysis and sequential ordering, as they are usually sequential, linear and logical. They emphasize one sense (for example, of sight or sound) over the others. For this reason, hot media also include radio, as well as film, the lecture and photography.

Cool media, on the other hand, are usually, but not always, those that provide little involvement with substantial stimulus. They require more active participation on the part of the user, including the perception of abstract patterning and simultaneous comprehension of all parts. Cool media include television, as well as the seminar and cartoons. The term "cool media" as emerging from jazz and popular music and, in this context, is used to mean "detached."(Page58)'

The first part of the series of program is not because all of sudden some creative producer had an idea to broadcast a certain program. Program in the first place is designed because people want to hear certain things and continue to modify itself in the light of feedback from audience. McLuhan believes that if ears are saturated with information so audience have not much role in the construction of message by filling in gaps of sense; McLuhan then owes an explanation for the popularity and power of radio from Hitler to Rush Limbaugh . The concept of Hot and Cold media divides media into binary classification but interestingly McLuhan's hot and cool exist on a continuum and are measured on a scale than viewed as dichotomous terms

'The mass adoption of book-reading produced literacy and communication; but the Irony of Technologies is a society of 'isolated minds' skeptical about the 'external world' and set in opposition to it.[Pag88]'

A person can walk alone in a group because of his different orientation from the rest. Isolated mind is created by the set of beliefs; people can be far despite physical proximity and can be near despite physical farness. People those are neighbors for centuries can be far apart because of the difference in perception of and on life; and people scattered throughout the world are tied in the bounds of love and brotherhood and are nearer to each other than neighbors because of the common values. People need not to read books to know that they are different from or similar to each other because this is something they learn through their upbringings. Books promote a greater understanding of other human beings, thus

bring people closer (those have cultural similarities) and create greater cultural harmony as People living in one isolated part discover through books that people living in some other isolated part are like them.

The phrase 'isolated minds' needs interpretation; if phrase 'isolated minds' suggests self-absorption, so books those produce addiction to reverie, dreamlike musings or day dreaming can do so if readers opt for them; and definitely all readers will not be reading such books. If the phrase 'isolated minds' suggests minds set in opposition to each other so books must create cultural chaos or mental mayhem by offering readers various different philosophies and each reader follows different philosophy; but here again isolated minds are grouped together; for example, 100 readers read 10 different philosophies; 10 readers read one and 10 read another and so on; even if we have such even distribution we have 10 groups and each group is isolated from other but closely integrated.

## Stretching of term, contradiction and exaggeration

Creating the overarching term is the welcome practice as it succinctly incorporates various aspects of a thing in a word or phrase; however the Marshall McLuhan's overarching term 'medium' conflates vehicle with the internal code, and worse his overemphasis of technology as the agent of change is at the cost of usage content of a given message make of technology.

McLuhan is right to say that 'the wheel extends our feet' because we cover much greater area with greater speed without exerting ourselves and 'phone extends our voice' as our words are travelling to far-flung areas, but his description is limited when he says 'television extends our eyes' because T.V does not produce only documentaries, nor limited to capturing the way people live. This limitation of McLuhan stands in a sharp contrast to his concept of media as active metaphor.

If everything as McLuhan contends is 'technologically effected' and 'technologically determined' so media is the cause of every other cause and consequently religion or culture is reduced to effects.

## Conclusion

The eclectic style of McLuhan has the praise-worthy elements for its post-modern sensibilities and must as well be appreciated for its suitability for virtual space; however the efforts to deconstruct McLuhan's effort to perceive media in relation to socio- historical context are stymied by the style of his argument. The book of McLuhan is uniquely valuable in offering the sweep and depth of the socio-cultural changes from illiteracy to beyond print; however, it shows indifference to some scholarly details and precision. We see in McLuhan the ingraining of lineal, sequential habits, but more destructive is the extreme conclusion he has drawn of gravitational effect of new technologies on cognition which in turns as he irrationally believes 'fosters a mentality that gradually

resist any but separative and compartmentalizing or specialist outlook'.

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# THE INFLUENCE OF PARTICIPATIVE LEADERSHIP STYLE AND WORK RELATED STRESS ON EMPLOYEE JOB PERFORMANCE: THE CASE OF PRIVATE UNIVERSITIES IN LAHORE

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## Abstract

*The objectives of this research are to investigate the impact of participated leadership style and work related stress on employee job performance in private universities of Lahore. In this research, "cross sectional data" is considered and analyzed. The population of this study is derived from private sector universities of Lahore. The target population in this study is categorizing into four categories such as professors, associate professors, assistant professors and lectures. Data is collected by using Stratified 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) Parker and DeCotiis (1983); Wiedower, K.A (2001). Questionnaires were administered to 230 respondents, 216 were received and 210 were perfect for further analysis. Data is analyzed through demographics expressions, descriptive analysis, reliability test, and correlation and regression analysis. Empirical results of this study showed that participative leadership style has a positive and significant impact on employee job performance. In addition, work related stress is also appeared to be positively and significantly effecting employee job performance, thus both study hypotheses (H1 and H2) are supported.*

*Keywords*:  Participated Leadership Style, Work Related Stress, Employee Job Performance, Private Universities, Path Goal Theory, Education Sector

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## 1.    Introduction

The human resource is valued as a requisite ingredient that away the productivity in an organization. Now a day, in the existing era of vigorous changes, employees are considered as the most inestimable head to grasp and sustain the competition in an organization (Usman et al.; 2014). The phenomena of an organization depicts that employees are wretched with so many problems at their workplace which consequently effect their relative performance level. Unfavorable and unpleasant circumstances in job environment and workplace deteriorated the employee's efficiency (Northouse, 2007). Leadership styles and work related stress both jointly effect the efficiency and performance of employees at workplace. Moreover the outcome of employees who are dissatisfied with their leader's style cannot match the quality of work and performance level with the employees who are highly satisfied with their leader 'style. Similarly the consequences of stressful employees can not contest the performance level and work quality with employees having less stress at work.

This research substantially has ample focused on three factors; these are participative leadership style, work related stress and the employee job performance in an organization. These factors conduct noteworthy weight while constituting organization's overall performance and consequences.

The dependent variable of this study is employee job performance. Job Performance is viewed as a necessary determinant for organizational effectiveness and success. According to John P. Campbell (1990) "job performance is an individual's personal distinctive value or something a single person does for his job". Employee performance is "the level of productivity of an individual employee on several job-related behaviors and outcomes" (Babin, B. B. 1998). Employee performance means that an individual victoriously accomplished the tasks and duties which are designed and assigned by an organization.

This research work take into account two focal factors which effects the job performance of private universities' employees. These are participative leadership style and work related stress respectively.

In the last few decades, Leadership is viewed as an important determinant of organizational effectiveness and employee job performance (Tample, 2002). Leadership is defined as the relationship between the leader and subordinates that make sure the completion of subordinates' tasks and the achievement of organizational goals that are directed and formulated by leader (Mintzberg;1990). Johnson (2004) suggested that educational institutions are important because they are suppliers of education, training, expertise and personnel to industry. In education sector, leadership plays a vital role and it is an essential subject for study and research. Path goal theory introduces four

classifications of leadership styles. These are directive, supportive, participative, achievement oriented leadership styles (Silverthorne, 2001). This research opted role of participative leadership style in its analysis.

Participative leaders consult with their subordinates, they fetch their ideas and opinions and appreciate and adjust their employee's suggestions into decision making process (Northouse, 2013). Participative leader take opinions of his employees and he accepts the contribution of his employees in his decision making process regarding the wellbeing of an organization, so this two way participation or involvement of ideas and suggestions from leader to employees and from employees to leader ensures the optimum wellbeing of an organization, hence this leads to better performance of employees within the organization and ensures the organizational prosperity. This leadership style ensures the self confidence among the subordinates and they do their best at job. Participative leadership is appropriate when subordinates don't want autocratic leadership (Lussier & Achua, 2010).

By Composing the element of work related stress in an organizational study especially in Pakistan would confer precise know how of this factor and would also be lucrative in dealing with its bad effects and dismal consequences in an organization, thus by idealizing this phenomena a variety of betterment can be ensure in employee performance. The concept of work related stress is being analyzed in organizational literature as an organization ensures its investment in terms of resources and time and in case of a dismal consequence of work related stress the employee job performance depreciates significantly. Preliminary (Selye, 1936) manifested the key concept of stress in to the life science. The HSE (Health Safety Executive Uk) defines stress as an unpleasant outcome due to unfavorable pressure which comes in the way of an individual and pushes him out of the peaceful condition. It arises when situation seems to be out of control of the person (Mackay, Cousins et al., 2004).

Stress can be classified as positive stress (Eustress) and negative stress (Distress). According to Simmons, B.L. and Nelson, D.L. (2001) Eustress is the form of stress that is positive, favorable, useful and beneficial. It seems challenge full to the people. This form of stress manifests both meaningful pressures such as (i-e challenge and opportunities). While, on the other hand *Distress* is an unbroken series of rigid feelings like being depressed, exploited and overburdened regarding responsibilities. Work related stress adversely effects the commitment and effectiveness of employee at workplace (Jimmieson et al., 2004).There are often ineffective physical and psychological retaliations which proceed when the conditions of the work do not adjust with the capacities, anticipations, skill, limited means and potentials of the employee (NIOSH, 2002).

## 2. Problem Identification & Rationale of Existing Study

In so many developing countries like Pakistan education sector faces so many problems. One of them is problems faced by employees of education sector (i-e professors, associate professors assistant professors, and Lecturers). Teaching staff faces many problems above of all are issues related to leadership styles and work related stress issues are at hit list of education sector (Selye H., 1936). According to Eyal & Roth (2011) there are many external factors in the educational setting that create obstacle for the educational staff thereby effecting their motivation, performance, comfort level, and increase the stress levels. Work related stress effects health, 50-80% of mental illness is related with stress (Jamal & Baba, 2000). According to Daft, R.L (2005) leadership styles significantly effect job performance of administrative staff and teachers in education sector, employees face problems related to poor leadership styles such as poor composition of directive, supportive, participative and achievement oriented style. If the teaching staff works under stress free conditions along with improved management strategies and administration and engage themselves actively in their work then they can deliver better lectures and directions to students.

For this reason, it is essential to focus on continuous change in management strategies and administration for better outcomes hence education sector will show remarkable performance by employing reasonable measures of coping with stress level which is possible through effective leadership behavior Khalid et al, (2012). As limited studies are conducted on this perspective in Pakistan , so this study is being conducted to figure out the effects of participative leadership behavior and work related stress on the job performance of employees of private educational institutes (i.e. universities) of Lahore.

## 3. Objectives of the Study

Following are the objectives of the current study:

- To investigate the impact of participative leadership style on employee job performance in private universities of Lahore.

- To investigate the impact of work related stress on employee job performance in private universities of Lahore.

## 2. Literature Review

### 2.1 Participative Leadership Style

Participative leadership style has been discussed for considerable reasons. Several research works have demonstrated that participative leadership style has a strong influence on employee job performance. An analysis of a study deduced that employees having higher level positions at work such as managerial positions exhibits more emphasis on control over work while, on the other hand, employees having lower levels at

work exhibits more value to the quality relationships with supervisors and co workers (e.g., Cohen, 1992; Kalleberg & Griffin, 1978; Ronen, Lingoes, & Aranya, 1979; Ronen & Sadan, 1984). Participative leadership style can be attached to EJP at different hierarchical levels. Participative leadership style may opt motivational mechanisms for their managerial subordinates at work place. PLS is very effective to enhance the EJP by practicing managerial staff and by empowering employees at their utmost capacity. Through PLS or employees get the feeling of gratitude as employees are being treated fairly by their leaders (e.g., Jung & Avolio, 2000; Pillai et al., 1999). Moreover, this attribute trigger respect and accomplishment among employees (Bijlsma & van de Bunt, 2003) and this behavior put a great degree of trust in supervisor.

## 2.2 Work Related Stress

According to Rose (2003) staff faces higher level of stress due to longer working hours and ignoring their appetite for performing better. Hanif (2004) found out the contrast between the terms "stress" and professor/ teacher stress". Most of the people working in educational institutions complain that their coordinators don't bother for their career advancement goal. Similarly their coordinators don't figure out their duties and tasks, and they don't give any kind of proper guideline regarding their duties to perform. So, this perplexing situation put forward stress among faculty members of educational institutes. Stress is a negative emotional experience which effect the behavior of a person against the complex and challenging task" (Brook, 1973). Workload is considered as a main factor of work related stress among employees of organizations (Franch and caplon, 1972); (Margolis et al 1974) and (R. Anderson, 2003). Workload refers to the anxiety of job assignments. It is a cause of mental stress for subordinates (Robbins, 1996). "The workplace is indeed an important source of stress for employees because they spent reasonable time in their respective job places" (Adams, 1980). There are many other factors of work related stress deduced by researches (Overload, being in an innovative role, role vagueness, lack of feedback, lack of adapting with quick technological change, , career growth and un pleasant environment (Franch and Caplan ,1972; Margolis et al, 1974 ; Russek and Zohman, 1958).

## 2.3 Employee Job Performance

Job performance is a function of ability, skills and knowledge (Bergmann, B.R 1986). Herzberg observed that if the motivational factors are met, the employee becomes motivated and hence performs higher. Diener, E & Diener, M. (1995) defined motivation as "the psychological process that gives behavior purpose and direction to behave in a specific manner to achieve specific needs. "The set of processes that arouse, direct, and maintain human behavior towards attaining some goal" (Greenberg &Baron, 2003). Basset-Jones, N. & Lloyd, G.C.

(2005) defined that there are two sets of employees (lazy and hard/ambitious employees). With lazy employees representing theory X, hard and ambitious workers representing theory Y. According to him the lazy employee should be motivated to increase performance in an organization so that productivity of organization can increase.

## 3. Research theory/ Conceptual Framework

Employee job performance is significantly effected by *work related stress* and *participative leadership style* classified under path goal theory. Participative leadership style is first independent variable. Through Participative leadership behavior employees get the feeling of gratitude as employees are being treated fairly by their leaders (e.g., Jung & Avolio, 2000; Pillai et al., 1999). Furthermore, second independent variable of this research work is work related stress; empirical analysis shows that work related stress also has a significant influence over the employee job performance.

**Research Model**
**Figure 1:** Following model shows the research model of existing study, it clearly described the relationship among dependent and independent variables and their effects. It shows that employee job performance is effected by participative leadership style and work related stress.

**Independent Variables:**          **Dependent Variable:**

## 4. Significance of existing study relevant to the contributions

Education sector plays a vital role in literary development of a country so it is in dire need to check the effectiveness of educational institutions, and to enhance the quality of education sector (Wallace et al. 2009). Analysis of this study will draw attention to the organization's management to know the importance of job performance of their workers for the success of the organization.

Styles of leaders in institutions have a stronger impact on the employees in various ways. Leadership styles play a vital role in increasing EJP, and these can be carefully be adjusted to produce a strong impact on EJP (Obiwuru et al., 2011) This study inspects the influence of PLS on work performance of employees of private universities in Lahore.

There are few studies on the topic of PLS and WRS in the education sector (Khalid et.al, 2012). Therefore this study will make a contribution in this area.

For an institutional prosperity and growth it is very essential that its employees must experience stress free atmosphere, since stress free atmosphere leads to enhance employee performance. So, this study will contribute betterment in education sector.

Furthermore, this study signifies the EJP of private universities of Lahore, so it will be able to figure out the actual problems faced by the academic staff and it will also be able to put forward suggestions, recommendations and solutions for their betterment.

## 5. Hypothesis development

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

- **H1: "***Participative Leadership style has a significant and positive impact on employee job performance".*

- **H2: "***Work related Stress has a significant and negative impact on employee job performance.*

## 6. Methodology

**6.1 Research Design:** Keeping in view the past studies in the field of participative leadership style and work related stress "*cross sectional design"* is considered (Sikandar, 2013).

**6.2 Target Population:** The target population in this study is categorize into four categories such as professors, associate professors, assistant professors and lectures working in private universities of Lahore.

**6.3 Sample Size:** This study is conducted in private universities of Lahore having sample size of 230 using response to item theory (Tanaka 1987) i.e No of item 23*10. *A total of 230 questionnaires were circulated.* 216 were received, *14* questionnaires were left and 6 questionnaires were discarded due to missing data. Questionnaires were sent to the respondents personally. The purpose of sending the questionnaires personally

is to get better response from the respondents. 210 questionnaires were ready for Analysis.

**6.4 Sampling Technique:** The sampling frame for this research is the academic staff of private universities having business department according to the list available on official website (Chartered Universities by HEC). **"***Stratified random sampling***"** technique is used. This research took private universities of Lahore as a whole population and makes four strata, means dividing the whole population into four subgroups such as professors, associate professors, assistant professors and lecturers than 230 participants were selected randomly from each stratum. Furthermore, Strata sample sizes are determined by the proportionate stratification formula.

**6.5 Questionnaires Design:** Questionnaires to carry out this research are adopted from Dessler and House (1974); Parker and DeCotiis (1983); Wiedower,K.A.(2001). Participative leadership style scale is adopted from Dessler and House (1974) 5-item scale.

Work related stress scale is adopted from Parker and DeCotiis (1983) 13-item scale. Employee job performance scale is adopted from Wiedower, K.A.(2001) 5-item scale.

**6.6 Scale of Measurement:** Five points "Likert Scale" is applied to enter the responses of the targeted population into SPSS.

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

**7. Findings**

**7.1 Reliability Analysis**

CA (Cronbach'Alpha) technique is applied to check the reliability/feasibility of the data. As stated by Nunnally & Bernstien (2010) data is usable and reliable if its Cronbach alpha is more than 0.60. Overall reliability of the data is .836. It shows that study data is reliable and can be used for further research.

**Table 1**

 **Reliability**

| Variables | Cronbach Alpha | No of items |
|---|---|---|
| Overall reliability | 0.836 | 23 |

Demographic profile is a report in which age, gender, qualification, designation and

experience of the respondents are recorded. Before going to further analysis,

this part will discuss demographic profile    of respondents.

**7.2 Demographics Respondents**
**Table 2**
**Age of the Respondents**

| Age | Frequency | Percentage % |
| --- | --- | --- |
| 20-25 | 30 | 14.3 |
| 25-30 | 82 | 39.0 |
| 30-35 | 55 | 26.2 |
| 35-40 | 26 | 12.4 |
| 40-45 | 12 | 5.7 |
| 45-50 | 1 | .5 |
| More than 50 | 4 | 1.9 |
| **Total** | **210** | **100.0** |

**Figure 2**



age of the respondents
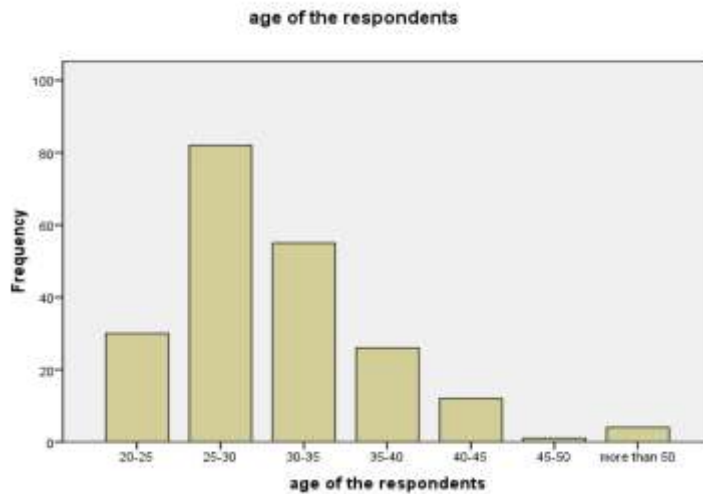
The above table and diagram shows age of the respondents. It indicates that major set of the respondents is round about 39 % under the ages of 25-30 years having 82

respondents. While minor set of the respondents is round about 0.5 % under the ages of 45-50 years having only 1 respondent.

**Table 2**
**Gender of respondents**

| Gender | Frequency | Percentage % |
|--------|-----------|--------------|
| Male | 94 | 44.8 |
| Female | 116 | 55.2 |
| **Total** | **210** | **100%** |

**Figure 3**



gender of the respondents
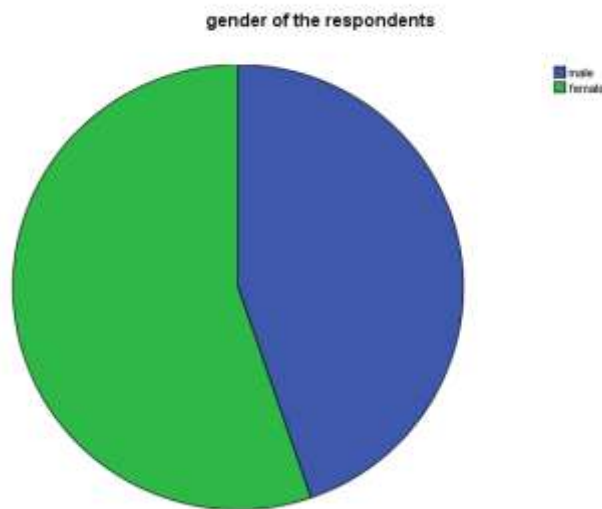
Above table and diagram shows that there are 94 male and 116 female respondents. Percentage of female employees in private universities is more than the percentage of male employees.

**Table 3**
**Qualification of Respondents**

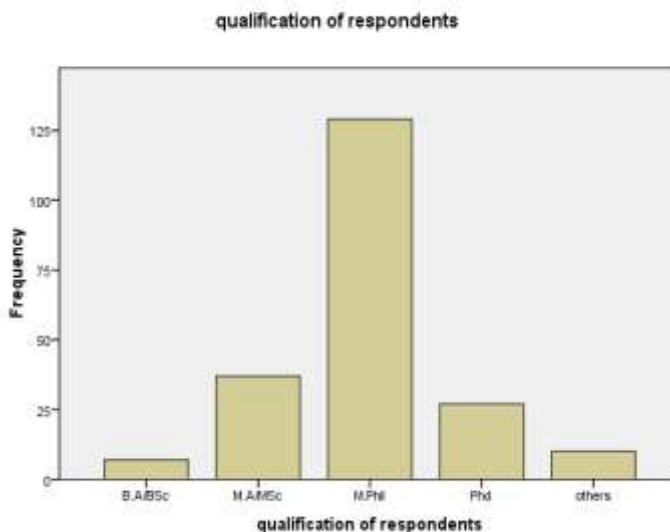| Qualification | Frequency | Percentage % |
|---|---|---|
| B.A/B.Sc | 7 | 3.3% |
| M.A/M.Sc | 37 | 17.6 % |
| M.Phil | 129 | 61.4 % |
| Phd | 27 | 12.9 % |
| Others | 10 | 4.8 % |
| **Total** | **210** | **100 %** |

**Figure 4**

qualification of respondents



Table and graph of qualification of respondent depicts the qualification in terms of B.A/B.Sc, M.A/M.Sc, M.Phil, Phd and others. Majority of employees are having M.Phil qualification.

**Table 4**
**Designation of Respondents**

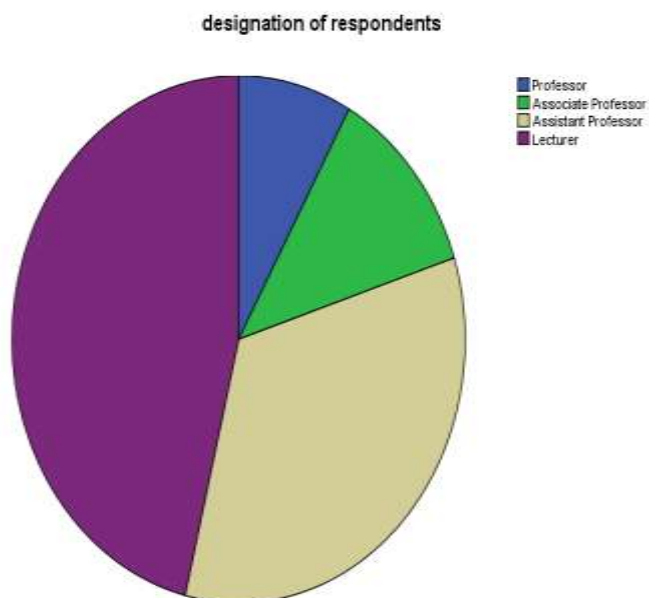| Designation | Frequency | Percentage  % |
|---|---|---|
| Professor | 17 | 8.1 |
| Associate Professor | 25 | 11.9 |
| Assistant Professor | 71 | 33.8 |
| Lecturer | 97 | 46.2 |
| **Total** | **210** | **100** |

**Figure 5**



designation of respondents

Table and diagram shows designation of
respondents. According to it majority of
the respondents are lecturer.

**Table 5**
**Experience of Respondents**

| Experience | Frequency | Percentage % |
|:---:|:---:|:---:|
| 1 Year | 34 | 16.2 |
| 1-5 Years | 103 | 49.0 |
| 6-10 Years | 41 | 19.5 |
| 11-20 Years | 21 | 10.0 |
| 21-30 Years | 5 | 2.4 |
| Others | 6 | 2.9 |
| **Total** | **210** | **100.0** |

**Figure 6**



experience of respondents in this university
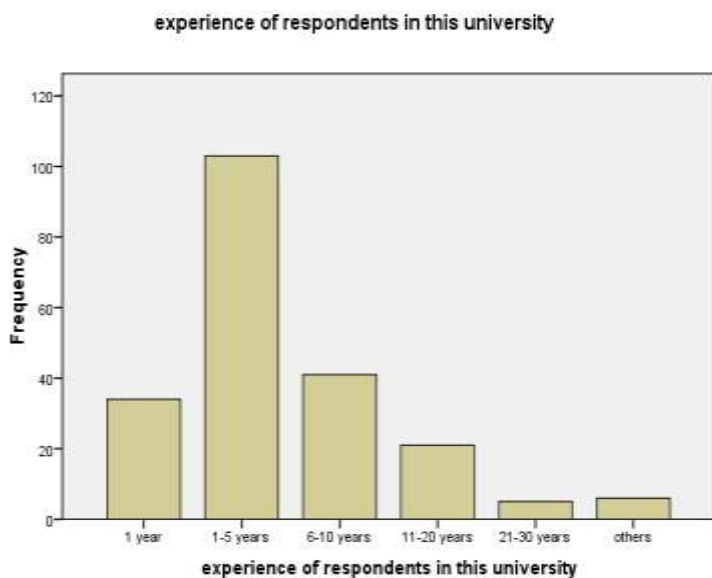
Majority of the respondents lies in the range of 1-5 years of job experience.

### 7.3 Descriptive Statistics

To examine the response rate descriptive analysis is applied.

**Table 6**

| Variable | N | Minimum | Maximum | Mean | Std. Deviation |
|----------|-----|---------|---------|--------|---------------|
| PLS | 210 | 3.80 | 5.00 | 4.4257 | .23943 |
| WRS | 210 | 1.15 | 4.77 | 2.8480 | .78610 |
| EJP | 210 | 1.80 | 4.60 | 3.5000 | .47813 |

**7.4 Correlation Analysis**

Before conducting regression analysis **"Pearson Product-Moment Correlation Analysis"** is employed. It is "*A measure of the strength of a linear association*

*between two variables*". Table 8 shows that participative leadership style and work related stress both variables are positively and significantly correlated with employee job performance.

**Table 7**

**Correlation**

|  | PLS | WRS | EJP |
|--|-----|-----|-----|
| **PLS** | 1 | | |
| **WRS** | .250[*] | 1 | |
| **EJP** | .183[**] | .135[**] | 1 |

**7.5 Multiple Linear Regression Analysis**

**Regression analysis** is a statistical process for estimating the relationships and impact among variables. Multiple Linear Regression Analysis is used to test the hypotheses of the existing study. This technique is used to analyze the impact of more than one independent variables (i-e PLS and WRS) on one dependent variable (EJP). SPSS results of the multiple linear regression analysis of participative leadership style and work related stress and their influence on employee job performance are presented in regression model given below.

**Table 9**

**Model Summary**

| Model | R | R Square | Adjusted R |
|---|---|---|---|
| Regression | .617 | .381 | .372 |

The model showed that value of R = .617 its value implies a strength of relationship between the observed and actual values of the dependent variable. Value of R2 is .381 which indicating that almost 38 % of the variation in (EJP) is explained by participative leadership style and work related stress.

**Table 10**

| Model | F | Sig |
|---|---|---|
| Regression | 5.794 | .004 |

**ANOVA**

The overall F-test determines whether this relationship is statistically significant. The ANOVA table tests the acceptability of the model from a statistical perspective. Here the P value for the F-test of overall significance test is .004 and it is less than significance level of 0.05. Hence it is concluded that PLS and WRS has a significant impact on EJP and model provides a better fit.

**Table 11**

**Coefficients:**

| Model | Un-Standardized Coefficients β | Standardized Coefficients β | T | Sig |
|---|---|---|---|---|
| **Constant** | 1.609 | | 2.625 | 0.009 |
| PLS | .373 | .187 | 2.757 | 0.006 |
| WRS | .325 | .140 | 2.064 | 0.040 |

**The regression equation for Regression Model**

$$EJP = 1.609 + .373 (PLS) + .325 (WRS)$$

**Interpretation of Beta Coefficients & Hypothesis Testing**

An un-standardized β value of PLS .373 ($p<0.05$) is an indication of a significant and positive relationship between PLS and EJP. It implies that for one unit increase in PLS will lead to .373 units increase in EJP while holding other independent variable (WRS) constant in the model. The standardized Beta value is .187 it shows that PLS has a considerable influence power on EJP. PLS is significant because its p-value (.006) is less then alpha level of 0.05, which indicates that this is statistically significant. Thus, we accept hypothesis (H1).

An un-standardized β value of WRS .325 ($p<0.05$) is an indication of a significant and positive relationship between WRS and EJP. It implies that for one unit increase in WRS will lead to .325 units increase in EJP while holding other independent variable (PLS) constant in the model. The standardized Beta value is .140 it shows that WRS has a low influence power on EJP then PLS. WRS is significant because its p-value (0.040) is less then alpha level of 0.05, which indicates that this is statistically significant. Thus we accept hypothesis (H2).

**8. Results & discussions**

Data is analyzed through reliability test, demographics expressions, descriptive statistics, correlation analysis and regression analysis. Results are discussed in detail according to study objectives and hypothesis.

**Study Objective 1:**
"To investigate the impact of participative leadership style on EJP in private universities of Lahore".

In order to accomplish this specific objective regression analysis has been used in SPSS to investigate the impact of PLS on EJP. To obtain this objective, hypothesis **H1** was formulated. Multiple linear regression analysis supported the hypothesis (**H1**) and confirmed that participated leadership style has a significant and positive impact on EJP. Results in Regression analysis shows that PLS is significant because its p value (.006) is less then alpha level of 0.05, which indicates that it is statistically significant. Moreover, correlation analysis also shows that PLS is positively and significantly correlated with EJP.

Our findings are also consistent with previous research work. Several research works have shown that participative leadership style has a strong influence on employee job performance. Participative leadership is very effective to enhance the

employee job performance by practicing managerial staff and by empowering employees at their utmost capacity. Through Participative leadership style employees get the feeling of gratitude as employees are being treated fairly by their leaders (e.g., Jung & Avolio, 2000; Pillai et al., 1999). Effects of PLS on EJP are analyzed through two theoretical models, these are motivational and exchange based model, the motivational model states that when subordinates is given more chances to participate in decision making process and when subordinates is given work rewards (Conger & Kanungo, 1988; Thomas & Velthouse, 1990) then it will improve work performance of employee. While on the other hand, the exchange based model holds that participative leadership style just assures its subordinates that he has a confidence in his subordinates, thus this type of behavior develops respect and trust among subordinates regarding their leader, and will lead to greater their performance at work place (Dirks & Ferrin, 2002).

Moreover, this attribute trigger respect and accomplishment among employees (Bijlsma & van de Bunt, 2003) and this participative behavior put a great degree of trust in supervisor. An analysis of a study deduced that employees having higher level positions at work such as managerial positions exhibits more emphasis on control over work while, on the other hand, employees having lower level at work exhibits more value to the quality relationships with supervisors and

coworkers (e.g., Cohen, 1992; Kalleberg & Griffin, 1978; Ronen, Lingoes, & Aranya, 1979; Ronen & Sadan, 1984).

One study explains that employees with short time period respond more positively to PLS (Huang, Shi, Zhang & Cheung, 2006). Huang, X et al, (2010) has proved positive influence on participative leadership style and employee job performance. Studies by Conger & Kanungo, (1988); Thomas & Velthouse, (1990) and Dirks & Ferrin, (2002) also confirmed the positive impact on both variables.

### Study Objective 2:

"To investigate the impact of work related stress on employee job performance in private universities of Lahore".

In order to accomplish this objective regression analysis has been used in SPSS version 0.16 to investigate the impact of WRS on EJP. To obtain this objective, hypothesis *H2* was formulated. Multiple linear regression analysis supported the hypothesis (*H2*) and confirmed that work related stress has a significant but positive impact on EJP. Regression analysis shows that WRS is significant because its p value (0.040) is less then alpha level of 0.05, which indicates that it is statistically significant. Moreover, correlation analysis also shows that WRS is positively and significantly correlated with EJP.

Our study has found positive impact of WRS and EJP, so this positive relationship between WRS and EJP is also

confirmed by previous literature work. According to Anderson, (2003) stress prevails almost in every work place and organization, organizations have become extreme sensitive because of WRS, and WRS has significant effects on EJP.

The way in which Robbins (2004) has defined WRS reveals that WRS also has a positive value and it is not just a bad thing when it motivates a person to use his full potential. Some stress can be bad, and some can be good (HSE Health Safety Executive Uk). Fogarty in (1996) revealed that Stress can be classified as positive stress (Eustress) and negative stress (Distress). *Eustress* is the form of stress that is positive, favorable, useful and beneficial. It brings energy in a positive way. "Eustress may prove as a source of motivational skill to expertise one's tasks and attain his goals. It seems challenge full to the people, this kind of stress is like new roads to discover with full of energy and optimism, this form of stress manifests both meaningful pressures such as (i-e challenge and opportunities). Eustress reinforces employees with a positive manner; it inspires workers to perform well in accordance with the given tasks and predetermined goals of organization.

## 9. Conclusions

This research has planned to investigate the influence of PLS and WRS on EJP. This study had achieved the research objectives. Findings showed that study's both hypothesis H1 and H2 are supported. Both tend to effect EJP 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.

## 10. Contribution to Existing Literature

A few research studies have been conducted in Pakistan in the context to check the influence of PLS and WRS on EJP, in a single comprehensive model (Khalid et.al, 2012). Therefore this research has made a significant contribution in this regard.

Empirical results of this study have much material which contributes to the existing literature work. For instance, PLS has a significant impact to enhance the performance of private universities 'staff. While, Work related stress positively effect EJP. WRS creates a challenging and motivational power among employees and reinforces them to give their best at job. Both of the results contribute to the existing literature.

## 11. Study Implications

Existing study implies that participative leadership is very effective to enhance the EJP by practicing managerial staff and by empowering employees at their utmost capacity. The relationship between PLS and EJP can't be deny. Study confirmed that PLS has a significant and positive impact on EJP.

On the other hand study implies that WRS is not always a bad thing. Findings show that WRS has a positive impact on EJP because it motivates a person to use his full potential. Positive stress is favorable, useful and beneficial at workplace. It brings energy in a positive way. It is considered as a source of motivational skill to expertise one's tasks.

## 12. Limitations

***Firstly***, this study mainly focused on education sector (universities) in Lahore. ***Secondly***, the survey data was collected from academic staff of one city only that is Lahore because of shortage of resource and time. ***Thirdly***, because of time and financial constraints, Time horizon of cross sectional is used in this study in which data is collected in single point of time. ***Fourthly***, this study is restricted to only Private Sector University's and targeted only academic staff of business departments. ***Fifthly***, all results are based on information provided by the respondents so the prejudice and potential biasness of people is involved. ***Sixthly,*** survey questionnaire was use to collect data from the respondents. Other methods e.g. interviews, structured or unstructured, focus group, can be used to collect more authentic data.

## 13. Future Directions/ Recommendations for Future Study

Future directions are as follow:

***Firstly***, the current study has been conducted in one city only. To enhance the validity & reliability of this study, further research can be done in other cities of Punjab and country's other provinces. ***Secondly***, this study has used cross sectional data, longitudinal research design can be adopt by the future researchers to check the relationships among variables. ***Thirdly***, this study is restricted to education sector only, it is recommended to do research on other sectors of the city (i-e energy sector, industrial sector, agriculture sector, business sector, trade sector etc) to check their results too. ***Fourthly***, to draw more generalize and valid results, future researcher can also increase the sample size of the study. ***Fifthly***, current study has used EJP as dependent variable and PLS and WRS as an independent variables. So, future researchers can do research on other leadership styles and WRS with other variables like job satisfaction, employee commitment, employee turnover, gender discrimination/gender difference, job insecurity etc. ***Sixthly,*** questionnaire technique is used in this study for collecting data. Other methods of collecting data like interviews (structured or unstructured), focus group etc. can be use to draw different results. Therefore future researchers can use other methods for collecting data and can compare their results. ***Seventhly,*** this study is restricted to private sector only, it is recommended to do research on both public and private sector. REFERENCES

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# Business Theology of Hassan Sheheryar Yasin a Renowned Pakistani Fashion Designer: Analysed Through His Interviews

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## Abstract

*The present study will analyse the newspaper interviews of one of the most eminent Pakistani fashion designer Hassan Sheheryar Yasin, also known as HSY. This research aims at going deep into the ideologies, values and societal trends set by the leading personas through the language they select to empower and showcase them as brand. Hidden Themes and meaning with reference to individual, power and society will be examined and discussed thoroughly. As Pakistani fashion industry is a flourishing avenue it is beneficial to understand the important underlying motives. The palpable themes stemming from the critical analysis of the discourse were timelessness, classic and Elegant Fashion fusion endeavor, believing on fate, modern women perspective, self-appraisal, self-reliance and satisfaction, success and achievements, strong business, conservation of culture and concern for community. Seven interview scripts were taken from online fashion magazines websites. The six scripts from online resources were studied in-depth qualitatively by using critical discourse analysis technique based upon Norman Fairclough's assumptions. HSY emerged as strong cosmopolitan exercising great insight based driving force to bind conservative fashion ideologies and modern needs together.*

**Keywords:** Fashion Designer, Discourse Analysis, Self-Appraisal, Strong Business, Conservation Of Culture

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# Business Theology of Hassan Sheheryar Yasin a Renowned Pakistani Fashion Designer: Analysed Through His Interviews

## Introduction

Pakistani fashion industry has gained a strategic importance over time. Many strong fashion firms have evolved. Pakistani Fashion Industry has been recognised throughout the world due to its versatile designers, models, and fashion shows. (Khan, et. al. 2015). The evolution of conventional merchandizing to the couture designing, the fashion schools has eased in expediting the boom in the fashion cult. Now, Pakistani fashion designers have emerged as international fashion personas and trend setters and arose as global competitors.

The language of media and media fronts has great powerful influence over the ideologies and beliefs of the followers as well as the social trends. Hatim and Mason {(1997) as cited in

This paper analysis the role of constructed ideologies in the Language of the fashion designers.

Hassan Sheheryar Yasin, known as HSY, is a Pakistani fashion designer whose fashion collections are admired in the international market. He was a much prised student of Pakistan School of Fashion Design class of 2000. Yasin has been reported in one hundred most influential people in Pakistan in a book by (Jalandhari, 2014). He is in connection with the La Chambre Syndicale De La Couture Parisienne in France at present. HSY have an honors degree in couture and is currently on the board of directors and the executive committee of the fashion institute. Hassan Shehryar had

hosted a prime-time talk show "Tonite" with HSY on a TV channel Hum Sitaray. Starting in 1994 as a fashion choreographer, HSY worked both as a choreographer and designer in various shows within Pakistan and international shows including Dubai, London, New York City and Toronto (Sana, 2013). Yasin's own Fashion label was introduced in the year 2000. Starting as a bridal and formal wear couture house, it became one of Pakistan's most recognized fashion labels and employs over three fifty people and six stores internationally (including Dubai), with the flagship housed in Lahore. In 2003, Karachi-based Diva Magazine placed Yasin on the cover of their "Most Powerful People" issue and as one of their 10 "Faces of the Year". Yasin introduced a jewellery line under the HSY in 2007. Having spent the early part of his life in New York, Lahore and Karachi, Sheru's creations have retained the indelible mark of fusion peppered with Eastern sensibilities (Qamar, 2015). He also runs an event management company and is the Pakistani brand ambassador for international brands like Porsche, Ponds and Toy Watch. HSY has an unflinching drive towards success.

The analysis is based on Norman Fairclough's assumptions in critical discourse analysis, stating that "ideologies reside in texts" that "it is not possible to 'read off' ideologies from texts" and that "texts are open to diverse interpretations" (1995).

## Objective of the study

The research intends to highlight the use of language for the sake of gaining power and importance in the Society and specifically in our local Fashion Arena.

## Significance of the research

The significance of the study resides in the augmentation of understanding of societal patterns of Pakistani fashion world through the linguistic manifestation as radiated by the governing agents of the field. HSY, a well-known designer, is a part of numerous national and international fashion forums and has emerged as a consistent successful manipulator of the value configuration of Fashion horizon because he acclaimed a variety of followers around the world. The findings may promote the prevailing trends as set by him and also serve as catalyst for the upcoming twists. Overall, the language as used by HSY tends to influence the values, ideologies and roles in the society.

## Rationale of the study

Hassan Shehryar Yasin is Pakistani fashion industries most celebrated and famous versatile designer, an insight into his view point would provide us with his hidden aims, values and motives regarding his fashion business. It will also shed light on the societal concerns of our Pakistani designers particularly Hassan Shehryar. This effort of analysing the interviews of HSY will reveals the motivating factors and goals for which he is expanding his business.

## Methods

The methodology employed for analysing interviews was critical discourse analysis. This technique provides us with an opportunity to discover the hidden themes and meanings in text and talk, and reveal the conscious and unconscious societal problems. According to Batstone, who claims that "critical discourse analysis seeks to reveal how texts are constructed so that particular (and potentially indoctrinating) perspectives can be expressed delicately and covertly; because they are covert, they are elusive of direct challenge, facilitating what Kress calls the 'retreat into mystification and impersonality" (1995). Critical Discourse Analysis started in the late 1980s, it has become well-known as an approach for the analysis of text and discourse that is unified. This approach is known for not only describing but also explaining and critically assessing the critical role of text and talk in creating, maintaining, and legitimating inequality, oppression, and injustice in society (Leeuwen, 2015).

Critical Discourse Analysis is generally a shared perspective on doing linguistics, semiotic or discourse rather than being homogenous model or a school or a paradigm (Van Dijk, 1993).

The main objective is to perceive language use as social practice. The speakers of language use it along with a set of cultural, psychological and social frameworks. Critical discourse analysis accepts this social context and studies the connections between textual structures and takes this social context into account

and explores the links between textual structures and their function in interaction within the society. It should be eminent that the relationship is bi-directional. Not only the language use is effected by its grounded-ness within certain frame of cultural or social practice, but also the use of language guides and shapes the social and cultural context it finds itself in. The one element of Critical discourse analysis by which it is distinguished from other forms of discourse analysis lies in its characteristic of 'critical'. "Critical implies showing connections and causes which are hidden; it also implies intervention, for example providing resources for those who may be disadvantaged through change" (Fairclough, 1992). It is necessary to expose the deep meanings, since they are not visible to the involved individuals, owing to this reason they cannot be fought against.

The interview of Hassan Shehryar were taken from 6 different websites and a critical discourse analysis was conducted to analyse the apparent and connotative meaning within the discourse.

## Analysis and discussion

Major themes that emerged from the interviews were self-Appraisal and satisfaction, success, concern about culture, timeless, classic, and elegant fashion, modern Women, skills of designer, believe on fate, no spare time, and social and community service. The themes are discussed below along with verbatim from the interview experts.

## Self-Appraisal and Satisfaction

In his interviews HSY expresses a desire to be something very special and out of this world. Struggle and success is the ideology of statements. He seems to thinks about himself as a passionate and obsessive individual, especially about his work. He appraises and acknowledges his own abilities on several occasions and in various ways. Talking about self-confidence, personality, love for fashion, love for creativity, and competitive person etc. He mostly talks about himself in acknowledging perspective and perhaps giving credit to his qualities for success. He said in one of his interview:

"I wanted to be able to live and do what I was passionate about. I wanted to do more than just be a model. I wasn't going to sit and do a desk job. Fashion is something I always wanted to do. I like to see women in beautiful clothes. What better way to do it than do it yourself? I have always loved fashion and that's something I wanted to do since the age of five! I have always had an obsession with dress designing."

According to Galinsky clothes have a cognitive effect on the wearer and the perceiver as well. This cognitive effect results from a symbolic meaning attached to the clothing along with real wearing of clothing (2012). This phenomena of controlling the symbolic meaning by designing dresses for the customers over their mind is satisfying for the designer. This aspiration make him a successful fashion designer who wants to be

surrounded by beautiful women. In another interview he says that traveling inspires him and give him ideas for work. He gets his inspiration from small things, colors and hues of the monsoon season.

 *"I love work, I enjoy it... I don't even see it as working. Only two things I live for... work and travel. I have an obsession for seeing the world. I want to see every city in the world, from crazy places like some small little city in China to Kenya and Nairobi, which I haven't been to, but I'm dying to. I don't care, I want to see everything. I work, and then I run away, and I come back with all these ideas and I work some more."*

*Another revealed theme is great obsession with his work. The sense of achievement coupled with works of personal interests leads to such involvement.* He expresses his love for traveling. Being a fashion designer traveling is very important. As it a good way to understand the local culture, traditions and demand of people, making it easier to market the product according to the societal expectations of the local people. The desire to travel and see the world also signifies for the understanding of the world as a whole.

## Success and achievements

Hassan is an achievement oriented person, he has a strong desire to excel as he dearly prises his achievements which is clearly evident in his interviews.

 *"During that time I decided not to throw away my career and become someone conventional. The government of Pakistan has just appointed me in the*

*Board of Directors of the school as well and in the Executive Committee. HSY is the winner of Lux style Fashion designer of the year award 2005-6."*

 "Eye of the storm" this is the remark that HSY wants his brand to be among his competitors. The competition and desire to be above all others is evident in the phrase. Among the hurricane and sensationalism of fashion, Hassan Sheheryar Khan wants his brand to be the focus point "eye of storm" in fashion industry.

 *"I believe every single designer has a different role when viewing fashion. At HSY we always feel that if fashion portrays a slot of crazy hurricane competed with the sensationalism of fashion trends then we want HSY to be the eye of the storm. I'm proud to claim that our pret wear now competes with most brands in the market in terms of price but have that same signature style and elegance. I design for men and women of different age groups."*

He has a very successful business and the traveling toward establishing a flourishing business is evident in the expression. The year 2000 was the turning point for his business as he started his own brand.

*"Eleven Years and 206 Fashion Shows. In 1994, when I was doing my A-levels, I got really serious about it and decided to go for it. I started directing fashion shows. When I graduated from the Pakistan School of Fashion Design, I*

*worked for a couple of designers for a few months, but I wanted to do my own thing so I started my label at the end of 2000. We started in 2000 with one employee and now we have over 300 people working for us and we have stores in Lahore, Karachi, studios in Dubai and London."*

**Strong Business**

Yasin expresses a strong desire for expanding his well-established business and launching new business line also incorporating online sales. To cater the foreign customers and providing their orders is again a different aspect of selling overall contributing to his business. Future plans and expansion projects are mentioned in his interview.

*"My clients from as far as the US, Norway and France can now place their orders online, completely hassle-free. E-commerce has become an essential part of every business these days and made our lives as a brand much easier. There are a lot more projects in the pipeline, some collaborations and some expansion of retail networks, etc. We will update all our fans as things develop."*

In another place he say about his Middle East cliental:

*"We have a strong clientele in the Middle East. I'm proud to claim that our pret wear now competes with most brands in the market in terms of price but have that same signature HSY style and elegance. I design for men and women of different age groups. Basically, a retail business will run anywhere in the world but just*

*now it is difficult, economically, because the whole world is going through so many changes."*

**Conservation of Culture**

The designer talks about eastern culture and an passionate desire for its conservation. He expresses his love for eastern culture and traditions. Clothing is one of the visible cues that reflect believes, customs, traditions and history of a society. Through attire, people exhibits their social and cultural identities (Kuma-Kpobee, Power & Otieno, 2008). Edensor (2002) also suggests that clothing is a marker cultural identity and is worn in national ceremonies or cultural activities to express identity. Attire is one of the material cultural artefacts. This artefact could be manipulated unintentionally or intentionally ensuring their alliance with the particular ethnic group or nation's values and beliefs. The symbolic nature of cloths incorporate styles, brands, retailer outlets, uniforms, and also membership to certain subcultures. The meanings can contribute to an individual's sense of who they actually are. Fashion shapes both our self-concepts and our internal feelings (Tombs, 2010). In an interview he says that:

*"At heart I'm a big eastern boy. I like our eastern sense of things. Our culture is so rich, it's thousands of years old. It excites me very much to be a part of that and to be able to transcend it to New York. So many cultures are losing their identity, we need to keep ours."*

## Modern Women

In his interviews he mentions "modern women". He presents a concept of an independent, strong and modern women. This concept of modern women is that of a working women. HSY says that:

*"I design for the woman of today and that's a strong, modern, independent woman; not someone who would stay home all the time. A working woman who works hard and needs clothes that not only look like a million bucks but feel like a million bucks too."*

His design philosophy is to amalgamate the contemporary female silhouettes with traditional rich eastern techniques of dress making. He also classifies eastern women as mysterious and enigmatic. Expressing his thoughts about:

*"It's about the mystery of an eastern woman. She doesn't necessarily need to show everything she has in the first five seconds. The design philosophy at HSY to combine contemporary silhouettes with traditional techniques of old, making it appealing to an international clientele who have an appreciation for the grandeur and extravagance of a regal past but expect further innovation and creativity."*

Appreciating the eastern women, he focuses his design concept on the eastern women's silhouette. His fashion creations revolve around the traditional bridal dresses, embellished with generous embroidery, involving a large variety of patterns.

*"The inspiration behind the collection is the spiritual beauty of the East, celebrating our affluent time honoured heritage with an emphasis on the use of cuts, both ageless and contemporary, to craft a look that is elegantly classic."*

## Timeless, Classic, and Elegant Fashion

HSY labels his fashion collection classic which could be worn regardless of the time. Although fashion is a style of consumer product or behaviour that is adopted by a, discernible proportion of members of a social group at a particular time because that is perceived to be socially appropriate for the time and situation (Sproles and Bums, 1994). HSY being a fashion designer considers himself above this concept of changing fashion. In his interviews he says that:

*"It's the centre of timeless classic couture you can wear now and maybe you can take out 20 years later and it will still be relevant. We don't believe in trends-of-fashion; we want it to be something timeless, classic and elegant."*
*"HSY is about a lifestyle and not just about clothes, and that's what we want to sell – a timeless, classic lifestyle that will fit well with today's fast paced modern life – we are not off the rack designers."*

## Believe on fate

Comments within his discourse reveals his believe in destiny, he says that his entrance into the fashion industry was easy owing to the reason that he has already been into it as a model and choreographer. Fate is a concept related to religion. This theme signifies his core concept.

*"Yes, I strongly believe in fate. I was very lucky because I had already built a name in the industry and media as a successful choreographer, so that initial media push was easy."*
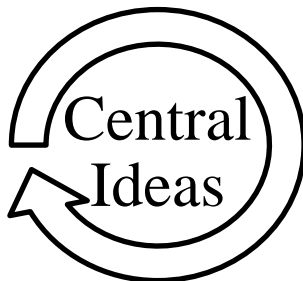
**Concern for community**

In his interviews he expresses his concern for society and a desire to give back his community. Devoted with his work, he views his work a prised part of his life. His concern for contribution in the society and community. Fashion-oriented designs have both positive and negative effects. One of the plus point of fashion is that it promotes vitality, creativity and uniqueness in design (Walker, 2006). Yasin says in his interview that:

*"For me every collection is unique in its own right. This year my collections/campaigns have been more focused on giving something back to the community and hence there is a social angle that has been prominent in my work in 2014.*

**Analysis Of Frequently Used Words And Phrases**

The Successive Use Of Word "Want" To (15 Times) And "To Be Able To" Shows The Desire To Achieve Higher Standards In His Business. Concerns About The "World" Is An Expression Of His Desire To Bring Change In The World. Word Count Shows A Stress On The Word Modern And Fashion, The Core Idea of modern, brings fashion into existence as fashion is due to ever changing world scenario. As Hassan Shahryar has worked exclusively on women fashion collection, he imagines women in a more powerful, magnetic, charismatic and modern role as he frequently expresses that he design clothing for modern women.

**Central Ideas**

- Timeless, Classic, and Elegant Fashion
- Believe on fate
- Modern Women
- Self-Appraisal and Satisfaction
- Success and achievements
- Strong Business
- Conservation of Culture
- Concern for community

| Word count of one word, two word phrase and three word phrases | | | | | |
|---|---|---|---|---|---|
| Sr. no | One word | Frequency | Two word | Frequency | Three word | Frequency |
| 1. | Fashion | 17 | the world | 8 | i wanted to | 6 |
| 2. | Want | 15 | to do | 7 | wanted to do | 4 |
| 3. | Work | 13 | wanted to | 7 | be able to | 4 |
| 4. | Design | 11 | want to | 6 | in the world | 4 |
| 5. | Hassan Sheheryar Khan | 11 | i wanted | 6 | | |
| 6. | Cloth | 10 | the modern | 5 | | |
| 7. | Woman | 9 | | | | |
| 8. | World | 9 | | | | |
| 9. | Show | 8 | | | | |
| 10. | Rich | 7 | | | | |
| 11. | Women | 7 | | | | |
| 12. | Modern | 7 | | | | |

Self-importance and high self-esteem can also be observed through the utterance of full name (11 times) by HSY himself in his interviews as if using a second person narration. Being a leading and prominent figure, he seems to be aware of the endorsed persona he has become and presents himself as a remote brand. Psychologically, it indicate presence of a tinge of narcissism, which is a (Jauk, Benedek, Koschutnig, & Kedia & Aljoscha C . Neubauer, 2017) "vulnerable aspects like fluctuating self-esteem and emotional conflicts" but here we can take it as self-love and faith in one self's strong personality with practice of self-reliance because it is the common practice in Fashion world to market the name and HSY never flaunted and swayed his low emotional side. Rather, he has appeared as conscious emotionally intelligent figure who is well aware of brandishes.

## Conclusion

The themes show that Hassan stresses on a deep struggle for success that he took for making his business in his interviews. He also shows concern for cultural heritage and its conservation and progression by promoting Pakistani culture in the international market. He also talks about the role, modern women can perform for the sake of Pakistan and he claims that his fashion collection is primarily for today's modern independent women. The women he talks about are independent, modern and working; who has style and elegance. He presents the image of dynamic women and stresses this by adding such elements in his fashion. He expresses about his obsession and love for travelling. Which is also evident in his style? Believe in the role of fate in success depicts his believe in the divine power.

## Future Recommendations

Detailed analysis should be conducted regarding the values and goals of other prominent fashion designers. It would be advisable to conduct case studies of the fashion designers which would not only shed light on the motives of fashion designers but also give us a holistic idea about evolution of our local fashion system. Pakistan has a promising textile and fashion industry therefor societal aspects should be studied rigorously.

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# Bengali Elites Perceptions of Pakistan Author Dr Khawja Alqama

## Reviewed By Tahira Parveen

The Book explicitly examines the history of Pakistan from 1947-1969.This duration marks the beginning and climax of Bengali disillusionments with united Pakistan. It provides the historical background for secession of the Bengalis from Pakistan and furnishes chronological order of the analysis which traces and depicts the development resulting in the final decision between East and West Pakistan. The analysis centers around and concentrates upon the perceptions by various Bengali elites of Pakistan and its central government. These perceptions minor and monitor with great precision the continuously deteriorating relationship between East and West Pakistan.

Indeed the book brings out the major causes of Bengali's disillusionment with united Pakistan which consequently led to the disintegration of the country.

Chapter I of the Book introduces the reader to the theories of disintegration. The author practically pays attention to Hectors theory or model of internal colonialism which he wisely thinks to be contained between the two polar interpretations of disintegration, namely uneven development and ethnicity.

Chapter II in its general introduction to colonial India and Bengal furnishes extensive account of Bengali expectations and their deep felt support for the establishment of a Muslim state. The author states that Bengali Muslim elites and masses equate economic and cultural domination with Hindu Zamindars and money lenders. They insisted that when the Hindu Zamindar and money lenders were eliminated through establishment of an independent Pakistan, their misery would end and economic development and progress could finally take place in their homeland.

Chapter III lists and discusses the main theories and main concepts of nationalism. It demonstrates when illusion nationalism differs from and when it is identical with mainstream nationalism. It also show how illusion nationalism was instrumental in creation of united Pakistan and how later Bengali nationalism led to the partition of that country. Chapter IV deals with the period from 1947 to 1958: A period of parliamentary democracy and a time of hope and skirmishes. The Bengali at that time depicted to have high hopes that they could improve however gradually their economic and political position within the newly created Pakistan, Confident of their democratic majority, they were content to engage in political skirmishes and abstained from voicing extreme demands.

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Pakistan was dear to their hearts and they were for the time being willing to make sacrifices to ensure survival of their newly created Muslim state.

Because there was always the 'Indian Menace'. In the end, the author deduces that West Pakistan dominated central government conceded little and patience of especially highly educated Bengali's began to wear thin.

Chapter V, in using the revised theory a model of internal colonialism as a heuristic aid attempts to marry theory with the author's empirical research which consists of the following:

a) Interviews from selected members of the Bengali elite.
b) Statements of political leaders published on their behalf in the national press.
c) Printed proceedings of the National assembly during basic democracy period.

Thus this chapter establishes the causes of disintegration of united Pakistan within two poles of uneven development & ethnicity.

In the conclusion, the author judiciously opens that creation of Pakistan was seen by the political elites and masses as culmination of their desire to their own homeland on the Sub-Continent. He states that a laboratory was to be created where Islam was to be practiced in its totality and presented to the world as visible alternative to capitalism or communism.

The author also points out that there was nothing new about Mujeeb's six point's programme.Bengali M.N.A's repeatedly put up similar demands in the National Assembly but only the timings of announcements of Agartala conspiracy case was important and proved to be castrophie

The crux of Dr Khawja's discourse highlights that primary task of multiethnic state is to create a national consensus and a working order among all ethnic elites of the country. Based upon this central idea, he develops, not unlike Sheikh Mujeeb-Ur-Rehman a six-point strategy:

a) The creation of a representative's government composed of all ethnic duties of the country in question.

b) The creation of a national consensus and a working order among all ethnic elites.

c) The promotion of integrative national institutions to which all ethnic elites have an easy access.

d) The mobilization by various ethnic elites of their masses for goals and aspirations of the country in question.

e) To nip the evil in the bud, any recessional moves of ethnic groups should not be crushed with force bit by positive sanctions.

f) To make sure that economics benefits trickle down to masses, all groups must benefit on equal level.

This book is very comprehensive treatise about the political history of Pakistan. In addition to being useful for students of political science and history, it will prove to be an effective aid for scholars and practitioners alike in their efforts to improve the living conditions for all ethnic groups in respective of multi-ethnic states.

The book, undoubtedly, is considered to be a treasure of valuable knowledge libraries and is available on leading book stores in the country.